

**By the People, For the People
The Gathering to get
Health Care Now**



**By
Don McCormick,
Tony McCormick,
& Blair Korndorffer**

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To Get Healthcare Now**

Cooperative Medical Economics and
Health Care System Development

Cooperation, Education and Trusteeship

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By The People, For The People, The Gathering To Get Healthcare Now

by Don McCormick

Technology Chapter

by Tony McCormick

Facilities and Development Chapter

By Blair Korndorffer, AIA

Assistance and Acknowledgments

Ken McCormick, Sales and Marketing of Cooperative Membership

Michael Mascia, M.D., Physician Leader in Development of Health Care System

Charles Garcia, M.D., Physician Leader in Development of Health Care System

Marcos Calderon, M.D., Physician Leader in Development of Health Care System

Arnold Valenson, M.D., Physician Leader in Development of Health Care System

Kirk Koepsel, D.P.M., Physician Leader in Development of Health Care System

Barry Brown, J.D., Legal Advice in Managed Care Systems

Bret Schulte, J.D., Legal Advice in Managed Care Systems

John Risley, J.D., Legal Advice in Managed Care Systems

Anne Bartell, M.O.A.M., Advice in Integrated Medicine

Jennifer Ramos McCormick, M.P.H., Advice in Community Health & Organization

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Ann McCormick, M.A., Assistance in editing and document production

Matthieu Tambourides, Technical Support in Administration of Cooperative

Alex Tambourides, Technical Support in Administration of Cooperative

Elizabeth Garibay, Marketing Support in Promoting Cooperative

Kevin Cooney, Marketing Support in Promoting Cooperative

Henry Ospitia, Marketing Research and Training

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Cooperation, Education and Trusteeship

Author: Don McCormick (October 1, 1941)

B.A. Degree from University of St. Thomas in Houston, 1967

University of Houston and Mills College for advanced studies in Insurance, 1967-1975

Licensed as a General Lines Insurance Agent, 1967- Present

Marketing Director for New Communities Service Corporation HMO, 1975

Executive Director of Texas Health Plans HMO, 1977-1980

President of Computech (Medical Accounting Software Company), 1980-1984

President of National Association of Preferred Providers, 1984-1995

Executive Director of SEMNet and HMINet IPAs, 1996 - Present.

Founder of Senior Patient Association

AKA Patient Doctor Medical Plans (PDMP), 1996-Present

Trustee for TBT, a 501c3 organization and sponsor of PDMP 1995-Present

President of Physicians ACO, 2012-2013

Executive Director of PDMP Multi-specialty Group, 2019



The economic ideas in this book come from those described by E.F. Schumacher whose background and history are taken from the article about him in Wikipedia.

Ernst Friedrich Schumacher (19 August, 1911 – 4 September, 1977) was a German statistician and economist who is best known for his proposals for human-scale, decentralized and appropriate technologies. He served as Chief Economic Advisor to the British National Coal Board for two decades, and founded the Intermediate Technology Development Group in 1966.

In 1995, his 1973 book *Small Is Beautiful: A Study of Economics As If People Mattered* was ranked by *The Times Literary Supplement* as one of the 100 most influential books published since World War II. Schumacher developed the set of principles he called "Buddhist economics," based on the belief that individuals need good work for proper human development.

He proclaimed that "production from local resources for local needs is the most rational way of economic life. Schumacher's experience led him to become a pioneer of what is now called appropriate technology: user-friendly and ecologically suitable technology applicable to the scale of the community.



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Preface

This book discusses the economic systems from a fresh point of view. It helps people to organize themselves into local cooperatives that satisfy their wants and needs in health care. It produces a new understanding of how health care economics will work when it is “cooperative” and not “dog eat dog” and not “somebody else’s problem.” It is a guide for how to create cooperatives that are economical and produce good health outcomes within the current laws and regulations. Making it universal can be done. It is not based on faith and hope but cooperative action, education, trust, and love.

Trusteeship and transfer of ownership of health care premiums paid to third parties by members of a health plan for future health care expenses is the core problem to solve in the United States. Insurance companies, employer-controlled trusts, and health benefits managers prosper when health care expenses are less than was predicted by premium setting. Beneficiaries have not shared in those saving but have continually paid higher premiums and increased out-of-pocket costs for health care services. Consequently, money spent by member patients has not protected their health and welfare as intended. Payments of premiums to private companies which contain funds for payment of future health care services and supplies cannot be converted to profits by denial of payment or failure to accurately predict future health care expenses. Payment of taxes and premiums in the Medicare and Medicaid plans in the United States are supposed to be in trust funds and price regulated by types of covered services. However, the methods used to claim and to distribute trust funds result in extraordinary waste in which most of the money goes to non-medical suppliers and facilities and not to providers of medical and surgical services. Less than 20% of claims paid is for professional fees. The result is “no valid accounting” from the point of view of the member who pays taxes, premiums and seeks services. The result is members pay twice as much for health care in the United States as is paid in other countries that have universal health care systems. Direct payments by members to providers for services not covered by insurance are as much as the total cost of health care services in other industrialized countries. This includes Medicare premiums and out-of-pocket expenses. It does not have to be that way and cooperatives can fix the problems.

Health care is a human right. That idea is derived from a basic need for humans to cooperate with each other to survive. Such rights are built on foundations of material and labor, love and respect for each other, honesty, and truth in our interactions. It is difficult to impose a right on any group of people by fiat or force. But it is even harder to deny that right when those people create it by individual labor and by collectively sharing material goods, teaching each other skills, and cooperating in the welfare of their families, friends, and neighbors. Whether the people in a “Gathering” are rich or poor is of no consequence in the creation of their rights. What matters is that every human being in a “Gathering” is cared for and everyone who can provide skills and resources is participating.

The economic and political systems in which rights can be established are mostly matters of opinion but systems in which universal rights established by the participants are denied or become exclusionary are faulty. Capitalism and Socialism have manifested such faults and need not have significant influence on the creation of a health care system by a “Gathering” of people who love and care for each other. “Health care for all” can be built on a “Gathering” in each community everywhere. It should be enabled by honest trusteeship of required resources which must be shared between the communities. Presently, governments in the United States are often not honest trustees despite desires of many representatives to change laws and regulations to make trusteeship vibrant. Governments, State and Federal, can help by creating risk pools under real trusteeship for large losses that the local Gatherings cannot anticipate. However, the private sector plans must contribute to these risk pools if universal coverage is to be attained.

Compensation of professional health care providers needs to be on a retainer basis adjusted by semi-annual retrospective analysis. Such analysis requires a relationship to both the problem treated and the cost of the service provided, material and labor. The current method of payment causes this analysis to

be done after the services have been rendered and before payments are made which results in three-way adversarial relationship between the professional, insurer and patient. And the analyst is usually the employee of the health plan. Consequently, high prices, excessive services, denials of payments, and transfer of expenses to patients by copayments, deductibles and exclusions create chaos and increase the administrative burden. Knowing the earning a professional medical care provider wants and needs, his or her capacity to serve patients, and the frequency of his or her type services within a defined population determines the retainer. Most of the services of professional medical care providers do not rise to the level cost sharing through insurance but are merely a line item in a family budget. Retainers rather than premiums are far less expensive to both patients and the providers. They have the added advantage of taking away adverse encounters between providers, insurers, and patients. Complaints about opacity of pricing, complexity of reporting, confidentiality of records and independent verification of transactions and payments are mostly solved from the patient and provider points of view. Individuals who cannot support a line item budget for professional medical care need income subsidy not their uncompensated labor or tax payments to be given to a paternalistic third parties to be reduced in value by their handling.

The hospitals and suppliers are the “elephants in the room.” They are big boxes, electrical-mechanical devices, drugs, chemicals and their investor groups and they eat 40% of all the money available for health care. Patients can own all these needed tools and reduce the load to 20%. When that happens, you will not have people confusing hospitals with medical care providers. It has never been that physicians needed to own these shelters, tools, chemicals, and medicines, they just needed to use them. It is best to operate hospitals at cost so that the surplus they now drain can expand the supply of medical care providers and restore wealth to those who struggle to get fair wages and proper support when needed. Hospitals would be owned by patient physician cooperatives. It is the beginning of a system in which people matter and they know it because they provide the ways and means.

I Cooperative Medical Economics

Supporting ideas from Distributists

1. The current health care delivery system and the economic system within which it should develop and operate are discussed within the ideas of Siddhartha Gautama and E.F. Schumacher. Gautama was the Prince who founded Buddhism and Schumacher was an economist who advanced the ideas of the Distributists.

(Distributism is an economic ideology asserting that the world's productive assets should be widely owned rather than concentrated. It was developed in Europe in the late 19th and early 20th centuries based upon the principles of Catholic social teaching, especially the teachings of Pope Leo XIII in his encyclical Rerum Novarum (1891) and Pope Pius XI in Quadragesimo anno (1931). It views both capitalism and socialism as equally flawed and exploitative, and it favors economic mechanisms such as small-scale cooperatives and family businesses, and large-scale anti-trust regulations - Wikipedia)

2. Modern economics is not working for patients and physicians. The view of a Distributist economist, like Schumacher, shows a path that could be used to fix a broken health care system in which the relief of suffering and stress have been lost in the pursuit of money and/or fame by providers of medical services, administrators and insurers who seem to control patient's access to care.

Siddhartha Gautama

3. Pain and suffering have built the medical businesses and bad economic systems have limited access to health care and resulted in unnecessary high cost, poor health outcomes, and poverty for many families. Compassion and a new understanding of how economics should work are the cures for health care systems that continue to fail. Gautama described the first two steps: (1) Right View and (2) Right Intention.

Right view

4. Right view means to see and to understand things as they really are. It means to see things through, to grasp the impermanent and imperfect nature of worldly objects and ideas. It is not an intellectual capacity. It is attained, sustained, and enhanced through all capacities of mind. It begins with the intuitive insight that all beings are subject to suffering and ends with complete understanding of the true nature of all things. Since our view of the world forms our thoughts and our actions, right view yields right thoughts and right actions.

Right intention

5. Right intention refers to the volitional mental energy that controls our actions. Right intention is a *commitment* to ethical and mental self-improvement. There are three types of right intentions: (1) the intention of renunciation or resistance to the pull of desire, (2) the intention of good will, resistance to feelings of anger and aversion, and (3) the intention of harmlessness, or compassion.

Right view and right intention are the first steps

6. The reformation and recreation of health care and its delivery system in the United States starts with these first two steps but complete reform may require many more steps including those taken in the noble eightfold path to enlightenment explained by Gautama.

A better economic system

7. Before the relief of suffering and in addition to the right view and right intention we found the need for understanding an economic system that would facilitate reform. It is not any of the dominant economic ideas of our time, nor necessarily any of the cruder forms of them from the distant past. It is something that was suggested by Gautama, “to understand things as they really are.” In our time, it is often said that capitalism is “dog eat dog,” but under socialism “both dogs starve.” We think those are major flaws and that neither of those popular economic systems will foster good health and prosperity. Other thoughts that have been well described may lead us to a way to exchange values that will make it possible to see things as they really are and to have health and health care the way nature intends. The economics described here is a starting place for change that can be embraced by both science and metaphysics within the confines of nature for personal and environmental wellbeing. E.F Schumacher has described this starting point in his book, *Small Is Beautiful*. This book is an attempt to expand on his ideas within our discussion of health and health care improvements.

An oxymoron

8. Medical Economics is an oxymoron. It is difficult to imagine that the practice of medicine is joined to knowledge concerned with the production, consumption, and transfer of wealth. If that were true, humans and the whole of sentient being would not regard health and the recovery from sickness and injury as a universal want and need, instinctive in every mother and father regardless of the species.

Six great (but dead) ideas from the 19th Century

9. The two words, “medical” and “economics,” are used together only because ideas rooted in the nineteenth century have yet to be purged from this generation. While we find truths in the works of Darwin, Wallace, Marx, Freud, Einstein, and Keynes, contrary to the six great ideas from these men of the nineteenth and early twentieth century, we have: (1) not evolved in hopeful ways, (2) the fittest do not necessarily survive, (3) religion and philosophy are not supplements of material life processes, (4) unfulfilled incest wishes are not root causes, (5) sometimes we know what we are talking about and whether it is true, and (6) know-how about scientific matters does not lead to objective knowledge about meaning and purpose.

Schumacher’s explanation of the six ideas

10. These six great ideas have not been verified, even though they “... represent tremendous leaps of the imagination into the unknown and unknowable. Of course, the leap is taken from a small platform of observed fact. These ideas could not have lodged themselves as firmly in men's minds, as they have done, if they did not contain important elements of truth. But their essential character is their claim of universality. Evolution takes everything into its stride, not only material phenomena from nebulae to homo sapiens but also all mental phenomena, such as religion or language. Competition, natural selection, and the survival of the fittest are not presented as one set of observations among others, but as universal laws. Man does not say that some parts of history are made up of class struggles; no. ‘scientific materialism,’ not very scientifically, extends this partial observation to nothing less than the whole of ‘the history of all hitherto

existing society. ' Freud, again, is not content to report a number of clinical observations but offers a universal theory of human motivation, asserting, for instance, that all religion is nothing but an obsessional neurosis. Relativism and positivism, of course, are purely metaphysical doctrines, with the peculiar and ironical distinction that they deny the validity of all metaphysics, including themselves. What do these six 'large' ideas have in common, besides their non-empirical, metaphysical nature? They all assert that what had previously been taken to be something of a higher order is really 'nothing but' a subtle manifestation of the 'lower' - unless, indeed, the very distinction between higher and lower is denied. Thus man, like the rest of the universe, is really nothing but an accidental collocation of atoms. The difference between a man and a stone is little more than a deceptive appearance. Man's highest cultural achievements are nothing but disguised economic greed or the outflow of sexual frustrations. In any case, it is meaningless to say that man should aim at the 'higher' rather than the 'lower' because no intelligible meaning can be attached to purely subjective notions like 'higher' or 'lower,' while the word 'should' is just a sign of authoritarian megalomania.

The longing for education

11. *These nineteenth-century ideas are firmly lodged in the minds of practically everybody in the Western world today, whether educated or uneducated. In the uneducated mind they are still rather muddled and nebulous, too weak to make the world intelligible. Hence the longing for education, ... for something that will lead us out of the dark wood of our muddled ignorance into the light of understanding.* **E.F. Schumacher**

Ignorance and control

12. This “*dark wood of muddled ignorance*” has led the elite and powerful people who control medicine and insurance away from trying to understand economics and allowed them to infect almost everyone in the world with irrational systems for funding health care, ones in which the delivery of health care is judged based on whether it is producing a profit, and not on whether it is effective and available when and where it is needed. The physical world, as economists see it, is built on measures and weights and the movement of those things in relationship to each other. Economists have assigned values to classes of those things that are traded between people. Assigning arbitrary values to different classes of measurable things is arbitrary, regardless of how it is represented: Silver, Gold, Paper, Promissory Notes, Electronic Records of transactions.

Persuasion and exchange of values

13. So, before the notion of “Medical Economics” the issue of money and the arbitrary uneconomic nature of most of the goods and services that are exchanged must be resolved. As Antoine de Saint-Exupéry said in *The Little Prince*: “Grown-ups love figures... When you tell them, you've made a new friend they never ask you any questions about essential matters. They never say to you 'What does his voice sound like? What games does he love best? Does he collect butterflies?' Instead they demand, 'How old is he? How much does he weigh? How much money does his father make?' Only from these figures do they think they have learned anything about him.” When the Little Prince talked to the accountant and asked what he was doing, the accountant said he was naming the stars so that he could be their discoverer. The Prince replied: “You - you alone will have the stars as no one else has them...In one of the stars I shall be living. In one of them I shall be laughing. And so, it will be as if all the stars were laughing, when you look at the sky at night...You - only you - will have stars that can laugh.” This point about purpose and real-life experience is missed in weights and measures and money by contemporary economists and made in the arguments by E.F. Schumacher in his book, *Small Is Beautiful*. There is an order higher than money and counting and it was

lost in the six great (but dead) ideas of the nineteenth century. It must be recovered in a joyful way as Antoine de Saint-Exupéry tells us in his book. Purpose sets up what is economical and allows for an understanding of things as they really are.

The accountant in our brains

14. So, how do humans agree about what value is and how it is to be exchanged? The way our brains work there must be an accountant who records everything exactly as it was and every added encounter that will happen whether it can be measured by weight, size, or frequency. That notion is in deference to science and technology, but likely not as important as it is thought to be when it is a barrier to health care and treatment.

Reorganization of values

15. How are we to begin the transformation of economics so that it fulfills our health care wants and needs? Taking the measure of what we see, and what we feel is the starting place. Of course, you cannot measure anything without the right view and right intentions. When there are preconceived material barriers to the collection of evidence then right intentions cannot be reached. We cannot exchange values for services and materials if the work that makes those values is determined by fiat based on mere consumption of unrelated goods and services. If you start a system with a price for something, then the margin sought will be distorted by exchanges in the general marketplace. You will never know by nature what you desire. Your senses will deceive you and change the work, the advice, and the cooperation needed for right intentions to be carried through.

Freedom from the past

16. The medical community must be free of the six great (but dead) ideas of the 19th century and find joy “in doing the right thing always” with other people who share those wants and needs. No “fiats,” No “best practices,” No “predetermined rates of exchange” are needed. The material is already there. The energy for the work is in the group that **Gathers**, and the exchange will be fair regardless of what it is because it will have been measured and watched and shared without waste and with the right view and right intentions.

II Organization of Cooperatives

The “Gathering”

17. Many scientists are certain that what humans do and say will not matter and that most people will not last beyond this century or the next. People are like patients who have been told their time is short and nothing can be done to reverse death, but many of us will persist without regret. T.S. Eliot said, “I have known...the evenings, mornings, afternoons. I have measured out my life with coffee spoons, I know the voices dying with a dying fall....” So, the time humans have is not bound by the six great (but dead) ideas of the 19th Century but crowned by hope and the notion that life is suffering. Humans are here to relieve that suffering for as long as necessary because they “...have seen the eternal Footman hold [their coats], and snicker....”

Schumacher’s plea

18. *“Despite reams of press about the state of the environment and a raft of laws attempting to prevent farther loss, the stock of natural capital is plummeting as are vital lifegiving services that flow from it. Having inherited a 3-8-billion-year store of natural capital, at present rates of use and degradation, there will be little left by the end of the... [this] century. Thus, as Herman Daly has written, natural capital is rapidly becoming the limiting factor to human development, an event that will topple the wobbly supports of neoclassical economics. In the face of this relentless loss of living systems fractious political conflicts over laws, regulations, and business economics appear petty and small.” E.F. Schumacher*

Our hope for the children and grandchildren

19. It is for our children and our grandchildren that we cry because they will suffer more and for a longer time. Everything we know must be passed to them and not wasted on dead ideas which have created this miasma. **Gathering** to care for each other and to teach each other how suffering is relieved and how humans can persist and have hope is the beginning. Done well, it may seem to overcome what nature shows at hand, but, if not, then hope resides in passing the best of who we are to those who may survive.

Listen to people

20. There are steps in creating a **Gathering** of people who know what they want and need. To take the first step is to listen to what people want and bring together those who want similar things. In the case of health care, it is fair to assume that most people want some advice and treatment when they get sick or injured. Ask that question of many people and then listen to the descriptions of how they want to get advice and treatment. We are all preconditioned by what we have experienced and by the limits of our knowledge. The how-to answers may not vary much from the current business-of-medicine regardless of its ineffectiveness and cost. Responses like, “It worked for me,” must lead to deeper discussions in which feelings of “inadequate care” and “unwillingness to act together” can be overcome. People of a “**Gathering**” can discover that advice and treatment is available from people who have medical and surgical knowledge. The barriers to including the medical providers in their “**Gathering**” are ideological, social, and material.

Discuss wants and needs locally

21. In the neighborhood **Gatherings**, when there is a consensus, when there is a sense that everyone is included, a statement can be formulated: *We want to know, each of us, what health care is, how we can include physicians and nurses and teachers of medicine in our “Gathering,” and what we must pledge to get advice and treatment of the highest quality.*
There should be a sense of how big the “**Gathering**” should be to assure the desired goals.

Find the capacity to serve

22. A primary care physician, in the privileged position of mutual support from the “**Gathering**” of patients, can advise and treat between 1,000 and 1,500 people per year. That is between 300 and 500 households in a community. This privileged physician will need the support of nurses, specialists, and facilities to serve the wants of this size patient population. Whatever representation of value is used in the community for exchange must be assured, collected, and distributed to the health care providers for their knowledge, labor, and material costs. It should be more than physicians can get through the current exchanges that are based on the six great (but dead) ideas from the nineteenth century. While compassion is a great force in the desire to help others, if helpers suffer materially, they often put aside spiritual goals even when joy is felt in their achievements. They pass the responsibilities down, not up.

Have lower cost and better outcomes

23. Paradoxically, the support of the medical group by the “**Gathering**” of patients is comparatively less costly than supporting current market-based insurance systems. This is because those insurance systems waste 30 to 40 percent of the money on unnecessary facilities, materials, and administration. Further, because the financial support of the medical helpers is from those who have a desire to know about health care and have direct control over the delivery of services the health outcomes are better.

Create Trusteeship

24. In this “**Gathering**,” and in every other agreement about health care, the pivot point is trusteeship. It has failed in the systems based on the six great (but dead) ideas. In the private system it has not only failed but is by design corrupt. When a person or a group of people buy an insurance policy as the means through which they pay for health care, they transfer ownership and rights of distribution of services to the insurer. The money not spent for health care belongs to the insurer. Sometimes, because of laws or for marketing reasons, a portion of the unspent funds are returned to the buyers. In such a system, what should cost a few cents instead cost a few dollars. It is another reason why the “Footman” snickers in the T.S. Eliot poem.

“Gatherings” are a Commonwealth

25. The Commonwealth is created by “**Gatherings**” which are local cooperatives. Thirty of the cooperatives would serve a population of 30,000 to 45,000 which is a reasonable size for a Commonwealth. The inclusion of the health care providers in each cooperative enables **trusteeship** in the best setting possible in which the aim is “...to obtain the maximum of wellbeing with the minimum of consumption.”

Schumacher’s insight about Cooperatives

26. *Schumacher said, “Cease to do evil; try to do good. As physical resources are everywhere limited, people satisfying their needs by means of a modest use of resources are obviously less likely to be at each other's*

throats than people depending upon a high rate of use.” [This kind of environment creates permanence in a Commonwealth and its Cooperatives.] “We always need both freedom and order. We need the freedom of lots and lots of small, autonomous units [Cooperatives], and, at the same time, the orderliness of large-scale, possibly global, unity and coordination [Commonwealth]. When it comes to action, we obviously need small units, because action is a highly personal affair, and one cannot be in touch with more than a very limited number of persons at any one time. But when it comes to the world of ideas, to principles or to ethics, to the indivisibility of peace and of ecology, we need to recognize the unity of mankind and base our actions upon this recognition. Or to put it differently, it is true that all men are brothers, but it is also true that in our active personal relationships we can, in fact, be brothers to only a few of them, and we are called upon to show more brotherliness to them than we could possibly show to the whole of mankind.”

27. Again, from Schumacher, “An entirely new system of thought is needed, a system based on attention to people, and not primarily attention to goods- (the goods will look after themselves!). It could be summed up in the phrase, “production by the masses, rather than mass production.” What was impossible, however, in the nineteenth century, is possible now. And what was in fact-if not necessarily at least understandably neglected in the nineteenth century is unbelievably urgent now. That is, the conscious utilization of our enormous technological and scientific potential for the fight against misery and human degradation-a fight in intimate contact with actual people, with individuals, families, small groups. rather than states and other anonymous abstractions.”
28. “If every member of a group puts something into a common pool on condition of taking something out, they may still quarrel about the size of the shares ... but, if the total is known and the claims are admitted, that is all they can quarrel about. ... But in industry [and in government programs] the claims are not all admitted, for those who put nothing in demand to take something out.
29. ...So, the organization of society on the basis of functions, instead of on that of rights, implies three things. It means, first, that proprietary rights shall be maintained when they are accompanied by the performance of service and abolished when they are not. It means, second, that the producers [**physicians and other health care providers**] shall stand in a direct relation to the community [**patients**] for whom production is carried on, so that their responsibility to it may be obvious and unmistakable, not lost, as at present, through their immediate subordination to shareholders whose interest is not service but gain. It means, in the third place, that the obligation for the maintenance of the service shall rest upon the professional organizations [**Independent Physician Associations**] of those who perform it, and that, subject to the supervision and criticism of the consumer [**Gatherers**], those organizations shall exercise so much voice in the government of [**their**] industry as may be needed to secure that the obligation is discharged.”

Emanation

30. The motivation to have a commonwealth and cooperatives through “**Gatherings of Patients and Health Care Providers**” will come with the asking and listening and discussions which reveal the ways in which **trusteeship** is established, responsibility is taken, and wanted care is made available. It is a process called emanation, spiritually as from a god, materially as fragrance from a flower.

Prudence and reality

31. Right View, **seeing health care as it really is**, gives prudence to a **Gathering** so that the members actions are appropriate to real situations.

“This clear-eyed objectivity, however, cannot be achieved and prudence cannot be perfected except by an attitude of "silent contemplation" of reality, during which the egocentric interests of man are at least temporarily silenced.... Prudence implies a transformation of the knowledge of truth into decisions corresponding to reality.... Everywhere people ask: 'What can I actually do?' The answer is as simple as it is disconcerting: we can, each of us, work to put our own inner house in order. The guidance we need for this work cannot be found in science or technology, the value of which utterly depends on the ends they serve; but it can still be found in the traditional wisdom of mankind.” **E.F. Schumacher**

III Reformation of Health Care

Health care financing systems are unnatural

32. The health care financing systems in the United States do not enable people and patients to choose what they want, when they want it, and from whom they get advice, care, and treatments. These systems do not follow nature in having multiple pathways for communication and protection. They were not born of the step-by-step building of a living system which takes millions of years, but out of convenience for the U.S.A. economy that was under the stress of depression followed by war. Development was built on the premise that adults had enough information and education to make intelligent decisions about the values of the products and services they would buy. Further, the products and services were deemed to be affordable and readily available, but the measure of that was the profit of the enterprise and not the health outcomes of the patients. The consideration that these systems were about the preservation of life, the complex interconnections between people, their labor, and their dedication to each other was set aside in favor of monetary exchange. The consequence has been poor economy, poor health, and unnecessary loss of life. While other nations have given health problems more attention in the last five generations for reasons of economy, they have done only slightly better in health outcomes. The main problem is about how to live and not about how to trade representations of goods and services for health care advice and treatment.

Top-down management has not worked

33. Regardless of the outcry about high cost and bad outcomes in health care from the most knowledgeable people in our society, a top-down solution to the problems has not worked. The solution, if there is to be one, may come from the bottom-up, from the patients, their interconnections with each other and the inclusion of knowledgeable caregivers in guild driven self-directed small communities. People will need to be nudged into organizations that raise their level of understanding of medicine and leave them empowered to act in their best interest and economy. Health care providers are the likely class of people in this kind of guild/community to have a positive impact. However, initially these providers will be a subset of physicians and other non-physician providers; those who deal with both health and disease, acute and functional disorders and have a strong desire to teach medicine and health maintenance to people in comprehensive and reproducible ways.

Life sustaining systems arise from direct participation

34. The organization of guilds and communities into life sustaining networks begins with the providers of care and not with other agencies regardless of how well informed or well-meaning these agencies may be. Enrolling patients into Medicare, Medicaid, or private insurance plans does not solve health care delivery and cost problems. Good health is about understanding health and health care problems and their solutions within a community of other people who share similar knowledge and concerns, some of whom are expert advisors and care givers. Paying for all of this is a commitment made by each individual drawing on the resources they have available from their labor, their entitlements, and the gift circles to which they belong. In the words of Abraham Lincoln, "labor is prior to, and independent of, capital." However, the main barrier is that labor is hard to organize compared to capital, which is all about the return on investment and not about the work that must be done.

The imposition of structure by government does not restore health

35. In most other industrialized nations, the organizational structures necessary are imposed by law and the elite classes of administrators and medical care providers tend to have less opportunity for financial gain, but the general population suffers less expense and seems to have slightly better health outcomes. However, this top-down approach has not created a medical knowledge base that would allow the patient population to win against the relentless march of chronic illnesses that make people old before their times. We seem to be wholly dependent on radical changes in the environment to force us to get at the causes of our problems not addressed by acute care medicine. The interconnections characteristic of living ecological systems in which harmful elements are excluded and healthy nutrients created and supplied are not in the current medical/financial systems. In the case of the current systems, knowledge is not power but simply a fire alarm to which people have become accustomed to ignoring.

Bottom-up organizational structure imitates nature and creates trust

36. It is time to take a step back and put into place through mutual help what is wanted and needed as people and as patients. The paradox is that the organizers and care givers are patients too and can be properly empathic if empowered by their patients acting in concert. The nudge to physicians to act as teams and to embrace the solutions to both good health care and cost controls has been given through several programs from the government and the private sector. The programs presume that the people and patients are already organized into plans of insurance through which physicians must just become “accountable” by proper financial incentives, positive and negative. The financial incentives that are positive seem only to manifest about 20% of the time and only partially for the health care providers and not at all for the patients. However, the “nudge” has made a window where there was a wall and the possibility that the wall will fall as health care providers bring their patients through the windows. This is the paradigm shift that was needed. Prohibitions against voluntary associations and mutual support seem to be few, but there are barriers to overcome in shifting trusteeship (**a needed service within a cooperative**) to new platforms.

Step by Step reorganization leads to open systems

37. Assume that the existing Physician Associations that contract with Medicare, Medicaid, HMOs, and Commercial Health Plans are open to contracts between providers and their individual patients to carry the “nudge” physicians have gotten from government into the marketplace. The physicians’ goals would be to: (1) to determine the health status and profile of each patient and (2) to personalize care and treatment so that most of it can be managed by the individual patients. The main barrier to that goal is: **time spent between the patient and the health care provider is compressed so much that the patient cannot learn, and the provider cannot teach**. The next barrier is that communications within the communities are restricted in silos that retard learning and stifle healing.

Reformation depends on financial and medical education of members

38. As a comparison, people think that language and math literacy are benefits for the whole population. A few hundred years ago that was not the case. Medical literacy must catch up with language and math literacy and just paying for services does not accomplish that goal. **So, step one is to let the patient pay directly for their basic care so that the patient and their chosen provider can act freely in the quest to restore health**. This idea does not rise to the level of insurance or the pooling of resources because the amount of money needed to have basic care is within the budgets of individual families, their close friends and relatives, and their gift circles. Physicians and patients are already enabled by the established practice of

“Concierge” medicine and medical saving accounts. We have not addressed the possibility that a patient could fail financially in their agreement with the provider, but a gift circle within the cooperative is an easy remedy for that problem. It is done frequently in catastrophes and there is no good reason why it cannot be done routinely in self-organized groups.

IV Help from Government and Helping Ourselves

The Accountable Care Act is a nudge to reform but is not a natural solution

39. Government assistance in an overall health care program in which the patient's saving account is driving their access to health care and in which there is price control and insurance against large expenses **is needed, but it is not the substance of the Accountable Care Act and unlikely to be in any reform of that act.** This type of national system, if a top down approach were used, is like what was done in Singapore with better health outcomes at ¼ of the cost of insurance in the U.S.A. Perhaps, in Singapore, people see community responsibilities as a prior condition for free enterprise. The U.S.A. is not yet controlled by those types of people. However, we need not await political change to have a high performing system; we can use the “nudges” we have gotten to “seize the day” and make our own patient-centered system, our **Gatherings**, our Cooperatives, our Commonwealth.

Primary Medical Care is the smallest part of the cost

40. In comparison to the high cost of health care in the U.S.A., the cost of primary care is a small part of it. Consequently, an individual patient can pay a physician for primary care services, laboratory, imaging, health education and care coordination for 6% of a minimum wage or 2% of an average wage. The Singapore model set their saving rate at 3% of wages. Perhaps the difference between the 2% we need and the 3% they collect is a surplus to assure that all the people in Singapore have basic and catastrophic health care. In the U.S.A. that surplus would be our gift circles and stop loss insurance within individual cooperatives.

Paying a little more for labor stimulates changes for better health and economy

41. The peculiar thing about our proposal for the primary care physicians is that the “concierge plan” pays the practice more than they usually collect from insurance of all types. This includes the patients' co-payments and deductibles the practice adds to the money from the insurers. The concierge payment is 30% more than the Medicare rates. Yet, the access to care issues are eliminated and so are the frequency of acute care episodes. The utilization of hospitals and emergency facilities drops and so does the attendant cost.

Patient and physician friendships create medical homes

42. The incentive for maintenance of the patient's health works best when the patients know their bill has been paid in advance and needed providers are ready and available to use. The incentive for providers is the established patient relationship and the knowledge that the patient regards them as his or her **medical home**. With these conditions in place any bonuses earned by providers because of good care coordination and reduced spending on other medical and hospital services is the seal for continued participation as a “**concierge**” medical home. Such bonuses are controlled by the local **Gathering** where everything can be examined.

State Regulations are imposed on natural systems

43. An organized patient-centered health care system requires an association of patients and physicians that is approved by the various state departments of insurance as a purchasing group. In some cases, the state laws

require a license for these entities that they call, **Discount Medical Plan Organizations**. One such group, **Senior Patient Association, dba Patient Physician Cooperatives (PDMP)** started in Texas in 2004. The members of PDMP made “concierge” payment agreements between individual patient members and individual or group practice providers. Additionally, PDMP, as a qualified Association, purchased group health insurance for its members that was as limited or comprehensive as they required to comply with the Accountable Care Act. The purpose of the group health policy was to fund the specialty and hospital costs that were beyond the funds available in the “concierge” payment plans with individual providers. The result for patients was to have all the resources needed to get health care without exclusions and for a price that was below the usual market charges. PDMP has shown that people in small communities can create cooperatives quickly with few barriers and little money.

Existing insurance pools can use the natural system of cooperatives

44. Patients who are beneficiaries of Medicare, Medicaid, Employer Sponsored Trusts, or private insurance can combine the PDMP Group Association Plans with the patients’ “concierge” payment plans and the result is better access to care and lower medical loss ratios. Physician Associations can also form their own Health Maintenance Organizations (HMOs) to contract with Medicare, Medicaid, and Employer Sponsored Trusts to be plans through which the patients will have coverage and service advantages. These service plans should be able to have a lower administrative burden than the 15% usually charged by the currently competing HMOs. At least, if there is an administrative profit margin it can be shared with the patients and physicians.

Focus on education, trusteeship, and physician incentives to make improvements

45. The fundamental changes needed in the health care system are in the areas of education, trusteeship, and proper incentives for physicians who advise and treat patients. An educated patient’s point-of-view about his or her health care could be a desire for help when needed and avoidance of harm at each encounter. The knowledge and skill of the physician is the main concern even if their personality does not match well with that of the patient. Since physicians are trained in many different types of practices, the patient, for reasons of economy, should pick a primary physician within the type of practice that suits the patient’s wants and needs. Since the patient is paying directly for these services in a private agreement with the physician, that choice has little or no impact on the financing through insurance of the other types of care needed episodically. The way in which the system will maintain health is by the diversity of its interconnections and the capacity of its members to share information and labor. The costs of care for any group will be commensurate with their needs. The greater the carrying capacity of the organization the more likely they will be to maintain health and control their economy.

Rapid change is possible

46. Healthcare costs in the U.S.A. are double that of almost every other industrialized nation because of patient ignorance, corporate greed, bad laws, and regulatory policies. Oddly enough, patients can fix these kinds of problems rather quickly by **joining locally and teaching each other medicine, finance, and good trusteeship**. As an example, should an educated old person subject themselves to extreme medical care and surgeries in the last few weeks of their life? And what guardians would allow that to happen. It is unfortunate that sometimes the decisions about medical care are vested in those whose lives are not seen in the context of their time and condition, but in the imaginary time of their care givers and their younger relatives. The saying, “First do no harm” begs repeating. Yet, doing nothing is contrary to nature, even when it is right. The record of more than 400,000 people per year killed by medical care in hospitals is the mark of

our wrong notions about the needs of patients. People want to live a long life but in good health, free of pain, and independently. So, good medical care is advice and treatment leading to those conditions. Measures of quality from people other than patients are checks on the skills of the physicians by his or her peers and they are important, but do not necessarily improve care for patients, they only measure it and educate the care givers.

Cooperation between the patients within a practice is the first step

47. Financing healthcare requires cooperation: first, between the physician and the patients who regard him or her as their primary care provider; second, between the all the patients and primary care physicians in a community. In the first case, the patients of a physician support the practice and the physician makes time for all of them. This does not rise to the level of needing to be shared in a larger population to be affordable to each patient. In the second case, the patients need to pool their money to be able to pay catastrophic costs. They need a qualified non-profit Association to purchase group insurance that would be all inclusive of their needs. If their group were large enough, they could probably form their own company for this insurance, but usually that is unnecessary and more expensive.

Restore trusteeship

48. Within cooperatives, trusteeship of the money is the central issue. The predominate system in the U.S.A. is broken because the trusteeship is poorly structured and corrupted by a transfer of ownership of the trust funds to third parties. This transfer allows the money that was intended for health care expenses to be converted into inflated administrative expenses or corporate profits. The Medicare trust funds could be an exception to that transfer except the payment system in Medicare is based on fee-for-services or derivatives of that, such as bundled payments or capitation. The consequence of this faulty payment system is that the trust funds are simply plundered by frequency of use of unnecessary services that are difficult to challenge by regulators. Also, the distribution of the Medicare funds is handled by contractors who benefit from the volume of transactions they process.

Where trusteeship is lacking

49. So, the Medicare trust funds are not really in the hands of the trustees in a practical way. In the case of premiums paid to commercial insurers by individuals, businesses, Medicare and Medicaid, those funds become the property of the private company and what they have left from the premiums belongs to that company as an underwriting profit. The health care law (PPACA) has attempted to address the unfairness of this by limiting the Medical Loss Ratio (MLR) to 85% of group business and 80% of individual business. It is not universally applied, and it can be manipulated by the companies. 15%-20% is a large percentage of the premium for administration and marketing when compared to other financial management, especially when compared to the 2%-3% paid by self-insured large employer groups. The solution is for the funds of the patients that can't be budgeted and paid directly to their providers to be pooled in a trust fund that pays the lowest of administrative fees and returns the balances from claims to the Trust. Those funds can be returned to patients and shared with their physicians as incentives to get better care and to not waste money on unnecessary services and supplies.

Carpe Diem

50. This is the best of times for taking control of the healthcare system because it is inflated, and the wasted money can be applied to correct both services and distribution of funds. There are few if any barriers to correcting the payment and delivery systems when it is being done for self-identified groups of patients and physicians. The shrinkage of the funds will affect unneeded medical services and overpriced administration. The potential financial gain for the patients and physicians is to substantially lower the cost for patients and to increase the revenue for their chosen physicians.

V Organizing the Medical Groups

Capital

51. A start-up Independent Physician Association (IPA) must support five people and an office and equipment for about two years before earning enough income from administrative fees to operate in the black. The burn is about \$500,000 a year. If the IPAs are organized into five teams, each team consisting of 30 primary care physicians and 30 specialists, and each practice commits to \$40,000 of capital in the form of a note payable over 60 months, the IPA will have a stable capital balance that will allow it to contract favorably with Health Plans. To think there are no contingencies and no need for this level of capital is an unrealistic expectation.

Letter of Credit

52. When the insurers require a "Letter-of Credit" deposited with their Health Plans to have a contract in which they will share profits, the IPA will need about \$1,000,000 to get off the ground. Fortunately, times change and there are bargains in the current market. The \$2,000,000 notes from the participating practices (Primary Care and Specialists) will enable the Letter of Credit.

Commitment

53. Once the local IPA owners have committed their seed capital of the \$2,000,000 without debt and show that they can produce bonus income from global capitation agreements with CMS, with HMOs and with commercial insurers, then substantial added capital can be raised from Private Equity Funds. Selling 40% of the shares in the IPA management Company will raise about \$6 million dollars per IPA and give a return of 10%-15% per year to the investing company. The basis for additional capital is the profit that the IPA can make in the future from reductions in costs for the Payors which are by contract shared with the IPA. The fat in the Medicare and Commercial insurance premiums that can be cut are from misuse of facilities, drugs, diagnostic procedures and from uncoordinated care. IPAs have been able to do that in Medicare Advantage programs over the last thirty years and can do it in other kinds of shared saving agreements with CMS and Commercial Insurers. Sometimes the percentage of saving that will be shared is restricted to ten percent of the gross premiums, but not always. It is possible to contract for as much as 86% of the gross premiums for the professional and hospital pool and to retain all the savings. You must take all the risk and post all the reserves when you make those kinds of agreements, but the margins can be well worth the risk. When 86% of the average gross premium is \$9,500 per year per patient and the fat portion of that is 15%, then the potential gross profit is \$1,400. This kind of profit has been made many times in the Medicare Advantage Plans. Half that amount is \$700 and when you raise capital selling 40% of your futures, then you could get six to ten times \$280 per patient because of the shared savings contract. At six times that would be \$1,680 per patient. Most IPAs could qualify about two-thirds of their patients for this kind of investment.

A Comparison

54. The idea behind this kind of capital infusion is to make each practice in the IPA capable of employing the labor and technology required to achieve the savings. Their sacrifice is to agree to let the IPA represent them exclusively in contracts with third-party payors. It is as if they were professional football players and had gotten a signing bonus for agreeing to long term contracts while playing the game to the best of their

abilities, where those abilities were well known to the owners. The professional football comparison is interesting from a financial perspective.

Compare an NFL Franchise with a Local MSO Physician Team

	NFL	Local MSO
# of Players or Practices	53	53
Coaches	15	3
Administrative Staff	10	9
(In Millions)		
Gross Revenue	600	800
Operating Income	250	265
Salaries, Bonuses, Overhead	150	120
Net Income	100	145
Market Value	1 Billion	1.45 Billion

When you compare numbers, it would seem investors would prefer a highly performing medical group to an NFL franchise. There are certainly fewer barriers to entry with the medical group than with the NFL franchise. Also, the selection of the medical group should probably be done using a selection process as good as that used by the professional football teams. Pick the best players that can perform well as a team. Recruit them early and help them along as they are learning. Play “Medicine-ball.”

VI Politics

Universal health care from Congress is unlikely

55. The politics involved in health care reform seem to be too contentious to get the kind of program that would insure everyone and make any difference in health care outcomes. PPACA is the law and it has survived the courts, so let us see how much it will help. It may be changed but the problems it has tried to address will not disappear. The root causes of bad health in America have more to do with public policy regarding agribusiness, oil, industrialized food production, air quality, water quality, low wages, unemployment, pharmaceutical plunder, and treating physicians as piece workers, than with the lack of access to health care advice and treatment.

Reductions in cost are easy to find

56. Since health care costs are twice as much in this country as in other developed nations and the outcomes are not as good, then any kind of fix must first start with removing that which is not needed. If everyone were covered by the plan, then you would take away the sales and marketing expenses, a 5% reduction. If the money for medical, hospital, drugs, and other facilities were in one pool, then you would eliminate both the underwriting risk and the profit taking from the health funds, a 10% reduction. If the claims processing were bid competitively, then the cost from experience in self-insured large groups would be about 3.5% instead of the current rate of about 8.5%, another 5% reduction. Finally, if the physicians and hospitals were organized into quality teams as has been suggested then the way in which they could be compensated could be based on the types of problems they are trying to solve for their patients, much like the hospitals are paid based on diagnosis. The savings from converting the medical providers to a “quality first with matching compensation model” would remove much of the waste in the current system by avoiding duplicate and unnecessary services and procedures. Just these changes could fix our system, but they all depend on universal coverage, and if not a single fund, then at least a regulated rate for the medical, hospital, other facilities, and drug costs.

Grass roots organization of local cooperatives reduces cost

57. If you start at the grass roots with patient-physician cooperatives and IPAs and new clinics and hospitals that fit the needs of the IPAs, you can make acute care and chronic care of patients less expensive. If you control the enrollment of the patients in the Health Plans through IPAs, you can squeeze the fat out of claims administration and accounting. If you don't do something about making food local, water and air pure, energy green, wages fair and employment full, then health care costs will continue to grow by treatment of diabetes, heart disease, lung disease, kidney failure, war injuries, and all types of mental illness.

The \$10,000,000 prize to fix health care is too small compared to the problem

58. There should be a prize for giving a straw man a brain, a lion courage, and a tin man a heart instead of a clock. A \$10,000,000 prize for fixing the health care system in the United States in a competition is not enough. That is not even one's month's premium from Medicare for 10,000 patients who are going nowhere in the current system. If the goal of competition is to cut the cost by 50% to make the final five, then you could do that on paper in one day by dumping the profits, administrative and marketing loads, and the cheating that goes on with coding and piece-work forms of compensation. You do not need to see patients for three years to prove you are number one if the standard is within the norms of health maintenance and the personal disciplines of individual patients. This is really a political battle about how the whole of society

is going to become fair, moral, green, and cooperative. The people at the grass roots can get there. The people at the top of the current systems may have to find other work.

Compromise gets the country started

59. Many people are too close to the pretend fights between capitalists and socialists to arrive at a political solution for the health care delivery system and the unnatural causes of bad health and poverty. If there are stakeholders in the game and there is a workable solution to unnatural causes of bad health and the corrupting effects of the claims and medical records reporting systems, then a compromise is possible:
- A. Separate the health fund pool that is used to pay health care providers from the third-party claims-administration funds.
 - B. Let the private insurers bid on the administration of the plans and add their price to the universal premium that makes up the health fund pool. The premium would be set by the claims paid, but the rates would be age and sex related in ten-year brackets: (0-10, 11-20, 21-30, 31-40, 41-50, 51-60, 61-70, 71-80, 81+)
 - C. Patients could enroll through approved administrators with no underwriting risk and the competition would be between the carriers based on their administrative charges.
 - D. The benefits would tract those of Medicare Advantage Plans and the Medicaid Plans for the poor, and they would not be loaded with high deductibles and coinsurance which creates a secondary market in extremely expensive supplemental insurance.
 - E. Pharmaceuticals would be subject to the same kind of price regulations as the physicians and hospitals are now under in Medicare.
 - F. All plans would pay into the universal health fund whether they are ERISA, Commercial, Medicare or Medicaid. Claims would be paid by the administrators from the universal fund.

Just do it

60. When the government does not do this for the citizens, then they should “**gather**” to form cooperatives, pick their own trustees and do it anyway because “Small is Beautiful.” Thank G.K Chesterton and E.F. Schumacher for teaching us principles and economics they learned from the teachings of Pope Pius XI and Pope Leo XIII.

Advocacy and The Cooperative

61. Improvements in our healthcare system stem from a broader understanding of the economic, social, and environmental factors that determine health. We can change the system by working in our own communities to identify and challenge policies that have profound effects on individual health. For example, there is evidence that social determinants of health, such as poverty, lack of education and school nutrition have a greater influence on health than individual risk behaviors. Considering this, it may be possible with knowledgeable leadership to eliminate some health risks altogether and to generally improve health care and reduce its cost.

Patients and Physicians need to organize

62. Those people who know about the health care problems and the potential solutions need to add their voices and labor to this cause. By organizing local Patient/Physician Cooperatives we can identify ways that

physicians and patients can become involved in influencing community health policy. We can identify and describe the local economic, social, and environmental determinants of health relevant to the area we want to develop. By organizing physicians and patients around community health issues such as tobacco control, air pollution, food policy, or advertising to children, we can become a voice for change and influence the public policies that influence health. By teaching health care to selected patients who live in the community they will be enabled to organize their families, friends, and neighbors to join cooperatives with the support of both Eastern and Western trained physicians. The patients trained by these physicians will make up a health committee that will:

- A. Make the neighborhood secure so the physician and nurse can work freely and comfortably in the area.
- B. Accompany the physician or nurse on rounds to patient homes to show support and give confidence to the provider and the patient.
- C. Help collect and record all demographic and medical data.
- D. Promote “comprehensive community medicine.”
- E. Promote a culture of wellness.
- F. Analyze data and identify major ailments in the patient population.
- G. Help to fix the problems that are identified using the prescription of the primary care physician.
- H. Make the work real and the people involved accountable.

We do a census every ten years and whether it is accurate is a matter of faith. If the eight steps from A to H were universal in our country, then the census would be continuous and a real check on the ten-year measure taken by the Census Bureau.

VII Evaluation and Education

Teaching and measured learning

63. The teaching and evaluation activities precede any delivery and financing systems for health care services. Once a primary care physician is in place and the community health worker team has been trained and deployed the patient membership can be built in such a way that the physician and the team know every patient on a first name basis and the medical problems that these patients need help in solving. In that process the social determinants of health care in the community will be well understood by the physician and the cooperative members so that root causes of bad health can be systematically addressed.

Goals

64. Ultimately this development will allow the cooperatives to achieve goals and objectives not possible in the traditional healthcare systems. These are those goals:
- A. Put preventive care first.
 - B. Train health providers to promote comprehensive integration of family health care in community life.
 - C. Increase the number of physicians per patient in the population until it is 1 for every 150 patients instead of 1 for 417 patients as it is now in the United States.
 - D. Reduce the cost of drugs by every means possible and introduce herbal medicines to provide alternatives to patients that may not need patent medicines.
 - E. Place physicians in communities with the greatest needs.
 - F. Raise the awareness of public health issues to lower mortality and morbidity rates.
 - G. Have physicians live in the same service areas as their patients to learn first-hand the sources of their illnesses.
 - H. Increase primary care and improve specialist skills by making primary care their starting base.
 - I. Start with “comprehensive general medicine” in neighborhood clinics and then form “basic health teams.”
 - J. A team is a physician and a nurse and the volunteer health committee of ten patient members (the physician trained community health workers) assisted by a specialist team at the diagnostic clinics or specialty hospitals.
 - K. The local team serves 1,500 patients (about five 500 households). Specialty groups at diagnostic clinics can serve patients from 30 of these teams.
 - L. The physician lives in the neighborhood he or she serves and is available 24/7.
 - M. The physician and the nurse treat patients both in the clinic and in the patient’s home.
 - N. These providers get all the vital medical information and record it in the Electronic Medical Records system.
 - O. The health committee members and the providers teach preventive care to every patient member.
 - P. Each specialty diagnostic center serves from 20,000 to 40,000 patients.
 - Q. Teams are thorough and attentive to each patient and know them all personally.
 - R. The patients that are hospitalized are accompanied to the hospital by his or her primary care physician and the physician consults with the specialty team members that will care for the patient while he or she is hospitalized.
 - S. Every specialist is also able to do primary care because they did that before becoming a specialist.
 - T. Medicine in this setting is a science that is integrated with “real life” processes and is aligned with the quantum physics now assumed to be the truth about our world and our universe.
 - U. Identification of problems and interactive learning are used to increase cognitive independence.

V. Epidemiology and Public Health are emphasized.

Continuous Process

65. This common-sense system and its goals cannot be defeated by adversity because it is a continuous process of overcoming problems that are far more complex and closer to the values of each person in the community than any general opposition that will arise because of pride or greed. Humans are more about friendship and cooperation than about fighting and competition. If that were not so, then we would have become extinct long ago.

Leadership and Support

66. Ultimately, we will build a system led by physicians as teachers and supported by patients who know their health care providers and each other. The trustees of this system are within the Cooperatives. The governments and businesses are sponsors that are supported by the labors of the patients and the health care providers. Thus, Cooperatives will have contractors like Medicare, Medicaid, Medicare Advantage, Employer Sponsored ERISA Trusts, and individual insurance to serve the Patient Physician Cooperatives who are joined by Accountable Care Organizations directed by physicians. These Cooperatives and ACOs will then select, use, and create facilities that are technologically advanced, safe, and economical enough to control costs. The result will be health care that cost less and is based on human values of health and life.

Thirteen Declarations and Eight Propositions

67. I heartily accept the motto, — “That government is best which governs least;” and I should like to see it acted up to more rapidly and systematically. Carried out, it finally amounts to this, which I also believe, — “That government is best which governs not at all;” and when men are prepared for it, that will be the kind of government which they will have. Government is at best but an expedient; but most governments are usually, and all governments are sometimes, inexpedient.”—Thoreau, Civil Disobedience

We are still in that age when it is possible to dispense with the Nations that act for the benefit of rich and powerful and not for the good of all people and we should do it.

68. Further, we have little need for corporate identity nor representative rule. Elimination of sociopaths among us by non-cooperation and elimination of the production of non-essential goods and services will starve those who corrupt government about which Thoreau complains and under which we still exist in an unhealthy condition. We must de-monetize as much as possible, localize, and cooperate with people near our homes. We must consume what we produce, produce what we need, share what we know, and make no unreal substitutes for what we use and share. You cannot eat a virtual apple.

69. If we de-monetize then there will be less to render unto Caesar. It cannot be traded and if it is not traded its worth is exposed. Fiat money is not, and art is. Violence is self-limiting and to last it must be hidden and covered by lies. Peace abounds and gives rise to gifts and to abundance. Work is what you do and those who force work upon others foster violence and have reached the limits of their human expression and their being.

70. Government has not evolved since Thoreau explained it and his disobedience of its laws which, then and now, covet slavery. Big government has little meaning during an individual's life nor in the life of a real community. Even the term anarchy has been twisted to label those who do not embrace government or

violence as the people who are violent and against good order in the work they do. You give a dog a bad name so that you can kick it and feel justified in front of your neighbors. So, in the past, after the time of Thoreau, those who were labeled anarchists were jailed and killed so that those thinking they were rightly governed could continue to pay their taxes and stratify their communities.

The thirteen declarations:

1. The individual person is made of the same stuff as in the whole universe.
2. Our conscientiousness is our identity.
3. Our cooperation is our livelihood.
4. Our rights are innate, created by helping each other.
5. Our liberties are exposed, but when violated can be regained by non-cooperation and by trade independence.
6. Communication need not be indirect and reliant on any mantle of authority.
7. Paper is a creature to be marked, painted, and folded. It does not represent anything.
8. Gold is used for pavement in heaven.
9. Real exchanges emanate from private ownership, labor, and mutual help.
10. The representation of numbers in electronic displays has no meaning unless violently imposed on individuals to control their labor and location.
11. That which "is" can be reformed and consumed but only so far as it is not hoarded or made into poison.
12. Nothing done to sustain life needs the support of a non-working class.
13. Work requires no surplus that cannot be given back to restore natural capital to the earth from which it came in an un-concentrated form.

The eight propositions:

1. Make what you need with other people cooperatively and share those things.
2. Let violent people live alone.
3. Let the spirit be what it is and dance with it and be silent.
4. Reform what you have into what is beautiful and share it.
5. Don't trade the things you make and need for mere representations of real stuff, raw or refined.
6. Let the beast of war and greed and avarice starve and let it try to survive on the electronic signals in the automatic clearing house and on the paper in the vaults and the shiny metals in the locked boxes.
7. Live until the end of your life and when that end comes laugh and become some of the elements in another star.
8. Be patient because the transition from what has been experienced and what can be done better is many lifetimes.

VIII Independent Physician Association (IPA) and Medical Teams

Organization of the Physicians into Local Teams

71. In creating Local Independent Physician Associations (IPAs) it is imperative to find physicians that other physicians trust and respect. They must be as intelligent, articulate, and caring as the best teachers you ever knew. The primary goal of the team is to relieve suffering, so the physician must be dedicated to that goal while having the attributes of a good teacher. It is possible to find such physicians.

Honor knowledge and skill

72. Regardless of your experience and knowledge in the administration of IPAs or similar types of organizations the job cannot be done without the help of physicians like those described. Undervaluing the role of the physician is the road to the demise of the Local Physician Team. However, this undervaluing of the physician's role is the road most often taken by those in power who want to organize a network of physicians to serve the *budget* of the Health Plan and the pocketbooks of the key investors. Leadership based on top-down business models often results in the failure of the health care system.

Our health care cost too much and it can be fixed

73. The clearest evidence of the failure of our current health care system is that it costs twice as much as health care purchased in other developed countries. In the USA, most medical delivery systems run by managers, hired nurses, and medical directors have as their un-avowed primary goal the generation of money for elaborate business structures feeding corporate needs and profits for capital investors. If, however, the main goal of an IPA is the alleviation of suffering, (1) the persons in charge must have an in-depth knowledge of diagnosing and treating sicknesses and injuries, (2) the managers must have a profound respect for peer relationships and sound economics. [A lay organizer who is outside the medical team (the core of the IPA) is a peer only in a nominal sense and will not necessarily have the respect of the medical group.]

Find your physician leaders

74. There have been great physician leaders directing IPAs over the last fifty years. Our company has worked with many of them in managed care plans, in quality assurance committees, and in the direct care of patients. There are still many such people available to direct IPAs today. *Find them in your groups.*

Middle Management

75. Hierarchical structure in business is the usual operational model. In this model, leaders direct and perform important roles. But that is not the practical model followed by most physicians because they have small staffs and do not need middle managers. Consequently, when physicians participate in a large organizational structure like an IPA they often overlook the role of middle management and run their organization much like they run their practices; It is often a struggle to build a practical structure around physician teams because it is counter-intuitive to physician leaders.

Reform from the grassroots

76. Despite organizational difficulties, leaders of some IPAs have been able to reform the medical delivery and finance system from the grassroots. Such leaders have been able to bring from fifty to one hundred of their

fellow physicians to form the IPAs, with over 500 IPAs so far in the United States. To win over the initial group, promoters followed-up with personal visits to each of the physicians to explain the IPA, the plan for qualification, and the part of each doctor on the medical team. It takes about six months to organize and about three years to produce an operational team of providers. Pioneers in the formations of these teams remain convinced of the pivotal nature of the physician leader's role.

Truth and relief of suffering have built good teams

77. Past physician leaders that have spoken the truth and did their best to relieve the suffering of everyone around them have built good teams. Sometimes they have incorrectly assumed that the primary care physicians would be budget-watchers and gatekeepers in the use of specialty and hospital services. They have also erred by assuming that the contracted specialists would behave as a group in the care of patients. It has taken several years to finally realize that it is not money that controls the costs or the quality of care—money is not even a real incentive in patient care. The incentive seems to be pride and fear—pride in what physicians do and fear that they will make mistakes. **Therefore, the system for communicating what is happening everyday with every patient that is referred to a hospital or to a diagnostic facility is the controlling factor.** The frequency of patient contact with the primary care physicians and their management of chronic illnesses also has had dramatic impacts on outcomes and costs. When the primary care physicians see patients frequently and monitor their care there are fewer crises and fewer hospitalizations.

Know everyone

78. Physician leaders must know all the team members, the roles they play, and how they practice medicine. Furthermore, the team physician members must be reminded constantly that they are in an IPA and not in a traditional practice. Some doctors are habituated to referring patients to a large circle of specialists—as many as fifty--whom they know from their contacts at the hospitals and at medical gathering. This number is far too large for a team that serves a small patient population. The reform of the present system must begin with a specific population of patients served by a specific IPA. There can be as many IPAs as needed to serve a whole community and patients can change teams periodically as needed, but open systems and lone wolf physicians and patients will not contribute to any improvement in health care, except to make it costly and less effective.

Limit team size

79. Some IPAs have been diligent in avoiding contracting with too many specialists and in knowing that the team members must limit their referrals to team members only. Further, all members of the IPA must get the point—they must take care of their patients as they would take care of members of their own families.

Examples of organization of teams

80. There is an example of four physicians who put together IPAs with some ease. They all had a clear idea of the nature of an IPA. Each recruited from 50 the 100 physicians in about sixty days and then turned to the IPA management company to build the organization and get it into the market.

Move patients to the contracted plans

81. What makes it possible to organize the IPA rapidly and what does it take to get business for the IPA? If you want to slug it out with the big companies that control the health care funding, including the government, you

must have capital, and the IPA cannot scrimp on initial investment monies. Most of the organizers have invested about \$1 to \$2 million in the development of their IPA. Usually, the physicians own most of the interest in the business. They recognize that there must be insured business for the IPA and there must be willingness to move patients to the IPA's contracted health plans.

IX Opportunities and Organization Details

ACOs

82. Medicare has entered this IPA arena and they assign patients to these IPA physician organizations in ACO contracts. They contract to share savings with the IPA. They followed the model of the Medicare Advantage Plans by sharing between 50% and 60% of the savings.

The elements necessary for further development of successful IPAs are:

- (1) physician leaders who are well-respected, articulate, and caring
- (2) member physicians who put the patient first and treat her or him like “family”
- (3) creation of the right-sized teams
- (4) adequate capital for the operation
- (5) patience

How do the physicians organize their IPA and their medical teams?

83. *The first step is having enough primary care physicians who are willing to influence their patients to buy Health Plans that contract with the IPA they control.*

Practice Size

84. A typical PCP practice has from 1500 to 2000 patients. (That patient load must be shared with physician extenders who can attend to the health screening of well-people and the worried-well people for the physician to have enough time to attend to acute and chronically ill patients.) Over three years, it should be possible for a doctor to convince about 800 to 1,000 of his or her patients to move to the IPA contracted health plans. It is not possible, however, for insurers to add new patients to his or her practice in such a way that it does not simultaneously reduce the quality of care. The patient/physician relationship will be disrupted. To get the enrollment numbers needed for the IPA to be profitable, the physicians need to direct their patients to the IPA’s best contracted health plans. About 400 to 500 of potential patients will be seniors who choose Medicare Advantage Plans (200-250) and Traditional Medicare (200-250); The rest will choose commercial health plans through their employers or associations. The IPA needs 30 Primary Care Practices to have a large enough population to enlist the support of a specialist team and a local hospital.

Performance and budgets

85. If the current insurance system changes dramatically and IPAs, Medicare Advantage Plans, and employer-based plans reduce payments, then the plans will still need to perform under budget to earn “performance bonuses.” Care co-ordination, peer review, and quality assurance must be done better than is being done and for less money. In a zero-sum-game it is a question of who will get less, physicians or facilities?

Specialty Types

86. *The second step is to recruit two specialists in each of the following fifteen categories:*

Cardiology	Diagnostic Radiology	Gastroenterology
General Surgery	Home Health Care	Hospitalist
Neurology	Ob/Gyn	Orthopedic Surgery
Ophthalmology	Otolaryngology	Pediatrics
Podiatry	Pulmonology	Urology

87. Cardiovascular Surgery, Nephrology, Neurosurgery, Oncology, and other sub-specialists are special teams in themselves and are regularly available in only a few tertiary hospitals. They form their own teams and IPAs contract with them to be more effective in the of care critically ill and chronically ill patients.

Referral Patterns

88. Part of this second step is in knowing the referral patterns of PCPs as they exist currently and then changing those patterns to enable the group to operate as a team. Referral patterns are chaotic in groups that are not purposefully organized to direct patients to specific specialists and facilities in which these specialists are well practiced and supported. Disorder in the existing system is apparent and it leads to higher cost and lower quality care.

Contracting between the IPA and physicians

89. *The third step is contracting.* Contracts between an IPA and a physician are long and written in technical language. Over time contracts have gotten longer because of new laws and regulations governing commercial insurance, Medicare, and Medicaid.

90. Some states have introduced a standardized “Physician Credentialing Application.” This has helped by saving physicians the need to complete a different form for every insurer. The standardized applications are about twenty pages long and require twelve additional documents:

1. current resume, including work history (no gaps)
2. list of continuing medical education credits
3. copy of State Medical License
4. copy of current controlled substance certificate
5. copy of current liability insurance face sheet
6. copy of current liability claims history
7. copy of medical board certification or eligibility

8. copy of medical school diploma
 9. copy of residency certificate
 10. copy of ECFME (if applicable)
 11. copy of CLIA (if applicable)
 12. completed and signed W-9 Form
91. Most physicians keep an electronic version of their completed standardized application and the twelve supporting documents on file so that they can easily respond to new contracts. This process makes the job of IPAs much easier when they are required to verify each physician's credentials for the contracted insurers.
92. The cost to each insurance company or hospital to collect the information and to verify the credentials is approximately \$250 per year per physician. Sometimes insurers transfer this cost to the physicians or to the IPA. The IPA should have delegated credentialing in their contracts with health plans or it will disrupt the management of the IPA because health plans take too much time (3-6 months to do the work) and they do not have complete information to fairly judge the physician that is on the IPA team.
93. The contract between the Physician and the IPA can be made easier to read and credentialing easier to complete.

Standardize the agreement in booklet and electronic forms

94. The full agreement, including the required attachments, can be put into booklet form, and distributed electronically in PDF format. It is the same for every member. The physician keeps the booklet for his or her files and returns to the IPA only the signed declarations page, the standardized application, and the supporting documents. This can also be done electronically. Changes to the agreement with individual physicians never happen. If it were otherwise, then the IPAs would be unable to easily get agreements with health plans.

Insurers enforce their financial goals

95. If a practice has a hundred or more patients from an insurance company, then that insurer will expect to spend less than 80% of the premium for hospital and professional services. If more is spent, the insurer will consider that practice a loss and will decide that either the patient population is too sick, or the physician is the cause of the overuse of services. If a problem is not solved in a few months, the insurer sometimes terminates the agreement with the practice. The physician is afforded some protection from this action by the IPA, but if the situation is the same with most of the IPA member physicians then the plan will terminate the IPA. The consequence of termination of a physician is the patient might not move to another new provider and will drop the Plan. Or, if the problem is the physician, then moving the patients to a new physician that has a "good" bottom line will accomplish even more for a profit-driven insurer.

IPAs can avoid cancellations

96. IPAs that are completely independent from Health Plans and from hospitals stand the best chance of avoiding cancellations. A reformed health care system must eliminate this insurance company practice and perhaps can do this by judging the physician within his or her team based on patient outcomes and not just the bottom line.

Sometimes patient populations are unhealthy, and the premium does not match the real costs. There is currently enough fat in the non-professional portions of the Medicare Advantage Health Plans and Medicare to offset most of the possible losses until real solutions are worked out. Under the new health care law, PPACA, the plans must pay 80% to 85% for the medical and hospital services or rebate to the patients. This means that the IPA should be able to increase provider reimbursement and performance bonuses.

Organization of the Physicians within the IPA

97. Having made a roster of medical teams, IPA organizers could think that the IPA is in good shape. However, they will not know the true condition until sick patients show up in the utilization reports. It is only then that the physician and nurse reviewers discover who did or did not do what was needed for the patients. The organizers may think they have picked the right Hospitalists, but the hospital system may have put patients into the care of someone not on the IPA team. Even if the IPA team has extensive experience controlling hospital admissions, the team must develop enough activity to correct the admission errors that are likely.

Do the work without interference that is driven by money

98. Teams from the past may do their work without interference from the hospital's case managers, who are often motivated to maximize the hospital's revenue. The IPA's Hospitalist should see the patient to determine what is wrong before an admission. They absolutely must not admit a patient to the hospital unless there is no other alternative because of the risk of disease and injury in any hospital setting.

Hospitalists

99. IPA Hospitalists must have good relationships with the ER doctors. They must have their consultants on the spot within hours, especially for Cardiology, Neurology, Gastroenterology, and Orthopedics. The Hospitalists should not admit patients to ICU who will not survive; such preemptive transfer places an unnecessary financial burden on the hospital when Hospice is the viable alternative. They should continue to observe the patients to improve and update diagnosis. When they do admit a patient, they should keep him or her until the problems are resolved and hospitalization is no longer required. The Hospitalist should prefer a Skilled Nursing Facility (SNF), in most cases, instead of the Long-Term Acute Care facility (LTAC). The Hospitalist must plan the discharge of the patients and get them back to their Primary Care Physician as soon as possible. Team physicians cannot have a financial interest in a facility or tool company they may use, especially the hospital, the SNF, or the LTAC.

Attention to detail

100. The key to the team having good outcomes is attention to detail and a profound respect for team members who are helping the patient. The work is about mitigation of suffering in others. It is not a performance seeking an award.

Proper motives

101. Some IPA teams have shown an extraordinary sense of responsibility in the care of their patients. This is a primary characteristic of people who mean to relieve suffering. Remember that the word patient means a person who suffers. Outside motivations in caring for patients, like money and fame, are bad character traits. The physicians who are "all about the money" or "all about recognition" should not be on any teams. They destroy the team and everyone on the team knows it as soon as you try to include them.

A little advice

102. An insight into the right understanding of the practice of medicine has been written by Dr. Nassir Ghaemi, MD, who said the following about himself and his peers:

“We, doctors, are not gods. Nor should we wish to be. The concept of medical godhead reflects a mistaken notion of medicine, in my view; I call it Galenic, because it stems from the medical theory of Galen, which has seeped into our profession and our culture after two millenniums of wide acceptance. This is the view that nature causes disease, and that the doctor fights nature to cure the disease. The doctor provides the cure: only a step is left to godhead.

The other view, long lost but deeply correct, I think, is the Hippocratic view of medicine: The idea here is that nature heals disease, as well as causes it, and the role of the doctor is to help nature in the healing process. The doctor is not the central hero, but the handmaiden to nature. This does not mean that cure does not occur, but it occurs less than we think, and nature deserves the credit, not any human being. There is no room for doctor as god, and our purposes are humble: To cure sometimes, to heal often, to console always.

Medicine is a complex affair; we frequently do not do justice to what our patients suffer and what they need. Pretending to know more than we do only makes matters worse. But being honest about what we do not know is not a sign of weakness....”

Becoming a team

103. The IPA can find physicians that understand the true nature of their practice and they can become a team. It is to serve the needs of patients and to operate within a budget dictated by government, businesses, and patient associations.

Contracting with the Insurance Companies

104. Most major insurance companies contract directly with individual practices to provide medical services for their policyholders. They have “Preferred Provider Plans,” or “HMO Plans” and very few “open access indemnity plans.” They expect to spend 80% to 85% of premiums on hospital and medical services, 10% on overhead, and 5% to 10% for their shareholders or for dividends for their policyholders if they are a mutual company. Many times, they fail to reach their budget goals, but in the last five years under the Medicare and Medicaid Plans, many plans have been able to match the targeted percentages in each category. Under the new law, they will have to reduce marketing and sales costs and profits to reach their 80% to 85% medical loss ratios. Reducing or holding the line on payments to the health care providers will not give them more profits but will lower the prices to the government and to the patients.

105. Contracting with individual practices is the safe way for insurance companies to limit the fees they will pay to physicians and to retain any of the surpluses they might accumulate. The companies fix fees by using Medicare-approved rates as a basis, paying some percentage above or below the Medicare rate. The range is from 80% of Medicare for diagnostic and surgical specialties to as much as 130% of Medicare for primary care.

106. The large employer plans and the Medicare and Medicaid Plans cannot exclude individual patient members but can limit coverage through higher deductibles and coinsurance. If these deductibles and coinsurance amounts are high enough, they can transfer bad debt to the practices too. However, insurance

companies usually manage financial risk by terminating physicians who have high risk patients or who are not taking part in the “utilization management” program of the company.

Direct Contracts with insurance companies are not physician friendly

107. Having an individual contract between an insurance company and a medical practice is not physician friendly. In fact, many physicians have overcome this obstacle for years by forming associations to do the contracting. This practice has worked to the advantage of the physicians in some cases but not in others. When an Association is large and connected to a hospital system, or inspired by a medical association, it looks very much like a union to the insurance companies and to the Federal Trade Commission. Since “big insurance” influences government, the “union-looking” Associations have had many days in court for de facto price fixing. These Associations have usually lost in courts and been told that they must be “at risk” with the insurance company; therefore, fees are not fixed but vary as utilization rises and falls. Usually, large Associations do not operate well as teams. To work well they would have to be broken up into in small groups that would exclude many of the member physicians from some plans. In large physician associations that are controlled by hospitals, the providers have their fees reduced, withholds retained, and administrative costs increased.

What has worked

108. What works is a physician team serving a specific patient population that is no greater than the team can manage at one or two hospitals. Some IPAs have decided that this is the kind of organization they want and have made contracts with insurance companies that are fair to both parties.

Temptation

109. There is a temptation for physician IPAs to want to be a capital stock insurance company and “have it all.” This has been tried by some large group medical practices already, but seldom, if ever, by an IPA. The capital requirements of operating even a modest HMO health plan are astronomical. As an example, the IPA incorporating 40 PCPs, each of them having 250 Medicare Patients would have 10,000 Medicare Patients:

Average premium; \$120,000,000 a year

Reserve required; \$30,000,000

Development Cost; \$2,000,000

Minimum Capital and Surplus; \$2,000,000

110. This means that a group needs at least \$34,000,000 to get into the game in a meaningful way. Missing the target budget by more than 5% may impair the IPA and lead to asking shareholders for a bailout or closing its doors.

A better strategy

111. A better strategy is for the well-organized medical team to contract to share the profits with the insurance company. The insurance company should be well-capitalized and willing to manage the IPA’s financial risk. Such an insurance company needs the IPA’s help to make profits for their shareholders.

112. The costs mentioned are not peculiar to the health insurance business; they are typical of other types of casualty insurance. The target margins for marketing, sales, administration, and profits are from 25% to 40% of the premiums. The contract must call for full disclosure of the income and expenses in detail at every level. Individual physicians rarely get to see that detail; thus, most associations of physicians, large and small, don't get to look at the 15% to 20% that is taken from the top of the premiums and called "administration and marketing expenses."

X Membership

Enrollment of Patients

113. Much misinformation surrounds the enrollment of patients into Medical Advantage Plans, (MAPs). Despite benefits for enrollment in MAPs being greater than those in Medicare or supplementary insurance alone, the Center for Medicare and Medicaid Services (CMS) restricts the time for enrollment in MAPs. CMS also scares both physicians and agents from telling eligible patients about alternative plans. The open enrollment period is currently three months less than allowed by past rules (exceptions: individuals just becoming eligible for Medicare, those enrolling in CMS-rated five-star plans, those in special needs programs, and those who are also eligible for Medicaid). Ninety percent (90%) of the eligible population has only the “open enrollment” during which to change to MAPs.
114. The private insurance industry that sells prescription drug plans and Medicare supplement plans is protected through non-exposure. Most MAPs are HMO’s that have the freedom to choose any doctor or hospital that accepts Medicare *within their restricted HMO-contracted networks*.
115. A way to expose the differences between the MAPs and the Medicare plus a Medicare Supplement and PD Plans is to embed trained staff as patient advocates in the practices. Such staff could be taught to read and to understand contracts between physicians and insurance companies. The same staff could learn “right speech” and “right actions” in relationships between physicians, insurance company representatives, and patients. They would also know and be able to teach operators to use Electronic Medical Record, Medical Billing and Appointment, and Internet Communications Systems.
116. Finally, that same staff member could also learn the IPA Plan from Medicare, the Medicare Advantage Plans, and the Commercial Insurance Plans to connect patients to the licensed representatives of selected companies that the physician wants to have under contract. Then, this carefully-selected, fully-trained individual could become the consultant—a Patient/Physician Advocate—for several physician’s offices. He or she would spend one day a week in each physician’s office handling all contracts with insurance companies, all contacts with their provider relations and sales representatives, and all training for the EMR, Medical Billing, and Internet Communications system. Each physician would commit to paying a portion of the consultant’s salary per month, but whatever the consultant earned from the IPA administrative fees would be credited against the guaranteed payment. If physicians were deeply committed to having patients in the contracted plans, the cost to the physician for the consultant would be zero dollars.
117. Such a system could yield 250 patient enrollments per year per physician, or 1,250 enrollments linked to the consultant’s services and influence. It also has the advantage of leading to a better plan for patient care. The assumption here is that the Patient/Physician Advocate will help the physician to contract with the best plans for both the physician and his or her patients.

No expectations of Congress or the Administration

118. I have no expectation that the present and future Congresses and Administrations will do much to change the way people are insured or not insured. Payments for medical services under Medicare or Medicare Advantage Plans will not increase more than the rate of inflation. Congress is paralyzed by its relationship to big financial institutions whether they are failures or successes. The game is to protect the activities that make money and transfer the losses to the government.

The agency system

119. Patients and physicians need to enroll into managed care plans if the health care delivery system is to work. The agency system used to enroll patients into managed care plans has not worked very well. Sales agents who are not known to the patients nor to the physicians sell a host of different policies to people they contact through every way they can imagine. Sometimes, the companies they represent send them lead cards gotten through advertising.
120. Regardless of the way contacts are made, the productivity is on the average, extremely low; About one sale a day for those agents who make a living selling insurance. This is bad news for the health care system because the patients and the agents must discover whether the patient's physician is with a plan that has the best benefits for the patient and the best commission for the agent and is available when the parties meet. The probability of that happening is extremely low, so sales are not made, and patients get plans that have the best commissions but must change doctors. Alternatively, patients end up getting enrolled in bad plans because that is where their doctor has a contract.
121. As expected, these agents must have a license, professional liability insurance, appointment with each company they represent, and must complete continuing education classes each year. Yet, if they sell Medicare Advantage Plans, they must take added examinations, must be retrained on each plan each year. They may not contact potential enrollees through door to door sales, nor by mass calling, nor by means that is not a direct referral from someone both parties know. They can respond to written requests from the potential enrollees who attend an advertised meeting or from literature displayed in the physician's office. Physicians are prohibited from selling the Plans in their offices and from sharing patient information with either the companies or the agents. However, physicians can tell patients they have contracted with an MA plan as well as how to reach an agent. Additionally, the practitioner can get permission from that patient to have the agent contact them by phone. Physicians have little or no motivation to help in marketing in any way.
122. Since agents can sell all other types of insurance, including Medicare Supplements and PD Plans without this long list of contact rules, it is easy to see why productivity is low for the Medicare Advantage product. There are thousands of agents in every city, yet not many are willing to go through extra nonsense to get a better deal for seniors and their physicians. So, I think that the usual agency system is not the best way to enroll people in Medicare Advantage Plans or any kind of reformed health care system. The embedded Patient-Physician Advocate is a better solution to the problem if the managed care system is to be used effectively.

PPACA's different approach to enrollments

123. The PPACA has taken a different approach to the enrollments. The regulators reached out to all agents and almost anyone who will go through a day of training to get as many people enrolled as possible. Suddenly, it is no longer important that agents be educated, trained, and retrained as in Medicare Advantage. In fact, they do not even have to be licensed agents, just warm bodies who can say; "... please, sign here, there's a subsidy. It is almost free. You will not be fined. Oh, if you are wrong about your subsidy, you won't be fined until later."

Employer driven systems

124. All of this is a problem because it is an employer driven and mismanaged non-health care system that a large percentage of the people cannot use even if they wanted to use it. All that ever happens when I think

about this mess is the Ricky Nelson song lyric plays in my head over and again; “You can’t please everyone you just have to please yourself.” Consequently, solutions are limited to natural networks of providers and voluntary associations of patients.

Medicare Advantage

125. When Medicare Advantage Plans began, some physicians told their patients they were not going to take Medicare. If the patient wanted to continue to be seen, he or she had to join a Medicare Advantage Plan that contracted with the practice. (Kelsey-Seybold Clinic in Houston formed their own HMO MA-PD Plan in 2008 and they use this tactic now.) It was and still is a highly effective enrollment method. Often, the HMO does not use agents, but enrolls patients using salaried staff.
126. When the numbers of physicians were few, and there was a risk-sharing agreement between the plan and the physician, the programs worked okay. As the ambitions of the Health Plans and the physicians grew, the numbers of physicians listed for the plans became huge and the costs grew both administratively and medically. The bigger the network the looser the controls on administrative, hospital and diagnostic costs.
127. The plans tried to solve this utilization control problem by more automation and more detailed reporting of encounters between patients and medical and hospital providers. The doctors that moved their patients wholesale into a plan found that instead of making a profit they were paying the Health Plan for hospital and specialist costs beyond any network or facility they personally would have approved. All of this was before the 2003 rate increases and the change in reimbursement based on morbidity, but the experience among physicians was widespread and negative. Now, it is almost impossible to get one of those physicians to move his or her patients to a plan and take the risk of paying for the care.

Tuning Medicare Advantage

128. Both CMS payment amounts and risk bearing agreements have changed. Risk has been spread among more physicians, financed by the Health Plans, and budgeted over longer time frames with stronger reserves set aside for potentially large claims. Also, risk taking is not done unless there is a whole team of physicians working for a patient population and the patient’s services can be kept within the team.
129. The intention is about caring for patients. This requires resources that match tasks. People should avoid needless help in the delivery of health care, in the enrollment of patients, and in the use of equipment and facilities. It is communication from a trained staff to physicians and their patients that sets up the member enrollments.

XI Caring for Patients at Home

Home visits with each of the patients

130. Suppose patients enroll in plans that are economical and beneficial for both the patients and the physicians. Further suppose that the people in your organization get to know patients well and really want to relieve suffering and stress. You cannot get to this idyllic relationship solely through mail or phone. You cannot sit quietly at your computer and crank out memos to members with full-color pamphlets that have generalizations about the most common chronic diseases. The most likely scenario for developing a good doctor/patient/staff rapport will be through a comprehensive physical exam—after which the patient can get the advice and care they seek. For the 20% of the population who do not go to the doctor, the in-office visit is “not the best medicine.” The office visit does not relieve suffering and stress to the same extent as does a home visit.

A positive experience with home health care

131. A home visit by a nurse did not seem particularly important until our company contracted with XLHealth for our IPAs in Texas. XLHealth was a special needs program that was assigned 15,000 Medicare patients who had one or more of the following chronic diseases: diabetes, COPD, heart disease, or end stage renal disease. Their program was designed to see if frequent contact with such patients and close attention to their care and instructions would make a difference in the cost of their care and medical outcomes. Since CMS changed the way Plans were reimbursed to a morbidity model, XLHealth decided to form an HMO called “Care Improvement Plus,” and to become a Special Needs Medicare Advantage Plan. They contracted with our IPAs for physician services, and in October of 2006 they began contracting with agents to enroll patients into their new plan.

132. XLHealth had a list of 15,000 patients from their pilot project to convert to their Medicare Advantage Plan. I had the opportunity to go with three agents on sixty of these patient conversions visits. The patients were happy to see a nurse in their homes several times during the prior year, and they still had continued to go to their doctors’ offices routinely for examinations and treatments. The agents signed up more people for the new Special Needs Plan than were on the list of XLHealth. The spouse or other family members would also join as soon as they realized they could get the same care as their family member had been getting under the pilot program. The nurse’s home visit and the attention of the company to the patient’s problem was more important to them than their relationship with their primary care doctors. Patients were willing to join the program even if their specific doctors were not listed in the directory of the Plan.

133. XLHealth was so confident of their own medical delivery system that they did not pay much attention to which doctor the patient consulted. They still have an open panel approach to their delivery system, but they have now outgrown their ability to see every patient at home several times a year. They are becoming an insurance company instead of a medical care provider. However, the start for them showed that personal contact with the patient in the home does something positive that no other kind of contact can do. Relieving suffering, stress, and loneliness seems to help people to get well.

A summary of the Nurse Home Visit Program:

I. Goals

- a. Get in front of the hospitalizations with every patient
- b. Determine who is at risk

- c. What the risk is
- d. What the PCP and consultants have done so far
- e. What the PCPs and consultants want to do
- f. How the company can use its medical and administrative capacities to assist the PCPs and consultants
- g. Contact every patient in the home to get baseline information about her own health and family support systems and do a comprehensive physical examination.
- h. Get the information gathered back to the PCPs, Consultants, and Health Plan in a pure form with as much relevant medical data and professional analysis as possible to assure that all coding of medical history is completed and up to date. The completed medical record and encounter data is sent electronically to the Health Plan, the PCP, and consultants. Anyone unable to receive the data electronically will get it in a standard printed format.
- i. Connect the PCP's staff to this project for positive feedback and support.
- j. Eliminate the social and economic barriers that are discovered that may negatively impact health outcomes.

II. Structure and Process

- a. Use the Nurse as a field contact with both patients and PCPs and Consultants.
- b. Support the Nurse with the Medical Director in the field and in the Clinic office to get expert guidance on the patient care and the proper analysis of the data gathered from patients and physicians.

Our company has only used NPs in this program while other programs (like the one done by XLHealth) have employed both RNs and LVNs in home visits. In our case, the Health Plans wanted a higher level of care and wanted to be able to use the diagnostic information gathered by the NPs in their reports.

XII Difficulties and Examples in the Current Systems

Delivery of Health Care Services

134. In the countries where access to medical and hospital services is easy, the population is healthier and lives longer. Since America is not yet among those countries in which patients have easy access to health care, we rank low in the first world in health and longevity. That is a bitter pill for a proud people. However, these statistics include the whole population—not only those who are fully insured. Physicians may or may not be willing to serve people who are uninsured; in fact, they are often not willing to serve people who are insured by Medicaid. This problem seems to stem from class prejudice, but it may also derive from difficulties in verifying eligibility or receiving payment for services. Of the 520 physicians in our IPAs, about 350 are willing to accept Medicaid contracts; far fewer will take the uninsured on any terms other than cash for full billed charges. Some physicians are always open to everyone regardless of the ability to pay. Frequently, patients who cannot pay are difficult to serve and physicians get discouraged.

Patient relationships

135. The problem in the delivery of health care services for a new organization is the establishment of relationships between the physicians in newly formed teams and the patients' desire to seek care and advice from the professional team members. Relationship-building begins with the home visit program because it gives the patient a sense of trust in people and specific directions about physician contacts. The patients over age 65 should see the physician an average of five times a year. Younger patients need to be seen fewer times. These statistics are based on current practices in Europe, Japan, and the United States.

First, do no harm

136. In seeking medical care, there is some risk that patients will be hurt rather than helped. That risk is greater if the patient receives invasive procedures or is hospitalized. The statistics on this are appalling and reporting of them is avoided as much as possible in the press. However, physicians and medical researchers have reported it in detail. It was even reported in USA Today in October of 2011. Gary Null, Ph.D., Carolyn Dean, M.D. N.D., Martin Feldman, M.D., Debora Rasio, M.D., and Dorothy Smith, Ph.D. had this to say in an essay about the American medical system:

A definitive review and close reading of medical peer-review journals and Government health statistics shows that American medicine frequently causes more harm than good. The number of people having in-hospital adverse drug reactions (ADR) to prescribed Medicine is 2.2 million.

Dr. Richard Besser, of the CDC, in 1995 said the number of unnecessary antibiotics prescribed annually for viral infections was 20 million.

Dr. Besser, in 2003, now refers to tens of millions of unnecessary antibiotics.

The number of unnecessary medical and surgical procedures performed annually is 7.5 million. The number of people exposed to unnecessary hospitalization annually is 8.9 million. The total number of iatrogenic [induced inadvertently by a physician or surgeon or by medical treatment or diagnostic procedures] deaths are 783,936.

The 2001 heart disease annual death rate is 699,697: the annual cancer Death rate is 553,251. It is evident that the American system is the leading cause of death and injury in the United States.

Historic cooperatives

137. Several model health care delivery systems have been developed in the United States and they have inspired laws such as the HMO Act in 1973 (PL93-222) and the current PPACA which everyone loves to call “Obamacare.” The largest of these models is the Kaiser-Permanente (KP) that now serves 10.1 million members. It is a non-profit organization in which Kaiser is the health plan and Permanente are multi-specialty physician medical groups for the delivery of care. They have five-star ratings in both senior and commercial health plans. They are prepaid by their clients for the health care of the beneficiaries and the cost is well below the national average and the quality of care is superior to their competitors.

KP reported in their annual statement:

KP by the numbers in 2013

\$53.1 billion operating revenue

\$1.8 billion operating income

\$2.7 billion net income

9.1 million members

174,415 employees

17,425 physicians

48,285 nurses

38 hospitals

608 medical offices and other facilities

93,675 babies delivered

4.4 million members using My Health Manager

34.4 million lab test results viewed online

14.7 million secure emails sent

3.6 million online requests for appointments

455,512 Kaiser Permanente mobile app downloads

14.8 million online prescription refills

36.5 million doctor office visits

221,660 inpatient surgeries

962,852 mammograms

1.7 million colorectal cancer screenings

Community Investments

Approximately \$1.9 billion invested in our community

\$175.4 million in grants and donations

\$49.8 million to safety-net clinics, hospitals, and health departments

\$29.6 million invested in medical research development

558,461 children and adults enrolled in care and coverage programs

4,184 studies undertaken by Kaiser Permanente

1,169 articles published in peer-reviewed journals

970,994 people reached by Educational Theatre Program

54 farmers markets

Results of KP

138. When KP results are compared with the performance reported by Medicare and Commercial Insurance KP is far better. Their charges per person per year averaged \$5,835 when the average in the U.S. was \$9,100. KP also gave back \$209 of their premiums to improve the community health programs. Their system has not

reached the lower levels of expenses reported from other countries but is it so far ahead of every other plan in this county that it can be a proper model.

XIII Medical Record Keeping and Reporting of Encounters

Reporting Health Care Encounters

139. Reporting health care encounters might seem to infringe on a patient's liberty; however, there are others who regard such cooperation as necessary to proper treatment of patients. For example, such detailed record-keeping enabled Dr. Paul Farmer in Haiti to help relieve the suffering of others. The run-of-the-mill practice of encounter reporting required to be paid by the insurance company can be corrupting. A doctor cannot codify diagnosis and treatments without reducing the information discovered even if the ICDA10 codes are used. Further, reports made based on payment can be tainted by greed or sloth. In sum, records can be unwittingly corrupted, and the greater the number of these reports, the more corrupt the collection becomes. A simple test is to ask a doctor who needs to see the medical records of a patient if the encounter reports submitted to the insurance companies for claims will do. He or she will most likely just laugh at the question.
140. Disconnect compensation from reporting, as in Dr. Farmer's case, and you could get valuable information to an epidemiologist. That is exactly what must be done in an IPA—real medical records recorded in a real medical records system. While codification makes the record easier to sort and compare, it does not improve it. Since most of the new electronic medical records and billing systems enable the physician to know exactly which diagnosis and procedure codes will be paid by the insurers at the highest rates, the physician can use a pick list to improve presentation of the patient's problems and the coded services. Such a system tends to corruption.
141. There are thousands of medical records systems, and so far, only hospitals and large group practices have been able to make sharing and maintenance of records somewhat useful and practical. This move forward has been slow and done at great expense. It is unlikely that IPAs—unless rebuilt on a group practice model—will be able to harness the beast. Nevertheless, they should make the attempt.
142. Lately, there has been a push to Open Source Systems that include Open EMR and Libre EMR. Open EMR is a robust system that was certified in 2011 and again in 2015. It is free only in the sense that a person does not pay a proprietor a license fee to use it. However, you must learn it, and most of us must pay someone to install, support it, and train other people to use it. The hope of the thousands of doctors and geeks who use such a system is that it will become a standard—like Linux. If it does, then our physicians in the IPA might be well-served.
143. Because the record-keeping side of medicine is understood and managed dynamically, it is difficult to convert people to a wholly computerized system. Our physician organizations have had computerized record-keeping systems since the late 1960's, and the only thing that has lasted over that fifty-year period has been the printed copies of the records—and not even all of them. At the level of operation of a physician's office, the maintenance and storage of the medical records electronically is very risky. Natural catastrophes happen frequently, and they do damage to machine support systems. Just being without electricity for a week suspends these systems and you are left with hand recorded paper records. Even the NSA is not able to keep its system up all the time. The saving grace in medicine is that the human body is a record of its health and a physician can recreate a copy of that record for a patient by physical examination and questioning. Sometimes what has been recorded in the past is not so helpful and not as important as people think.

Payment systems drive the need for automation

144. It is not the medical record per se that drives the perceived need for automation. It is the third-party payer system that drives it. There are no physicians or patients who would not survive a complete melt down of the

electronic records - medical or claims. But there are no insurers that can make cost predictions and policy determinations without a claims database supported by medical records. This would be true even if the data collected was not true, which is the case in all the current claims databases, and the records were either up-coded or down-coded. Corrupt or not it is tied to the money and the budget and the policies, so, for the sake of the insurers, they think it must not melt down. A reformed health care system would dump all past histories from those corrupted databases and start clean and not connect the medical records to payments.

145. A strong desire to see “the world as it is” should keep the IPA and its members from becoming delusional and following the instinctual path of regarding encounter reports as a bit of a joke. Some physicians have picked a few codes and a few basic charges and that is all they report. To them it is an uncomplicated way to report claims and get paid. About ten years ago Medicare decided to pay the Health Plans based on the morbidity of their patients. To establish morbidity, one must report all the diagnosis and procedures done and re-establish diagnosis every year.

146. At first, it seemed that CMS had a perverse sense of humor. It must have known that a large percentage of the physicians would not go to so much trouble in reporting their claims to the Health Plans and other insurers. I assume someone thought the reimbursements would fall because of lack of reporting. Eventually the joke was on CMS because the Health Plans and the physicians went to school about this problem and the reporting became more robust than the real lives of their patients. As mentioned in an earlier example, physicians will buy computer software systems that make up-coding much easier and harder to detect. It took about a year for that to happen in our community. HCC coding raised the profits about 30% for the dominate Medicare Advantage health plans.

147. There may be a point in time when medical records are recorded perfectly and stored electronically to be shared quickly with all the providers needed to attend a patient. However, providers must be able to report exactly what is discovered in the encounter with the patient. There can be no understatement or overstatement. It must be done in a timely manner and through the channels available for those communications. Using EMRs and electronic claims transmissions will make it easier to report the findings.

XIV The Way to Pay Medical Care Providers

Advance payment is better

148. Payments based on the posting of medical records and codification of the services is too complex to be practical. A better payment method for medical and surgical care is to pay in advance of the care and treatment. The worst way to pay for it is by claims which are made based on assignment of benefits to providers from patients to their insurers. That is not to say that insurance is not useful to a patient, but like other kinds of insurance it works best as a reimbursement or indemnity claimed by the patient after the patient has proven the cost of the claim. The reason it cannot be used as currency is because the contracts between the insurer and the patients vary greatly and there is no way for the service provider to determine the value of any policy in cases at any given time.
149. If the payment in advance took the form of a retainer agreement between the patient and his or her medical care provider, then the cost of providing the care would drop dramatically and the complexity of the financial transactions would be eliminated. The notion that insurance is a prerequisite to getting and paying for health care is horse manure. The only reason that people hold such opinions about the relationship between insurance and access to health care is that they have not examined the nature of the financial transactions involved.
150. First, consider what has been done in setting prices for health care. We can use Medicare as an example even though the Resource Based Relative Value System (RBRVS) they use to determine prices has been adopted universally with only a variation in the fees, lower and higher. The core problem with the RBRVS is that the fee schedules generated from it are expressed in over 20,000 codes, which makes it impossible for a patient to know how much his or her medical or surgical care will cost. It is as if you went to a restaurant and they had no prices on the menu and the menu was three inches thick and you would not be able to settle your bill until it was examined by an outside accounting firm sometime in the next 120 days. Further, without your knowing it the final bill for the meal included food delivery charges, a portion of the electric bill of the restaurant, and the waste management company's separation and safe disposal of your leftovers and napkins.
151. If you are not screaming yet, it is because you have not really been sick or hurt and had to deal with the current system. All patients want is care and treatment and to know what it will cost and when to pay for it. All doctors want is to take care of the patients and be paid for it. So, here is the proper answer: Simplify the pricing so that transactions can be closed before the services are rendered. *It is a piece of cake.* We know what doctors and hospitals earn now from patients they have been seeing. Oddly, there is little variation between similar practices in the revenue they produce and the numbers of patient encounters and procedures they do. As an example, primary care practices produce between \$400,000 and \$600,000 in annual collected income from all sources. If the PCP sees a patient every 20 minutes for eight hours a day for 240 days a year, he or she would have 6,000 encounters and serve a population of 1,500 patients. The current average collected fee per encounter is \$85. If 200 of the encounters are procedures and 5800 are exams, then a gross revenue of \$540,000 would result from \$493,000 collected for exams and \$47,000 from procedures. Each procedure would then average \$235. So, the PCP could charge patients \$85 per encounter and \$235 for any procedure and both the doctor and the patient would know in advance exactly how much it cost. They could go one step further and make a retainer agreement to pay the doctor \$30 a month and not even worry about billing. Do the math: \$30 times 1,500 patients times 12 equals \$540,000, the amount the doctor expected to earn and the amount the patient knew had to be paid. Suddenly, you realize that many people are removed from the claim's verification and processing services and from the nightmare of insurance reconciliation accounting. The practice will find that overhead drops \$100,000.

152. This system of price setting for services and direct collection from patients is applicable to surgical and diagnostic specialties as well as it is for PCPs. Most surgeons have about 400 procedures per year and 3,600 encounters. If their exams average \$85 then their procedures would average \$1,072 for a gross income of \$700,000. That is the level of income for most surgeons. They could have a two-price system and advance payment too.

153. This system does not stop the patients from using insurance for reimbursement, but the practices must give the patients a standard claim form to file for their reimbursements. Production of this would be a minor expense and a by-product maintaining the medical records.

What about the poor?

154. Ah, but what about the poor? They need money. Their friends and family, the community and the government must give it to them. It is called moral responsibility. We should not make giving money to the poor to pay for health care into a maze followed by a gauntlet. Neither should we say that we must be assured the poor are deserving of help beyond the fact of their poverty. As family, friends, community, and government we cannot de-facto require charity of only one segment of our society. "Ask not for whom the bell tolls, it tolls for thee."

XV Information from Claims Processors and Distributions

Reports to the IPA from the Insurance Companies

155. Enrollment and claims data are about the only information the insurance companies report to the IPAs. Financial data that shows the details of administrative costs are usually only available in the reports to the state and it is general rather than specific to the IPA. In the IPA reports administrative and marketing costs are assumed to be 15% to 20%. There may be equity in that assumed percentage. When compared with the public reports our company found that about 1/3 of the assumed cost (5% to 7%) was equity. Sometimes the insurance companies will form a separate claims and administrative company and the equity in the assumed administrative charge will disappear into that black hole.
156. There are some advocates of the single payer system that say the administrative load should be about 3% to 5%, but in those instances, they are only focused on the claims processing and accounting services. The cost of enrollments, medical utilization management and administration of the medical groups and investor profits are not included and are assumed to be unnecessary. Those are real elements in the whole health care system, and I think their cost may add another 3% to 5% to the costs, ignoring profits in the private systems. If it is a public system, they could automatically enroll everyone and avoid the marketing and sales costs altogether, but it is likely they will have some complex enrollment system like they do for Medicaid.
157. Communications about hospital and emergency room encounters are kept in note files at the Utilization Review Department level and are shared daily with the IPA. Companies that do not do this are not depending on the IPA's Hospitalists and Medical Director to control costs. Consequently, they usually do not control costs but depend on the nurse communications between their staff and the hospital's case managers.

The details

158. The reports that are produced by the companies show the (1) enrollments, (2) premium income, (3) assumed administrative expenses, (4) incurred but not reported claims (declining percentage based on the age of the enrollments), (5) hospital claims, (6) other facilities claims, (7) professional claims, (8) capitation for other medical services such as mental health, dental and vision, pharmacy claims, and transportation. These reports can be sorted from the level of the individual patient to the primary care provider, to the local IPA, to the regional IPA, to the company. You can also sort the data by diagnosis, procedure, and location. These sort options allow you to see what variations there are in the practices of the individual providers. Physicians who code more elaborately and those who code moderately stand out from the mean average. The prevalence of certain diseases becomes apparent.
159. Despite comments previously about the corruption of the underlying data because it is driven by billing and collections it is still interesting from a financial perspective. No physician would depend on the data in these reports to treat a patient. The patient and his or her real medical record would be needed to make valid judgments about a medical problem. But, in general, the medical conditions and their costs which are derived from these database sorts point the Medical Directors to the physicians and patients they should question. Of course, the more accurate the claims reporting when compared to the medical record, the better the system will work.
160. If the companies give the raw claims data to the IPA in a flat file, then other kinds of reports can be produced which further define what is happening between the physicians and patients. An example would be a report that showed how many unique patients were seen by each physician both in the IPA and outside of it and how many times they were seen and how much money was paid per patient and per encounter. That kind

of information is important in the distribution of performance bonuses. It causes you to distribute the surplus money based on labor rather than just ownership.

161. There is sometimes an assumption that the IPA organizers, Medical Directors and Hospitalists have more to do with the creation of surpluses than the care given through routine encounters with patients. It is not true. The more you report from the raw data, the more democratic the organization looks. Routine work by PCPs is about equal to the specialist's contributions to surpluses in the acute encounters they have with patients.

Performance Bonuses

162. "A performance bonus" is Orwellian for, "The workers should have some of the profits, but selectively, of course, so that they do not attack the established order." The fight between the payers and the IPAs is about who will make the distribution decisions. IPAs can win that fight but must prove that they will not violate CMS's or Insurer's rules about "performance bonuses."

Capitalist republican democracy

163. Naturally, in what is assumed to be a capitalist republican democracy, everyone concedes that the investors get "first-count." Investors often use borrowed money to create IPAs and must pay it back at usurious rates of interest. Their share is not a "performance bonus," but a return on investment. Those selected for bonuses are the providers of care, usually Primary Care Physicians and some key Specialty Groups. The general rule from CMS is that the bonus should not exceed 1/3 of their compensation during the year. Further, bonuses should be tied to some preventive measures that are thought to be useful in maintaining good health, such as: annual physical examinations, cancer screening, flu shots, prescriptions that control blood pressure, cholesterol levels, heart disease, diabetes, and glaucoma. It is possible to glean this information from the claims database and use the report to support your distribution of bonuses to the selected providers of care.

164. Medical Groups, by necessity in this culture, operate within an economic system that requires capital to function at the most basic level. Certain members of the group and their managers invest that needed capital. In most cases, the investments come from borrowed money or from savings and, over time, have an interest cost as well as a requirement to pay back the principle. Our IPAs, which are a network of three local groups, have invested \$2,000,000 in capital during their development phases. Our company had to organize the individual practices into teams, contract with insurance companies for enrollment of patients, and establish our general administration, legal and accounting services. Debt service and restoration of the capital cost of our owners and managers is \$15,000 per month and the only source of repayment is from the bonuses paid by our contracted insurers. Our company has received as much as \$4,000,000 per year in bonuses on a population of 6,000 patients so that restoration of capital and distribution of incentive money to member providers was easy. IPAs in many cases have similar levels of attributed patients but getting Shared Savings from the CMS programs has been impossible for 80% of the IPAs and slow to collect for the other 20%. It is not like the Medicare Advantage plans that pay a global capitation which includes administrative fees. It is more like a rigged roulette wheel guarded by the casino's police.

165. Consequently, the IPA cannot afford to depend only on attributed patients from CMS to survive financially. So, many who did rely on just the Shared Savings bonus quit when they did not receive it and ran out of capital.

XVI Cooperation with Current System to Improve It

The right solution

166. The right solution for an IPA is to use the IPA program as stimulus to influence patients to be part of better programs in which health care is first, but in which the financial arrangements are acceptable to both the provider and the patient. The IPA becomes the contracting agency for the practices for the health plans their patients use. The practice and their total patient population becomes a bargaining group to create a system in which health care is first, is paid for fairly, there are no wasted services or supplies and the third-party administration is minimal and cheap.
167. This is the **Gathering** we spoke of in the first part of this book. The capital requirement still exists but it is helped by the patient contributions and is not governed by the investors who may not participants in the delivery system and will still be part of the six (but dead) ideas form the 19th century.

Rate setting

168. The amount paid for medical services is dictated by the rates set by CMS whether paid fee-for-service or capitation. Capitation is just a derivative of fee-for-service experience that is adjusted at the annual budget cycle. The medical group usually agrees to capitation if the amount paid is slightly more than they would have received on a fee-for-service basis. The CMS rate is not viewed as adequate compared to commercial insurer's reimbursement rates and direct payments from patients, so the bonus system is a needed participation incentive. It is probably not an incentive for patient care or coordination of that care, but it is necessary, unless you change to a non-profit public system in which the government pays fairly and has popular support, whatever that means.

Better outcomes

169. Special attention to hospitalizations, preventive care by the PCPs, and treatment of chronic medical conditions are the activities that result in better outcomes and lower costs. Physicians do these things if they are working together as a team and have the information about the patients in a timely manner, usually without any idea about the bonus money.
170. Since the budget established by CMS in their prescribed rate structure was built on an uncoordinated system of care, a coordinated system of care results in lower costs and better outcomes. The savings creates a surplus from which the Health Plan can pay bonuses. The budget most often used by the Health Plan is to assign 85% of the premiums to the Hospital, Pharmacy, and Professional Medical Pools. Based on audited reports, the 15% assigned to the Health Plan has about one-third surplus. The 85% hospital, pharmacy and professional pool portion may have a surplus that can be used to fund bonuses for the provider groups.

Distribution after final accounting

	%
Health Plan Administration and Marketing (includes equity)	15
Hospital, Pharmacy, and Medical Professional Pools	85

Expected Pool Expenses

Hospital	40
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Pharmacy	5
Medical Professional	30
Potential Surplus	10

Division of the Surplus

Withhold for reserves	5
IBNR	5
Plan profits	15
IPA Management	10
Capital restoration for IPA	20
Specialists	20
Hospitalists	5
PCPs	20

171. The division among the member providers is based on patient contacts, records of preventive care, and management of chronic care cases.

Business as usual ended in 2015

172. In 2003 Congress began increasing reimbursement to Medicare Advantage Plans to pass on more benefits to patients in the forms of prescription drugs and lower out of pocket costs. At the same time, Congress also passed many more profits to the participating insurers. The benefits of the former rate increases began to end in 2010 as a 2% decrease was followed by 3.5% for the next four years. These decreases took away the administrative surplus and any other fat that may have been in the MA system. As a result, IPAs in the MA plans that survived needed hospital admission rates of 250 per 1000 people per year or less, and the management of chronic diseases had to vastly improve. Business as usual was over.

173. Bonuses must be earned the hard way by eliminating unnecessary administration costs while improving patient outcomes. Under the new law, PPACA, the plan’s profits in the example above must come from its administrative share (15%) and not from the Medical and Hospital pools (85%). The latter must be distributed to the medical care providers as fees and bonuses or returned to the government or patients. Because the IPAs no longer bear the marketing and sales costs, they may have gained an advantage over the MA plans. If an IPA can maintain hospital admission rates below the 250 target it can make better bonuses because it does not have the higher marketing, sales, and administrative loads.

Accounting within the IPA

174. In the seventies, eighties, and early nineties many IPAs had contracts to do delegated claims and delegated credentialing. They were the administrative offices of the insurers with which they held contracts. They bought computer systems that tracked eligibility and claims and the data from that fed their general accounting programs. In the nineties there were many failures of these types of IPAs and the insurers stopped delegating claims. They did not like paying the IPA a lump sum of 85% of the premium and then having to pay the hospitals and physician again after the IPA failed. The transfer of risk did not work very well. The realization by the insurers and their regulators that claims were going to have to be handled by the insurer meant the IPA contracting and accounting was going to become less complex and less risky.

175. As expected, greed is usually why systems collapse under stress. Insurers entered into risk agreements and delegated claims to the IPAs because they did not want to get into details of how an “at risk” medical group must operate as compared with an indemnity insurer. They reasoned that if the IPA put up a substantial letter

of credit, had a claims payment system, and accepted a gross capitation payment for provision of medical and hospital services, the insurer could have a profit regardless of the losses the IPA might suffer. (This is the same kind of thinking that is manifest by CMS in the ACO programs in which they push risk contracts.) That was greed and it did not work. You might say that it was stupid as well, but the people who were doing it were not stupid and had made substantial profits in the same kinds of contracts in the past. It is a little like our current banking mortgage failures; Greed followed by relaxation of standard underwriting, followed by business changes focused on more profits and not on the service that supported the enterprise. A distributist's approach to this problem would have management of services and funds on a much smaller scale with more eyes on the processes which is why Schumacher uses the phrase, "Small is beautiful."

Legal Support for the IPA

176. It is possible to do other businesses without the advice and support of a lawyer however a lawyer is indispensable to an IPA. IPAs contract with corporations and physicians that are much stronger financially than the IPAs. The weakest party at the table must have good legal advice and support. Will Durant once said, "Animals consume each other without qualm, human beings do it through due process of law." The amounts of money involved in funding an IPA can bring out the vultures in times of stress.

177. There are many complex documents needed to conduct this kind of business. All the documents we have seen have been written and rewritten several times by lawyers working for large insurance companies and IPAs. Further, the contents must be reviewed and approved by both CMS and the insurance departments of the states in which the companies operate. Even though your lawyer must be the wordsmith, participants cannot be passive about what needs to be explained and whether it is necessary. Too many patients and physicians simply give up when they read detailed contracts, yet some team leaders must have a thorough grasp of the contracts. The contracts are the full expression of the business the group intends to undertake and which the IPA might need to defend.

178. Fear that an attorney will charge too much is the same as the fear that a doctor or a CPA will charge too much. All such professionals require about \$200 to \$300 per hour to pay themselves and their overhead. They do not always get that much, but it is a common rate. Doctors arrive at their rates through piecework billing (the CPT codes), but lawyers and CPAs automate their time tracking and bill you for the time they are awake and thinking about the job. An alternative way to pay both lawyers and CPAs is "capitation." Several years ago, a large law firm we know in Austin, Texas contracted with a dental HMO. The firm accepted \$1.00 per member per month. Over time, as the plan grew in membership. The \$1.00 was far more than the hourly rate for their routine work. Our company contracted with a law firm for \$.75 per member per month and it worked to the advantage of the IPA in several ways. Over a twelve-year period of caring for 4,000 - 10,000 members with various companies we experienced four cases where the companies left the market or failed, putting our deposits or accounts receivable at risk of being lost. Having an attorney who was on retainer and who had a vested interest in preserving our income saved us more money than our company ever paid him. In cases where the companies went out of business, the attorney reduced our settlement with one company by \$100,000. From another company he was able to get a judgment in bankruptcy court for \$150,000 when one of the officers of the company failed in a fiduciary accounting role with us. The officer knowingly approved a payment from reserves that was not due from us. In cases involving companies that had left the market, our attorney got new contracts done and approved with new carriers so that a patient base of 4,000 senior lives was retained. Ultimately, the move of those 4,000 patients earned more than \$6,000,000 in the subsequent four years.

179. Engaging the lawyer in a novel way is the same as finding a medical team that sees itself as an intimate part of an IPA and the care of patients as a priority. Contracting with a lawyer places someone on your team

who has no motives for promoting litigation and who can talk with other lawyers in a factual and confidential way.

Affinity Groups

180. Each time a group of people come together in associations or work groups the thought of using group purchasing power to reduce personal and business expenses is promoted by the members and by outside vendors. In the case of IPAs, the most common attempts to use their purchasing power are in areas of professional liability insurance, medical insurance, property insurance, medical supplies and equipment, and staff leasing services. Large physician associations that are sponsored by hospitals have been in the forefront of this “Affinity Products and Services” offer for many years. Consequently, it is difficult for a small IPA to offer such products and services in competition with those offered through the larger associations.

XVII Community Organization and Support and Products

Co-op Clinics

181. Individually, many physicians willingly and unwillingly provide free care to many patients. When indigent patients come through the emergency room of a hospital, physicians are sometimes reimbursed at Medicaid rates by the hospital. Religious based hospitals in some areas have some compensation policies regarding physician reimbursements, but most hospitals have no payment policy. Since there is a large percentage of the population that has no insurance and cannot pay large medical bills when the bills come unexpectedly, there is much bad debt accrued. Private employers think they are paying for doctor's and hospital's bad debts through higher premiums, and the government thinks it is paying through Medicare and Medicaid programs. Doctors think they are just getting hammered for no good reason. It is a peculiar system that looks very much like "taxation without representation" in that there are laws against refusing people emergency medical care but no laws about payment for the services. This failure of payment could be interpreted as a form of taxation of the population that is licensed to deliver medical care.
182. Historically, there has been a failure to provide a reasonable means to pay for care. Some limited thought has been given to reform. The payment problems addressed through PPACA, the new health insurance law, are still wrong and reform of this law is blocked. The true nature of the problem is not understood at all by the medical care providers or by the money handlers.

Solutions are outside of our systems

183. Solutions to health care reform and payment are outside of our system of government and outside of the economic models that leaders understand. The correction could be in the hands of the people who suffer most from the problems, patients. It is likely that the economic system that would address the problem is Parecon (participatory economics). Parecon, in this case, would mean that patients form and govern cooperatives through which they hire or contract for appropriate medical services. Effectively, doing for themselves what they want government to do for them. The sayings from Peter Maurin in his "Easy Essays" are now true, "That people in the past said of the Christians that they took care of themselves at a personal sacrifice, but now they pass the buck to the government." Of course, Peter Maurin was living through the depression and helping feed people in soup kitchens in New York and did not see much positive in what governments had done in his lifetime. The difference between Peter and most of us in this time is that Peter did something every day at a personal sacrifice about the problems he saw.

Cooperatives

184. Patient/Physician Cooperatives can be created in which everyone gets care. It would not seem so easy if the amount of money for primary medical care were not such a small percentage of the insurance dollar (less than 10%). It means that people who thought they could not have access to health care because they did not have health insurance can afford to pay for primary health care using a few hours of minimum wage labor per week. Even the folks with the signs who stand on the corners in our cities can get enough money to "participate."
185. Organizing cooperatives is not as difficult as grass roots political organization. Cooperatives are based on common wants and needs of members for better access to health care. Since no economist, state, or federal government has yet addressed this access problem well enough to solve it for all citizens, no competing system has been created to limit the formation of community-based cooperatives. Such entities can become insurance

companies as has happened in the past with farm co-operatives and fraternal organizations, but until they want to pool their money and buy health care services from multiple types of medical care providers, specialists and hospitals, then the complexity of insurance organization can be avoided. They may want to be a purchasing group for those kinds of services that go beyond a simple payment agreement between each member and their primary care physician.

Concierge Medicine

186. About ten years ago, physicians in many areas of the country started dropping out of insurance plans and offering their patients a monthly payment agreement for their medical services. They called this “Concierge Medicine.” The motives of the physicians seemed elitist. Reports were that doctors wanted patients to pay them substantial monthly fees for special attention in addition to using their insurance. The advertised concierge rates were more than \$100 per month or about five times as much as the health plans pay for primary care services. The fact that an individual can pay a physician a monthly fee for medical services that are not part of the insurance system is empowering to both the patient and the physician. A system of care and payment can be constructed, however without the overtones of elitism. Such a system could be the backbone of a patient/physician cooperative.

Community Support

187. How one cooperative got started:

Members of a non-profit Christian organization in Houston incorporated a Non-Profit Association in 2005 to provide members with health care services. The sponsoring non-profit organization's income producing work had been the management of contracts between of physician groups and Health Plans, mostly Medicare Advantage Plans. A consequence of that work was the organization had very detailed information about the cost and quality of health care in the Houston area and was able to create a Patient Association that was both economical and supported by many qualified physicians and nurses.

The Association they created gave the cooperative proper governance and helped it recruit about 2000 individual members.

The cost of primary health care services at the clinic was set at \$30 per month per person on average. These fees covered the cost of the physician, staff and overhead and no additional fees were charged for services at the clinic.

People who had Medicare and Medicaid could join a plan that contracted with the clinics and receive complete and comprehensive health care services including prescription drug coverage for no premium. Employers could also buy a plan that contracted with the clinics and had comprehensive health care services at a reduced cost to the patient.

Individuals without Medicare, Medicaid, or employer sponsored Health Plans could join the clinics for primary health care services and use their health insurance to cover the specialty and hospital services that were required at other locations.

The clinics also saw people who needed medical services whether they could pay the monthly dues or not.

188. In time this first Cooperative grew by inclusion of many individual primary care practices and addition of payment plans with Imaging Centers, Labs, and Telemedicine and discounts from Dental, Vision, DME and

Hospitals and Specialists nationwide. It has become the foundation for a “Complete Medical Care System.” It is designed by the people who use it and serve as the care givers, Patients and Physicians.

189. This is a description of the cooperative as it now operates:

Value Based Health Care

The Cooperatives

The organizers find physicians who support the idea of a patient association in which physicians can help and serve patients and mutually improve their health and well-being.

Community Organizers

The organizers and physicians find people in the service areas of their practices who know their neighbors and who like to talk with them and help them. The physicians and nurses teach these people to be community health workers and teach them key skills in health care and public health so that these workers can then teach others and thereby build membership in the Cooperatives.

Members

People join the Cooperatives to get quality health care from selected providers at fair and reasonable prices—pre-paid by retainer plans and fee-for-service.

Benefits

1. Medical Care in the neighborhood 24/7/365
2. Patient advocacy to solve problems of access, cost, and quality
3. Monthly payment plans (Concierge Medicine)
 - Primary Care
 - Lab Tests
 - Diagnostic Imaging (CTs, MRIs, PETS, X-rays, Ultrasound)
 - Telemedicine 24/7/365
 - Roadside Assistance
4. Discount Plans
 - Dental
 - Vision
 - Pharmacy
 - Durable Medical Equipment
 - Specialists
 - Hospitals

Cooperative's Prices

Ages	0-17	18-64	65+
	\$90	\$115	\$115

Monthly fees paid by:

Bank Draft, Credit Card or Debit Card

Steps in building the Value Based Health Care System

1. Have a Comprehensive Health Care Plan the providers can use and that patients can afford.
2. Have Physician Teams led by Primary Care Physicians that have a stake in the operation of the Health Plans.

3. Have Patient-Physician Cooperatives through which patients and physicians can have purchasing power and personal involvement in every aspect of the health care delivery system.
4. Grow the Cooperatives in each targeted neighborhood.
5. Have the Physicians and Nurses teach Community Health Workers (CHWs) about preventive health care and medicine so that they can spread that knowledge to each patient in the Cooperative.
6. Have the CHWs serve as paid "Patient Physician Advocates" at a ratio of 1 to 600 households.
7. Train the Medical Team in Care Coordination and Quality Assurance and define the population they will serve and in which facilities.
8. Use the safest medical facilities possible considering them in this order:
 - A. Patient's Home
 - B. Primary Care Physician's Office
 - C. Urgent Care Clinic
 - D. Diagnostic Center
 - E. Ambulatory Surgery Center
 - F. Local Acute Care Hospital
 - G. Specialty Hospital
9. Improve the Medical Facilities by better designs and construction to make them safer.
10. Use technology that will make care easier and more natural for the patient and the physician while creating a medical record that is true.
11. Partner with organizations that share this vision and are willing to help build the Cooperatives, the safer facilities, and invest their time and money in the programs.

The Accountable Care Organizations

IPAs are physician medical care organizations which have a triple aim:

1. Better health for the populations where physicians serve
2. Better care for their individual patients
3. Fair and reasonable prices that will be better than in the open markets

Primary Care Physicians

Those who are trained to diagnose, treat, and coordinate the care of most patients:

Family Practitioners

Internists

General Practitioners

Naturopaths

Masters and Doctors of Eastern Medicine and Acupuncture

Nurse Practitioners

Pediatricians

Specialists (30 Types)

Monthly payment plans for patients (Retainer Payment Agreements)

Fee-for-service at fair and reasonable rates

Bundled payments from health plans that are the equivalent of #1 and #2 above

Performance bonuses for providers based on 50% to 10% of the cost savings compared to market rates for professional, hospital and ancillary costs of medical care

Medicare bonuses paid annually

Commercial health plan bonuses paid quarterly

Quality Measures

Equal to or better than the professional standards

Medical outcomes better than the community averages

Electronic medical records are kept and the encounters, services, diagnosis are coded correctly

Patients have access to and can easily share their medical records

Patients are satisfied with the advice, care, and treatments from the physician and his or her staff members and the staff members at the facilities to which they are referred

Credentials are in order and up to date

GAP Health Care Plans

Most health care encounters do not require insurance but can be handled between the patients and their physicians more efficiently and less expensively, as in our monthly payment plans. However, if there is a major medical problem that requires multiple providers and hospitalization then insurance or cost sharing pools are helpful.

There are three examples of plans used by PDMP members

Indemnity Plans

1. Reimburses for professional services at fair and reasonable rates based on a published fee schedule like the Medicare fees used by the government

2. Reimburses \$1,000 per day for outpatient services

3. Reimburses \$2,000 per day for up to 20 days for inpatient services.

ERISA Trusts

Employer Sponsored ERISA Trusts use the Benefits of the Patient Physician Cooperative in conjunction with Stop Loss Insurance and Contributions from the employer and the employees to pay for professional and hospital services at Medicare Rates. The plan design we recommend is to prepay for Primary Care, Lab, and Imaging so that they have no copayments or deductibles. They have a \$500 per day copayment for hospital services. Stop Loss coverage begins at \$50,000 and pays 90% of the cost up to \$5,000,000. The usual monthly cost per month is:

<i>Employee</i>	<i>Employee & Spouse</i>	<i>Employee and Children</i>	<i>Family</i>
\$414	\$528	\$834	\$1,395

Charity

Membership dues also provide funds to help members pay for their health care benefits when they are having financial problems. It is the duty of us all to help one another to survive and to prosper. It is the duty of the individual to cooperate and to participate in the recovery of both their physical and their financial well-being.

Health Insurance Exchanges

1. Gold, Silver, and Bronze plans are offered

2. Premium subsidies are paid by the government based on family income levels up to four times the poverty rate

3. Gold Plans pay about 90%, Silver 80%, and Bronze 60%

4. Prices vary from \$0 if you are poor to between \$500 to \$600 per person per month if you do not qualify for a subsidy

5. There is an open enrollment period once a year

Administration of the IPA

190. An IPA having less than 100 primary care physicians and 30,000 patient members requires about 20 employees to manage its contracts and provider relations. It takes about five employees to start the IPA,

contract with the physicians, and complete the credentialing. You will then need an added employee for every 750 patients assigned to the IPA through its contracts with Health Plans.

191. An IPA of this size will likely have five teams of PCPs and Specialists and each team will have a QA committee and Medical Director. Five of the employees will be administrative coordinators for these teams. Ten of the employees will be assigned to PCP offices and their assigned patient populations as care coordination specialists. That leaves you with your CEO, accountant, two credentialing specialists, and a secretary - the beginning staff.
192. The administration is not there to guard an office, answer the phone, and pass the buck to the Health Plan or back to the physician, though it would be extremely easy to fall into such a trap. It is field organization that is in constant contact with physician's offices and with patient members. It is all about relationships and having your ears to the ground about the medical needs of the patients and the support requirements of the physicians in terms of facilities and patient outcomes.
193. The logistical problem of this kind of administration is the continuous contact with the patients and with the physician offices. Twenty people cannot see 30,000 people very often, but one hundred physicians, plus twenty consultants, plus twenty nurses can see the 30,000 people several times a year. When everyone is in the game, then the contacts have great benefits in terms of health outcomes. Simple things, like having the correct contact information for each member and each physician and each of their staff, can be maintained through this continuous activity. The way you know it is not happening in the present systems is from the massive numbers of errors in their databases, both on-line and in printed directories.
194. You cannot appreciate this until you are trying to call patients who have reported problems, or you are trying to make a referral to a consultant, and you are depending on information from the published directories. In the last week, our nurses were given the names of one-hundred fifty patients who had to be seen for problems within sixty days. The "unable to contact" because of bad numbers or addresses was thirty percent. The nurses corrected most of the bad information, but not all of it. They made the system better, but not perfect. They relieved some suffering, but not all. Had this "continuous contact" not been done, then the owners of the data would have been trapped in the delusion of their world, "not as it is." These are simple things, but errors are found in complicated things, in medical records, in family support systems, in the environment in which people live. If you become just a bean counter, a paper shuffler, and a phone call forwarding agency, you have missed the whole point of IPA administration. You are either dynamic or you are dead.
195. If you need incentives other than the job itself, ordinary wages, benefits, and mutual support to do this administration then you have the same problem as in the selection of the medical teams. If the administration seems more powerful and more aggrandizing than the medical team or the Health Plan, then it all will become a competition instead of a service. The goal is still the relief of suffering through the health maintenance of the members. Agencies that find people jobs in which they are placed based on the usual compensation for the skill category the applicant represents sounds perfectly reasonable, but often these placements just transfer whatever is wrong in the whole community to your company. Consideration for the job should be based on need, circumstances, and the compensation of the whole administrative team. The material maintenance of the team members should not be on their minds in relationship to this job. There should be such a commitment to what is being done for others that mentioning job offers from anyone else would seem shameful. The company attends to the health of its members: patients, physicians, and staff. This includes physical, mental, and financial.

XVIII Infrastructure and Automation

Tony McCormick, Author

Tony McCormick founded Medical Information Integration in 2008 with the desire to help reduce the high cost of medical services by providing efficient, easy to use software based on the Free Open Source Software model. He is an accomplished developer, maintainer, and steering committee member for LibreHealth.io EHR and longtime contributor to the OpenEMR project. As the President of the OEMR 501c (3) Board, he led the community through fund-raising, certification, development, and eco-system development activities, along with support for both remote and in-person clinics.

Medical Information Integration, LLC currently hosts its own customized variants of OpenEMR as well as fully unique web applications for various health care related industries on Google Cloud Platform.

Senior Solution Architect with over thirty years of experience as an active open source community integrator and open source developer.



Technologies

196. The IPA, to compete with others, will require a solid information infrastructure. Infrastructure means that you must possess the ability to communicate effectively with your customers, employees, providers, insurance carriers and business partners. This can be accomplished by using a mixture of formal and informal tools, starting with the basic telephone, and ending with the software applications that are needed to manage all activities. This process of implementation can be a daunting task and requires the support of a well-qualified and creative technologist and the presence of some employees who have, at least, computer operator skills.

197. By the time you read this book it is inevitable that new technologies, tools, languages, and cloud services will be available that do not now exist. In fact, since the first versions of this paper came out almost all the technological solutions we were using have been subsumed by better, faster, and less expensive solutions. So, the most important tool in your kit must be a forward-thinking CIO or CTO that is fully engaged in technology and able to determine the best (not the coolest) solutions and how to leverage them. Do not rely on the “big brand software” shops to be able to provide cost effective or even working solutions for your specific needs. It is better to select a group of tools, whether they Software as a Service (SAAS) or in-house managed applications that fit your needs and can be used to export and import data. This prevents being locked into a single vendor that may not meet your needs or may go away unexpectedly and leave you in a bad place.

198. Recent requirements by Centers for Medicare and Medicaid Services (CMS) that require data transparency, interoperability and patient access have produced a few good data exchange formats that are being widely adopted, such as Fast Healthcare Interoperability Resources (FHIR), pronounced FIRE, at <http://wiki.hl7.org/index.php?title=FHIR>.

Communication

199. The Health Plan’s patient members must be able to reach the support staff to answer questions about their plans and benefits; or to find their PCP and, in some cases, pay their bill. Members will call you because they are unable to negotiate the insurance company's voice messaging system or their doctor's reception staff will not be able to answer questions. If you do not have a traditional “brick and mortar” office, your staff will need to use cell phones during business hours. Your providers, as well as other business partners, will have similar

needs and should have ready access to the IPA staff. Personal cell phones are the easiest method but be sure to require that the staff use good security, logins/pin codes as well as encryption on their device or you could be in violation of HIPAA rules.

200. You must also have a mobile responsive web site that represents the IPA, however, do not be surprised if it is not accessed often. However, if your website is missing information or what is presented is wildly out of date, this could hurt you in the future when providers and business partners search there. To that end, you should keep your site simple and up to date. I recommend implementing a web-based tool that will allow a non-technical person to update the contents, do announcements, introduce new products, and update or add physician information. There are numerous options for website hosting that are inexpensive and provide sites that are easy to setup and maintain by only moderately technical staff such as WordPress, SquareSpace and Wix.
201. To be effective and stay on top of the IPA's priorities and business activities, your employees will need to be in constant communication with each other. There are several effective tools for accomplishing this.
202. The first of these tools is using email. If you want a consistent corporate identity, you will need to have an email service. This is best handled inexpensively through a Google Business Gmail service as they have a HIPAA program and will agree to a BAA. If you have registered a domain name specific to your business for your website, *gmail.com* can be your email service, but use your domain as the email address, i.e.: *jane_doe@your-IPA-name-here.com*. You also can use creative names such as *janedoe-your-IPA@gmail.com*.
203. The second tool for use is called “groupware” by the technical industry. Groupware consists of a set of tools that are shared by everyone to allow the sharing of common documents, messages, “to do” lists and company information, without duplication. There are several tools that can be used that come with the Google business account, including document storage, chat, and video. Other options include Slack for group chat, Box.com for document sharing (HIPAA option) and ZOOM or GoToMeeting for collaboration both within your team and with customers.
204. Your choice should be based on how easy it is to use or your employees simply will not access it. Another such tool which is provided is a web-based service produced by *37Signals.com*. They offer a simple service called *Backpack* that allows for the creation of shared calendars, “to do” lists, FAQ pages, attached documents, messaging and collaborative writing tools. They also have a more advanced service called *Basecamp* that includes project management and time-tracking tools. Both services are very inexpensive and are delivered over secure, encrypted Internet, behind password-protected logins. Other options for project management include Trello, as super simple to use post-it note like team task manager.

Data Management

205. There are several types of data that the IPA will need to acquire, manage, and maintain. These include membership and provider demographics, claims data, including raw transactional and diagnostic information as well as data about hospitalizations. Other obvious accounting data, such as information for employee payroll, A/R and A/P, can be handled as needed either by a designated employee or by an outside accounting firm. This data is typically delivered by the insurance company and the providers.
206. It is important that this data be formatted in a way that can be easily loaded into a tool for processing and analyzing, such as in a spreadsheet or database form. Automating the regular retrieval and delivery of this

type of data is a must. Because acquisition and delivery of data should be handled in a HIPAA-compliant manner, data should not be sent in free text as an unencrypted attachment via email.

207. Because insurance companies are willing to provide data in their own formats, but will, in some cases, provide it in a format that you prefer. Some companies provide a secure web mail account for your staff members to use and others may provide a data share that is usually accessible by FTP or similar protocol.

208. It is more difficult to get the data in a format that is usable with providers in your network. The providers may or may not have a computerized system for management of patient records. For those that do, many different systems exist. There is no guarantee that the provider's software will support any of the defined, recommended, data exchange formats such as HL7 or FHIR, nor will the provider be willing to pay for customization when their software doesn't support the data exchange. The best solution may be to get their raw claims data. Claims are sent in a standard format called X12 for billing to clearing houses and are typically kept around for archive reasons. There are several tools and services that can convert X12 into a standard spreadsheet format and will give you a great deal of options for how to use and manage that data. By the time you read this, we hope that CMS has prevailed and finally forced the EMR and other data sources to support FHIR interop or the use of Health Information Exchanges which makes that process as easy as using a Clearinghouse to send claims for payment.

Application Software

209. The IPA will require various kinds of software for processing and management of the necessary data. Our experience is that such software exists in three distinct forms, as follows: The first form is the expected, proprietary model that is from a vendor of medical/health information software. These systems usually are expensive and do not always deliver exactly what is needed without the added expense of custom work. The second form is personally developed. This method can be successful if requirements are rigorously defined and an excellent development staff is hired and supplied with the proper tools for the job. The positive aspect of this process is to get exactly what is specified. The negative aspect is it takes longer to implement than might be planned for the IPA. A third option to consider is Free Open Source Software (FOSS). This form is a hybrid of the first two mentioned. Start with finding an open source software system that meets as many of your identified requirements as possible. Customize it for your specific needs. This approach is the best of both worlds: first, by starting with a working system supported by a wide community of developers, development time is saved, and many mistakes are avoided. Usually, many of the experienced developers in the supporting community will help to customize the programs to fit the desired specifications. The rule in FOSS is to share the requested changes and improvements with the rest of the community.

210. Most of those same developers are now using the open source tools that are being provided through reliable cloud service providers like Google Cloud Platform (GCP), Amazon Web Services (AWS) and Microsoft Azure Cloud. All of these have extensive options that make it unnecessary to ever have you own server room full of instantly outdated computers to maintain and grow (and shrink) as your needs change.

Free Open Source Software (FOSS)

211. The scope of this document cannot include a full discussion of FOSS, but references to more complete explanations and the history of its development are in the appendix. The term "free" in this context does not mean "free of cost." Software licensed with a FOSS licensing model can be downloaded from the INTERNET, but some money will be spent to get it installed, running, and to get employees trained to use it just as required

with proprietary software. “Free” means the freedom to modify the programs to suit specific needs and to share the application in almost any way that is fitting.

212. There is a large community of developers that create and support FOSS software. These communities are, typically, very technical but also willing to be hired to help you navigate the waters. For healthcare industry tools consider the following sources: LibreHealth.io, Open-EMR.org, OSEHRA.org. OpenHealthNews.com is a good source of information and articles about these communities and the vendors that support them.

XIX Medical Facilities

Blair Korndorffer, Author

Thirty+ years' experience as lead design professional in Health Care, Resort, Hospitality, Residential and Industrial Projects throughout the World.

Managing Partner of a Multi-tiered development group that specializes in Medical, Resort and Hospitality development with projects in Texas, South and Central America and West Africa.

Completed over 2000 projects representing \$2.8 Billion in Project Cost. Most of these projects are in health care and resort/hospitality facilities. In addition to these projects, we have designed over \$30 Billion in master planned developments, including continued care retirement communities (CCRC), Resort, Residential and Town Center Developments.

See our web site at diamonddevelopmentgroup.com.



Clinic Buildings for Participating Medical Practices

213. In 1977, in the Annual Medical Supplement to the Encyclopedia Britannica, there was an article about HMOs. It stated that HMOs were the future because they addressed the issues of cost and quality of care. It also stated that the public and the insurance companies would rail against them because of patient freedom to choose any physician or hospital. The article focused on group practice and staff model HMOs as the only ones that made practical sense in the achievement of the dual goals of lowering costs and increasing quality in health care. Most of what was written in that article has come true, so that even the indemnity insurance plans have copied features of these HMO models in outward appearance. They have adopted “managed care” practices, like “pre-admission” authorization, “pre-approval” for specialist’s referrals and diagnostic testing, and assignment of patients to Primary Care Physicians for coordination of care. Such adaptations are more economical than an open system like Medicare but still far short of the outcomes that can be achieved in Group and Staff Model HMOs. It takes no special wisdom to understand why, and of course there are stories about HMO members not getting the care they needed because the HMO owners were greedy (listen to Nixon’s comments about Kaiser’s profit motives from the Watergate tapes).

214. An evolution of the IPA into a group practice model of care is coming. That could happen easily because the facilities being used by the primary care and specialist physicians change over short time frames as the owners are attracted to new medical office locations and buildings. If the IPA membership grows and the amount of money from that source of business becomes more important to the participating physicians than their other revenue the IPA will construct facilities to exactly meet the needs of the practices within a group setting.

215. This idea of group facilities for IPAs has developed into the complete design of such facilities and the pricing of their manufacture and construction and equipping. There are three types of clinics in the designs: (1) those that can be manufactured and put onto the site in about sixty days and (2) “big box” stores that can be converted into multi-specialty clinics, diagnostic centers and surgery centers. The “big box” conversions are the most economical and will enhance the IPA's ability to keep most of the medical care in the local neighborhood where it can be delivered quickly and safely, and (3) Specialty Centers for new sites that are iconic in design, machine-like in functions, built with high quality material, safer for patient care, long lasting and economical.

216. The new clinics are more attractive for the physicians to buy or lease than the usual medical office buildings. They are distinctive buildings that will be easily identified by patients as special places in which they can get quality health care.

Description of the Medical Services Organization and the Facilities Projects

217. The patient populations served by the primary care physicians of a local Medical Services Organization is about 30,000 lives. About 6,000 thousand of these lives will have Medicare or Medicare Advantage health plans and as many as 2000 may be covered by Medicaid and the remainder will be in private health plans. Providers are engaged in diagnosing, treating, and teaching patients medicine and health maintenance and in providing care coordination. These services are currently provided based on fee for service agreements with as many as sixty to seventy insurers. However, since the passage of the Patient Protection and Accountable Care Act (PPACA) there has been a shift by CMS and private insurers to risk contracts, as done in the past with HMOs. Health insurance has become a Zero-Sum Game in which providers of care that make profits will do so from other providers in the game and not from increases in premiums and taxes. The most likely targets for reduced income are hospitals and the private insurer's administrative service companies. Specialists are the third target for reductions. The only way physicians can win at this game is by being in a Medical Services Organization (MSO) that can manage, coordinate, and facilitate the care that their patients need.

218. MSOs function best when they serve a defined population of at least 150,000 in a specific geographical area. The physicians must act as teams in the delivery of care. Since they are paid a capitation for their services they will only be rewarded for performance by savings on facilities and insurer charges. The medical teams do this by reducing admissions to hospitals and other high cost facilities. Experience with HMOs has shown that such medical teams can do that job well and cut costs by 15% to 20%. Average medical costs in the United States are twice as much as needed when compared with other industrialized countries. Therefore, savings of 15% to 20% are rather easy to reach.

219. A team consists of thirty primary care physicians and fifteen specialty groups for a total of about 60 providers. It will require a **Medical Director**, **Chief Operating Officer**, and **Chief Financial Officer**, an **Accountant**, an **IT specialist**, two **Secretaries** and ten **Patient-Physician Advocates** who work in the offices of the primary care physicians to help with training and care coordination.

220. Fortunately, over the last twenty years many of these teams have been organized and need only to be joined into Medical Service Organizations for contracting with the Insurers and CMS for the best capitation rates and the lowest risk exposure. The Medical Services Organizations have been developed already as well as a Non-Profit Physician Association approved by the State Medical Board and empowered by the State to contract with CMS and Insurers in risk agreements. Further, the managing partner of this Association is a corporation that provides the access to funding, general accounting, contracting and legal services for all the local MSOs and for the Association. The staff of this entity includes a **Medical Director**, a **CEO**, a **CFO**, two **Secretaries**, 5 **Liaisons**, one for each of the local MSOs. It also needs contractors for IT Systems, Data Analysis, Planning, Marketing, Design and Building of Facilities, Capital Raises, and sales of health plans to patients and their employer sponsors.

221. The first step in the creation of the Health Care System is a **Capital Raise**. Given the feasibility of the project the start-up capital for five local MSOs in one Region will be \$30,000,000. Facilities which will be leased to these practices will cost \$270,000,000.

222. After the local MSOs are established, equipped, and trained and the payer contracts obtained, and the patient populations are attributed the next steps are improvements in communication systems and population management.
223. Specialty Centers are a logical step toward making health care easier to access for the patient and their primary care physician. The medical organizations that are charged with budget responsibilities soon discover that staying within that budget without some local control over consults, final diagnosis, and prompt treatment is difficult. Our company will build our specialty centers that serve defined patient populations located close to the patient's homes and the office locations of their primary care physicians.

Community Hospitals for Local Support of IPA's Patients

224. Finding a Community Hospital with a passing grade from the Leap Frog organization is a daunting task. They count reported deaths and injuries first, then they look at the experience of the staff in doing serious operations and procedures. There are five rating categories and grades of A through F. Nobody has gotten all As. In fact, in Texas, in the "Great Medical Centers," there was only three As in one category, Cardiovascular Care, and that was not in the Texas Medical Center's famous hospitals, but in Scott and White Clinic (the big group practice HMO), West Houston Medical Center, and UTMB in Galveston. The other grades were C and below. Since this report from Leapfrog, several of the larger hospital systems in Houston have improved their grades, proving that people do want to avoid negative reporting. So, physicians whose ethics are "to first do no harm" will try awfully hard to not use hospitals unless there is no other choice.
225. The hospital problem can be solved and there are two ways to approach it. Remember, the solutions are not for the whole community but just for the patients enrolled with the IPA. Consequently, it does not take a large hospital to handle almost all the hospital care for a population of 150,000 patients. The admission rate for a senior population is 250-275 per thousand per year and for a 1-64 age population is 100 per thousand. The length of stay is six days for the seniors and two days for the under 65 group. Therefore, the number of beds needed is 80. Ten of those beds will be in level three hospitals so that your chosen community hospital will need only 70 beds to serve your patient's needs. The physicians could pick one hospital where they can influence the quality of care and drive away the natural desire of administrators and owners to perform only "wallet-ectomies." Or, the physicians and patient members of the community could build a new hospital that fit their needs, was based on a better design, and had no entangling alliances with others that would put the administration into the wallet picking business, rather than the patient caring business.
226. A new hospital would address the issue of how the current facility designs contribute to the injuries and deaths of so many people. Most of the injuries and deaths come from bacterial diseases caught in the hospital, from medication mistakes, and from surgeries. When this problem was presented to our medical architects, they saw it as a traffic management problem, a communication problem and a plug and play design issue. Observations of hospitals in which disease control problems are chronic showed that the building allowed a flow of patients, visitors, suppliers, and medical staffs in all areas except the surgical suites. Just that flow meant it would be impossible to prevent bacterial diseases from spreading in the hospital and into the community as well.
227. Blair Korndorffer has designed a two-corridor bed wing (p. 110) connected to core surgical and diagnostic suites with no public access to the suites. Visitors to the hospital are identified at the entrance and only allowed access to the patient's room that they have the right to see and only through the public corridor. Walking past all the nurses, physicians, other patients, and visitors to see your relative or friend is not allowed. The communications would track medicines and patients directly from the pharmacy to the patient without mixing

anyone or dispensing the wrong kind or amount of the medications. Several of these systems are in use now in Texas hospitals like the Harris System in Ft. Worth.

228. A hospital is not really a building, it is more like a big computerized machine. When it is thought of as a building and when its property becomes a precious asset, it is no longer a hospital. It is an anchor that will sink the medical care system. It is a museum in which the donors display their art and their golden name plates. The public is sometimes impressed with this opulence and some among them may be inspired to want a golden name plate as well. When you see it as a machine, then you design it to use for its main purpose: the safe care of a patient. Let donors, visitors, physicians, staff, and suppliers socialize and conduct their businesses elsewhere. Do not put anyone in harm's way.

229. The machine has a core with surgical and procedure suites. It then has plug-in diagnostic units (p. 109), MRI, PET, CT, Nuclear Medicine, Lab, and Pharmacy. There will be up-grades and new kinds of plug-ins. You will not have to put the hospital into the deconstruction and reconstruction modes to make technical improvements. You will merely unplug the old unit and plug in the new one. The plug and plays are made in factories where the quality control can be better assured. Even the bed wings are plug and plays and can be made elsewhere.

230. Another aspect of this idea is that the hospital need not become larger on the site where it is located, but another "Core Surgery-Double Corridor Bed Wings- Plug and Play" hospital can be located near the population it serves. Even a town of 40,000 could support a facility like this with only 24 beds. Big facilities do not serve physicians or patients any better than small facilities, especially if the small facilities are better machines.

231. The hospital designs proposed by Blair Korndorffer, AIA, are included in the Supporting Documents. Also, there is a summary presentation of his other major works which show his talent, ability, and experience.

XX Capital

Capital for Development and Ownership of Medical Teams

232. Initially, IPAs must support five people and an office and equipment for about two years before you can get enough income from administrative fees to operate in the black. The burn is about \$500,000 a year. If the IPAs are organized into five teams and each team consisting of 30 PCPs and 30 Specialists commits to \$30,000 capital in the form of a note payable over 60 months, you will have a stable capital balance that will allow you to contract favorably with the Health Plans. If you think there are no contingencies and no need for this level of capital, then take the money to Vegas and play dice, at least when you lose you will not have had any unrealistic expectations.
233. When the insurers required a “Letter-of Credit” deposited with their Health Plans to have a contract in which they would share profits, you needed about \$3,000,000 to get off the ground. Fortunately, times change and there are bargains in the current market.
234. Once the local IPA owners have committed their seed capital of the \$1,800,000 without debt and show that they can produce bonus income from global capitation agreements with CMS, with HMOs and with commercial insurers, then substantial added capital can be raised from Private Equity Funds. Selling 40% of the shares in the IPA management Company will raise about \$6 million dollars per IPA and give a return of 15% per year to the investing company.
235. The basis for additional capital is the profit that the IPA can make in the future from reductions in costs for the Payors which are by contract shared with the IPA. The fat in the Medicare and Commercial insurance premiums that can be cut are from misuse of facilities, drugs, diagnostic procedures and from uncoordinated care. IPAs have been able to do that in Medicare Advantage programs over the last twenty years and can do it in other kinds of shared saving agreements with CMS and Commercial Insurers. Sometimes the percentage of saving that will be shared is restricted to ten percent of the gross premiums, but not always. It is possible to contract for as much as 87% of the gross premiums for the professional and hospital pool and to retain all the savings. You must take all the risk and post all the reserves when you make those kinds of agreements, but the margins can be well worth the risk. When 85% of the average gross premium is \$7,225 per year per patient and the fat portion of that is 15%, then the potential gross profit is \$1,000. This kind of profit has been made many times in the Medicare Advantage Plans. Half that amount is \$500 and when you raise capital selling 40% of your futures, then you could get six to ten times \$250 per patient in a shared savings contract. At six times that would be \$1,410 per patient. Most practices could qualify about half of their patients for this kind of investment.
236. The idea behind this kind of capital infusion is to make each practice capable of employing the labor and technology required to achieve the savings. Their sacrifice is to agree to let the MSO represent them exclusively in contracts with all the third-party payors.

Cooperative and Facility Development Slide Presentation

Our Mission



Our mission is to lower mortality and morbidity rates while operating profitability and feeding back the surplus profit into the system to continuously improve care.

PPC Multi-Specialty Group, LLC **“Primary Care and Specialty Clinics”**

Planned Execution



Neighborhood based primary care clinics and a small multi-purpose hospital / urgent care / labs /and doctors’ offices in a program called:

“A Complete Health Care System”

Planned Expansion



Our goal is to build 10 Primary Care Clinics that will have an enrolled patient population of 30,000 people and will be supported by a Multi-specialty clinic and a thirty-bed acute care hospital. We will then duplicate the model in as many locations as there are willing patients and providers that we can enroll in our Patient Physician Cooperatives and Accountable Care Organizations and the Employer and Government Sponsored Health Plans.

SPECIALTY CLINIC PROGRAM



The Hospital & Specialty Clinic is divided into six distinct components:

- 1) National Tenant Medical Lease Space
- 2) Ambulatory Surgical Center (ASC)
- 3) Urgent Care Facility
- 4) Diagnostic Center
- 5) Specialty Clinic
- 6) 30 bed Acute Care Hospital

National Tenant Medical Lease Space



The *National Tenants and Diagnostic Center*, are being strategically aligned with patients and physicians that will deliver thousands of potential clients to their doors each week.

30% of the total available space is targeted for National Tenant leases.

Ambulatory Surgical Center (ASC)



For *Surgeons, the ASC* becomes a way of expanding their income without the cost and headache of building a structure; or, for those who are already a member of an existing ASC or Hospital system, it allows them to expand their practice to areas outside their non-compete zone.

30% of the total available space is targeted for Ambulatory Surgical Center (ASC)

Urgent Care Facility



For *Primary Care Practices*, the **Urgent Care**/PPC access expands their existing office into a 24 hour facility with emergency, specialty and home care capacity while remaining the “gate keeper” and but without the worry that their patients are being introduced to other care providers.

15% of the total available space is targeted for A Urgent Care Facility

Diagnostic Center



For the **Diagnostic Center**, they are being strategically aligned with patients and physicians that will deliver thousands of potential clients to their doors each week.

7% of the total available space is targeted for A Diagnostic Center

Specialty Clinic



For *Specialty Physicians*, the Specialty Clinic allows them to expand their practice into a whole new patient/primary care network. For the patients, the Clinic allows for the scheduling and consultation of multiple specialist and diagnostics in a short time frame (hopefully one day) so that treatments can be fine tuned and administered as quickly as possible.

15% of the total available space is targeted for Specialty Clinic

The Concept



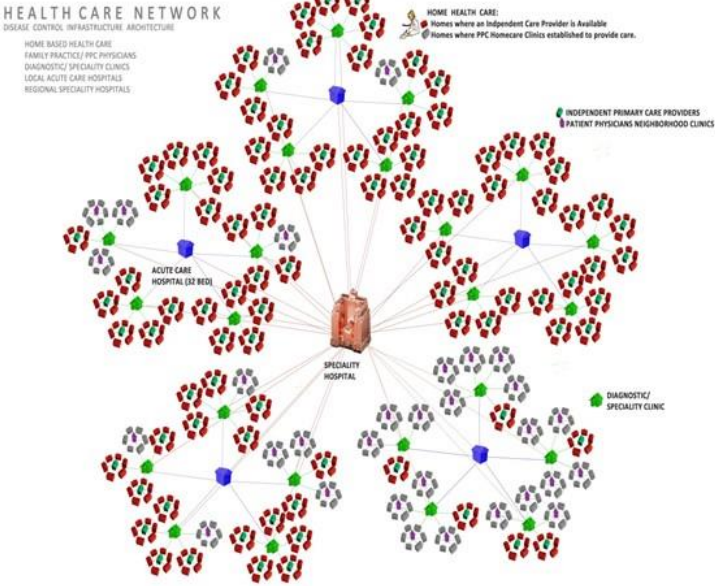
Create relationships between families within a community so that they share a common interest in their health, the environment in which they must live and work, and the appointment and support of health care providers who will make health better for each family by their advice and treatments. The number of individuals in this circle should grow to about 3,000 patients who are helped by about two Primary Care Providers supported by the specialists in the Group Practice. Also, there will be six community health workers. All must be very well trained in community organization and basic health care and they must continually teach the patients in their meeting hall and in the homes of each patient. The most important aspect of this circle of support is that the health care providers know each person by their name and their relationships with a protective eye and a caring manner.

What will follow the creation of this community are the physical facilities and communications technology that make diagnosis and treatment for sicknesses and injuries both better and safer.

This work is made possible because the money now available for health care is about twice the amount that is actually needed and the delta between that premium and a fair price is available to reward the capital investment, the labor for services, the rent for facilities and equipment and substantial rebates for the patients.



PPC Speciality Care Clinic
PROTOTYPE SCHEMATIC DESIGN



PPC Speciality Care Clinic
PROTOTYPE SCHEMATIC DESIGN

Qualifications

- 1) Developer that can capitalize both the Marketing Costs and the required equity for facility design, construction and management of at least \$70,000,000 in medical facilities and patient enrollment expenses: PCP Clinics, Multispecialty Clinic, and 30 Bed Acute Care Hospital.
- 2) Risk Tolerance (enough cash flow above operating expenses and debt service to cover assumed rent guarantee by the Cooperatives.

Simply Put



A health care system built on the paid membership of patients will thrive in a market in which access to service is complicated, difficult, and expensive.

When patients know their doctors and the doctors serve a stable population that pays them better than the current insurance system then the quality of care improves and the cost drops. The saving for patients is more than 30% when compared to the current insurance system.

Patients and doctors in this kind of a cooperative can afford to pay for the best kinds of facilities in which they can get the safest treatments and care.

The developer who helps this system grow and provides the facilities will profit.

Remember



This is replacement technology and a patient-centered health care system

Profit margins come from the huge differences between the waste and damage caused by the current health care delivery system and the replacement system we are building.

Cost Comparison between K-12 Education and Individual Health Care

Suburban School District in Texas 2019

Students	4500	
		Current Cost
Revenue School District		\$47,592,000
Cost Per Student Per Year		\$ 10,576
Employees	638	
Teachers	380	\$24,700,000
Professional Support	106	\$ 8,480,000
Administration	10	\$ 900,000
Auxillary Services	142	\$ 5,112,000
Food		\$ 4,800,000
Transportation		\$ 1,250,000
Maintenance		\$ 1,750,000
Technology		\$ 600,000

Health Care and Insurance Costs in same area as School District

Patient Members	4500		
		Current Cost	Cooperative Costs
Revenue Medical Providers		\$39,509,000	\$28,765,000
Cost Per Patient Per Year		\$8,780	\$6,392
Employees	52		Saving
Physicians	4	\$ 2,000,000	From Coop
Specialists	6	\$ 5,400,000	27%
Administration	4	\$ 800,000	0%
Auxillary Services	38	\$ 3,800,000	\$ 2,850,000
Medical Supplies		\$ 1,050,000	25%
Hospitalizations		\$16,200,000	\$ 750,000
Maintenance		\$ 1,749,000	29%
Technology		\$ 600,000	\$ 600,000
Insurance Admin & Sales		\$ 7,901,220	\$ 4,315,000
			45%

Attachment 2



Special Offer Health Benefits

Patient Doctor Medical Plan
Primary and Specialty Care
Plus Group Insurance

Patient Doctor Medical Plan (PDMP), established by Tomorrow's Bread Today (TBT) in 1995, is a non-profit membership association. PDMP gets fair prices for its members on health services and products. It is not insurance. Health Care and Fitness Providers work together to give PDMP members access to affordable, basic health care and health club services through cooperation and mutual support. Direct Primary Care, Specialty Care, Discounts and Association Group Insurance are all included.

Association Membership Benefits

Prescription Drug Discount Save from 15%-80% on prescription drugs at over 60,000 pharmacies.

Lab Tests PDMP partners with **Clinical Pathology Laboratories (CPL)**. The payment plan from these laboratories covers 100% of costs. Their retainer is included in the membership services of plans

Patient Advocacy PDMP will allow you peace of mind by providing Patient Advocacy through the Karis Group to properly guide you through the system by mediating and negotiating reduced medical bills and expenses on your behalf.

Indemnity and Stop Loss Insurance Provided to Association Members The Physician Medical Group that contracts with PDMP purchases a stop loss policy from Partner's Re that covers 90% medical and hospital expenses excess of \$50,000 up to a maximum of \$5,000,000. PDMP members may elect to be covered under that policy. Also, an indemnity policy from Pan American Life is included to cover hospital expenses, medical accident, accidental death and life insurance from 0 to \$50,000. The details of the policy are in the Pan American state approved brochure.

Health Club Membership Assistance Club membership is included in our Elite Plan by a cash rebate to members who show they belong to a health club. Many of the clubs are national networks and memberships are about \$20 per month which is the amount of the rebate.

Concierge Primary Care PDMP will establish a monthly payment plan with your selected primary care provider and imaging clinic so that there are no added charges when you use their services.

Diagnostic Imaging (CT, MRI, PET, Ultra-Sound and X-rays) on a monthly payment plan with no added charges.

Specialist Retainer Services PDMP will establish a monthly payment plan with up to twelve specialties that the member may need to see on a frequent basis because of certain health conditions: Cardiology, Gastroenterology, Hospitalist, Neurologist, Ophthalmology, Pediatrics, Physical Therapy, Podiatry, Pulmonology, General Surgery, Orthopedic Surgery, and Urology.

Many additional benefits are included in the Plans:

Dental, Vision, Hearing, Durable Medical Equipment discounts nationwide

24/7/365 Teladoc nationwide (included in Basic Membership)

24/7/365 Road Service nationwide

Member Services: 866-373-8510

Fax: 832-543-8559 Web Page: pdmpwebsite.org

Teladoc (no consulting fee)

Teladoc is a national network of U.S. board-certified physicians who use electronic health records, telephone consultations and online video consultations to diagnose, recommend treatment and write short-term, non-DEA controlled prescriptions, when appropriate. Teladoc physicians are available 24 hours a day, 365 days a year. To be used for conditions such as:

- Sinus Infections
- Respiratory Infections
- Urinary Tract Infections
- Allergies
- Bronchitis
- Cold or Flu

PDMP Multi-Specialty group has extended hour primary care clinics in addition to the wide range of specialties. Specialist consults for patients with the basic membership are priced at Medicare plus 30% and are in the offices of the Specialist. Plans 3, 4, 5 and 6 which are based on monthly direct retainer payment do not require and copayments at the time of visits.

Health Club & Sports Membership

Fitness, exercise, and social activities improve the health of members and reduce the overall cost of health care.

PDMP Multi-specialty Group Elite Health Plan for member practices includes Payroll & Tax Services

BenefitMall makes the process of paying employees easier and more efficient. Full-service is provided to PPC Multi-specialty Group. Payroll is on time, accurate and compliant. Accurate and on-time tax filing and deposits guaranteed*

**Penalty-free tax service guaranteed as long as the original information and any updated changes are provided to BenefitMall*

Concierge Elite Plan, is served by **PDMP Multi-Specialty Group** and includes **Primary Care Services** in the Patient's home or in the clinic whichever location the member chooses.

Plans 1-3 Options (This is not Insurance)

1. **Basic Membership in PDMP Includes:**
PDMP Provider Network
Doc Wellbee: Dental, Vision, DME, Towing, Pharmacy
Teladoc: Telemedicine services
Cost: No charge for the first 6 months. Beginning in the 7th month \$10 per Family per month
2. **Concierge Plus: The Basic Membership (Plan1) Plus:**
Lab from CPL
Patient Advocacy (Bill Negotiator and Care Navigation from the Karis Group
Primary Care Provider at \$0 copay.
Diagnostic Imaging from selected clinics at \$0 copay
Cost: Primary Member Spouse or Partner Child
Monthly \$115 \$115 \$80
3. **Concierge Elite Plan: Plans 1 & 2 Plus**
Health Club Rebate of \$20
Multi-Specialty Group Coverage at \$0 copay
Cost: Primary Member Spouse or Partner Child
Monthly \$200 \$200 \$115

****All Plans are for a one-year terms. The rates reflect monthly retainer payments based on the annual Dues and Fees. Zero copay benefits are with designated participating providers only**

Buy-up options can be added to Concierge Plus, or Concierge Elite plans. The buy-up options below are association group insurance products that can be purchased in addition to the PDMP membership options.

Association Group Insurance

4. Indemnity Coverage + Lump Sum Cancer

Policy Number 98210-02

Inpatient first 20 Days	\$2,000 each day
Intensive care up to 10 Days	\$4,000 each day
Substance Abuse up to 10 Days	\$1,000 each day
Mental Illness up to 20 Days	\$1,000 each day
Skilled Nursing up to 17 days	\$1,000 each day
Inpatient Major Surgical Benefit	\$3,000
Inpatient Anesthesia Benefit	\$750
Outpatient Surgical Benefit	\$1,500
Outpatient Anesthesia	\$375
Outpatient Surgical Facility up to 2 days	\$500 each day
Outpatient Lab	\$25 for 3 days
Outpatient Xray	\$70 for 2 days
Outpatient Advanced Studies	\$300 for 2 days
Emergency Room Sickness	\$200 for 1 day
Medical Accident with \$100 deductible up to	\$2,500
Group Term Life	Member \$5,000
	Spouse \$2,500
	Children \$1,250
	Infant \$200

Accidental Death or Dismemberment	\$10,000
Lump Sum Cancer Coverage Guaranteed up to	\$25,000
With a Benefit Face Amount of up to	\$50,000

Cost: Monthly: \$96 per person (\$288 for 3 + Family Members)

5. Stop Loss Coverage

Policy Number 11835

Deductible	\$50,000 per year
Coinsurance	10%
Maximum Benefit	\$5,000,000 per year

Cost: Monthly: \$54 per person

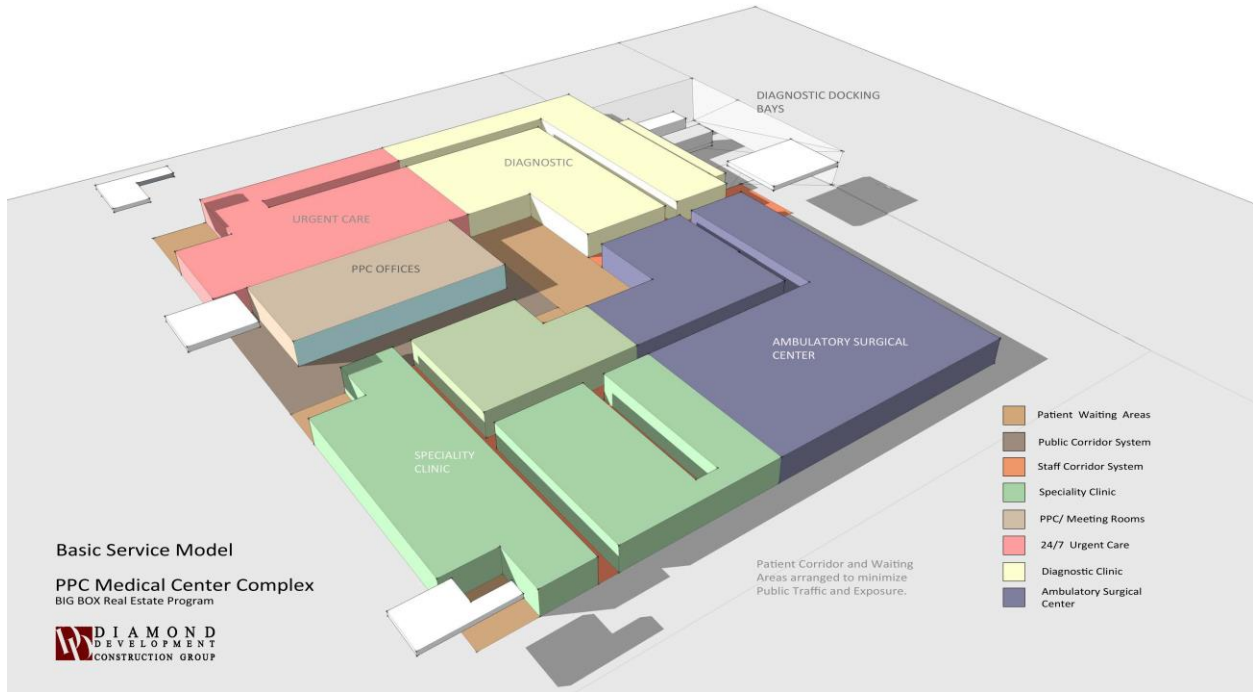
6. PDMP Multi-Specialty Group, Elite Health Plan with Payroll Services

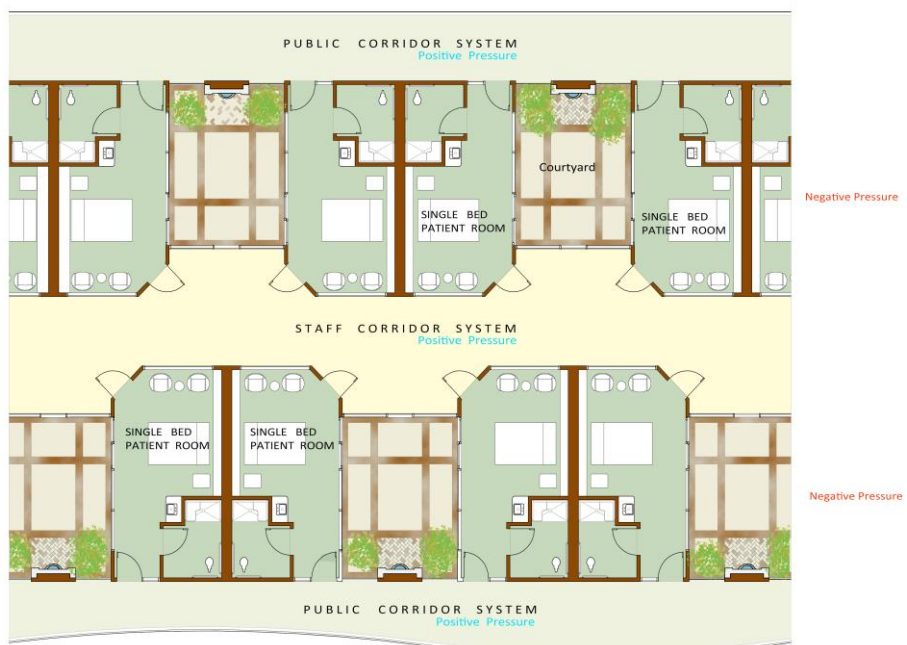
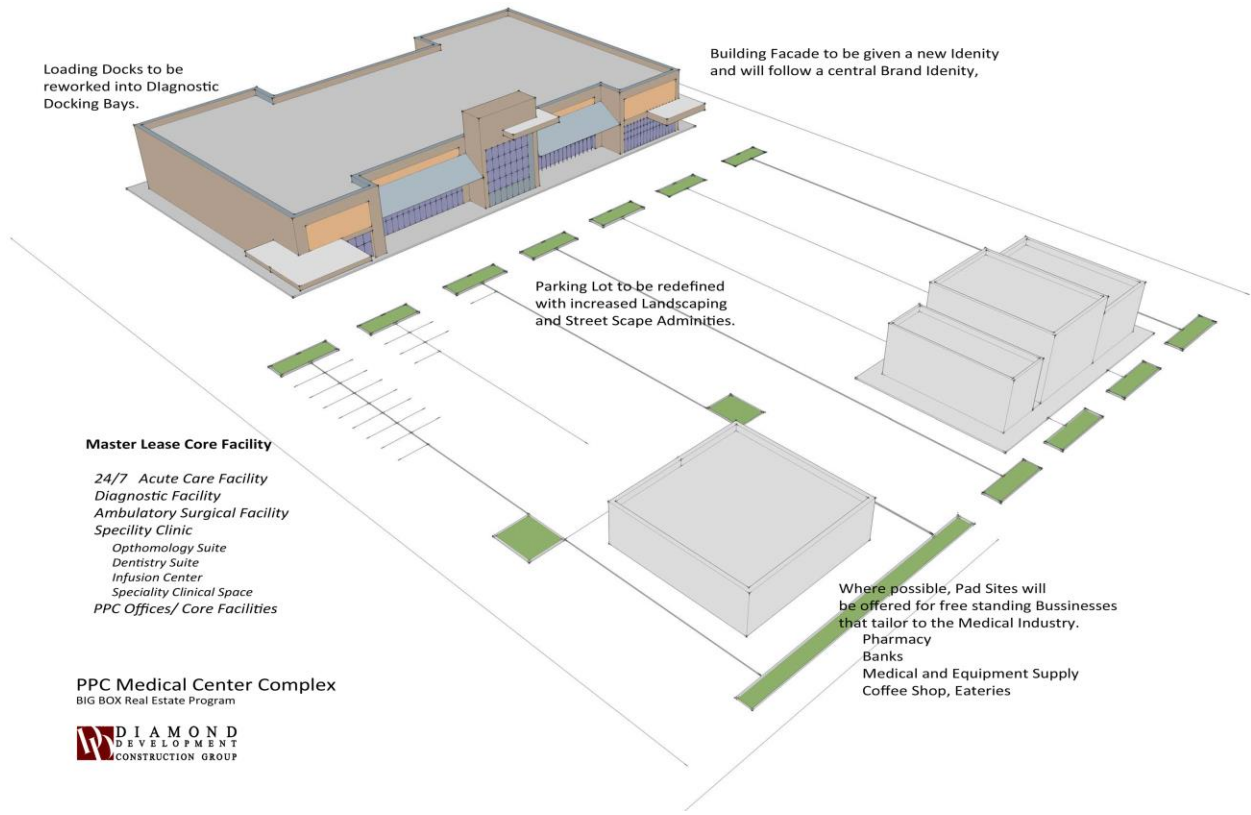
Includes Plans 1-5 above

Plus coverage of coinsurance and Prescription Drugs				
	Employee	EE& Spouse	EE& Children	Family
Monthly	\$420	\$766	\$916	\$1,248
Employer Part	\$210	\$210	\$210	\$ 210
Employee Part	\$210	\$556	\$706	\$1,038
Employee 2 wks	\$96.92	\$256.62	\$325.85	\$479.08

Attachment 3

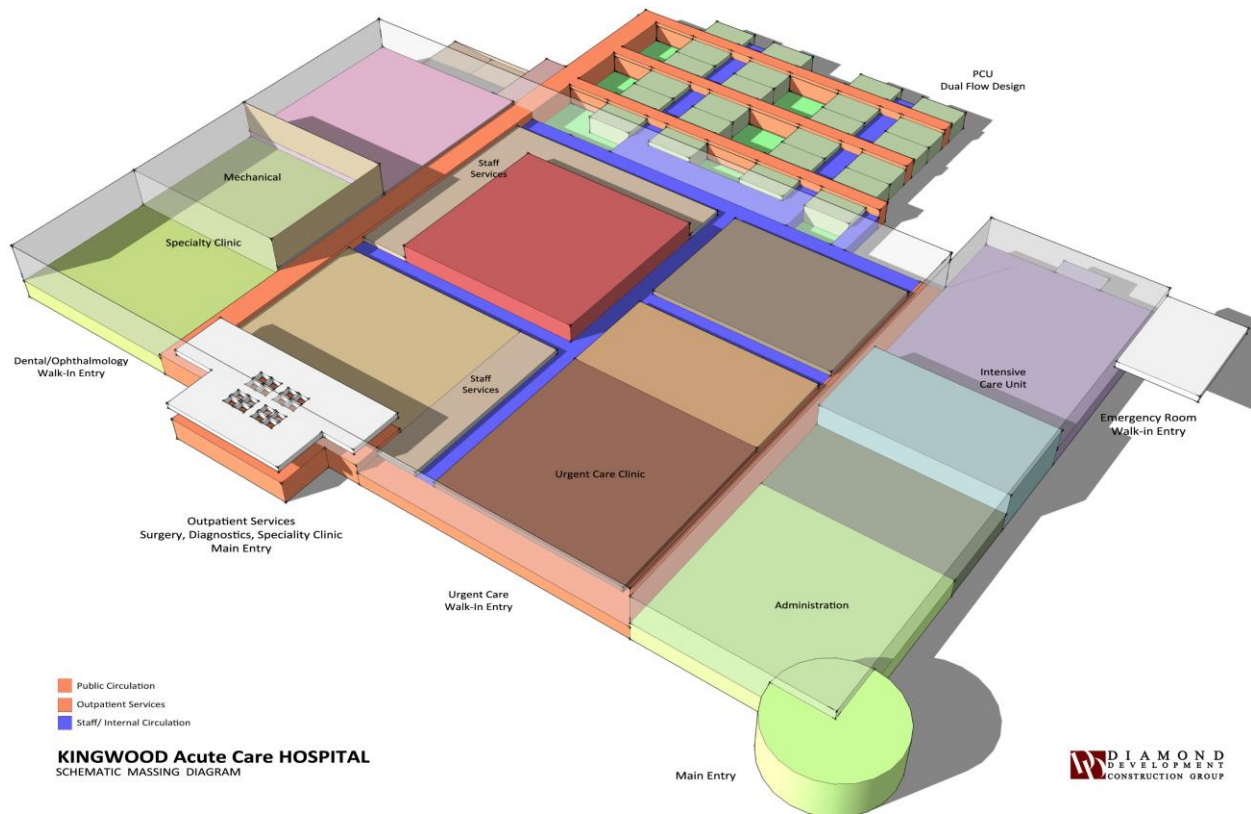
Hospitals and Clinics

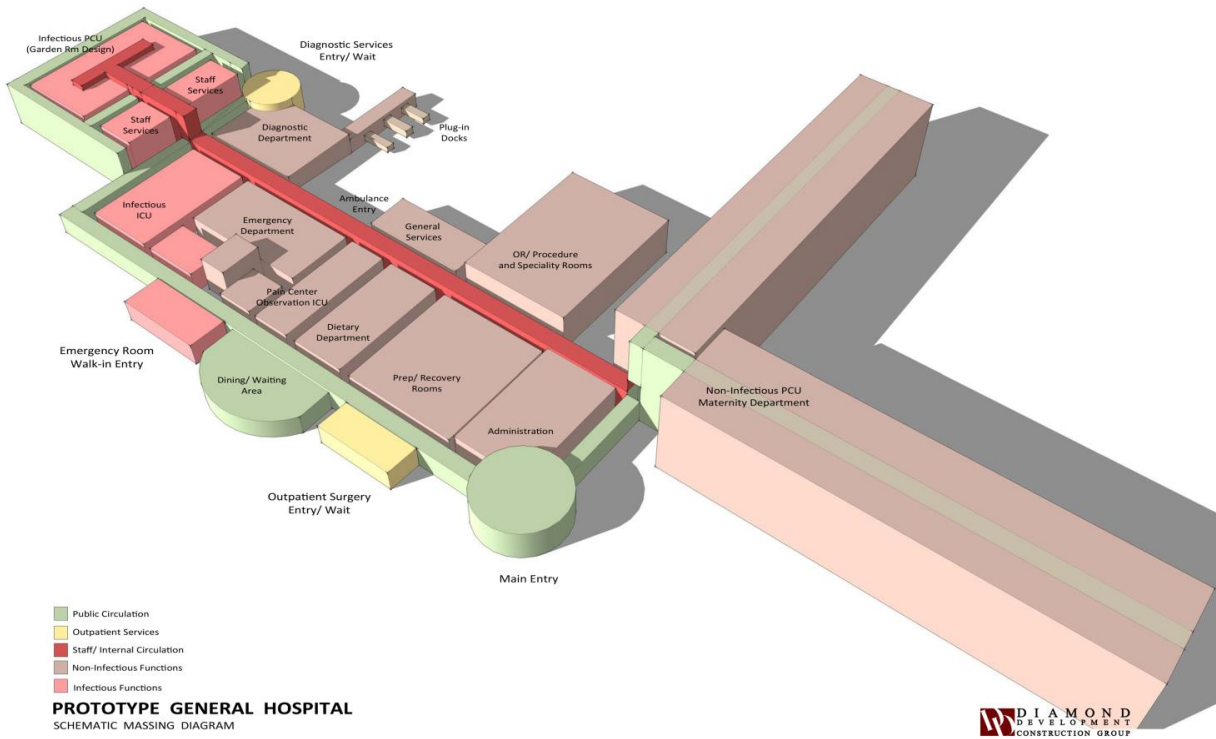




Dual Corridor Patient Care Unit
 DIAMOND DEVELOPMENT CONSTRUCTION GROUP

Total Separation Between the General Public and the Healthcare Staff & Equipment





Attachment 4

An Integrated Version of Eastern and Western Medical Oaths

I swear to fulfill, to the best of my ability and judgment, this covenant:

I first must calm my mind and make steadfast my intention.

I shall not give way to idle wishes and desires but should first develop an attitude of compassion.

I vow to help rescue all living beings from their suffering.

Enemies, relatives, good friends, natives, or foreigners, foolish and wise, they all are the same to me. I think of each of them as a close and loved relative - or indeed as if it were I who had been struck down by an illness.

I shall not worry about my own life or my fortunes or misfortunes. My purpose is to preserve the life of others.

I will remember that there is art to medicine as well as science, and that warmth, sympathy, and understanding may outweigh the surgeon's knife or the chemist's drug.

I will respect the hard-won scientific gains of those physicians and others in whose steps I walk, and gladly share such knowledge as is mine with those who are to follow.

I will apply, for the benefit of the sick, all measures that are required, avoiding either demanding or giving overtreatment and therapeutic nihilism.

I will not be ashamed to say, "I know not," nor will I fail to call in my colleagues when the skills of another are needed for a patient's recovery including physicians I may not know personally.

I will respect the privacy of my patients, for their problems are not disclosed to me that the world may know. Most especially must I tread with care in matters of life and death. If it is given me to save a life, all thanks. But it may also be within my power to take a life; this awesome responsibility must be faced with great humbleness and awareness of my own frailty and such a decision will not be taken alone.

Above all, I must not play at God.

I, as a physician, will remember that I do not treat a fever chart, a cancerous growth, but a sick human being, whose illness may affect the person's family and economic stability. My responsibility includes these related problems if I am to care adequately for the sick.

I will prevent disease whenever I can, for prevention is preferable to cure.

I will teach my patients and their families as much as possible about self-care and prevention by allowing time in my practice for such activity.

I will remember that I remain a member of society, with special obligations to all my fellow human beings, those sound of mind and body as well as the infirm.

I shall not hide away in the mountains. Day and night, in cold and in heat, in hunger, thirst, and fatigue, I will single mindedly go to the rescue. If I act in this manner, I may approach being a great person for those who are sick or in need. Sometimes people look with contempt on those who suffer with abominable things, such as ulcers and diarrhea, however I shall maintain an attitude of compassion and sympathy. Never in a great person should there arise an attitude of rejection. I will not glory in my reputation. I will not discredit other people while I praise my own virtues.

Thus, I will fulfill my responsibilities and my destiny as a physician member of the cooperative until I am no longer capable of fulfilling my obligations or until the end of my lifetime.

If I do not violate this oath, may I enjoy life, art, science, and my work, be respected while I live and remembered with affection thereafter. May I always act to preserve the finest traditions of my calling and may I long experience the joy of healing and the relief of suffering.

Patient Member Medical Oath

I swear to fulfill, to the best of my ability and judgment, this covenant:

I first must calm my mind and make steadfast my intention to support the cooperative and its caregivers.

I shall not give way to idle wishes and desires but should first develop an attitude of compassion for my fellow members.

I vow to help rescue all living beings from their suffering.

Enemies, relatives, good friends, natives, or foreigners, foolish and wise, they all are the same to me. I think of each of them as a close and loved relative - or indeed as if it were I who had been struck down by an illness and in need of their compassion and help.

I shall not worry about my own life or my fortunes or misfortunes. My purpose is to preserve the life of others.

I will follow all measures required for the benefit of curing my sickness or injury based on what I have been taught by those physicians in whom I have placed my trust and my care, but I will not undergo treatment which is invasive or dangerous without consulting physicians, and other experts, independent of my chosen physicians.

I will remember that there is art to medicine as well as science and I will be mindful and cautious of the care I agreed to receive.

I will respect the hard-won scientific gains of those physicians and others whose advice and treatment I seek.

I will respect the humble nature of my physician's call for help and advice in diagnosis and treatment of me and I will cooperate fully in the process.

I will respect the privacy of my conversation with my physicians and not gossip about my problems and the care and treatment I have sought because such talk may not be correct and can cause harm to others.

I will remember that I and my fellow members of the Cooperative by having chosen a physician or a physician team command their time and dedication to our care and therefore we are responsible for their support materially and spiritually. When, by their oath, they must care for everyone they see without regard to power or wealth or poverty or condition then each of us as cooperative members must bear our share of that expense and burden so that no one should suffer needlessly.

I will prevent disease whenever I can, for prevention is preferable to cure.

As a patient, I will study and learn as much as possible about self-care and prevention and have respect the schedule of the teacher when I seek instruction.

I will remember that I remain a member of society, with special obligations to all my fellow human beings, those sound of mind and body as well as the infirm.

I shall not hide away in the mountains. Day and night, in cold and in heat, in hunger, thirst, and fatigue, I will single mindedly go to the rescue of my caregivers and fellow members. If I act in this manner, I may approach being a great person for those who provide care and for those who are sick or in need.

Care is given by physicians, nurses, family and friends and sometimes people look with contempt on those who suffer with abominable things, such as ulcers and diarrhea, however I, as a member and helper, shall maintain an attitude of compassion and sympathy. Never in a great person should there arise an attitude of rejection.

I will not glory in my reputation. I will not discredit other people while I praise my own virtues.

Thus, I will fulfill my responsibilities and my destiny as a fellow member of the cooperative until I am no longer capable of fulfilling my obligations or until the end of my lifetime.

If I do not violate this oath, may I enjoy life, art, science, and my work, be respected while I live and remembered with affection thereafter. May I always act to preserve the finest traditions of my calling and may I long experience the joy of healing and the relief of suffering in others.

Attachment 5

Cost Analysis of 10 PCP Practices, A Multi-specialty Group and 40 Bed Acute Care Hospital serving 45,000 patients.

Method for Creation of Local Cooperative Health Care System

1. Select a target population to serve in a specific geographical area (from 50,000 to 100,000 lives).
2. Survey the population to discover what they want and need and how they want to help (Shut up and Listen technique suggested by Ernesto Siroli).
3. If the survey shows that the people want and need health care and have a desire to support it, then do relationship building with the people you have surveyed.
4. Make sure these people are receiving something of significant value from you during the relationship building period.
5. Use what you have learned from the survey to construct the health care system.
6. Assuming that people want a comprehensive health care delivery system then introduce them to a cooperative model that addresses their expressed wants and needs.
7. An example of a financial projection for a cooperative model is shown above.
This assumes a physician team of 30 primary care practices and 15 specialty groups that would serve a population of 30,000 lives.
8. It assumes that the target population would enroll in the cooperative, participate in the cooperative's health plans that were built on their expressed wants and needs.
9. The cost of the facilities and the medical services are at market rates which in this example is \$30,000,000 for the facilities and \$20,000,000 per year for operations.
10. The cooperative would own the facilities and contract with the providers and hospital operators for provision of coordinated and quality medical services.
11. Each member would pay part of their monthly health care costs to the capital fund for facilities and operation of facilities.
12. During the construction period of 24 months the members would enroll in the cooperative's health plans.
The expectation is between 2,000 and 3,000 would be paying members when the facilities open.
13. The projected cost of membership is \$455 per month including the capital fund and operating fund contributions.
This fee is about 40% less expensive than the current market costs.
14. Each member would sign a pledge supported by a promisory note in the amount of \$12,000
This note will be paid at no interest out of the \$455 per month projected cost.
15. 2,500 members at \$12,000 each is \$30,000,000 the entire cost of the facilities.
16. Continuous enrollment through the five year projection would result in 30,000 members.
Member contributions and note would be \$360,000,000 which will support operations for an indefinite period of time.

The cost analysis is based on the financial statements we have in file from PCPs, Specialists and Hospitals our Medical Services Organization has served over the last twenty years. It is consistent with the public reports which are produced by many physician associations, management companies and CMS. The aim of the analysis was to test whether the fees charged by the cooperative would be adequate to cover all medical and hospital costs and pay the professional medical providers more money than they usually get from their practices. The result would create intrinsic motivation and autonomy for the providers and disconnect the carrot and stick methods of the current marketplace which has been both uneconomical and ineffective.

Primary Care Medical Service Unit Serving 4500 Enrolled Patients					Total	
Staff	Salary	Overhead	Reserve	Bonus Pool	Cost	Fee Based Comp
Physician	\$210,000	\$69,300	\$17,850		\$297,150	\$211,200 (16 PD for 240 D @ 55)
NP	\$130,000	\$42,900	\$11,050		\$183,950	\$130,560 (16 PD for 240 D @ 34)
PA	\$115,000	\$37,950	\$9,775		\$162,725	\$115,200 (16 PD for 240 D @ 30)
OM-ACC	\$70,000	\$23,100	\$5,950		\$99,050	\$72,000 (10 PD for 240 D @ 30)
MA	\$48,000	\$15,840	\$4,080		\$67,920	
MA	\$48,000	\$15,840	\$4,080		\$67,920	
MA	\$48,000	\$15,840	\$4,080		\$67,920	
MA	\$48,000	\$15,840	\$4,080		\$67,920	
Recp	\$36,000	\$11,880	\$3,060		\$50,940	
Recp	\$36,000	\$11,880	\$3,060		\$50,940	
Recp	\$36,000	\$11,880	\$3,060		\$50,940	
CHW – Pt Adv	\$40,000	\$13,200	\$3,400		\$56,600	
CHW – Pt Adv	\$40,000	\$13,200	\$3,400		\$56,600	
CHW – Pt Adv	\$40,000	\$13,200	\$3,400		\$56,600	
CHW – Pt Adv	\$40,000	\$13,200	\$3,400		\$56,600	
CHW – Pt Adv	\$40,000	\$13,200	\$3,400		\$56,600	
CHW – Pt Adv	\$40,000	\$13,200	\$3,400		\$56,600	
CHW – Pt Adv	\$40,000	\$13,200	\$3,400		\$56,600	
CHW – Pt Adv	\$40,000	\$13,200	\$3,400		\$56,600	
CHW – Pt Adv	\$40,000	\$13,200	\$3,400		\$56,600	
CHW – Pt Adv	\$40,000	\$13,200	\$3,400		\$56,600	
CHW – Pt Adv	\$40,000	\$13,200	\$3,400		\$56,600	
	\$1,185,000	\$391,050	\$100,725	\$213,210	\$1,889,985	\$1,893,120 (58 PD for 240D @ 136)
PMPY	\$263	\$87	\$22	\$47	\$420	
PMPM	\$22	\$7	\$2	\$4	\$35	

Specialty Care Medical Service Unit Serving 45,000 Patients					Total	PMPY	PMPM
Staff	Salary	Overhead	Reserve	Bonus Pool			
Cardiology (2)	\$700,000	\$210,000	\$59,500	\$301,120	\$1,270,620	\$28	\$2
Gastroenterology (2)	\$800,000	\$240,000	\$68,000	\$311,120	\$1,419,120	\$32	\$3
Hospitalist (2)	\$600,000	\$180,000	\$51,000	\$291,120	\$1,122,120	\$25	\$2
Neurologist (2)	\$700,000	\$210,000	\$59,500	\$301,120	\$1,270,620	\$28	\$2
Radiologist (2)	\$800,000	\$304,000	\$68,000	\$311,120	\$1,483,120	\$33	\$3
Pulmonologist (2)	\$700,000	\$210,000	\$59,500	\$301,120	\$1,270,620	\$28	\$2
Pediatricians (3)	\$651,000	\$195,300	\$55,335	\$296,220	\$1,197,855	\$27	\$2
Ob-Gyn (3)	\$930,000	\$279,000	\$79,050	\$324,120	\$1,612,170	\$36	\$3
Ophthalmologist (2)	\$1,160,000	\$452,400	\$98,600	\$347,120	\$2,058,120	\$46	\$4
Surgeon- General (2)	\$782,000	\$234,600	\$66,470	\$309,320	\$1,392,390	\$31	\$3
Surgeon- Ortho (2)	\$1,840,000	\$552,000	\$156,400	\$415,120	\$2,963,520	\$66	\$5
Surgeon- CV -Thorasic (2)	\$1,300,000	\$390,000	\$110,500	\$361,120	\$2,161,620	\$48	\$4
All Other (3)	\$1,500,000	\$450,000	\$127,500	\$381,120	\$2,458,620	\$55	\$5
Total	\$12,463,000	\$3,907,300	\$1,059,355	\$2,150,490	\$19,580,145	\$435	\$36
PMPY	\$277	\$87	\$24	\$48	\$435		
PMPM	\$23	\$7	\$2	\$4	\$36		

PCP Overhead Detail				Specialty Group Overhead Detail	
	PMPM			PMPM	
Benefits	\$1.20	Benefits		\$1.20	
Drugs	\$0.85	Drugs		\$0.85	
Facility	\$1.00	Facility		\$1.00	
Insurance	\$0.37	Insurance		\$0.37	
Supplies	\$1.75	Supplies		\$1.75	
Taxes	\$2.07	Taxes		\$2.07	
Total	\$7.24	Total		\$7.24	
Cooperative Benefits and Administration Detail			Hospital Services Unit		
	PMPM	PMPY		\$2,256.00	
Poverty Patients	\$6.86	PMPM		\$188.00	
Sales and Marke	\$16.35	Total Cost of Health Care			
Teladoc	\$1.00	PMPY		\$3,914.63	
Lab	\$5.00	PMPM		\$326.22	
Discount Medica	\$1.75	Stop Loss Insurance		\$38.00	
Imaging	\$16.00	Gap Insurance		\$68.00	
Claims	\$3.00	Total Cost			
Patient Advocac	\$5.00	PMPM Plus 5% Margin		\$454.97	
General Adminis	\$12.00	PMPY		\$5,459.61	
Total	\$66.96				
PMPY Total	\$803.52				
National Health Care Expenditures (2017)		Comparison			
		PMPY	Market	Coop	Coop Saving
Total	3.5 Trillion	\$10,739	\$8,743	\$5,460	\$3,283
Hospital	1.15 Trillion	\$3,579	\$3,579	\$2,256	
Physicians and Clinics	700 Billion	\$2,148	\$2,148	\$1,659	
Drugs	333 Billion	\$1,128	\$1,128	\$625	
Other Health-Residential & Personal	183 Billion	\$644	\$322		
Nursing Facilities	166 Billion	\$537			
Dental	129 Billion	\$483	\$242		
Home Health	97 Billion	\$301			
Other Professional	96 Billion	\$376	\$165	\$560	
Non-Durable Medical Products	64 Billion	\$236	\$118		
Durable Medical Equipment	54 Billion	\$193	\$97		
Patient Out of Pocket	365 Billion	\$1,113	\$944	\$360	

40 Bed Hospital Cash Flow

Month	Year 1	Year 2	Year 3	Year 4	Year 5
Surgical/Procedure Volume	1575	3450	4650	5850	6600
Avg Surg Reimbursement/Case	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500
OP Diagnostic	2050	4050	5250	6450	7200
Avg OP Diagnostic Reimbursement/Cas	\$780	\$780	\$780	\$780	\$780
Average Daily Census	286	429	444	444	444
Per Diem	\$2,400	\$2,400	\$2,400	\$2,400	\$2,400
REVENUE					
Procedure Revenue	\$4,685,625	\$10,263,750	\$13,833,750	\$17,403,750	\$19,635,000
Bed Day Revenue	\$17,160,000	\$25,740,000	\$26,640,000	\$26,640,000	\$26,640,000
OP Diagnostic Revenue	\$1,332,500	\$2,430,000	\$3,150,000	\$3,870,000	\$4,320,000
ER Revenue	\$789,500	\$1,287,000	\$1,332,000	\$1,332,000	\$1,332,000
TOTAL REVENUE	\$23,967,625	\$39,720,750	\$44,955,750	\$49,245,750	\$50,595,000
Less Bad Debt Expense	\$1,198,381	\$1,986,038	\$2,247,788	\$2,462,288	\$2,529,750
Net Revenue	\$22,769,244	\$37,734,713	\$42,707,963	\$46,783,463	\$48,065,250
VARIABLE EXPENSES					
Medical Supplies	\$472,500	\$1,035,000	\$1,395,000	\$1,755,000	\$1,980,000
Drug/Pharmacy	\$667,225	\$1,051,500	\$1,115,250	\$1,145,250	\$1,164,000
Purchased Services	\$1,287,563	\$2,055,675	\$2,204,475	\$2,290,275	\$2,343,900
Transcription	\$39,375	\$86,250	\$116,250	\$146,250	\$165,000
TOTAL VARIABLE EXPENSES	\$2,466,663	\$4,228,425	\$4,830,975	\$5,336,775	\$5,652,900
FIXED EXPENSES					
Salary Expense	\$4,030,000	\$7,020,000	\$10,920,000	\$14,560,000	\$14,560,000
Benefits	\$1,007,500	\$1,755,000	\$2,730,000	\$3,640,000	\$3,640,000
Management	\$1,226,973	\$2,231,051	\$2,542,100	\$2,786,630	\$2,884,977
Maintenance	\$60,000	\$90,000	\$90,000	\$90,000	\$90,000
Office Supplies and Expense	\$161,200	\$280,800	\$436,800	\$582,400	\$582,400
Professional Fees	\$90,000	\$90,000	\$120,000	\$120,000	\$90,000
Utilities	\$250,000	\$250,000	\$250,000	\$250,000	\$250,000
Insurance	\$144,000	\$144,000	\$144,000	\$144,000	\$96,000
Marketing/Advertising	\$180,000	\$180,000	\$180,000	\$180,000	\$180,000
Telephone/Communications	\$48,000	\$60,000	\$60,000	\$60,000	\$60,000
Dietary	\$105,105	\$157,658	\$163,170	\$163,170	\$163,170
Miscellaneous	\$193,287	\$326,586	\$1,115,194	\$1,387,490	\$1,404,314
TOTAL FIXED EXPENSE	\$7,496,065	\$12,585,094	\$18,751,264	\$23,963,691	\$24,000,860
Total Operating Expenses	\$9,962,727	\$16,813,519	\$23,582,239	\$29,300,466	\$29,653,760
CASH FROM OPERATIONS	\$7,333,804	\$19,820,143	\$18,446,473	\$17,482,997	\$18,411,490
Lease	\$4,200,000	\$4,326,000	\$4,455,780	\$4,589,453	\$4,727,131
NET CASH FLOW	\$3,133,804	\$15,494,143	\$13,990,693	\$12,893,544	\$13,684,358
CUMULATIVE CASH FLOW	\$3,133,804	\$18,627,947	\$32,618,640	\$45,512,184	\$59,196,542
Population Served	6000	12000	18000	24000	30000

Health Plan Fund Benchmark FFS Costs Expressed as Capitation Rates										
This budget is based on actual experience in managed care plans over a ten year period adjusted for 2019 costs										
Assume 1,500 Pts in 30 practices in Health Plans	About 45,000 total in four age grouping:								45,000 Patients	Weighted
	7500 Patients		7500 Patients		15000 Patients		15,000 Patients		Total All Ages	Cap
Capitation for Medical Services	Dollars	2019	Dollars	2019	Dollars	2019	Dollars	2019		
Specialties		Seniors 65+		Ages 0-17		Ages 18-44		Ages 45-64		
Hospital Inpatient and Outpatient	\$2,812,500	\$375.00	\$435,000	\$58.00	\$1,530,000	\$102.00	\$2,325,000	\$155.00	\$7,102,500	\$158.15
Primary Care Physicians	\$375,000	\$50.00	\$123,750	\$16.50	\$450,000	\$30.00	\$570,000	\$38.00	\$1,518,750	\$33.82
Prescription Drugs	\$251,250	\$33.50	\$66,000	\$8.80	\$240,000	\$16.00	\$436,800	\$29.12	\$994,050	\$22.13
Diagnostic Imaging/Radiology	\$165,000	\$22.00	\$74,250	\$9.90	\$270,000	\$18.00	\$270,000	\$18.00	\$779,250	\$17.35
Home Health	\$85,125	\$11.35	\$15,469	\$2.06	\$56,250	\$3.75	\$102,375	\$6.83	\$259,219	\$5.77
Oncology/Hematology	\$77,250	\$10.30	\$15,593	\$2.08	\$56,700	\$3.78	\$91,200	\$6.08	\$240,743	\$5.36
Unlisted Specialties	\$58,125	\$7.75	\$16,875	\$2.25	\$60,000	\$4.00	\$86,850	\$5.79	\$221,850	\$4.94
Ophthalmology	\$86,250	\$11.50	\$12,128	\$1.62	\$44,100	\$2.94	\$80,262	\$5.35	\$222,740	\$4.96
Lab	\$76,875	\$10.25	\$10,931	\$1.46	\$39,750	\$2.65	\$72,345	\$4.82	\$199,901	\$4.45
Anesthesiology	\$43,500	\$5.80	\$12,375	\$1.65	\$45,000	\$3.00	\$81,900	\$5.46	\$182,775	\$4.07
Cardiovascular Disease	\$74,625	\$9.95	\$9,158	\$1.22	\$33,300	\$2.22	\$60,606	\$4.04	\$177,689	\$3.96
Surgery: Orthopedic	\$40,500	\$5.40	\$11,756	\$1.57	\$42,750	\$2.85	\$77,805	\$5.19	\$172,811	\$3.85
Rehab	\$62,325	\$8.31	\$9,488	\$1.27	\$34,500	\$2.30	\$62,790	\$4.19	\$169,103	\$3.77
Out Patient Surgery Centers	\$38,400	\$5.12	\$9,900	\$1.32	\$36,000	\$2.40	\$65,520	\$4.37	\$149,820	\$3.34
Obstetrics & Gynecology	\$11,550	\$1.54	\$20,171	\$2.69	\$73,350	\$4.89	\$35,250	\$2.35	\$140,321	\$3.12
Emergency Medicine	\$46,500	\$6.20	\$7,301	\$0.97	\$26,550	\$1.77	\$48,321	\$3.22	\$128,672	\$2.87
Surgery: General	\$33,750	\$4.50	\$8,003	\$1.07	\$29,100	\$1.94	\$52,962	\$3.53	\$123,815	\$2.76
Hospitalist	\$57,900	\$7.72	\$5,528	\$0.74	\$20,100	\$1.34	\$36,582	\$2.44	\$120,110	\$2.67
Gastroenterology	\$52,125	\$6.95	\$5,775	\$0.77	\$21,000	\$1.40	\$38,220	\$2.55	\$117,120	\$2.61
DME	\$26,850	\$3.58	\$6,806	\$0.91	\$24,750	\$1.65	\$45,045	\$3.00	\$103,451	\$2.30
Long Term Acute Care	\$39,600	\$5.28	\$5,445	\$0.73	\$19,800	\$1.32	\$36,036	\$2.40	\$100,881	\$2.25
Urology	\$40,950	\$5.46	\$5,074	\$0.68	\$18,450	\$1.23	\$33,579	\$2.24	\$98,053	\$2.18
Diagnostic Imaging/ Cardiology	\$58,125	\$7.75	\$3,671	\$0.49	\$13,350	\$0.89	\$24,297	\$1.62	\$99,443	\$2.21
Skilled Nursing Facility	\$34,125	\$4.55	\$5,445	\$0.73	\$19,800	\$1.32	\$36,036	\$2.40	\$95,406	\$2.12
Pulmonary Disease	\$24,300	\$3.24	\$6,188	\$0.83	\$22,500	\$1.50	\$40,950	\$2.73	\$93,938	\$2.09
Ambulance	\$37,875	\$5.05	\$4,950	\$0.66	\$18,000	\$1.20	\$32,760	\$2.18	\$93,585	\$2.08
Addition, Behavior & Mental Health	\$19,125	\$2.55	\$6,394	\$0.85	\$23,250	\$1.55	\$42,315	\$2.82	\$91,084	\$2.03
Radiation Oncology	\$52,875	\$7.05	\$3,094	\$0.41	\$11,250	\$0.75	\$20,475	\$1.37	\$87,694	\$1.95
Dialysis Facility	\$25,500	\$3.40	\$4,043	\$0.54	\$14,700	\$0.98	\$26,754	\$1.78	\$70,997	\$1.58
Physical Medicine & Rehabilitation	\$20,850	\$2.78	\$4,373	\$0.58	\$15,900	\$1.06	\$28,938	\$1.93	\$70,061	\$1.56
Surgery: Cardiothoracic	\$37,725	\$5.03	\$2,681	\$0.36	\$9,750	\$0.65	\$17,745	\$1.18	\$67,901	\$1.51
Physical Therapy	\$21,525	\$2.87	\$3,589	\$0.48	\$13,050	\$0.87	\$23,751	\$1.58	\$61,915	\$1.38
Dermatology	\$15,600	\$2.08	\$3,919	\$0.52	\$14,250	\$0.95	\$25,935	\$1.73	\$59,704	\$1.33
Video & Telemedicine	\$15,000	\$2.00	\$7,500	\$1.00	\$15,000	\$1.00	\$22,500	\$1.50	\$60,000	\$1.34
Otolaryngology	\$12,600	\$1.68	\$3,589	\$0.48	\$13,050	\$0.87	\$23,751	\$1.58	\$52,990	\$1.18
Neurology	\$17,175	\$2.29	\$3,218	\$0.43	\$11,700	\$0.78	\$21,294	\$1.42	\$53,387	\$1.19
Surgery: Bariatric	\$12,075	\$1.61	\$3,506	\$0.47	\$12,750	\$0.85	\$23,205	\$1.55	\$51,536	\$1.15
Nephrology	\$14,775	\$1.97	\$3,094	\$0.41	\$11,250	\$0.75	\$20,475	\$1.37	\$49,594	\$1.10
Urgent Care Facility	\$8,625	\$1.15	\$4,200	\$0.56	\$17,100	\$1.14	\$17,250	\$1.15	\$47,175	\$1.05
Pathology	\$10,200	\$1.36	\$3,135	\$0.42	\$11,400	\$0.76	\$20,748	\$1.38	\$45,483	\$1.01
Surgical Assistant	\$12,375	\$1.65	\$3,000	\$0.40	\$10,500	\$0.70	\$19,110	\$1.27	\$44,985	\$1.00
Surgery: Plastic & Hand	\$8,925	\$1.19	\$3,011	\$0.40	\$10,950	\$0.73	\$19,929	\$1.33	\$42,815	\$0.95
Podiatry	\$11,025	\$1.47	\$2,681	\$0.36	\$9,750	\$0.65	\$17,745	\$1.18	\$41,201	\$0.92
Rheumatology	\$16,650	\$2.22	\$1,856	\$0.25	\$6,750	\$0.45	\$12,285	\$0.82	\$37,541	\$0.84
Allergy	\$4,650	\$0.62	\$2,681	\$0.36	\$9,750	\$0.65	\$17,745	\$1.18	\$34,826	\$0.78
Surgery: Neurological	\$6,750	\$0.90	\$1,898	\$0.25	\$6,900	\$0.46	\$12,558	\$0.84	\$28,106	\$0.63
Vision	\$5,175	\$0.69	\$1,609	\$0.21	\$5,850	\$0.39	\$10,647	\$0.71	\$23,281	\$0.52
Chiropractic	\$5,850	\$0.78	\$1,444	\$0.19	\$5,250	\$0.35	\$9,555	\$0.64	\$22,099	\$0.49
Intensive Care Professional	\$6,300	\$0.84	\$1,320	\$0.18	\$4,800	\$0.32	\$8,736	\$0.58	\$21,156	\$0.47
Pain Management	\$4,425	\$0.59	\$1,238	\$0.17	\$4,500	\$0.30	\$8,190	\$0.55	\$18,353	\$0.41
Endocrinology	\$4,875	\$0.65	\$784	\$0.10	\$2,850	\$0.19	\$5,187	\$0.35	\$13,696	\$0.30
Infectious Diseases	\$5,550	\$0.74	\$495	\$0.07	\$1,800	\$0.12	\$3,276	\$0.22	\$11,121	\$0.25
Optometry	\$900	\$0.12	\$600	\$0.08	\$1,500	\$0.10	\$1,800	\$0.12	\$4,800	\$0.11
	\$4,549,950	\$303.33	\$1,101,953	\$73.46	\$1,990,650	\$132.71	\$3,000,390	\$200.03	\$2,610,875	\$174.06

Health Plan Fund Benchmark FFS Costs Expressed as Capitation Rates										
<i>Assume 1,500 Ffs in 30 practices in Health Plans</i>	This budget is based on actual experience in managed care plans over a ten year period adjusted for 2019 costs									
<i>About 45,000 total in four age groupings:</i>	7500 Patients		7500 Patients		15000 Patients		15,000 Patients		45,000 Patients	Weighted
Capitation for Medical Services	Dollars	2019	Dollars	2019	Dollars	2019	Dollars	2019	Total All Ages	Cap
General Administrative Expenses										
Auditing Actuarial & Consulting	\$8,625	\$1.15	\$2,888	\$0.39	\$10,500	\$0.70	\$15,000	\$1.00	\$37,013	\$0.82
Beneficiary Discovery and Survey	\$13,125	\$1.75	\$2,681	\$0.36	\$9,750	\$0.65	\$17,745	\$1.18	\$43,301	\$0.96
Beneficiary Personal Contact & HRA	\$11,250	\$1.50	\$6,806	\$0.91	\$24,750	\$1.65	\$18,750	\$1.25	\$61,556	\$1.37
Boards Bureaus & Asso. Dues	\$825	\$0.11	\$165	\$0.02	\$600	\$0.04	\$1,092	\$0.07	\$2,682	\$0.06
Care Coordination	\$14,625	\$1.95	\$4,331	\$0.58	\$15,750	\$1.05	\$28,665	\$1.91	\$63,371	\$1.41
Collections and Bank Service Charges	\$3,150	\$0.42	\$578	\$0.08	\$2,100	\$0.14	\$3,822	\$0.25	\$9,650	\$0.21
Commissions	\$285,000	\$38.00	\$52,800	\$7.04	\$192,000	\$12.80	\$349,440	\$23.30	\$879,240	\$19.58
Cost of Depreciation of EDP Equipment	\$4,875	\$0.65	\$949	\$0.13	\$3,450	\$0.23	\$6,279	\$0.42	\$15,553	\$0.35
Equipment	\$2,625	\$0.35	\$536	\$0.07	\$1,950	\$0.13	\$3,549	\$0.24	\$8,660	\$0.19
Insurance on Real estate	\$5,400	\$0.72	\$1,361	\$0.18	\$4,950	\$0.33	\$9,009	\$0.60	\$20,720	\$0.46
Legal	\$7,350	\$0.98	\$1,320	\$0.18	\$4,800	\$0.32	\$8,736	\$0.58	\$22,206	\$0.49
Occupancy, depreciation & Amort.	\$2,850	\$0.38	\$578	\$0.08	\$2,100	\$0.14	\$3,822	\$0.25	\$9,350	\$0.21
Out of Area Stop Loss Insurance	\$6,750	\$0.90	\$1,485	\$0.20	\$5,400	\$0.36	\$9,828	\$0.66	\$23,463	\$0.52
Outsourced Services EDP, Claims	\$61,950	\$8.26	\$11,096	\$1.48	\$40,350	\$2.69	\$73,437	\$4.90	\$186,833	\$4.16
Payroll Taxes	\$10,200	\$1.36	\$2,104	\$0.28	\$7,650	\$0.51	\$13,923	\$0.93	\$33,877	\$0.75
Postage Express & Telephone	\$35,625	\$4.75	\$9,199	\$1.23	\$33,450	\$2.23	\$60,879	\$4.06	\$139,153	\$3.10
Printing & Office Supplies	\$18,750	\$2.50	\$6,146	\$0.82	\$22,350	\$1.49	\$25,200	\$1.68	\$72,446	\$1.61
Regulatory Authority Fees	\$525	\$0.07	\$124	\$0.02	\$450	\$0.03	\$819	\$0.05	\$1,918	\$0.04
Rent	\$15,900	\$2.12	\$4,373	\$0.58	\$15,900	\$1.06	\$28,938	\$1.93	\$65,111	\$1.45
Salaries, Wages & Benefits	\$75,000	\$10.00	\$18,810	\$2.51	\$68,400	\$4.56	\$94,500	\$6.30	\$256,710	\$5.72
Specific Stop Loss @\$75,000	\$187,500	\$25.00	\$61,875	\$8.25	\$225,000	\$15.00	\$330,000	\$22.00	\$804,375	\$17.91
State and Local Taxes	\$48,750	\$6.50	\$9,900	\$1.32	\$36,000	\$2.40	\$65,520	\$4.37	\$160,170	\$3.57
State Premium Taxes	\$45,975	\$6.13	\$8,044	\$1.07	\$29,250	\$1.95	\$53,235	\$3.55	\$136,504	\$3.04
Travel	\$5,625	\$0.75	\$1,856	\$0.25	\$6,750	\$0.45	\$9,750	\$0.65	\$23,981	\$0.53
		\$116.30								
Summary of Costs										
All Professional	\$2,274,975	\$303.33	\$550,976	\$73.46	\$3,484,650	\$232.31	\$5,259,870	\$350.66		
All Hospital Services	\$2,812,500	\$375.00	\$435,000	\$58.00	\$36,000	\$2.40	\$65,520	\$4.37		
All Administration	\$872,250	\$116.30	\$210,004	\$28.00	\$763,650	\$50.91	\$1,231,938	\$82.13		
Sub-Totals	\$5,959,725	\$794.63	\$1,195,980	\$159.46	\$4,284,300	\$285.62	\$6,557,328	\$437.16		
Margin	\$595,973	\$79.46	\$119,598	\$15.95	\$428,430	\$28.56	\$655,733	\$43.72		
Totals	\$6,555,698	\$874.09	\$1,315,578	\$175.41	\$4,712,730	\$314.18	\$7,213,061	\$480.87		
Target Hospital Admits per 1000		250		43	\$930,000	62	\$1,692,600	113		
Target Length of stay		5.26		1.75	\$37,500	2.50	\$68,250	4.55		
Income From Premiums	\$8,250,000	\$1,100.00	\$1,537,500	\$205.00	\$5,250,000	\$350.00	\$8,250,000	\$550.00		
									Totals For Plan	
Gross Shared Savings Potential	\$1,694,303	\$225.91	\$221,922	\$29.59	\$537,270	\$35.82	\$1,036,939	\$69.13	\$3,490,433.70	
25% to MSO	\$423,576	\$56.48	\$55,481	\$7.40	\$134,318	\$8.95	\$259,235	\$17.28	\$872,608.43	
37.5% PCPs	\$635,363	\$84.72	\$83,221	\$11.10	\$100,738	\$13.43	\$194,426	\$25.92	\$1,308,912.64	
37.5% Specialists	\$635,363	\$84.72	\$83,221	\$11.10	\$100,738	\$13.43	\$194,426	\$25.92	\$1,308,912.64	

Attachment 6

Basics of Marketing
By
Henry Ospitia

Edited by
Don McCormick

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Henry Ospitia



Don McCormick



Alex Tambourides Crystal Chacon Matthieu Tambourides

Preface

By Don McCormick

Raising the level of awareness of anyone is a daunting task but doing it with hubris is impossible. In these chapters Henry Ospitia urges the reader to not contest another's truth but to establish communication lines between just two people at a time by discovering common interests, experiences, wants and needs of each person. He considers the ideas and feelings of trust between two people as the requirement for any action that would improve another's life or work. He asks, "What is the point of change without improvement and how can one improve their life without comparative knowledge." His ideas are in camp with many great writers and thinkers from our past, like Ammon Hennacy, but he cares little about philosophy, religion, economics or politics but only about what individuals can do putting order in their lives and acknowledging the truths of others discovered through personal communications and honest examinations of choices that lead to better exchanges of values.

Henry would agree with E.F. Schumacher who wrote *Small is Beautiful: Economics as if People Mattered*. Schumacher said, "We are estranged from reality and inclined to treat as valueless everything that we have not made ourselves." He finds the ideas of Beau Lotto from *Deviate: The Science of Seeing Differently*: "If you attack a problem with the wrong assumption, there is nowhere to go but deeper into that assumption." The experiences of Ernesto Sirolli that people who want to help others must first *Shut-up and listen*. Sirolli advised, "Do not incite but be a servant of local people's passion to become better - Respect the local people and listen to them - Create an environment of trust - Invest on what a person wants to do towards improving the community and support them..."

Henry's grandmother told him that he could learn to do anything if he reduced the problems to their fundamental steps and learned each step of each process. He passes that wisdom along in this short essay on *The Basics of Marketing*.

Chapter I Communication Lines

Welcome to the Basics of Marketing. Let us start with a controversial subject, **Reality**. We are going to make it as simple as possible. You may be thinking, "What does **Reality** have to do with marketing?" Everything, because reality is the beginning of marketing. You must be **real** to me so I can communicate with you. I need to see your face, hear your voice, know that you are a **real** person with some things we have in common so we can talk.

What is **Reality**? There are many definitions, but none have been incredibly useful to me. A common definition like "*the quality of being true to life*" was not an idea I could apply easily and get results. It was not something I could use to think.

I have found a more practical and simple definition of **Reality**. It is an agreement reached between two people. As an example, you and another person may both look at the sky and agree that it is blue. Both of you might also agree based on your separate experiences that a blue sky is a truth for others. So, you both think that a blue sky is real, until something happens to change that **Reality**. Sometimes it could become a red sky in the morning from which sailors take warning.

There are different cultures in the world, some primitive and others more advanced. In these cultures, difference customs are observed which are just agreements between people. Religion is such an agreement. Sexuality is such an agreement. How you eat, when you eat, what you eat are agreements. Some people eat food you might think is inedible, but they have good experiences with such food. It could be strange food such as rodents, snakes, smelly cheeses, extremely hot peppers and not meat and potatoes. What people like to eat is their agreement, a part of their **Reality**. Experience in life is based on such agreements. You say, "This man is my brother." How do you know that? You agree because you have been together for a long time and people with whom you have lived have said it was true. They said, "He is your brother," But how do you know? You may not have been old enough to recall his birth. You may not know but you say it is so, because you have agreed with others with whom you talk that it is true and therefore real. So, it is.

Everything we use to think is a concept or an idea about which we have made agreements. That is why people make distinctions and say things like, "Hey, my man. you're black, I'm black." Each may be a shade of brown, but the broader concept of black is their agreement. Ask yourself, are you a redneck? Are you a white boy? Are you a Spic? Whichever of these concept words you may use are agreements you have made with other people. They are collective realities. Some words in every language people agree are vulgar or "bad." George Carlin took a "bad" word case to the Supreme Court of the United States and lost because the agreement in American culture was so strong regarding public use of his seven "bad" words that even funny jokes in which they were used could not be said on radio or TV. You still see those words bleeped today. Some words are "Holy" and people object to them being used out of context. If you agree that a word is "Holy," then you use it in that context. Okay, it is holy. If you agree that something is horrible, it is horrible. Therefore, I stopped arguing with people when I realized that truth and reality were agreements and my arguments with individuals who disagreed with me were without value.

You are always 100% correct if that is your agreement. If you say, "Life is horrible. I am too young. I am too old. It's difficult." Those are your agreements. Life can be made better or worse if your agreements with others work in a relationship. That is your truth. Does it work? Are you getting better in life with that agreement? Keep it up. If it does not work, find a better agreement, a better truth.

Solid objects are real things in life if we agree that they are. Everything you see and others see and about which you both agree and name is true. You both are thinking with agreements. It is difficult. Based on agreements,

simple common-sense exchanges with another person are how you are going to behave and how you are going to be able to talk with people.

Here is an example. See this transmission tower from a radio station. See this radio in a person's house. The tower is broadcasting at 9.20 A.M. That is the reality of the tower. But it does not have an agreement with anyone unless a person at home tunes their radio to 9.20 A.M. When that connection is made, they have an agreement - a one way talk in this case unless it is a cell phone. We call this a communication line. This is the soul of what people do in marketing. A communication line is the first thing you need to create a relationship. You cannot say anything until a communication line is established. Remember that radio and TV broadcasting are one- way communication and only establish communications lines to the few people who hear them and are attentive.

Communication is how people become real to you and you real to them. When you first meet people and exchange questions and answers you open the communication line. You are at 9.20 AM and they are at 9.20 AM. That is how talking becomes easier. You learn something about each other.

See this cable. It must exist before you can put anything through it before you can say or hear anything you or another party call real. You see how sound and images are going to travel, both ways. These are your concepts and ideas. This is, "Hello. I'm calling on behalf of the Co-op." Or " Do you have any medical issues?" If you do not have a communications line, you will be "talking nonsense" with only yourself.

Communication lines must exist before you try to sell anything. It is the essence of establishing a relationship. You must be real to the other person. How many hands are holding this cable? Two. If both people do not connect through the cable, the relationship disappears. You cannot communicate anything anymore.

There is a magical number in marketing. That number is **two**. That is the most precious number you will ever need. The communication line starts with two people. In my picture, the antenna at the radio station is **one** and the radio is **two**. If one is at 10.10 A.M. and the other is at 9.20 A.M. there is no communication. You cannot tune into that radio station. Both people must be on the same frequency. Assume that both parties have transmitters and receivers, like a cell phone or a computer app. If you do not get this, you will fail. You will not have customers; you will not have doctors or patients. If you get over this hump you will be able to have customers. Examples which are common well help. What makes a marriage work? Usually, it is two people with the same **Reality**. Now this is may surprise you. What makes two people quarrel? Whenever you see two people having a problem discussion, they must be agreeing about the same nonsense. If not, they would not be fighting. They are waiting for their turn. It is like boxing. *"Hit me, you might be able to hit me, or you might not be able to hit me. I'm here because I'm waiting for a chance to hit you back."*

If you are there and you are going through it, you must be playing that game. You must be playing the transaction game. It is part of life. When you call people, you are trying to be an effective communicator and be on the same frequency with them. You are not just talking and waiting to be hit back. You are a real person and so is the person on the line with you, who may be a future customer you can serve.

Start using communication lines and you will see how magically they work. From my personal experience there is an example. I go places where people do not know me. In a matter of minutes, they like me. I become real to them. I have worked on this skill for many years. You can do that too, you can get into people's lives, help them, if you want to do it. It is up to you. If you do not help them after you have created a trusted communication line and you do bad things it will come back to you that way.

Chapter II The Magical Two

As I have said, **Reality** is an agreement. Two people saying yes to the same thing. “What time is it? Five? Okay. Five. Got it?”

There is an exchange example too. In this statement “the amount of money” is the degree of agreement reached by two people. “What are you willing to give for this? Well, I'm willing to give ten.” Then the other person says, “I'll give fifteen. You too?” Me too. “I'll give fifteen.” Both agree on a price. Agreements are between a minimum of two and then you start adding up the “twos”, but it all starts with **two**. It can include solid objects, the most agreed upon “real” things in life. It is because both people agree.

The communication line is like a road. If you do not have a communication line nothing is going to travel through it. You will neither transmit nor get reception. Two people agreeing on the same things. You can be in a crowd of people and everyone will be invisible except the guy who agrees with you. This is so magical that you do not even have to look for the person. They will bump into you. I tell people about my Dad when they have issues with women. He always had issues with women. If you had asked my dad, “What are women to you?” He would have said, “Toys” and I would have said, “Jesus, Dad, that's horrible.” He often said, “Women are all easy.” I was like, “Papa, what the hell? I am a man already. Come on.” I said, “If they're all easy what about my Grandma?” He would say, “She was the only saint I've ever met.” That was his agreement. You can imagine what kind of women he found? It was the kind my Grandma did not like.

You may ask some women, “What do you think about men?” They may respond, “Well, they're horrible, like my husband.” Men and women do not find each other or stay with each other that way. That's why when you change a station's frequency you find different kinds of people in your life. It is not discovery. The people are there for you, always. They are waiting for a change and if you are a high quality being, you are going to find high quality people, high quality companies, high quality customers, high quality patients. It is really you. You are the frequency of the radio station. If you are expecting something to happen without changing yourself and you want to communicate, it is not likely to happen.

This is the essence of how to create reality with people. Therefore, you find them. Therefore, God sends them to you. You want to put God in the middle? Put him in the middle. If you want Buddha in the middle, the Buddha will send them to you. Whatever your **Reality** is, that is how it happens. I am just sharing with you the reality I know that works. You change, your life changes. You get trained, you do better in life. You are going to do amazing things because you are the one that is getting better.

Remember, the magic number **two** will tell you exactly why you have people together? When they separate, it means they do not share the same truths. It is like, “I beat you and then you beat me, you insult me and then I insult you.” People take turns.

One of the things I found about my marriage was that I had to change me. I am was not going to get a different kind of wife if I did not become a different kind of human being. I said, “I better start working on myself.” When I discovered how much of a jerk I was, I thought of all the bad stuff I did, and I changed them. Guess what? An amazing woman came into my life 15 years ago. It was the best person I had ever found. I changed and everything got better. She got better too. Why? Because I got better. I changed, she changed. I improved, she improved. That is why if you are part of a group it is important that everyone in the group gets better. It is dynamic. The group gets better because its members improve.

When you find people fighting or arguing, that is their level of reality. Pay attention. These are laws, marketing

laws. If **Reality** does not change into respectful agreements, there will not be any communication because **Reality** creates the communication line. Mutual **Reality** is based on **twos**. Picture yourself on a bridge that has a gap. It cannot be used. The connection that makes it a bridge is missing. No one can cross it. It is not a communication line.

Your main objective, your product as a service representative, as a human being is to be living a credible life through the relationships you create. Your product (and this is how I measure progress) are the communication lines you build. How many people you talk with today is the measure of progress. It is not how much you sold. That is for someone else or for you to do later.

Without communication lines there is nothing. Think of the line as a little tiny bridge that starts, then increases with relationships built through communication lines to **Reality**. It gets stronger as you keep building it. Eventually, you get a gigantic bridge like the Golden Gate Bridge in San Francisco.

Reality points are when you find something in common with another person through your communication lines. In common means you have it, you know it, they have it, they know it. You guys want to get better. I have that in common too. I am going to share what I have learned. You may share it with others later. See, we also have that in common: goals, purposes. You want to get better? I want to get better. Things in common. **Twos**.

Here are some examples of what you have in common with people you meet. Consider **age**. You are not the same age as me. How can we agree on some age? Alex, how old are you?

Alex: 21.

Henry: 21. Okay. Good. I am going to create reality with Alex. Alex, you are 21. Oh my God. I remember when I was 21. Boom. There are two 21s there because I said it. You understand that?

Alex: Yes, sir.

Henry: I say, "When I was 21, where was I? Oh my God. I lived in Miami. It was in the early '80s. Yeah." Now you are tuning into Channel 21 listening to Alex and Henry's broadcast. We talked about the same thing. You look at me and suddenly, I am a little bit more interesting because I said something about you but in my world at 21. I do not have to lie. I was 21.

Henry: Alex, what do you do for a living?

Alex: Work with the co-op and schedule appointments so we can get more doctors and patients.

Henry: Awesome. I do not do that. (Watch how I am going to create reality with Alex.) I'm going to say, "Wow. Do you know I have an organization that does marketing? I train people to be better in marketing, with communications. I have something in common with you. Guess what? I am going to teach you how to be better. Would you be interested in getting better in that?"

Alex: Absolutely.

Henry: Me too. Here is another **two**, which is I am interested, you are interested, in both of us getting better.

Starting a conversation may be easier, supposedly, if two people are the same age but not always. I mess with Don and say, "You're an old man. You know you're an old man, right?" He goes, "No, no, I'm not old. I'm just older than you are." I say, "Yeah, but you're a really old man. I am not as old as you are. You know what I

mean?" He messes with me and I mess with him and we have something in common. We care for each other. We want to talk about our age, even though we are not talking about our age. See what I mean?

Alex: Yeah.

Henry: **Age** is a ground to agree and the better you get at it, the more real you are. Consider **Relationships**. Do you have brothers and sisters? Well, let us look. Matthieu? How many brothers and sisters do you have?

Matt: Three.

Henry: Three. How many brothers?

Matt: Three brothers. No sisters.

Henry: Three brothers. I have three brothers. I have one with my original family and then two that came after my dad got divorced and got married again. Two brothers, Charlie, and Alex. I am not making that up. It is true. I also have three brothers. I also have another sister. Now we agreed on something, right? Brothers, three. Look at that.

Matt: Yeah.

Henry Ospitia: You see what I mean? That is the secret. You do not have to lie. Matt and I have the same number of brothers. How do you get along with your brothers?

Matt: Well I would say, sometimes, it is hard.

Henry: Okay. It is sometimes good, sometimes not good?

Matt: I would say maybe the same with many people.

Henry: Yeah. Okay. Do you have a preferred brother?

Matt: This kid here with me, Alex.

Henry: Same as me, man. My first brother and I do not get along ... I have not talked to him for 25 years. I do have a preferred brother. His name is Charlie. He came into my life when I was 16. I took care of him and now he is in his forties. Yeah, I also have a preferred brother. Bam, bam, bam. You see? You see what we are doing?

Henry: Crystal, you have any brothers or sisters?

Crystal: Yes. I do.

Henry: How many?

Crystal: I have seven.

Henry: Wow! You have as many brothers and sisters as I have daughters. How many girls? How many boys?

Crystal:
Five girls, two boys.

Henry Ospitia:
Five girls. Wow. Five girls. You are the fifth girl?

Crystal:
No. I am the baby on my mom's side. My mom has three daughters total. My dad is the one that has six children and I am the second one for my dad.

Henry: Oh, got it. You have stepbrothers and stepsisters?

Crystal: Yes. I do. I love them all.

Henry: Yeah.

Crystal: We get along well.

Henry: I also have stepbrothers. I have two stepbrothers. I get along better with my stepbrothers, I guess, because I was older.

Henry: Now, do you notice how we are talking about it and I am also matching, matching, matching?

Crystal: Yes.

Henry: I am not kidding you. If I cannot match you, I will go to another subject. That is how you become real. That is the point. Let us continue. **Relationships. Sex.** Hey, if we both like sex the same way, we like each other. Okay? I do not care. **Race.** We agree. There are some women that love black men. They say, "Hey, I love black men." For whatever reason, they love black men. You see? The likings about sex and color is also part of how people make agreements.

Nationalities. I am a Latino. I might say, "Where are you from?" He might say, "I'm from Colombia." "Really? I'm from Colombia." "What part of Colombia?" He says, "Bogota." "I'm from Bogota." You may just keep matching more and more, "What did you study, Where? Who was your history teacher?" Now you see this incredible affinity. It starts increasing and this willingness to talk about it. Why? The two people are talking and finding their likenesses.

Reality point number two. **Marriage status,** "Are you married? I am married. Okay. Good. There is a two. "How's it going in marriage?" The other guy says, "It sucks." I say, "Really. Mine too." Uh oh. Now we are real. "You want to have a beer?" Good. "What kind of beer you like?" "I like Busch." "Me too. "Busch." "Oh my God. We're Busch people." See what I mean?

Grandchildren, "How many do you have?" "I love my grandchildren." "You do?" Wow. "I've always wondered how it is to be a grandparent." "Well, it's awesome." See, now you wander, and he has something to share. What we are talking about is **twos.**

You do not see very skinny models walking around with chubby men, do you? No. People get together because they have similar realities. You know? Chubby. It does not matter. It is real. Right? Why is it real? Because they also have similar likings. "I love carbohydrates." Okay? "I love pizza and burgers." "Hey, you want to go eat some pizza?" "Yes."

You do not want to talk to a guy who says, "I don't eat fried stuff because no one should eat fried food." You say, "Go away, I'll eat my chicken wings." You are not going to have a genuinely nice time together, right? Party pooper. I am eating fried chicken wings. You do not need to talk to me about veggies. I don't like veggies." Do you know what I mean?

Clothes, similar clothes. Therefore, companies have uniforms, so they have label of reality about their clothing and stuff. If you go to a funeral in a Hawaiian shirt you will be out of place. People do not go to a funeral in that. That is reality. They go dressed in black. People behave according to their agreements because that is a reality. If you go to one of those New Orleans funerals, the informal shirt is okay. That is a different kind of funeral, a different reality. You've must find out what kind of funeral and dress accordingly to be real.

Does this make sense? Alex.

Alex: Yes, sir. I think we are understanding well. Basically, we are getting two people to connect on the same fronts.

Henry: We connect when we have similar realities.

Alex: Right.

Henry: I am colorblind and international. I do not see people by the color of their skin or their nationality. Those are some of the reality points but there are many more about which we can agree. The world opens to you if you can do this. When we create communication lines, we do not do surveys and stuff. We do not go there to sell anything. We do not even represent a specific service or product. We represent an organization who is creating programs to serve people. We teach you how to bring your services later and then we ask specific questions so we can find things in common, the points of agreement, and then the communication line becomes strong. We make it stronger.

Alex: Yes, sir.

Henry: Good. Mateo, that's Matthieu in Spanish. Okay?

Matt: Mateo. Yes, sir.

Henry: Mateo, talk to me.

Matt: Mateo is the same in Greek as well. We are Greek, my brother and I, and that is how we say it, "Mateo." It is cool that it goes both ways.

Henry: Yeah. There you go.

Matt: Yeah. Everything is straightforward. Build a relationship with the person to whom you are talking, find similarities, make them comfortable, and then you are golden. It is not hard to make friends with people.

Henry: Well, remember that it is always easy once you know how to do it.

Matt: Correct.

Henry: I am teaching you the anatomy of building relationships. You are good now because you may have been doing this automatically. You can do this analytically and start creating stronger relationships.

Henry: One day I went to Sam's and I saw this lady and she felt depressed. She was getting something to eat and I was getting something too. I was putting ketchup on a hot dog. She comes by and I look at her and notice she looks sad. I see if I can find something that I like about her. I saw her shoes were nice. They were pinkish, glittery and I am into women's shoes because I have so many women in my family and I buy many of their shoes. I said, "Those are nice shoes." She said, "Thank you." See? I had something to like, she had something she likes. I made **a two**. I knew we could be friends. We could tell. It was in the appreciation she felt that I noticed something about her that also interested me.

If you continue to create strong communication lines you can travel and communicate things through it. Crystal, what are you doing, Senorita?

Crystal: I am listening to you guys and I am listening to you talk about pretty shoes and the shoes you buy for women in your family.

Henry: Okay. The important thing is you can create reality by communication. The better you are at doing this, the more everything else will fall into place. If you find something difficult you must backtrack to basics, to simplicity. You will discover that you did not understand the simplicity. It is like trying to multiply without learning the tables. You are never going to make it. Or learning the tables without knowing how to add or subtract or learning how to add or subtract without knowing numbers. It is a gradient, the basic gradient of marketing.

Let me show you a bit more. The reason why this time of the year is optimum to create relationships is we are sharing the same Holidays with many people. There is more you can do. The more you work on this, the easier it is going to be for you to communicate and make your point. When you have **plans** that are in common, **goals** that are in common, you create reality by making communication lines.

Losses. "Have you lost a parent?" They say, "Yeah. I lost my dad a few years ago and I lost my mom." You will have more reality with people who have lost their parents. **Giving birth.** You may say, "I gave birth." "How many children?" "One." "Oh my God. It wasn't easy, was it?" "Oh my God. It was horrible." Mutual things that are in common are **twos**. **Losses** are common. When we talk about it, "How's your dad?" "My dad passed away." "No kidding. How long ago did he die?" "A couple years ago." "Really? Mine too, man. I miss him a lot." "Yeah, me too." More **twos**. That may not be what you want to talk about, but it is making the communication line work. Your goal is to create communication lines first.

Illnesses. People may be diabetic or in some way ill, "Well, I have cancer." "Me too." "My mom's got cancer." Maybe I do not but my mom does. She is battling cancer. You are kidding? **Two, two, two.**

Things that you studied in the past. "I studied theology." "Really? Me too, man." Find something you studied in common. Find something you hated about studying in common. In common. **Two. Two.**

It does not matter if you are different. What makes you communicate and become real to another are the things that are in common. You emphasize that first. How many parents do you have? Well, I have parents. I have a whole family. I was an only kid. My mom raised me. I have both mom and dad. Those are things in common. "Well, my mom left us when I was eight." "You're kidding. Wow. Me too, man. I was raised by my grandma." "Me too." See? **Two.**

When you find those **twos**, you are creating a solid communication lines and you are creating the possibility of further communication. Now, here is the strongest one of them all: **purpose**. If you have a **dream** another may have your **dream** as well. It does not matter what dream it is. If you are both talking about dreams or talking about your dreams, both of you can listen to each other. It is strong. If we happen to have the same common

goal, which is to grow and to expand and to evolve and to become a better human being, you're going to pull the right people, people that will be with you. You will create a group, a family.

If your purpose is to hurt each other you are going to find someone who will hurt, you. There are two kinds of purposes: to get better in life or to get worse. It does not matter what religion. It does not matter what philosophy. There's two basic questions: "Why am I here? What am I to do with my life?"

That is our bond. That puts us together. That makes us communicate. If you continue to put in more and more communication lines, you will build a group. You will build a group of people with whom you can build a family.

The common denominator on both ends is to have the same purpose. Let us say we all want to go to San Antonio, and everyone wants to get there at a specific time. We all push the right way, the same way. We have a coordination of purposes and goals. That is why people help each other. That is why it is so strong and that is why it is the most important thing in marketing to understand **Reality**.

No one is right. No one is wrong. If one says he is right, he is right. Do not argue with him. The only time you argue with someone is when you have so much doubt about your own goals and reality. You are always right. You can always be righter. There is no one set God. He says it, then it is. Do not argue with it. Everyone picks their own Gods; they accept their own religions. Who is the source behind that source? You are because you agreed to it.

If you believe that seashells create your destiny and that is why your bed is made from seashells, then it is obviously working for you. You see it? You only start trying to debate and make people wrong is when you are so weak that the reality you have is not yours. When you create your own reality, you respect other people. Everyone is right.

If you understand these points, you will do better; not only in life but at work. That is what I am teaching. This is the beginning of it. I am explaining, what to say, how to ask questions, when to say things, when not to say things. You must become real first. The communications line will exist and eventually you can transmit and the people you meet will receive your message.

There's no reason why the co-op cannot be 10,000 or 20,000 people. There is no reason why people cannot leave all these stupid health plans and scams. You may think the only reason they do not is that you have yet to reach them, but that is not the real reason. No. That's not the answer. It is a matter of creating relationships and telling them about it so it will make sense to them.

You do not want to sell anything. You want to create reality. You want to create a relationship. You want to create a communication line. Then you can sell. You will be extraordinarily rich, extremely rich, and have whatever else you want but learn this first. Okay?

All right. Before we end off, Crystal, anything you want to say or comment?

Crystal:

It makes sense. You must relate to people. They must like you to listen to you. Even if they like you but you do not establish that common bond, that space, that something, that there is at least one thing and from there you expand. Once you talk, you relate, and you have that one reality the communication lines open.

I really want to take a moment to talk to you about the potential I have always seen in PPC and some of the things we should attempt in this new and fast approaching decade. I have always had a special love and belief in PPC, and I want to see it grow and prosper. PPC must get known, it needs to get its brand out there and

noticed; to launch the brand we need to get people talking about it. As I see it, we will need community involvement and your idea of **twos** is a way to get there. Companies and organizations in the future are only going to survive by keeping up with some of the new marketing trends. I also whole-heartedly believe that it requires some of the tried and true methods such as face to face communication, a conversation with current and potential patients and physicians; there must be engagement and it must be from all parties.

We can get us there. I want us to move forward and work with what we have so that PPC can see growth. We are already equipped with the materials and equipment necessary and all we must do is put it to good use. I have started studying and surveying the Greater Heights area to get some knowledge of what we are working with. I believe that we will need to get involved with the community and a few of their organizations so that we can get the word out there.

Matthieu is an absolute goldmine and his skills are utterly amazing. The sincere love and passion that he has for the IT world and gadgets is inspiring. I know that if there is anything that he cannot do he will probably learn and practice until he can do it. This is great because we will need to create a lot of content for social media and different digital avenues.

I could go on and on about the future and all the opportunities we must conquer to succeed. However, I want to start working on this now. Let us hit the ground running and create the communications lines we need. We can come up with a solid plan. We will also need to have clear objectives and realistic timelines. It will take a lot of time and patience, but it can be done. We need a clear strategy. I will go to bat for PPC that we may see the prosperity and growth of which we are capable. We can have reality in organizing of members with like minds in the community when we get involved in the **twos**.

Henry: What's that magical number?

Crystal: **Two**.

Henry: The more twos the more solid the comm line is. You can talk to each other about more and more things. More **twos**. Okay? Incredibly good. All right, Crystal. Thank you.

Crystal: Sure.

Henry: All right. Alex, talk to me.

Alex: I do not think I have any questions. I think it is straightforward. To me, it is the concept. We have just got to apply it each day in our conversations with the people we call and meet. If I do have anything for you, I will send you an email.

Henry: Good, Alex. Incredibly good. Now, Matt?

Matt: Yeah. Everything is crystal clear for me. I remember a day I went to McDonald's and there was this sweet old lady taking my orders, but she was about 70 years old and I felt bad she was working there. A man in front of me that she was serving was treating her trashy. He had no respect for her. How little did this guy know? When I came up in line I said, "How you are doing today?" She's looked surprised and said, "Wow! Nobody asks that." So, something as simple as, "How are you doing today?" was a greeting she almost never heard.

Henry: Exactly.

Matt: Sure enough, it started a conversation and I found out that sweet old lady was having dialysis and was

going to die soon. I just thought to myself, "Everybody looked at this person at McDonalds" and did not see her as and person to talk to and to discover her life. You know, people can go out there and be nice. Just saying, "Hey, man. How are you doing?" is sometimes all it takes. That is what I see with this team. Crystal is good with people. I have seen some of her videos in the past for patient advocacy. We can all have a broad understanding of how to approach people and discover the kind of struggles people are going through. Henry, we appreciate your time too. Bringing this communications knowledge to us makes is better and we are happy that you have the time to teach us.

Henry: Beautiful.

Chapter III Focus on Reality

Let us start with the question from Chapter I: What is **Reality**? To make it simple, real, and based on your own observation, let us agree that there are many realities in the world and that realities are agreements, whether they are ideas or solid objects. In the Middle East, people have different ideas about women, values, food, dress, God, worship, and religions. In the Far East, people have ideas of different ideas than in the Middle East about women, dress, food, God, worship, and religions. Why? Because most of the people in these many countries have made agreements about these common ideas. Some believe in the teaching of Mohamed, others in the teaching Buddha, some in the Krishna. The important thing is to observe that people's realities are based on their agreements.

Communication is difficult when people start agreeing that their only reality is **one truth and it is the whole truth and nothing but the truth**. It is their reality and no one else's. Those people have issues with other people. The more uncertain you are about your own reality, the more you want to defend it. When you know, you know.

Personally, I agree on things that work. I am a **pragmatist**. It is possible there are degrees of agreement reached by people. I agree that if I treat women with respect and value their importance as part of humanity and part of my existence they will be as important to me as I am to them. We will get along well. I have learned this the hard way. So, I agree on that. That is my reality about women.

My reality about business is: Does it work? Does it make me more money? Do I learn from it? Does it make me feel better? Those are my realities about which I want agreements. I do not want agreements that I am right, and you are wrong. I want to get along. I want us to make the best out of business. Those are the kind of agreements I like. I want to share my likes.

I do not have issues with the agreements people make. Those challenges for me were gone a long time ago. The more you understand basics of reality, the better it is going to be in your life. As an example, a transmission antenna and a radio are both needed to complete a communication. Peter is transmitting his voice through the antenna and Paul is listening to him on his radio. The antenna is tuned to 9.20 AM. If the radio is tuned to 9.20 AM, you have a communications link. Paul can hear Peter and they can become real to each other.

Put yourself in Paul's place. To what do you listen? Country music? Salsa? News? That is how I understand communication links. The point is two people must be on the same frequency, 9:20 here, 9:20 there, to talk and to listen. The magical number is **two**. I tell my staff, "Let's get some more " Take advantage of Christmas and find more people one on one and you will see that such communication makes you become real to them. It is amazing.

If you are a couple and you want to have a good relationship, the more tools you have the better you will do. Whether it is for loving each other or hating each other, it takes the same tools. You must be in the same field to play soccer. You cannot be on opposite fields and play the same game at the same time. You must be on the same field. We can teach one basic from this. If reality does not exist there will be no communication. That is often hidden, forgotten, and avoided by people trying to market but one-on-one communication about things you have in common is simple to do if you practice.

You can become the best salesman in the world if you understand and practice this because you will have so many communication lines with people who listen to you. The longer and the more solid and the more frequent you can make these lines, the more you will sell. But you are not there for selling, **you are there to communicate**. It is like a road. Think of a road through a jungle or a road up a mountain. You cannot just walk

through a jungle or up a mountain unless you build a road. The bigger the road, the more solid, the firmer, the safer, the bigger the trucks that can drive through it. Remember, the magic number is **two**. Tomorrow you will start talking with people, total strangers, and you can make total strangers say, "Hey, I like you."

They will remember you. It is because you both found **two**, something in you and something in them, which is basically the same, something to like and to remember. To that degree, you will create a relationship. If such a reality does not exist there will be no communication line. If there is no communication line, there is no road for anything to be transported. When you are marketing and you tell people, "Hey, we are the co-op. We have the best doctors in the world, and we have the safest and best facilities. Our plans are very economical." You are just blowing sounds into the air. It is just like throwing paper into the air. It never reaches anyone because there were no communication lines established. You are not real. They think, "Who is this person?"

Do you understand that? You must be friends first and have something in common. He might say, "That's Pete, he's my friend." Why are you such a good friend to him? Because there is a lot of **twos** between you. A Promotion is only successful if you have solid communication lines. That is, it. You can close the book right now and you have learned the most important fundamental of life because if you want to have good relationships, get along with your kids, your friends, have people who support you, and have people buy things from you, you must have strong communication lines. **Twos**.

Think of a bridge that has a gap in it. It is not a bridge. It has potential to be a bridge, but it must be connected across the river. If you miss the connection, nothing can happen. Nothing can be built. This is the essence of creation. It is reality and the ability to create and to find the **twos**. I have seen people who are experts in creating **twos**. As an example, I was talking with Crystal before the meeting and we were creating **twos**. I said, "Crystal, I heard that you are of Cuban parents."

Crystal said, "Yes, that's right."

Henry: Then I said, "I'm not from Cuba, but I lived in South Florida and I know many Cubans and I love their food."

Crystal said: "I guess we can really connect on the food."

Henry: I said, "I was raised with Cubans. I have relatives who are Cuban. You have relatives in Cuban, right?"

Crystal: "Yes."

Henry: Did I become more real to Crystal? She gave me her address and then I said, "I'm not even thinking of going to your house." But look how close we became about just two things that were liked in common.

Crystal: "Yes"

Henry: Remember, **twos**, the twos we talked about.

Crystal said "No, man. You are more Cuban than I am."

There you go, a perfect example. I guarantee you, friend, if I sit with Alex or Matthieu, we will find some **twos**. It may not be Cuban food, but I guarantee you that we will find some twos. I am real, we can become friends. Yes or no, Senor Alex

Alex: Yes, sir.

Henry: What we did is a perfect example of **twos**. Your main objective is making sure there are communication lines. Without this, you cannot cross the river. You cannot get to your objective. The stronger that little bridge is, the more stuff you can communicate, the bigger, the stronger the bridge, the more they will buy from you. You have no idea how difficult it is for people to get to this extremely basic. I have made millions, literally millions. My net income when I was at the highest point, when I was doing Medicare Advantage programs, was \$7.5-\$8 million a year and 40-50% of that was mine to take home.

I didn't know what to do with the money. I earned all of it using this basic concept. The magic **twos**. We have talked about reality points: **age, relationships, sex, race, food, and likings**. For example, I am not going to say to my wife, "I really love Cuban food better when we're eating the Mexican food." That is not a two. She was not raised that way. But I have taken her to Miami, and she has had Nicaraguan food. So, If I tell her, "How about the churros?" She says, "Oh, my God. We're going back to Miami." So, we have a **two**, similar experiences and occasions.

This is why companies do meetings to bond people. It is not really bonding. It is **twos**. They are sharing the same things simultaneously. Love? No, it is not love, call it anything you want, quote from Shakespeare: "*Love is not love which alters it when alteration finds, or bends with the remover to remove: O no! It is an ever-fixed mark that looks on tempests and is never shaken; it is the star to every wandering bark whose worth's unknown, although his height be taken.*" Well said, but it is simply just **twos**. The more you do twos, the more you like each other, because twos create affinity. The stronger your realities, the more affinities you have.

We talked about being **married, single, plans, losses, illnesses, studies**. All these things are **twos**. If you find something within these that you have in common with another, you can both agree, and it is awesome. This is why when you really know how to communicate, you don't even need two voices, because by just listening to a person as Ernesto Sirolli advised us to do (*Shut up and Listen*), you are duplicating what they are saying, you have **twos** by being **attentive**.

I can sit with anybody and listen. if I understand my goal I can say, "You know? I understand what you're saying." He said it and I got it, so there is **two**. He can be foreign; it does not really matter. If you grasp this concept of listening, you will learn how to communicate, you will create more tools. Life will get easier for you.

There is a common idea that is superior to all I have mentioned, it is **purpose**. There are people who know and people who do not know. Then there are people who want to survive and people who want to succumb. You will find many of those people on both sides. Unfortunately, there are more people who want to succumb than want to survive. This planet would not exist if it were not for the people who want to survive. Someone we know, like Don, is an incredibly unique individual. He is worth helping. His purpose is very pro-survival and I know this, that is why I am here. That is why I am here. That is our **two**.

There is a way to get in communication with those people who want to succumb and start gradually helping to change their minds. Those people are tough to handle. It requires more skills. The more you can handle the concept of **twos**, the easier it will be for you to handle the people who want to succumb. You will find people with whom you have instant affinity. Those are the ones who match you, match your upward desire to survive, your need to make a better living. You must learn how to distinguish them. Those are the people that will give you wins.

The next lesson is about attention units. It will help you maintain and keep focus on realities. Those skills assure you can do your job. People with whom you share purposes will also share common interests and have instant affinity. You meet them and say, "Hey, how are you doing?" You do not even have to talk. You like each other. There are many **twos** between you. The more you talk, the more you like each other. You will think, "I feel like I have known you forever."

You can do this with individuals or with groups, because groups often get together because of common purposes. There are some people who have a **golden touch**. They walk into places and in a short time people like them. They say, "This person is pretty cool, a very likable individual."

The truth about the likable individual is that he or she is a master of the **twos**. A little example to think with is the **master key concept**. Look at the keys at the bottom. Each key will open one door. An individual's key only fits the door it is made to unlock.

Now, look at the key on the second level to the left. That key fits doors one through five. With that key you can open door one, two, three, four and five. That would be the **floor master key** for a section, a department, or an area.

Then you have the second key on the right that opens doors six to ten. That key would be the master for another area. Now, guess what kind of key is at the top? It would be the **master key** of all the locks 1-10.

Think of these keys as people. "Well, this is the way I am and no one's going to change me because I only open one door." Okay. That is okay. You can do it your way. "Oh, no. I am not that number. I am a number eight door key and no one's going to change me, and this is what I am." Okay, that's your reality, totally okay.

But let's say key one through five can match all those realities. Wow. The one on the top, one through 10, can match all 10. Which one would you like to be? The one that says, "I'm only number eight," or the higher the better? See what I mean? If you control, dominate, and understand the concept of communication lines and master the **twos**, that will say how amazing you are. Think with that. Do not say, "I'm going to be me." Because the more you are you, you, you, the more trouble you're going to have with other people because, "I can't find anyone exactly like me, me, me."

If you dominate this, everywhere you go you will find people who like you. That is the secret. Trust me. You will make money. You will be successful. You can open doors left and right because you can create **twos**. Everywhere I go, I have this in mind. I have gone to places where the first time I go, they do not like me, but I treat them with respect, and I keep looking until I find something around them, I like. I might say, "I like those flowers. Those are pretty." And I might get a response, "Thank you." But guess what? Next time I come back; they are nicer to me for some reason. "Hey, look. You have more of those flowers I liked the other day. This is pretty. How are you doing?" "I'm doing well." They melt. It is not that they melt, it is that I became more real. I am a flexible individual. I can be me, but I can also be you, I could be anybody. What your goal is to be and to have the capability to create reality with people. There is always something real. We are alive. We all breathe, we all hurt. We all want to get better. We all have children, parents, friends, and we have hard times and good times. If you have that attitude and that viewpoint, you do not have to call it respect, you do not have to call it anything. Think of it as the magic **two**.

In learning "To the degree" means, information and understanding of it is learned on a gradient. You must do this step-by-step. It is the scientific method. You must do step one, step two, step three. Okay. Done through three. Okay. Now, let us go back. There we go. Share, share, share. That is the process. Now, as a teacher, I have been learning about life and how it works. I can tell you that when you learn something it is always an accumulation of knowledge. New knowledge is dependent on the previous knowledge you have gained. And it is like number three depends on one and two. Number two depends on one.

To the degree you get one is the degree you will get two. To the degree you get one and two is the degree you get three. That is one of the biggest secrets about learning. If I see you having issues in four or five, what I do is go back and strengthen the base. I may find out you have issues with step two that made you struggle with three and four.

I learned how to teach because a basis of learning or becoming aware is always memory of your past. If you learn step one well, you will do fantastic on step two, then you will do incredible with step three. But if you are weak on one, you are going to be weak on two, and getting to three, four and five will be exceedingly difficult.

No steps in marketing will be firm or solid until you understand the fundamental steps, Zero,1,2,3. The reason I mention Zero is that without it, nothing else can exist. Therefore, you see Mickey Mouse marketing concepts that are everywhere and all nonsense. They say, "Oh, but I sell." "Okay, I'm not going to argue with you. That is what you think it is. But I can tell you that there are methods 1000 times more effective. If you cannot dominate the Zero, 1,2,3 stuff, you will have issues everywhere. Unfortunately, that's how life works. Or fortunately that's how life works, and you can have it the way you want it.

Chapter IV Organization

Information about organization in relationship to marketing is extremely important. If you can adapt this and apply it in your life, you are going to change your life completely. It must be your truth. It must be real to you. You must communicate in a way that it is real. If you adapt it and apply it, you will see the results.

What is organization? This is an example: If I asked you to organize those marbles, what would that mean? It could mean that you are going to separate them. You see how they are now separated? The reds with the reds, the greens with the greens. To organize anything, you must use space. It must be orderly space, but what you are doing is separating. Space means to separate, to put space in between specific characteristics. In this case it is just colors.

We have all these marbles and we are going to organize them. Watch the marbles, all these mixed marbles, when something is in that condition, it has a name, "confusion." Organization or order is the opposite of confusion. All I must do is watch how ordered you are in your office and I will know how confused you are. It is amazingly simple. If you take all this confusion, all this disorder and organize it, you start separating the marbles. In this case, the purples with the purples, the blues with the blues, the lighter blues with the lighter blues and the yellows and so on. That is organization. When you mixed all the marble regardless of color that is confusion.

If you view someone's desk or closet, you can see the level of confusion the individual has in his life and in his way of thinking. That is equal to production in life. That will equal how much he will grow and continue to expand. It is proportionate. It is a sign. It is a simple thing; it is like seeing tracks in the woods. Hey that is a bear, that is not a rabbit. See what I mean? These are signs of the condition of an individual, but it also tells you how competent he is. No matter how much I teach, and you listen, if you do not get your space in order, you will not be able to think with the data.

Let us say that these are people are the marbles. This is what they understand by organization. Separate the people by their different skills. There are people that should have never even talk to other people. Well they say, "hello, good morning," and that is it. That is as much as they should talk. Why? Because when you put them together, they confuse each other. They have different goals, different purposes, different realities, different abilities. Therefore, you should categorize people by their abilities. If you do that, you have an orderly organization and you maintain sanity, you maintain production. Your organization will not work when you mix all the different marbles. You never should be mixing certain things like toilet paper in the refrigerator or vegetables and milk in the freezer.

Order has to do with separating and putting things in the places they are supposed to be. So, what you do when you separate is identify those colors and isolate them. That is all order is. But you must separate. In this case, when you talk about people in an organization, you separate them by their abilities, by their actions, by what they do, by what they produce. When you have a division of people, a group of people, you must test them to see if they are blue colors or red colors or black colors. It does not matter, but you must separate them. You must be able to see different abilities. If you put this guy's ability with another guy, this guy will try to make the other guy stupid. If the other guy does not know, he will go down and the first guy will go up a little.

It is amazingly simple and is based on skills and intentions. You do not understand how to put order in your life, so you end up with children and no parents and abandonment and everything broken. Organization starts with the order you put in. What is order? Here is the definition. It is the condition where everything is where it is supposed to be and in good condition, ready to perform its next use as needed. If that is not true then the person will be a very confused individual, very incompetent. He would like to learn, but you are not going to teach him

anything. Here is why.

This is how your desk should be. I walk into your house and look around; I investigate your car and I know how confused you are. It is worthless teaching anybody anything unless they put order in their life. This is the missing gradient. This is the missing essence. You want to produce? You must put order first. Now there is a truth that you may have heard before, but it is really in marketing and they use it in supermarkets. If you go to a supermarket, you will notice that there's different brands of products. If you look closely, there's two types of people who put anything on those shelves: the people who work for the store and the people who work for the distributors or the brand of the product. For example, you will never see people who work for the store putting Coca Cola on the Coca Cola shelves. The Coca Cola man puts it there. I understand he has been given a special amount of space so he can put his products there. All major products have their major distributors and special people to handle them. Beer for example. You will always see the Bud man put everything under Budweiser signs, because he is the one in charge of the shelf and it is his space. They fight for this space. That is because they need the order to make sure their product is noticed.

Why would you want it there and not here? Space is space. No, I do not want it down here. I want it right here at people's height so they can see it. Why? because out of sight is out of mind. If it is a picture, they will always remember it. So, when the shopper walks in, the distributor wants the first spot. I want my Lay's potato chips to be there. The other ones, I do not want that another brand to compete. I want it right here. Out of sight is out of mind. Now what does this have to do with order? When you see something, pay close attention, it talks to you. It's actually telling you, "Hey, I'm here. I exist. Buy me, buy me, buy me. Look at how beautiful I am. Look at the yellow and the shininess. Buy me, buy me." Things around you are talking to you. Things you see are creating communications lines with you.

Tomorrow I will talk about attention units, then it will be more real, but thing around you are saying something. What do you think the noise is in this man's head on the picture to your left? It is insane. This guy has no attention available to do what he is supposed to because his confusion, his disorder, sucks all his attention. He is a very weak individual. He has attention everywhere and cannot produce anything. That is the secret behind order. Out of sight is out of mind. You should have cabinets; you should have boxes and baskets and stuff categorized. So, you know when you pick it up, you can find it again. You must have this order, or you cannot learn, and you will be a failure, a failure because you have not been able to control your space. Your space must be nice and clean, and you will be able to learn and apply what you have been taught. You want to see another example? Amazingly simple. This is extremely easy to understand now because we are in the age of computers, aren't we? All right, Matt, you told me you know a little bit about computers.

Matt: Right? We all know a little bit.

What happens, Matt, if we open all these windows and more and more windows? What happens to the computer?

Matt:

It utilizes all your RAM and then start slowing down your CPU. So, the processes become slower depending on the type of hardware you have inside the computer.

So that means, that means your computer becomes a less useful tool because the attention is on too many windows. Closing windows, you are not using is the secret behind efficiency. You do not need to learn many things. You need to be orderly first. Every time you see someone struggling in life, you'll see the struggle is proportionate to his confusion, his disorder in his space.

Even junk has to be put in order, junk A goes in the junk A box. Blue junk goes with blue junk. You must have

it in boxes, it must be out of sight. If you are not working on an object, you do not need it in the way. The moment you walk into a disordered space, you weaken yourself. Have you ever had someone you talked to and when you finish talking to them, you feel weaker, you feel like going to sleep? You have been talking to a very disordered individual.

Crystal: Before I leave at the end of the day, even if I am working at home, I do not just get up and leave. Everything has a spot. The pens, the pencils, paper clips, the folders. I have a filing cabinet. Everything must have a space. Or else it is like you said, my mind, it is just going everywhere. And I cannot work like that.

Well that is very well done, Crystal. Now that you understand what the basic principle is, that will determine how good of a student you are, how well you can apply things, and how effective you are. It is the basics of life. It is how life works. But let me tell you one thing before we end. I tell this story all the time of a guy who walks into a well-organized warehouse. He is impressed because everything is color coded, everything is categorized in the books, and everything is on shelves, like Amazon's warehouse. They are orderly and they have computers to help them find anything.

He is impressed. He tells the warehouse manager, "You're amazing." And the manager says, "Yeah? Okay." And then the visitor says, "Look at that. Look at that. Look how much incredible order you have." And the manager says, "Let me say something about what you see. What do you mean by the order I have, the way I do things? What do you mean by that?" The visitor says, "Well, the way you do it, man. Look, everything is color-coded. Everything has a number. Everything has a tag. You know where everything is and it's the order you put in." The manager guy stalls a little bit and says, "Listen to me. Is there any other way to do it?"

What does that mean? Disorder is always learned. Confusion is always learned. Poverty is always learned. Illness is always learned. If you see an obese body, he learned how to eat the wrong way. He learned thoughts and actions that made him terribly ill. He learned his behavior. Everything is learned. So, if you were ever taught to be orderly, you will trace it back to someone, "Pick this up, pick that up." Tomorrow, if you come into my house, you will see everything is in its right place, where it is supposed to be. That is sanity and attention. Next time we meet, I will explain attention units. You must have order before you learn and are able to practice. Remember the computer, you cannot have all open windows. It is the exact same thing. You will have some disorder as you work, but at the end of the day, you must put it back in order, ready for the next cycle. If you cannot do this, you will never be able to apply what I teach you. It will be senseless. You want to be good marketers? You have got to put order first.

All right, you have some homework. Here is what I want you to do, I want you to take some pictures of your space as it is right now. Do not change it, and then you are going to tell me later when you fix it, how is it looks? Same picture, same angle.

Chapter V

Attention

If you know the fundamentals of a process or a production, you can troubleshoot anything. Your life will be less chaotic, less painful, easier, happier, more joyful, healthier. You will start making changes in your life. You will start creating your own life and that is the goal. You create your life and I create my life.

Do you remember the marbles from the talk about organization? We touched it somewhat, but we are going to get into it more deeply to see how it works. We create things by our attention to the tasks involved. You can read this in advice books. You may have seen and heard things such as, "If you persist, you'll be able to create something." We have had that mumbo-jumbo stuff. There are basics to how you create things or how you fail to create things. Let us say that these marbles are **attention units**. Each one of these marbles is an attention unit. You need to know to what amount you have available of attention units. So, let us say this is you and you have all these attention units. That means you are somewhat capable. It is like you have all the memory available in the computer. The whole ram is yours, it is empty, no program installed. As you go through life, things happen. Let us say you have a relationship, and your mate walks out on you and cheats on you. You will have attention on that. Why did you do that? Let us say your mom or dad dies. Oh, that is a big loss. You see, now you have attention on that. Those are called losses. Let us say you were beaten up in school. That was painful, very humiliating, people laughed at you and stuff, they picked on you. So, you lost more attention units. When I say loss, it means you are stuck there, and you do not have the units available anymore. Let us say your parents got divorced. Oh, that is a big one. I will tell you that from personal experience because my parents got divorced when I was about eight or nine and it was a mess. It was horrible. I did not understand really what happened to my life until after I figured this out. Let us say you have a car accident because you were drunk driving, then you hit a pole and there goes your car. Not only did you lose your car but maybe you lost your license, you got a ticket. It was a very painful incident.

You go to school, fail a test, and fail to grasp whatever the teacher was teaching you. You failed a school year; they threw you out of school. It was painful. You got pregnant and you did not want to get pregnant, but since you like the Tony, you went to him and you ended pregnant. What a mess. It is scary. You tell your parents you are pregnant and oh my God, they ask "Who got you pregnant?" And what if you don't even know who got you pregnant? Because you were here and there. Well, these kinds of incidents in life take your attention units and batter you down, like butter melted on toast. Your life starts melting away and you are left with fewer attention units. The problem is **attention units** are what make you intelligent, able, healthy. They are life you give to your body so it can restore itself.

Attention units make you agile, creative, memorable. If this loss of attention happens in your life, you are losing your abilities. Why do you suddenly gain too much weight? Why do you think you are susceptible to being ill? Why do you think you doubt yourself? Why aren't you fast enough? It can be even worse. You could lose time and money. You get out of college; think you are secure, and you cannot even feed yourself. You think, "What the hell is this all about? Something's not right."

Your spouse walks out on you, you get a divorce. Everyone that participates in that divorce loses. What about when you lie? You must give your attention to the lies? What did I say? The lies do not have to be that big, they can be little lies. How about all those secrets you have that you have not told anybody. Little by little when they ask you, "Hey, why don't you do this?" You say, "I can't, it's too difficult, it's too hard, I'm sick. Not only am I fat, I am ugly and sick, and I have commitments I must do, and I do not have time to study or time to do anything in life because I am already old." What has happened is that you never learned how to live. You never learned that losses happen. You think it is normal. The good news is this: if you learn how life works and you start understanding how things happen and you start recovering **attention units, you regain your life**. Suddenly

that allergy you had stops. It is not because you treated the allergy, you treated your life. You recover more and more of the attention units. You gain the ability to be healthy again. Your body gets a chance to recuperate. What happens if you do not see connections? You do not see that if you treat your next-door neighbor badly, it is going to affect your life. You will have attention loss because he is going to be able to get you back. Once you have a game going on it sucks your attention? Secrets. You have a mistress you do not think it is going to affect you because your spouse has not found out? You are weaker because of the secrets you must keep. There are connections whether you like it or not. Being unfaithful, dishonest, lying, cheating, stealing, these acts kill you because you have attention on what you did. You know they are wrong. No one must tell you, "Do not steal." You know that. That is why it is called conscious. If we learn how life works, we start to understand what we did and why it was an imposition. You start recovering attention units. You start becoming able. Just like in the computer, suddenly you start closing windows and you have more memory.

Look at this the new application I installed. It works fast. No delay in the messaging, nothing. See, the secret of efficiency is control of attention units. That is why I talked to you about order the other day. When you have disorder, things around you are talking to you. They are sucking your attention. That is why if you go into a very confused area, you get tired, you get weak. You do not last as you normally would last. You are going to need coffee, you going to need that because suddenly, you are sleepy. Everything is sucking your attention. Because of disorder you make mistakes. You cannot work in a confused area.

If you connect with someone who is disorderly and confused, he or she will suck your attention units. You will become confused. How can that be? You are paying attention to someone who is confused. Tell me who you are talking to and I will tell you how confused you are going to be. You believe you need to be nice to people because you are supposed to be a nice person. I select with whom I speak with or not. It is for health purposes. He or she does not align with me. I am so sorry; I do not talk to him or her. I do not even answer his or her email or text. I do not want to know anything about that individual.

Why do I select to whom I speak? Because I know how to control my attention units. Let us say I had a wife I did not trust because she was promiscuous and if she got a chance, she is would act on her desires. Attention paid to that will weaken me forever. I will always be looking there, always paying attention. If I cannot trust my wife, she cannot be my wife. This is what trust is about. It is about me not needing to pay any attention to you because I know you will do your job. If you cannot trust the people around you, you better not have them there. They will weaken you. You need to be reliable; you need to be productive; you need to know what you are doing. In training you I want to be sure that I do not have to spend my attention units on you at all. Because you should be an asset to my life, not a liability.

Why would you need to trust your spouse for your own health, for your own sanity? Why should he or she need to trust you? You need to be loyal and faithful and keep your word. You want your spouse to be loyal to you. Work on this important activity continually. Ask yourself, "Where do I have my attention? When you know that answer, you will sleep better. Relax, turn on the Disney Channel, go see the Avengers. Being by yourself is more productive and healthier than wasting your time with people who are confused and who take your attention. You lose attention to the degree you are confused. You need to be in control of your attention. In my example all the lives shown are like they have been buttered. They have half abilities. There is a positive, there is some good news about this. If you start understanding your past and do not let anybody tell you, "Past is past that doesn't exist." Past is time in prison, it is unbelievable. It is what makes most people weak. Your past is in your present, your past can eat every single day of your existence.

If you look at your past and study the things you are learning now, you will say, "Hey, I see how I screwed up there. I didn't know what I was doing." You have learned, you understand what you did, you have taken responsibility. Not only will you recover attention units, you will have new ones. That is how you evolve, that is

how you grow. Look at your past, take responsibility, learn how to do this, and see what you have done. You gain new attention units because you learn something new. This will make you better.

It does not matter what you have done, you've must look at you as the actor. You might say, "I looked but it didn't work out. I cheated, I did this and that wrong, but I see what happened. I also learned from those experiences." If you continue to change, you will reach a point where you are going to be very able, much more able than when you started to lose ability. When you recover you become responsible for the mistakes you made. You grow because you are better than before. That is the secret to evolution, to growth, to expansion. Mistakes are good errors. Why? Because if examined, you learn how they happened, your attention will not be stuck on the mistakes. You can learn something new.

Why don't you learn before you make mistakes? You do not know they are mistakes before they are done because that was your reality. You gain more and you grow from experience. You cannot be afraid of errors or mistakes. There are two questions to ask: Was there something I did that caused the process not to work or was it something I did not do that caused the process not to work? If you ask those questions, you are going to put yourself at the center of the correction. That is cost control and it makes you able to learn from errors or mistakes. Those questions open the door for anything. They help you recover attention units.

Keep looking, keep growing, keep expanding, keep recovering your attention units. The memory that has been opened with all those windows in your computer, start closing them. What happens? You become faster, better, you learn, you grow from your experiences. It does not matter what you have done. All you must do is start looking. You are playing against yourself. You want to beat yourself. You want to be better than yourself, and that is how it is done.

When you are working, whatever you are doing, if it is not working, you say, I am doing something that does not jive or I am missing something that I'm not doing. What am I not doing? So, you open yourself to be a student. You open yourself for data. You open yourself to the answer. It is like magic, you will find the answer in front of you if you ask those two questions, what did I do or what did I miss doing? You will progress. When we are producing and calling, I am going to supervise you. I will find out how many calls you made? What the answers were? I will guide you and tell you what you did wrong or right in the conversations. That is how you will learn. You missed this step, put it in, do it again. It is easy once you know about it. I must tell you this. My grandma would have this saying and it would always be, "Mahon remember that everything is easy once you learn how to do it." I would say, "Grandma, this is difficult. There's no such animal as a mopey, you just don't know." She said life was difficult for me because I did not know, and my grandma was right. She did not even make it to the third year of school, but this old lady was amazing. She would be 100 years old by now if she had not died. I never saw her sick. She died for lack of purpose, not because she was sick. She went to bed one day and said, "This is it; I choose to die." She had these incredible ideas and one of them was: "If you're not ready, you're not ready Mahon, you're going to mess it up. Get ready, learn how to do it, and then do it. Practice, practice, and then do it. You do it and life will be good for you." One of her sayings was the definition of difficulty. "Nothing is incredibly significant. It is difficult because you do not know what you are doing. Once you do know, it becomes easy, a piece of cake. So, you do not have to use so much effort, life can be easy, you just don't know."

Crystal: So, I really like this. Sometimes people do not think about how much unorganized space you can have in your brain, just yourself. So, I really like this.

Good. Always remember, we think and perceive with data. I will give you an example. If a dentist looks at your mouth, he will see certain things that you cannot see in your mouth. You see teeth and gums, that is about it. The question is why your dentist can see things you cannot see? Because the dentist sees just like you do with data, but he has more data and more experience. You see things with data, you hear things with data, you

perceive things with data. If you do not have the data, you cannot see it. It is invisible. But that why can't you see inflammation of a gum?

Another example, I can look at an air conditioning unit and see through it because I learned it for many years, that was my first profession. I can know what was wrong with the equipment without even opening it, I can get close to it and hear the sound and know what it is. How can I know because I think and perceive by my experience? The only purpose of having data is to use it. Therefore, I am giving you this data. Therefore, you guys start seeing things that are wrong in what you do and think. It was always there.

The only thing you can really give people is data with which to think. Let them figure it out. I will give you the can opener and a can of tuna fish and you open it. You figure it out. Maybe it is not tuna, maybe it is cow manure or something, but I mean for you figure it out. I do not want to get involved in your life, but I will give you the can opener. That is teaching, that's training, that is really helping someone. So, do not judge, understand better. All I am giving you is data so you can understand people and understand yourself. Look at people. Why do you think they cannot see it? Why? Why do you think they cannot see something so simple?

Let us be practical. Why do you think people do not form lines outside of your office? Because they cannot see what they have and what you know is a better option. Would you like to know what marketing is? Why would you have to do surveys? So, we can find out what data they are missing so we can give it to them so they can see it. Then they want it, then they will promote it. This is why, like I was talking to Don yesterday and I told him, listen, the secret of it is always that he is really real to him right now and it's always real to the degree you can see it because you have data.

The only missing part is the data, proper data being communicated so they can see the hole there is, the necessity to fill it, so they can see their needs, so they can see that you can change things. You do not change it because they cannot see it. They can't see it because they don't have the right data in which to see.

Henry:
Any questions, comments?

Alex:
I don't have any questions but I'm definitely ready to maybe bust up some calls with you to see how I can improve and basically what I'm saying.

Henry:
Totally. This week we will have a little bit more theory and then next week we should be able to jump on those calls.

Alex:
Yeah, sounds good.

Chapter VI

Truth

Life is a result of things you understand. When you have money, when you are poor, when you are bankrupt, when you are abandoned, when you are betrayed, all of that is made by us. We may be unconscious to the degree that we think, "I didn't do anything." Or you blame an angel or your date of birth or God or the Virgin Mary or whomever you want to blame. Those are personal beliefs, but they are based on not looking carefully at what you do.

You must have the right information to think with that information. As an example, when the dentist looks at your teeth he is looking with the experience of many teeth and gums and much practice. That is why he sees things. You only see your teeth in isolation, to a limited degree. So, you are blind and dumb to the degree you have no comparative data, or you have false data. Now, my goal is to share data with you and say, "Hey, I like this one better." Think with it, smell with it, touch with it.

One of the examples I am going to share with you is a truth that is mostly unknown and not having it confuses people. Until you understand this, you will have issues in sales and relationships. Here is a debatable question. What is truth? It is the question Pilot asked before he sentenced Jesus. People kill others and themselves over this question. They'll say, "This is my truth. This is truth. Your belief is false." Really? Ah, so here we go. Here is what I found that makes sense to me, and I have seen it work 100% of the time. The definition of truth is that which works, and that which works most broadly in what it is applied. Pilot had no idea he had created a revolution with his non answer to his question. He was not a pragmatist.

What is it that works in life? When you observe people and remember the example of the transmission tower and the radio. Well, 9.20 AM, that is your truth. The reality of the two communicators is their truth. Who are you to come and tell anyone that their truth is not the truth, but your's is? You want trouble? You can get into arguments about truth. Everyone is right. It is one of the biggest lessons I have learned about people. Everyone is right. And guess what? No one has the right to change what's right to them except themselves. So, when you change your mind for a better truth, then it is a new truth. Is it working for you? Keep it. If it works for you, it is okay. You understand? I will show you how this affects relationships.

Let us say to a person, "Why are you drinking? That is bad. You should not be drinking." Drinking is his or her truth. He or she wants to imbibe. That is a kind of life done for a wrong reason. But the truth is the truth. That person is always right. And, well, maybe that person's mind changes. Oh, you can be righter, I guess. It is up to you. So, no one messes with my truth and I do not mess with anyone's truth. You understand? This is what is true for me. I have seen it work. I share my truth. Maybe this is nonsense for you. Do not worry about it. You do not have to use it. Watch what happens when you use it correctly. See if it gives you results.

There is a law of sales and marketing. Remember the definition of truth. That which works most broadly to what it is applied. If you show your truth works better, people will choose your truth. Why? Because it works better. It is simple. You do not have to say, "Your truth is bad." Instead say, "I understand what you're saying." And he may say, "What about your truth? What about your this or that?" And you respond, "Well, I think this way." And he says, "Oh, really, wow, this really makes sense to me." Look at it in a very practical way. See if this works for you.

Truth is used to the degree that it works. You show people by not saying anything is wrong with them. They see that you make it easier, better, more effective. They will understand that. Every one of us wants improvement in our life. Life is about getting better. So, if I show you a better method, you say, "Hmm." You might say, "Well, I reject that." because you want to make yourself right in front of me. It is okay. I am not going to do anything

against that. But if I show you a better way, you may think about that. You cannot unsee things you have already seen. That is how truth spreads and that was one of my secrets with Medical Benefits Center.

It was in my presentation. It was based on a **Senior Law**. I do not mess with people's reality, because they have the right to their reality. Whatever they say is right, is right. Whatever their God is, or their angels or their candles, I do not care. They are practicing the right to live and create whatever truth it is. I answer, is it working for you? If yes, keep it. If you ask me about my truth, I will share it with you. People say, "Hmm." Why do they say, "Hmm?" Because it may be better than their truth. Maybe it is a better plan. Which plan do you want? You will sell based on this **Senior Law**. So, if you are to change the minds of people, you can respectfully show your truth works better, and they will choose your truth. Respect is just letting him be. It is shown in the gestures that manifest importance to someone. That is all. Respect is whatever you say that in some way communicates the other person is important and you care about what you are saying. If you respectfully show your truth without insulting, without saying, "Oh, mine is better than yours, and that makes me superior to you." you may cause the other person to adopt your truth.

This is all about life. Life is marketing. Marketing is life. If you do not understand this, you are going into the wrong field. That is not life. That is not about being successful or not. You are not going to be successful. So, if you respectfully show your truth works better, people will automatically choose you. It does not matter what kind of truth it is. It can be a religious truth, health solutions, money issues, anything. If it is shown that it is better, cleaner, nicer, and helps more people, it will be chosen. "Hey, how much money are you making?" "Well, I'm making them 500 bucks a week." "Wow. What do you do?" Well, I do this, this and this." "Okay. And, well, how much time do you put in there?" "Well, 40 hours. Minimum." "Okay." "And sometimes I get overtime. I get 550." "Okay. All right."

"Hey, listen, come here. Let me show you something. If you work and do this, which I can teach you, in about a week I can teach you how to do this. If you do this in 20 hours, you make a thousand bucks, right? Yeah. nice, clean, and legal. Okay? You can go home." "I'm interested." Why are you interested? Because it is a better truth. Here is how you do this and pay remarkably close attention. You ask very respectfully to see what they have. Then very respectfully, show them what they can have. Oh my God, what a secret. And you have been trying to sell. You do not sell. You make people aware.

Selling is about awareness. Not about learning a speech. That is for an idiot. They were never taught correctly. Selling is easy if you do not play nonsense games. You can become a great salesperson and a great telemarketer. You will make a killing if you just do it right. So, here is what you do. Show them what they have, then show them what they can have. Do they know what they have? Some people do not know. What you want to say is, "Do you have this?" And he says, "No. I don't have it. I don't have it." Or you can do it vice-versa. You can start with what they have and then what they cannot have. But you want to show them the differences. What you can have and what they have. "Oh, you do have that. Okay, good. See, if you can have this. Do you have that? No, you don't."

What I normally did in Medicare Advantage programs is compare what people who came to me to hear about Medicare is show them what they had in Medicare and what they could have in the Advantage plan without any cost. It was a dramatic improvement for them. They decided. I showed the benefits. I told them exactly step by step what they had. Many of them did not know they had all these benefits. So, they would go, "Wow." They looked at it. They appreciated what they had. I said, "Good." I flipped the page again until they got to a point where they saw each benefit compared. On the Left side Medicare benefits. to the right, the benefits of the Medicare Advantage Plan. I would make them look, "This is what you have. This is what you could have." Here in prescription drugs, you do not have no coverage. Here you have full coverage. Here you have this; here you do not have that. And they saw it for themselves. And they signed up, thousands and thousands of them.

Sometimes people had to change doctors. Eight out of 10 people would change if their doctor were not in the program. Why? Because they became aware of all the better benefits. They were not aware of that. If you do it any differently, it is an invalidation. Because you are saying to the patient that what they have sucks. You will be saying, "I'm superior to you. I am smarter than you. I have something better than you have." That is not your right to say anything like that. When you take that position, you are wrong. You not making it work. You are making it awfully hard for yourself. That is their position to say if it is better or worse. You have no right to change their truth. They have a full right to change their truth.

So, all I did was show them. And guess what? Sales were amazing. Literally, my sales were 100%. Because I qualify them all the way to the end. If occasionally I had one that did not, I did this. "Okay. So, before we continue to give you more of these benefits, because there is more than what I showed you, I need to make sure that we are on the same page. Now raise your hands, those who will not change their doctor no matter what." And some would raise your hands. And we would go to them and say, "What's the doctor's name? Hey, it is here. You do not have to change him. Oh, he is not here. You'd have to change it." Well, very few people would get up and leave because the doctor choice. Cost became the main concern, so they changed doctors. But the key is not to go over that line by trying to tell people what is right or wrong. Do not mess with their truth. Who are you to judge someone else's truth? You do not have that right. Everyone has their own reality. It is called added inapplicable data in our conversations. What does that have to do with anything? If that is their truth, guess what? My truth is it is not real. They will change. Why? Because my truth in that case is senior to their truth. If your program's senior to their program, they will change to your program.

If you dominate truth and understand people, you will be able to be a great telemarketer. Why would you want to survey? Here is a question. You want to survey to find out what they have, so eventually you can show them what they can have. And that is why it is so essential to do surveys. And you do surveys without insulting people, without making them wrong about their truth.

Why do you want to invalidate people? Why get into a game? Will it make him wrong? And that is what we do much of our time. We want to be right by making him wrong. We want to be tall by making them feel short. We want to be smart by making him feel stupid. Really? No, either you know, or you do not know. We play these little games in sales and in life. If you play that game, you lose. It does not matter. You may win today but you lose tomorrow. It is something that you need to keep in mind. That is the purpose of surveys. The purpose of surveys is to create communication lines, so you can reach realities and agreements. Create twos. Find what people want and need. Especially, find what they have? They may have nothing. So, you will be surprised if you do this right and get people's attention, interest, and trust. It is really that simple.

I will give you another example. If parents constantly tell children what is good and what is bad in customs and cultures, who the hell are you to tell their children what is right or wrong? You have no right either, maybe even in your own family. But I am their dad. Well, I guess you do not know how to be a dad or a boss. Let us take the business aspect. If I want to correct you or train you, I cannot start by insulting you, telling you that your thoughts and ideas are wrong. You will go, "Why?" Because that is an invalidation. An invalidation is an attack. Words are like hitting someone. You are being attacked by an invalidation when someone wants to prove he is right, and you are wrong. So, oh, you hit me, I will hit you back.

Parents or bosses or seniors need to learn how to train and educate people. You do not use, that is wrong. You use things like, we can improve on that. That could be better. Let me show you a better way. See if it is better for you. You decide, No one is wrong. They can always be better.

Many people who have known me for years say, "Man, you've changed quite a bit. You are not the same husband. You are not the same friend. You're so much better at what you do." I say, "Because that's what I want to do; change from the bad things to the good things." I never saw them as bad. That is when I started to change.

I saw that my actions had a specific result. And if I improved my thoughts, I would have better results. So, I did. But not because I was bad, simply better than before. I am being more efficient. That is all.

That is how you do sales and that is how you treat people. You do not treat people by making yourself right and them wrong. That is how you have a husband or a wife. You want to have an uncomfortable marriage? Try evaluating him. Well, this is right, and this is wrong. I see my wife, she does things that are, let us call it, not optimum. And I tolerate it. And when I get a chance, I get in communication with her.

If you have issues with truth, with talking to people and making them wrong you cannot make money from their choices because your communications lines will go dead. I have told Don many times that I really love this co-op concept. It is a matter of tweaking it with surveys, getting the right data, but selling it is a piece of cake if you know how to do it.

You want to make people wrong? Okay, good luck. You think you are right? No. You are not right. You are always right. Just like everybody else is. Just like everybody has it. You say, "When I see it rain, it goes from the bottom to the top." It does? Yeah. Well, next time it does, show it to me. I want to see it. Well, why don't you believe me? It is not my believing. Just show me the next time you see it. That is all. See what I mean? People are always wanting to gain that. To gain that rightness. I talk to people and respectfully survey them and find out what they have. You would be surprised that they may not know what they have and what they are paying for it.

The Medicare guys find out, "Hey, I had insurance and I went over there, and it didn't happen. They always charge me, and they see this, and I thought I was covered." They get all bent out of shape. That is when they might change to another insurance or go to the co-op or, look, be interested. Right? You do not have to wait for that. Make them aware of what they have.

They become aware of what they have here. Let me show you the co-op. Now you must be stupid and unconscious to not see stupidity and unconsciousness, right? That is why we do not sell. That is the reason, even if it is gold-plated and they give you money, you still will not sell it. Because you have this mode, the mode of righteousness. You are right. And I will teach you later why you come up with that stupidity, so you can get rid of it. Your relationships will get better. You will sell better. You will do better. That is really the reason I am here talking to you, because I believe that people, if they are presented correctly and marketed correctly, they will join the co-op. They will love it. There is no way you cannot love that. Well, why can't you love it? Because I do not know. Maybe you are not showing it right. Maybe you do not know what you are doing.

What the hell are you doing? Maybe you are there for the money. Listen, do you want to make money? Do it right. You will make a lot of money. There is nothing wrong about wanting money. Money's not bad, it is not good, it is what you do with it, right? So, learn how to do it right. And that is one of the biggest lessons. That is why I was calling this a truth in life. Not just a co-op or marketing. You understand? People have their own religions. I do not care. Their own sexual tendencies. I want to know what insurance you have so I can find out the benefits and I will show you what real benefits you have. 80% of those people do not know what the hell they have. They do it by instinct, by totally hypnotic marketing.

It is like when we drink Coke. You know what you are drinking there? Coke. Oh, I am sorry. Diet Coke. Make them aware a little bit about what that is, and they will drink it. They will not drink it. You drink that because you are hypnotically marketed. Coke and the polar bear. And you say it is your truth. Hey, keep drinking it. How is it going? Good. All right. But let us say, "You know what's in that bottle? Let me show you." In present time I have five of my daughters here, at this moment. Okay? They all live with me. They never, ever, ever drink Coke or Sprite or any of that sort of stuff. And you say, "Why don't they like that?" Well, I showed them videos of what Coke is. I said, "If you want a drink, it's up to you." and they said no. It is up to

them, but they never do. They have, for example, certain diet decisions they made. They have their own power of choice. I never interfere with that. I make them look, let them decide. That is how you raise children. That is how you teach. That is how you run a company.

This is one of the basics of life. If you have a partner, find out. See, if you were violating that law. Why is it so difficult? Now you know. People would rather get ill than accept the truth sometimes. They get extremely sick.

Hi, Alejandro, talk to me. How is it going?

Alex:
Oh, it is going perfect, man.

Henry:
You like this?

Alex:
Oh yeah, absolutely. I am always down to just learn something new and just go at it, man.

Henry:
Good, man. Good. Think with this data and you will see what I mean.

Alex:
Yes, sir.

Henry:
Incredibly good. Incredibly good. Mateo, any questions? Any comments?

Matt:
No, it is a very general concept. I appreciate that. Very general concept you are talking about. And I like hearing about it because it allows me to elaborate in my own mind and broaden my talks with other people. It is good.

Henry:
Good, man. Good, good. Senorita Crystal, tell me what is going on?

Crystal:
It is all good. Everything is good. I like it.

Henry:
Okay. Has anything crossed your mind as we were listening to this information?

Crystal:
Let me see. No, I do not think so. I think I like the fact that I would done it the same way, but I like the fact that you put in there that it should be respectfully done. But I completely agree with everything you said. I mean, from the fact ... that is the only way this will work, the only way ... co-op is good, like you said. It is unbelievable that people are not knocking the doors down to try to get it. Because it is ... when you open your eyes to really what you do have, and what you can get and what you can't have and what this is and, I mean, everybody should be flocking to us. Employers, individuals, everyone.

Henry:
Exactly.

Crystal:

So it's just about ... surveying people, finding out what they have.

Henry:

There you go.

Crystal:

Educating them. It is education and awareness. That is all it is. If they do not know, then how can they do better?

Henry:

Exactly.

Crystal:

We leave it in their hands.

Henry:

Exactly. It is basically a marketing barrier. That is all. Marketing is the art of communicating something that is real, that is needed and wanted, for the benefit of the person. That is all it is. It is not like Facebook, Twitter, and YouTube. Those are tools. Those are vias. If you need them, use them. If not, you do not. I use them. But the communication must be there first. What is it that you are transmitting and that is how you can make it better? Otherwise, you do not, man. You will fail. The indicators of failure are effort. The more effort you must put into it, the more you are failing, the more you are doing it wrong. The easier it is, the better you are doing it. Bill Gates had a viewpoint about who should he give something to be developed. And he said, "Get the laziest guy." The laziest guy? He says, "Yeah. And tell him that I need this done."

Well, because of his laziness, he would always develop something fast, quick, quick, efficient. So, he can have time off to go out and do something else. Loafing. I love laziness. Why? Because I do not want to be doing this. I want to go play with my girls. Right? So, I make sure that I go do things right, do it right once, and it is fast, and I have all the time to go play with my girls. I am going next week. I will be in Vegas. I just came from Disney. I stayed two months. When I come back, we are going to go to Disney again. And then we go ... it is my life. Therefore, I developed marketing because I am a lazy guy. I do not like to work.

You understand? So, do it right. I tell you; you have a whole bunch of time left off. Smart people do things fast. Do things that work, that are easy. So, you can have all the time in the world. Go to sleep or go watch TV, whatever you want to do. Learn how to do it right, learn the proper concepts, just like I am showing you, and you become rich ... because if you like laziness, you like money. You want easy money. Easy money's when you know how to make it in abundance with truly little effort. Not stealing it or bribing or selling cokes. You make it in this concept of health because it is very much needed. It is like virgin territory. People do not get to see it. I am like, "Well."

But we are ignorant. That makes us stupid because we think with the wrong information. We use a lot of effort. When we look at life, it is hard, isn't it? Oh my God, you got a great effort. The more muscles you need, the weaker you are, man. I do not need that. Just do it right. Learn how to do it. And that is my job with you guys. Okay? All right, beautiful people. I let you go. I will see you tomorrow. Deal?

Crystal: Okay.

Alex: Yes, sir.

Henry: All right, Alejandro. Take care, man.

Crystal: Have a good day.

Henry: Bye, Matthieu. Bye, Crystal.

Matt: Thank you, Henry.

Chapter VII

Axioms of Expansion

What I will share with you is vital in each area of your work: relationships, calling people, passing out flyers, anything you do. They are called the axioms or truisms of expansion, rules and regulations in what we do and say that sometimes we do not know. These principles are causes of actions that create a road, and when that road is followed, you can successfully reach your intended destination. If you get stopped, there are penalties. You can fail dramatically. These failures result in loss of expansion. If you understand axioms or truisms, you will be able to expand, and you will be successful.

It does not matter what you do. Of all the lectures I have given to people (scientists, priests, professors, doctors, and laymen) many of those people completely ignore these rules and life is hard for them. They do not understand how life really works. They have been taught incorrectly with much information missing. This Chapter is to understand axioms of expansion and to enable clear and objective thought.

An Axiom is an established principle or law of any science, any religion, any philosophy, or any art. These are subjects in which we make have universal agreements. This is where subject is established and can be built upon. They are agreements, as we have earlier spoken, that are our truths. Keep it simple, stupid. Right? They are agreements that have become so common they have become laws. Because they are laws, if you do not follow them you get penalized. If it is in a religion, you could be thrown out of the church or in a government you could be thrown out of office. Your business, whatever it is, is built on such laws.

If axioms with rules and regulations are ignored a business cannot function well and may fail. Expansion is such an axiom and in business it means, "I want more, I want more customers, I want more patients, I want more doctors, I want clinics, I want hospitals." Every time you say, "I want to expand," you must remember that expansion requires more order. The implementation of new order will always create confusion.

As an example, we want to clean a disorderly room that is full of stuff. You say, "I can take over that next room and make it bigger. I can use two rooms now." That is expansion. Well, expansion, because it is not orderly will require you to clean that room or you will not be able to use it. You will have to get some gloves, hefty bags, trash cans, boxes and help to get rid of all that unneeded stuff.

This is the confusion that results from expansion shown in a way that is easy to understand. So, here is the trick. Ignore the confusion and continue putting more order in. If you are ready to put things in order, you are ready to take away this confusion. Do not complain when you find a dead rat, or the smell gets bad or you have got to get more bags. Do not whine. Because if you start whining, it is like you are fighting this disorder. That is your progress. Get it done. If you do not want to continue after you do the first room, then do not continue to do that. That is life. So, what we do is whine and complain but we must handle it. Get more bags. Get more gloves. If you want to get the room clean, put more order in, do the cleaning. Ignore whatever is coming up and just keep cleaning. You will end up with a clean room.

Many of us would like to have more, but we are not ready for that because we have little buttons, things that upset us. If you have allergies and you do not like bad smells and you do not like to get dirty, you know you do not like this work. You are not ready for expansion. So, you do not want to have people like that around you. Good, bad, or ugly, you must make this happen, right? Okay, let us go. Often, we whine, and we stop working and say, "Hey, this is too much unpleasant work" Just do your job. Keep cleaning, keep ordering, keep training. Keep finding out what you do not know. Keep learning. There are things you do not know. That is why you do not understand them. That is why you are whining. So, as you are putting things in order, you need to be able to ignore the foulness of the tasks.

Let me give you an example. We are in a bus going to a place. On the way someone has a stomach-ache and vomits all over the place. What are you going to do? You are going to have to cope with it, cope with the mess until you get to the bus terminal. You can do it. Now, let us say you take another bus to continue forward in your life, in your projects. You can be selective. You can get on the next bus but not with the guy that had the stomach-ache or not when you have a stomach-ache.

Don't quit the work that is putting order in your life, reevaluate. You have a goal, you made it this far, but you cannot be led forever. You must handle this and that. You must help your goal happen. That is what planning is about. Every time you move forward, you must reevaluate who is helping, who is not. Who will help you from this moment on?

Once, I took a bus, a Greyhound from Miami to Houston, and it was interesting because several people boarded in Miami. We started the trip, and when we got to Fort Lauderdale, some people got off, some people got on. Well, we got to a Tampa, some people got on, some people got off. It was interesting. And then, when we got to Tallahassee, going west, some people got on, somebody got off. When we got to Houston, I said, "I wonder who made it? Who started with us?" There was one couple on the bus when we arrived in Houston that had started in Miami. So, I approached the man and said, "Hey, you guys came from Miami, right?" And he says, "Right, but you guys did too." I said, "Yeah, nobody else made to here, it was only us."

What I am trying to tell you is this. Life is an adventure. It is a trip. It helps to know what you are doing in life and what progress you are making. There are going to be aspects of your life, relationships in your life, people you work with in your life, that will change. People are going to get on and get off the bus. You must personally what you really want. Most people do not really know. They get married, they have children, they did do this, and that. They do not know specifically what they want. They think they do. But, if you look inside their hearts and find that they are unhappy, confused individuals. They are not really having fun or working anywhere they like. Life and projects are made by stages and you reevaluate every single time to see who is going to continue with you.

Keep your word, make it happen, tolerate, do not quit. Make it happen until that next stage, and then reevaluate, it is okay. Since you know what you want, you need to select who will be with you on the next stage. If your goal is the same as your wife's goal, you will make it all the way to the end. If it is the same goal. Some people want to start in the same direction as you do, but they want to get off in Tallahassee, or in Tampa. They might say, "Yeah, I want to go to Houston," so they can be on the bus. But when you get to Tallahassee, they slow down. They want to get off. They will find an excuse. If you really want to make it to Houston, you will make it happen. You will stick around. But life works that way, so every facet is a little bit more confusion you need to blow off, then you have got a better room, you expand, you conquer new goals. Learn from those mistakes you make as you expand.

All those mistakes, all those barriers are not a reason to quit. It is a reason to learn. But you will learn, and you will apply, if you know what you are doing, and you know where you are going. That is the key. That is why you can expand continually and have fun doing it. Maybe I never had the right data. Maybe the data I am thinking with is stupid, maybe it does not work. Maybe I do not know how to expand. Maybe I am not ready to clean that room because I vomit it at the mere sight of some weird smell. Maybe I do not. That is how you get your life together and can expand. Get the right data.

So, if you want to expand, you must be able to tolerate the mess and the confusion that is coming off that mess. The trick to this is just ignore it. Tolerate it until you get there, then re-plan, reprogram, reorganize. You cannot get on that old bus. If I asked you what are using to think, to see, and to feel. The answer would be data. It is just data.

If you change the data, it will change your thinking, seeing, and feeling. How do I know? Well, I know. I can see, I have data that helps me see things. The room that was a mess but the person using it could not see it because he did not have the right data. So, you make plans and do things with the disorder you can see, but you don't have the right data, so you don't have order and you don't progress.

What step do you take? You will make mistakes and you are going to struggle, and you are going to lose. You are going to make some progress and fall back. It is going to be hard because you do not have the right data to think, to see, to feel. So, here is the data. How do we think? We think with data. As an example, you squeeze oranges to get orange juice. What happens if you pick sour oranges? You get bad orange juice. What do you think about yourself? What do you think about life and Jesus and Mohammad, all that data they gave you? It is all data. How do you feel about yourself based on the data you are using?

If you do not have money, you feel depressed. You think with data about that money. It makes you feel terrible if you do not have it. Who gave you that idea? The data. Change the data. Change your reality. Change your life. If you change the orange juice to sweet oranges, you are going to get nice high-quality orange juice. Change the data. Change your reality. Change your future. Change your life. Simple as that. This is one of the important lessons I have ever learned. Instead of fighting and arguing, change the oranges. Why is your life so screwed up? Because you have screwed up data. You are thinking with nonsense.

With the right data you can have a beautiful life. You can enjoy life. I have learned how to delegate. I changed the data with which I was thinking. I have a different world, a different reality. I feel better. People get sick because of the data from family, friends, and advisors that was wrong, and they did not learn from the illness and change their data and their advisors.

Why do some people feel so horrible, so bad, so sinful? Because someone they told them they were thinking with sinful data. It is all data. What you are thinking with is what is going to be your life. With what do we think, look, and feel? Data. There is two types of data, opinions, and facts. If you think with opinions, you will find ridiculous situations. You can be manipulated, controlled based on pure opinions, not on facts. If you want to know why you do surveys? To get facts. That is the goal of telemarketing, to get the data. I just did a survey. One of the reasons I am in Las Vegas is because I am awfully close to Hollywood. I was in Oceanside California last week. I had a booth at the Grammys two days ago. I didn't attend, because that's not my place to go, but I have a group I'm working with and all the artists went through one or two booths there.

We gave every single one of them a gift. It was a tablet. They can turn on the tablet and find programs to help the artist. Originally it was a couple of famous artists who started that idea. I met and trained them, and they asked me, "Can we put this together?" I said, "Well, what is your program?" They said, "We put this together a few years ago and we know who is going to give us the booth, and we got to present our program." I said, "Show me what you have done."

They showed me the structure. I responded, "Where did you get this idea?" They said, "Well, it's a good idea, right? It's a good idea." It was all based-on opinions. I said, "Would you like me to tell you the truth or something to make you feel happy?" They said, "No, no, the truth." I said, "Okay, it might hurt. What you're putting together is nonsense." They said, "How do you know?" I said, "Because it's based on opinions. Maybe, maybe not, a hit, but it is based on opinions. Where are the surveys? Show me the surveys. How many people have you surveyed? How many artists did you survey?"

They responded, "Well, I think it's a good idea." I said, "It is just an idea about which you have an opinion. I want some facts. Get it done. Survey." So, they did surveys and then they put the program together. They developed a motto based on survey data and then they said, "Okay, so what are we going to do at the Grammy's?" I said, "At the Grammys? You must survey some more." They said, "This is what we want to do,

but we want to know what a performer needs to improve in his or her life that is real to them.” And they answered it. “We have a whole load of surveys from two nights ago. For the first time ever, we have the real insight on how to help all these artists.” I am putting a program together for them.

With what are you thinking? Opinions? What does the doctor say? Well, did you survey the doctors? How many did you survey? Did you survey the register guy? Did you survey ... How many? Who did you survey? Where are your surveys? Where is the data on which will we base decisions? You are not going to expand if you do not do this step right. That example is a living example of what happened 48 hours ago. I can send you a video of the booth and the whole thing. It is just beautiful, but for what is it good? Survey and get the data. Now we have literally hundreds of artists to whom we can talk. We can say "Hey, your stuff is pretty good, but that doesn't make you a great artist does it?"

Now we know exactly what their attention is on. Now we can create a program and they will come, and they will pay, and we can make fortune. We can help artists. It is the same thing for any human being. Do you understand? You do not want to think with opinions. You want to think with facts. Surveys are your eyes.

This is your communication. Seeing is a most important department, not a division, a department, in your whole organization, in your life. It is how you get the data. Understanding is a comparison of two data. I told you that thinking is like squeezing oranges. Remember that? It is like squeezing oranges and if you pick the wrong oranges, you are going to get the wrong orange juice. Now what does that have to do with thinking? I used two datums, the glass of orange juice, one, and then the data about thinking, two.

By using examples and stories, like about the Grammys, I trying to teach you about using data to understand other data. Understanding is a comparison of two data. So, when we get the data from people we survey, we are going to match it with other data we have learned from the examples. Remember the data from the terminal to terminal. Remember the antenna, the radio? The purpose of surveys is to get people to understand their needs.

Will people understand that? They will not until you give them something with which they can understand. Great teachers, master's in communication, understand this principle and they understand the principles of expansion. They observe the subject and say, “He doesn't understand. That is why he is complaining. He is not ready yet. He needs to understand this or understand that." It is a comparison of two data.

I do not use opinions. I use facts. Facts can make you aware and raise your level of understanding. If you raise your level of understanding, you will not complain when you expand because you will know the most important things in your life. It is not working. It is not your wife. It is not any of the nonsense you think it is. The most important thing in your whole existence is being able to acquire new and better data. It is not your religion. It is not your sexuality. It is not your current reality, because your current reality is based on data you have acquired so far.

If you know this, you have a future that will be good. I love training. I love studying. I study about how to study. I have learned how to pick the sweet oranges. I learned how to distinguish opinions from facts. I learned how to learn. I learned how to investigate. I learned how to make up my own mind. I learned how to survey and how to put an organization together. So, no matter what anybody tells you, they're telling you their reality and they're telling you from whatever opinions they have, and everyone's right to that degree.

You don't argue with it. You get data. You decide. It is up to you. See what I mean?

Matt: Investigate, survey, get facts, organize, and do not complain. Understand the key items, key terms. I understand and I will apply them, sir.

Henry: I like it. I told him about that. Where would you get these guys? Man, I want to go there. Where is the market you get these? These guys are good.

Henry: Alejandro, talk to me.

Alejandro: Yes sir. I am always looking to get more data and learn more, basically about how to talk to people and survey them to see what they want and how I can serve them. So, it really helps, I guess I just need to get even more data to get better at it?

Henry: Right. The thing that we need to do is understand these principles. Can you teach me how to choose the right oranges from the wrong oranges? My grandma would take me to the Galleria, to the place where she would buy fruits and stuff. She was an expert because she was a cook. She was a professional cook. She would pick the oranges and tomatoes and bananas and hit them, listen to them. I would look at grandma and say, "Grandma, why do you do that?" She said, "See, this one's good. That one is not good." But they look the same to me. She said, "No, Manito, look over here, look over there." She learned how to gamble because shopping taught her how trade and buy and purchase. She learned to distinguish the wrong, the medium, and the excellent ones from others. And it is the same thing with data. There's data everywhere. You turn on the internet, it is everywhere, but a lot is garbage. It is just no good. You must understand the difference between noise and true data that works.

Alejandro: Right?

Henry: Crystal, how is it going?

Crystal: It is good. How are you?

Henry: Good.

Crystal: You must research. You must learn. Like you said, you must know what to use and you must use what you can use to your advantage, but you must know what's to your advantage. You must find out. It is preparing and planning for the end goal and all steps between. Then, you need to return to the planning steps. You must go back. You cannot act blindly. This is good. I really like it.

Henry: You need to focus on how to apply what you have learned. I want to find out how you are doing through surveys so I can help you establish a survey team, work with the data, and suggest some new data or changes. Remember, Don's the leader. He works on data. You guys find the data, and he also trains on this. He listens to all these recording when I do them. People want to achieve goals and dreams and they have bad data and they do not know how to work with it.

Chapter VIII

Surveys

An anchor is used to hold a ship from being moved by currents or waves. You throw an anchor and it holds you in place. What holds businesses or groups or people from expanding in life is whatever anchors they have thrown from their lifeboat.

Ignorance is a kind of anchor. It keeps you from expending or growing in your life and in your business. It deprives you of certain things you should do. A way to avoid the anchor of ignorance is to conduct surveys. That action will become the blood and oxygen that keeps you alive. If you ignore this, you will not dispel the ignorance and you will not expand. What is a survey? It is a careful, detailed study performed with a series of detailed questions. What is the purpose of a survey? It is to gather data. It is to evaluate data, not to see how to use the data. It is just the gathering of data.

Data is not opinions. Data is hard, cold facts. Five apples, not a bunch of apples. That is data. A bunch of apples is an opinion. Anybody can consider a bunch of apples as five, six, seven, eight. This leads to mistakes. A bunch is an opinion. Do the numbers. Weigh it, measure it. That is data. Opinions have nothing to do with thinking. People can be stupid to the exact degree that they think with opinions. When you see a surveyor, he is getting data, he is recording measurements, he is measuring distances. That is surveying. The kind of surveys discussed here are questions which garner answers via the telephone one-on-one between the surveyor and another person.

Face to face conversations between individuals are the best ways to gather data. But first and in most cases, you will have to use your phone. To see the difference between a personal interview and a phone interview you could go to the supermarket, introduce yourself to strangers, hand them a business card and ask them questions about information you are trying to gather. Some will respond to you if your good at first meeting. However, you might do better in the face to face interview if you had talked with the person beforehand by phone and he or she understood the value of your survey. Here some questions to ask to create interest in the subject of the survey.

To survey is to view, to smell, to taste and to touch. Those are channels from which the data comes. You will be able to survey to the degree you are in communication with the individual you call. The survey is the act of asking questions to get data. What do you do with that data? You tabulate it. As an example, if a hundred people were surveyed and their question was, what is your favorite color for this sign we are going to print? The result could be that 65% say blue, 20% say yellow, 10% say red, and a few pick other colors. The answers are put into groups.

You survey, get the data, tabulate it, and then you must study the data to understand it. What are we saying? Some people can get to the tabulation part, but they do not understand the meaning. I have seen people who have gathered the data successfully fail because, but they do not know what to do with it. What does that mean though? Once you understand the data, you should be able to use it in a practical way. There are four steps to understanding data and in understanding your life: look at it, smell it, taste it, make sense out of it. If you cannot do these four things, making decisions from the data you have gathers will be difficult.

Every action in life is based on data which has been the result of proper or improper service performed. What does proper service mean? I saw, but I did not know what it meant. I stepped down and I fell. So, life is a result of acting upon the data that has been gathered. Whether you do it right or do it wrong. There is a beginning and a result. When someone says, "Boy, what were you thinking when your house burned down?" And the boy responds, "Well, I didn't think that the house was burning because it smelled like smoke. I thought someone was just smoking." He must have missed some of the steps in the survey, right? You will see stupid reactions by

people who make mistakes in life because they are not paying attention. They are not surveying, tabulating, understanding, and making the proper decisions. So, survey, ask questions.

Imagine you are building a relationship with a man or a woman. As I told you before, you had better ask questions. If you are a woman looking for a man, you must investigate that guy before you create any kind of relationship. You cannot go to bed with him, have children with him and say, "Ah, life is horrible." It is horrible because you are made it horrible. That is what happens to "pendejos". Trust me, I have done a lot of that pendejo stuff.

What is this turning on? If you look at life from this angle, you might say, "You know, I better start paying attention to what is going on in my life and what am I creating?" Be honest with yourself. If you can learn how to survey well, you will start seeing everything in your life, people around you who are pulling you another way from what you want and need. You are with them because you have an idea that you need to be friendly? You must survey who is around you. You must have the right people to go the way that leads to learning and expansion.

The right people will help you in your goals in life. You may have friends that are telling you do not go that way and you are thinking with all these stupid opinions. You must learn to think with facts. There are two types of surveys. The general gathering of data like in the example of the colors for a sign. For example, you want to own a Burger King and you measure how many cars go by the chosen location each day. You determine the peak hours. Based on that data, you may decide the location is better for a gas station here. So, before you invested in a Burger King, you surveyed, you measured, you analyzed the data. Can surveys be done on more complicated actions like Love. Can it be measured? Oh, hell yeah! Can you pay the rent, the bills, the insurance? Can you pay that? If you can, can you also love me. If you do not have the capability to pay the bills, love becomes awfully hard. They say, "Nope, you can't love me. How can you love me? Nope. I mean that doesn't make sense." Yes, it does. We have opinions left, opinions galore, right?

Data gathering is basic. It is easy to do. Let us start with lead generating surveys. It is based on two steps. The first thing you do is an introduction. "Hello, my name is...." That would be an introduction. "I represent....," That would be the purpose as well as why you are there, why you are talking. Then you say, "Hello senora or whatever. My name is Henry and I'm calling, or I represent an organization who's putting together specific programs to help the community in different areas."

In this case, we can say we are putting together specific health care programs to help the community. You do not want to tell them that you are from the Co-op. Why? Because if you tell him that you are from a co-op you are someone who sells an item, a product or service, they will know you want to sell them stuff. You do not want to talk to them about selling anything. You want to create the communication line, a relationship, and then eventually, yes, I recommend you to the co-op. It is amazing. You are going to act like a third party. Do you understand? You are interested in finding data. So, this is how it goes. "Hello, my name's Henry and I represent an organization that is putting together health care programs. For us to do that, I have a series of questions with which you can help me with." If they say yes, which they should, you ask them, "Are there any issues you or your family have in taking care of your health?" They may tell you, "Well, I'm sick. My daughter's sick, I have diabetes." Okay, that question is about needing healthcare, but if you want to do even better than that, you will have to say something like, "We're creating programs to help the community." Do not specify healthcare. "In order to do that, we would like to know what is it that you need? What are you having trouble with? Where is your attention? What is giving you trouble in life? They may come up with, "I just got divorced and I'm having troubles with my husband, my ex-husband, my children. My next-door neighbor makes loud noises. I can't sleep very well."

Whatever they tell you, that is what is messing up their life. You need to really pay attention. The main objective is to create that communication line, that relationship, someone you talk to, and eventually you can talk to them about the co-op. It is an option or a solution. Tell him, "Listen, now that you told me about your healthcare problems, let me get back with you. Thank you."

The first step is introduction. Hello, my name is blah, blah blah. I am calling you on behalf of a group of people who are creating programs to help the community. But to create these programs, I would like you to answer just a couple of questions for me. They go, "Okay. What is it?" All right, what is bothering you? Where are you having the most amount of difficulties in life? What are you having trouble with right now? They will tell you. The second question is this, "Okay. ma'am, if, (you're going to fill it with what they said was their problem) I can find someone to help you with your (problem) , would you be interested in me contacting you again?" As an example, "If there is a program created to help you with the drug addiction with your children, would you be interested in getting that information? If a program is found or created to help you with your health issues, would you be interested in being contacted and letting you know what I can find for you or what exists or what could be put together? Would you be interested?" Of course, they are going to say yes because they just said what their problem was. Then say, "Well, great." Now you get the data. "How do I call you back? What is your email? When is the best time to contact you as soon as I get this information for you?" So. you are there to service them. You are there to connect them with something. Not with the co-op at that moment, that is why it is called a lead generating survey.

You made the introduction, you stated the purpose, you ask them the two questions. The second question is basically underneath the first. What is messing with your life? Where do you have your attention? "What is the most trouble now? Because we are the ones who create the program, we can find you an answer. This is basically a help organization, a community organization. It is nonprofit. We want to find out how we can help people. So, the second question is called an "if question." If I can get some information on how you could do this or on a program created that will help you with your (the problem they have described) would you be interested in receiving that information?

If you are in person, you give them your business card, and it is must be neutral. It is just your name. If there is an organization which is called Help Hotline or Help the Community or Help Beaumont or whatever city, Help Beaumont Organization, you can put a little website, little something to help this, help that. It is very neutral. You are not there to sell; it is just to create a communication line. You will be surprised if you do it this way. Many communications lines are going to be created. Follow up data gathering with "How can I call you? How can I send you a letter? Where can I send you this information? Or what time is the best time to call you?" That is what you do when you do a data gathering. That is all. Then, if you're really good at this and you made it really well, you can say, "Okay, listen, do you have anybody else I can call so I could do this survey, they can help me with more information?"

This is what I drilled into my staff. I created a huge marketing department. I had 50 people doing this. We generated so many leads, it is just ridiculous. Remember the pools I showed you? This first pool is what we just went over. That is gathering of information, creating communication lines. If you continue doing this, you will overflow to the next pool, and the next pool, and the next pool. Why is it so important to do the comm lines? Because everything starts with comm lines. Surveys. You need the data. "Well, we can't help people." Yes. you can. We have the most powerful tool ever, ever created by man. It is called the internet.

Send them a link from YouTube. They cannot find it, but you can. That is helping people connecting them with source and some data. Right? Hey, I found this incredible website. People cannot answer complex questions. So, you say, "What's your email? I'll send you a link I found for you." It is amazing how people have access to all this information and they usually cannot find it. "Oh my God, I need a wheelchair. What organization can you find that gives you a free wheelchair?" You can follow with phone calls. We did that many, many times in

Medical Benefits and we created friendships. You can get them a free something, a free service, a free link. You can sell them a low-ticket item, medium ticket item. We continue the branding activities before, in between, and after. If you understand and can visualize the importance of this and how it applies to life in general, life can be a lot better. If you continue to create communication lines, you have abundance in everything, opportunities, and money.

Sometimes people have questions that you may be able to get an answer because you have access to the internet. I have seen some people that keep asking us directions to places. I am like, "It's right there on your phone." And they cannot ask a question. They start debating about it. And in my family, if you sit down with the girls, and we are having lunch or dinner or whatever and someone asks a question, "Hey, you know Jane Fonda? How old is she? I do not know. She is old. One of the girls will go, how old is Jane Fonda?"

The computer's automated voice will say, "Jane Fonda is 82 years old."

There you go. She is 82 years old. Stop arguing. She is not old. She is not young. She is 82 years old. So, you will be surprised how much you can help people because you can do this. Many people have no clues. So, remember, the goal is to open a comm line. Do the surveys, create a relationship. They will give you referrals. Stop arguing, do facts, do research. Do not think with opinions? Life is simple. Keep it simple. Do not make it complicated. Whenever you see something that gets complicated, a lie or an opinion has been introduced into the mix. Some opinions and lies make things hard to do and to understand. They are not factual. Send opinions to hell. Think with facts. Keep it for yourself.

Chapter IX

Fundamentals of Personal Efficiency 1

The truth sometimes makes fools of us all. We do not want to accept truth because it often makes us wrong. Until that time comes, that wrongness was our truth. In some of the Latino cultures with which I am familiar, when women get out of hand, you just slap them. That is all. Well, that may be okay in Mexico and Colombia, but we do not do that here because the law will put you in jail. In Mexico and Columbia, if a woman calls the police and says, "He just mistreated me, I got a black eye and I'm bleeding from the ear." The cop might say, "Well, you must've done something." So, women there just take it.

There's a scale of importance in the United States protecting women that Latinas would laugh about, right? It is so inverted. In Latino countries, the scale of importance, first is men. Here in the States it is different. Here, children go first, then women, then senior citizens, then pets and dogs, and then men. Okay? And then men. You beat a dog; you go to jail. You know what I mean? It is incredible, that is the scale of importance that we see as the truth. Of course, that is a personal point-of-view.

I tell some male friends, "Listen, you better not bring your truth over here. You're not at the top in this country, you're at the bottom." It may sound like a joke, but I think it works that way. I am going to tell you something that is going to change your point of view about many things, especially about training.

One of things people admire in what I do is the efficiency of the action. Why am I so efficient? Why do I best people who try to compete with me? I have shown top performance in many areas of life, especially in the medical insurance agency and in air conditioning. Both businesses were top performers for both profits and customer satisfaction.

As time goes by, you can get better and better at what you are doing. When I became a teacher, a consultant, I decided to teach what I had learned that made me efficient. So, I teach the principles of how to be efficient and students are often surprised to find that it is done backwards from the way they may think it should be done. Just like the notion that children go first and then senior citizens and then women, stuff like that. Someone who is retarded thinks that men go first. But it does not work well, ever.

We believe what we want to believe. So, I am going to teach, in this course, those secrets that will make you very efficient. And it starts by understanding why people perform well or not well. In my medical benefits business, I would train people in two or three days because they thought in one specific way. After that start, they had continuous training. But in two or three days, I could get them on the tasks, and I would know if they were any good or not. What I found was that training is maybe 10% to 20% of performance. That is revolutionary because, after you train someone, you need to retrain. What I found is that people will perform, not due to their training, but to their ability to apply that for which they were trained. The ability gained opened a whole new box that was a can of worms. This happens because whether you are trained has everything to do with performance.

Training is quite simple, easy. Making sure you perform, that is the tough part. It means you can apply what you know and applying what you know results in efficiency. I have met very rich people who have this little bit of knowledge versus others who are very poor yet have great knowledge, degrees, certificates and licenses, yet someone who has a tenth of the other's knowledge is more successful. I have responded thinking, "Wow, let me investigate what is going on with this guy's life." If you want to make money, you must be efficient.

I call this course, "How to make money in abundance." The data has changed as I have lectured about it to

people. So, I changed to this name to attract different people, but it's the same fundamental data.

If you want to know the truth, what I've taught about marketing in the first part of these lectures, that's it. There is no more teaching on this subject. What you need to know is how to apply what you know. You might be thinking, "Well, I just need more training." No, that is it, think with it and apply it? That is efficiency.

I have seen incredibly smart people who act stupidly and become poor and broke because they never learn how to apply the basic of marketing. Efficiency and prosperity go hand in hand. This data applies to any area of life. Marriage, raising children, being the most amazing telemarketer, being the director of a whole telemarketing division. I haven't been trying to keep this a secret, but I know it's a secret when only 10% to 20% of your performance is based on training. What to say, what to do, what to push, what not to push is only 10% or 20% of a completed task. Eighty percent of performance is based on the data I will explain. I will give examples of what did I physically to keep students producing in the top brackets regardless of their enterprise.

We are going to share and to start with a definition of power. It is based on knowing what you do when you are doing it. It means having your attention fully on your task. It is the opposite of nonsense which is having a host of distractions during the performance of your task. The more you have attention on distractions, the weaker you are in executing any of those things. The idea of multitasking is the biggest load of nonsense ever thought about. It is a common excuse for people who underperform when their data is reviewed. They find low performance and do not know why because they think cumulative tasks they are doing will make them more productive and on schedule, but it does not. I compared two people, one who was multi-tasking and the other who did one task at a time to completion. I gave them ten different activities. The one who did one at a time and executed each task outperformed the multi-tasker by 3 times in performance. Three hundred percent better. I have proven that. I thought, "Oh my God, this is important." One guy never learned how to work, and he called it multitasking. What he did weakened him. If you do not multitask, you will outperform any person who has distractions while trying to complete a job. Complete your job tasks one at a time.

Efficiency is the art and the science of controlling your attention. You will be as good, as rich, and as effective as you are able to control your attention units. That is the definition of power. Look a panther in the face when he is looking at his prey. His eyes and ears are on the prey. He moves slowly. He is not distracted. That is power. When he locks on his prey, it had better run. But if the panther is distracted, he will not capture his meal and he will starve. The concept of war is to divide and conquer. Why? Divide gives you the ability to conquer. If you divide people, you weaken them. It is amazingly simple.

If we start dividing our attention, we are no longer at a 100%, we are at 80% and then more division pushes us down and down until we fall to 20%. If we keep doing multitasking and not understanding and continue this action throughout life without knowing what we are doing, we are going to end up with 80/20. What do you have available? 20. You're not strong anymore. You have all these incomplete cycles of work, all these things you do not understand and too much to do. Of course, you are weaker, you are smaller because you have been distracted. You do not finish cycles. You just keep weakening, weakening yourself. If you continue on that path, you will go down to 20% and you will become sick physically. You might think, "Oh no, it's an illness." It is not, it is an imbalance. Chinese medicine tells you this.

There is imbalance because you were distracted and had incomplete cycles of work. Your attention was everywhere. You are smart and stupid at the same time. That is why when I teach, cell phones are off, computers are off. When I learn, it is the same thing. I lock my door, no one comes in. There are no distractions. It is me and the book. That is sacred, religious time. When I finish, I open the door and I am open for other cycles.

The most stupidity is with cell phones. Everyone has one There have always been stupid people, but now they

being made more stupid by the distractions of their cell phones? You might say, "But technology. That's why they're called smart phones because you're now stupid." Look at Facebook and Twitter. It is technology, but that is all it is. They are tools you should use, not tools to ruin your life. You must be stupid to go down that path. Why? Because the more you lose attention, the more you are controlled by others. You are being watched by the panther. Instead of having life and having it more abundantly you have become food for a wild animal. Remember the panther's gaze and know what it means for you and your life.

Look at someone's life who is scattered. They are in their past in many different times and that is why they are weak and that is why they are stupid. That is why they cannot perform. That is why they are not trainable because they do not have enough attention to capture what you are telling him. You must know what you are doing when you are doing it.

What causes the loss of attention units? That is the biggest secret. Often when you trace it back, you find a major loss of attention units because someone died, someone invalidated, someone was physically abused, someone lost a baby, someone had an abortion. Something happened that sucks so much attention. Bad things happen and all that attention is stuck on that and those incidents. It makes you weaker and ill. And why are you dwelling on these past losses and injuries, giving them names. Do not dwell, name, or remember because your attention units are and must now be rebuilt one task at a time. It is amazing.

The costs of these lost attention units are lack of understanding. That is all it really is. I want to teach you what real understanding is so you can start recovering these attention units and you'll become more and more efficient and what I taught you can be applied and you won't forget and you'll be very affective.

Take one of these wide panoramic pieces of paper, rectangular type, not square, but rectangular. Draw a horizontal line. On the left side, that is the start of your life. On the right side is 2020. In my case, I put in 1958 and 2020 will be at the other side. Now, I want you to go through this line and start putting specific events that have happened that you can remember. You do not have to remember them all.

My mom left us. When was that? In my case, it was 1968. I was 10 years old and my mom left us. That was a major change in my life. So, write that down and write as close as possible the date that happened. Give it a name. Then find another event and another one. When you graduated from high school, the first time you had sex, when someone betrayed you, major events in your life. Start putting them in order. It is an inventory of your life.

Here is what I want you to write. When you had any major loss, someone stole your bicycle, you lost a finger, or you know that you lost anything. Your girlfriend left, a friend of yours took your girlfriend. That is a loss. Any major changes like you moved from one city to another. Your dad left and now they give you a new dad who is called a stepdad. That is a change I want you to write when that happened. Just look at it.

Endings. End of a relationship. When you graduated from college or you ended university, or you just quit from high school. It does not matter. Put it there. Any type of beginnings. A new relationship, a new school, a new house, a new teacher, new encounters, when you started a friendship. Ideologies. You read a book and started believing the stories.

What I am trying to tell you is I want you to look at your past life. Looking is the answer. You must look. Do not store stuff, bring it up, look at it. I am going to teach you how to look at stuff and change your attention units. You will think, "Damn." Also, you raise your level of awareness, your level of understanding and all the other stuff in your life will reveal itself and positive change will happen.

Did anybody abandon you? I was abandoned several times. I was never the same. Why? Because all those

incidents took some of my attention units. It was hard then and it got harder and harder to deal with life. It was difficult to understand it because these events took my attention units which I needed to understand. You carry losses with you, and they will not erase or disappear until you understand them. What if I teach you to understand them? You going to think, "Damn." So, my secret to organizational efficiency was 10% of training, good training, and practice, and 80% helping people recover their lost attentions from their lives. They loved it. I did not get involved with their personal issues, but I gave them the tools so they could handle their personal lives.

You have attention units and here is what will happen you if you lose them. Your level of awareness is lowered. You cannot see the hole in the road when you are driving. You do not you pay attention to what you are going to say before you say it something offensive. People get offended. Why do you say those things? Because you are not aware. Your level of awareness drops because attention units enable your awareness. It is like turning on a light, it glows and you can then see.

You can recover the ability to remember, ability to talk to people, ability to pay attention, ability to save, ability to do anything. Your memory can be compared to a computer. If you have too many windows open, your memory disappears. That means you cannot open applications or can perform. You need the power to do what you are doing when you are doing it. If you do not have that ability, your efficiency drops, your health fails, your ethics erode, you start lying and cheating. You start believing stupid acts are okay.

Most of all, **order**, which we discussed earlier, is especially important. Less ability, less memory, less power, less efficiency, less health, less ethics, less work, less **order** feed on each other. It is a cycle of destruction. If you have been taught to be a multi-tasker, you have been taught wrong. I hate to tell you that, but you must learn another way. You can put into practice the focus of the panther and when you have got it, you will see how well your work and your life go.

I noticed, for example, my personal ethics changed when I started to recover attention units. I realized new things. I know this sounds strange, but I realized that women were same as me. Oh my God. That was just because I was taught that women were different. No, they can be taught to be different, but they are no different than males or anybody else. They have the same rights as I have. That was shocking to me because I was raised under a different ideology. The ideology was wrong and when I discovered that I began to recover attention units. I looked for a new truth and found it in spite on my past belief. I respect my wife for the same reason I respect myself. That is why I became a correct husband.

Things you think and do are interconnected. My health has gotten better through the years. I will be 62 this year. You may think, "What?" Yeah. I am healthier, I do better, I am more aware. I love my life, I love my daughters, I love my wife, I love people I teach. I care. I live a very, very sound, peaceful, exciting life. That is the way I like it. I always wanted to work from home and now, I do. I came home after running laps and my girl said, "Papa, you invited me to go somewhere today and Mama is going to go down to Mexico." Okay, let us go. I do not want to be tight about going out even though I would be late for other plans. If I do not have lunch that way, I go downstairs and cook. I take turns with my wife. Today, when I finish, I have one more lecture to do at 5:00, then at 6:00 we are going to go Sonic. We go to the movies on Tuesdays. I have a beautiful life. But that is all, not because I am religious or believe in these principles. It is because I am aware. No one must tell me what is right or wrong. No one must tell me what a sin is or is not. I can see it myself.

You do not have to believe anything. Either you know it, or you do not know it and that is the ideal scene. One of the reasons I like the co-op is because it truly helps people. By offering service, we get a chance to connect with people's lives. We can help them create relationships that make people a little bit more aware. If you do that or you work with an organization that does that, you become more aware because of that. Not because it is a good thing by itself, but because it is what it is. As I have heard them say in Louisiana, you have the be what

you are.

So, the personal efficiency course is about being able to apply what you learn. You will be incredibly surprised that you do not need to learn much. It is about applications which, once you understand how to apply your knowledge, they will free many attention units. The more you can do this, the more efficient you are going to be.

Henry Ospitia: Crystal, say something.

Crystal: This is good. I like it. It makes sense. You cannot multitask and be efficient. Many different events that happen in our lives have an impact. You must have the ability to go through something, look at it, learn from it, and then apply what you learn. You gain knowledge and wisdom. But if you do not apply what you learn, you will make the same mistakes.

It is like any other feeling. You could be feeling something, but you must let it go and move on. If you do not let it go and move on, you are in for a tough one. So, I like it.

Henry Ospitia: Okay. I have some good news and the bad news. Which one you want first?

Crystal: The bad news.

Henry Ospitia: Okay. The bad news is you never let go of it. And the good news is you can make it disappear if you understand it.

Crystal: So, you do not let it go?

Henry Ospitia: Understanding makes it disappear. Letting go of something, there is still something. It will always be there. You will have a shadow. What you are doing is you are covering it. You think, "Oh, let us cover it. I'll let it go." No, you did not. That is why I can talk back to it again and you will get emotional about it. You never let go. You either understand it or you will have it there forever. I focus on understanding. It is not an object so there is nothing to let go. There is something to understand. It is an expression, "let it go." No, I do not let go of anything. I understand it and it disappears. "Something to let go," means it still exists as a memory or thought. It is not going to go anywhere. Once you understand it, you learn from it, you win from it. You enrich yourself with these things. You do not let go of thoughts and memories. I want to understand it because I become fuller and more aware if I understand.

Crystal: Exactly.

Henry Ospitia: If I let go, that means I'm covering it up or hiding or running the other way. I do not need to run from anything. You need to learn. I am going to teach you how to understand things, not let go of things. Know it for what it was and "Poof," it disappears.

Crystal: That's the only way.

Henry Ospitia: The only way is understanding. Okay?

Henry Ospitia: Alejandro. Talk to me, man.

Alejandro: Yeah, I am just ready to understand it all, man. I am ready to soak it all in.

Henry Ospitia: Okay, yeah. Well, this is why I gave you this data because how you understand things is with data.

Alejandro: Right.

Henry Ospitia: I'm going to show you how it's done. Okay?

Alejandro: Perfect.

Henry Ospitia: Good. Senior Matthieu.

Matthieu: So, we must perform without multitasking. Do tasks one step at a time.

Henry Ospitia: You got it.

Matthieu: Now, understanding it, I know that understanding may take more attention units than letting it go. So, I wanted you to elaborate on that for me. Is it when you let something go, you're throwing your attention away with it, but understanding it is using your attention to understand what happened, why it happened, the way it happened, and what you can do to ensure it doesn't happen again. Does that take more attention?

Henry Ospitia: Tomorrow that is the question I want you to give me to start the lecture.

Matthieu: Yes, sir.

Chapter X

Fundamentals of Personal Efficiency 2

When you find people that are compatible, they are a whole bunch of fun. Life is great. All these other issues that we have, that life is not great is because people are not compatible, they are not made for each other. We are going to touch that subject and I am sure you are going to like this very much.

The concept of power. Remember that? **Power**. There is a definition for power. It is, "doing what you're doing, when you're doing it." I took a picture of it. This is us, this is our attention, and we are focused on our task. If you have your full attention on something, you are going to get that done, and you will figure the ways to do it. Here is what we do unknowingly or maybe unintentionally. This is us. We put our attention on the task, but our mind is somewhere else. So, you notice the arrow is thinner. Well, it is because you are weaker. Those are called distractions. More distractions and you never get anything done. **Multitasking**, I call it by its practical name, **idiotic**, the act of a person who doesn't know how to do things right.

I tested this idea in my telemarketing centers, because a trainer wanted me to be a multi-tasker. I said, "No, this can't be." So, I tested it. You know that the guy who does the first one, who gets things done one at a time, is 3 times faster than the person who did the work multitasking. I was amazed. It was so simple. It was fascinating to watch the work done both ways. The multitasking guy was so weak compared to the guy who just focused.

There's a saying, "Divide and conquer." Well, when you divide, you weaken the group. When you divide your attention, you weaken your power to make things work. Remember when we talked about the attention units, the marbles? The ideal scene would be to have 100% of my attention on what I am doing. If I can manage that, my awareness goes up, because awareness is based on attention units. My ability to do things, my memory, the power I have, it is the best I have. Efficiency, health, ethics, and order, we talked about those things. Those are based solely on the amount of attention you have available.

If you multitask, you weaken yourself. Why do that? It is a lie. Remember the memory in a computer? If you have multiple windows open, you may not have enough available to run the program you are trying to use. You weaken yourself by spreading yourself everywhere. So, pay attention. You either handle the person you are serving while talking with them or you disconnect from that person. People are sometimes a huge distraction, and they are not improving. If you keep that person in there, and that person does not improve, you should get rid of them. If it is your mom, your dad, it does not really matter. They are killing you. By this basic concept, they are destroying your life, and you have all this emotional data, all false concepts and ideas of love, which are basically destroying you because you're thinking with that.

I have brothers that were not from my mother and they're my great friends. Brothers, but we did not grow up together. I have brothers who have not talked to for 40 years. I do not need them. We do not share the same purposes and goals. Why have them? These are people that I knew. Once upon a time we were brothers and sisters, but we took different paths. It is okay. I have new brothers. I have people whom I have trained that when I look at them, I think these are my sons or daughters. We are helping each other, so that is my family. Family comes from the Latin "Familia" which means all the people living in the same house. It is not a genetic relationship. It is about shared space and purposes and goals. But it is based on this data, I have a good and constantly improving life.

What is the purpose of life, guys? You figure it out any way you want, but I figured it out my way, and I am here to evolve. I am not here to get married or make friends or make money. I am here to evolve. I am here to create relationships so we can help each other evolve. My daughters help me. I help them. That is what we are all about. My wife, I love my wife, more than ever, but because we align on this goal, we align on the purpose of our marriage. We help each other evolve. I straightened that in my head on my own, and I straightened it

with my life, in general.

Why am I with you guys? Why am I with Don? Why would I want to help Don? I want to help him, he helps me, and I help him. I can help many other people. You understand? It is quite simple. It is not because he is a gringo who cares about what he does. He could be Jamaican. I do not care. I would still say, "Hey, let us work together. Let us make something happen. Let us help other people." That is why, because by helping people evolve, they help us evolve as well. It is amazing.

We have this word, compatibility. Pay close attention to how this works. If you look it up in the dictionary, you are going to find that it is the condition in which two objects, or two people can exist together without problems or conflicts. So, they are in alignment. They are going along the same path. They are going the same direction.

Who should be compatible with you? Ask yourself, "Do I have any friends?" If they are friends, that means they are compatible. If they are not, they are not friends, they are opponents. They want to destroy you, divert you. Do you have any siblings? Brothers, sisters? How about your dad and your mom? If your mom and your dad continue to follow your purpose, they are your mom and your dad. If they are not, they are not supposed to be in your alliance. I do not care if it is your mom. I really do not care. You are going to go through all your life not admitting and always covering your worst enemy. It could be your mom or your dad. I have seen so many people's life gets completely ruined by their parents. It is amazing they stick by, "I'm still your mom." I do not care. I do not care. It is just a justifier to destroy you. I have seen the worst games between brothers, and sisters, and moms, and daughters. It is amazing.

Companions. Any kind of friend, any type of partner, boyfriend, girlfriends, employees. If they do not align with the purpose of the organization, why are they there? They must be compatible. Business partners. I do not have business partners who go left when I go right.

How about this? Customers. If they are not there for that, get rid of them. If they give you problems, get rid of them. Figure out way to make more money without them. Okay? Partners, any kind of partners, not just business. There are partners in school, partners in the football team.

There's an exception to this rule, to that definition, "the condition in which two objects or people can exist together, without problems or conflicts." Well, let us change it a little bit. If you have a game going on in your life with someone, it would be like two roosters, two fighting roosters. They are there. They are compatible because they want to destroy each other, and they got a game going on. You cannot put a heavyweight with a welterweight or a featherweight. They are there to knock their heads off, so they must be compatible.

This means if you have an enemy in your alliance that is destroying your life, you must be compatible with him. You must be trying to destroy his life and he is trying to destroy yours. That is why you keep him, because you love that game. I have seen men and women married to each other going through hell. They never leave each other because that is what they want to do. So, you either handle it for the alignment, or you disconnect, or you play the war game. Do you understand that? If that person is still in your alliance after I told you, that's your game, and I hope they stab you, and you can stab them back, and screw him, and he can screw you back, and I hope the best for you, for both of you. I hope you enjoy it.

All I know is that lives get worse when you play these games. Nobody wins in those games. Nobody. Games are for the birds. Do you want to make a better life? Then you can knock it off. That is not the reason you are here. You are here to evolve, not to degrade each other, and mess each other up.

Why do we need to have compatibility? We need it for this gigantic word, **efficiency**. You want to be efficient; you want to produce the most you can with what you have. Let us break this down. See if we can understand

efficiency. We have a car, or we have a partnership, or a relationship with a woman, or you have children, or you have a group. So, you are the car. We are going to use a specific type of gas, A, or this kind of woman, or this kind of group. If we put gas A into this car, we might be able to get 15 miles per gallon. Let us take gas B. This is a higher quality gas, a more on-purpose kind of gas. Now you get 23 miles per gallon. That is an improvement, but then you... Listen to this... You find even a better-quality gas and it is time for gas C, and your car's performance is 35 miles per gallon. Do you see the efficiency?

There are people who bring out the best in you, and you can get better in that relationship. Some people inspire you. Some people motivate you more than others do. So, when you have a good relationship, it is for a purpose. It is a performance goal in life.

Look at this car. That is, you there. We already know what I, in that condition, would do with that kind of car. But let us put brand new tires on that car. That means you took a course, you understood better, you have better clearance. You have gotten brighter; you have gotten sharper. Now, that car with brand new tires, with the same gas that gave me at 15 miles a gallon, can now give me 20 miles per gallon. The car did not change, you did. If we take it to the second type of gas, now we do not get 20, we get 28 miles per gallon. The car did not change, you did. The group did not change, you did.

Let us say we changed the transmission because it was slipping a little bit. Brand new transmission in the car. Take the same gas, and you get 25 miles per gallon. It did not change, you did. This can happen in relationships too. You change and make your relationships better.

About my wife, I said, "Oh my God, this woman, she feels so good." She said that she lost weight and I did not say anything. She asked me, "Do you like me skinny like this, or before?"

And I respond, "Oh mama, what do you like?"

"I like it skinny."

Okay, the game is skinny, but between me and you, I like her chubby. The chubbier the better, for me, but you know. But she just needs to be happy, and that is okay. But she did not ask me, and I am not going to say "Mama, I like you fatter."

"Fatter? Am I fat? Did you say fat?" I mean, I do not want to get into that. I learned. Through the years, I learned what to say.

You make changes in yourself to be better and all the sudden your relationship with people and cars and everything improves. That is amazing. They did not change, you did.

You must think with this data. It is a combination of two potentials that make performance. It is not just you; it is not just her, but both grow. They feed on each other. They help each other. That is the purpose of living. It is not about having money, or this, or that. It is about evolving.

If you focus on only this idea, everything else falls into place. Money will resolve itself. You will have properties. All the wealth in the world is yours, but these are the basics.

Tell me who you're with, and I'll tell you how rich you're going to be, or how poor you're going to be, or how hard life is going to be. Do you understand that? This is important for you to understand because you might be thinking its luck. It is not. It's about understanding these things.

Right now I can see in your faces, and I'm not going to evaluate for you, but you better take a look at your life with this information, because in some areas you need more compatibility. You need to get a tune up and look at better options.

If people do not want to grow, to expand, you are no one to tell them to do it. Worry about yourself, and then suddenly, like magic, women, men, opportunities, customers, they come to you. It is like a Godsend that happens when you change.

Focus on you. Focus on your performance. Focus on learning new stuff to think with, and then you will see how you are acting differently. Your magnetism will change. You will pull in people that are quite different. Call it luck, call it Karma. Whatever you want to call it is okay. Anything you want. If you change, your whole world changes.

I live in my own world. You live in your own world. You do not know that, but you do, and based on what you are thinking, things change. Suddenly, people change around you, customers, money, and relationships.

If you worry about money and how good you are going to be in front of them, you are not going to do very well. Worry about how good you are going to be in front of you. Are you proud of yourself? Do not wait for someone to acknowledge you. Acknowledge yourself. Know that you know your stuff, and that is the whole goal. When you talk with good information, with certainty, you attract attention. Your audience, the ones who are compatible, will show up and move closer to you. It is like a gravitational pull.

Henry Ospitia: So Alejandro, what are you thinking about man? Thinking about your girlfriends? Oh my God.

Alejandro: No, Henry. Honestly, man, I am just, I am sucking it all in, man. All the information and knowledge, I just love it all. Yes sir. That is, that is really what I am after.

Henry Ospitia: Awesome. Very happy to hear that.

Henry Ospitia: Matteo?

Matteo: Compatibility and efficiency, that's what I'm walking away with on this one.

Henry Ospitia: You'll be good at what you're doing. Remember, 20% of what is training, performance and efficiency is, is the actual know-how in your job. 80% of performance is continuing to know how to apply and maintain the work with persistency. The only way you can do that, if you don't get distracted by nonsense is to understand the people and things around you.

The less windows you have open, the more you can focus. So, the secret behind the secret of my performance, has always been me helping my staff understand life. They will perform more, and they will be able to do what I told them to do better.

The idea is to go through these five modules I have on personal efficiency. Those are the very basics. You are going to have a lot of stuff you will understand, and then we get into production, and watch the performance. You will be able to do it.

We'll meet with Don and see exactly what it is, that you want to get done. I will give you the write-up on how to do it. You drill it a little bit within yourselves, and then I supervise, and you start producing. That is really the secret to it.

Henry Ospitia: Crystal, Talk to me, beautiful.

Crystal: Hi. It is good. I like it.

Henry Ospitia: Good. Any questions, comments?

Crystal: No, I think it makes sense. It always does, Henry. You are good at this. I will say we are compatible in that thinking. A lot of the things you say, I am 100% there with you. It is about doing it and applying it and cutting out a lot of nonsense. Sometimes we play the game, and sometimes we do not. If you do not have time for it, you do not have time for it, and you cut it out. You know what is good for you in your world, your life.

Henry Ospitia: There you go.

Crystal: You do not have time to play games. It is time to take care of business.

Henry Ospitia: There you go. I like this woman, man, that is some brown sugar for you, baby. Cuban brown sugar for you.

Crystal: You're something else.

Chapter XI

Fundamentals of Personal Efficiency 3

You are responsible for what you think and do. I do not think for you. If what you think is real, use it. If it is not real, do not worry about it. You do not have to believe anything I have to say.

I have been training people for the last 30 years. I have been observed what issue people have. Why isn't it smooth? Why isn't it pleasurable to learn and apply? Why is it so hard to achieve our goals? I found many lies influence and motivate people. I found ways that people's lives are made difficult. People have said to me, "You make me think, you make my life a little easier to understand." Today we are going to cover information that has taken me 30 some years to get and to research. It has enabled me, and it will enable you to know the steps for someone to take to improve their live.

We are going to cover what thinking is, the act of thinking. The idea of efficiency applies to what you learn. The first goal is to observe reality yourself. Few people see things independently. They say and do things someone told them to say or to do. They have a habit. They do things automatically. They are not really observing what is true and real. They are not using their own eyes and mind. So, it is interesting to see someone starts observing for himself. He or she opens a new and different world. Why? Because he or she can observe independently without another person's truth and witness.

If you are not someone else, you should not be thinking with their vision. Think with what you see and understand. This point-of view opens a gigantic door for improvement. Because true learning can only be done from what you have observed. You cannot learn from what someone else has observed. Therefore, many of the sources that we use to learn make life more difficult to live. Because it is wrong information, it is someone else's opinion and we trust them. But you never personally saw the actual truth or data on which it was based. You can only learn well from the things you have observed, not from what someone else has observed unless it is an exceptionally reliable source. But you must still prove it for yourself. It must be real to you. It must be from those things you can observe for you to learn. If you're thinking with things you learned from someone else and you never verified it, you'll discover that you can't think and teach but only repeat another's thoughts and actions that are not your truth and your life.

The first three steps are: observe, learn, and think. Act in this order and you can make good decisions. It is painful to make mistakes because you thought with data that was not yours. If it had been your mistake from what you had learned, it would not bother you so much. Therefore, you must be open to improving and expanding and doing better. Why does making a mistake bother you so much? Because the data you used was not yours. You copied it, you assumed it, you did not query it. It must be real, if not, do not use it to think. It is garbage.

The better you observe, the easier it is to follow the three steps, to learn, to think and to decide. The key factor is to observe for yourself. That is why attention units are vital. The more units you lose, the more blind you become. You cannot observe, you do not have a means for vision. You lose your sight. I never tell people my opinions. They ask me for it, and I say, "Well, here's what I think." I give them the data. They get desperate sometimes. They say, "Don't give me that data." I say, "Well, I won't give you my opinion. I will tell you what I see from the data. If you want to think it is an opinion, Okay, but this is what I see. I know this works. So, I am going to do that. What do you see? Here is the data. Observe with this data."

There are four principles to keep in mind to make someone's life change. It does not matter how destroyed the life is.

1. Observe for yourself.

2. Never invalidate or evaluate or laugh at anyone's opinions.
3. Allow yourself to change your mind.
4. Think with the data you have personally observed.

If someone observes on his own, learns from those observations, thinks with that data, and decides independently, but makes a mistake, it is okay. That means he needs to observe more. It is not that he is wrong, it is that he needs to be corrected. He needs to do better observations and actions. That is all.

Let me give an example. This is a little girl. This is us. The little girl sees a person but does not know who it is. It could be mom, teacher, brother, or sister. She does not know who. People around the little girl tell her, "This is an insect." So, the girl says, "I agree." Why? Because people she told her it was true. Later, this girl sees many people have said that. She remembers the agreement, which is that relatives are insects. It is just a sound so why not "insect" instead of "family." It is a stark and not likely example but, the point I am trying to make is this: everything we know has been taught and learned from someone else. Everything. And it is an agreement. That could have been a bug. It was an agreement. We can say, "Oh my God, they're horrible." That is something you learned. If we were born in Africa or China, insect would not be "family" but "food." Those are things you learn that can mix up your ability to think when it is contrary to the observed truth. You may think it is horrible. Okay, it is horrible.

There are some videos you can watch on the internet of an experiment done in the 1940's with little children. The scientists gave a rat to a baby. The baby looks at the rat as if it were nothing. They gave him a bunny. He picks him up from the ears. A dog comes in, no problem. Has not been taught anything but what he sees. Then the scientists take the same baby and shows him the dog and the moment the dog comes in, they hit a can. They make a loud sound. The child gets scared. They show him the picture again, and "bang." They do that with all the animals. The next day they show him the animals and he gets scared of them. Why? Because he associates the animals and the sound. Now, the baby fears everything. So, fear is something you have been taught. You have been taught how to worry. You have been taught how to be a coward. You have been taught how to be incompetent.

Everything you know and the way you behave has been taught. You have learned it and you have agreed to it. It has become unconscious. So, you may think, "I am a failure, I'm stupid. I'm this and I'm that." A psychologist or psychiatrist might say, "Yes, you suffer from attention deficit disorder. They give you a label that is not true. There are many health issues labels that are not true, but you agree with them and you start creating false realities. Everything about which you think, you have learned. It is a program.

You must start replacing that program with programs that work, with data that makes sense to you and changes your life. These false programs that are like viruses. They eat all your memory. They are data you have been given that has slowed you down. You think you cannot do things. That is a program with a virus. You are thinking with that program. You are thinking with someone else's data. I will tell you about me. I failed sixth grade three times, but I graduated from being stupid. I found out that no one ever taught me how to learn. That is why if I say, "How do you learn?" You may respond, "Well, by reading?" You missed the mark, it is ridiculous. Since you do not know how to do it, you will fail. When you fail, you will think you are stupid. You see the setup? You are being set up from the first day you tried to learn.

See the girl watching the cockroach here. She observes and what does she do? She goes to the memory bank, she goes to the learning, she goes to her training, she goes to her agreements and compares what she sees with what she has been taught. That is what you are doing right now.

Perhaps, you think, "Well, I don't know if I can do this." Where are you getting all this? You are using data that you have been programmed with to compare to with what you are seeing to understand it. This is wrong. You

are using experience or opinion data to look and understand a current observation. So, let us say this girl looks at a cake. What she sees will be based on the data about which she has made agreements. This is a cake, unlike the cockroach is good visually and will taste good. So, what you think determines what you see. It determines your actions. I am going to eat it. I do not like cake. It has too many carbohydrates and is going to make me fat. You compare what you see with what you have been taught or have experienced before. You may have answers to questions, and you may make new decisions. That is all it is.

Thinking is the act of observing and comparing what you see with what you have previously learned in the past to understand and make decisions concerning something. That is thinking. So, if I asked you how you think, it is like asking you what kind of oranges are you squeezing to make this orange juice? The orange juice is your life. The oranges are your ideas that you use to think. Squeezing is thinking. What if you do not know how to pick the right oranges? What if you do not even know what an orange looks like? What if you do not know the difference between a rotten orange and a good orange or a dried orange? Has anybody ever taught you to distinguish nonsense from truth, pearls from plastic or diamonds and zircons?

You must know the differences in many things and ideas. You must be taught you how to filter or screen data. You pick oranges because they look orange. That is how stupid we can get. That is the kind of nonsense we learn from the time we were children. How to think, how to evaluate data. That is what makes you smart. That is what is going to make you be able to take data or to reject it. The oranges you pick will make your orange juice.

The data you with which you think determines your success or failure. That is why it is called the key to life. I will teach you how to pick the data, the characteristics of good, squeezable, delicious, juicy, sweet oranges? You will become extremely smart. There's a humorous saying, "If someone says, "I don't like that guy here." I say, "why?" He responds, "Because he stole my wife." I respond, "Oh, he stole your wife. Wait a minute, how did he steal your wife? He explains, "Because he came behind my back and talked to her and she cheated on me and she left me, and he took my wife." I respond, "You're kidding. So, are you trying to tell me that you had a wife that could be stolen?" That means you had a cheap kind of wife. "Well," he said, "she lied to me, she cheated on me. She deceived me." I said, "So, you're deceivable? How can they deceive you unless you are stupid? You swallow stuff like an idiot because you cannot distinguish what's right from what is wrong. That is what makes you stupid. You don't know how to think."

Are you surrounded by so much stupidity it takes away your life? Stop. Operate based on sound principles, observe, learn, think, and act independently. Choose the good oranges, squeeze them, drink the juice. When you learn how to do this and expand your business, have a great marriage, have good relationships? Why not have anything you wish?

Crystal: That was incredibly good. I really like it. I do not want to be abused. That is all I kept thinking after you said it. I am like, I do not want to be deceived, unless I give you that position and I want to be. I do not want to be abused. You give people the power to do you over. You give people the power to mess you over and you cannot give it to them. To have that knowledge and to think with the proper knowledge and make the right decisions, that can make you or break you.

Henry: Right.

Crystal: So you're giving us gold. It is good. I look forward to these trainings. I keep learning more and I really appreciate it. It is something you can apply to everything. I mean, like you said, work, career, business, college, relationships, your diet, anything. It is true that a lot of the basics to this is the attention units and where your mind is, where your focus is. You cannot be everywhere at the same time.

Henry: You're very welcome. Good. Alex, go ahead.

Alex: Yes sir. I think Crystal really hit it on the head. I mean to be honest with you, I'm always trying to get my attention up and just focus on the task at hand and whatever needs to be done just to keep it moving.

Henry: Beautiful. Beautiful. Exceptionally good. Incredibly good Alex. All right go-ahead Matt.

Matt: Yeah, Henry. I take everything that you say to heart. Even when we have talked to physician offices, we are taught more than just what is talked about. We are building the twos in there. Every aspect of what you have taught us so far is being implemented and applied. Things that we have never thought of come from your wisdom because you have lived it for 35 years. Seeing it work for you is what drives me to implement what you say.

Chapter XII Fundamental of Personal Efficiency 4

Making work simple is easy, but often hard to understand how it is done. Usually people are pre-arranged, pre-agreed, pre-programmed to not understand simplicity in creating order and doing tasks, but that learned behavior can be overcome. Lies make things difficult. Anytime you see work that you must struggle through to do, it usually has lies within it or within the subject. Lies destroy order. Take the lies away and work becomes easier.

Teachers struggle to find students to teach new ideas and actions if the student is full of untruthful information. The student will have difficulty understanding both work and relationships. Truth is simple. We have examples that will help you to think and later you can tell me what you think about them.

We have talked about the steps to be taken whenever we want to evolve or expand. We must be able to observe on our own, and not observe with someone else's eyes and data. You learn from what you observe, not from what others tell you they saw.

Whether you make a mistake does not matter. The better you observe, the better you can follow the steps that increase your knowledge. When you are the one who is looking, you learn faster, think faster, decide better, and you become a happier person.

Remember the example of the oranges? "You don't want to pick the oranges unless you know the juice will be sweet." We make many mistakes because we are thinking with false data. Don't just blindly believe something because your "mama" said it was a fact.

If you accomplish this change in the way you learn which is thought of as a "Scientific Method" you'll be able to be who you are, to live your life, not someone else's life.

You will know exactly what you want and need. That is the goal. You can be happy if you are living "your special life" and not someone else's life based on false data. Look at the specific points in the examples to make things clearer.

There are cycles of action in anything you start doing. Go to the toilet. That is a cycle of action. Clean doing your bed, that is a cycle of action. Taking a shower. That is a cycle of action. Each has a start, a continuance, and an ending. When you do a cycle and complete it, there is a difference from when you leave it incomplete. If you have an incomplete cycle of action, it's something you started but you didn't get a chance to finish it and it makes you weak and depressed.

Weak people have an incredible amount of incomplete cycles. That is how they become dumb and stupid in the eyes of others. Their attention units have been lost in the failed tasks.

I can avoid some problems like that by not starting tasks I cannot finish if I am careful in my observations. If I do not have time to finish it, I am better off going to bed. That is how I keep myself totally in present time, strong, able, and productive. Anybody can do that with good order around them.

Programming will help you retain the attention units. The problem is not what we want to do, but that we do not know how to program ourselves. We forget sometimes that a day has but 24 hours. Certain things must be done every day just to keep yourself alive and well: take a shower, eat, and sleep. You may fail to program those routine needs because you think something else is more important. It is not.

You weaken because you do not do the right things, or you do something and do not complete it. Your life needs to be programmed. Work needs to be programmed. Daily activities need to be programmed. You must take care of yourself. When you program your routine needs and then you can put everything else in it proper time and place. Everything is important if it gets done and it was in your plans and program. Improper programming makes chaos and confusion.

You start today happy, all rested. But as you go through the day, you leave incomplete cycles of action. The longer the day, the more you leave things incomplete, the more you drain yourself. You become overwhelmed and tired.

Two concepts to start off programming anything in life are: Strategic planning and tactical planning. You can have a general idea of what you are going to do. That is called strategic planning. Sit down and write it down.

Next is tactical planning. The difference between tactical and strategic is tactical is making the details or steps that fit your strategic plan. Who does what, when do they do it and, and where they do it? If you can do a strategic plan and a tactical plan, you will discover whether you can do the project and the tasks, and the time needed for each part of the plan. You might discover that the number of cycles of activities could be less or more than you had written in your journal.

Do not abandon any other areas of your life that keep you well and happy. When you abandon these, you get chaos. It catches you, takes away your breath, robs you of vital resources.

Today, I am going to cut the lawn and clean out the backyard. See, that is general, but not doing it would prevent the business activities I had planned. This routine has steps to follow: Get my lawn mower and edger, check the oil and gas, cut the edges first and then mow the lawn. I could discover that I cannot do this today because the machine's broken. I must take the machine to get it repaired, then bring it back, so I cannot yard maintenance and must reprogram my day.

We must coordinate our personal and business activities. There are small things to do, but not today because they are not part of my strategic plan. Tomorrow they can be done. Put them in strategic plan and put the details into the tactical plan.

Understand the relationship between the strategic and tactical plans. Program your time to be able to execute the plans. Get the tasks done without sacrificing other areas of your life. Because if you destroy any other part of your life, you are going to have to repair it later. Do it right the first time.

Do things step by step, on a gradient. Compete with yourself, not others. Competition with others will distract you, take away attention units. You will see progress, experience calmness, save time and avoid damage to things you are working to repair or create. You will get things done exactly how they are supposed to be done.

The order of execution I call "targeting." The purpose is to identify steps that you can do within the time frame you have allotted in your tactical plan. This will speed completion of the cycles of work.

Remember, you are never wrong. Someone asked me, "What do you mean you're never wrong?" I said, *I am the best inspiration God ever did. I am never wrong. I am perfect.* And he said, "Can you explain that to me?" *No, I am never wrong.* I saw him thinking, "Oh, well we're going to debate now. What do you mean you are never wrong? Don't you ever make mistakes?" *Yes, but I can always be better, more perfect, more amazing, more me.* When you look at yourself in the mirror, do not compare yourself to others. Beat yourself at your own game, but it must be your game.

Don't abandon yourself, because you are the only thing you have. You are the best there has ever been.

There's a definition I love about a profession. It is an individual who does things right the first time. You are a pro. Do it right. You do not have to go back and repair it. It does not break down. Just do it right.

Chapter XIII

Fundamental of Personal Efficiency 5

When you get new information, things change in your life because you see them differently. No one must tell you the differences. You just see them. Where there was a hole, there is no hole anymore. Where it was nice and paved, suddenly, there is a hole. You see things you never saw before.

You must get the right data. Better data enables you to think and make your own decisions. The result of lack of programming is you do things incompletely and you lose attention units. You get stuck. You may butter yourself up in what you are doing, but when that happens, you will not feel well. You will feel overwhelmed. You will think life is dogging you. You will be weakened. When you are strong and healthy, your attention is there, no one can stop you. When you feel weak you should check how many incomplete cycles of work you have. You discover a long list of them. We covered two concepts in the last chapter: Strategic and Tactical planning, which are general ideas. Now, we will examine who will participate and how the details of the plans will be done.

The overall picture is Strategic planning. Tactical planning is more detailed, who does what, when, where, and how is it supposed to be done. The purpose of planning is to enable you to do it the best way, step by step, like in science. That is why it is called efficiency. The achievement of your goals, no matter how large or small, depends on activities being aligned and meticulously organized. The subtitle of efficiency is alignment. If people are needed to help with the work, they should align with the goals or they help will keep you from completing the cycles required in your plans.

Be friends with those who are going your way. They must match your character, your way of planning and working. Friends align with your purposes and goals. If they do not align, there is no reason to have friendships with them. Life has ongoing purposes and if people have a different purpose than you, there is no reason to associate. I have few friends, and you say, "Well, why?" I have a unique goal in my life. I do not have many friends, but many acquaintances, many people who know me, but I am very isolated. I am focused on my purposes and goals so people who are not aligned, are seldom with me. I am not social.

If you align with my goals, you're very welcome. If you do not, I do not have anything to do with you. Relatives come in once a year. It does not matter. Visitors to my house are aligned with my goals and purposes. Others are not invited. I live a healthy, well off life because I have been able to think with this information. Why do I have you on my line? What is the purpose? A goal is not something that you decide upon, which miraculously comes to fruition just because you decided it would. The attainment of a goal necessitates that certain actions be carried out in the real world, which affect some change for the better.

Set a goal and focus on it and get the steps to it done. Goals do not decide your future and past accomplishments do not ensure the achievement of new goals you set. Most people who set goals do not accomplish them. Ask yourself, "Why have goals and purposes if you're not progressing in getting what you want?" The answer is you may not know what you want. That is what we are going to cover today. You can be working toward a goal and discover that your actions do not create forward progress. This occurs not only for an individual, but also for organizations, and governments.

It can be a result of the plans, actions, and other factors not being aligned among the actors to attain the goal. Every person that I have seen who struggles in life has their attention on something that is not going to advance their goal or suit their purposes. It is a big mistake. It is a leaky bucket.

I cut off, for a certain amount of time, my dad and mom. I could not help them. They said, "But you're my son." *Well good, I am glad I am your son and I am glad you are my dad, but we do not have anything in common. Before, we did have some things in common and we had a close relationship.* There are no such things as having a working relationship if it does not have anything to do with a purpose in life. There are people I have trained, and they are like my sons or my daughters. I care for them. I like them. I like what they are doing, and I look forward toward their purposes. They do not have to be working with me, but I see we share the same purposes. They want to help others. If you are truly are helping others, I will help you because I am going to help those people you help, through you. That is why people must align with my purpose of not aligning with others who do not share your goals and purposes. This world is big enough for everybody. If goals and purposes do not align, then let those people go play their game elsewhere.

Goals are long term and non-objective. They involve purposeful action directed toward achieving goals that were planned. The Amazon River is in South America. It is one of the widest and longest rivers in the world. On the map shown, it starts there, see all these rivers fall into and make this bigger river called the Amazon, the big thick one. Now think of this when you think of the word goal. The goal of the Amazon river or the water that falls into the Amazon river and flows all the way to the Atlantic Ocean is to reach and fall into the Atlantic Ocean.

Think of your life. You are going to go through all these experiences and all these relationships and at the end of this lifetime you are going to end up where? Let me tell you about my experiences so far in this life. My life changed completely when I realized my major goal. That is why I changed. There is a story of a grandson that plays monopoly with his grandma and grandma would always beat him. Every summer he would visit her, and they always played Monopoly and grandma always beat him. One summer he said, "I'm going to do really well this time." So, he learned and practiced all summer he goes to grandma. He wants to beat her for the first time. He was so happy. "Grandma, I beat you, I bankrupted you." Grandma says, "Okay, very well done, Mijo, very well done. Now go ahead and put it back into the box." Now he stops. He says, "Why are you so happy, Grandma?" She is got a little grin on her face as they put game pieces back into the box. Then they played again. He beat her again. She said, "Good, now put it all back into the box." He noticed she was trying to tell him to put it back into the box. So, he said, "Grandma, I feel you try to tell me something when you say put it back into the box." She says, "Yes, everything we do in life, the glamorous, the games, this and that, you have it, but at the end of the road, everything goes into the box, including your body." He goes, "Just like monopoly." She says, "The value of it is what have you done with your time in life. What have you done? Who have you helped? Who did you give life to? How much have you grown? How much have you evolved? Because at the end of the road that is the only thing that counts. Nothing you have gained or possessed counts for much. That is when I realized what my major goal in life was to evolve, to become a better me. I started to find who I really was and that interactions with others affect me either in a positive or negative way.

I became very conscious, very aware who I have on my communication lines, who helps me achieve that goal or not. I will help people achieve their goals in life. It is not about getting married or having children. It is not about having money. It is not about having a car. It is about evolving as a human being, as a being. Anything that wastes my time is not of interest. My major goal changed everything. My goal is always to be better, to be more aware. How many more people can I help? What better things could I do? Every time I do something productive for someone, I grow, I become better. Every time I do something bad to someone or lie or cheat, I do not grow, I get smaller. That is not the way I want to go. So, I changed my ways with women, with children, with work, with companions. Everything I do has to be measured by that.

Going back to the Amazon, no matter how many other rivers fall into the Amazon and no matter what it does through South American, its main goal is to arrive at the Atlantic Ocean. Let me use some other examples. We have goals and purposes. A purpose is a lesser goal that applies to specific activities or subjects. It is a survival route chosen by an individual or a species to accomplish its end goal. I have had relationships with people like

the Amazon River has had with other streams. The Amazon River flows and from the goods it carries it feeds tribes of Indians that live beside its banks.

They catch gigantic fish in the Amazon. It feeds people. It helps people. It helps animals. It gives life to huge anacondas and cougars and tigers and piranhas; all kinds of animals and people live off the Amazon. Well, its major goal, which is the Atlantic Ocean, does all these things as well. Guess what, as you move forward in life, you do things to people, you do things for people, but what makes you better and bigger and more you is to have a major goal and purposes like getting married, having children, and friends that align to the major goal.

You get married to someone that helps you grow and that you can help them grow. There must be alignment between you and your partner. If not, it is quicksand. You do not want to have that kind of relationship. What I am talking about is something called “policy.” How will you go about this? How are you going to move towards life, create other purposes, help people, get married, have children. Policy is this; have long range truths or facts and think with that data.

Long range truths or facts are not subject to expressed change in rules. It is not an operational guide. Think of policy as a recipe. This is how to make a smoothie. This is how to make a paella. Set your goal, see all the other purposes you are going to have as you move toward your goal.

You will not learn policy unless you establish your goal. What is the real reason you exist? People are sometimes confused, not because of anything else but because they cannot figure things out: why they are here?

Let us say in a few months we do not see each other anymore. I have done something in you. I made you more able and whatever you change in people's lives, I did it via you. That enriches me. That is what I am all about. It is not about nothing else. You will change, Crystal, more and more, and you will treat your children better and your children will be affected by your changes. And those children, your children will have friends and relatives. They will be changed because you changed, because I changed you. You see how it really works?

If you have the data I have, you have a duty to find people who really deserve it. You teach them. It is not about money. It is not about contracts. It is not about that. Teach them, share the wisdom, and you will be enriched very highly because you do that. That is the goal. Now, I want you to look at why you are here. Why do you exist? What is going to happen at the end of this Monopoly game called life? When everything is said and done, what about you? Did you evolve or are you the same as you started or worse?

You must ask the questions and answer them. Whatever you say is true. If you change your mind, then there is another truth. No one's going to tell you that.

I am here to evolve with all these experiences. Being a dad and a husband and a friend and a teacher. I need to be a better me. Get rid of all the garbage I picked up when I was a little kid and become more who I really am. The only way you can happy is when you are happy with yourself. When you are truly in good communication with yourself. You must like yourself. Oh my God, it feels so good. It is amazing.

Being by yourself, alone is amazing. In the mornings, I will give you an example. I wake up in the morning about 5:30. I go to the theater room and I watch a little movie or something or I go to my living room. It has a big glass wall that faces the yard that faces a lake. I sit there. Sometimes I watch the sun come up. I sit there all by myself drinking my water, because I drink water every time I get up. I am for an hour with my best friend, me. I plan the day. Sometimes I go back to sleep. I am my own boss. I do not care. You know what I mean? It is the best time of the days when I am by myself. You think I was that way as a younger man? No. That's why I needed friends, drinking buddies, because if I did not have others, I would find that I was with myself and I did not like myself very much. Then, I discovered, I exist for me. I do you others. I started to understand who I was

and to accept my mistakes, my stupidities.

I began to like myself little by little until I did to myself, "I really like this guy." You want to know who is my best friend? You know who I love the most? That amount of love is what I can offer other people. It has always been there, and I had it all backwards. I thought I had to love my wife and my children. No. Whatever I have for me is what I can share. I do not have anything for anybody except what I have for me. Remember that. And it all starts by you finding out exactly who you are and making it real. Where are you going? Where is your Atlantic Ocean?

Matt: What I took from this one was to be aligned in a proper organization leads to purpose, which then leads to your achievements and goals.

Henry: You've got it.

Matt:

I have put that together and can always think with this information because, I learned from someone who is had this experience and already lived a long life that changed.

That's it. There is nothing else, man. Someday if you continue this path, Matt, you are going to find the most amazing human being you will ever see. That will be you. I don't like to argue about religious viewpoints, but I do see there are viewpoints stronger and of higher quality because the data gathered, like the oranges with the sweet juices, it's there's you're will eventually find God.

One guy, one person told me in a church, "Well, at the end of the road you'll find God." And I said, "Okay." And they said, "What do you think you're going to find?" And I said, "At the end of the road, my road, I'm going to find the most amazing being that has ever existed." "Really?" He thought it was God. I said, "And that's me." "What about God?" I said, "The amazingness of me is what God created. So, when I see me, I see God's most amazing creation, me." And the guy kind of stuttered. So, when people ask me, guess what I see in the mirror? You got it. See it. The more you appreciate who you are, the more amazing you are, the prouder you are, the more you see God. It is a personal thing.

Henry:

Incredibly good. Exceptionally good.

Fundamentos del Marketing

Por

Henry Ospitia

Editado por

Don McCormick

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Prefacio

Por Don McCormick

Elevar el nivel de conciencia de cualquier persona es una tarea de enormes proporciones, pero hacerlo con arrogancia es imposible. En estos capítulos Henry Ospitia insta al lector a no disputar la verdad de otro, sino para establecer líneas de comunicación entre dos personas a la vez mediante el descubrimiento de intereses comunes, experiencias, deseos y necesidades de cada persona. Él considera las ideas y los sentimientos de confianza entre dos personas como el requisito para cualquier acción que mejoraría la vida o trabajo de otro. Él pregunta: “¿Cuál es el punto de cambiar sin mejoría y ¿cómo puede uno mejorar su vida sin conocimiento comparativo?” Sus ideas están en el campamento con muchos grandes escritores y pensadores de nuestro pasado, pero le importa poco la filosofía, la religión, economía o política, pero solo sobre lo que los individuos pueden hacer para poner orden en sus vidas y reconociendo la verdad de los demás descubierto a través de comunicaciones personales y exámenes honestos de opciones que conducen a un mejor intercambio de valores. Henry estaría de acuerdo con EF Schumacher, que escribió en *Small is Beautiful: Economics as if People Mattered* (Lo Pequeño es Hermoso: economía como si la gente importara). Schumacher dijo: “Nos alejamos de la realidad y con tendencia a tratar como sin valor todo lo que no hemos hecho nosotros mismos.” Él encuentra las ideas de Beau Lotto de *Se desvían: La ciencia de ver de forma diferente*: “Si atacas a un problema con la suposición errónea, no hay ningún lugar para ir, pero más profundamente en ese supuesto.” Las experiencias de Ernesto Sirolli que las personas que quieren ayudar a los demás primero cállense y escuchen. Sirolli aconsejó, “Pero no incitan ser un sirviente de la pasión de la gente local para ser mejores - Respetar la población local y escucharlos - Crear un ambiente de confianza - Invertir en lo que una persona quiere hacer a la mejora de la comunidad y apoyarlos ...”

La abuela de Henry le dijo que podría aprender a hacer cualquier cosa si reducía los problemas en los pasos fundamentales y aprendía cada paso de cada proceso. El pasa esa sabiduría a lo largo de este breve ensayo sobre *Fundamentos del Marketing*.

Capítulo I

Las Líneas de Comunicación

Bienvenido a los Fundamentos del Marketing. Vamos a empezar con un tema controvertido, la **Realidad**. Vamos a hacer que sea lo más simple posible.

Usted puede estar pensando, "¿Qué tiene que ver la **Realidad** con el marketing?" Todo, porque la realidad es el comienzo de marketing. Tú tienes que ser **real** para mí para poder comunicarme contigo. Necesito ver tu cara, escuchar tu voz, saber que tú eres una persona **real**, con algunas cosas que tenemos en común, para que podamos hablar.

¿Cuál es la **Realidad**? Hay muchas definiciones, pero ninguno ha sido muy útil para mí. Una definición común como "la cualidad de ser fiel a la vida" no era una idea que podía aplicar fácilmente y obtener resultados. No era algo que podría utilizar para pensar.

He encontrado una definición más práctica y sencilla de la **Realidad**. Es un acuerdo entre dos personas. Por ejemplo, usted y otra persona pueden mirar al cielo y aceptar que es de color azul. Ambos también podrían estar de acuerdo en base a su experiencia separadas que un cielo azul es una verdad para los demás. Por lo tanto, ambos consideran que un cielo azul es real, hasta que algo sucede para cambiar esa **Realidad**. A veces puede convertirse en un cielo rojo por la mañana a partir del cual los marineros toman advertencia.

Existen diferentes culturas en el mundo, algunos primitivos y otros más avanzados. En estas culturas, diferentes costumbres son observadas las cuales son sólo acuerdos entre las personas. La religión es un acuerdo de este tipo. La sexualidad es un acuerdo de este tipo. ¿Cómo comes, cuando comes, lo que comes son acuerdos? Algunas personas comen alimentos que podrías pensar que son incomedible, pero tienen buenas experiencias con tales alimentos. Podría ser alimentos extraños tales como roedores, serpientes, quesos malolientes, pimientos muy picosos y no una carne con papas. Lo que la gente le gusta comer es su acuerdo, una parte de su **Realidad**.

La experiencia de la vida se basa en este tipo de acuerdos. Tú dices: "Este hombre es mi hermano." ¿Cómo sabes eso? Tú estás de acuerdo porque han estado juntos por mucho tiempo y la gente con la que han vivido han dicho que es verdad. Ellos dijeron: "Él es tu hermano," Pero ¿cómo lo sabes? Puede que no haya sido lo suficientemente mayor para recordar su nacimiento. Puede que tú no sepas, pero tú dices que es así, porque tú estás de acuerdo con otros con quien hablas de que es cierto y por lo tanto es real. Por lo tanto, así es.

Todo lo que usamos para pensar es un concepto o una idea sobre la cual hemos hecho acuerdos. Es por eso por lo que las personas hacen distinciones y dicen cosas como, "Hola, mi amigo. Eres negro, yo soy negro". Cada uno puede ser un tono de color marrón, pero el concepto más amplio de negro es su acuerdo. Pregúntese, ¿eres un provinciano? ¿Eres un chico blanco? ¿Es usted un hispano? Cualquiera de estas palabras de concepto que puede utilizar son los convenios que ha hecho con otras personas. Son realidades colectivas.

Hay algunas palabras en cada idioma que las personas están de acuerdo son vulgares o "malas". George Carlin llevo un caso de "mala" palabra ante el Tribunal Supremo de los Estados Unidos y perdió porque el acuerdo en la cultura americana era tan fuerte en relación con el uso público de sus siete palabras "malas" que hasta los chistes en los que se utilizan no se podría decir en la radio o la televisión. Sigue viendo esas palabras emitidas con un pitido hoy en día. Algunas palabras son "Santas" y la gente se opone a que sean utilizados fuera de contexto. Si estás de acuerdo que una palabra es "Santa", entonces, la utilizas en ese contexto. Está bien, es santa. Si está de acuerdo que algo es horrible, es horrible. Esto es por lo que dejé de discutir con la gente cuando me di cuenta de que la verdad y la realidad eran acuerdos y mis discusiones con personas que no estaban de acuerdo conmigo eran sin valor.

Usted siempre está 100% correcto, si ese es su acuerdo. Si usted dice: "La vida es horrible. Soy demasiado

joven. Soy demasiado viejo. Es difícil." Esos son sus acuerdos.

La vida puede ser mejor o peor si sus acuerdos con otros trabajan en una relación. Esa es su verdad. ¿Funciona? ¿Usted está consiguiendo ser mejor en la vida con ese acuerdo? Siga así. Si no funciona, encuentre un mejor acuerdo, una verdad mejor.

Los objetos sólidos son cosas reales de la vida, si estamos de acuerdo en que lo son. Todo lo que ven y ven los demás y sobre los que ambos están de acuerdo y nombran es verdad. Ambos están pensando con acuerdos. Es difícil. Sobre la base de acuerdos, intercambios de sentido común simples con otra persona son cómo va a comportarse y cómo va a ser capaz de hablar con la gente.

Aquí hay un ejemplo. Ve esta torre de transmisión de una estación de radio. Ve esta radio en la casa de una persona. La torre está transmitiendo en 9.20 AM. Esa es la realidad de la torre. Pero no tiene un acuerdo con nadie a menos que una persona en el hogar sintoniza su radio para las 9.20 AM Cuando se hace esta conexión, tienen un acuerdo - una conversación unidireccional en este caso a menos que sea un teléfono celular. A esto le llamamos una línea de comunicación. Este es el alma de lo que se hace en marketing. Una línea de comunicación es lo primero que se necesita para crear una relación. No se puede decir nada hasta que se establezca una línea de comunicación. Recuerde que los servicios de transmisión de radio y de televisión son comunicaciones unidireccionales y sólo establecen líneas de comunicación a las pocas personas que los escuchan y están atentos.

La comunicación es cómo la gente se vuelve real para ti y real para ellos. Cuando conoces a la gente e intercambian preguntas y respuestas se abre la línea de comunicación. Tú estás en 9.20 AM y ellos están en el 9.20 AM. Así es como hablando se vuelve más fácil. Se aprende algo el uno del otro.

Ve este cable. Tiene que existir antes de poder poner cualquier cosa a través de él, antes de que puedas decir o escuchar cualquier cosa que tú y otro partido tiene que decir que es real. Tú ves cómo el sonido y las imágenes van a viajar, viajan en ambos sentidos. Estos son sus conceptos e ideas. Esto es, "Hola. Estoy llamando en nombre de la cooperativa." O "¿Tiene algún problema médico?" Si tú no tienes una línea de comunicaciones, tu estarás "hablando sin sentido" sólo con usted mismo.

Las líneas de comunicación tienen que existir antes de tratar de vender cualquier cosa. Es la esencia de establecer una relación. Debe ser real a la otra persona. ¿Cuántas manos están sosteniendo este cable? Dos. Si ambas personas no se conectan a través del cable, la relación desaparece. No se puede comunicar nada más.

Hay un número mágico en marketing. Ese número es **dos**. Ese es el número más precioso que tu necesitarás siempre. La línea de comunicación comienza con dos personas. En mi foto, la antena de la radio es **uno** y el radio es **dos**. Si uno está en el 10.10 AM y el otro está en el 9.20 AM no hay comunicación. No puede sintonizar en esa estación de radio. Ambas personas tienen que estar en la misma frecuencia. Supongamos que ambas partes tienen transmisores y receptores, como un teléfono móvil o una aplicación de computadora. Si tú no consigues esto, tu fallarás. Tu no tendrás clientes; tu no tendrás los médicos o los pacientes. Si tu consigues superar este obstáculo podrás tener clientes.

Ejemplos que son común te ayudarían. ¿Que hace que un matrimonio funcione? Por lo general, se trata de dos personas con la misma **Realidad**. Ahora bien, esto puede que le sorprenda. ¿Que hace que dos personas discutan? Cada vez que se ve a dos personas que tienen una discusión, de problema, deben estar aceptando el mismo disparate. Si no es así, no estarían discutiendo. Están esperando su turno. Es como el boxeo. *"Golpéame, tal vez puedas pegarme, o tal vez no puedas pegarme. Estoy aquí porque estoy esperando la oportunidad para golpearte a ti de vuelta"*.

Si estás ahí y estas pasando por eso, debe ser que estás jugando ese juego. Tú debes estar jugando el juego de transacción. Es parte de la vida. Cuando se llama a la gente, tú estás tratando de ser un comunicador eficaz y

estar en la misma frecuencia con ellos. No sólo se está hablando y esperando a ser golpeado devuelta. Tu eres una persona real y también lo es la persona en la línea contigo, que puede ser un futuro cliente a quien puedes servir.

Empieza a usar las líneas de comunicación y verás cómo mágicamente funciona. Desde mi experiencia personal hay un ejemplo. Voy a lugares donde la gente no me conoce. En cuestión de minutos, les agrado. Me convierto real para ellos. He trabajado en esta habilidad durante muchos años. Tú puedes hacer eso también, puedes entrar en la vida de las personas, ayudarlas, si quieres hacerlo. Tú decides. Si no las ayudas después de haber creado una línea de comunicación de confianza y haces cosas malas va a regresar a ti de esa manera.

Capítulo II El Mágico Dos

Como ya he dicho, la **Realidad** es un acuerdo. Dos personas que dicen sí a la misma cosa. "¿Qué hora es? ¿Cinco? Está bien. Cinco. ¿Entendido?"

Hay un ejemplo de intercambio también. En esta declaración "la cantidad de dinero" es el grado de acuerdo alcanzado por dos personas. "¿Qué estás dispuesto a dar para esto? Bien, estoy dispuesto a dar diez." Entonces la otra persona dice: "Voy a dar quince. ¿Usted también?" Yo también. "Voy a darle quince." Ambos están de acuerdo en un precio. Los acuerdos son entre un mínimo de dos y luego empiezas a sumar los "dos", pero todo comienza con **dos**. Puede incluir objetos sólidos, las cosas "reales" más comúnmente acordadas cosas en la vida. Esto es debido a que ambas personas están de acuerdo.

La línea de comunicación es como una calle. Si usted no tiene una línea de comunicación nada va a viajar a través de él. No podrá ni transmitir ni conseguir la recepción.

Dos personas de acuerdo sobre las mismas cosas. Puede estar en una multitud de personas y todo el mundo va a ser invisible, excepto el tipo que está de acuerdo contigo. Esto es tan mágico que no tiene ni siquiera que buscar a la persona. Ellos se encontrarán contigo.

Yo le hablo a la gente acerca de mi papá cuando tiene problemas con las mujeres. Siempre tenía problemas con las mujeres. Si tú le hubieras preguntado a mi padre, "¿Qué son las mujeres para ti?" Habría dicho, "Juguetes" y yo hubiera dicho: "Jesús, papá, eso es horrible." Con frecuencia decía: "Las mujeres son fáciles." Yo decía, "Papá, ¿qué demonios? Soy un hombre ya. Vamos." Le dije: "Si todos son fáciles qué pasa con mi abuela?" Él decía: "Ella era la única santa que he conocido." Ese fue su acuerdo. ¿Te puedes imaginar qué tipo de mujer se encontró? Era la clase que a mi abuela no le gustó.

Tú puedes preguntarte a algunas mujeres, "¿Qué piensa usted acerca de los hombres?" Ellas pueden responder: "Bueno, son horribles, como mi marido." Los hombres y mujeres se encuentran o se mantienen de esa manera.

Es por eso por lo que al cambiar la frecuencia de una emisora que uno encuentra diferentes tipos de personas en su vida. No es un descubrimiento. Las personas que están ahí para ti, siempre. Están esperando un cambio y si usted es un ser de alta calidad, usted va a encontrar personas de alta calidad, empresas de alta calidad, clientes de alta calidad, pacientes de alta calidad. Realmente eres tú. Tu eres la frecuencia de la emisora de radio. Si tú estás esperando que pase algo sin cambiar tu mismo y quieres comunicarte es probable que no suceda. Esta es la esencia de la forma de crear la realidad con la gente. Es por eso por lo que los encuentra. Por eso Dios los envía a ti. ¿Quieres poner a Dios en el medio? Pon lo en el medio. Si quieres Buda en el medio, el Buda te los enviará a ti. Sea cual sea su **Realidad**, eso es lo que sucede. Sólo estoy compartiendo contigo la realidad que sé que funciona.

Si tu cambias, tu vida cambia. Te entrenas, te ira mejor en la vida. Tú vas a hacer cosas increíbles porque tú eres el que está mejorando.

¿Recuerde, el número mágico del **dos** le dirá exactamente por qué tiene a la gente junta? Cuando se separan, significa que no comparten las mismas verdades. Es como, "te golpeo y luego me golpeas, me insultas y luego te insulto." La gente se turna.

Una de las cosas que encontré sobre mi matrimonio fue que tuve que cambiarme. Yo no iba a conseguir otro tipo de mujer diferente si no llegaba a ser un tipo de ser humano diferente. Yo dije: "Será mejor que empiece a trabajar en mí mismo." Cuando descubrí la clase de idiota que era, pensé en todas las cosas malas que hice, y las

cambié. ¿Adivina qué? Una mujer increíble llegó a mi vida hace 15 años. Fue la mejor persona que había encontrado. Cambie y todo mejoró.

Ella también mejoró. ¿Por qué? Debido a que yo mejoré. Yo cambié, y ella cambió. Yo he mejorado, ella se ha mejorado. Por eso, si tú eres parte de un grupo, es importante que todos en el grupo se mejoren. Es dinámico. El grupo se pone mejor porque sus miembros han mejorado.

Cuando tu encuentras a las personas luchando o discutiendo, ese es su nivel de realidad. Presta atención. Estas son las leyes, leyes de marketing. Si la **Realidad** no cambia en acuerdos respetuosos, no habrá ninguna comunicación porque la **Realidad** crea la línea de comunicación. **Realidad** mutua es basada en **dos**. Imagínese en un puente que tiene un hueco. No se puede utilizar. La conexión que hace que sea un puente no se encuentra. Nadie puede cruzarlo. No es una línea de comunicación.

Su principal objetivo, su producto como representante de servicio, como ser humano es estar viviendo una vida creíble a través de las relaciones que tu creas. Tu producto (y así es como yo mido el progreso) son las líneas de comunicación que usted construye. Con cuántas personas hayas hablado hoy es como mides tu progreso. No es la cantidad que vendiste. Eso es para otra persona o para que lo hagas más adelante.

Sin líneas de comunicación no hay nada. Piensa en la línea como un puente pequeñito que comienza, y luego incrementa con las relaciones construidas a través de líneas de comunicación a la **Realidad**. Se hace más fuerte mientras lo sigues construyendo. Con el tiempo, se obtiene un gigantesco puente como el puente Golden Gate en San Francisco.

Los puntos de **Realidad** son cuando encuentras algo en común con otra persona a través de sus líneas de comunicación. En medios comunes lo tienes, lo sabes, ellos tienen, ellos lo saben.

¿Ustedes quieren mejorar? Yo tengo eso en común también. Voy a compartir lo que he aprendido. Usted puede compartir con otros después. Vea, también tenemos eso en común: metas, propósitos. ¿Tú quieres mejorar? Yo quiero mejorar. Cosas en común. **Dos**.

Estos son algunos ejemplos de lo que tienen en común con la gente que conoces. Considere la edad. No eres la misma edad que yo. ¿Cómo podemos acordar en alguna edad?

Alex, ¿cuántos años tienes?

Alex: 21.

Henry: 21. Está bien. Bueno. Voy a crear realidad con Alex. Alex, tienes 21. Oh, Dios mío. Recuerdo que cuando tenía 21 años. Boom. Hay dos 21s allí porque lo dije. ¿Entiendes eso?

Alex: Sí, señor.

Henry: Yo digo, “Cuando tenía 21 años, ¿dónde estaba? Oh, Dios mío. Yo vivía en Miami. Fue en los años 80. Sí”. Ahora usted está sintonizando el canal 21 escuchando la emisión de Alex y Henry. Nosotros hablamos de lo mismo. Me miras y, de repente, yo soy un poco más interesante porque dije algo acerca de usted, pero en mi mundo a los 21. No hay que mentir. Yo tenía 21 años.

Henry: Alex, ¿A qué te dedicas?

Alex: Yo trabajo con la cooperativa y programo citas por lo que podemos conseguir más médicos y pacientes.

Henry: Impresionante. Yo no hago eso. (Mira cómo voy a crear la realidad con Alex.) Voy a decir: “Guau.

¿Usted sabe que tengo una organización que hace marketing? Yo entreno a la gente a ser mejor en el marketing, con las comunicaciones. Tengo algo en común contigo. ¿Adivina qué? Yo te voy a enseñar cómo ser mejor. ¿Estarías interesado en mejorar en eso?"

Alex: Por supuesto.

Henry: Yo también. Aquí hay otro **dos**, cual es mi interés, usted le interesa, que ambos mejoremos.

Iniciar una conversación puede ser más fácil, supuestamente, si dos personas tienen la misma edad, pero no siempre. Yo me meto con Don y digo: "Eres es un viejo. Sabes que eres un hombre viejo, ¿verdad?" Él dice: "No, no, no estoy viejo. Sólo soy mayor que tú." Yo digo: "Sí, pero eres un hombre muy viejo. No soy tan viejo como tú. ¿Tú ya sabes lo que quiero decir?" Él se mete conmigo y yo me meto con él y tenemos algo en común. Nosotros nos cuidamos, el uno al otro. Queremos hablar de nuestra edad, a pesar de que no estamos hablando de nuestra edad. ¿Ves a lo que me refiero?

Alex: Sí.

Henry: La **edad** es un motivo del cual podemos llegar a un acuerdo y cuanto mejor lo hagas, más real que serás. Considere **Relaciones**. ¿Tienes hermanos y hermanas? Bueno, vamos a ver. Matthieu? ¿Cuántos hermanos y hermanas tiene usted?

Matt: Tres.

Henry: Tres. ¿Cuántos hermanos?

Matt: Tres hermanos. No hay hermanas.

Henry: Tres hermanos. En realidad, tengo tres hermanos. Tengo uno con mi familia original y luego dos que vinieron después de que mi padre se divorció y se casó de nuevo. Dos hermanos, Charlie y Alex. No estoy inventando. Es verdad. También tengo tres hermanos. También tengo otra hermana. Ahora estamos de acuerdo en algo, ¿verdad? Hermanos, tres. Mira eso.

Matt: Sí.

Henry Ospitia: ¿Ves lo que quiero decir? Ese es el secreto. Usted no tiene que mentir. Matt y yo tenemos el mismo número de hermanos. ¿Cómo te llevas con tus hermanos?

Matt: Bueno, yo diría que, a veces, es difícil.

Henry: Está bien. ¿A veces es bueno y a veces no es bueno?

Matt: Yo diría que tal vez igual con muchas personas.

Henry: Sí. Está bien. ¿Tienes un hermano preferido?

Matt: Este chico aquí conmigo, Alex.

Henry: Igual que yo, hombre. Mi primer hermano y yo no nos llevamos bien ... No he hablado con él desde hace 25 años. Tengo un hermano preferido. Su nombre es Charlie. Él entró en mi vida cuando tenía 16 años, me hice cargo de él y ahora él tiene unos cuarenta años. Sí, yo también tengo un hermano preferido. Bam, bam, bam.

¿Lo ves? ¿Usted ve lo que estamos haciendo?

Henry: ¿Crystal, tú tienes hermanos o hermanas?

Crystal: Sí. Los tengo.

Henry: ¿Cuántos?

Crystal: Tengo siete.

Henry: ¡Guau! Tienes tantos hermanos y hermanas como yo tengo hijas. ¿Cuántas chicas? ¿Cuántos chicos?

Crystal: Cinco chicas, dos chicos.

Henry Ospitia: Cinco chicas. Guau. Cinco chicas. ¿Usted es la quinta chica?

Crystal: No. Soy la bebé por parte de mi madre. Mi madre tiene tres hijas en total. Mi padre es el que tiene seis hijos y yo soy la segundo para mi padre.

Henry: Oh, ya entendido. ¿Usted tiene hermanastros y hermanastras?

Crystal: Sí. Si los tengo. Los amo a todos.

Henry: Sí.

Crystal: Nos llevamos bien.

Henry: Yo también tienen hermanastros. Tengo dos hermanastros. Me llevo mejor con mis hermanastros, supongo, porque yo era más viejo.

Henry: Ahora, ¿Se dieron de cuenta cómo estamos hablando de esto y también estoy coincidiendo, coincidiendo, coincidiendo?

Crystal: Sí.

Henry: No estoy bromeando. Si no puedo llegar a una coincidencia, voy a ir a otro tema. Así es como usted se convierte real. Ese es el punto. Continuemos. **Relaciones. Sexo.** Hey, si a los dos nos gusta el sexo del mismo modo, nosotros nos gustamos. ¿Está bien? No me importa. **Raza.** Estamos de acuerdo. Hay algunas mujeres que aman a hombres negros. Ellos dicen: "Oye, me gustan los hombres negros." Por alguna razón, ellas aman a los hombres negros. ¿Lo ves? Los gustos sobre el sexo y el color es también parte de cómo las personas llegan a un acuerdo.

Nacionalidades. Soy un latino. Podría decir, "¿De dónde eres?" Se podría decir: "Soy de Colombia." "¿De verdad? Yo soy de Colombia." "¿Qué parte de Colombia?" Él dice: "Bogotá". "Yo soy de Bogotá." Es posible que sigan coincidiendo cada vez más, "¿Qué estudió, ¿dónde? ¿Quién fue su profesor de historia?"

Ahora ves esta increíble afinidad. Se comienza a aumentar y esta disposición a hablar de eso. ¿Por qué? Las dos personas están hablando y encontrar sus semejanzas.

Punto de Realidad número dos. **Estado civil,** "¿Está usted casado? Yo estoy casado. Está Bien. Bueno. Ahí hay

un dos. "¿Cómo te va en el matrimonio?" El otro tipo dice: "Esta malísimo." Yo digo, "De verdad. El mío también." UH oh. Ahora somos reales. "¿Quieres tomar una cerveza?" Qué bueno. "¿Qué tipo de cerveza le gusta?" "Me gusta Busch." "A mí también. "Busch". "Oh, Dios mío. Somos personas Busch." ¿Ven lo que quiero decir?

Nietos, "¿Cuántos tienes?" "Amo a mis nietos." "¿Tú los amas?" Guau. "Siempre me he preguntado cómo es ser un abuelo." "Bueno, es impresionante." Ves, ahora reflexionan, y él tiene algo que compartir. De lo que estamos hablando es de los **dos**.

Usted no va a ver modelos muy flacas caminando con hombres gorditos, ¿O sí? No. Las personas se reúnen porque tienen realidades similares. ¿Ya sabes? Gordito. No importa. Es real. ¿Correcto? ¿Por qué es real? Porque también tienen gustos similares. "Me encanta los carbohidratos." ¿Esta bien? "Me encanta la pizza y las hamburguesas." "Oye, ¿quieres ir a comer una pizza?" "Si."

Usted no quiere hablar con un tipo que dice, "yo no como cosas fritas porque nadie debe comer alimentos fritos." Usted va a decir: "vete, yo me voy a comer mis alas de pollo." Ustedes no van a pasar un muy buen tiempo juntos, ¿verdad? Aguafiestas. Yo voy a comer alitas de pollo fritas. Usted no me tiene que hablar de verduras. A mí no me gustan las verduras." ¿Me entienden lo que les quiero decir?

Ropa, a ropa similar. Por eso es que las empresas tienen uniformes, para que tengan algún tipo de etiqueta de la realidad sobre su ropa y esas cosas.

Si vas a un funeral en una camisa hawaiana va a estar fuera de lugar. La gente no va a un funeral en eso. Esa es la realidad. Ellos van vestidos de negro. La gente se comporta de acuerdo con sus acuerdos, porque eso es una realidad. Si vas a uno de esos funerales en Nueva Orleans, la camisa informal está bien. Eso es un tipo de funeral diferente, una realidad diferente. Tienes que averiguar qué tipo de funeral y vestir en consecuencia para ser real.

¿Esto tiene sentido? Alex.

Alex: Sí, señor. Creo que nos estamos entendiendo bien. Básicamente, estamos haciendo que dos personas conecten en los mismos frentes.

Henry: Nosotros nos conectamos cuando tenemos realidades similares.

Alex: Es cierto.

Henry: Soy daltónico e internacional. No veo a la gente por el color de su piel o por su nacionalidad. Esos son algunos de los puntos de realidad, pero hay muchos más de la que podemos estar de acuerdo. El mundo se abre para usted si usted puede hacer esto. Cuando creamos líneas de comunicación, no hacemos encuestas y otras cosas. Nosotros no vamos allí para vender cualquier cosa. Ni siquiera representamos a un servicio o producto específico. Nosotros representamos a una organización que está creando programas para servir a la gente. Te enseñamos cómo llevar sus servicios después y luego hacemos preguntas específicas para que podamos encontrar cosas en común, los puntos de acuerdo, y luego la línea de comunicación se hace fuerte. Ahora es más fuerte.

Alex: Sí, señor.

Henry: Que bueno. Mateo, eso es Matthieu en español. ¿Está bien?

Matt: Mateo. Sí señor.

Henry: Mateo, a habla conmigo.

Matt: Mateo es igual en griego también. Somos griegos, mi hermano y yo, y así es como lo decimos, "Mateo". Es genial que va en ambos sentidos.

Henry: Sí. Ahí lo tienes.

Matt: Sí. Todo es sencillo. Construir una relación con la persona a la que estás hablando, encontrar similitudes, que se sientan cómodos, y luego ya está de oro. No es difícil hacer amigos con la gente.

Henry: Bueno, recuerde que siempre es fácil ya cuando sepas cómo hacerlo.

Matt: Correcto.

Henry: Yo te estoy enseñando la anatomía de construcción de relaciones. Eres bueno ahora ya que pudiste estar haciendo esto de forma automática. Usted puede hacer esto de manera analítica y empezar a crear relaciones más fuertes.

Henry: Un día fui a Sam's y vi a una mujer y ella se sentía más deprimida. Ella estaba pidiendo algo de comer y yo estaba haciendo lo mismo. Estaba poniéndole cátsup a un perro caliente. Ella se acerca yo la miro y me doy de cuenta que ella se ve triste. Busco para ver si puedo encontrar algo que me gustaba de ella. Vi sus zapatos y eran bastante bonitos. Eran de color rosado, brillante y me gustan los zapatos de las mujeres porque tengo tantas mujeres en mi familia y yo compro muchos de sus zapatos. Le dije: "Esos son unos zapatos bien bonitos." Ella dijo, "Gracias". ¿Ves? Tuve algo que me gustara, ella tenía algo que le gustaba. Hice **un dos**. Sabía que podíamos ser amigos. Podríamos verlo. Fue en la apreciación que sentía porque me di de cuenta de algo en ella que también me interesaba.

Si continuas creando líneas de comunicación fuertes en realidad se puede viajar y comunicar cosas a través de él. Crystal, que estás haciendo, señorita?

Crystal: Los estoy escuchando a ustedes y yo te estoy escuchando hablar de zapatos bonitos y los zapatos que compras para las mujeres en tu familia.

Henry: Está bien. Lo importante es que se puede crear la realidad por la comunicación. Lo mejor que usted es en esto, mientras más todo lo demás caerá en su lugar. Si encuentras algo difícil tienes que dar marcha atrás a lo básico, a la simplicidad. Usted descubrirá que usted no entendió la simplicidad. Es como tratar de multiplicar sin tener que aprender las tablas. Nunca vas a hacerlo. O el aprendizaje de las tablas sin saber cómo sumar o restar o aprender a sumar o restar sin saber los números. Es un gradiente, el gradiente básico de marketing.

Te voy a enseñar un poco más. La razón por la que esta época del año es óptima para crear relaciones es que estamos compartiendo los mismos días de fiesta con mucha gente.

Hay más que pueda hacer. Cuanto más trabajas en esto, más fácil va a ser para que tu puedas comunicarte y hacer tu punto.

Cuando usted tiene planes que son en común, metas que son en común, usted crea la realidad haciendo líneas de comunicación.

Pérdidas. "¿Has perdido un padre?" Ellos dicen: "Sí. Yo he perdido a mi padre hace unos años y perdí a mi madre." Vas a tener más realidad con personas que han perdido a sus padres.

Dar a luz. Usted puede decir: "Yo di a luz." "¿Cuántos niños?" "Uno." "Oh, Dios mío. No fue fácil, ¿verdad?" "Oh, Dios mío. Fue horrible." Cosas que son mutuas en común son **dos**.

Pérdidas son comunes. Cuando hablamos de ello, "¿Cómo está tu padre?" "Mi padre falleció." "No bromees. ¿Cuánto hace que falleció?" "Hace un par de años." "¿De verdad? El mío también, hombre. Yo lo extraño mucho." "Sí yo también." Más en **dos**.

Eso puede que no sea de lo que usted quiera hablar, pero está haciendo que la línea de comunicación funcione. Su objetivo es crear líneas de comunicación en primer lugar.

Enfermedades. Las personas pueden ser diabéticas o de alguna manera enferma, "Bueno, yo tengo cáncer". "Yo también." "Mi madre tiene cáncer." Tal vez yo no lo tengo, pero mi madre sí. Ella está luchando contra el cáncer. ¿Estás bromeando? **Dos, dos, dos**.

Las cosas que usted estudió en el pasado. "Estudí teología". "¿En serio? Yo también, hombre." Encuentra algo que has estudiado en común. Encuentra algo que odiabas sobre los estudios en común. En común. **Dos. Dos.**

No importa si tú eres diferente. Lo que hace que te comuniques y te conviertas real a otro son las cosas que tienen en común. Enfatizas eso primero. ¿Cuántos padres tienen? Bueno, yo tengo padres. Tengo una familia entera. Yo era un niño único. Mi madre me crio. Yo tengo a ambos mamá y papá. Esas son las cosas en común. "Bueno, mi madre nos abandonó cuando yo tenía ocho años." "¿Estás bromeando? Guau. Yo también, hombre. Fui criado por mi abuela." "Yo también." ¿Ves? **Dos**.

Cuando encuentres esos **dos**, tú estás creando una línea de comunicación sólida y estás creando la posibilidad de comunicación adicional. Ahora, aquí está el más fuerte de todos ellos: **propósito**.

Si usted tiene un **sueño** otro puede tener su **sueño** también. No importa que sueño sea. Si los dos están hablando de sueños o hablando de sus sueños, los dos pueden escucharse uno al otro. Es fuerte. Si resulta que tenemos la misma meta común, que es crecer y expandirse y evolucionar y convertirse en un mejor ser humano, vas a atraer las personas adecuadas, las personas que estarán con usted. Vas a crear un grupo, una familia.

Si su propósito es hacer daño te vas a encontrar a alguien que te hará daño. Hay dos tipos de propósitos: para mejorar en la vida o para empeorar. No importa qué religión. No importa que filosofía. Hay dos preguntas básicas: "¿Por qué estoy aquí ¿Qué voy a hacer con mi vida?"

Ese es nuestro vínculo. Eso nos une. Eso nos hace comunicarnos. Si continuas poniendo más y más líneas de comunicación, tu construirás un grupo. Tú vas a construir un grupo de personas con las que se puede construir una familia.

El denominador común en ambos extremos es tener el mismo propósito. Digamos que todos queremos ir a San Antonio, y todo el mundo quiere llegar a una hora determinada. Si todos empujamos de la manera correcta, de la misma manera. Tenemos una coordinación de propósitos y metas. Es por eso por lo que las personas se ayudan entre sí. Es por eso por lo que es tan fuerte y es por eso que es lo más importante en marketing de comprender la **Realidad**.

Nadie tiene razón. Nadie está equivocado. Si uno dice que tiene razón, tiene razón. No discuta con él. La única vez que se discute con alguien es cuando se tiene tanta duda acerca de sus propias metas y la realidad. Tú siempre tienes razón. Siempre se puede tener más razón. No hay un Dios establecido. Si él lo dice, entonces así es. No discuta con él. Cada uno escoge sus propios dioses; aceptan sus propias religiones. ¿Quién es la fuente

detrás de esa fuente? Eres tú, porque tu estuviste de acuerdo con ello.

Si usted cree que conchas marinas crean su destino y es por eso es por lo que su cama está hecha de conchas marinas, entonces es obvio que trabaja para usted. ¿Lo ves? Sólo se comienza a tratar de debatir y hacer a las personas equivocadas es cuando estás tan débil que la realidad que tienes no es la suya. Al crear su propia realidad, respetas a otras personas. Todo el mundo tiene razón.

Si tu entiendes estos puntos, tu harás mejor; no sólo en la vida, pero en el trabajo. Eso es lo que estoy enseñando. Este es el comienzo de lo mismo. Estoy explicando, qué decir, cómo hacer preguntas, cuándo decir las cosas, cuando no decir cosas. Tú te debes hacer real en primer lugar. La línea de comunicación existirá y, finalmente, se puede transmitir y las personas que se encuentren recibirán su mensaje.

No hay razón por la que la cooperativa no puede ser de 10.000 o 20.000 personas. No hay ninguna razón por qué las personas no pueden salir de todos estos planes de salud estúpidos y de estafas. Usted puede pensar que la única razón por la que no lo hacen es que todavía tienen que llegar a ellos, pero esa no es la verdadera razón. No. Esa no es la respuesta. Es una cuestión de crear relaciones y contarles al respecto de eso mismo para que les haga sentido a ellos.

Tu no quieres vender nada. Tú quieres crear realidad. Quieres crear una relación. Quieres crear una línea de comunicación. Después podrán vender. Podrás ser muy rico, extremadamente rico, y tener todo lo demás que quieras, pero aprende esto primero. ¿Está bien?

Todo bien. Antes de terminar, Crystal, ¿alguna cosa que quieras decir o algún comentario?

Crystal:

Que tiene sentido. Usted tiene que relacionarse con la gente. Les tienes que ser una persona agradable para querer escucharte. Incluso si usted le parece amable, pero usted no establece ese vínculo común, ese espacio, ese algo, que haiga al menos una cosa y de allí se expande. A la vez que hablen, que se relacionen, y usted tenga esa una realidad las líneas de comunicación se abren.

Realmente quiero tomar un momento para hablar con usted sobre la potencial que siempre he visto en PPC y algunas de las cosas que debemos intentar en esta nueva década que se acerca rápidamente. Siempre he tenido un amor especial para PPC y la creencia en él, y quiero verlo crecer y prosperar.

PPC debe darse a conocer, necesita hacer que su marca salga a la luz y ser notable; para lanzar la marca, necesitamos que la gente hable de ella. Tal como lo veo, necesitaremos participación de la comunidad y su idea de **dos** en dos es una manera de llegar allí.

Las empresas y organizaciones en el futuro sólo van a sobrevivir por mantenerse al día con algunas de las nuevas tendencias de marketing. También creo de todo corazón que requiere algunos de los métodos probados y verdaderos tales como la comunicación de cara a cara, una conversación con los pacientes y los médicos actuales y potenciales; debe haber compromiso y debe ser de todos los partidos.

Podemos llegar ahí. Quiero que nos movamos hacia adelante y que trabajemos con lo que tenemos para que PPC puede ver crecimiento. Ya estamos equipados con el material y equipo necesario y todo lo que hay que hacer es ponerlo a buen uso.

He comenzado a estudiar y encuestar al área de Greater Heights para obtener un poco de conocimiento sobre lo que estamos trabajando. Yo creo que vamos a necesitar involucrarnos con la comunidad y algunas de sus organizaciones para que podamos correr la voz allí.

Matthieu es un absoluto mina de oro y sus habilidades son realmente sorprendentes. El sincero amor y la pasión que el siente por el mundo de la informática y aparatos es inspirador. Yo sé que si hay algo que no pueda hacer que el probablemente lo aprenderá y lo practicará hasta que pueda hacerlo. Esto es genial porque vamos a necesitar crear una gran cantidad de contenido para las redes sociales y diferentes vías digitales.

Podría seguir y seguir sobre el futuro y todas las oportunidades que tenemos que conquistar para tener éxito. Sin embargo, quiero empezar a trabajar en esto ahora. Vamos a comenzar a ejecutar y crear las líneas de comunicaciones que necesitamos. Podemos crear a un plan sólido. También será necesario tener objetivos claros los y un plazo de tiempo realista. Se necesitará una gran cantidad de tiempo y paciencia, pero se puede hacer. Necesitamos una estrategia clara. Voy a ir a batear por PPC para que podamos ver la prosperidad y el crecimiento de la que somos capaces. Podemos tener la realidad en la organización de los miembros con mentes similares en la comunidad cuando nos involucramos en los grupos de **dos**.

Henry: ¿Cuál es ese número mágico?

Crystal: **Dos**.

Henry: Mientras más dos lo más sólida será la línea de comunicaciones. Se puede hablar entre sí acerca de más y más cosas. Más **dos**. ¿Está bien? Muy bien. Muy bien, Crystal. Gracias.

Crystal: Claro.

Henry: Está bien. Alex, habla conmigo.

Alex: Yo no creo que tenga alguna pregunta. Creo que es muy sencillo. Para mí, es el concepto. Sólo tenemos que aplicarlo cada día en nuestras conversaciones con las personas que llamamos y se conocemos. Si tengo algo para usted, definitivamente le mandaré un correo electrónico.

Henry: Muy bien, Alex. Muy bien. ¿Ahora, Matt?

Matt: Sí. Todo está muy claro para mí. Recuerdo un día que fui a McDonald's y había una dulce anciana tomando mi orden, pero tenía unos 70 años y me sentí mal que estaba trabajando allí. Un hombre en frente de mí que ella estaba sirviendo la estaba tratando asquerosamente. No tenía ningún respeto por ella. ¿Qué poco sabía este tipo? Cuando llego mi turno en línea Le dije: "¿Cómo estás hoy?" Ella miró sorprendida y dijo: "Guau! Nadie pregunta eso." Por lo tanto, algo tan simple como: "¿Cómo estás hoy?" fue un saludo que casi nunca ella oye.

Henry: Exactamente.

Matt: Efectivamente, se inició una conversación y me encontré con que la dulce anciana estaba teniendo diálisis y se iba a morir pronto. Sólo pensé entre mí: "Todo el mundo miraba a esta persona en McDonald's" y no la vieron como una persona con quien hablar y descubrir de su vida. Usted sabe, la gente puede salir y ser amable. Simplemente decir, "Hola, hombre. ¿Cómo estás?" a veces es todo lo que se necesita. Eso es lo que veo con este equipo. Crystal es buena con la gente. He visto algunos de sus videos en el pasado para la defensa del paciente. Todos podemos tener un amplio conocimiento de cómo acercarnos a la gente y descubrir el tipo de luchas por la cual la gente está pasando. Henry, apreciamos su tiempo también. Con este conocimiento de comunicaciones que nos hace es mejor y estamos felices de que usted tiene el tiempo para enseñarnos.

Henry: Bello.

Capítulo III

Enfoque Sobre la Realidad

Vamos a empezar con la pregunta del Capítulo I: ¿Qué es la **Realidad**? Para hacerlo simple, real y basado en su propia observación, pongámonos de acuerdo en que hay muchas realidades en el mundo y que las realidades son acuerdos, ya sean ideas u objetos sólidos. En el Medio Oriente, las personas tienen diferentes ideas acerca de las mujeres, los valores, la alimentación, el vestido, Dios, la adoración y religiones. En el Lejano Oriente, la gente tiene ideas de valores diferentes que, en el Medio Oriente sobre las mujeres, vestido, comida, Dios, la adoración y religiones. ¿Por qué? Debido a que la mayoría de la gente en estos países han llegado a acuerdos sobre estas ideas comunes. Algunos creen en la enseñanza de Mohamed, otros en la enseñanza de Buda, algunos en el Krishna. Lo importante es observar que las realidades de las personas se basan en sus acuerdos.

La comunicación es difícil cuando la gente comienza a acordar que su realidad es **una verdad y es toda la verdad y nada más que la verdad**. Es su realidad y de nadie más. Esas personas tienen problemas con otras personas. Lo más incierto que este sobre su propia realidad, mientras más va a querer defenderla. Cuando usted sabe, usted sabe.

En lo personal, estoy de acuerdo en las cosas que trabajan. Soy un **pragmático**. Es posible que haya un grado de acuerdo alcanzado por las personas. Estoy de acuerdo en que si yo trato a las mujeres con respeto y valoro su importancia como parte de la raza humana y parte de mi existencia que será tan importante para mí como yo para ellas. Nos llevaremos bien. He aprendido esto de la manera difícil. Por lo tanto, estoy de acuerdo en eso. Esa es mi realidad sobre las mujeres.

Mi realidad acerca de los negocios es: ¿Funciona? ¿Me hace más dinero? ¿Pude yo aprender de ello? ¿Me hace sentir mejor? Esas son mis realidades sobre las que quiero acuerdos. No quiero acuerdos que yo tengo la razón y tú estás equivocado. Quiero llevarnos bien. Quiero que hagamos lo mejor de los negocios. Esos son los tipos de acuerdos que me gusta. Quiero compartir mis gustos.

Yo no tengo problemas con los acuerdos que la gente hace. Esos retos para mí se fueron hace mucho tiempo. Cuanto más entiendas lo básico de la realidad, lo mejor que será en tu vida. Como un ejemplo, una antena de transmisión y un radio son ambos necesarios para completar una comunicación. Pedro está transmitiendo su voz a través de la antena y Pablo le escucha en su radio. La antena se sintoniza a al 9.20 AM. Si el radio está sintonizado al 9.20 AM, usted tiene un enlace de comunicaciones. Pablo puede oír a Pedro y pueden llegar a volverse real el uno al otro.

Póngase en el lugar de Pablo. ¿Qué te gusta escuchar? ¿La música country? ¿Salsa? ¿Noticias? Así es como yo entiendo enlaces de comunicación. El punto es que dos personas deben estar en la misma frecuencia, 9.20 aquí, 9.20 allá, para hablar y escuchar. El número mágico es **dos**. Le digo a mi personal, "vamos a conseguir más dos." Tome ventaja de Navidad y encontrar a más personas de uno a uno y verá que dicha comunicación hace que usted se convierta real para ellos. Es asombroso.

Si eres una pareja y deseas tener una relación buena, las más herramientas que tengas lo cuanto mejor le irá. Ya sea para amarse u odiarse, se toma las mismas herramientas. Usted tiene que estar en el mismo campo para jugar fútbol. No se puede estar en campos opuestos y jugar al mismo juego al mismo tiempo. Usted tiene que estar en el mismo campo. De esto podemos enseñar un básico. Si la realidad no existe, no habrá comunicación. Que a menudo se oculta, es olvidada, y evitada por personas que tratan de vender, pero la comunicación uno-a-uno sobre cosas que tienen en común es fácil de hacer si la práctica.

Puede convertirse en el mejor vendedor en el mundo si entiende y practica esto, ya que tendrá tantas líneas de comunicación con las personas que te escuchan. Cuanto más larga y sólida y más frecuentes puedan ser estas líneas, más se va a vender. Pero usted no está ahí para vender, **usted está ahí para comunicarse**. Es como una carretera. Piense en una carretera a través de una selva o un camino a una montaña. No se puede caminar a través de una selva o de una montaña a menos que se construya una carretera. Cuanto más grande sea el camino, más sólido, más firme, más seguro, entonces lo más grandes serán los camiones que puedan conducir a través de él. Recuerde, el número mágico es el **dos**. Mañana van a empezar a hablar con la gente, desconocidos, y tú puedes hacer que esos desconocidos digan, "Oye, tú me agradas".

Ellos se recordarán de ti. Esto se debe a que ambos se encontraron **dos**, algo en ti y algo en ellos, que es básicamente igual, algo que les gusta y recordaran. A tal grado, que tú vas a crear una relación. Si no existe tal realidad no habrá ninguna línea de comunicación. Si no hay ninguna línea de comunicación, no hay camino para que algo se pueda transportar. Cuando están haciendo marketing y le dicen a la gente, "Hola, nosotros somos el co-op. Tenemos los mejores médicos del mundo, y tenemos las mejores y seguras instalaciones. Nuestros planes son muy económicos." Usted solamente está soplando sonidos en el aire. Es como tirar un papel en el aire. Nunca llega a nadie porque nunca se estableció una línea de comunicación. No eres real. Ellos piensan: "¿Quién es esta persona?"

¿Entiendes eso? Deben ser amigos primero y tener algo en común. Él podría decir: "Ese es Pedro, él es mi amigo." ¿Por qué eres tan buen amigo con él? Porque hay muchos **dos** entre ustedes. Una promoción sólo es exitosa si tiene líneas de comunicación sólida. Eso es todo. Puedes cerrar el libro en este momento y has aprendido el fundamento más importante de la vida, porque si tú quieres tener buenas relaciones, llevarte bien con tus hijos, tus amigos, tener gente que te apoya, y que la gente compre cosas de ti, tú debes tener líneas de comunicación fuertes. **Dos**.

Piensa en un puente que tiene un hueco. No es un puente. Tiene la potencial para ser un puente, pero debe ser conectado al otro lado del río. Si pierdes la conexión, no puede pasar nada. Nada se puede construir. Esta es la esencia de la creación. Es la realidad y la capacidad de crear y encontrar los **dos**. He visto a personas que son expertos en la creación de **dos**.

Como ejemplo, yo estaba hablando con Crystal antes de la reunión y estábamos creando **dos**. Le dije: "Crystal, he oído que eres de padres cubanos."

Crystal dijo, "Sí, eso es correcto."

Entonces dije: "No soy de Cuba, pero viví en el sur de la Florida y conozco a muchos cubanos y me encanta su comida."

Crystal dijo: "Creo que realmente podemos conectar con la comida."

Le dije: "Me crie con los cubanos. Tengo parientes que son cubano. Usted tiene familiares en Cuba, ¿verdad?"

Crystal: "Sí".

¿Me volví más real para Crystal? Ella me dio su dirección y luego le dijo: "Ni siquiera estoy pensando en ir a tu casa." Pero mira lo cerca que nos volvimos sobre solamente dos cosas en común que nos gustaban

Crystal: "Sí"

Henry: Recuerde, **dos**, los dos de los que hablamos.

Crystal dijo "No, hombre. Tu eres más cubano que yo."

Ahí lo tienen, un ejemplo perfecto. Te garantizo, amigo, si me siento con Alex o Matthieu, vamos a encontrar algunos **dos**. Puede que no sea la comida cubana, pero te garantizo que vamos a encontrar algunos dos. Seré real, y nos convertimos amigos. Sí o no, señor Alex

Alex: Sí, señor.

Henry: Lo que nosotros hicimos es un ejemplo perfecto de **dos**. Su principal objetivo es asegurarse de que haiga líneas de comunicación. Sin esto, usted no se puede cruzar el río. No podrás llegar a tu objetivo. Cuanto más fuerte sea un puente pequeño, cuantas más cosas podrás comunicar, cuanto más grande, y más fuerte sea el puente, lo más que te van a comprar. No tienes idea de lo difícil que es para las personas que llegan a esto muy básico. He hecho millones, literalmente millones. Mis ingresos netos cuando estaba en el punto más alto, cuando estaba haciendo programas de Medicare Advantage, fue de \$ 7.5- \$ 8 millones anuales y 40-50% de eso era mío para llevar a casa.

No sabía qué hacer con el dinero. He ganado todo eso utilizando este concepto básico. Los grupos del mágico **dos**. Hemos hablado de puntos de realidad: **la edad, las relaciones, el sexo, la raza, la comida y gustos**. Por ejemplo, yo no le voy a decir a mi esposa, "Me encanta la comida cubana mejor cuando estamos comiendo la comida mexicana." Eso no es un dos. Ella no fue criada de esa manera. Pero la he llevado a Miami, y ella ha tenido comida nicaragüense. Entonces, si le digo, "¿Qué tal los churros?" Ella dice, "Oh, Dios mío. Vamos a regresar a Miami." Entonces, tenemos un **dos**, experiencias y ocasiones similares.

Es por esto por lo que las empresas hacen reuniones para que las personas se puedan unir. En realidad, no es unidad. Son **dos**. Están compartiendo las mismas cosas simultáneamente. ¿Amor? No, no es amor, llaman lo como quieran, cita de Shakespeare: "El amor no es el amor que lo altera cuando se encuentra una alteración, o se dobla con el removedor para eliminar: ¡O no! Es una marca siempre fija que se ve en las tempestades y nunca se agita; es la estrella de toda corteza errante cuyo valor se desconoce, aunque tome su altura." Bien dicho, pero es simplemente sólo **dos**. Cuanto más hagan dos, más se agradarán uno al otro, porque dos crea afinidad. Cuanto más fuerte sea sus realidades, más afinidades tendrán.

Hablamos de estar **casados, solteros, planes, pérdidas, enfermedades, estudios**. Todas estas cosas son de **dos**. Si tu encuentras algo en común dentro de estos con otro, ambos pueden estar de acuerdo y es impresionante. Esto es porque cuando usted realmente sabe cómo comunicarse, usted ni siquiera necesita dos voces, ya que con sólo escuchar a una persona como Ernesto Sirolli aconsejó va a duplicar lo que ellos están diciendo, usted tiene **dos** por ser **atento**.

Yo me puedo sentar con cualquier persona y escucharlos. Si yo entiendo mi meta yo puedo decir, "¿Sabes? Entendí lo que estás diciendo." Él lo dijo y yo lo entendí, así que hay **dos**. Él puede ser extranjero; en realidad no importa. Si tu comprendes este concepto de escuchar, tu aprenderás a comunicarte, tu crearas más herramientas. La vida será más fácil para ti.

Hay una idea común que es superior a todo lo que he mencionado, es **propósito**. Hay personas que saben y personas que no saben. Luego hay personas que quieren sobrevivir y personas que quieren sucumbir. Usted va a encontrar a muchas personas en ambos lados. Desafortunadamente, hay más gente que quiere sucumbir a los que quieren sobrevivir. Este planeta no existiría si no fuera por las personas que quieren sobrevivir. Alguien que conocemos, como Don, es un individuo muy único. Vale la pena ayudarlo. Su propósito es muy pro-supervivencia y yo sé esto, es por eso por lo que estoy aquí. Eso es realmente por qué yo estoy aquí. Ese es nuestro **dos**.

Hay una manera de ponerse en comunicación con aquellas personas que quieren sucumbir y empezar gradualmente ayudarlos a cambiar de opinión. Esas personas son difíciles de manejar. Se requiere más habilidades. Cuanto más tu puedas manejar el concepto de **dos**, lo más fácil será manejar a las personas que quieren sucumbir. Vas a encontrar personas con las que tienes afinidad instantánea. Esos son los que emparejan contigo, emparejan tu deseo de salir adelante a sobrevivir, tu necesidad de ganarte una vida mejor. Tú debes aprender a distinguirlos. Esas son las personas que te darán victorias.

La siguiente lección se trata de unidades de atención. Te ayudará a mantenerte enfocado en las realidades. Esas habilidades aseguran que puedes hacer tu trabajo. Personas con las que compartas propósitos también compartirás intereses comunes y tendrás afinidad instantánea. Los conoces y dices: "Hola, ¿cómo estás?" Ni siquiera tiene que hablar. Ustedes se agradan. Ay muchos **dos** entre ustedes. Cuanto más hablan, más se agradan. Tú piensas, "Siento que te he conocido por siempre."

Usted puede hacer esto con individuos o con grupos, ya que los grupos se reúnen con frecuencia porque tienen propósitos comunes. Hay algunas personas que tienen un **toque de oro**. Ellos entran en lugares y en poco tiempo les agradan a las personas ahí. Ellos dicen: "Esta persona es bastante chévere, un individuo muy agradable."

La verdad sobre el individuo simpático es que él o ella es un maestro de los **dos**. Un pequeño ejemplo con el que puede pensar es el **concepto de la llave maestra**. Miren las llaves en la parte de abajo. Cada llave abrirá una puerta. Una llave de un individuo sólo abre la puerta para la cual se hizo para abrir.

Ahora, mira la lleva en el segundo nivel a la izquierda. Esa llave les queda a las puertas del uno al cinco. Con esa llave tú puedes abrir puerta uno, dos, tres, cuatro y cinco. Esa sería la **llave maestra del piso** para una sección, un departamento o un área.

Luego tienes la segunda llave a la derecha que abre las puertas del seis al diez. Esa llave sería la llave maestra para otra área. ¿Ahora, adivina qué tipo de llave está en la parte arriba? Sería la **llave maestra** de todas las cerraduras del 1-10.

Piense de estas llaves como personas. "Bueno, esta es de la manera que soy y nadie me va a cambiar porque sólo abro una puerta." Bueno. Está bien. Puedes hacerlo de tu manera. "Oh, no. Yo no soy ese número. Yo soy la llave para la puerta número ocho y nadie me va a cambiar, y eso es lo que soy." Está bien, esa es tu realidad, totalmente bien.

Pero digamos que la llave del uno al cinco puede coincidir con todas esas realidades. ¡Guau! La que está arriba, la del uno a 10, puede coincidir con las 10. ¿Cuál te gustaría ser? La llave que dice: "Soy solamente el número ocho," ¿o mientras más alto mejor? ¿Entienden lo que quiero decir? Si tu controlas, dominas y entiendes el concepto de las líneas de comunicación y dominas los **dos**, eso demostrará lo increíble que eres. Piensen con eso. No digan: "Voy a ser yo." Porque cuanto más seas tú, tú, tú, cuanto más problema tendrás con otras personas porque, "no puedo encontrar a alguien exactamente igual que yo, yo, yo."

Si tu dominas esto, a dondequiera que vayas, te encontrarás a personas que les agradas. Ese es el secreto. Confía en mí. Ganaras dinero. Tú serás exitoso. Puede abrir puertas a la izquierda y la derecha, porque tú puedes crear **dos**. Dondequiera que yo voy, yo tengo esto en mente. He ido a lugares donde la primera vez que voy, no les agrado, pero yo los trato con respeto, y sigo buscando hasta que encuentre algo alrededor de ellos, que me guste. Yo podría decir, "Me gustan esas flores. Esas son bonitas". Y puede ser que consiga una respuesta, "Gracias". ¿Pero adivina qué? La próxima vez que vuelva, estarán mucho más bonitas para mí por alguna razón. "Oye, mira. Tienes más de esas flores que me gustaron el otro día. Están bonitas. ¿Cómo estás?" "Estoy bien." Se derriten. No es que se derritan, es que me hice más real. Yo soy un individuo flexible. Puedo ser yo, pero

también puedo ser tú, yo pudiera ser cualquiera. Lo que tu meta es ser y tener la capacidad de crear una realidad con la gente. Siempre hay algo real. Estamos vivos. Todos respiramos, todos sufrimos. Todos queremos mejorar. Todos tenemos hijos, padres, amigos, y tenemos tiempos difíciles y tiempos buenos. Si usted tiene esa actitud y ese punto de vista, no tiene que llamar eso respeto, no tiene que llamarlo nada. Piense en ello como la magia del **dos**.

En el aprendizaje "Hasta el grado" quiere decir, que la información y la comprensión de ello es aprendido en un gradiente. Usted tiene que hacer este paso-a-paso. Es el método científico. Tienes que hacer paso uno, paso dos, paso tres. Está Bien. Ahora, vamos a regresar. Ahí vamos. Compartan, Compartan, Compartan. Ese es el proceso.

Ahora, como maestro, he estado aprendiendo acerca de la vida y cómo funciona. Les puedo decir que cuando se aprende algo siempre es una acumulación de conocimientos. Nuevo conocimiento depende de los conocimientos previos que hayas ganado. Y es como si número tres depende de uno y dos. El número dos depende del uno.

Hasta el grado en que entiendas uno es el grado que entenderás dos. Hasta el grado que entiendas uno y dos es el grado que entenderás tres. Ese es uno de los mayores secretos sobre el aprendizaje. Si yo veo que tienen problemas en cuatro o cinco, lo que hago es regresar y fortalecer la base. Puede ser que descubra que tú tienes problemas con el segundo paso que hizo que lucharas con tres y cuatro.

Aprendí cómo enseñar porque una base de aprendizaje o la toma de conciencia siempre es memoria de tu pasado. Si tu aprendes paso uno bien, lo vas a hacer de maravilla en el paso dos, y entonces usted hará increíble con paso tres. Pero si usted es débil en uno, va a estar débil en dos, y llegando a tres, cuatro y cinco, será muy difícil.

Ningún paso en marketing será firme o sólido hasta que entienda los pasos fundamentales, Cero, 1,2,3. La razón que menciono Cero es porque sin él, nada más puede existir. Es por eso por lo que ve conceptos de marketing de Mickey Mouse que están en todas partes y todo son absurdos. Ellos dicen: "Ah, pero yo vendo." "Está bien, no voy a discutir contigo. Eso es lo que tu piensas que es. Pero te puedo decir que hay métodos que son 1000 veces más eficaz. Si tú no puedes dominar el Cero, las cosas del 1,2,3 tendrás problemas en todas partes. Desafortunadamente, así es como funciona la vida. O, afortunadamente, así es como funciona la vida, y puedes tenerlo como quieras.

Capítulo IV Organización

Información sobre la organización en relación con marketing es extremadamente importante. Si tú eres capaz de adaptar esto y aplicarlo en tu vida, vas a cambiar tu vida por completo. Tiene que ser tu verdad. Tienes que comunicarte de una manera que seas real. Si tú lo adaptas y lo aplicas, tu verás los resultados.

¿Qué es organización? Este es un ejemplo: Si te pidiera que organizaras las canicas, ¿qué significaría eso? Esto podría significar que usted va a separarlas. ¿Ya ves cómo están separados ahora? Los rojos con los rojos, los verdes con los verdes. Para organizar cualquier cosa, debe utilizar espacio. Debe haber un espacio ordenado, pero lo que está haciendo es separar. Espacio significa separación, poner espacio entre características específicas. En este caso se trata de solo colores.

Tenemos todas estas canicas y vamos a organizarlas. Vean las canicas, todas estas canicas mezcladas, cuando algo está en este estado, tiene un nombre, “confusión.” Organización o el orden es lo opuesto a la confusión. Todo lo que tengo que hacer es ver en qué orden se encuentra su oficina y yo sabre lo confundido que estas. Es muy simple. Si tus tomas toda esta confusión, todo este desorden y lo organizas, tu empiezas a separar las canicas. En este caso, las moradas con las moradas, las azules con las azules, los azules claros con los azules claros y los amarillos y así sucesivamente. Eso es organización. Cuando usted mezcla todas las canicas, independientemente del color eso es confusión.

Si usted ve el escritorio o un armario de alguien, usted puede ver el nivel de confusión que el individuo tiene en su vida y en su forma de pensar. Eso es igual a la producción en la vida. Eso será igual a la cantidad que él va a crecer y seguir expandiendo. Es proporcional. Es una señal. Es una cosa simple, es como ver huellas en el bosque. Oye eso es un oso, no es un conejo. ¿Entienden lo que quiero decir? Estos son signos de la condición de un individuo, pero también le dice lo competente que es. No importa lo mucho que enseñe, y tu escuches, si usted no le pone orden a su espacio, usted no será capaz de pensar con los datos.

Vamos a decir que estas personas son las canicas. Esto es lo que entienden por organización. Separa a las personas por sus diferentes habilidades. Hay personas que nunca deberían ni siquiera hablar con otras personas. Bueno ellos dicen, “hola, buenos días,” y eso es todo. Eso es todo lo que deberían de hablar. ¿Por qué? Porque cuando se ponen juntos, se confunden. Tienen diferentes metas, propósitos diferentes, diferentes realidades, diferentes habilidades. Es por esto por lo que se debe categorizar a las personas por sus capacidades. Si tú haces eso, usted tiene una organización ordenada y mantiene cordura, mantiene producción. Su organización no funcionará cuando mezcla todas las canicas diferentes. Usted nunca debería de estar mezclando ciertas cosas como papel higiénico en el refrigerador o verduras y la leche en el congelador.

Orden tiene que ver con la separación y poner las cosas en los lugares que se supone que deberían de estar. Entonces, lo que haces cuando separas es identificar esos colores y aislarlos. Eso es todo lo que el orden es. Pero tú tienes que separar. En este caso, cuando se habla de personas en una organización, los separas por sus capacidades, por sus acciones, por lo que hacen, por lo que producen. Cuando se tiene una división de personas, un grupo de personas, hay que ponerlos a la prueba para ver si son colores azules o colores rojos o colores negros. No importa, pero tú tienes que separarlos. Usted debe de poder ver diferentes capacidades. Si pones la capacidad de este chico con otro chico, ese chico va a tratar de hacer que el otro chico sea estúpido. Si el otro chico no sabe, se va a ir abajo y el primer chico va a subir un poco.

Es muy simple y es basado en las habilidades e intenciones. Usted no entiende cómo poner orden en su vida, por lo que termina con niños sin padres, abandono, y todo roto. Organización comienza con el orden que usted pone. ¿Qué es orden? Esta es la definición. Es la condición en la que todo está donde se supone que debe estar y en buenas condiciones, listo para realizar su próximo uso cuando sea necesario. Si eso no es cierto, entonces la

persona va a ser un individuo muy confuso, muy incompetente. A él le gustaría aprender, pero no le van a poder enseñar nada. He aquí por qué.

Así es como su escritorio debe de estar. Yo entro en su casa y miro a su alrededor; Miro en su coche y sé cómo usted está confundido. Es inútil enseñarle a cualquier persona cualquier cosa al menos que le pongan orden a su vida. Este es el gradiente ausente. Esta es la esencia ausente. ¿Tú quieres producir? Tienes que poner orden primero. Ahora hay un dato que tal vez usted ha escuchado antes, pero en realidad es en marketing y la usan en los supermercados. Si vas a un supermercado, te darás cuenta de que hay diferentes marcas de productos. Si miras con atención, hay dos tipos de personas que ponen cualquier cosa en esos estantes: las personas que trabajan para la tienda y las personas que trabajan para los distribuidores o la marca del producto. Por ejemplo, usted nunca verá la gente que trabaja para la tienda poniendo Coca Cola en los estantes de Coca Cola. El hombre de Coca Cola lo pone ahí. Tengo entendido que se le ha dado una cantidad de espacio especial para que pueda poner sus productos ahí. Todos los productos principales tienen sus distribuidores principales y personas especiales para su manejo. Cerveza, por ejemplo. Siempre verás el hombre de Bud poner todo bajo los letreros de Budweiser, porque él es el encargado de ese estante y ese es su espacio. Ellos luchan por este espacio. Esto se debe a que necesitan el orden para asegurarse de que noten su producto.

¿Por qué lo querrás allí y no aquí? El espacio es espacio. No, yo no lo quiero aquí abajo. Yo lo quiero aquí a la altura de la gente y adonde lo puedan ver. ¿Por qué? Porque fuera de la vista está fuera de la mente. Si se trata de una representación visual, siempre se acordarán de él. Entonces, cuando el comprador entra, ellos quieren el primer lugar. Yo quiero que mis papas Lay's estén allí. Los demás, no quiero que sean competencia. Lo quiero aquí. Fuera de la vista está fuera de la mente. ¿Ahora, qué tiene esto que ver con el orden? Cuando ves algo, presta mucha atención, en realidad te habla. De hecho, te está diciendo: "Oye, estoy aquí. Existo. Cómprame, cómprame, cómprame. Mira lo hermoso que soy. Mira el amarillo y el brillo. Cómprame, cómprame ". Todo lo que está a su alrededor le está hablando. Todo lo que está a su alrededor lo que tú ves te está hablando.

Mañana voy a hablar de unidades de atención, entonces será más real, pero todo a su alrededor le está diciendo algo. ¿Cuál crees que es el ruido en la cabeza de este hombre en la imagen a tu izquierda? Es una locura. Este tipo no tiene ninguna atención disponible para hacer lo que se supone que debe hacer por su confusión, su desorden, le está absorbiendo toda su atención. Él es un individual muy débil. Él tiene la atención en todas partes y no puede producir nada. Ese es el secreto detrás del orden. Fuera de la vista está fuera de la mente. Debe tener gabinetes; usted debe tener cajas y cestas y sus cosas categorizados. Entonces, ya sabe, si usted lo recoge, lo puede volver a encontrar. Usted debe tener este orden, o no se puede aprender, y será un fracaso. Un fracaso porque no han sido capaces de controlar su espacio. Su espacio tiene que ser agradable y limpio y usted será capaz de aprender y aplicar lo que se les ha enseñado. ¿Quieres ver otro ejemplo? Muy simple. Esto es muy fácil de entender ahora porque estamos en la era de las computadoras, ¿verdad? Muy bien, Matt, me dijo que sabe un poco acerca de las computadoras.

Matt: ¿Correcto? Todos sabemos un poco.

¿Qué ocurre, Matt, si abrimos todas estas ventanas y más y más ventanas? ¿Qué ocurre con la computadora?

Matt: Utiliza toda la memoria RAM y luego empezara a disminuir la velocidad de la UCP. Por lo tanto, el proceso se vuelve más lento dependiendo del tipo de hardware que tenga la computadora adentro.

Así que eso significa, eso significa que su computadora se convierte en una herramienta menos útil debido a que la atención está en demasiadas ventanas. El cierre de ventanas, que no está utilizando es el secreto detrás de la eficiencia. No es necesario aprender muchas cosas. Tienes que ser ordenado primero. Cada vez que vea a alguien que está luchando en la vida, verá que la lucha es proporcional a su confusión, su desorden en su espacio.

Incluso la basura tiene que ser puesto en orden, basura A va en la caja de basura A. La basura azul va con la basura azul. Debe tenerlo en cajas, debe estar fuera de la vista. Si usted no está trabajando en un objeto, no lo necesita en el camino. El momento en que entras a un espacio desordenado, te debilitas. ¿Alguna vez has tenido alguien con quien hablaste y luego, cuando terminas de hablar con ellos, te sientes más débil, tienes ganas de dormir? Usted ha estado hablando con un individuo muy desordenado.

Crystal: Antes de irme al final del día, incluso si estoy trabajando en casa, no me levanto y me voy. Todo tiene su lugar. Los bolígrafos, lápices, clips de los de papel, las carpetas. Tengo un archivador. Todo debe tener su espacio. O de lo contrario es como dijiste, mi mente simplemente va a todas partes. Y yo no puedo trabajar así.

Bueno, eso está muy bien hecho, Crystal. Ahora que entienden cuál es el principio básico, eso va a determinar qué tan buen estudiante es, lo bien que pueda aplicar las cosas, y cuán efectivos son. Es lo básico de la vida. Así es cómo funciona la vida.

Pero déjenme decirle una cosa antes de que terminemos. Cuento esta historia todo el tiempo de un tipo que entra en un almacén bien organizado. Él está impresionado porque todo está codificado por colores, todo está categorizado en los libros, y todo está en los estantes, como el almacén de Amazon. Ellos son ordenados y tienen computadoras para ayudarles a encontrar cualquier cosa.

Él está impresionado. Él le dice al gerente del almacén, "Eres increíble." Y el gerente dice, "¿Sí? Está bien." Y a continuación, el visitante dice, "Mira eso. Mira eso. Mira la cantidad de orden increíble que tienes." Y el gerente dice: "Permítanme decir algo sobre lo que ve. ¿Qué quiere decir por el orden que tengo, la forma en la que hago las cosas? ¿Qué quiere decir con eso?" El visitante dice: "Bueno, la forma en que lo hace, hombre. Mira, todo está codificado por colores. Todo tiene un número. Todo tiene una etiqueta. Usted sabe dónde está todo y es el orden que pones". El gerente se detiene un poco y dice: "Escúchame. ¿Hay alguna otra manera de hacerlo?"

¿Qué significa eso? El desorden siempre es aprendido. La confusión siempre se aprende. La pobreza siempre se aprende. La enfermedad siempre se aprende. Si ves un cuerpo obeso, el aprendió a comer de la manera incorrecta. Aprendió esos pensamientos y acciones que lo hicieron muy enfermo. Aprendió su comportamiento. Todo se aprende. Por lo tanto, si alguna vez le enseñaron ser ordenado, lo podrás rastrear a alguien, "recoja esto, recoja eso." Mañana, si vienes a mi casa, verás que todo está en el lugar correcto, donde se supone que debe estar. Esa es cordura y atención.

La próxima vez que nos veamos, voy a explicar unidades de atención. Se debe de tener orden antes de aprender y poder practicar. Recuerde la computadora, no puede tener todas las ventanas abiertas. Es exactamente lo mismo. Tendrá algún desorden mientras que trabaja, pero al final del día, debe volver a ponerlo en orden, listo para el próximo ciclo. Si no puede hacer esto, tú nunca podrás aplicar lo que te enseñé. No tendrá sentido. ¿Quieren ser buenos vendedores? Tienes que poner orden primero.

Muy bien, tienen algo de tarea. Esto es lo que quiero que hagan, quiero que tomen algunas fotos de su espacio, tal como está ahora. No lo cambie, y luego me dirás más tarde, cuando lo arregles, ¿cómo se ve? La misma imagen, el mismo ángulo.

Capítulo V

Atención

Si conoce los fundamentos de un proceso o una producción, puede solucionar cualquier cosa. Su vida será menos caótica, menos dolorosa, más fácil, más feliz, más alegre, más saludable. Va a empezar a hacer cambios en su vida. Comenzaras a crear tu propia vida y esa es la meta. Tu creas la tuya y yo creo la mía.

¿Recuerdas estas canicas de la charla acerca de la organización? Lo tocamos un poco, pero vamos a profundizarlo para ver cómo funciona. Creamos cosas prestando atención a las tareas involucradas. Puedes leer esto en todo tipo de libros de consejos. Es posible que haya visto y que hayas escuchado cosas como: “Si persiste, podrás crearlo.”

Hemos tenido esas cosas de bla bla bla. Hay conceptos básicos sobre cómo crear cosas o cómo no puede crear cosas. Digamos que estas canicas son unidades de atención. Cada una de estas canicas es una unidad de atención. Lo que necesita saber es en qué grado tiene unidades de atención disponibles. Entonces, digamos que este eres tú y estas son todas sus unidades de atención. Eso significa que eres algo capaz. Es como si tuvieras toda la memoria disponible en la computadora. Todo el RAM es suyo, está vacío, no hay ningún programa instalado. A medida que transcurre la vida, las cosas suceden. Digamos que tienes una relación, y su pareja sale y te es infiel. Vas a tener la atención en eso. ¿Por qué hiciste eso? Digamos que su mamá o papá muere. Oh, esa es una gran pérdida. Ya ves, ahora tienes atención en eso. Esas se llaman pérdidas. Digamos que fuiste golpeado en la escuela. Eso fue bastante doloroso, muy humillante, por lo que la gente se reía de ti y esas cosas, te molestaban, eso es todo. Por lo tanto, perdiste más unidades de atención. Cuando digo pérdida, significa que estás atrapado allí, y ya no tienes las unidades disponibles. Digamos que tus padres se divorciaron. Oh, esa es una grande. Te lo diré por experiencia personal, porque mis padres se divorciaron cuando tenía unos ocho o nueve años y fue un desastre. Fue horrible. No entendí realmente lo que le sucedió a mi vida hasta después de que descubrí esto. Digamos que usted tiene un accidente automovilístico porque estaba ebrio mientras conducía, luego golpeo un poste y ahí se fue su automóvil. No sólo perdió su automóvil, pero tal vez usted perdió su licencia, recibió una multa. Fue un incidente muy doloroso.

Vas a la escuela, fallas una prueba y no entiendes lo que el maestro te está enseñando. Fallas un año escolar; te echaron de la escuela. Fue doloroso. Quedaste embarazada y no quieres quedar embarazada, pero como te gusta el Tony, fuiste a él y terminaste embarazada. ¿Qué desastre? Eso asusta. Le dices a tus padres que estás embarazada y oh, Dios mío, te preguntan “¿Quién te embarazó?” ¿Y que si ni siquiera sabes quién te dejó embarazada? Porque estabas aquí y allá. Bueno, este tipo de incidentes en la vida toman tus unidades de atención y te derriban, como la mantequilla derretida sobre una tostada. Tu vida empieza derretirse y te quedan menos unidades de atención. El problema es que las **unidades de atención** son las que te hacen inteligente, capaz, saludable. Ellos son la vida que le das a tu cuerpo para que pueda restaurarse.

Las unidades de atención son su agilidad, su creatividad, su memoria. Si esto está sucediendo en tu vida, estás perdiendo habilidades. ¿Por qué piensas que de repente aumentas demasiado peso? ¿Por qué crees que eres susceptible a las enfermedades? ¿Por qué crees que dudas de ti mismos? ¿Por qué no eres lo suficientemente rápido? Puede ser aún peor. Tu pierdes tiempo y dinero. Sales de la universidad; piensas que estás seguro, y ni siquiera puedes alimentarte. Uno piensa: “¿Qué diablos es esto? Algo no está bien.”

Tu esposa te abandona, te divorcias. Todos los que participan pierden. ¿Qué pasa cuando mientes? ¿Tienes que prestarles atención a las mentiras? ¿Qué dije? No tienen que ser tan grande, pueden ser mentiras pequeñas. ¿Qué tal todos esos secretos que tienes que no le has contado a nadie? Poco a poco, cuando te preguntan: “Oye, ¿por qué no haces esto?” Usted dice: “No puedo, es demasiado difícil, es muy duro, estoy enfermo. No sólo estoy gordo, soy feo y enfermo y tengo compromisos que debo hacer, y no tengo tiempo para estudiar o hacer nada en la vida porque ya soy viejo.”

Lo que sucedió es que nunca aprendiste a vivir. Nunca supiste que las pérdidas ocurrieron. Piensas que es normal. La buena noticia es esta: si aprendes cómo funciona la vida y comienzas a comprender cómo suceden las cosas y comienzas a recuperar **las unidades de atención y recuperas tu vida**. De repente esa alergia que tuviste se detiene. No es porque trataste la alergia, sino que trataste tu vida. Recuperas más y más unidades de atención. Ganas la capacidad de estar sano nuevamente. Tu cuerpo tiene la oportunidad de recuperarse. ¿Qué pasa si no ves las conexiones? No ves que, si tratas mal a tu vecino de al lado, va a afectar tu vida. Tendrás pérdida de atención porque él podrá desquitarse contigo. Una vez que haigas empezado un juego, ¿te roba la atención? Secretos. ¿Tienes una amante que no crees que te va a afectar porque tu esposa no se ha enterado? Eres más débil debido a los secretos que tienes que guardar.

Hay conexiones, te guste o no. Al ser infiel, deshonesto, mentiroso, engañar, robar, estos actos te matan porque tienes atención en lo que hiciste. Sabes que están mal. Nadie tiene que decirte: "No robes". Tú lo sabes. Por eso se llama consciencia. Si aprendemos cómo funciona la vida, comenzamos a entender lo que hicimos y por qué fue una imposición. Empiezas a recuperar unidades de atención. Empiezas a ser capaz. Al igual que en la computadora, de repente comienzas a cerrar ventanas y tienes más memoria.

Mira esto, la nueva aplicación que instalé. Funciona rápido. Sin demora en la mensajería, nada. Verán, el secreto de la eficiencia es el control de las unidades de atención. Es por eso por lo que te hablé sobre el orden el otro día. Cuando tienes desorden, todo a tu alrededor te está hablando. Todo lo que te rodea está atrayendo tu atención. Es por eso por lo que, si entras en un área muy confuso, te cansas, te debilitas. No duras tanto como lo harías normalmente. Vas a necesitar café y vas a necesitar esto, vas a necesitar eso porque de repente tienes sueño. Todo te está llamando la atención. Debido al desorden, cometes errores. No puedes trabajar en un área confuso.

Si te conectas con alguien que está desordenado y confundido, él o ella absorberán tus unidades de atención. Te confundirás. ¿Como puede ser? Estás prestando atención a alguien que está confundido. Dime con quién estás hablando y te diré lo confundido que vas a estar. Usted cree que necesita ser amable con la gente porque se supone que es una buena persona. Yo selecciono con quién hablo o no. Es con fines de salud. Él o ella no se alinean conmigo. Lo siento mucho; No hablo con él o ella. Ni siquiera respondo su correo electrónico o mensaje de texto. No quiero saber nada sobre ese individuo.

¿Por qué selecciono con quién hablo? Porque sé cómo controlar mis unidades de atención. Digamos que tenía una esposa en la que no confiaba porque era promiscua y si tuviera la oportunidad, actuaría según sus deseos. La atención prestada a eso me debilitará para siempre. Siempre estaré mirando allí, siempre prestando atención. Si no puedo confiar en mi esposa, ella no puede ser mi esposa. De eso se trata la confianza. Se trata de que no necesito prestarte atención porque sé qué harás tu trabajo. Si no puede confiar en las personas que lo rodean, es mejor que no las tenga allí. Te debilitarán. Necesitas ser confiable; necesitas ser productivo; necesitas saber qué estás haciendo. Al entrenarlo quiero asegurarme de que no tengo que dedicar mis unidades de atención a usted en absoluto. Porque deberías ser una ventaja para mi vida, no una responsabilidad.

¿Por qué necesitarías confiar en tu esposa para tu propia salud, para tu propia cordura? ¿Por qué debería él o ella necesitar confiar en ti? Debes ser leal y fiel y cumplir tu palabra. Tú quieres que tu esposa sea leal contigo. Trabaja en esta actividad importante de forma continuamente. Pregúntese: "¿Dónde tengo mi atención? Cuando sabes esa respuesta, duermes mejor. Relájate, enciende el canal de Disney Chanel, ve a ver a Los Vengadores. Estar solo es más productivo y saludable que perder el tiempo con personas que están confundidas y que toman tu atención. Pierdes atención al grado de confusión. Necesitas tener el control de tu atención. En mi ejemplo, todas las vidas mostradas son como si hubieran sido untadas con mantequilla. Tienen medias habilidades. Hay algo positivo, hay algunas buenas noticias sobre esto. Si comienza a comprender su pasado y no deja que nadie le diga: "El pasado mes pasado que no existe". El pasado es tiempo en prisión, es increíble. Es

lo que debilita a la mayoría de las personas. Tu pasado está en tu presente, tu pasado puede comer todos los días de tu existencia.

Si miras tu pasado y estudias las cosas que estás aprendiendo ahora, dirás: "Oye, veo cómo me equivoqué ahí. No sabía lo que estaba haciendo". Has aprendido, entiendes lo que hiciste, has asumido la responsabilidad. No solo recuperarás las unidades de atención, sino que también tendrás unidades nuevas. Así es como evolucionas, así es como creces. Mire su pasado, asuma la responsabilidad, aprenda a hacer esto y vea lo que ha hecho. Ganas nuevas unidades de atención porque aprendes algo nuevo. Esto te hará mejor.

No importa lo que hayas hecho, debes mirarte como actor. Podrías decir: "Miré, pero no funcionó. Hice trampa, hice esto y aquello mal, pero veo lo que sucedió. También aprendí de esas experiencias ". Si continúas cambiando, llegarás a un punto en el que serás muy capaz, mucho más capaz que cuando comenzaste a perder habilidad. Cuando te recuperas te haces responsable de los errores que cometiste. Creces porque eres mejor que antes. Ese es el secreto de la evolución, del crecimiento, de la expansión. Los errores son buenos errores. ¿Por qué? Porque si los examina, aprende cómo sucedieron, su atención no se detendrá en los errores. Puedes aprender algo nuevo.

¿Por qué no aprendes antes de cometer errores? No sabes que son errores antes de que se hagan, porque esa era tu realidad. Ganas más y creces con la experiencia. No puedes tener miedo a los errores o equivocaciones. Hay dos preguntas que hacer: ¿Hubo algo que hice que hizo que el proceso no funcionara o fue algo que no hice que hizo que el proceso no funcionara? Si hace esas preguntas, se colocará en el centro de la corrección. Eso es control de costos y le permite aprender de las equivocaciones o errores. Esas preguntas abren la puerta a cualquier cosa. Te ayudan a recuperar las unidades de atención.

Sigue buscando, sigue creciendo, sigue expandiéndote, sigue recuperando tus unidades de atención. La memoria que se ha abierto con todas esas ventanas en su computadora comience a cerrarlas. ¿Qué pasa? Te vuelves más rápido, mejor, aprendes, creces de tus experiencias. No importa lo que hayas hecho. Todo lo que debes hacer es empezar a buscar. Estás jugando contra ti mismo. Quieres vencerte a ti mismo. Desea ser mejor que tú mismo, y así es como se hace.

Cuando trabajas, hagas lo que hagas, si no funciona, dices: estoy haciendo algo que no funciona o me estoy perdiendo algo que no estoy haciendo. ¿Que no estoy haciendo? Entonces, te abres para ser un estudiante. Te abres a los datos. Te abres a la respuesta. Es como magia, encontrarás la respuesta frente a ti si haces esas dos preguntas, ¿qué hice o qué me faltó por hacer? Tu progresarás.

Cuando produzcamos y llamemos, los supervisaré. ¿Descubriré cuántas llamadas hiciste? ¿Cuáles fueron las respuestas? Te guiaré y te diré lo que hiciste mal o bien en las conversaciones. Así es como aprenderás. Te perdiste este paso, ponlo, hazlo de nuevo. Es fácil una vez que lo sabes. Tengo que decirte esto. Mi abuela tendría este dicho y siempre sería: "Mijo recuerda que todo es fácil una vez que aprendes cómo hacerlo". Yo decía: "Abuela, esto es difícil. No existe un animal como el mopey, simplemente no lo sabes. Dijo que la vida era difícil para mí porque no sabía y mi abuela tenía razón. Ni siquiera llegó al tercer año de la escuela, pero esta anciana fue increíble. Ya tendría 100 años si no hubiera fallecido. Nunca la vi enferma. Murió por falta de propósito, pero no porque estaba enferma. Se fue a la cama un día y dijo: "Esto es todo; Elijo morir ". Ella tiene estas ideas increíbles y una de ellas fue: "Si no estás listo, no estás listo Mijo, lo vas a estropear. Prepárese, aprenda cómo hacerlo y luego hágalo. Práctica, practica y luego hazlo. Lo haces y la vida será buena para ti ". Uno de sus dichos fue la definición de dificultad. "Nada es muy significativo. Es difícil porque no sabes lo que estás haciendo. Una vez que lo sabes, se convierte pan comido. Por lo tanto, no tiene que hacer tanto esfuerzo, la vida puede ser fácil, simplemente no lo sabe ".

Crystal: Entonces, realmente me gusta esto. A veces las personas no piensan en cuánto espacio desorganizado puede tener en su cerebro, solo en usted mismo. Entonces, realmente me gusta esto.

Bueno. Siempre recuerde, pensamos y percibimos con datos. Te voy a dar un ejemplo. Si un dentista mira su boca, verá ciertas cosas que usted no puede ver en su boca. Ves dientes y encías, eso es todo. La pregunta es ¿por qué su dentista puede ver cosas que usted no puede ver? porque el dentista ve lo mismo que usted con los datos, pero tiene más datos y experiencia. Ves cosas con datos, escuchas cosas con datos, percibes cosas con datos. Si no tiene los datos, no puede verlos. Es invisible. Pero eso es por qué tú no puedes ver la inflamación de una encía.

Otro ejemplo, puedo mirar una unidad de aire acondicionado y ver a través de ella porque aprendí durante muchos años, que era mi primera profesión. Yo puedo saber qué estaba mal con el equipo sin ni siquiera abrirlo, puedo acercarme y escuchar el sonido y saber de qué se trata. ¿Cómo puedo saber porque pienso y percibo por mi experiencia? El único propósito de tener datos es usarlos. Es por eso por lo que te estoy dando estos datos. Es por eso por lo que ustedes comienzan a ver cosas que están mal en lo que hacen y piensan. Siempre estuvo ahí.

Lo único que realmente puedes dar a la gente son los datos con los que pensar. Déjelos resolverlo. Te daré el abrelatas y una lata de atún y lo abres. Tú tienes que resolverlo. Tal vez no sea atún, tal vez sea estiércol de vaca o algo así, pero quiero que lo descubras. No quiero involucrarme en tu vida, pero te daré el abrelatas. Eso es enseñanza, eso es entrenamiento, eso realmente ayuda a alguien. Entonces, no juzgues, entiende mejor. Todo lo que te estoy dando son datos para que puedas entender a las personas y comprenderte a ti mismo. Mira a la gente. ¿Por qué crees que no pueden verlo? ¿Por qué? ¿Por qué crees que no pueden ver algo tan simple? Seamos prácticos. ¿Por qué crees que las personas no forman líneas fuera de tu oficina? Porque no pueden ver lo que tienen y lo que sabes es una mejor opción. ¿Te gustaría saber qué es marketing? ¿Por qué tendrías que hacer encuestas? Entonces, podemos averiguar qué datos faltan para poder dárselos para que puedan verlos. Luego lo quieren, luego lo promoverán. Es por eso por lo que, como estaba hablando con Don ayer y le dije, escucha, el secreto siempre es que él es realmente real para él en este momento y siempre es real en la medida en que puedas verlo porque tienes datos.

La única parte que falta son los datos, los datos adecuados se comunican para que puedan ver el agujero que existe, la necesidad de llenarlo, para que puedan ver sus necesidades, para que puedan ver que usted puede cambiar las cosas. Tú lo cambias porque no pueden verlo. No pueden verlo porque no tienen los datos correctos para ver.

Henry:

¿Alguna pregunta, comentario?

Alex:

No tengo ninguna pregunta, pero definitivamente estoy listo para hacer algunas llamadas contigo para ver cómo puedo mejorar y, básicamente, lo que digo.

Henry:

Totalmente. Esta semana tendremos un poco más de teoría y luego la próxima semana deberíamos poder saltar a esas llamadas.

Alex:

Si suena bien.

Capítulo VI

Verdad

La vida es el resultado de cosas que entiendes. Cuando tienes dinero, cuando eres pobre, cuando estás en bancarrota, cuando estás abandonado, cuando eres traicionado, todo eso lo hacemos nosotros. Podemos estar inconscientes en la medida en que pensemos: "No hice nada". O culpas a un ángel, a tu fecha de nacimiento, a Dios, a la Virgen María o a quien quieras culpar. Esas son creencias personales, pero se basan en no mirar cuidadosamente lo que haces.

Debe tener la información correcta para pensar con esa información. Como ejemplo, cuando el dentista mira sus dientes, está mirando con la experiencia de muchos dientes y encías y mucha práctica. Por eso ve las cosas. Solo ves tus dientes de forma aislada, en un grado limitado. Entonces, eres ciego y tonto en la medida en que no tienes datos comparativos, o tienes datos falsos. Ahora, mi objetivo es compartir datos con usted y decir: "Oye, me gusta más este". Piensa con él, huele con él, tócalo.

Uno de los ejemplos que voy a compartir con ustedes es el dato de marketing senior. Es sobre todo desconocido, no tenerlo confunde a las personas. Hasta que comprenda esto, tendrá problemas en ventas y relaciones.

Aquí hay una pregunta discutible. ¿Qué es la verdad? Es la pregunta que hizo Pilato antes de sentenciar a Jesús. La gente mata a otros y a ellos mismos por esta pregunta. Dirán: "Esta es mi verdad. Esto es verdad. El tuyo es falso. ¿De Verdad? Ah, así que aquí vamos. Esto es lo que encontré que tiene sentido para mí, y lo he visto funcionar el 100% del tiempo. La definición de verdad es lo que funciona, y lo que funciona más ampliamente en lo que se aplica. Pilato no tenía idea de que había creado una revolución sin respuesta a su pregunta. No era un pragmático.

¿Qué es lo que funciona en la vida? Cuando observas a las personas y recuerdas el ejemplo de la torre de transmisión y el radio. Bueno, a las 9.20 AM, esa es tu verdad. La realidad de los dos comunicadores es su verdad. ¿Quién eres para venir y decirle a alguien que su verdad no es la verdad, pero la tuya es? ¿Quieres problemas? Puedes entrar en discusiones sobre la verdad. Todos tienen razón. Es una de las lecciones más importantes que he aprendido sobre las personas. Todos tienen razón. ¿Y adivina qué? Nadie tiene derecho a cambiar lo que es correcto para ellos, excepto ellos mismos. Entonces, cuando cambias de opinión por una verdad mejor, entonces es una verdad nueva. ¿Te funciona? Quédatelo. Mientras funcione para ti, está bien. ¿Tú entiendes? Te mostraré cómo esto afecta las relaciones.

Digamos a una persona: "¿Por qué estás bebiendo? Es realmente malo. No deberías estar bebiendo. Beber es su verdad. Él o ella quiere beber. Ese es un tipo de vida hecha por una razón equivocada. Pero la verdad es la verdad. Esa persona siempre tiene la razón. Y, bueno, tal vez la mente de esa persona cambia. Oh, puedes ser más justo, supongo. Tú decides. Entonces, nadie se mete con mi verdad y yo no me meto con la verdad de nadie. ¿Tú entiendes? Esto es lo que es verdad para mí. Lo he visto funcionar. Comparto mi verdad. Tal vez esto no tiene sentido para ti. No te preocupes por eso. No tienes que usarlo. Mira lo que sucede cuando lo usas correctamente. Ve a si le da resultados.

Hay una ley de ventas y marketing. Recuerda la definición de verdad. Lo que funciona más ampliamente a lo que se ha aplicado. Si demuestras que tu verdad funciona mejor, la gente elegirá tu verdad. ¿Por qué? Porque funciona mejor. Es simple. No tienes que decir: "Tu verdad es mala". En su lugar, diga: "Entiendo lo que estás diciendo". Y puede que él diga: "¿Qué pasa con la tu verdad tuya? ¿Qué hay de esto o aquello?" Y tu respondes: "Bueno, yo pienso de esta manera ". Y él dice: " Oh, realmente, guau, esto realmente tiene sentido para mí ". Míralo de una manera muy práctica. Mira a ver si esto funciona para ti.

La verdad se usa en la medida en que funciona. Le muestras a la gente al no decir que algo está mal con ellos. Ellos ven que tú lo haces más fácil, mejor y más efectivo. Ellos lo entenderán. Cada uno de nosotros quiere mejorar en nuestra vida. La vida se trata de mejorar. Entonces, si te muestro un método mejor, dices "Hmm". Podrías decir: "Bueno, lo rechazo". Porque no quieres darme la razón. Está bien. No voy a hacer nada en contra de eso. Pero si te muestro una mejor manera, puedes pensar en eso. No puedes ver cosas que ya has visto. Así es como se difunde la verdad y ese fue uno de mis secretos con el Centro de Beneficios Médicos.

Estaba en mi presentación. Se basó en una **Ley Superior**. No me meto con la realidad de las personas, porque tienen derecho a su realidad. Lo que digan es correcto, es correcto. Sea cual sea su Dios, o sus ángeles o sus velas, no me importa. Están practicando el derecho a vivir y crear cualquier verdad que sea. Yo les respondo, ¿está funcionando para ti? Si es así, quédate con eso. Si me preguntas sobre mi verdad, la compartiré contigo. La gente dice: "Hmm". ¿Por qué dicen, "Hmm?" Porque puede ser mejor que su verdad. Quizás sea un mejor plan. ¿Qué plan quieres?

Venderás de acuerdo con esta **Ley Superior**. Entonces, si tu cambias las mentes de las personas, puede mostrar respetuosamente que tu verdad funciona mejor, y ellos elegirán tu verdad. El respeto es solo dejarlo ser. Esto muestra en los gestos que manifiestan importancia para alguien. Eso es todo. El respeto es lo que dices que de alguna manera comunica que la otra persona es importante y que te importa lo que estás diciendo. Si respetuosamente muestras tu verdad sin insultar, sin decir: "Oh, la mía es mejor que la tuya, y eso me hace superior a ti" puedes hacer que la otra persona adopte tu verdad.

Esto se trata de la vida. La vida es marketing. Él marketing es vida. Si no entiende esto, está entrando en el campo equivocado. Eso no es vida. No se trata de tener éxito o no. No vas a tener éxito. Entonces, si respetuosamente demuestras que tu verdad funciona mejor, ellos te elegirán automáticamente. No importa qué tipo de verdad sea. Puede ser una verdad religiosa, soluciones de salud, problemas de dinero, cualquier cosa. Si se demuestra que es mejor, más limpio, más agradable y ayuda a más personas, se elegirá. "Oye, ¿cuánto dinero estás ganando?" "Bueno, les estoy haciendo 500 dólares a la semana". "Guau. ¿Qué haces?" Bueno, hago esto, esto y esto. "" Está bien. Y, bueno, ¿cuánto tiempo pones allí? "" Bueno, 40 horas. Mínimo. "" Está bien. "" Y a veces tengo horas extras. Tengo 550. "" Está bien. Todo bien."

"Oye, escucha, ven aquí. Déjame mostrarte algo. Si trabajas y haces esto, lo que puedo enseñarte, en aproximadamente una semana puedo enseñarte cómo hacerlo. Si haces esto en 20 horas, ganas mil dólares, ¿verdad? Sí, agradable, limpio y legal. ¿De acuerdo? Puedes irte a casa ". "Estoy interesado." ¿Porque estas interesado? Porque es una mejor verdad. Así es como haces esto y prestas mucha atención. Tú le pides con mucho respeto ver lo que ellos tienen. Luego, con mucho respeto, muéstreles lo que pueden tener. Dios mío, qué secreto. Y has estado tratando de vender. Tu no vendes Haces que la gente tome conciencia.

Vender es acerca de la conciencia. No se trata de aprender un discurso. Eso es para un idiota. Nunca se les enseñó correctamente. Vender es fácil, siempre y cuando no juegues juegos sin sentido. Puede convertirse en un gran vendedor y un gran vendedor por teléfono. Harás una matanza si lo haces bien. Entonces, esto es lo que haces. Muéstreles lo que tienen, luego muéstreles lo que pueden tener. ¿Ellos saben lo que tienen? Algunas personas no lo saben. Lo que quieres decir es: "¿Tienes esto?" Y él dice: "No. No lo tengo. No lo tengo". O puedes hacerlo viceversa. Puedes comenzar con lo que tienen y luego con lo que no pueden tener. Pero quieres mostrarles las diferencias. Lo que puedes tener y lo que ellos tienen. "Oh, si tienes eso. Está bien, que bueno. Mira, vamos a ver si puedes tener esto. ¿Usted tiene eso? No, no lo tienes". Lo que normalmente hice en los programas de Medicare Advantage es comparar lo que las personas que acudieron a mí para conocer sobre Medicare les muestro lo que tenían en Medicare y lo que podrían tener en el plan Advantage sin ningún costo. Fue una mejoría dramática para ellos. Ellos decidieron.

Mostré los beneficios. Les dije exactamente paso a paso lo que tenían. Muchos de ellos no sabían que tenían todos estos beneficios. Entonces, ellos decían "Guau". Lo miraron. Apreciaron lo que tenían. Yo dije: "Bien". Voltee la página nuevamente hasta que llegaron a un punto en el que vieron cada beneficio comparado. En el

lado izquierdo de los beneficios de Medicare. a la derecha, los beneficios del Plan Medicare Advantage. Les haría mirar, "Esto es lo que tienes. Esto es lo que podrías tener ". Aquí en medicamentos recetados, no tiene cobertura. Aquí con este tienes cobertura total. Aquí usted tiene esto; Aquí usted no tiene eso. Y lo vieron por sí mismos. Y se inscribieron, miles y miles de ellos.

A veces las personas tenían que cambiar de médico. Ocho de cada 10 personas cambiarían si su médico no estuviera en el programa. ¿Por qué? Porque se dieron cuenta de todos los mejores beneficios. No estaban al tanto de eso. Si lo haces de manera diferente, es una invalidación. Porque le estás diciendo al paciente que lo que tiene apesta. Dirá: "Soy superior a ti. Soy más inteligente que usted. Tengo algo mejor que tú. Ese no es tu derecho a decir algo así. Cuando tomas esa posición, te equivocas. Definitivamente no lo estás haciendo funcionar. Tú lo estás haciendo muy difícil para ti. Esa es la posición de ellos para decir si es mejor o peor. Tú no tienes derecho a cambiar su verdad. Ellos tienen pleno derecho a cambiar su verdad.

Entonces, todo lo que hice fue mostrarles. ¿Y adivina qué? Las ventas fueron asombrosas. Literalmente, mis ventas fueron del 100%. Porque los califico hasta el final. Si de vez en cuando tenía uno que no lo hacía, yo hacía esto. "Está bien. Entonces, antes de que sigamos brindándote más de estos beneficios, porque definitivamente hay más de lo que te mostré, necesito asegurarme de que estamos en la misma página. Ahora levanta la mano, aquellos que no cambiarán su doctor no importa qué ". Y algunos levantarían sus manos. Y nos dirigíamos a ellos y les decíamos: "¿Cómo se llama el médico? Oye, está aquí. No tienes que cambiarlo. Oh, él medico no está aquí. Tendrías que cambiarlo". Bueno, muy pocas personas se levantarían y se irían debido a la elección del médico. El costo se convirtió en la preocupación principal, por lo que cambiaron de médico. Pero la clave es no pasar esa línea tratando de decirle a la gente lo que está bien o mal. No te metas con su verdad. ¿Quién eres para juzgar la verdad de alguien más? No tienes ese derecho. Todos tienen su propia realidad.

Se llama datos inaplicables agregados en nuestras conversaciones. ¿Qué tiene eso que ver con esto? Si esa es su verdad, ¿adivina qué? Mi verdad no es real. Ellos cambiarán ¿Por qué? Porque mi verdad en ese caso es superior a su verdad. Si su programa es superior a su programa, ellos cambiarán a su programa. Si dominas la verdad y entiendes a las personas, podrás ser un gran vendedor telefónico. ¿Por qué quieres hacer una encuesta? Esta es una pregunta. Desea realizar una encuesta para averiguar qué es lo que ellos tienen, para que eventualmente pueda mostrarles lo que ellos pueden tener. Y es por eso, por lo que es tan esencial hacer encuestas. Y haces encuestas sin insultar a la gente, sin hacer que ellos se sientan equivocados acerca de su verdad.

¿Por qué quieres invalidar a las personas? ¿Por qué entrar en un juego? ¿Lo hará equivocarse? Y eso es lo que hacemos gran parte de nuestro tiempo. Queremos estar en lo correcto al equivocarlo. Queremos ser altos haciéndolos sentir bajos. Queremos ser inteligentes haciéndolo sentir estúpido. ¿De Verdad? No, o lo sabes o no lo sabes.

Jugamos estos pequeños juegos en ventas y en la vida. Si juegas ese juego, pierdes. No importa. Puede ganar hoy, pero perderá mañana. Es algo que debes tener en cuenta. Ese es el propósito de las encuestas. El propósito de las encuestas es crear líneas de comunicación, para que pueda alcanzar realidades y acuerdos. Crea dos. Encuentra lo que la gente quiere y necesita. ¿Especialmente, encontrar lo que tienen? Puede que no tengan nada. Por lo tanto, se sorprenderá si hace esto correctamente y capta la atención, el interés y la confianza de las personas. Es realmente así de simple.

Te daré otro ejemplo. Si los padres constantemente les dicen a los niños lo que es bueno y lo que es malo en las costumbres y culturas, ¿quién demonios eres para decirles a sus hijos lo que está bien o mal? Tampoco tienes derecho, tal vez incluso en tu propia familia. Pero yo soy su papá. Bueno, supongo que no sabes cómo ser papá o jefe. Tomemos el aspecto comercial. Si quiero corregirlo o entrenarlo, no puedo comenzar insultándolo,

diciéndole que sus pensamientos e ideas están equivocados. Dirás, "¿Por qué?" Porque eso es una invalidación. Una invalidación es un ataque. Las palabras son como pegarle a alguien. Estás siendo atacado por una invalidación cuando alguien quiere demostrar que tiene razón y que estás equivocado. Entonces, oh, me golpeaste, te devolveré el golpe.

Los padres o jefes o personas de la tercera edad deben aprender a capacitar y educar a las personas. No usas, eso está mal. Usas cosas como, podemos mejorar eso. Eso podría ser mejor. Déjame mostrarte una mejor manera. Mira si es mejor para ti. Tú decides, nadie está equivocado. Siempre pueden ser mejores.

Muchas personas que me conocen desde hace años dicen: "Hombre, has cambiado bastante. No eres el mismo esposo. No eres el mismo amigo. Eres mucho mejor en lo que haces". Yo digo: "Porque eso es lo que quiero hacer; cambiar de las cosas malas a las buenas". Nunca los vi como malos. Fue entonces cuando empecé a cambiar. Vi que mis acciones tuvieron un resultado específico. Y si mejorara mis pensamientos, tendría mejores resultados. Así que lo hice. Pero no porque fuera malo, solo mejor que antes. Estoy siendo más eficiente. Eso es todo.

Así es como haces las ventas y así es como tratas a las personas. No tratas a las personas haciéndote el correcto y ellos los equivocados. Así es como tienes un esposo o una esposa. ¿Quieres tener un matrimonio muy incómodo? Intenta evaluarlo. Bueno, esto está bien, y esto está mal. Veo a mi esposa, ella hace cosas que, digamos, no son óptimas. Y lo tolero. Y cuando tengo la oportunidad, me comunico con ella. Si tiene problemas con la verdad, al hablar con las personas y hacer que se equivoquen, no puedes hacer dinero con sus opciones porque sus líneas de comunicación se apagarán. Le he dicho a Don muchas veces que realmente amo este concepto de la cooperativa. Es cuestión de ajustarlo con encuestas, obtener los datos correctos, pero venderlo es pan comido si sabes cómo hacerlo.

¿Quieres hacer que la gente se equivoque? Bien, buena suerte. ¿Crees que tienes razón? No. No tienes razón. Siempre tienes la razón. Al igual que todos los demás. Como todos lo tienen. Usted dice: "Cuando veo que llueve, va de abajo hacia arriba". ¿Lo hace? Si. Bueno, la próxima vez que lo haga, muéstramelo. Quiero verlo. Bueno, ¿por qué no me crees? No es mi creencia. Solo muéstrame la próxima vez que lo veas. Eso es todo. ¿Ves lo que quiero decir? La gente siempre quiere ganar eso. Quieren ganar esa rectitud. Hablo con las personas, las examino respetuosamente y descubro lo que tienen. Te sorprendería que no sepan lo que tienen y lo que están pagando por ello.

Los muchachos de Medicare descubren: "Oye, tenía seguro y fui allí, y no sucedió. Siempre me cobran, y ven esto, y pensé que estaba cubierto". Todos se molestan. Es entonces cuando podrían cambiarse a otro seguro o ir a la cooperativa o, mirar, estar interesados. ¿Correcto? No tienes que esperar por eso. Hágales saber lo que tienen.

Se dan cuenta de lo que tienen aquí. Déjame mostrarte la cooperativa. Ahora debes ser realmente estúpido e inconsciente para no ver estupidez e inconsciencia, ¿verdad? Por eso no vendemos. Esa es la razón, incluso si está chapada en oro y le dan dinero, todavía no lo venderá. Porque tienes este modo. Este modo de justicia. Tienes razón. Y luego te enseñaré por qué se te ocurre esa estupidez, para que puedas deshacerte de ella. Y tu relación comienza a mejorar. Venderás mejor. Lo haces mejor. Esa es realmente la razón por la que estoy aquí hablando contigo, porque creo que las personas, si se presentan con corrección y se mercadea correctamente, irán a la cooperativa. A ellos les encantará. No hay forma de que no puedas amar eso. Bueno, ¿por qué no puedes amarlo? Porque no lo sé. Tal vez no lo estás mostrando bien. Quizás no sabes lo que estás haciendo. ¿Me pregunto qué demonios estás haciendo? Quizás estés ahí por el dinero. Escucha, ¿quieres ganar dinero? Hazlo bien. Ganas mucho dinero. No hay nada malo en querer dinero. El dinero no es malo, no es bueno, es lo que haces con él, ¿verdad? Entonces, aprende a hacerlo bien. Y esa es una de las mayores lecciones. Es por eso por lo que estaba llamando a esto un dato senior en la vida. No solo una cooperativa o marketing. ¿Tú

entiendes? Las personas tienen sus propias religiones. No me importa. Sus propias tendencias sexuales. Quiero saber qué seguro tiene para poder averiguar los beneficios y mostrarle los beneficios reales que obtuvo. El 80% de esas personas no saben qué demonios tienen. Lo hacen por instinto, por un marketing totalmente hipnótico. Es como cuando tomamos Coca-Cola. ¿Sabes lo que estás bebiendo ahí? Coca-Cola. Oh lo siento. Coca-Cola de dieta. Hágales saber un poco sobre qué es eso, y ellos no lo beberán. No lo beberán. Bebes esa mierda porque eres mercadeado hipnóticamente. Coca-Cola y el oso polar. Y dices que es tu verdad. Oye, sigue bebiéndolo. ¿Cómo te va? Bueno. Todo bien. Pero digamos que diré: "¿Sabes qué hay en esa botella? Déjame mostrarte". En la actualidad tengo cinco de mis hijas aquí, en este momento. ¿Bueno? Todas viven conmigo. Nunca, nunca, nunca beben Coca-Cola o Sprite ni nada de eso. Y usted dice: "¿Por qué no les gusta eso?" Bueno, les mostré videos de lo que es Coca-Cola. Le dije: "Si quieres un trago, depende de ti". y ellos dijeron que no. Depende de ellos, pero nunca lo hacen. Tienen, por ejemplo, ciertas decisiones dietéticas que tomaron. Tienen su propio poder de elección. Nunca interfiere con eso. Los hago mirar, les dejo decidir. Así es como crías hijos. Así es como enseñas. Así es como manejas una empresa.

Este es uno de los fundamentos de la vida. Si tienes pareja, averígualo. Mira, si estabas violando esa ley. ¿Por qué es tan difícil? Ahora ya lo sabes. La gente prefiere enfermarse que aceptar la verdad a veces. Se ponen muy enfermos.

Hola Alejandro, háblame. ¿Cómo te va?

Alex:

Oh, va perfecto, hombre.

Henry:

¿Te gusta esto?

Alex:

Oh si, absolutamente. Siempre tengo ganas de aprender algo nuevo y seguir adelante, hombre.

Henry:

Buen hombre. Bueno. Piensa con estos datos y verás lo que quiero decir.

Alex:

Sí señor.

Henry:

Muy bien. Muy bien. Mateo, ¿alguna pregunta? ¿Algún comentario?

Matt:

No, es un concepto muy general. Se lo agradezco. Concepto muy general del que estás hablando. Y me gusta escucharlo porque me permite desarrollar mi propia mente y ampliar mis conversaciones con otras personas. Es bueno.

Henry:

Buen hombre. Bien bien. Señorita Crystal, dime qué está pasando.

Crystal:

Está todo bien. Todo está bien. Me gusta.

Henry:

Bueno. ¿Algo te ha pasado algo por la cabeza cuando estábamos escuchando esta información?

Crystal:

Déjame ver. No, no lo creo. Creo que me gusta el hecho de que lo hubiera hecho de la misma manera, pero me gusta el hecho de que definitivamente pones allí que debe hacerse con respeto. Pero estoy completamente de acuerdo con todo lo que dijiste. Quiero decir, por el hecho ... esa es la única forma en que esto funcionará, es la única forma ... la cooperativa es buena, como dijiste. Es realmente increíble que la gente no esté tumbando puertas para tratar de conseguirlo. Porque ... cuando abres los ojos a lo que realmente tienes, lo que puedes obtener y lo que no puedes tener y lo que es esto, y, quiero decir, todos deberían acudir a nosotros. Empleadores, individuos, todos.

Henry:

Exactamente.

Crystal:

Entonces se trata de ... encuestar a las personas, descubrir lo que tienen.

Henry:

Ahí tienes.

Crystal:

Educándolos. Es educación y conciencia. Eso es todo lo que es. Si no lo saben, ¿cómo pueden hacerlo mejor?

Henry:

Exactamente.

Crystal:

Lo dejamos en sus manos.

Henry:

Exactamente. Básicamente es una barrera de marketing. Eso es todo. El marketing es el arte de comunicar algo que es real, necesario y deseado, en beneficio de la persona. Eso es todo lo que es. No es como Facebook, Twitter y YouTube. Esas son herramientas. Esas son vías. Si los necesita, úselos. Si no, no los use. Yo los uso. Pero la comunicación tiene que estar allí primero. ¿Qué es lo que estás transmitiendo y así es como puedes mejorarlo? De lo contrario, no lo vas a hacer, hombre. Tú fracasarás. Los indicadores de fracaso son el esfuerzo. Cuanto más esfuerzo tengas para ponerle, más fallas, más lo estás haciendo mal. Cuanto más fácil sea cuanto, mejor lo estás haciendo. Bill Gates tenía un punto de vista sobre a quién debería dar algo para desarrollar. Y él dijo: "Consigue al tipo más vago". ¿El tipo más vago? Él dice: "Sí. Y dile que necesito hacer esto". Bueno, debido a su holgazanería, siempre desarrollaría algo realmente rápido, muy rápido, muy rápido, realmente eficiente. Entonces, puede tener tiempo libre para salir y hacer otra cosa. Holgazanear. Amo la pereza. ¿Por qué? Porque no quiero estar haciendo esto. Quiero ir a jugar con mis chicas. ¿Correcto? Entonces, me aseguro de hacer las cosas bien, hacerlo bien una vez, y es realmente rápido, y tengo todo el tiempo para jugar con mis chicas. Me voy la semana que viene. Estaré en Las Vegas. Acabo de llegar de Disney. Estuve dos meses. Cuando regrese, iremos a Disney nuevamente. Y luego nos vamos ... es mi vida. Es por eso por lo que desarrollé marketing, porque soy un tipo vago. No me gusta trabajar.

¿Tú entiendes? Entonces, hazlo bien. Te digo; te queda mucho tiempo libre. Las personas inteligentes hacen las cosas muy rápido. Haz cosas que funcionen, que sean fáciles. Entonces, puedes tener todo el tiempo del mundo. Ve a dormir o ve la televisión, lo que quieras hacer. Aprende a hacerlo bien, aprende los conceptos adecuados, tal como te estoy mostrando, y te haces rico ... porque si te gusta la pereza, te gusta el dinero. Quieres dinero

fácil. El dinero fácil es cuando sabes cómo hacerlo en abundancia con muy poco esfuerzo. No robarlo ni sobornar ni vender coca. Lo logras en este concepto de salud, porque es muy necesario. Es como un territorio virgen. La gente no puede verlo. Estoy como, "Bueno".

Pero somos ignorantes. Eso nos hace estúpidos, porque pensamos con la información incorrecta. Usamos mucho esfuerzo. Cuando miramos la vida, es difícil, ¿no? Dios mío, te has esforzado mucho. Cuantos más músculos necesites, más débil eres, hombre. No necesito eso. Solo hazlo bien. Aprende como hacerlo. Y ese es mi trabajo con ustedes. ¿Están bien? Muy bien, gente guapa. Los dejo ir. Los veré mañana. ¿Acuerdo?

Crystal: De acuerdo.

Alex: Sí señor.

Henry: Muy bien, Alejandro. Cuídate.

Crystal: Que tengas un buen día.

Henry: Adiós, Matthieu. Adiós Crystal.

Matt: Gracias Henry.

Capítulo VII

Axiomas de Expansión

Lo que compartiré contigo es vital para ti en cada área de tu trabajo: relaciones, llamadas a personas, distribución de volantes, cualquier cosa que haga o desee. Se llaman axiomas o truismos de expansión. Hay reglas y regulaciones en lo que hacemos y decimos que a veces no sabemos. Hay causas de acciones que crean un camino, y cuando se sigue ese camino, puede llegar con éxito a su destino previsto. Si te detienen, hay sanciones. Puedes fallar dramáticamente. Estas fallas resultan en pérdida de expansión. Si conoces axiomas o truismos, podrá expandirse y tendrá mucho éxito.

No importa lo que hagas. De todas las conferencias que he dado a personas (científicos, sacerdotes, profesores, médicos y laicos), la mayoría de esas personas ignoran por completo estas reglas y la vida es difícil para ellos. No entienden cómo funciona realmente la vida. Se les ha enseñado incorrectamente con mucha información faltante. La conferencia de hoy es para que entiendas el axioma de la expansión y pienses con él.

¿Qué es un axioma? Es un principio o ley establecida de cualquier ciencia, religión, filosofía o arte. Estos son temas en los que hacemos acuerdos de alto nivel. Aquí es donde se establece el tema y se puede construir sobre él. Son acuerdos como hemos hablado anteriormente sobre la verdad. Mantenlo simple, estúpido. ¿Correcto? Son acuerdos que se han vuelto tan comunes que se han convertido en leyes. Debido a que son leyes, si no las cumple, se lo penalizará. Si está en una religión, podría ser expulsado de la iglesia o en un gobierno podría ser expulsado de su cargo. Su negocio, sea lo que sea, se basa en tales leyes.

Si se ignoran los axiomas con reglas y regulaciones, una empresa no puede funcionar bien y puede fallar. La expansión es un axioma y en los negocios significa: "Quiero más, quiero más clientes, quiero más pacientes, quiero más médicos, quiero una clínica, quiero un hospital". Cada vez que diga: "Quiero expandirme", debe recordar que la expansión requiere más orden. La implementación del nuevo orden siempre creará confusión. Como ejemplo, queremos limpiar una habitación desordenada que está llena de cosas. Usted dice: "Puedo tomar el control de la habitación de al lado y hacerla más grande. Ahora puedo usar dos habitaciones. "Eso es expansión. Bueno, la expansión, porque no es ordenada requerirá que limpie esa habitación o no podrás usarla. Tendrás que conseguir algunos guantes, bolsas pesadas, botes de basura, cajas y ayuda para deshacerte de todas esas cosas innecesarias.

Esta es la confusión que resulta de la expansión mostrada de una manera fácil de entender. Entonces, aquí está el truco. Ignora la confusión y continúa poniendo más orden. Si estás listo para poner las cosas en orden, estás listo para eliminar esta confusión. No te quejes cuando encuentres una rata muerta, o el olor empeore o tengas más bolsas. No te quejes. Porque si comienzas a quejarte, es como si estuvieras luchando contra este trastorno. Ese es tu progreso. Hazlo. Si no desea continuar después de hacer la primera habitación, no continúe haciéndolo. Pero así es la vida. Entonces, lo que hacemos es quejarnos, y nos quejamos, pero debemos manejarlo. Consigue más bolsas. Consigue más guantes. Si quieres limpiar la habitación, quieres poner más orden, tienes que hacer la limpieza. Ignora lo que se avecina y sigue limpiando. Terminarás con una habitación limpia.

Ahora, a muchos de nosotros nos gustaría tener más, pero no estamos listos para eso porque tenemos pequeños botones, cosas que nos molestan. Si tiene alergias y no le gustan los malos olores y no le gusta ensuciarse, sabe que no le gusta esto. No estás listo para esta expansión. Por lo tanto, no quieres tener gente así a tu alrededor. Mira, bueno, malo y feo, debes hacer que esto suceda, ¿correcto? Está bien, vámonos.

A menudo, nos quejamos y dejamos de trabajar y decimos: "Oye, este es un trabajo demasiado desagradable". Solo haz tu trabajo. Sigue limpiando, sigue ordenando, sigue entrenando. Sigue descubriendo lo que no sabes.

Sigue aprendiendo. Hay cosas que no sabes. Por eso no los entiendes. Por eso te estás quejando. Entonces, a medida que pone las cosas en orden, debe ser capaz de ignorar lo injusto de las tareas.

Déjame darte un ejemplo. Estamos en este autobús yendo a un lugar en particular. En el camino a alguien le duele el estómago y vomita por todas partes. ¿Qué vas a hacer? Tendrás que lidiar con eso, lidiar con el desorden hasta llegar a la terminal de autobuses. Puedes hacerlo. Ahora, supongamos que toma otro autobús para continuar adelante en su vida, en sus proyectos. Puedes ser selectivo. Puedes subirte al próximo autobús, pero no con el tipo que tenía dolor de estómago o no cuando tu tengas dolor de estómago.

No renuncies al trabajo que está poniendo orden en tu vida, reevalúa. Tienes una meta, llegaste hasta aquí, pero no puedes ser guiado para siempre. Debes manejar esto y aquello. Debes cumplir tu objetivo. De eso se trata la planificación. Cada vez que avance, debe reevaluar quién está ayudando y quién no. ¿Quién te ayudará a partir de este momento?

Una vez, tomé un autobús, un Greyhound de Miami a Houston, y fue interesante porque varias personas abordaron en Miami. Comenzamos el viaje, y cuando llegamos a Fort Lauderdale, algunas personas se bajaron, otras se subieron. Bueno, llegamos a Tampa, algunas personas subieron, otras bajaron. Fue interesante. Y luego, cuando llegamos a Tallahassee, yendo al oeste, algunas personas subieron, alguien se bajó. Cuando llegamos a Houston, dije: "¿Me pregunto quién llegó hasta aquí? ¿Quién comenzó con nosotros?" Había una pareja en el autobús cuando llegamos a Houston que había comenzado en Miami. Entonces, me acerqué a ellos y les dije: "Hola, ustedes vinieron de Miami, ¿verdad?" Y él dice: "Cierto, pero ustedes también lo hicieron". Le dije: "Sí, nadie más llegó hasta aquí, solo fuimos nosotros".

Lo que intento decirte es esto. La vida es una aventura. Es un viaje. Yo espero que sepas; ¿Qué estás haciendo en la vida y qué progreso estás haciendo? Habrá aspectos de su vida, relaciones en su vida, personas con las que trabaje en su vida que cambiarán. La gente se subirá y bajará del autobús. Tienes que saber individualmente lo que realmente quieres. La mayoría de la gente no lo sabe realmente. Se casan, tienen hijos, hicieron esto y luego hacen eso. No saben lo que quieren. Ellos piensan que lo hacen. Pero, si miras dentro de sus corazones y descubres que son individuos muy infelices y confundidos. Realmente no se divierten o trabajan en el lugar que les gusta. La vida y los proyectos se hacen por etapas y usted reevalúa cada vez para ver quién continuará con usted.

Mantenga su palabra, haga que suceda, tolere, no renuncie. Haz que suceda hasta la siguiente etapa, y luego reevalúa, está bien. Como sabes lo que quieres, debes seleccionar quién estará contigo en la próxima etapa. Si su objetivo es el mismo que el de su esposa, llegará hasta el final. Si es el mismo objetivo. Algunas personas quieren comenzar en la misma dirección que tú, pero quieren bajarse en Tallahassee o en Tampa. Podrían decir: "Sí, quiero ir a Houston", para que puedan estar en el autobús. Pero cuando llegas a Tallahassee, disminuyen la velocidad. Quieren bajarse. Encontrarán una excusa. Si realmente quiere llegar a Houston, lo hará posible. Te quedarás por ahí. Pero la vida funciona de esa manera, por lo que cada faceta es un poco más de confusión que necesita eliminar, entonces tiene una mejor habitación, se expande, conquista nuevos objetivos. Aprenda de esos errores que comete mientras lo hace realidad.

Todos esos errores, todas esas barreras no son una razón para abandonarlo. Es una razón para aprender. Pero aprenderá y aplicará, si sabe lo que está haciendo y sabe a dónde va. Esa es la clave. Es por lo que puede expandirse continuamente y divertirse haciéndolo.

Quizás nunca tuve los datos correctos. Tal vez los datos con los que estoy pensando son estúpidos, tal vez no funcionan. Tal vez no sé cómo expandirme. Tal vez no estoy listo para limpiar esa habitación porque la vomito al ver un olor extraño. Quizás no. Así es como arreglas tu vida y eres capaz de expandirte. Obtenga los datos correctos.

Entonces, si desea expandirse, debe ser capaz de tolerar el desorden y la confusión que surge de ese desorden. El truco para esto es simplemente ignorarlo. Tolerar hasta llegar allí, luego vuelva a planificar, reprogramar, reorganizar. No puedes subir a ese viejo autobús. Si te preguntara qué estás usando para pensar, ver y sentir. La respuesta sería datos. Son solo datos.

Si cambia los datos, cambiará su forma de pensar, ver y sentir. ¿Cómo puedo saber? Bueno, yo sé. Puedo ver, tengo datos que me ayudan a ver las cosas. La habitación era un desastre, pero la persona que la usaba no podía verla porque no tenía los datos correctos. Entonces, hace planes y hace cosas con el desorden que puede ver, pero no tiene los datos correctos, por lo que no tiene orden y no progresa.

¿Qué paso das? Cometerás errores y lucharás y perderás. Vas a progresar y retroceder. Va a ser difícil porque no tienes los datos correctos para pensar, ver, sentir. Entonces, aquí están los datos. ¿Como pensamos? Pensamos con datos. Como ejemplo, exprimes las naranjas para obtener jugo de naranja. ¿Qué pasa si eliges naranjas agrias? Obtienes jugo de naranja malo. ¿Qué piensas de ti? ¿Qué piensas de la vida y de Jesús y Muhammad, todos esos datos que te dieron? Son todos datos. ¿Cómo te sientes acerca de ti mismo en función de los datos que estás usando?

Si no tienes dinero, te sientes deprimido. Piensas con datos sobre ese dinero. Te hace sentir terrible si no lo tienes. ¿Quién te dio esa idea? Los datos. Cambiar los datos. Cambia tu realidad. Cambia tu vida. Si cambia el jugo de naranja a naranjas dulces, obtendrá un buen jugo de naranja de alta calidad. Cambia los datos. Cambia tu realidad. Cambia tu futuro. Cambia tu vida. Simple como eso. Esta es una de las lecciones más importantes que he aprendido. En lugar de pelear y discutir, cambie las naranjas. ¿Por qué tu vida está tan jodida? Porque has arruinado los datos. Estás pensando con tonterías.

Con los datos correctos puedes tener una vida hermosa. Puedes disfrutar la vida. Aprendí a delegar. Cambié los datos con los que estaba pensando. Tengo un mundo diferente, una realidad diferente. Me siento mejor. Las personas se enferman debido a los datos de amigos y asesores de la familia que estaban equivocados, y no aprendieron de la enfermedad ni cambiaron sus datos y sus asesores.

¿Por qué algunas personas se sienten tan horribles, tan malvados, tan pecaminosos? Porque alguien les dijo que estaban pensando con datos pecaminosos. Son todos datos. En lo que estás pensando es en lo que será tu vida. ¿Con qué pensamos, miramos y sentimos? Datos. Hay dos tipos de datos, opiniones y hechos. Si piensas con opiniones, encontrarás situaciones ridículas. Puede ser manipulado, controlado con base en opiniones puras, no en hechos. ¿Si quieres saber por qué haces encuestas? Obtén hechos. Ese es el objetivo del telemercado, obtener los datos. Acabo de hacer una encuesta, una de las razones por las que estoy en Las Vegas es porque estoy muy cerca de Hollywood. Estuve en Oceanside California la semana pasada. Tuve un puesto en los Grammys hace dos días. No asistí, porque ese no es mi lugar para ir, pero tengo un grupo con el que estoy trabajando y todos los artistas pasaron por uno o dos puestos allí.

Le dimos un regalo a cada uno de ellos. Era una tableta. Pueden encender la tableta y encontrar programas para ayudar al artista. Originalmente fueron un par de artistas muy famosos quienes comenzaron esa idea. Los conocí y entrené, y me preguntaron: "¿Podemos armar esto?" Le dije: "Bueno, ¿cuál es tu programa?" Dijeron: "Armamos esto hace unos años y sabemos quién nos va a dar el puesto, y tenemos que presentar nuestro programa". Le dije: "Muéstrame lo que tienes".

Me mostraron la estructura. Respondí: "¿De dónde sacaste estas ideas?" Dijeron: "Bueno, es una buena idea, ¿verdad? Es una buena idea". Todo se basó en opiniones. Le dije: "¿Quieres que te diga la verdad o algo que te haga sentir feliz?" Ellos dijeron: "No, no, la verdad". Le dije: "Está bien, podría doler. Lo que estás armando es una tontería". Ellos dijeron: "¿Cómo lo sabes?" Le dije: "Porque se basa en opiniones. Tal vez, tal vez no, un

éxito, pero se basa en opiniones. ¿Dónde están las encuestas? Muéstrame las encuestas. ¿A cuántas personas has encuestado? ¿A cuántos artistas encuestaste?

Ellos respondieron: "Bueno, creo que es una buena idea". Le dije: "Es solo una idea sobre la que tienes una opinión. Quiero algunos hechos. Hazlo. Encuesta." Entonces, hicieron encuestas y luego armaron el programa. Desarrollaron un lema basado en los datos de la encuesta y luego dijeron: "Bien, entonces, ¿qué vamos a hacer en los Grammy?" Yo digo: "¿En los Grammys? Debes estudiar un poco más". Dijeron: "Esto es lo que queremos hacer, pero queremos saber qué necesita un artista para mejorar en su vida que sea real para ellos". Y lo respondieron. "Tenemos una gran cantidad de encuestas de hace dos noches. Por primera vez, tenemos una visión real de cómo ayudar a todos estos artistas ". Estoy armando un programa para ellos.

¿Con que estás pensando? ¿Opiniones? ¿Qué dice el doctor? Bueno, ¿encuestó a los médicos? ¿Cuántos encuestaron? ¿Encuestaste al chico de registro? ¿Encuestaste ... cuántos? ¿A quién encuestaron? ¿Dónde están tus encuestas? ¿Dónde están los datos? ¿En qué basaremos las decisiones? No vas a expandirte si no haces este paso correctamente. Ese ejemplo es un ejemplo vivo de lo que sucedió hace 48 horas. Puedo enviarte un video de la cabina y todo. Es realmente hermoso, pero ¿para qué sirve? Encuesta y obtén los datos. Ahora tenemos literalmente cientos de artistas con quienes podemos hablar. Podemos decir "Oye, tus cosas son bastante buenas, pero eso no te convierte en un gran artista, ¿verdad?"

Ahora sabemos exactamente cuál es su atención. Ahora podemos crear un programa y vendrán, y pagarán, y podemos hacer fortuna. Podemos ayudar a los artistas. Es lo mismo para cualquier ser humano. ¿Lo entiendes? Ustedes, y todos. Entonces, presta atención. No quieres pensar con opiniones. Quieres pensar con hechos. Las encuestas son tus ojos.

Esta es tu comunicación. Ver es el departamento más importante, no la división, el departamento, en toda su organización, en su vida. Así es como obtienes los datos.

La comprensión es una comparación de dos datos. Te dije que pensar es como exprimir naranjas. ¿Recuerdas? Es como exprimir naranjas y si eliges las naranjas incorrectas, obtendrás el jugo de naranja incorrecto. Ahora, ¿qué tiene eso que ver con pensar? Usé dos datos, el vaso de jugo de naranja, uno, y luego los datos sobre el pensamiento, dos.

Mediante el uso de ejemplos e historias como sobre los Grammy, trato de enseñarte sobre el uso de datos para comprender otros datos. La comprensión es una comparación de dos datos. Entonces, cuando obtengamos los datos de las personas que encuestamos, los compararemos con otros datos que hemos aprendido de los ejemplos. Recuerde los datos de terminal a terminal. ¿Recuerdas la antena, el radio? El propósito de las encuestas es hacer que las personas comprendan sus necesidades.

¿Lo entenderá la gente? No lo harán hasta que les des algo con lo que puedan entender. Grandes maestros, maestros en comunicación, entienden este principio y entienden los principios de expansión. Observan el tema y dicen: "No entiende. Por eso se está quejando. Aún no está listo. Necesita entender esto o entender eso ". Es una comparación de dos datos.

No uso opiniones. Yo uso hechos. Los hechos pueden hacerte consciente y elevar tu nivel de comprensión. Si aumenta su nivel de comprensión, no se quejará cuando se expanda porque sabrá las cosas más importantes de su vida. No es trabajo. No es tu esposa. No es ninguna de las tonterías que crees que es. Lo más importante que hay en toda su existencia es poder adquirir datos nuevos y mejores. No es tu religión. No es tu sexualidad. No es su realidad actual, porque su realidad actual se basa en los datos que ha adquirido hasta ahora.

Si obtienes esto, tienes un futuro que será bueno. Me encanta entrenar Me encanta estudiar. Estudio sobre cómo estudiar. He aprendido a recoger las naranjas dulces. Aprendí a distinguir opiniones de hechos. Aprendí a aprender. Aprendí a investigar. Aprendí a decidirme. Aprendí a encuestar y a armar una organización. Entonces, no importa lo que alguien te diga, te están contando su realidad y te están contando desde cualquier opinión que tengan, y todos tienen derecho a ese grado.

No discutes con eso. Obtienes datos. Tú decides. Tú decides. ¿Ves lo que quiero decir?

Matt: Investiga, encuesta, obtén hechos, organiza y no te quejes. Comprender los elementos clave, los términos clave. Obtuve todo eso y los aplicaré, señor.

Henry: Me gusta. Le conté sobre eso. ¿De dónde sacaste a estos tipos? Hombre, quiero ir allí. ¿Dónde está el mercado donde obtienes estos? Estos tipos son buenos.

Henry: Alejandro, háblame.

Alejandro: Si señor. Siempre estoy buscando obtener más datos y aprender más, básicamente sobre cómo hablar con las personas y encuestarlas para ver qué quieren y cómo puedo servirles. Entonces, realmente ayuda, supongo que solo necesito obtener aún más datos para mejorar.

Correcto. Lo que debemos hacer es comprender estos principios. ¿Me puede enseñar cómo recoger las naranjas correctas de las naranjas incorrectas? Mi abuela me llevaría a la Galería, al lugar donde compraría frutas y otras cosas. Ella era una experta porque era cocinera. Ella era una cocinera profesional. Recogía las naranjas, tomates y plátanos y los golpeaba, los escuchaba. Y miraba a la abuela, "Abuela, ¿por qué haces eso?" Ella dijo: "Mira, este es bueno. Ese no es bueno". Pero me parecen iguales. Ella dijo: "No, Manito, mira por aquí, mira por allá".

Aprendió a jugar porque las compras le enseñaron cómo comerciar, comprar y hacer compras. Aprendió a distinguir los errores, los medios y los excelentes de los demás. Y, es lo mismo con los datos. Hay datos en todas partes. Enciendes internet, está en todas partes, pero mucho es basura. Simplemente no es bueno. Debe comprender la diferencia entre el ruido y los datos verdaderos que funcionan.

Alejandro: ¿verdad?

Henry: Crystal, ¿cómo te va?

Crystal: Es bueno. ¿Cómo estás?

Henry: bien.

Crystal: Tienes que investigar. Tienes que aprender. Como dijiste, debes saber qué usar y usar lo que puedes usar para tu ventaja, pero debes saber qué es lo que te conviene. Tienes que averiguarlo. Se está preparando y planificando el objetivo final y todos los pasos intermedios. Luego, debe volver a los pasos de planificación. Debes regresar. No puedes actuar a ciegas. Esto es bueno. Me gusta mucho.

Henry: Debes concentrarte en cómo aplicar lo que has aprendido. Quiero saber cómo le está yendo a través de encuestas para poder ayudarlo a establecer un equipo de encuestas, trabajar con los datos y sugerir algunos datos nuevos o cambios. Recuerda, Don es el líder. Él trabaja en datos. Ustedes encuentran los datos, y él también se entrena en esto. Él escucha todas estas grabaciones cuando las hago. Las personas quieren alcanzar metas y sueños y tienen datos erróneos y no saben cómo trabajar con ellos.

Capítulo VIII

Encuestas

Un ancla se utiliza para evitar que un barco sea movido por corrientes u olas. Lanzas un ancla y te mantiene en su lugar. Lo que impide que las empresas, grupos o personas se expandan en la vida son los anclajes que han lanzado desde su bote salvavidas.

La ignorancia es una especie de ancla. Le evita expandir o crecer en su vida y en su negocio. Te priva de ciertas cosas que debes hacer. Una forma de evitar el ancla de la ignorancia es realizar encuestas. Esa acción se convertirá en la sangre y el oxígeno que te mantienen vivo. Si ignora esto, no disipará la ignorancia y no se expandirá. ¿Qué es una encuesta? Es un estudio cuidadoso y detallado realizado con una serie de preguntas detalladas. ¿Cuál es el propósito de una encuesta? Es para recopilar datos. Es para evaluar datos, no para ver cómo usar los datos. Es solo la recopilación de datos.

Los datos no son opiniones. Los datos son hechos duros y fríos. Cinco manzanas, no un montón de manzanas. Eso es información. Un montón de manzanas es una opinión. Cualquiera puede considerar un montón de manzanas como cinco, seis, siete, ocho. Esto te lleva a errores. Un montón es una opinión. Haz los números. Pévalo, mídelo. Eso es información. Las opiniones no tienen nada que ver con el pensamiento. Las personas pueden ser estúpidas en el grado exacto en que piensan con opiniones. Cuando ves a un topógrafo, está obteniendo datos, está registrando mediciones, está midiendo distancias. Eso es topografía. El tipo de encuestas discutidas aquí son preguntas que el recolector responde a través del teléfono, uno a uno, entre el encuestador y otra persona.

Las conversaciones cara a cara entre individuos son las mejores formas de recopilar datos. Pero primero y en la mayoría de los casos, tendrá que usar su teléfono. Para ver la diferencia entre una entrevista personal y una entrevista telefónica, puede ir al supermercado, presentarse a extraños, entregarles una tarjeta de presentación y hacerles preguntas sobre la información que está tratando de reunir. Algunos le responderán si es bueno en la primera reunión. Sin embargo, podría ser mejor en la entrevista cara a cara si hubiera hablado previamente con la persona por teléfono y él o ella entendieran el valor de su encuesta. Aquí hay algunas preguntas para generar interés en el tema de la encuesta.

Inspeccionar es ver, oler, saborear y tocar. Esos son canales de los cuales provienen los datos. Podrá realizar una encuesta en la medida en que se comunique con la persona a la que llama. La encuesta es el acto de hacer preguntas para obtener datos. ¿Qué haces con esos datos? Lo tabulas. Como ejemplo, si se encuestó a un centenar de personas y su pregunta era, ¿cuál es su color favorito para este letrero que vamos a imprimir? El resultado podría ser que el 65% dice azul, el 20% dice amarillo, el 10% dice rojo y algunos eligen otros colores. Las respuestas se ponen en grupos.

Usted encuesta, obtiene los datos, los tabula y luego debe estudiar los datos para comprenderlos. Que estamos diciendo Algunas personas pueden llegar a la parte de tabulación, pero no entienden el significado. He visto a personas que han recopilado los datos con éxito fallar porque, pero no saben qué hacer con ellos. Pero ¿qué significa eso? Una vez que comprenda los datos, debería poder usarlos de manera práctica. Hay cuatro pasos para comprender los datos y comprender su vida: mirarlos, olerlos, saborearlos, darle sentido. Si no puede hacer estas cuatro cosas, será difícil tomar decisiones a partir de los datos que tiene.

Cada acción en la vida se basa en datos que han sido el resultado de un servicio adecuado o incorrecto realizado. ¿Qué significa un servicio adecuado? Lo vi, pero no sabía lo que significaba. Bajé y me caí. Entonces, la vida es el resultado de actuar sobre los datos que se han recopilado. Ya sea que lo hagas bien o mal. Hay un comienzo y un resultado. Cuando alguien dice: "Chico, ¿en qué estabas pensando cuando tu casa se

incendió?" Y el niño responde: "Bueno, no pensé que la casa se estuviera quemando porque olía a humo. Pensé que alguien estaba fumando ". Debe haberse perdido algunos de los pasos de la encuesta, ¿verdad?

Verás reacciones estúpidas de personas que cometen errores en la vida porque no están prestando atención. No están encuestando, tabulando, entendiendo y tomando las decisiones adecuadas. Entonces, encuesta, haz preguntas. Imagina que estás construyendo una relación con un hombre o una mujer. Como te dije antes, es mejor que hagas preguntas. Si eres una mujer que busca un hombre, debes investigar a ese tipo antes de crear cualquier tipo de relación. No puedes acostarte con él, tener hijos con él y decirle: "Ah, la vida es horrible". Es horrible porque lo has hecho horrible. Eso es lo que les sucede a los "pendejos". Confía en mí, he hecho muchas de esas cosas de pendejo.

¿Qué está prentiendo esto? Si miras la vida desde este ángulo, podrías decir: "Sabes, mejor empiezo a prestar atención a lo que está sucediendo en mi vida y lo que estoy creando". Se honesto contigo mismo. Si puede aprender a encuestar bien, comenzará a ver todo en su vida, las personas a su alrededor que lo están sacando de lo que quiere y necesita. ¿Estás con ellos porque tienes una idea de que necesitas ser amigable? Debes examinar quién está a tu alrededor. Debe tener las personas adecuadas para seguir el camino que conduce al aprendizaje y la expansión.

Las personas adecuadas te ayudarán en tus objetivos en la vida. Es posible que tenga amigos que le dicen que no vaya por ese camino y está pensando con todas estas estúpidas opiniones. Debes aprender a pensar con hechos.

Hay dos tipos de encuestas. La recopilación general de datos, como en el ejemplo de los colores para un letrero. Por ejemplo, desea tener un Burger King y mide cuántos automóviles pasan por la ubicación elegida cada día. Tú determinas las horas pico. Con base en esos datos, puedes decidir que la ubicación es mejor para una estación de servicio aquí. Entonces, antes de invertir en un Burger King, encuestó, mido y analizó los datos. ¿Se pueden hacer encuestas sobre acciones más complicadas como el amor? ¿Se puede medir? ¡Demonios sí! ¿Puedes pagar el alquiler, las facturas, el seguro? ¿Puedes pagar eso? Si puedes, ¿puedes también amarme? Si no tiene la capacidad de pagar las cuentas, el amor se vuelve muy difícil. Dicen: "No, no puedes amarme. ¿Como puedes amarme? No Quiero decir que eso no tiene sentido. "Sí, lo tiene. Nos quedan opiniones, opiniones en abundancia, ¿verdad?

La recopilación de datos es básica. Es fácil de hacer. Comencemos con encuestas de generación de oportunidades. Se basa en dos pasos. Lo primero que haces es una presentación. "Hola, mi nombre es..." Eso sería una presentación. "Represento ...", ese sería el propósito, así como por qué estás allí, por qué estás hablando. Luego dices: "Hola señora o lo que sea. Mi nombre es Henry y estoy llamando, o represento a una organización que está organizando programas específicos para ayudar a la comunidad en diferentes áreas ". En este caso, podemos decir que estamos organizando programas específicos de atención médica para ayudar a la comunidad. No quieres decirles que eres de la Cooperativa. ¿Por qué? Porque si le dices que eres de una cooperativa, eres alguien que vende un artículo, un producto o servicio, sabrán que quieres venderlos. No quieres hablar con ellos sobre vender nada. Desea crear la línea de comunicación, una relación y, finalmente, sí, lo recomiendo a la cooperativa. Es asombroso. Vas a actuar como un tercero. ¿Lo entiendes? Estás interesado en encontrar datos. Entonces, así es como va. "Hola, mi nombre es Henry y represento a una organización que está organizando programas de atención médica. Para que podamos hacer eso, tengo una serie de preguntas con las que me pueden ayudar." Si dicen que sí, que deberían de hacerlo, les preguntas: "¿Hay algún problema que usted o su familia tengan para cuidar su salud?" Pueden decirle: "Bueno, estoy enfermo. Mi hija está enferma, tengo diabetes". De acuerdo, esa pregunta es sobre la necesidad de atención médica, pero si quieres hacerlo aún mejor que eso, deberías decir algo como "Estamos creando programas para ayudar a la comunidad". No especifique asistencia de salud. "Para hacer eso, nos gustaría saber qué es lo que necesita. ¿Con qué estás teniendo problemas? ¿Dónde está tu atención? ¿Qué te da problemas en la vida? Pueden pensar: "Me acabo de

divorciar y estoy teniendo problemas con mi esposo, mi exesposo, mis hijos. Mi vecino de al lado hace ruidos fuertes. No puedo dormir muy bien".

Lo que sea que te digan, eso es lo que está arruinando su vida. Realmente debes prestar atención. El objetivo principal es crear esa línea de comunicación, esa relación, alguien con quien hables y eventualmente puedes hablar con ellos sobre la cooperativa. Es una opción o una solución. Dígale: "Escuche, ahora que me contó sobre sus problemas de salud, permítame regresar contigo. Gracias".

El primer paso es la presentación. Hola, mi nombre es bla, bla, bla. Te llamo en nombre de un grupo de personas que están creando programas para ayudar a la comunidad. Pero para crear estos programas, me gustaría que respondiera solo un par de preguntas para mí. Ellos dicen, "Está bien. ¿Qué es?" Muy bien, ¿qué te molesta? ¿Dónde estás teniendo la mayor cantidad de dificultades en la vida? ¿Con qué tienes problemas ahora? Te lo dirán.

La segunda pregunta es esta: "Está bien. señora, si (va a llenarlo con lo que dijeron que era su problema) puedo encontrar a alguien que la ayude con su (problema), ¿le interesaría que la contacte nuevamente? " Como ejemplo, "Si hay un programa creado para ayudarlo con la adicción a las drogas con sus hijos, ¿estaría interesado en obtener esa información? Si se encuentra o se crea un programa para ayudarlo con sus problemas de salud, ¿estaría interesada en ser contactado y hacerle saber lo que puedo encontrar para usted o lo que existe o lo que se podría armar? ¿Estarías interesado?" Por supuesto, van a decir que sí porque simplemente dijeron cuál era su problema. Luego diga: "Bueno, genial". Ahora obtienes los datos. "¿Cómo te devuelvo la llamada? ¿Cuál es tu correo electrónico? ¿Cuándo es el mejor momento para contactarlo tan pronto como reciba esta información? Entonces. Estás ahí para atenderlos. Estás ahí para conectarlos con algo. No con la cooperativa en ese momento, por eso se llama una encuesta de generación de leads.

Hiciste la introducción, dijiste el propósito, les hiciste las dos preguntas. La segunda pregunta está básicamente debajo de la primera. ¿Qué le pasa a tu vida? ¿Dónde tienes tu atención? "¿Cuál es el mayor problema ahora? Como somos nosotros los que creamos el programa, podemos encontrarle una respuesta. Esto es básicamente una organización de ayuda, una organización comunitaria. Es sin fines de lucro. Queremos descubrir cómo podemos ayudar a las personas. Entonces, la segunda pregunta se llama "si pregunta". Si puedo obtener información sobre cómo podría hacer esto o sobre un programa creado que lo ayudará con su (el problema que han descrito), ¿le interesaría recibir esa información?

Si estás en persona, obtienes tu tarjeta de presentación y debe ser neutral. Es solo tu nombre. Si hay una organización que se llama Línea directa de ayuda o Ayuda a la comunidad o Ayuda Beaumont o cualquier ciudad, Organización de ayuda Beaumont, puede poner un pequeño sitio web, algo para ayudar a esto, ayudar a eso. Es muy neutral. No estás allí para vender, es solo para crear una línea de comunicación. Te sorprenderás si lo haces de esta manera. Se van a crear muchas líneas de comunicación. Haga un seguimiento de la recopilación de datos con "¿Cómo puedo llamarlo? ¿Cómo puedo enviarte una carta? ¿Dónde puedo enviarle esta información? ¿O a qué hora es el mejor momento para llamarte? Eso es lo que haces cuando haces una recopilación de datos. Eso es todo. Entonces, si eres realmente bueno en esto y lo hiciste realmente bien, puedes decir: "Está bien, escucha, ¿tienes a alguien más a quien yo pueda hablar para que pueda hacer esta encuesta? ¿Pueden ayudarme con más información?"

Esto es lo que taladré en mi personal. Creé un gran departamento de marketing. Tenía 50 personas haciendo esto. Generamos tantos leads, es simplemente ridículo. ¿Recuerdas las piscinas que te mostré? Este primer grupo es lo que acabamos de revisar. Eso es reunir información, crear líneas de comunicación. Si continúa haciendo esto, se desbordará al siguiente grupo y al siguiente grupo y al siguiente grupo. ¿Por qué es tan importante hacer las líneas de comm? Porque todo comienza con líneas de comm. Encuestas. Necesitas los

datos. "Bueno, no podemos ayudar a las personas". Si. usted puede. Tenemos la herramienta más poderosa jamás creada por el hombre. Se llama internet.

Envíales un enlace desde YouTube. No pueden encontrarlo, pero tú sí. Eso ayuda a las personas a conectarlos con la fuente y algunos datos. ¿Correcto? Hola, encontré este sitio web increíble.

La gente no puede responder preguntas complejas. Entonces, usted dice: "¿Cuál es su correo electrónico? Te enviaré un enlace que encontré para ti. Es sorprendente cómo las personas tienen acceso a toda esta información y generalmente no pueden encontrarla. "Dios mío, necesito una silla de ruedas. ¿Qué organización puedes encontrar que te dé una silla de ruedas gratis? Puedes seguir con llamadas telefónicas. Lo hicimos muchas, muchas veces en Beneficios Médicos y creamos amistades. Puede obtenerles algo gratis, un servicio gratuito, un enlace gratuito. Puede venderles un artículo de bajo tique, un artículo de tique medio.

Llegamos a la creación, líneas de comunicación, y encuestas. Continuamos las actividades de marca antes, en el medio y después. Si comprende y puede visualizar la importancia de esto y cómo se aplica a la vida en general, la vida puede ser mucho mejor. Si realmente continúa creando líneas de comunicación, tiene abundancia en todo, oportunidades y dinero.

A veces las personas tienen preguntas sobre las que puede obtener una respuesta porque tiene acceso a internet. He visto a algunas personas que nos siguen preguntando cómo llegar a lugares. Estoy como, "Está justo ahí en tu teléfono". Y no pueden hacer una pregunta. Comienzan a debatir sobre eso. Y en mi familia, si te sientas con las chicas y almorzamos o cenamos o lo que sea, y alguien hace una pregunta: "Oye, ¿conoces a Jane Fonda? ¿Cuántos años tiene? No lo sé. Ella es bastante vieja. Una de las chicas dirá, ¿cuántos años tiene Jane Fonda? La voz automatizada de la computadora dirá: "Jane Fonda tiene 82 años".

Ahí tienes. Ella tiene 82 años. Deja de discutir. Ella no es vieja. Ella no es joven. Ella tiene 82 años. Entonces, se sorprenderá de cuánto puede ayudar a las personas porque puede hacer esto. Muchas personas no tienen ni la mínima idea. Entonces, recuerde, el objetivo es abrir una línea de comunicación. Haz las encuestas, crea una relación. Te darán referencias.

Deja de discutir, haz hechos, investiga. ¿No pienses con opiniones? La vida es simple. Mantenla simple. No lo hagas complicado. Cada vez que ve algo que se complica, se ha introducido una mentira o una opinión en la mezcla. Algunas opiniones y mentiras hacen que las cosas sean difíciles de hacer y de entender. No son factual. Envía opiniones al infierno. Piensa con hechos. Guárdalo para ti.

Capítulo IX

Fundamentos de Eficiencia Personal

La verdad a veces nos hace tontos a todos. No queremos aceptar la verdad porque a menudo nos hace equivocarnos. Hasta que llegue ese momento, esa equivocación era nuestra verdad. En algunas de las culturas latinas con las que estoy familiarizado, cuando las mujeres se salen de control, simplemente las abofeteas. Eso es todo. Bueno, eso puede estar bien en México y Colombia, pero no hacemos eso aquí porque la ley lo llevará a la cárcel. En México y Colombia, si una mujer llama a la policía y le dice: "Simplemente me maltrató, tengo un ojo morado y me sangra la oreja". El policía podría decir: "Bueno, debes haber hecho algo". Entonces, las mujeres allí lo aceptan.

Hay una escala de importancia en los Estados Unidos que protege a las mujeres de las que las latinas se reirían, ¿verdad? Está tan invertido. En los países latinos, la escala de importancia, primero son los hombres. Aquí en los Estados Unidos es diferente. Aquí, los niños van primero, luego las mujeres, luego los adultos mayores, luego las mascotas y los perros, y luego los hombres. ¿Está bien? Y luego los hombres. Golpeaste a un perro; vas a la cárcel ¿Entienden a lo que me refiero? Es realmente increíble, esa es la escala de importancia que vemos como la verdad. Por supuesto, ese es un punto de vista personal.

Le digo a algunos amigos varones: "Escucha, es mejor que no traigas tu verdad aquí. No estás en la cima de este país, estás en la parte inferior". Puede sonar como una broma, pero creo que en realidad funciona de esa manera.

Te diré algo que va a cambiar tu punto de vista sobre muchas cosas, especialmente sobre el entrenamiento.

Una de las cosas que la gente admira es lo que hago es la eficiencia de la acción. ¿Por qué soy tan eficiente? ¿Por qué soy mejor con cualquiera que intente competir conmigo? He demostrado un alto rendimiento en muchas áreas de la vida, especialmente en la agencia de seguros médicos y en el aire acondicionado. Ambas empresas tuvieron el mejor desempeño tanto en ganancias como en satisfacción del cliente.

A medida que pasa el tiempo, puedes mejorar cada vez más en lo que estás haciendo. Cuando me convertí en maestro, consultor, decidí enseñar lo que había aprendido que me hizo eficiente. Por lo tanto, enseñé los datos principales de alto nivel sobre cómo ser eficientes y los estudiantes se sorprenden al descubrir que se hace al revés de la forma en que piensan que debería hacerse. Al igual que la noción de que los niños van primero y luego los adultos mayores y luego las mujeres, cosas así. Alguien que es retrasado piensa que los hombres van primero. Pero no funciona bien, nunca.

Creemos lo que queremos creer. Entonces, voy a enseñar, en este curso, esos secretos que te harán muy eficiente. Y comienza por entender por qué las personas se desempeñan bien o no.

En mi negocio de beneficios médicos, capacitaría a las personas en dos o tres días porque pensaban de una manera específica. Después de ese comienzo, tuvieron entrenamiento continuo. Pero en dos o tres días, podría ponerlos a trabajar en las tareas, y sabría si fueron buenas o no.

Lo que encontré fue que el entrenamiento es quizás del 10% al 20% del rendimiento. Eso es revolucionario porque, después de entrenar a alguien, necesitas volver a entrenar. Lo que descubrí es que las personas se desempeñarán, no debido a su capacitación, sino a su capacidad para aplicar aquello para lo que fueron capacitadas. La habilidad obtenida abrió una caja completamente nueva que era como meterse en una camisa de once varas. Esto sucede porque si estás entrenado tiene mucho que ver con el rendimiento.

El entrenamiento es muy simple, muy fácil. Asegurándose de que va a actuar, esa es la parte difícil. Significa que puede aplicar lo que sabe y aplicar lo que sabe resulta en eficiencia.

He conocido a personas muy ricas que tienen este pequeño conocimiento en comparación con otras personas que son muy pobres pero que tienen un gran conocimiento, títulos, certificados y licencias, pero alguien que tiene una décima parte de su conocimiento tiene más éxito. He respondido pensando: "Guau, déjame investigar qué está pasando con la vida de este tipo". Si quieres ganar dinero, debes ser eficiente.

Llamemos a este curso, cómo ganar dinero en abundancia. Podemos cambiar su nombre. Los datos han cambiado a medida que he dado conferencias sobre ellos a las personas. Entonces, cambié el nombre para atraer a diferentes personas, pero son los mismos datos fundamentales.

Si quieres saber la verdad, lo que he enseñado sobre mercadeo en la primera parte de estas conferencias, eso es todo. No hay más enseñanza sobre este tema. Lo que necesita saber es cómo aplicar lo que sabe. Tal vez pienses: "Bueno, solo necesito más entrenamiento". No, eso es, ¿pensar con eso y aplicarlo? Eso es eficiencia.

He visto personas increíblemente inteligentes que actúan estúpidamente y se vuelven pobres y en quiebra porque nunca aprenden cómo aplicar lo básico del mercadeo. Eficiencia y prosperidad van de la mano. Estos datos se aplican a cualquier área de la vida. Casarse, criar hijos, ser el vendedor más sorprendente, ser el director de toda una división de marketing.

No he estado tratando de mantener esto en secreto, pero sé que es un secreto cuando solo del 10% al 20% de su rendimiento se basa en el entrenamiento. Qué decir, qué hacer, qué empujar, qué no empujar es solo el 10% o el 20% de una tarea completada. El ochenta por ciento del rendimiento se basa en los datos que explicaré. Daré ejemplos de lo que hice físicamente para mantener a los estudiantes produciendo entre los primeros puestos, independientemente de su empresa.

Vamos a compartir y comenzar con una definición de poder. Se basa en hacer lo que haces, cuando lo estás haciendo. Significa tener toda su atención en su tarea. Es lo opuesto al sinsentido que es tener una gran cantidad de distracciones durante el desempeño de su tarea. Mientras más atención tenga sobre las distracciones, más débil será en la ejecución de cualquiera de esas cosas.

La idea de la multitarea es la mayor carga de tonterías que jamás se haya pensado. Es una excusa común para las personas que tienen un rendimiento inferior cuando se revisan sus datos. Encuentran bajo rendimiento y no saben por qué porque piensan que las tareas acumulativas que están haciendo los harán más productivos y a tiempo, pero no es así. De hecho, comparé a dos personas, una que realizaba múltiples tareas y la otra que realizaba una tarea a la vez para completarla. Les di diez actividades diferentes. El que hizo uno a la vez y ejecutó cada tarea superó a él multitarea en 3 veces en rendimiento. Trescientos por ciento mejor. Lo he probado. Pensé: "Dios mío, esto es importante". Un chico nunca aprendió a trabajar, y lo llamó multitarea. Lo que hizo lo debilitó. Si no realiza múltiples tareas, superará a cualquier persona que tenga distracciones mientras intenta completar un trabajo. Complete sus tareas de trabajo una a la vez.

La eficiencia es el arte y la ciencia de controlar su atención. Serás tan bueno, tan rico y efectivo como puedas controlar tus unidades de atención. Esa es la definición de poder.

Mira a la pantera a la cara cuando mira a su presa. Sus ojos y oídos están en la presa. Se mueve despacio. Él no está distraído. Eso es poder. Cuando encierra a su presa, es mejor que corra. Pero si la pantera está distraída, no capturará su comida y morirá de hambre. El concepto de guerras es dividir y conquistar. ¿Por qué? Dividir te da la capacidad de conquistar. Si divide a las personas, las debilita. Es muy simple.

Si comenzamos a dividir nuestra atención, ya no estamos al 100%, estamos al 80% y luego más división nos empuja hacia abajo y hacia abajo hasta que caemos al 20%. Si seguimos haciendo multitareas y no entendemos

y continuamos esta acción durante toda la vida sin saber lo que estamos haciendo, terminaremos con 80/20. ¿Qué tienes disponible? 20. Ya no eres fuerte.

Tienes todos estos ciclos de trabajo incompletos, todas estas cosas que no entiendes y demasiado que hacer. Por supuesto, eres más débil, eres más pequeño porque te has distraído. No terminas los ciclos. Simplemente sigues debilitándote, debilitándote a ti mismo. Si continúa en ese camino, bajará al 20% y se enfermará físicamente. Podrías pensar: "Oh, no, es una enfermedad". No lo es, es un desequilibrio. La medicina china te dice esto.

Hay un desequilibrio porque estaba distraído y tenía ciclos de trabajo incompletos. Tu atención estaba en todas partes. Eres inteligente y estúpido al mismo tiempo. Es por eso por lo que cuando enseño, los teléfonos celulares están apagados, las computadoras están apagadas. Cuando aprendo, es lo mismo. Cerré mi puerta, no entra nadie. No hay distracciones. Soy yo y el libro. Eso es tiempo sagrado, religioso. Cuando termino, abro la puerta y estoy abierto para otros ciclos.

La mayor estupidez es con los teléfonos celulares. Todos tienen uno. Siempre ha habido gente estúpida, pero ¿ahora se están volviendo más estúpidos por las distracciones de sus teléfonos celulares? Se podría decir: "Pero la tecnología. Es por eso por lo que se llaman teléfonos inteligentes porque ahora eres estúpido".

Mira en Facebook y Twitter. Es tecnología, pero eso es todo. Son herramientas que debes usar, no herramientas que arruinen tu vida. Debes ser realmente estúpido para seguir ese camino. ¿Por qué? Porque cuanto más pierdes la atención, más te controlan los demás. Estás siendo vigilado por la pantera. En lugar de tener vida y tenerla más abundantemente, te has convertido en alimento para un animal salvaje. Recuerde la mirada de la pantera y sepa lo que significa para usted y su vida.

Mira la vida de alguien que está dispersa. Están en su pasado en muchos momentos diferentes y es por eso por lo que son débiles y por eso son estúpidos. Por eso no pueden actuar. Es por eso por lo que no son amaestrados porque no tienen suficiente atención para capturar lo que le estás diciendo. Debes saber lo que estás haciendo cuando lo estás haciendo.

¿Qué causa la pérdida de unidades de atención? Ese es el mayor secreto. A menudo, cuando lo rastreas, encuentras una gran pérdida de unidades de atención porque alguien murió, alguien invalidado, alguien sufrió abuso físico, alguien perdió un bebé, alguien tuvo un aborto. Algo sucedió que atrae tanta atención. Las cosas suceden y toda esa atención está atrapada en eso y esos incidentes. Te hace más débil y enfermo. ¿Y por qué estás pensando en estas pérdidas y lesiones pasadas, dándoles nombres? No se mortifique, no nombre o ni recuerde porque sus unidades de Atención son y ahora deben reconstruirse una tarea a la vez. Es increíble.

El precio de estas pérdidas de unidades de atención son la falta de comprensión. Eso es todo lo que realmente es. Quiero enseñarte qué es la comprensión real para que puedas comenzar a recuperar estas unidades de atención y serás más y más eficiente y lo que te enseñé puede aplicarse y no lo olvidarás y serás muy efectivo.

Tome uno de estos papeles panorámicos anchos, de tipo rectangular, no cuadrado, sino rectangular. Dibuja una línea horizontal. En el lado izquierdo, ese es el comienzo de tu vida. En el lado derecho es 2020. En mi caso, puse en 1958 y 2020 estará en el otro lado. Ahora, quiero que sigas esta línea y comiences a poner eventos específicos que hayan sucedido que puedas recordar. No tienes que recordarlos todos.

Mi mamá nos dejó. ¿Cuándo fue eso? En mi caso, era 1968. Tenía 10 años y mi madre nos dejó. Ese fue un cambio importante en mi vida. Por lo tanto, escriba eso y escriba lo más cerca posible de la fecha que sucedió. Dale un nombre. Luego busca otro evento y otro. Cuando te graduaste de la escuela secundaria, la primera vez que tuviste relaciones sexuales, cuando alguien te traicionó, eventos importantes en tu vida. Comience a ponerlos en orden. Es un inventario de tu vida.

Esto es lo que quiero que escribas. Cuando tuvo una pérdida importante, alguien robó su bicicleta, o perdió un dedo, o sabe que perdió algo. Tu novia se fue, un amigo tuyo se llevó a tu novia. Eso es una pérdida. Cualquier cambio importante como si te mudaras de una ciudad a otra. Tu padre se fue y ahora te dan un nuevo padre que se llama padrastro. Es un cambio que quiero que escribas cuando eso sucedió. Solo míralo.

Terminaciones. Fin de una relación. Cuando te graduaste de la universidad o terminaste la universidad, o simplemente dejaste la escuela secundaria. No importa. Ponlo ahí.

Cualquier tipo de inicio. Una nueva relación, una nueva escuela, una nueva casa, un nuevo maestro, nuevos encuentros, cuando comenzaste una amistad.

Ideologías. Leíste un libro y empezaste a creer las historias.

Lo que intento decirte es que quiero que eches un vistazo a tu vida pasada. Mirando, esa es la respuesta. Debes mirar. No almacene cosas, créelo, mírelo. Te voy a enseñar cómo mirar cosas y cambiar tus unidades de atención. Pensarás: "Maldita sea". Además, eleva su nivel de conciencia, su nivel de comprensión y todo lo demás en su vida se revelará y se producirá un cambio positivo.

¿Alguien te abandonó? Fui abandonado varias veces. Nunca fui igual. ¿Por qué? Porque todos esos incidentes tomaron algunas de mis unidades de atención. Fue difícil entonces y cada vez era más difícil lidiar con la vida. Fue difícil de entender porque estos eventos me llamaron la atención, lo que necesitaba entender. Tu llevas contigo pérdidas y no las borrarás ni desaparecerán hasta que las entiendas.

¿Qué pasa si te enseño a entenderlos? Vas a pensar, "Maldita sea". Por lo tanto, mi secreto para la eficiencia organizacional fue el 10% de la capacitación, muy buena capacitación y práctica, y el 80% ayudando a las personas a recuperar sus atenciones perdidas de sus vidas. Ellos lo amaron. No me involucré con sus problemas personales, pero les di las herramientas para que pudieran manejar sus vidas personales.

Tienes unidades de atención y esto es lo que te sucederá si las pierdes. Sus niveles de conciencia se reducen. No puedes ver el agujero en la carretera cuando conduces. No prestas atención a lo que vas a decir antes de decir algo ofensivo. La gente se ofende. ¿Por qué dices esas cosas? Porque no te das cuenta. Su nivel de conciencia disminuye porque las unidades de atención lo hacen consciente. Es como encender una luz, entonces puedes ver.

Puede recuperar la capacidad de recordar, la capacidad de hablar con las personas, la capacidad de prestar atención, la capacidad de ahorrar, la capacidad de hacer cualquier cosa.

Su memoria se puede comparar con una computadora. Si tiene demasiadas ventanas abiertas, su memoria desaparece. Eso significa que no puede abrir aplicaciones o tener la capacidad de realizarlas.

Necesitas el poder para hacer lo que estás haciendo cuando lo estás haciendo. Si no tienes esa habilidad, tu eficiencia disminuye, tu salud falla, tu ética se erosiona, comienzas a mentir y engañar. De hecho, comienzas a creer que un acto estúpido está bien.

Sobre todo, el **orden**, que discutimos anteriormente, es muy importante. Menos capacidad, menos memoria, menos potencia, menos eficiencia, menos salud, menos ética, menos trabajo, menos **orden** se alimenta el uno del otro. Es un ciclo de destrucción.

Si te han enseñado a ser un multitarea, te han enseñado mal. Odio decirte eso, pero debes aprender de otra manera. Puedes poner en práctica el enfoque de la pantera y cuando lo tengas, verás qué tan bien van tu trabajo y tu vida.

Noté, por ejemplo, que mi ética personal cambió cuando comencé a recuperar las unidades de atención. Me di cuenta de cosas nuevas. Sé que esto suena extraño, pero me di cuenta de que las mujeres eran iguales a mí. Oh, Dios mío. Eso fue solo porque me enseñaron que las mujeres eran diferentes. No, se les puede enseñar a ser diferentes, pero no son diferentes a los hombres o cualquier otra persona. Tienen los mismos derechos que yo. Eso fue impactante para mí porque fui criado bajo una ideología diferente. La ideología estaba equivocada y cuando descubrí que comencé a recuperar las unidades de atención. Busqué una nueva verdad y la encontré a pesar de mi creencia pasada. Respeto a mi esposa por la misma razón que me respeto a mí mismo. Es por eso por lo que me convertí en un esposo ideal o correcto.

Las cosas que piensas y haces están interconectadas. Mi salud ha mejorado con los años. Cumpliré 62 este año. Puedes pensar, "¿Qué?" Si. Soy más saludable, me va mejor, soy más consciente. Amo mi vida, amo a mis hijas, amo a mi esposa, amo a las personas que enseño. Me importa. Vivo una vida muy, muy sana, pacífica y emocionante. Así me gusta.

Siempre quise trabajar desde casa y ahora lo hago. Llegué a casa después de correr y mi niña dijo: "Papá, me invitaste a ir a algún lugar hoy y mamá irá a México". De acuerdo, vámonos. No quiero ser estricto acerca de salir a pesar de que llegaría tarde a otros planes. Si no almorzó así, bajo y cocino. Me turno con mi esposa. Hoy, cuando termine, tengo una conferencia más para hacer a las 5:00, luego a las 6:00 iremos a Sonic. Vamos al cine los martes. Tengo una vida hermosa, Pero eso es todo, no porque sea religioso o crea en estos principios. Es porque soy consciente. Nadie tiene que decirme qué está bien o qué está mal. Nadie tiene que decirme qué es pecado o no pecado. Puedo verlo por mí mismo.

No tienes que creer nada. O lo sabes, o no lo sabes y esa es la escena ideal. Una de las razones por las que me gusta la cooperativa es porque realmente ayuda a las personas. Al ofrecer servicio, tenemos la oportunidad de conectarnos con la vida de las personas. Podemos ayudarlos a crear relaciones que hagan que las personas sean un poco más conscientes. Si haces eso o trabajas con una organización que hace eso, te vuelves más consciente por eso. No porque sea algo bueno en sí mismo, sino porque es lo que es. Como los he escuchado decir en Louisiana, tienes que ser lo que eres.

Entonces, el curso de eficiencia personal se trata de poder aplicar lo que aprende. Te sorprenderá mucho que no necesites aprender mucho. Se trata de la aplicación que, una vez que comprenda cómo aplicar sus conocimientos, liberará muchas unidades de atención. Cuanto más puedas hacer esto, más eficiente serás.

Henry Ospitia:
Crystal, di algo.

Crystal: Esto está bien. Me gusta. Que tiene sentido. No puedes realizar múltiples tareas y ser eficiente. Muchos eventos diferentes que suceden en nuestras vidas tienen un impacto. Debe tener la capacidad de pasar por algo, mirarlo, aprender de él y luego aplicar lo que aprende. Ganas conocimiento y sabiduría. Pero si no aplica lo que aprende, cometerá los mismos errores.

Es como cualquier otro sentimiento. Podrías sentir algo, pero debes dejarlo ir y seguir adelante. Si no lo dejas ir y sigues adelante, te encontrarás con uno difícil. Entonces me gusta.

Henry Ospitia:
Bueno. Tengo algunas buenas noticias y las malas noticias. ¿Cuál quieres primero?

Crystal:
Las malas noticias.

Henry Ospitia:
Bueno. La mala noticia es que nunca lo dejas ir. Y la buena noticia es que puedes hacerlo desaparecer si lo entiendes.

Crystal:
¿Entonces no lo dejas ir?

Henry Ospitia:
La comprensión lo hace desaparecer. Dejando ir algo, todavía hay algo. Siempre estará allí. Tendrás una sombra. Lo que estás haciendo es cubrirlo. Piensas: "Oh, cubrámoslo. Lo dejaré ir". No, no lo hiciste. Es por eso por lo que en realidad puedo responder de nuevo y te emocionarás. Nunca lo dejas ir. Lo entiendes o lo tendrás allí para siempre.

Me enfoco en la comprensión. No es un objeto, así que no hay nada que dejar ir. Hay algo que entender. Es una expresión, "déjalo ir". No, no dejas ir nada. Lo entiendo y desaparece. "Algo que dejar ir" significa que todavía existe como recuerdo o pensamiento. No va a ir a ningún lado. Una vez que lo entiendes, aprendes de él, ganas de ello. Te enriqueces con estas cosas. No sueltas pensamientos y recuerdos. Quiero entenderlo porque me vuelvo más completo y consciente si lo entiendo.

Crystal:
Exactamente.

Henry Ospitia:
Si lo dejas ir, eso significa que lo estoy cubriendo, escondiéndome o corriendo hacia el otro lado. No necesito huir de nada. Necesitas aprender. Te voy a enseñar cómo entender las cosas, no dejarlas ir. Conócelo por lo que era y "Poof", desaparece.

Crystal:
Esa es la única manera.

Henry Ospitia:
La única forma es la comprensión. ¿Bueno?

Henry Ospitia:
Alejandro Háblame, hombre.

Alejandro:
Sí, estoy listo para entenderlo todo, hombre. Estoy listo para empaparlo todo.

Henry Ospitia:
De acuerdo, sí. Bueno, esta es la razón por la que te di estos datos porque cómo entiendes las cosas es con los datos.

Alejandro:
Correcto.

Henry Ospitia:

Te voy a mostrar cómo se hace. ¿Bueno?

Alejandro:

Perfecto.

Henry Ospitia:

Bueno. Senior Matthieu.

Matthieu:

Por lo tanto, debemos realizar sin multitarea. Realiza tareas paso a paso.

Henry Ospitia:

Lo tienes.

Matthieu:

Ahora, entendiéndolo, sé que comprender puede requerir más unidades de atención que dejarlo ir. Entonces, quería que elaboraras eso para mí. Es cuando dejas ir algo, estás desviando tu atención, pero entenderlo es usar tu atención para entender lo que sucedió, por qué sucedió, cómo sucedió y qué puedes hacer para asegurarte de que no ocurra. Vuelve a pasar. ¿Eso requiere más atención?

Henry Ospitia:

Mañana esa es la pregunta que quiero que me des para comenzar la conferencia.

Matthieu

Sí señor.

Capítulo X Fundamentos de la Eficiencia Personal 2

Cuando encuentras personas que son compatibles, son muy divertidas. La vida es genial. Todos estos otros problemas que tenemos, que la vida no es genial es porque las personas no son compatibles, no están hechas el uno para el otro. Vamos a tocar ese tema y estoy seguro de que te va a gustar mucho.

El concepto de poder. ¿Recuérdalo? **Poder**. Hay un poder de definición. Es "hacer lo que estás haciendo, cuando lo estás haciendo". Le saqué una foto. Somos nosotros, esta es nuestra atención y estamos enfocados en nuestra tarea. Si tienes toda tu atención en algo, lo lograrás y descubrirás las formas de hacerlo.

Esto es lo que hacemos sin saberlo o tal vez sin querer. Somos nosotros. Ponemos nuestra atención en la tarea, pero nuestra mente está en otro lugar. Entonces, notas que la flecha es más delgada. Bueno, es porque eres más débil. Esos en realidad se llaman distracciones. Más distracciones y nunca haces nada. **Multitarea**, lo llamo por su nombre práctico, **idiota**, el acto de una persona que no sabe cómo hacer las cosas bien.

Probé esta idea en mis centros de telemercadeo, porque un entrenador quería que yo fuera multitarea. Le dije: "No, esto no puede ser". Entonces, lo probé. Usted sabe que el tipo que realmente hace el primero, que hace las cosas de uno en uno, es 3 veces más rápido que la persona que realizó el trabajo multitarea. Estaba impresionado. Fue muy simple. Fue fascinante ver el trabajo realizado en ambos sentidos. El tipo multitarea era tan débil en comparación con el tipo que acaba de concentrarse.

Hay un dicho: "Divide y vencerás". Bueno, cuando te divides, debilitas al grupo. Cuando divide su atención, debilita su poder para hacer que las cosas funcionen.

¿Recuerdas cuando hablamos de las unidades de atención, las canicas? La escena ideal sería tener el 100% de mi atención en lo que estoy haciendo. Si puedo manejar eso, mi conciencia aumenta, porque la conciencia se basa en unidades de atención. Mi capacidad para hacer cosas, mi memoria, el poder que tengo, es lo mejor que tengo. Eficiencia, salud, ética y orden, hablamos de esas cosas. Esos se basan únicamente en la cantidad de atención que tiene disponible.

Si haces múltiples tareas, te debilitas. ¿Por qué hacer eso? Es mentira. ¿Recuerdas la memoria en una computadora? Si tiene varias ventanas abiertas, es posible que no tenga suficientes disponibles para ejecutar el programa que está intentando usar. Te debilitas extendiéndote por todas partes.

Entonces, presta atención. Usted maneja a la persona a la que sirve mientras habla con ellos o se desconecta de esa persona. Las personas a veces son una gran distracción y no están mejorando. Si mantienes a esa persona allí y esa persona no mejora, debes deshacerte de ella. Si es tu mamá, tu papá, realmente no importa. Te están matando. Según este concepto básico, están destruyendo tu vida, y tienes todos estos datos emocionales, todos los conceptos falsos e ideas de amor, que básicamente te están destruyendo porque estás pensando en eso.

Tengo hermanos que no eran de mi madre y son mis grandes amigos. Hermanos, pero no crecimos juntos. Tengo hermanos con los que no he hablado en 40 años. No los necesito. No compartimos los mismos propósitos y objetivos. ¿Por qué tenerlos? Estas son personas que conocí. Érase una vez éramos hermanos y hermanas, pero tomamos caminos diferentes. Está bien. Tengo nuevos hermanos. Tengo personas a las que he entrenado que cuando los miro, creo que estos son mis hijos o hijas. Nos estamos ayudando, así que esa es mi familia. Familia proviene del latín "Familia", que significa todas las personas que viven en la misma casa. No es una relación genética. Se trata de espacio compartido, propósitos y objetivos. Pero se basa en estos datos, tengo una vida buena y en constante mejora.

¿Cuál es el propósito de la vida, chicos? Lo descubres de la forma que quieras, pero lo descubrí a mi manera y estoy aquí para evolucionar. No estoy aquí para casarme, hacer amigos o ganar dinero. Estoy aquí para evolucionar. Estoy aquí para crear relaciones para que podamos ayudarnos mutuamente a evolucionar. Mis hijas me ayudan. Yo los ayudo. De eso se trata realmente. Mi esposa, amo a mi esposa, más que nunca, pero debido a que nos alineamos con este objetivo, nos alineamos con el propósito de nuestro matrimonio. Nos ayudamos mutuamente a evolucionar. Lo enderecé en mi cabeza por mi cuenta, y lo enderecé con mi vida, en general.

¿Por qué estoy con ustedes chicos? ¿Por qué estoy con Don? ¿Por qué querría ayudar a Don? Quiero ayudarlo, él me ayuda y yo lo ayudo. Puedo ayudar a muchas otras personas. ¿Tú entiendes? Es bastante simple. No es porque sea un gringo que se preocupa por lo que hace. Podría ser jamaicano. No me importa. Todavía diría: "Oye, trabajemos juntos. Hagamos que algo suceda. Ayudemos a otras personas". Por eso, porque al ayudar a las personas a evolucionar, también nos ayudan a evolucionar. Es realmente increíble.

Tenemos esta palabra, compatibilidad. Presta mucha atención a cómo funciona esto. Si lo busca en el diccionario, encontrará que es la condición en la que dos objetos o dos personas pueden existir juntas sin problemas ni conflictos. Entonces, en ellos están alineamiento. Van por el mismo camino. Van en la misma dirección.

¿Quién debería ser compatible contigo? Pregúntese: "¿Tengo amigos?" Si son amigos, eso significa que son compatibles. Si no lo son, no son amigos, son oponentes. Quieren destruirte, desviarte. ¿Tienes hermanos? ¿Hermanos hermanas? ¿Qué tal tu papá y tu mamá? Mientras tu mamá y tu papá sigan tu propósito, ellos son tu mamá y tu papá. Si no lo están, no se supone que estén en tu alianza. No me importa si es tu madre. Realmente no me importa. Vas a pasar toda tu vida sin admitir y siempre cubriendo a tu peor enemigo. Podría ser tu mamá o tu papá. He visto que la vida de muchas personas se arruina completamente por sus padres. Es sorprendente que se queden, "Sigo siendo tu madre". No me importa. No me importa. Es solo un justificador para destruirte. He visto los peores juegos entre hermanos, hermanas, madres e hijas. Es simplemente increíble.

Compañeros. Cualquier tipo de amigo, cualquier tipo de pareja, novio, novias, empleados. Si no se alinean con el propósito de la organización, ¿por qué están allí? Tienen que ser compatibles. Compañeros de negocio. No tengo socios comerciales que van a la izquierda cuando yo voy a la derecha.

¿Qué tal esto? Clientes. Si no están allí para eso, deshazte de ellos. Si te dan problemas, deshazte de ellos. Encuentra la manera de ganar más dinero sin ellos. ¿Está bien? Socios, cualquier tipo de socios, no solo negocios. Hay socios en la escuela, socios en el equipo de fútbol.

Hay una excepción a esta regla, a esa definición, "la condición en la que dos objetos o personas pueden existir juntas, sin problemas ni conflictos". Bueno, cambiémoslo un poco. Si tienes un juego en tu vida con alguien, sería como dos gallos, dos gallos de pelea. Están allí. Son compatibles porque quieren destruirse el uno al otro, y comenzaron un juego. No puedes poner un peso pesado con un peso welter o un peso pluma. Están allí para dejarles boquiabiertos, por lo que tienen que ser compatibles.

Esto significa que, si tienes un imbécil en tu alianza que está destruyendo tu vida, debes ser compatible con él. Debes estar tratando de destruir el suyo y él está tratando de destruir el tuyo. Por eso lo guardas, porque amas ese juego. He visto hombres y mujeres casados el uno con el otro pasando por el infierno. Nunca se dejan porque eso es lo que quieren hacer.

Entonces, o lo manejas para el alineamiento, o te desconectas, o juegas el juego de guerra. ¿Entiendes eso? Si esa persona todavía está en tu alianza después de que te lo dije, ese es tu juego, y espero que te apuñalen, y puedas apuñalarlos de vuelta, y atornillarlos, y puedan atornillarte, y espero lo mejor para ti, para ambos. Espero que lo disfruten.

Todo lo que sé es que la vida empeora cuando juegas estos juegos de mierda. Nadie gana en esos juegos. Nadie. Los juegos son para los pájaros. ¿Quieres hacer una vida mejor? Entonces puedes quitarlo. Esa no es la razón por la que estás aquí. Están aquí para evolucionar, no para degradarse mutuamente y confundirse.

¿Por qué necesitamos tener compatibilidad? Lo necesitamos para esta palabra gigantesca, **eficiencia**. Quieres ser eficiente; quieres producir lo más que puedas con lo que tienes. Analicemos esto. Vea si podemos entender la **eficiencia**.

Tenemos un automóvil, o tenemos una sociedad, o una relación con una mujer, o tiene hijos, o tiene un grupo. Entonces, eres el auto. Vamos a usar un tipo de gas específico, A, o este tipo de mujer, o este tipo de grupo. Si ponemos gasolina A en este automóvil, podríamos obtener 15 millas por galón. Tomemos el gas B. Este es un gas de mayor calidad, un tipo de gas más a propósito. Ahora obtienes 23 millas por galón. Eso es una mejora, pero luego ... Escucha esto ... Incluso encuentras una gasolina de mejor calidad y es hora de gas C, y el rendimiento de tu auto es de 35 millas por galón. ¿Ves la eficiencia?

Hay personas que sacan lo mejor de ti y tú puedes mejorar en esa relación. Algunas personas te inspiran. Algunas personas te motivan más que otras. Entonces, cuando tienes una buena relación, es para un propósito. Es un objetivo de rendimiento en la vida.

La mejor mujer que he podido encontrar en mi vida es mi esposa. Ella es increíble y está creciendo, y yo estoy creciendo.

Mira este auto. Ese eres tú allí. Ya sabemos lo que yo, en esa condición, haría con ese tipo de automóvil. Pero, digamos, pon neumáticos nuevos en ese auto. Eso significa que tomaste un curso, entendiste mejor, tienes mejor autorización. Te has vuelto más brillante, más agudo. Ahora, ese auto con llantas nuevas, con el mismo combustible que me dio a 15 millas por galón, ahora puede darme 20 millas por galón.

El auto no cambió, tú sí. Si lo llevamos al segundo tipo de gas, ahora no obtenemos 23, luego obtenemos 28 millas por galón. El auto no cambió, tú sí. El grupo no cambió, tú sí.

Digamos que cambiamos la transmisión porque estaba resbalando un poco. Transmisión nueva en el auto. Tome el mismo combustible y obtendrá 25 millas por galón. No cambió, tú lo hiciste. Esto también puede suceder en relación. Tu cambias y mejoras tus relaciones.

Sobre mi esposa, dije: "Oh, Dios mío, esta mujer, se siente tan bien". Ella dijo que perdió peso y no dije nada. Ella me preguntó: "¿Te gusto así flaca o antes?"

Y yo respondo: "Mamá, ¿qué te gusta a ti?"

"Me gusta estar flaca".

Está bien, el juego es delgado, pero entre tú y yo, me gusta gordita. Cuanto más gordito, mejor, para mí, pero ya sabes. Pero ella solo necesita ser feliz, y eso está bien. Pero ella no me preguntó, y no voy a decir "Mamá, me gustas más gorda".

"¿Más gorda? ¿Estoy gorda? ¿Dijiste gorda?" Quiero decir, no quiero entrar en eso. He aprendido. A través de los años, aprendí qué decir.

Realizas cambios en ti mismo para ser mejor y, de repente, tu relación con las personas y los autos mejora. Eso es increíble. No cambiaron, tú lo hiciste.

Debes pensar con estos datos. Es una combinación de dos potenciales que hacen un desempeño. No eres solo tú, no es solo ella, sino que ambos crecen. Se alimentan el uno del otro. Ellos se ayudan entre sí. Ese es el propósito de vivir. No se trata de tener dinero, o esto o aquello. Se trata de evolucionar.

Si te enfocas solo en esta idea, todo lo demás encaja. El dinero se resolverá solo. Tendrás propiedades. Toda la riqueza del mundo es tuya, pero estos son los conceptos básicos.

Dime con quién estás y te diré lo rico que serás, o lo pobre que serás, o lo difícil que será la vida. ¿Entiendes eso? Esto es realmente importante para que lo entiendas, porque podrías estar pensando que es suerte. No es. Se trata de entender estas cosas.

En este momento puedo ver en tus caras, y no voy a evaluar por ti, pero es mejor que tu mires a tu vida con esta información, porque en algunas áreas necesitas más compatibilidad. Necesita afinarse y mirar las mejores opciones.

Si la gente no quiere crecer, expandirse, no eres nadie para decirles que lo hagan. Preocúpate por ti mismo, y de repente, como magia, mujeres, hombres, oportunidades, clientes, vienen a ti. Es como un regalo del cielo que sucede cuando cambias.

Concéntrate en ti. Concéntrate en su desempeño. Concéntrate en aprender cosas nuevas para pensar y luego verá cómo está actuando de manera diferente. Tu magnetismo cambiará. Atraerá a personas que son muy diferentes. Llámalo suerte, llámalo Karma. Como quieras llamarlo está bien. Todo lo que quieras. Si cambias, todo tu mundo cambia.

Vivo en mi mundo. Vives en tu propio mundo. No lo sabes, pero lo sabes, y según lo que estás pensando, las cosas cambian. De repente, las personas cambian a tu alrededor, clientes, dinero y relaciones.

Si te preocupa el dinero y lo bueno que serás frente a ellos, no te irá muy bien. Preocúpate por lo bueno que serás frente a ti. ¿Estás orgulloso de ti mismo? No esperes a que alguien te reconozca. Reconócete a ti mismo. Sepa que sabe lo que hace, y ese es el objetivo. Cuando hablas con buena información, con certeza, atraes la atención. Su audiencia, los que son compatibles, aparecerá y se acercarán a usted. Es como una atracción gravitatoria.

Henry Ospitia:

Alejandro, ¿en qué estás pensando hombre? ¿Pensando en tus novias? Oh, Dios mío.

Alex:

No Henry Honestamente, hombre, solo estoy, estoy absorbiendo todo, hombre. Toda la información y el conocimiento, me encanta todo. Sí señor. Eso es, eso es realmente lo que busco.

Henry Ospitia:

Increíble. Muy feliz de escuchar eso.

Henry Ospitia:

¿Mateo?

Matt:

Compatibilidad y eficiencia, eso es con lo que me estoy yendo en este caso.

Henry Ospitia:

Serás bueno en lo que estás haciendo. Recuerde, el 20% de lo que es capacitación, rendimiento y eficiencia es el conocimiento real de su trabajo. El 80% del rendimiento continúa sabiendo cómo aplicar y mantener el trabajo con persistencia. La única forma en que puede hacer eso, si no se distrae con tonterías es entender a las personas y las cosas que le rodean.

Cuantas menos ventanas tenga abiertas, más podrá enfocarse. Entonces, el secreto detrás del secreto de mi actuación siempre ha sido ayudar a mi personal a entender la vida. Realizarán más, y podrán hacer lo que les dije que hicieran mejor.

La idea es pasar por estos cinco módulos que tengo sobre eficiencia personal. Esos son los conceptos básicos. Tendrás muchas cosas que entenderás, y luego entraremos en producción y veremos el rendimiento. Podrás hacerlo.

Nos reuniremos con Don y veremos exactamente qué es lo que quieres hacer. Te daré la reseña sobre cómo hacerlo. Lo perforan un poco dentro de ustedes, y luego yo superviso y comienzan a producir. Ese es realmente el secreto.

Henry Ospitia:

Crystal, háblame, hermosa.

Crystal:

Hola. Es bueno. Me gusta.

Henry Ospitia:

Bueno. ¿Alguna pregunta, comentario?

Crystal:

No, creo que tiene sentido. Siempre lo hace, Henry. Eres bueno en esto.

Diré que somos compatibles en ese pensamiento. Muchas de las cosas que dices, estoy 100% allí contigo. Se trata de hacerlo, aplicarlo y eliminar muchas tonterías. Algunas veces jugamos el juego, y otras no. Si no tienes tiempo para ello, no tienes tiempo para ello y lo cortas. Sabes lo que es bueno para ti en tu mundo, tu vida.

Henry Ospitia:

Ahí tienes.

Crystal:

No tienes tiempo para jugar. Es hora de ocuparse de los negocios.

Henry Ospitia:

Ahí tienes. Me gusta esta mujer, hombre, eso es azúcar moreno para ti, bebé. Azúcar moreno-cubana para ti.

Crystal:

Eres algo serio.

Capítulo XI

Fundamentos de la Eficiencia Personal 3

Eres responsable de lo que piensas y haces. No pienso por ti. Si lo que crees que es real, úsalo. Si no es real, no te preocupes por eso. No tienes que creer nada de lo que tengo que decir.

He estado entrenando personas durante los últimos 30 años. Me han observado qué problema tiene la gente. ¿Por qué no es fácil? ¿Por qué no es agradable aprender y aplicar? ¿Por qué es tan difícil lograr nuestros objetivos? Encontré muchas mentiras que influyen y motivan a las personas. Encontré formas de dificultar la vida de las personas. La gente me ha dicho: "Me haces pensar, me haces la vida un poco más fácil de entender". Hoy vamos a cubrir información que me ha llevado 30 años obtener e investigar. Me ha permitido y le permitirá conocer los pasos que debe seguir alguien para mejorar su vida.

Vamos a cubrir lo que es pensar y el acto de pensar. La idea de eficiencia es aplicar lo que aprendes. El primer objetivo es observar la realidad por ti mismo. Pocas personas realmente ven las cosas de forma independiente. Dicen y hacen cosas que alguien les dijo que dijeran o hicieran. Tienen un hábito. Hacen las cosas automáticamente. Realmente no están observando lo que es verdadero y real. No están usando sus propios ojos y mente. Entonces, es interesante ver que alguien comienza a observar por sí mismo. Él o ella abre un mundo nuevo y diferente. ¿Por qué? Porque él o ella puede observar independientemente sin la mamá o el papá o la verdad y el testimonio de un amigo.

Si no eres otra persona, no deberías pensar con su visión. Piensa con lo que ves y entiendes. Este punto de vista abre una puerta gigantesca para la mejoría. Porque el verdadero aprendizaje solo puede hacerse a partir de lo que has observado. No puedes aprender de lo que alguien más observó. Es por eso por lo que muchas de las fuentes que utilizamos para aprender hacen que la vida sea más difícil de vivir. Debido a que es información incorrecta, es la opinión de otra persona y confiamos en ellos. Pero nunca viste personalmente la verdad o los datos reales. Solo puedes aprender de las cosas que has observado, no de qué otra persona ha observado a menos que sea una fuente muy confiable. Pero aún tienes que demostrarlo por ti mismo. Tiene que ser real para ti. Debe ser de esas cosas que puedes observar para que aprendas. Si está pensando en cosas que aprendió de otra persona y nunca las verificó, descubrirá que no puede pensar y enseñar, sino que solo repite los pensamientos y acciones de otros que no son su verdad y su vida.

Los primeros tres pasos son: observar, aprender y pensar. Actúa en este orden y puedes tomar buenas decisiones. Es doloroso cometer errores porque pensaste con datos que no eran tuyos. Si hubiera sido tu error de lo que habías aprendido, no te molestaría tanto. Es por eso por lo que debe estar abierto a mejorar, expandirse y mejorar. ¿Por qué te molesta tanto cometer un error? Porque los datos que usaste no eran tuyos. Lo copiaste, lo asumiste, no lo consultaste. Tiene que ser real, si no, no lo use para pensar. Es basura.

Cuanto mejor observe, más fácil será seguir los tres pasos, aprender, pensar y decidir. El factor clave es observar por ti mismo. Es por eso por lo que las unidades de atención son vitales. Cuantas más unidades pierdas, más ciego te volverás. No puedes observar, no tienes medios para la visión. Pierdes la vista. Nunca le digo a la gente mis opiniones. Me lo piden y les digo: "Bueno, esto es lo que pienso". Les doy los datos. A veces se desesperan. Dicen: "No me des esos datos". Yo digo: "Bueno, no te voy a dar mi opinión. Te diré lo que veo de los datos. Si quieres pensar que es una opinión, está bien, pero esto es lo que veo. Sé que esto funciona. Entonces, voy a hacer eso. ¿Que ves? Aquí están los datos. Observe con estos datos".

Hay cuatro principios para tener en cuenta para hacer que la vida de alguien cambie. No importa cuán destruida sea la vida.

1. Observa por ti mismo.

2. Nunca invalidar o evaluar o reírse de las opiniones de nadie.
3. Permítete cambiar de opinión.
4. Piensa con los datos que has observado personalmente.

Si alguien observa por su cuenta, aprende de esas observaciones, piensa con esos datos y decide de forma independiente, pero comete un error, está bien. Eso significa que necesita observar más. No es que esté equivocado, es que necesita ser corregido. Necesita hacer mejores observaciones y acciones. Eso es todo.

Déjame dar un ejemplo. Esta es una niña pequeña. Somos nosotros. La niña ve a una persona, pero no sabe quién es. Puede ser mamá, maestra, hermano o hermana. Ella no sabe quién. La gente alrededor de la niña le dice: "Esto es un insecto". Entonces, la niña dice: "Estoy de acuerdo". ¿Por qué? Porque la gente le dijo que era verdad. Más tarde, esta niña ve que muchas personas han dicho eso. Ella recuerda el acuerdo, que es que los parientes son insectos. Es solo un sonido, así que ¿por qué no "insecto" en lugar de "familia"? Es un ejemplo claro y poco probable, pero el punto que estoy tratando de hacer es este: todo lo que sabemos ha sido enseñado y aprendido de otra persona. Todo. Y es un acuerdo. Eso pudo haber sido un error. Fue un acuerdo. Podemos decir: "Dios mío, son horribles". Eso es algo que aprendiste. Si nació en África o China, los insectos no serían "familia" sino "comida". Esas son cosas que aprende que pueden mezclar su capacidad de pensar cuando es contrario a la verdad observada. Puedes pensar que es horrible. Ok, es horrible

Hay algunos videos que puedes ver en Internet de un experimento realizado en la década de 1940 con niños pequeños. Los científicos le dieron una rata a un bebé. El bebé mira a la rata como si no fuera nada. Le dieron un conejito. Lo levanta de las orejas. Entra un perro, no hay problema. No se le ha enseñado nada más que lo que ve. Luego, los científicos toman al mismo bebé y le muestran al perro y en el momento en que el perro entra, golpean una lata. Hacen un sonido fuerte. El niño se asusta. Le muestran la imagen de nuevo, y "bang". Lo hacen con todos los animales. Al día siguiente, le muestran los animales y él les tiene miedo. ¿Por qué? Porque asocia los animales y el sonido. Ahora, el bebé tiene miedo de todo. Entonces, el miedo es algo que te han enseñado. Te han enseñado a preocuparte. Te han enseñado a ser un cobarde. Te han enseñado a ser incompetente.

Todo lo que sabes y cómo te comportas ha sido enseñado. Lo has aprendido y lo has aceptado. Se ha vuelto inconsciente. Entonces, puedes pensar: "Soy un fracaso, soy estúpido. Soy esto y soy aquello ". Un psicólogo o psiquiatra podría decir: "Sí, usted sufre de trastorno por déficit de atención. Te ponen una etiqueta que no es verdadera. Hay muchas etiquetas de problemas de salud que no son ciertas, pero usted está de acuerdo con ellas y comienza a crear realidades falsas. Todo lo que piensas, lo has aprendido. Es un programa.

Debe comenzar a reemplazar ese programa con programas que funcionen, con datos que tengan sentido para usted y que cambien su vida. Estos programas falsos que son como los virus. Se comen toda tu memoria. Son datos que le han dado que lo han frenado. Crees que no puedes hacer cosas. Ese es un programa con un virus. Estás pensando con ese programa. Estás pensando con los datos de otra persona. Te contaré sobre mí. Reprobé sexto grado tres veces, pero me gradué de ser estúpido. Descubrí que nadie me enseñó a aprender. Es por eso por lo que, si digo, "¿Cómo aprendes?" Puede ser que usted responda: "Bueno, ¿leyendo?" Te perdiste la marca, es ridículo. Como no sabes cómo hacerlo, fracasará. Cuando fallas, pensarás que eres estúpido. ¿Ves la configuración? Estás siendo configurado desde el primer día que intentaste aprender.

Mira a la chica mirando la cucaracha aquí. ¿Ella observa y qué hace ella? Ella va al banco de memoria, va al aprendizaje, va a su entrenamiento, va a sus acuerdos y compara lo que ve con lo que le han enseñado. Eso es lo que estás haciendo ahora.

Quizás, piensas: "Bueno, no sé si puedo hacer esto". ¿De dónde sacas todo esto? Está utilizando datos con los que ha sido programado para compararlos con lo que está viendo para comprenderlos. Esto está mal. Está

utilizando datos de experiencia u opinión para observar y comprender una observación actual. Entonces, digamos que esta chica mira un pastel. Lo que vea se basará en los datos sobre los que ha hecho acuerdos. Esto es un pastel, a diferencia de la cucaracha es buena visualmente y sabrá bien. Entonces, lo que piensas determina lo que ves. Determina tus acciones. Me lo voy a comer. No me gusta el pastel. Tiene demasiados carbohidratos y me hará engordar. Compara lo que ve con lo que le han enseñado o experimentado antes. Es posible que tenga respuestas a las preguntas y que pueda tomar nuevas decisiones. Eso es todo lo que es.

Pensar es el acto de observar y comparar lo que ves con lo que has aprendido anteriormente en el pasado para comprender y tomar decisiones sobre algo. Eso es pensar. Entonces, si te pregunto cómo piensas, es como preguntarte qué tipo de naranjas estás exprimiendo para hacer este jugo de naranja. El jugo de naranja es tu vida. Las naranjas son tus ideas que usas para pensar. Aprender es pensar. ¿Qué pasa si no sabes cómo elegir las naranjas adecuadas? ¿Qué pasa si ni siquiera sabes cómo es una naranja? ¿Qué pasa si no sabes la diferencia entre una naranja podrida y una buena naranja o una naranja seca? ¿Alguien le ha enseñado alguna vez a distinguir las tonterías de la verdad, las perlas del plástico o los diamantes y el circonio?

Debe conocer las diferencias en muchas cosas e ideas. Debe aprender cómo filtrar o filtrar datos. Escoges naranjas porque se ven anaranjadas. Así de estúpidos podemos ser. Ese es el tipo de tonterías que aprendemos desde que éramos niños. Cómo pensar, cómo evaluar los datos. Eso es lo que te hace inteligente. Eso es lo que le permitirá tomar datos o rechazarlos. Las naranjas que elijas harán tu jugo de naranja.

Los datos con los que piensa determinan su éxito o fracaso. Por eso se llama la clave de la vida. ¿Te enseñaré cómo elegir los datos, las características de las naranjas buenas, exprimibles, deliciosas, jugosas y dulces? Te volverás extremadamente inteligente. Hay un dicho humorístico que dice: "Si alguien dice: "No me gusta ese tipo aquí ". Yo digo, "¿por qué?" Él responde: "Porque me robó a mi esposa". Respondo: "Oh, él te robó a tu esposa. Espera un minuto, ¿cómo que robó a tu esposa? Él explica: "Porque él se fue a mis espaldas y habló con ella y ella me engañó y me dejó, y él se llevó a mi esposa". Respondo: "Estás bromeando. Entonces, ¿estás tratando de decirme que tenías una esposa que podría ser robada? Eso significa que tenías una esposa barata. "Bueno", dijo, "ella me mintió, me engañó. Me engañó". Le dije: "Entonces, ¿eres engañoso? ¿Cómo pueden engañarte a menos que seas estúpido? Te tragas cosas como un idiota porque no puedes distinguir lo que está bien de lo que está mal. Eso es lo que te hace estúpido. No sabes cómo pensar.

¿Estás rodeado de tanta estupidez que te quita la vida? Detente. Opera en base a principios sólidos, observar, aprender, pensar y actuar de forma independiente. Elija las naranjas buenas, exprímalas, beba el jugo. ¿Cuándo aprenda cómo hacer esto y expandir su negocio, tener un gran matrimonio, tener buenas relaciones? ¿Por qué no tener todo lo que deseas?

Crystal:

Eso fue muy bueno. Me gusta mucho. No quiero ser abusada. Eso es todo lo que pensaba después de que lo dijeras. Estoy como, no quiero ser engañado, a menos que te dé esa posición y quiero serlo. No quiero ser abusado. Le das a la gente el poder sobre ti. Le das a la gente el poder de fastidiarte y no puedes dárselo. Tener ese conocimiento y pensar con el conocimiento adecuado y tomar las decisiones correctas, eso puede hacerte o quebrarte.

Henry:

Correcto.

Crystal:

Entonces nos estás dando oro. Es muy bueno. Espero con interés estos entrenamientos. Sigo aprendiendo más y realmente lo aprecio. Es algo que puedes aplicar a todo. Quiero decir, como dijiste, trabajo, carrera, negocios, universidad, relaciones, tu dieta, cualquier cosa. Es cierto que muchos de los conceptos básicos para esto son las

unidades de atención y dónde está su mente, dónde está su enfoque. No puedes estar en todas partes al mismo tiempo.

Henry:

De nada. Bueno. Alex, adelante.

Alex:

Sí señor. Creo que Crystal realmente lo golpeó en la cabeza. Quiero decir, para ser honesto contigo, siempre estoy tratando de llamar mi atención y solo enfocarme en la tarea en cuestión y en lo que sea necesario para mantenerlo en movimiento.

Henry:

Hermoso. Hermoso. Muy bien. Muy bien Alex. Muy bien, adelante Matt.

Matthieu:

Si Henry. Tomo todo lo que dices en serio. Incluso cuando hemos hablado con los consultorios médicos, se nos enseña más de lo que se habla. Estamos construyendo los dos allí. Cada aspecto de lo que nos ha enseñado hasta ahora se está implementando y aplicando. Cosas que nunca pensamos provienen de tu sabiduría porque la has vivido durante 35 años. Verlo funcionar para usted es lo que me impulsa a implementar lo que usted dice.

Capítulo XII

Fundamental de Eficiencia Personal 4

Hacer el trabajo simple es fácil, pero a menudo es difícil entender cómo se hace. Por lo general, las personas están previamente organizadas, acordadas, preprogramadas para no comprender la simplicidad al crear orden y realizar tareas, pero ese comportamiento aprendido se puede superar. Las mentiras hacen las cosas difíciles. Cada vez que ve un trabajo que debe esforzarse para hacer, generalmente tiene mentiras dentro o dentro del tema. Las mentiras destruyen el orden. Elimina las mentiras y el trabajo se vuelve más fácil.

Los maestros luchan por encontrar estudiantes para enseñar nuevas ideas y acciones si el estudiante está lleno de información falsa. El alumno tendrá dificultades para comprender tanto el trabajo como las relaciones. La verdad es simple. Tenemos ejemplos que te ayudarán a pensar y luego puedes decirme qué piensas sobre ellos.

Hemos hablado sobre los pasos a seguir cuando queremos evolucionar o expandirnos. Debemos poder observar por nuestra cuenta y no observar con los ojos y los datos de otra persona. Aprendes de lo que observas, no de lo que otros te dicen que vieron.

Si cometes un error no importa. Cuanto mejor observe, mejor podrá seguir los pasos que aumentan su conocimiento. Cuando eres el que está mirando, aprendes más rápido, piensas más rápido, decides mejor y te conviertes en una persona más feliz.

¿Recuerdas el ejemplo de las naranjas? "No quieres recoger las naranjas a menos que sepas que el jugo será dulce". Cometemos muchos errores porque estamos pensando con datos falsos. No solo ciegamente algo porque su "mamá" dijo que era un hecho.

Si logra este cambio en la forma en que aprende, que se considera un "Método Científico", podrá ser quien es, vivir su vida, no la vida de otra persona.

Sabrás exactamente lo que quieres y necesitas. Ese es el objetivo. Puede ser feliz si está viviendo "su vida especial" y no la vida de otra persona basándose en datos falsos. Mire los puntos específicos en los ejemplos para aclarar las cosas.

Hay ciclos de acción en todo lo que comienzas a hacer. Ir al baño. Ese es un ciclo de acción. Limpio haciendo tu cama, ese es un ciclo de acción. Tomando una ducha. Ese es un ciclo de acción. Cada uno tiene un comienzo, una continuación y un final. Cuando haces un ciclo y lo completas, hay una diferencia con respecto a cuando lo dejas incompleto. Si tiene un ciclo de acción incompleto, es algo que comenzó, pero no tuvo la oportunidad de terminarlo y lo debilita y deprime.

Las personas débiles tienen una cantidad increíble de ciclos incompletos. Así es como se vuelven tontos y estúpidos a los ojos de los demás. Sus unidades de atención se han perdido en las tareas fallidas.

Puedo evitar algunos problemas como ese al no iniciar tareas que no puedo terminar, si soy cuidadoso en mis observaciones. Si no tengo tiempo para terminarlo, mejor me voy a la cama. Así es como me mantengo totalmente en el tiempo presente, fuerte, capaz y productivo. Cualquiera puede hacer eso con buen orden a su alrededor.

La programación lo ayudará a retener las unidades de atención. El problema no es lo que queremos hacer, sino que no sabemos cómo programarnos. A veces olvidamos que un día solo tiene 24 horas. Hay que hacer ciertas cosas todos los días solo para mantenerse vivo y saludable: ducharse, comer y dormir. Es posible que no pueda programar esas necesidades de rutina porque cree que algo más es más importante. No es.

Te debilitas porque no haces las cosas correctas, o haces algo y no lo completas. Tu vida necesita ser programada. El trabajo necesita ser programado. Las actividades diarias deben ser programadas. Debes cuidarte a ti mismo. Cuando programa sus necesidades de rutina y luego puede poner todo lo demás en el momento y lugar adecuados. Todo es importante si se hace y estaba en sus planes y programa. La programación incorrecta crea caos y confusión.

Comienzas hoy feliz, todos descansados. Pero a medida que avanza el día, deja ciclos de acción incompletos. Cuanto más largo sea el día, cuanto más dejes las cosas incompletas, más te agotarás. Te abrumas y te cansas.

Dos conceptos para comenzar a programar cualquier cosa en la vida son: planificación estratégica y planificación táctica. Puedes tener una idea general de lo que vas a hacer. Eso se llama planificación estratégica. Siéntate y escríbelo.

Lo siguiente es la planificación táctica. La diferencia entre táctico y estratégico es táctica es hacer los detalles o pasos que se ajusten a su plan estratégico. ¿Quién hace qué, cuándo lo hacen y dónde lo hacen? Si puede hacer un plan estratégico y un plan táctico, descubrirá si puede hacer el proyecto y las tareas, y el tiempo necesario para cada parte del plan. Puede descubrir que la cantidad de ciclos de actividades podría ser menor o mayor de lo que escribió en su diario.

No abandones ninguna otra área de tu vida que te mantenga bien y feliz. Cuando abandonas estos, obtienes el caos. Te atrapa, te quita el aliento, te roba recursos vitales.

Hoy voy a cortar el césped y limpiar el patio trasero. Mira, eso es bastante general, pero no hacerlo evitaría las actividades comerciales que había planeado. Esta rutina tiene pasos a seguir: Obtener mi cortadora de césped y bordeadora, revisar el aceite y el gas, cortar primero los bordes y luego cortar el césped. Podría descubrir que no puedo hacer esto hoy porque la máquina está rota. Debo llevar la máquina para repararla, luego traerla de vuelta, para que no pueda realizar tareas de mantenimiento en el jardín y tenga que reprogramar mi día.

Debemos coordinar nuestras actividades personales y comerciales. Hay pequeñas cosas que hacer, pero no hoy porque no son parte de mi plan estratégico. Mañana se pueden hacer. Póngalos en un plan estratégico y ponga los detalles en el plan táctico.

Comprender la relación entre los planes estratégicos y tácticos. Programe su tiempo para poder ejecutar los planes. Realice las tareas sin sacrificar otras áreas de su vida. Porque si destruyes cualquier otra parte de tu vida, tendrás que repararla más tarde. Hazlo bien la primera vez.

Haz las cosas paso a paso, en un gradiente. Compíte contigo mismo, no con los demás. La competencia con los demás lo distraerá, le quitará unidades de atención. Verá progreso, experimentará calma, ahorrará tiempo y evitará daños a las cosas que está trabajando para reparar o crear. Obtendrá las cosas exactamente como se supone que deben hacerse.

El orden de ejecución que llamo "focalización". El propósito es identificar los pasos que realmente puede hacer dentro del marco de tiempo que ha asignado en su plan táctico. Esto acelerará la finalización de los ciclos de trabajo.

Recuerda, nunca te equivocas. Alguien me preguntó: "¿Qué quieres decir con que nunca te equivocas?" Dije, soy la mejor inspiración que Dios haya hecho. Nunca me equivoco. Soy perfecto. Y él dijo: "¿Puedes explicarme eso?" No, nunca me equivoco. Lo vi pensando: "Oh, bueno, vamos a debatir ahora. ¿Qué quieres decir con que nunca te equivocas? ¿Nunca cometes errores?" Sí, pero siempre puedo ser mejor, más perfecto,

más sorprendente, más yo. Cuando te miras al espejo, no te compares con los demás. Vencerte en tu propio juego, pero debe ser tu juego.

No te abandones, porque eres lo único que tienes. Eres el mejor que ha habido.

Hay una definición que me encanta de una profesión. Es un individuo que hace las cosas bien la primera vez. Eres un profesional. Hazlo bien. No tiene que regresar y repararlo. No se descompone. Solo hazlo bien.

El Proceso de Ventas

Hay muy pocos conceptos básicos sobre los cuales se debe crear todo el mercadeo. Cuando no existen, ves algo turbio con el juego. Por lo general, son impulsados por el dinero, son más materialistas. Están lejos del lado espiritual de las cosas. Realmente no están allí para ayudar a la humanidad. Piensan: "¿Cómo puedo vencerlos?" Podrían decir: "Tenemos que vencerlos antes de que nos ganen". A medida que creces te vuelves más consciente de que el juego "vencerlos" no funciona bien porque todos pierden en ese extremo.

Este es uno de los cinco conceptos básicos de mercadeo para personas mayores que enseño y si consigo que alguien vea este particular, he logrado bastante en esa persona o en esa organización. Y va así, piensa en estas piscinas. Son piscinas interconectadas. Ahora piense en un grifo de agua en la parte superior.

Si abres esa llave, comenzarás a acumular agua en esa primera piscina. Ahora observe que el segundo, tercer, cuarto y quinto grupo están vacíos hasta que el primer grupo se desborde. Si no detiene el grifo, si lo mantiene abierto, comenzará a tener agua en la segunda piscina. Observe también que las piscinas tercera, cuarta y quinta no tienen agua hasta que la anterior se desborda. Ahora, lo que regula la cantidad de agua en la segunda piscina es el hecho de que mantendrá esa llave que llena la primera piscina abierta. Si está abierta, continúa fluyendo el segundo grupo. Si continúa con esto, eventualmente se desbordará al tercer grupo, al cuarto grupo, al quinto grupo. Ahora, la parte más difícil de lograr que alguien entienda es que el control real está en el primer grupo.

Esto suele ser difícil de hacer porque los gerentes no están pensando en las personas, sino en el dinero de los grupos dos a cinco. Si primero piensa en el dinero, hay un problema. Sí, el dinero tiene un lugar y un tiempo para existir, pero no hay forma de llegar al segundo, tercer o cuarto o quinto lugar si no realiza la primera acción vital. Difícil de entender eso. ¿Por qué? Vamos a darle algo de significado. En este primer grupo, el objetivo principal es crear líneas de comunicación y relaciones. Para hacer eso debes dar algo gratis. No te conocen de nadie. El concepto de "gratis" es utilizado por el mercadeo en todas partes, pero generalmente lo detienen. ¿Por qué? Porque comenzaron a ganar dinero al final de sus piscinas. A medida que avanzan, comienzan a ganar dinero. Entonces, como no hay dinero en el primer grupo, se descuida. El verdadero valor de una relación ya no se valora porque no produce ingresos directamente. Pero ya sabes cómo ganar dinero. Continúa creando flujo desde el primer grupo. Nunca se detiene. Líneas de comunicación, relaciones. escuchar a la gente es el secreto para ganar miles de millones. Es el secreto para hacer cualquier cosa en la vida. Pero nos detenemos. ¿Por qué? Porque nos enamoramos del dinero ese es el primer disparate.

Si continuamos a través de ese primer grupo, puede vender un artículo o servicio de boleto de bajo costo. Algo muy fácil. \$ 10, \$ 15, \$ 20. Intentan asimilar esto con el mercadeo en Internet e intentan conseguirlo, pero no le dan importancia porque comienzan a buscar el dinero. Ni siquiera te han conocido y te llevan a través de todo el procedimiento en media hora, una hora y dicen: "No, \$ 9.95, cuatro pagos por año bla, bla, bla, bla". ¿Qué demonios? No te conozco No, están más motivados por el bajo costo. Si continúa realizando su primera acción de líneas de comunicación y relaciones de forma gratuita, continuará fluyendo hacia el bajo costo y eventualmente llegará al costo medio del servicio. Puede poner una segunda y luego obtener el artículo o servicio de alto precio. Si quieres ganar dinero, es mejor que no apagues esa primera campana.

Nunca dejas de encuestar a las personas y de crear relaciones con las personas. Ese es el secreto de todo. Ahora, cuando no podemos visualizar el flujo de esto, es difícil para nosotros hacer eso. Porque tenemos una tendencia a pensar: "¿Dónde está el dinero? Necesitamos pagar el alquiler ". Lo sé, pero no te has dado cuenta de cómo funciona la vida. He conocido personas que son relativamente ignorantes, pero son muy inteligentes porque hacen una fortuna. ¿Cuáles fueron sus principales características? Eran muy sociables. Ellos aman a las personas. Se preocupan por las personas. No estaban motivados por el dinero, pero ganaban dinero.

Lo que he estado haciendo en los últimos 30 años es tomar la construcción de relaciones como primer principio. Enseño a las personas cómo desarrollar el carácter, cómo estudiar, cómo evaluar, cómo llegar a las personas de la mejor manera, de la manera más fácil. La tecnología facilita mi trabajo.

Lo que queremos hacer es establecer un programa de mercadeo inicial. Puede volverse más complejo y grande, pero ahora será solo lo básico. Recopilamos toda la información necesaria, todos los datos necesarios para crear interés en el Patient Doctor Medical Plan y el apoyo a nuevos hospitales y clínicas. Utilizo el plural para hospital y clínica porque el mercadeo exitoso abre nuevos territorios. Créeme. No va a ser solo uno. Sabremos por los datos que reunimos.

Crea interés en las mentes de las personas y continúa creándolo. Cuando encuesta a las personas y hace preguntas como "Escucha, ¿tienes algo para medicamentos recetados?" Pueden decir "no". y puede responder: "Permítame enviárselo. ¿Cuál es su dirección? ¿Tiene más personas con las que podamos hablar sobre esto?" Es un artículo de bajo costo, algo gratis. Podemos mostrarles que no necesitan gastar dinero en este momento. Haces videos, videos realmente cortos, de dos, cuatro, cinco minutos que explican cada paso.

Responda preguntas y la gente lo conocerá y comenzará a llenar el grupo número uno. Continúa llenándolo para desbordarse en el siguiente grupo donde se vende el servicio. Este es el programa básico. Hice los cálculos y para obtener los resultados necesitamos un equipo de cinco personas: cuatro topógrafos y un director de encuestas. Aceleran el proceso de ventas. Además, gastaremos algo de dinero en las redes sociales, como Facebook y Google.

Estas compañías de medios le cobran por día, por área, por zonas. Lo que quieren hacer y lo que queremos que hagan es crear líneas de comunicación y obtener los datos que necesitamos. Sobre la base de esos datos, sabremos qué ofrecer de forma gratuita y cuáles deberían ser los artículos de bajo costo. Luego, las personas comenzarán a unirse a planes que han sido personalizados para ellos en su idioma y cultura. Lo entenderán y recomendarán a sus amigos. Si hacemos estos conceptos básicos, podemos avanzar rápidamente.

No hay manera, podemos evitar este tipo de inicio del negocio del Plan Médico. No son los viejos tiempos, pero eso no significa que no uses teléfonos. Usamos Facebook Usamos Google Usamos YouTube. Usamos correos electrónicos. Usamos WhatsApp. Usamos mensajes de texto y llamamos a las personas. Eso es lo que harán los topógrafos, y el director se asegura de que lo hagan. El director es un oficial de producto. Él o ella se asegura de que el trabajo esté hecho y recopila los datos y números que subyacen a las ventas de los productos y servicios.

El costo mensual del programa de inicio es de \$ 15,000. Incluido con esto, veo algo muy exitoso que debemos seguir haciendo; La capacitación del personal del Patient Doctor Medical Plan. Usamos los videos y libros que hemos producido. Las cosas clave que enseñé a mi personal están en estos materiales y su aplicación es cómo puede dominar el mercado.

Estos métodos se basan en la motivación intrínseca de las personas que han aceptado el propósito del proyecto y el bien que hace para los miembros. Las zanahorias y los palitos simplemente no funcionan. Están motivados por el dinero y manifiestan sus defectos a los miembros potenciales muy rápidamente. Las personas motivadas por el dinero se engañan mutuamente. Se roban el uno al otro. No funciona Las personas producen si pueden

producir. Piensas que si los entrenas, producirán y continuarán produciendo si les das bonificaciones o castigos. Todo lo que haces es apelar a su ego e impulsar su deseo de dinero. Estás presionando sus botones. No ayudan a nadie. En cambio, debes despertarlos y hacerles entender la vida.

Cuando la producción disminuye, no es que las personas necesiten volver a capacitarse, sino que su atención se centraba en otra área de su vida, sus problemas familiares, sus malos hábitos o enfermedades. Darles un bono o castigo no funciona. Tienen problemas con la vida, lo que significa que todo lo que no sea el trabajo los afecta. Es por eso por lo que las estadísticas bajaron.

La gente no sabe aprender. Una vez que les enseñas a aprender, ganan autoestima. Fallé sexto grado tres veces. Me gradué de la estupidez. Descubrí que nadie me había enseñado a aprender. ¿Por qué? Bueno, porque nunca me lo básico. Cuando finalmente entendí lo básico, comencé a mostrarles a los maestros que podía pensar y tomar decisiones. Cambié. Los estudiantes cambiarán. Dejarán de ser vulnerables a la estupidez en el mundo exterior.

Todos necesitan aprender cómo manejar su vida, sus hijos, sus esposos o esposas, sus negocios. Una vez que les muestra a las personas cómo tomar decisiones basadas en los datos que recopilan y el sentido de esta, las personas se vuelven más inteligentes y capaces.

Capítulo XIII

Fundamental de Eficiencia Personal 5

Cuando obtienes información nueva, las cosas cambian en tu vida porque las ves de manera diferente. Nadie tiene que decirte las diferencias. Solo las ves. Donde había un agujero, ya no hay un agujero. Donde estaba bonito y pavimentado, de repente, hay un agujero. Ves cosas que nunca viste antes.

Debes obtener los datos correctos. Una mejor información le permite pensar y tomar sus propias decisiones. El resultado de la falta de programación es que haces las cosas de forma incompleta y pierdes unidades de atención. Te quedas atrapado. Puedes mantenerte en lo que estás haciendo, pero cuando eso suceda, no te sentirás bien. Te sentirás agobiado. Pensarás que la vida te está persiguiendo. Estarás debilitado. Cuando eres fuerte y saludable, tu atención está ahí, nadie puede detenerte. Cuando se sienta débil, debe verificar cuántos ciclos de trabajo incompletos tiene. Descubres una larga lista de ellos. Cubrimos dos conceptos en el último capítulo: Planificación estratégica y táctica, que son ideas generales. Ahora, examinaremos quién participará y cómo se harán los detalles de los planes.

El panorama general es la planificación estratégica. La planificación táctica es más detallada; quién hace qué, cuándo, dónde y cómo se supone que debe hacerse. El propósito de la planificación es permitirle hacerlo de la mejor manera, paso a paso, como en la ciencia. Por eso se llama eficiencia. El logro de sus metas no importa cuán grande o pequeño sea, depende de que las actividades estén alineadas y organizadas adecuadamente. El subtítulo de eficiencia es la alineación. Si se necesitan personas para ayudar con el trabajo, deben alinearse con sus metas o ayudarán a evitar que complete los ciclos requeridos en sus planes.

Sé amigo de quienes van por tu camino. Deben coincidir con tu personaje, tu forma de planificar y trabajar. Los amigos se alinean con tus propósitos y metas. Si no se alinean, no hay razón para tener amistades con ellos. La vida tiene propósitos continuos y si las personas tienen un propósito diferente al tuyo, no hay razón para asociarse. Tengo muy pequeños amigos, muy pequeños amigos, y usted dice: "Bueno, ¿por qué?" Tengo una meta bastante única en mi vida. No tengo muchos amigos, pero muchos conocidos, muchas personas que me conocen, pero estoy muy aislado. Estoy enfocado en mis propósitos y metas, por lo que las personas que no están alineadas, rara vez están conmigo. No soy social.

Si te alineas con mis metas, eres bienvenido. Si no lo haces, no tengo nada que ver contigo. Los familiares vienen una vez al año. No importa. Los visitantes de mi casa son personas que están alineadas con mis metas y propósitos. Otros no están invitados. Vivo una vida sana y rica porque he podido pensar con esta información. ¿Por qué te tengo en mi línea? ¿Cuál es el propósito? Una meta no es algo que usted decida, que milagrosamente se cumple solo porque decidió que lo haría. El logro de una meta requiere que ciertas acciones se lleven a cabo en el mundo real, lo que afecta algún cambio para mejor.

Establezca una meta y enfóquese en ella y siga los pasos para hacerlo. Las metas no deciden sus logros futuros y pasados no aseguran el logro de las nuevas metas que establezca. La mayoría de las personas que establecen metas no las cumplen. Pregúntese: "¿Por qué tener metas y propósitos si no está progresando para obtener lo que quiere?" La respuesta es que quizás no sepa lo que quiere. Eso es lo que vamos a cubrir hoy. Puede estar trabajando hacia una meta y descubrir que sus acciones no crean progreso hacia adelante. Esto ocurre no solo para un individuo, sino también para organizaciones y gobiernos.

Puede ser el resultado de que los planes, acciones y otros factores no estén alineados entre los actores para lograr la meta. Cada persona que he visto que lucha en la vida tiene su atención en algo que no va a avanzar en su meta o satisfacer sus propósitos. Es un gran error. Es un cubo con fugas.

Corté, por un cierto tiempo, a mi papá y mamá. No pude ayudarlos. Ellos dijeron: "Pero tú eres mi hijo". *Bien, me alegro de ser tu hijo y me alegra que seas mi papá, pero no tenemos nada en común. Antes, teníamos algunas cosas en común y teníamos una relación cercana, más o menos.* No existen cosas como tener una relación de trabajo si no tiene nada que ver con un propósito en la vida. Hay personas que he entrenado y son como mis hijos o mis hijas. Me preocupo por ellos. Me agradan. Me gusta lo que están haciendo, y espero con interés sus propósitos. No tienen que estar trabajando conmigo, pero veo que compartimos los mismos propósitos. Quieren ayudar a otros. Si realmente estás ayudando a otros, te ayudaré porque voy a ayudar a esas personas a las que ayudas, a través de ti. Es por eso por lo que las personas tienen que alinearse con mi propósito de no alinearse con otros que no comparten sus metas y propósitos. Este mundo es lo suficientemente grande para todos. Si las metas y los propósitos no se alinean, entonces deje que esas personas jueguen su juego en otro lugar.

Las metas son a largo plazo y sin objetivos. Implican una acción intencional dirigida a lograr las metas que se planificaron. El río Amazonas está en América del Sur. Es uno de los ríos más anchos y largos del mundo. En el mapa que se muestra, comienza allí, observa cómo caen todos estos ríos y crea este río más grande llamado Amazonas, el grande y grueso. Ahora piense en esto, cuando piense en la palabra meta. La meta del río Amazonas o del agua que cae en el río Amazonas y fluye hasta el Océano Atlántico es alcanzar y caer en el Océano Atlántico.

Piensa en tu vida. ¿Vas a pasar por todas estas experiencias y todas estas relaciones y al final de esta vida vas a terminar dónde? Déjame contarte mis experiencias hasta ahora en esta vida. Mi vida cambió por completo cuando me di cuenta de mi meta principal. Por eso he cambiado. Hay una historia de un nieto que juega al Monopolio con su abuela y su abuela siempre le ganaba. Todos los veranos la visitaba, y siempre jugaban Monopolio y la abuela siempre le ganaba. Un verano dijo: "Me va a ir muy bien esta vez". Entonces, aprendió y practicó todo el verano, va a casa de abuela. Él quiere ganarle por primera vez. Él estaba muy feliz. "Abuela, te gané, te fuiste a bancarrota". La abuela dice: "Bien, muy bien hecho, Mijo, muy bien hecho. Ahora ve y ponlo de nuevo en la caja ". Ahora se detiene. Dice: "¿Por qué estás tan feliz, abuela?" "Ella tiene una pequeña sonrisa en su rostro mientras vuelven a poner las piezas del juego en la caja. Luego jugaron otra vez. Él le gana de nuevo. Ella dijo: "Bien, ahora pon todo de nuevo en la caja". El noto que ella estaba tratando de decirle que lo volviera a poner en la caja. Entonces, dijo: "Abuela, te siento intenta de decirme algo cuando dices que lo vuelva a poner en la caja ". Ella dice: " Sí, todo lo que hacemos en la vida, el glamur, los juegos, esto y aquello, lo tienes, pero al final del camino, todo entra en la caja, incluido tu cuerpo ". Él dice: " Al igual que el monopolio ". Ella dice: " El valor de esto es lo que has hecho con tu tiempo en la vida. ¿Qué has hecho? ¿A quién has ayudado? ¿A quién le diste vida? ¿Cuánto has crecido? ¿Cuánto has evolucionado? Porque al final del camino eso es lo único que cuenta. Nada de lo que has ganado o poseído cuenta mucho. Fue entonces cuando me di cuenta de que mi principal meta en la vida era evolucionar, convertirme en un mejor yo. Empecé a descubrir quién era realmente y que las interacciones con los demás me afectan de manera positiva o negativa.

Me hice muy consciente, muy consciente de quién tengo en mis líneas de comunicación, quién me ayuda a lograr esa meta o no. Ayudaré a las personas a alcanzar sus metas en la vida. No se trata de casarse o tener hijos. No se trata de tener dinero. No se trata de tener un auto. Se trata de evolucionar como un ser humano, como un ser en sí mismo. Cualquier cosa que me haga perder mi tiempo no es de interés. Mi meta principal cambió todo. Mi meta siempre es ser mejor, ser más consciente. ¿A cuántas personas más puedo ayudar? ¿Qué cosas mejores puedo hacer? Cada vez que hago algo productivo para alguien, crezco, me vuelvo mejor. Cada vez que le hago algo malo a alguien o miento o hago trampa, no crezco, me hago más pequeño. Ese no es el camino que quiero. Entonces, cambié mi forma de ser con las mujeres, con los niños, con el trabajo, con los compañeros. Todo lo que hago tiene que ser medido por eso.

Volviendo al Amazonas, no importa cuántos otros ríos caigan en el Amazonas y no importa lo que haga a través de América del Sur, su objetivo principal es llegar al Océano Atlántico. Permítanme usar algunos otros

ejemplos. Tenemos metas y propósitos. Un propósito es un objetivo menor que se aplica a actividades o temas específicos. Es una ruta de supervivencia elegida por un individuo o una especie para lograr su meta final. He tenido relaciones con personas como el río Amazonas ha tenido con otras corrientes. El río Amazonas fluye y de los bienes que transporta alimenta a las tribus de indios que viven junto a sus orillas.

Capturan peces gigantes en el Amazonas. Alimenta a las personas. Ayuda a las personas. Ayuda a los animales. Da vida a enormes anacondas, pumas, tigres y pirañas; Todo tipo de animales y personas viven del Amazonas. Bueno, su objetivo principal, que es el Océano Atlántico, hace todas estas cosas también. Adivina qué, a medida que avanzas en la vida, le haces cosas a las personas, haces cosas por las personas, pero lo que te hace mejor y más grande y más tu es tener una meta y propósitos importantes como casarse, tener hijos y amigos que alinean con la meta principal.

Te casas con alguien que te ayuda a crecer y que puedes ayudarlo a crecer. Debe haber una alineación entre usted y su pareja. Si no, es arena movediza. No quieres tener ese tipo de relación. De lo que estoy hablando es de algo llamado "política". ¿Cómo vas a hacer esto? ¿Cómo va a avanzar hacia la vida, crear otros propósitos, ayudar a las personas, casarse, tener hijos? La política es esta; tener verdades o hechos a largo plazo y pensar con esos datos.

Las verdades o hechos a largo plazo no están sujetos a cambios expresos en las reglas. No es una guía operativa. Piense en la política como una receta. Así es como se hace un batido. Así es como se hace una paella. Establezca su meta, vea todos los otros propósitos que tendrá a medida que avanza hacia su meta.

No aprenderá la política a menos que establezca su meta. ¿Cuál es la verdadera razón por la que existes? Las personas a veces se confunden, no por otra cosa sino porque no pueden resolver las cosas: ¿por qué están aquí?

Digamos que en unos meses ya no nos vemos. He hecho algo en ti. Te hice más capaz y cualquier cosa que cambies en la vida de las personas, lo hice a través de ti. Eso me enriquece. De eso se trata. No se trata de nada más. Cambiarás, Crystal, más y más, y tratarás mejor a tus hijos y tus cambios se verán afectados. Y esos niños, tus hijos tendrán amigos y familiares. Ellos cambiarán porque tú cambiaste, porque yo te cambié a ti. ¿Ves cómo funciona realmente?

Si tiene los datos que tengo, tiene el deber de encontrar personas que realmente lo merezcan. Tú les enseñas. No se trata de dinero. No se trata de contratos. No se trata de eso. Enséñeles, comparta la sabiduría y se enriquecerá mucho porque lo hace. Esa es la meta. Ahora, quiero que veas por qué estás aquí. ¿Por qué existes? ¿Qué va a pasar al final de este juego de Monopolio llamado vida? Cuando todo este dicho y hecho, ¿qué hay de ti? ¿Evolucionaste o eres el mismo que empezaste o algo peor?

Tienes que hacer las preguntas y responderlas. Lo que dices es verdad. Si cambias de opinión, entonces hay otra verdad. Nadie te va a decir eso.

Estoy aquí para evolucionar con todas estas experiencias. Ser padre, esposo, amigo y maestro. Necesito ser un mejor yo. Deshacerme de toda la basura que recogí cuando era un niño pequeño y convertirme más en lo que realmente soy. La única forma en que puedes ser feliz es cuando eres feliz contigo mismo. Cuando realmente estás en buena comunicación contigo mismo. Debes agradarte a ti mismo. Dios mío, se siente tan bien. Es asombroso.

Estar con usted mismo, solo es increíble. Por las mañanas, te daré un ejemplo. Me levanto por la mañana a las 5:30. Voy a la sala de teatro y veo una pequeña película o algo o voy a mi sala. Tiene una gran pared de vidrio que da al patio que da a un lago. Me siento ahí. A veces veo salir el sol. Me siento allí solo bebiendo mi agua, porque bebo agua cada vez que me levanto. Estoy por una hora con mi mejor amigo, yo. Yo planeo el día. A

veces vuelvo a dormir. Soy mi propio jefe. No me importa ¿Sabes a lo que me refiero? Es el mejor momento de los días cuando estoy solo. ¿Crees que era así cuando era más joven? No. Por eso necesitaba amigos, amigos para beber, porque si no tuviera a otros, encontraría que estaba conmigo mismo y que yo mismo no me caía muy bien. Entonces, descubrí, que yo existo para mí. También a los demás. Empecé a entender quién era y a aceptar mis errores, mis estupideces.

Comencé a agradarme poco a poco hasta que me dije a mí mismo: "Realmente me agrada este chico". ¿Quieres saber quién es mi mejor amigo? ¿Sabes a quién amo más? Esa cantidad de amor es lo que puedo ofrecer a otras personas. Siempre ha estado ahí, y lo tenía todo al revés. Pensé que tenía que amar a mi esposa y a mis hijos. No. Lo que tengo para mí es lo que puedo compartir. No tengo nada para nadie excepto lo que tengo para mí. Recuérdalo. Y todo comienza por descubrir exactamente quién eres y hacerlo realidad. ¿A dónde vas? ¿Dónde está tu océano atlántico?

Matt: Lo que tomé de este fue alinearme en una organización adecuada que lleva al propósito, que luego lleva a tus logros y metas.

Henry: Lo tienes.

Matt:

He reunido eso y siempre puedo pensar con esta información porque, aprendí de alguien que ha tenido esta experiencia y que ya vivió una larga vida que cambió.

Henry:

Eso es. No hay nada más, hombre. Algún día, si continúas este camino, Matt, encontrarás al ser humano más increíble que jamás hayas visto. Ese serás tú. No me gusta discutir sobre puntos de vista religiosos, pero veo que hay puntos de vista más fuertes y de mayor calidad porque los datos recopilados, como las naranjas con los jugos dulces, es allí donde eventualmente encontrarás a Dios.

Un chico, una persona me dijo en una iglesia: "Bueno, al final del camino encontrarás a Dios". Y yo dije: "Está bien". Y dijeron: "¿Qué crees que vas a encontrar?" Y dije: "Al final del camino, mi camino, voy a encontrar el ser más asombroso que haya existido". "¿De Verdad?" Él pensó que era Dios. Le dije: "Y ese soy yo". "¿Qué hay de Dios?" Dije: "Lo sorprendente de mí es lo que Dios creó. Entonces, cuando me veo, veo la creación más increíble de Dios, yo". Y el tipo tartamudeó. Entonces, cuando la gente me pregunta, ¿adivina lo que veo en el espejo? Lo tienes. Míralo. Cuanto más aprecias quién eres, más increíble eres, más orgulloso estás, más ves a Dios. Es algo personal.

Alex:

Básicamente estoy en el mismo bote que Matt. Siempre disfruto de la iluminación y aprender cosas nuevas y siempre es un placer hablar contigo y absorber lo que has pasado y lo que tienes para ofrecer. Es genial.

Crystal:

Guau. Creo que este es uno de los cursos más cortos. Uno de los entrenamientos más cortos y creo que lo tengo. Quiero decir que siempre saco mucho provecho, pero he estado sentada aquí pensando, ¿dónde estabas cuando tenía 14 años? Te necesitaba cuando tenía 14 años. Quiero decir que estas son cosas que he aprendido, aprecio todo lo que dices. ¿Quién vas a ser, quién evolucionarás para ser, quién eres ahora, con quién andas, tus amigos? Estas son cosas que le hablan a mi corazón, lo que dijiste son verdaderas creencias mías, pero aprendí esto, a través de algunas cosas difíciles. Aprendí estas cosas golpeándome la cabeza una y otra vez. Quiero decir, ahora tengo 36 años y todavía estoy aprendiendo. Si hubiera escuchado estas cosas en mi adolescencia, probablemente habría progresado y habría estado en otro lugar. Pero todo está bien. Todo está bien porque donde estoy ahora realmente me ha convertido en la persona que soy y siempre puedo ser mejor.

Henry:

El potencial que tienes de ser mejor valdrá cualquier dolor que hayas sufrido, porque vas a correr a una velocidad más alta, más revoluciones por minuto. Nunca perdiste tu tiempo. Todo lo que debes hacer es mejor. Simplemente continúe obteniendo los datos y piense y verá lo que quiero decir.

Crystal:

Sí exactamente. Lo estoy absorbiendo. Hay tanto en lo poco que dijiste, y realmente lo aprecio.

Henry:

Muy bien. Muy bien.

Attachment 7
Amended Articles of Incorporation of
The Order of Love, Peace, Truth, Tolerance, and Cooperation (TOLPTTC),
DBA, Tomorrow's Bread Today (TBT) and Patient Doctor Medical Plan (PDMP)
Date: 6-15-2020

Charter Number 01326463-01

Tax ID # 76-0446925 Tax Exempt 501(a) (1)
under Section 501(c) 3 of federal income tax code

Extract:Exemption Letter from Department of Treasury

DLN 1705300903707

Contact Person: D.A. Downing

Contact Telephone Number: (513) 684-3957

Date of determination March 10, 1997

“Dear Applicant:

Based on information supplied, and assuming your operations will be as stated in your application for recognition of exemption, we have determined you are exempt from federal income tax under section 501(a) of the Internal Revenue Code as an organization described in section 501(c) (3)....We have further determined that you are not a private foundation within the meaning of section 509(a) of the Code, because you are an organization described in sections 509(a) (1) and 170 (b) (1) (A) (vi). “

We the undersigned natural persons, at least three of whom are of the age of eighteen years or more, acting as incorporators of a corporation under the Texas Non-Profit Corporation Act, do hereby adopt the following Articles of Incorporation for such corporation.

Article One

The name of the corporation is The Order of Love, Peace, Truth, Tolerance, and Cooperation, DBA, Tomorrow's Bread Today (TBT) and Patient Doctor Medical Plan (PDMP).

Article Two

The corporation is a nonprofit corporation.

Article Three

The period of duration is perpetual.

Article Four

The purposes of the corporation are to promote Love and Peace among people through fostering the virtues of Truth, Tolerance, and Cooperation and all lawful business which nonprofit corporations may be incorporated to transact under the Texas Non-Profit Corporation Act. The corporation is organized exclusively for charitable and religious purposes within the meaning of section 509 (A) (1) of the Internal Revenue Code.

Article Five

The address of the registered office is:

921 CR3704B

Splendora, Texas 77372

and the name of the registered agent at that address is:

Donald H. McCormick

Article Six

The number of the Trustees is seven and the name of each Trustee is:

Donald McCormick, BA, DD

Arnold Valenson, MD

Kenneth McCormick

Bret Schulte, JD

Blair Korndorffer, AIA

Jennifer Ramos-McCormick, MPH

Anne Bartell, MOM

Article Seven

Name and Address of the Incorporator is:

Donald H. McCormick

921 CR3704B

Splendora, Texas 77372

Article Eight

No part of the net earnings of the corporation shall inure to the benefit of, or be distributable to, its members, trustees, officers, or other private persons except that the corporation shall be authorized and empowered to pay reasonable compensation for services rendered.

Article Nine

No substantial part of the activities of the corporation shall be the carrying on of propaganda or otherwise attempting to influence legislation and the corporation shall not participate in or intervene (including the publishing or distribution of statements of any political campaign) on behalf of any candidate for public office.

Article Ten

Notwithstanding any other provision of these articles, the corporation shall not carry on any other activities not permitted to be carried on (a) by a corporation exempt from Federal Income Tax under section 509 (A) (1) of the Internal Revenue Code of 1986 (or the corresponding provision of a future United States Internal Revenue Law) or (b) by a corporation, contributions to which are deductible under section 170 (c) (2) of the Internal Revenue Code of 1986 (or the corresponding provision of any future United States Internal Revenue Law).

Article Eleven

Upon the dissolution of the corporation, the Board of Trustees shall, after paying or making provision for payment of all the liabilities of the corporation, dispose of all assets of the corporation exclusively for the purposes of the corporation in such a manner, or to such organization or organizations organized and operated exclusively for charitable, educational, religious, medical or scientific purposes as shall at the time qualify as an exempt organization or organizations under section 501 (c) (3) or 509 (a) (1) of the Internal Revenue Code of 1986 (or the corresponding provision of any future United States Internal Revenue Law), as the Board of Trustees shall determine. Any such assets not so disposed of shall be disposed of by the Court of Common Pleas of the county in which the principal office of the corporation is then located, exclusively for such purposes or to such organization or organizations, as said court shall determine, which are organized and operated exclusively for such purposes.

Article Twelve

Health Care Facilities (Hospitals and Clinics)

- * TOLPTTC does not let net earnings inure to the benefit of any private shareholder or individual.
 - * TOLPTTC has no activities that consist of carrying on propaganda or otherwise attempting to influence legislation.
 - * TOLPTTC does not participate or intervene in any political campaign on behalf of (or in opposition to) any candidate for public office.
 - * TOLPTTC does not engage, other than as an insubstantial part of its activities, in activities which in themselves are not in furtherance of one or more exempt purposes.
 - * TOLPTTC will dedicate the organization's assets to charitable purposes upon dissolution.
 - * TOLPTTC will for the benefit of the people in the surrounding communities operate a hospital to help in the care and treatment of residents and members.
 - * TOLPTTC will not distribute its net earnings to any private shareholder or individual.
 - * TOLPTTC is to serve the public rather than a private interest of its members.
 - * TOLPTTC is religious, charitable, scientific, and educational.
 - * TOLPTTC promotes health and benefits the community by providing facilities for both care and treatment of sicknesses and injuries.
 - * TOLPTTC also provides members and patients with power to have group health insurance which is inclusive of all residents of the communities they serve regardless of pre-existing conditions or financial means.
- TOLPTTC will:
- * Operate an emergency room open to all, regardless of ability to pay
 - * Maintain a board of directors drawn from the community into its membership
 - * Maintain an open medical staff policy
 - * Provide hospital care for all patients able to pay, including those who pay their bills through public programs such as Medicaid and Medicare
 - * Use surplus funds to improve facilities, equipment, and patient care; and
 - * Use surplus funds to advance medical training, education, and research.
 - * Elect members of the hospital medical or administrative staff or their representatives to serve on the governing body of the hospital which also is composed of members of the community.
 - * Does not allow members of the governing body who are also members or representatives of the medical or administrative staff to participate in the decision-making process where questions of inurement or private benefit to members of the medical or administrative staff arise. However, other areas that are within the particular expertise of the members of the medical staff, such as appropriate medical treatment and medical research or education, may be subject to their unrestricted control.
 - * Refrain from making rules that favor physicians on staff that favor admissions over an open staff that may admit infrequently.
 - * Encourage the building of a medical staff whose skills and abilities lead to better medical outcomes and a scientific approach to medical care and treatment.
 - * Determine that a particular patient is covered by health insurance, governmental program or otherwise has sufficient resources to pay for health care, and the hospital has the available space and can provide the appropriate medical services, the patient if needed will be admitted to the hospital in a nondiscriminatory manner.
 - * Use its surplus funds to improve the quality of patient care, facilities and equipment, and to advance its medical training, education, and research programs to promote the health of the community.

Meeting of the Trustees

Minutes of the Meeting of the Trustees for adoption of the amended Articles was held on June 16th, 2020 at 1PM at 921 CR3704B Splendora, TX 77372. The trustees of The Order of Love Peace Truth Tolerance and Cooperation (**TOLPTTC**) listed in **Article Six** were present by phone and Don McCormick acted as secretary for the meeting. Don McCormick made a motion that the amendment to the Articles be approved and filed with the State and included with the 990 Filing on Schedule 0 as required by the Internal Revenue Service per their instructions via agent Kohn 8667. The motion was seconded by Kenneth McCormick and approved unanimously by the trustees.

The following Resolutions were proposed

by Don McCormick and seconded by Bret Schulte:

Resolution 1

The company, **TOLPTTC**, approves and accepts the payment terms and the donation of values in excess of the payment of the property at 7525 Scyene Rd Dallas Texas and the completion of the terms of that agreement within the date ranges set in the agreement. The proposition was approved Unanimously.

Resolution 2

The company, **TOLPTTC**, approves and accepts that **TOLPTTC** shall pursue financing by New Markets Tax Credits (NMTC) contingent on review and approval of the NMTC term sheet by **TOLPTTC** Board and will accept the funds based on the terms of the agreement from NMTC.

Signature of Don McCormick, Secretary of the Meeting

Rules of Tomorrow's Bread Today (TBT)

ARTICLE I PURPOSES

The purposes of Tomorrow's Bread Today (TBT) is for its members to practice the corporal and spiritual works of mercy within The Organization and in the communities of people in need of cooperation and material help.

ARTICLE II OFFICES

The Organization shall have and continuously maintain in the state named below a registered agent whose office is identical with such registered office and may have other offices within or without the state as the Board of Trustees may from time to time determine.

ARTICLE III MEMBERS

SECTION I. CLASSES OF MEMBERS.

The Organization shall have members of both sexes, married and single, with or without families, in the following classes:

1. Permanent Community Members
2. Novices
3. Volunteers
4. Guests of The Organization

SECTION 2. VOTING RIGHTS.

Each Permanent Community Member shall have one vote.

SECTION 3. TERMINATION OF MEMBERSHIP.

The Board of Trustees of the Organization by affirmative vote of three-quarters (3/4) of all the members of the board may suspend or expel a member for cause after an appropriate hearing.

SECTION 4. RESIGNATION.

Any member may resign by filing a written resignation with the Secretary, but such resignation shall not entitle such member to any property of The Organization and the member shall immediately lose all privileges and rights of The Organization.

SECTION 5. REINSTATEMENT.

Upon written request signed by a former member and filed with the Secretary, the Board of Trustees may, by the affirmative vote of three-quarters of the members of the Board, reinstate such former member to membership in The Organization upon such terms as the Board of Trustees may deem appropriate.

SECTION 6. TRANSFER OF MEMBERSHIP.

Membership in this Organization is not transferable nor assignable.

ARTICLE IV MEETINGS OF MEMBERS

SECTION 1. QUARTERLY MEETINGS.

Upon approval by the Trustees, quarterly meetings of the members of The Organization shall be held to transact business as may come before the meeting, for fellowship, and for improvement of the Organization.

SECTION 2. SPECIAL MEETING.

Special meetings of The Organization may be called by the Board of Trustees.

SECTION 3. PLACE OF MEETING.

The Board of Trustees may designate any place, within the state, as the place of meeting for any quarterly meeting or for any special meeting called by the Board of Trustees. If no designation is made of it the place of meeting shall be the registered office of The Organization or, if additional space is required, some suitably nearby location.

SECTION 4. NOTICE OF MEETINGS.

Written or printed or email notice stating the place, day, and hour of any regular or special meeting of The Organization permanent members shall be delivered, either personally, by mail, or by email to each voting member, not less than fifteen nor more than forty days before the date of such meeting, by or at the direction of the minister, or secretary, or the officers or persons calling the meeting. In all cases, the purpose for which the meeting is called shall be stated in the notice. If mailed, the notice of a meeting shall be deemed delivered when deposited in the United States mail addressed to the member at his address as it appears on the records of The Organization, with postage thereon prepaid.

SECTION 5. INFORMAL ACTION BY MEMBERS.

Upon approval by the Trustees, any action required to be taken at a meeting of the members of The Organization or any other action which may be taken at a meeting, may be taken without a meeting if consent in writing or by email, setting forth the action so taken shall be signed by three-quarters of the permanent members who respond in person or by proxy or by telecommunication with respect to the subject matter thereof.

SECTION 6. PARLIAMENTARY PROCEDURES.

Parliamentary Procedure for all meetings of members, trustees, and committees shall be conducted in accordance with the latest revised edition of Robert's Rules of Organization, unless otherwise inconsistent with these bylaws.

ARTICLE V BOARD OF TRUSTEES

SECTION 1. GENERAL POWERS.

The affairs of The Organization shall be managed by its Board of Trustees.

SECTION 2. NUMBER, TENURE, NOMINATION AND ELECTION.

The number of trustees shall be not less than three nor more than twelve. Each Trustee shall hold office for a term of five years and be eligible for re-election. Trustees shall be nominated by any permanent member of The Organization. Nominations shall be submitted to the Secretary at least ten days prior to the scheduled election of the Trustees. Trustees shall be appointed by a vote of three quarters of the members present in person at a meeting held for that purpose.

SECTION 3. REGULAR MEETINGS.

A regular annual meeting of the Board of Trustees shall be held without other notice than this bylaw. The Board of Trustees may provide by resolution the time and place, within the state, for the holding of additional regular meeting of the Board. Such place may be via an internet video or audio connection between the attendees.

SECTION 4. SPECIAL MEETINGS.

Special meeting of the Board of Trustees may be called by or at the request of the Minister or any Trustee. All special meetings shall state the purpose of the meeting and be held at the registered office of The Organization unless otherwise agreed upon by a majority of the Board of Trustees in attendance at the meeting.

SECTION 5. NOTICE.

Notice of any special meeting of the Board of Trustees and the business to be transacted shall be given at least seven days previously thereto by written notice delivered personally or sent by mail or email to each Trustee at his or her address as shown by the records of The Organization. If notice be given by email, such notice shall be deemed to be delivered when the email is delivered to the last known email address of the member. Any Trustee may waive notice of any meeting. The attendance of a Trustee at any meeting shall constitute a waiver of notice of such meeting, except where a Trustee attends a meeting for the express purpose of objecting to the transaction of any business because the meeting is not lawfully called or convened. The purpose of any special meeting of the board shall be specified in the notice of such meeting.

SECTION 6. QUORUM.

Three-quarters of the Board of Trustees shall constitute a quorum for the transaction of business at any meeting of the board provided that if less than three-quarters of the Trustees are present at said meeting, a majority of the Trustees present may adjourn the meeting from time to time without further notice.

SECTION 7. MANNER OF ACTING.

The act of three-quarters of the Trustees present at a meeting at which a quorum is present shall be the act of the Board of Trustees, except where otherwise provided by law or these rules.

SECTION 8. VACANCIES.

Any vacancy occurring in the Board of Trustees or Officers or any trusteeship to be filled by reason of an increase in the number of directors, shall be filled by the Board of Trustees. If the vacancy occurs due to the resignation, then the Chairman of the Board may appoint a person to fill the vacancy until the Trustees shall next meet and elect a person for the remaining term of his predecessor in office.

SECTION 9. COMPENSATION.

Trustees shall not receive any stated salaries for their services. Each Trustee shall be reimbursed for his or her actual expenses incurred in the attendance of meeting and in the conduct of the business of the Organization and for the support needed as defined by his or her category of membership in the Organization.

ARTICLE VI OFFICERS

SECTION 1. OFFICERS.

The officers of The Organization shall be a Minister, one or more Assistant-Ministers (the number thereof to be determined by the Board of Trustees), a Treasurer, a Secretary or combination thereof, and such other officers as may be elected in accordance with the provisions of this article. The Board of Trustees may elect or appoint such other officers, including one or more Assistant Secretaries and one or more Assistant Treasurers; as it shall deem desirable, such officers to have the authority and perform the duties prescribed, from time to time, by the Board of Trustees. Any two or more offices may be held by the same person, except the offices of Minister and Secretary or Minister and Treasurer.

SECTION 2. ELECTION AND TERM OF OFFICE.

The officers of The Organization shall be elected annually by the Board of Trustees at the regular annual meeting of the Board of Trustees. If the election of officers shall not be held at such meeting, such election shall be held as soon thereafter as conveniently may be. Vacancies may be filled, or new offices created and filled at any meeting of the Board of Trustees. Each officer shall hold office until his successor shall have been duly elected and shall have qualified.

SECTION 3. REMOVAL.

Any officer elected or appointed by the Board of Trustees may be removed by the Board of Trustees whenever in its judgment the best interest of The Organization would be served thereby. Any officer or board member absent from two consecutive regular and/or special board meetings shall be subject to dismissal and replacement.

SECTION 4. VACANCIES.

A vacancy in any office because of death, resignation, removal, disqualification or otherwise, may be filled by the Board of Trustees for the remaining portion of the term.

SECTION 5. MINISTER.

The Minister of The Organization shall be the principal executive officer of the Organization. He or she shall supervise and conduct the affairs of The Organization in such manner as will best accomplish the purposes set forth in the Articles of Incorporation of the Organization. He or she shall preside at all meetings of The Organization members. He or she shall countersign all checks together with the Treasurer.

SECTION 6. ASSISTANT-MINISTER

In the absence of the Minister or in the event of his inability or refusal to act, the Assistant-Minister shall perform the duties of the Minister, and when so acting, shall have all the powers of and be subject to all the restrictions upon the Minister. The Assistant-Minister shall perform such other duties as from time to time may be assigned to him by the Minister or by the Board of Trustees.

SECTION 7. TREASURER.

The Treasurer or Assistant-Treasurer shall have charge and custody of and be responsible for all funds and securities of The Organization; receive and give receipts for moneys received by The Organization from any source whatsoever, and deposit all such moneys in the name of The Organization in such banks, trust companies or other depositories as shall be selected in accordance with the provisions of Article VIII of these rules. The Treasurer or Assistant-Treasurer shall prepare and present quarterly a detailed financial statement of the financial affairs of The Organization.

SECTION 8. SECRETARY.

The Secretary or Assistant-Secretary of The Organization shall keep the minutes of the meetings of the members and of the Board of Trustees in one or more manual or electronic books provided for that purpose; see that all notices are duly given in accordance with the provisions of these bylaws or as required by law; be custodian of the corporate records of The Organization; see that the seal of The Organization, if any, is affixed to all documents, the execution of which on behalf of The Organization under its seal, if any, is duly authorized in accordance with the provisions of these bylaws; keep a register of the post office address and email address of each member which shall be furnished to the Secretary or Assistant-Secretary by such member; and in general perform all duties incident to the office of Secretary and such other duties as from time to time may be assigned to the Secretary or Assistant-Secretary by the Minister or by the Board of Trustees. Assistant or assistants to the elected officers may be made available as necessary upon authorization by the Board of Trustees.

ARTICLE VII COMMITTEES

SECTION 1. EXECUTIVE COMMITTEE.

There shall be an Executive Committee consisting of the Minister, Assistant-Minister, Secretary, Treasurer, and at least two (2) Trustees appointed by the Minister. The Minister shall act as Chairman of the Executive Committee. A majority of the members present shall constitute a quorum. The

Executive Committee shall have the powers of the Board of Trustees between regularly scheduled board meetings with the following exceptions, for which only the full board may act: the change or modification of the state or scope of activities of the Organization; and/or the expenditure of any funds not in the normal course of business operations of The Organization.

SECTION 2. COMMITTEES OF TRUSTEES.

The Board of Trustees, by resolution adopted by a majority of the TRUSTEES in office, may designate one or more committees, each of which shall consist of two or more trustees, which committees, to the extent provided in said resolution, shall have and exercise the authority of the Board of Trustees in the management of The Organization; but the designation of such committees and delegation thereto of authority shall not operate to relieve the Board of Trustees, or any individual trustee, of any responsibility imposed upon it or him by law. The Minister shall be an ex-official member of all committees of trustees.

SECTION 3. OTHER COMMITTEES.

Other committees not having and exercising the authority of the Board of Trustees in the management of The Organization may be designated by a resolution adopted by a majority of the Trustees present at a meeting at which a quorum is present. Except as otherwise provided in such resolution, members of each such committee shall be members of The Organization, and the Minister of the Organization shall appoint the members thereof. Any member thereof may be removed by the person or persons authorized to appoint such member whenever in their judgment the best interests of The Organization will be served by such removal. One member of each committee shall be a Trustee.

SECTION 4. TERM OF OFFICE.

Each member of a committee shall continue as such until the next annual meeting of the members of The Organization, unless the committee shall be sooner terminated, or unless such member is removed from such committee or resigns. A member of any committee shall be eligible for reappointment.

SECTION 5. CHAIRPERSON.

One member of each committee shall be a Chairperson appointed by the Trustee member of that committee.

SECTION 6. VACANCIES.

Vacancies in the membership of any committee may be filled by appointments made in the same manner as provided in the case of original appointments.

SECTION 7. QUORUM.

Unless provided in the resolution of the Board of Trustees designating a committee, three fourths of the whole committee shall constitute a quorum and the act of three-fourths of the members present at a meeting at which a quorum is present shall be the act of the committee.

SECTION 8. RULES.

Each committee may adopt rules for its own government not inconsistent with these rules or with rules adopted by the Board of Trustees.

ARTICLE VIII CONTRACTS, CHECKS, DEPOSITS, AND FUNDS

SECTION 1. CONTRACTS.

The Board of Trustees may authorize the officers of The Organization to enter into contracts or to execute and deliver documents in the name of and on behalf of The Organization. Such authority shall be confined to specific instances.

SECTION 2. CHECKS, DRAFTS, ETC.

All checks, drafts, or other Organizations for the payment of money, notes or other evidences of indebtedness issued in the name of The Organization shall be signed by such officer or officers of The Organization and in such manner as shall from time to time be determined by the resolution of the Board of Trustees, such instruments shall be signed by the Treasurer or an Assistant-Treasurer and countersigned by the Minister or Assistant-Minister of The Organization.

SECTION 3. DEPOSITS.

All funds of The Organization shall be deposited from time to time to the credit of The Organization in such banks, trust companies, or other depositories as the Board of Trustees may select.

SECTION 4. GIFTS.

The Board of Trustees may accept on behalf of The Organization any contributions, gifts, bequests, or device for the general purpose or for any special purpose of The Organization.

SECTION 5. LOANS.

The Organization may, upon authorization of the Board of Trustees, from time to time accept or negotiate loans of financial assistance to be repaid at such time as The Organization is reasonably able to repay.

ARTICLE IX CERTIFICATES OF MEMBERSHIP

SECTION 1. CERTIFICATES OF MEMBERSHIP.

The Board of Trustees may provide for the issuance of certificates evidencing membership in The Organization which shall be in such form as may be determined by the Board. Such certificates shall be signed by the Minister or Assistant-Minister and by the Secretary or an Assistant-Secretary and shall be sealed with the seal of The Organization. All certificates evidencing membership of any class shall be consecutively numbered. The name and address of each member and the date of issuance of the certificate shall be entered on the records of The Organization. If any certificate shall become lost, mutilated or destroyed, a new certificate may be issued therefore upon such terms and conditions as the Board of Trustees may determine.

SECTION 2. ISSUANCE OF CERTIFICATES.

When a member has been elected to membership, a certificate of membership shall be issued in his name and delivered to him by the Secretary, if the Board of Trustees shall have provided for the issuance of certificate of membership under the provisions of Section 1 of this article.

ARTICLE X BOOKS AND RECORDS

The Organization shall keep correct and complete books and records of accounts and shall also keep minutes (manually or electronically) of the proceedings of its members, Board of Trustees and committees having any of the authority of the Board of Trustees, and shall keep at the registered or principal office a record giving the names and addresses of the members entitled to vote. All books and records of The Organization may be inspected by any member, or his agent or attorney for any purpose at any reasonable time.

ARTICLE XI DUTIES

SECTION 1. PROPERTY AND MONEY

All properties and money received from members or from any other party by The Organization is to be held in common with no member in any class having individual rights to such property or money.

SECTION 2. SUPPORT OF THE MEMBERSHIP BY THE ORGANIZATION.

The material and physical needs of each of the permanent members, including care and nurturing, education of the children, and the care and nurturing of the old and the sick or injured, shall be provided for from the properties and moneys of The Organization to the extent of the total resources of The Organization. Any properties, material goods, or money accumulated by The Organization in excess of its obligations to members shall be used to perform corporal works of mercy for people in need both inside (as guests, volunteers, or novices) and outside of the membership of The Organization.

ARTICLE XII FISCAL YEAR

The fiscal year of The Organization shall begin the first day of January and end on the last day of December in each year.

ARTICLE XIII SEAL

The Board of Trustees may provide a corporate seal which shall have inscribed thereon the name or assumed name of The Organization.

ARTICLE XIV

WAIVER OF NOTICE

Whenever any notice is required to be given under the provisions of the General Not-For-Profit Corporation Act of the state named below or under the provisions of the articles of incorporation or the rules of The Organization, a waiver thereof in writing signed by the person or persons entitled to such notice, whether before or after the time stated therein, shall be deemed equivalent to the giving of such notice.

ARTICLE XV

AMENDMENTS OF RULES

The rules may be altered, amended, or repealed and new rules may be adopted by a three-quarters majority of the voting members present at any regular meeting or any special meeting, provided that at least ninety days' written notice is given to the membership of intention to alter, amend or repeal or to adopt new bylaws at such meeting.

On consideration by the Board of Trustees of the Organization, and on motion duly made, seconded and carried, the following resolution was adopted.

RESOLVED: That these rules in the form presented to this meeting, be and they are hereby adopted as the Rules of this Organization, and the Secretary is hereby instructed to cause the same to be inserted in the minute book of The Organization.

FIRST AMENDMENT OF RULES — Permanent Members

All members in the class of Permanent Community Member shall be entitled to live entirely from the resources of The Organization for their food, clothing, shelter, health, welfare, recreation, education, and transportation. In choosing this class of membership the individual or family agrees to give whatever property material goods they have to The Organization and, subsequently, to give whatever they earn from their labor, whether money or goods, to the Organization. The Organization will in turn, and in accordance with its bylaws, use the contributed goods and services for the benefit of all members according to their needs and then distribute the rest to the poor and needy in the communities both inside and outside of The Organization. No member in this class shall be removed except voluntarily or because of gross misconduct, by which we mean physically harming some other person, stealing from other people, refusing to work when the member is able to work, and work is available, or refusing to perform the work assigned by the officers of The Organization. Each member in this class is also to make voluntary a vow of poverty.

SECOND AMENDMENT OF THE RULES — Novices

All members in the class of Novice shall be entitled to live entirely from the resources of The Organization for their food, clothing, shelter, health, welfare, recreation, education, and transportation. In choosing this class of membership the individual or family agrees to give whatever they earn from their labor, whether money or goods, to The Organization. During the novice period the debts of the novice will be paid by TBT from the earning contributed by the novice's work up to a limit of \$600 per month until such debt is paid and as long as the novice is a member of TBT in a TBT house. If the novice becomes a permanent member the debts will be assumed in total. No member in this class shall be removed except voluntarily or because of gross misconduct, by which we mean physically harming some other person, stealing from other people, refusing to work when the member is able to work, and work is available, or refusing to perform the work assigned in the commune by the officers of The Organization.

THIRD AMENDMENT OF THE RULES — Guests

All members in the class of Guests shall be entitled to food, shelter, and transportation for so long as the member is a resident in any house of the Organization. They are also entitled to participate as members in any health and welfare plan of the Organization. In choosing this class of membership the member agrees so long as he or she is a resident in any house of the Organization that a designated portion his or her gross earning necessary to pay for food, shelter, transportation and health care as determined by the Organization shall be put with the common funds of the Organization, but that should the Guest Member leave The Organization's house for any reason funds and other material help shall be given to him or her commensurate with their needs and proportionate to the contributions they made to The Organization as determined solely by the Trustees. Guest Members shall not be removed except voluntarily or because of gross misconduct, by which we mean physically harming some other person, stealing from other people, refusing to work when the member is able to work, and work is available, or misrepresenting earning so as to avoid paying into the common fund.

FOURTH AMENDMENT OF THE RULES — Non-discrimination

No person may be denied membership because of race, sex, age, or religious affiliations. However, membership in all classes are open only to those individuals and families who agree to a communal lifestyle. Love, truth, tolerance and cooperation and sharing many expenses and burdens in common as has been done successfully in past communities are especially important teachings followed by the Organization.

FIFTH AMENDMENT OF THE RULES -- Volunteers --

All members in the class of Volunteers shall be entitled to food, shelter, clothing, and transportation for so long as the member is a resident in any house of the Organization. They are also entitled to participate as members in Patient Doctor Medical Plan (PDMP) of the Organization and receive health benefits that the Organization is able to provide for these members. In choosing this class of membership the member agrees that as a Volunteer Member he or she will work at least ten hours per week doing tasks assigned by the Minister or Assistant Ministers in his or her TBT Chapter related to the missions and purposes of the Organization. Volunteer members shall not be removed except voluntarily or because of gross misconduct, by which we mean physically harming some other person, stealing from other people, refusing to work when the member is able to work, and work is available.

PRACTICAL GUIDELINES FOR CONDUCT WITHIN THE ORGANIZATION

I. Applications for Membership.

A. Each prospective member shall complete an application for membership and submit the application to the Membership Committee of the Board of Trustees, which committee shall not less than monthly, at its next meeting, consider the application of the prospective member and determine whether to accept the member or not. If the determination is to not accept the member then the Chair of the Committee shall respond to the applicant as to the reasons for denial. If there are conditions or information that would cause the Committee to change its mind and to accept the person as a member in the future, it is to be included in the response.

B. Each applicant accepted by the Membership Committee of the Board of Trustees shall have been interviewed personally by the Membership Committee and a report of that interview and the recommendation of the Committee given to the Board of Trustees Whether such person was accepted or denied membership.

C. If the application is for a family membership each family member above the age of eighteen years must complete a separate membership application. The dependent children are to be included on the application of one of the parents or guardians.

II. Ideological and Moral Considerations and Expressions.

A. The members admitted to the Organization should hold certain convictions without which the organization could not practically function:

1. Peace among members and in their interactions with others is to be promoted by non-violent means.

2. Love is to be fostered among members and with others outside of membership. It is not an emotion, but a positive commitment to protect and help other people in the preservation of their lives and in gaining happiness.

3. Truth is to be used in all communications between members and with those outside of The Organization. When the Truth is not known members are expected to say they do not know and avoid guessing.

4. Tolerance is expected of all members. No member of the Organization is perfect, nor are other people in the world perfect. Consequently, if we are to avoid fighting and war, we must be tolerant. Tolerance does not mean that The Organization and its members do not actively oppose wrongful and destructive acts of its members or others.

5. Cooperation is a practical virtue that allows the members to live peacefully, economically and independently in a world where it is difficult for individuals and families who are alone to sustain their lives in a healthy, joyful way.

B. Stability and Obedience to Promote the Good of the Order.

Those should be admitted to membership who truly seek emotional and physical health, good morals, good reputation, and desire to attain spiritual perfection under the guidance of the Rules of the Order. The vow taken by members is as follows:

“Do you vow:

1. To be faithful and loyal to the members of your community and their ways of life and earnestly follow the ideas of Peace, Love, Truth, Tolerance and Cooperation?

2. To persevere mentally and physically crafts for the purpose of committing to your vocation and to be open to growth and change, and be willing to be challenged by others?

Do you vow:

1. To commit yourself to the members of the **Order** way of life, to remain and live within this community?

2. To dedicate yourself to the ideas of the Order and in all things trusting in the Power of Grace and in the Love and Support of the members in this community?

Do you vow:

1. To live under obedience and to comply with and fulfill all the demands legitimately asked of you by all lawful superiors?

2. To live in accordance with the Rules of the Community and the Article of Incorporation of our Order?”

Summary of our Rule

As members of Tomorrow’s Bread Today, we are committed to:

* Peace, Love, Truth, Tolerance and Cooperation;

* Working and ministering within the local community in the service of others and those in need;

* Performance of Corporal and Spiritual works of mercy within every community we reside;

* Commitment to the construction and operation of facilities and organizations needed to serve the members of local communities.

Expanded Rule for our Order

We are committed to:

1. Working and ministering within the local community in the service of others;

2. We shall genuinely love our neighbors as ourselves;

3. We shall love one another with affection;

4. We shall outdo one another in showing honor.

5. We shall bless and not curse those who persecute us;

6. If someone strikes our right cheeks, we turn to them the other also.

7. If someone impresses us for one mile, we shall go with them two.

8. If someone takes our cloaks, we will give them also our coats.

9. If someone takes from us what is ours, we will not ask for it back.
10. We will give to everyone who asks us;
11. We will not turn our faces away from any poor person.
12. None shall commit murder or kill; nor be prone to anger, for anger leads to murder.
13. We will be neither jealous, nor quarrelsome, nor of hot temper, for out of all these come murder.
14. None shall not commit adultery; nor commit sexual immorality or abuse;
15. None shall steal.
16. None shall covet the things of their neighbor;
17. None shall swear;
18. None shall bear false witness;
19. None shall speak evil;
20. None shall bear grudge.
21. No speech shall be false, nor empty, but fulfilled by deed.
22. None shall be covetous, nor greedy, nor a hypocrite, nor selfish.
23. None shall wish evil against a neighbor.
24. None shall hate anyone; but some you shall love more than your own life.
25. We shall be meek, since the meek shall inherit the earth.
26. We shall be long-suffering, compassionate, gentle, and good tempered.
27. We shall not exalt ourselves, nor give over-confidence to our souls.
28. Our soul shall not be joined with lofty ones, but with just and lowly ones.
29. We will not hesitate to give, nor complain when we give.
30. We will not turn away from those who are in need; rather, share all things with our brother or sister, and not say that they are our own.
31. We will work and minister within the local community.
32. We will show the community examples of good work by our service.
33. We will feed the hungry, give drink to the thirsty, show hospitality to the stranger, clothe the naked, care for and treat the sick and injured, instruct the ignorant, visit the imprisoned and shut-in, and love our enemies.

The Missions:

1. Relocation to the inhabited but abandoned places of the earth.
2. Sharing economic resources with fellow community members and the needy among us.
3. Show hospitality to strangers.
4. Lament for racial divisions within our communities combined with the active pursuit of a just reconciliation.
5. Humbly submit to mysteries of life and the universes.
6. Intentionally form ways of life as they should be within the rule of the community.
7. Nurture a common life among members of the community.
8. Support singles alongside married couples and their children.
9. Foster geographical proximity to community members who share a common rule of life.
10. Care for the plot of earth given to us along with support of our local economies.
11. Make peace in the midst of violence and conflict resolution within communities.
12. Commit to a disciplined contemplative life.

III. Permanent Community Membership.

- A. The Permanent Membership is the least of the three classes. Individuals who want this kind of membership should not want to accumulate personal wealth nor want personal property beyond what is necessary to live in the established Community. They should be the type of people who want to live with others, work cooperatively, and be secure regarding the necessities and the simple pleasures of life.
- B. Each member is entitled to his or her own space, privacy, peace, and quiet. The amount of space allowed is determined by the resources of the Community and the decisions of the Board of Trustees.
- C. A regular schedule of work, recreation, and rest is to be respected and supported by each member as determined by the Board of Trustees based on the needs of the Order and the work schedules of the members.
- D. Each member who is physically able is expected to work to maintain the property of the Order and to help in caring for the sick and disabled members and the children.
- E. The Board of Trustees shall establish committees to regulate the activities of the members for the good of the Order and the individual members.

The Committees shall be:

1. Labor Committee
 2. Education Committee
 3. Food and Clothing Committee
 4. Shelter and Grounds Committee
 5. Transportation Committee
 6. Recreation Committee
 7. Budget and Finance Committee
 8. Health and Welfare Committee
 9. Arbitration Committee
 10. Membership Committee
- F. The rules and regulations promulgated by the committees when approved by the Board of Trustees shall be binding on the individual members.

IV. Faith

- A. The Members of the Order have ideas of love, peace, truth, tolerance, and cooperative that have been expressed in writing by faithful people for thousands of years and regard Faith as a gift to people who see mysteries that underpin existence of everything.

B. Members also agree with and support the following ideas:

We believe:

- that peace founded on justice and reconciliation is at the heart of our missions.
- that work for justice, peace and an equitable society is a matter of extreme urgency.
- that we can be stewards of creation and that we have a responsibility to live in a right relationship with other people and creatures.
- that handled with integrity, creation can provide for the needs of all, but not for the greed which leads to injustice and inequality, and endangers life on earth.
- that everyone should have the quality and dignity of a full life that comes from adequate physical, social, and political opportunity, without oppression of hunger, injustice and fear.
- that social and political action leading to justice for all people and encouraged by prayer and discussion is a vital work.
- that the use or threatened use of nuclear and other weapons of mass destruction is theologically and morally indefensible and that opposition to their existence is an imperative.

C. Finally, we think that REAL WORK includes the works of mercy:

Corporal works,

1. Clothe the naked
2. Bury the dead
3. Care for the sick
4. Feed the hungry
5. Give drink to the thirsty
6. Shelter the homeless
7. Ransom captives

Spiritual works,

1. Pray for the dead
2. Instruct the ignorant
3. Comfort the sorrowful
4. Counsel the doubtful
5. Forgive injuries
6. Admonish sinners
7. Bear wrongs patiently

OUR ASSUMED NAME

“Tomorrow’s Bread Today” (TBT)

We want to call attention to the Messianic Banquet, so we have used an alternative translation of the Lord’s Prayer: “Our bread for tomorrow give us today.” Krister Stendahl has given us a better understanding of this expression in his introduction to *The Scrolls and The New Testament*:

“...by the celebration of the meal Christ is proclaimed until his coming again; the prayer *marana tha*, ‘Our Lord, come!’ belongs to the eucharistic liturgy. At this point it is rather tempting to raise the old question about the meaning of the Greek word (*epiousios*) behind our translation of the Lord’s Prayer, ‘Our daily bread give us today.’ The apocryphal Gospel to the Hebrews says: ‘Our bread for tomorrow give us today’; this meaning is more in accordance with the precise meaning of the Greek word (in-standing) and may be supported by the only instance in secular Greek where it is found (the ration allotted for the next day)...Furthermore, the context of the Lord’s Prayer is strongly eschatological; it is basically a prayer about the coming of the Kingdom, the relief from the trail of the ultimate catastrophe, the deliverance from evil...”

Thus, we hope we have assumed a name that is rich in meaning.

Our Current Missions:

1. Health care services are either not available or are very limited for many people in our communities. This condition has worsened because of lack of insurance for the working poor and no reasonable access to care when people are not eligible for public assistance. Consequently, there are dire predictions by health professionals of possible epidemics of communicable diseases. Also, care for poor people, pregnant women, young children, and the elderly is of great concern. Therefore, **we have obtained physician and nursing care in private practices** for these people in need. We do so with volunteers, free clinics and by purchasing services through the **PDMP**.

1. To support the **Health care services** mission, we must have dues paying members in the Association and donations of money, materials, equipment and labor. Workers are either volunteers, guests, novices or permanent members of the Order. Patients are guest members, if they are not novices, volunteers, or permanent members.

1. Medical education is lacking in the general population which has led to a severe shortage of physicians and nurses and a focus on acute care and hospitalization as the main way in which problems are addressed. This, in turn has led in the U.S.A. to the most expensive and least effective health care system among the industrialized countries. The cure begins with teaching more people about the art and science of Medicine and beginning that in Kindergarten. Therefore, we will support efforts to operate schools in which the curriculum includes Medical Education.

1. Housing is also a concern for a large segment of the population in that it is expensive and difficult to maintain in a way that promotes mutual help and support and community development. We therefore will develop cooperative housing in which members in all classes can express their virtues more easily.

1. El Salvador Mission Ministry. Neils and Karen Benson began the support of education for children to go to and to complete high school in Verapaz, El Salvador. The idea was to **end poverty through education** and make it possible for the children of Verapaz to stay in their community and build it with their knowledge, skills and cooperation. The cost to send a child through high school has been about \$150 per year and donations collected by Neils and Karen have done that for hundreds of students over the last 18 years. TBT is glad to lend it support to this Mission through our ability to get tax exempt donations and to promote the idea that education can make a community better and self-sustaining.

1. Sacred Spring Reiki Collective in Albuquerque, NM. The idea of sharing Reiki with others as soon as one learns it and experiences its benefits started with “Open to Public Teaching and Explanation” authored by Usui sensei. In that piece the sensei states, “Therefore I am going to open this idea [the system of Reiki] to anybody for the peoples benefit and welfare.” The ancient Japanese custom that states that “... whenever someone develops a secret method the one would teach this to the people among family, as a legacy for the later generation of the family living.” This means that the custom was to keep your discovery or development for you and for the benefit of your family. Usui sensei broke that tradition when deciding

to make Reiki available to anyone who wanted to learn it and practice it. "In modern days", he said, "we have to live together. That is going to be the basis of happiness, earnestly wanting social progress.

Reiki is the people's medicine. It has roots in the thoughts and actions of our predecessors. Practitioners do it with respect and devotion and bring the idea that healing of body, mind and spirit is available and possible to all of us. In this process of working on ourselves individually and collectively, and bringing healing to other community members, we are all learning that healing is not only getting rid of symptoms. Healing is about letting go of the layers of fear, anger, and worry we all carry to make our lives more whole and fulfilling as we share the best of us with the people around us.

So, the Reiki clinic we support in Albuquerque has for many years been caring for patients that have addiction problems, cancer and numerous other maladies. They work with practitioners of all types to relieve suffering and to restore health.

1. One OM is a Wellness Cooperative dedicated to physical, emotional, mental, spiritual and social health. Our classes, sessions and events empower individuals to experience, to learn, to heal, and to share the healing techniques with their family and the community. One OM honors the individual experiences and cultural paradigms that shape each person as he or she fosters attributes of Love, Wisdom, Joy, Peace, and Abundance. One OM classes and individual training challenge and empower people to custom design systems of nutrition, exercise, play, communication, and spiritual connection that supports the desires of their hearts and the fulfillment of their purpose in the community. Our teachers and facilitators share various of eastern and western techniques of medicine, meditation and physical movement to cultivate intuition, vitality, clarity, passion and focus. Members overcome obstacles by helping one another to support individual realities and life purposes for a harmonious collective. One OM honors the value of the individual and the strength of the collective, welcoming the energy from the Earth to align our hearts and minds and to awaken our senses to the richness of Purity, Natural Beauty and Love. One:OM embodies harmony between Masculine and Feminine nature through compassion, honesty, and the cultivation of Peace and Total Wellness in the Present.

1. Dallas Cooperative and Hospital Project is to serve the community located six miles east-southeast of downtown Dallas, Texas though a complete medical care system that is available to every member in the surrounding neighborhoods. It includes the reconstruction of a hospital at 7525 Scyene Rd 75227 and comprehensive medical and diagnostic clinics supported by direct payment plans to providers of care and comprehensive group insurance plans for each member in need.

Expectations of the Novice and Permanent Members

The Prohibitions

Not to kill.
Not to commit adultery.
Not to steal.
Not to covet.
Not to utter false witness.
Not to embrace delights.
Not to carry anger into effect.
Not to prolong the duration of one's wrath.
Not to retain guile in one's heart.
Not to make a false peace.
Not to abandon charity.
Not to swear.
Not to return evil for evil.
Not to do injury, but to suffer it patiently.
Not to curse in return those who curse one, but rather to bless them.
Not to be proud.
Not to take too much of additive substances.
Not to be gluttonous.
Not given to much sleep.
Not to be sluggish.
Not to be given to grumbling.
Not to be a detractor.
Not to love to speak much.
Not to speak useless or mirth-provoking words.
Not to love much or excessive laughter.
Not to fulfil the desires of the flesh.
Not to hate anyone.
Not to harbor jealousy.
Not to love contention

The Duties

To honor all men and women.
To do as one would be done by.
To deny oneself that one may follow Good Principles.
To relieve the poor.
To clothe the naked.
To care for the sick.
To bury the dead.
To help in tribulation.
To console the sorrowing.
To become a stranger to worldly deeds.

To prefer nothing to the love of Good Principles and other living things.
To utter only truth from heart and mouth.
To love enemies.
To bear persecution for righteousness.
To put one's hope in Eternal Principles.
To have wholesome fear of living an uninformed life.
To long for eternal life in the present with all spiritual desire.
To have the expectation of death daily before one's eyes.
Hour by hour to keep guard over one's every act.
To know for certain that Truth is everywhere manifest.
To keep one's mouth from evil or depraved speech.
To listen with goodwill to instruction in Principles and in knowledge of Universe.
To be frequently empty to receive knowledge and truth.
To admit your errors in work and in thought and amend them for the future.
To hate one's own will.
To yield obedience in all things to the precepts of the Order.
To fulfil Good Principles by daily deeds.
To love chastity.
To avoid elation.
To venerate seniors.
To love juniors.
To pray for one's enemies.
To make peace before the setting of the sun.
To never to despair of the mercy that flows from Good Principles and living beings.

Purpose

These are the instruments of the spiritual art which, when they are ceaselessly employed by us day and night shall be the reward we seek in the present and will last forever.
What we see, hear, and comprehend prepares us for showing others the Good Principles of living on Earth with others in Love, Peace, Truth, Tolerance, and Cooperation. Our Order is in the community as a workshop that we may diligently affect all these works we have described.

Living Together in a House

Kitchen Duties

No one is excused from kitchen work, except either by reason of sickness, or if occupied in some other matter of special usefulness; for in such work charity acquired and greater merit. But to the weak help them fulfill this office without sadness; and indeed, let all have help according to the size of the community and the circumstances of the place. If the community is large, let the person in charge of provisions be excused from the kitchen; and also, as we have said, if there be any others who are occupied with important business.

But the rest, let them, in the name of charity, take turns in serving. On Saturday let those who are about to go out from his week of service clean up everything before turning the kitchen over the next workers. And let the weekly kitchen workers each receive, over and above the appointed portion, drink and food, one hour before refection, that they may serve other members at the hour of refection without murmuring or great labor.

Infirmity and Sickness

Before all things and above all things take care of the sick.

Take very great care that they suffer no neglect. For these sick members, let a room be set apart. Let the use of baths be allowed the sick as often as is expedient. Take the greatest care that the sick be not neglected by the members who serve as suppliers and workers.

The Old and Infants

Although human nature of itself be drawn to feel pity towards these two times of life, namely that of the aged and that of infants yet let the authority of the rule also provide for them. Let their weakness always have consideration and on no account let the strictness of the rule in respect to food be held to as regards them, but let there be gentle consideration exercised in their case and let them anticipate the regular hours for meals.

Reading

Reading should be done when members eat at table: and let not anyone presume to read there because he happens to have casually picked up a book, but let one who is to read for the whole week enter upon his office on Sundays. Let complete silence be kept so that the whispering of none be heard there, nor the voice of any but of him only who is reading; and let the members who are eating and drinking pass each other such things as they require so that no one may have to ask for anything; but if it should be necessary, it were better to make request by means of some sound-signal rather than by word of mouth: and let not anyone presume to ask any question there whether about the reading or otherwise, that occasion be not given for talking, unless by chance the superior of the House wish to say anything briefly for the purpose of edification. And let the person who is weekly reader eat and drink the meal before he begins to read lest by chance it be too great strain upon him to keep his fast. And let not all members read or sing in order, but only those who may edify their hearers.

The Quantity and Types of Food and Drinks

Based on our current understanding of nutrition we believe that natural foods are superior to refined and factory produced foods. We believe that preparation of fresh meat and vegetables by the people who eat them in their houses will give the best physical results for the members. Therefore, we will study the nutritional needs of each member of each household and plan and carry through the kind of diets and serving that are required to foster good health. It is also true that pure water and flavored waters not containing artificial substances are better than drinks containing sugars and ethanol.

Mealtimes

Breakfast is at 7AM and Supper is at 6PM. These are the warm meals. Box lunches are prepared for each member to consume when needed near there station of work.

Talking

Talking ends at 9PM each evening. The members should be silent after that hour. It is a rule of the Order and must be carried out with the utmost gravity and moderation.

Tardiness at Work or Meals

Nothing is preferred before the work of the Order in its missions and in sustaining the lives and welfare of its members. No member late to work or to a meal. If they are late, they cannot participate and should return to their room until they next scheduled work period or meal.

Manual Labor

Idleness is the enemy of the soul. Therefore, the members, visitors and guests should be occupied at certain times in manual labor.

Let them labor at whatever is necessary to prepare for their daily routines beginning at 6AM. Make your bed, clean your room, clean your bath area, prepare for breakfast.

Having left the table, rest in perfect silence; or if anyone may perhaps want to read, let him or her read to himself or herself in such a way as not to disturb anyone else.

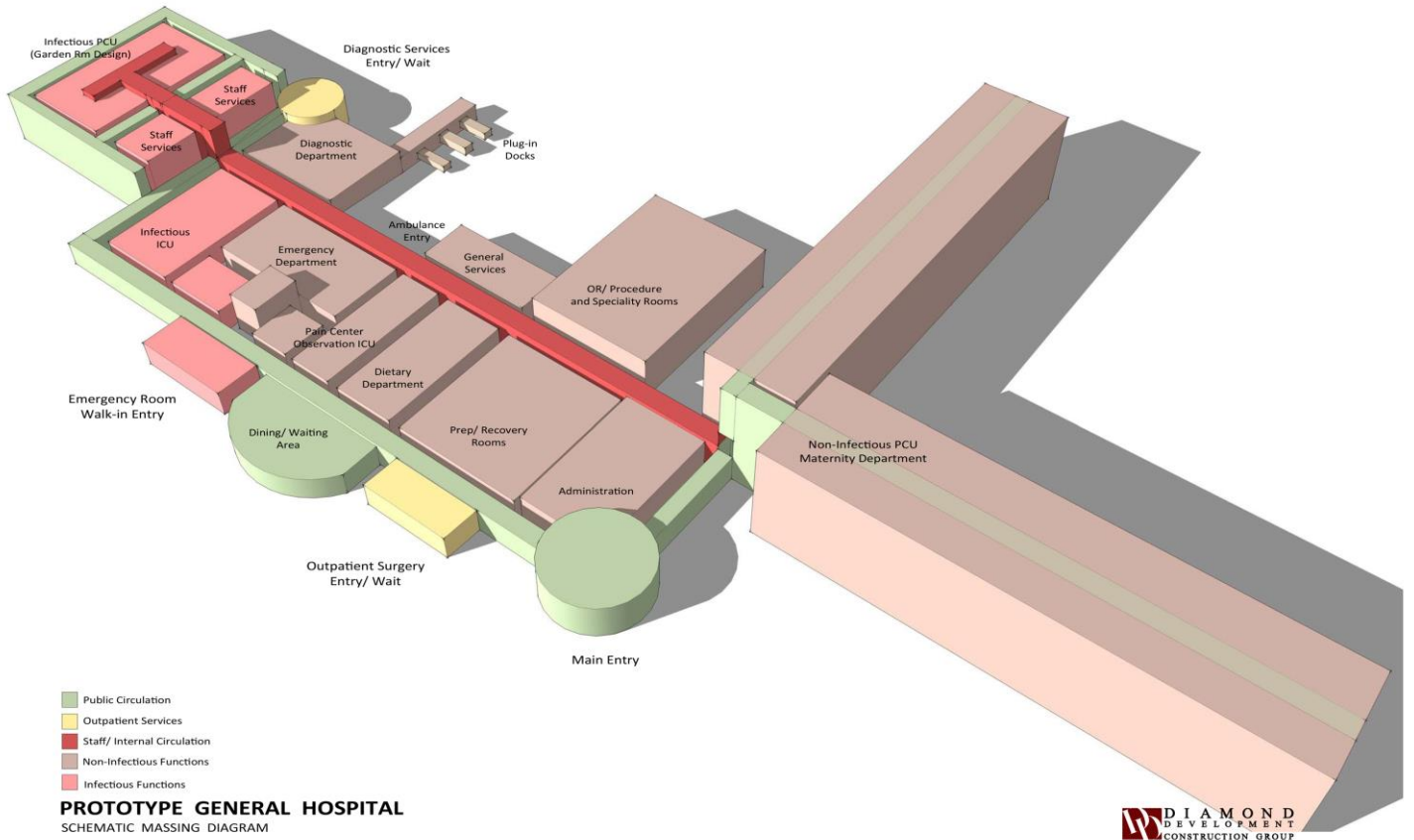
At 8:30 AM do what work has to be done until 6:00 PM. And if the circumstances of the place or their poverty should require that they themselves do the work of maintenance of the property and getting food, do so without complaint; Let all things be done with moderation for the sake of the faint-hearted.

Beginning at 8:30 AM do all labor at the work assigned until 12:00 PM. Eat lunch. After the meal do reading or study until 1:30 PM. Then continue the assigned work until 6:00 PM. One or two of the senior members should go about the houses at the hours when the members and guests are reading and see that there be no occupants of the property.

No one who spends his or her time in idleness or gossip and does not apply himself or herself to the reading and study, is not only unprofitable but also distracts others. If such a one be found, let him or her be corrected once and a second time; if he or she does not amend, let them not enjoy the benefits and support of the other members and guests.

On Sundays, let all occupy themselves in reading, except those who have been appointed to various duties. But if anyone should be so negligent and shiftless that he or she will not or cannot study or read, let him or her be given some work to do so that she will not be idle.

Weak or sickly members or guests should be assigned a task or craft of such a nature as to keep them from idleness and at the same time not to overburden them or drive them away with excessive toil. Their weakness must be taken into consideration by the Senior members.



**Attachment 7
Hospital Nuestra Senora de Guadalupe in Dallas Texas 75227**

History

We have operated IPAs in Houston since 1994 and are currently managing a patient association and contracts between physicians in our IPAs. In the next two years the patient numbers for which our IPAs will be responsible will grow from a 1,000 to more than 10,000. There will be about 5,000 in Houston and 5,000 in Dallas. The long-term experiences of our contracted IPA groups is a source of trust to create Physician Owned Districts (PODs) of 30 primary care physicians supported by 30 specialists in each city. Providers in each POD invest \$40,000 in the form of promissory notes that are paid on demand. This investment creates enough asset value to allow at-risk contracting with insurers in which the physician organizations avoid the regular movement of patients from one insurer to another. Also, it assures the long-term liquidity of the IPAs.

Dallas Hospital Project

We are fortunate to have been offered participation in a non-profit hospital project six miles southeast of downtown Dallas. This will provide us the assets necessary to obtain seed capital for the development of a POD in which we can control facility cost, create profits for providers and investors, and save money for patients using our cooperative resources. Bret Schulte, JD is an attorney that has been a manager of IPAs in Houston under Don McCormick for the last 20 years. He also owns and operates a title company and is the trustee of a closed hospital in Dallas on which one of his clients had a lien. Bret and his client won the bid from the District Court's Receiver to be the sole owner of the property conditioned on it being cleaned and secured by December 31, 2020. Bret is also a General Agent for TBTMSO1, our IPA management company, and a contract manager for the PPC Multi-Specialty Group, PLLC that will serve the Dallas POD. The hospital reconstruction and other buildings have been designed by Blair Korndorffer, A.I.A., of Diamond Development. The reconstruction will take about 18 months and will be done by Construction, Ltd which is owned by Tim Dixon. The property is on 7 plus acres with shell and infrastructure and will have a \$10 million worth after Bret's Client is paid their \$1,500,000 plus the \$1,500,000 to \$3,000,000 for clean-up to secure the property under the court order that granted the property to his client free of all taxes, debts, and liens.

The hard and soft cost of the completed project could be as much as \$60,000,000. The property will have a net equity value of \$10,000,000 before reconstruction and as much as \$20,000,000 after construction is completed and the facility is financed and leased. This equity will qualify for conventional construction and operational loans. Bret will move to Dallas to oversee the project and expand PPC Multi-Specialty Group, PLLC with the help of Don McCormick. Blair's firm will do the design, drawings, permits, and supervision. They will review several hospital operations companies for the best fit and best contributions. This Dallas POD will be supported by TBT Patient Association which gives the hospital and POD access to patients from major insurers and self-insured employer health care trust funds. Our contracted insurers are major companies in the United States.

Structure

Hospital is a non-profit and is tax exempt and will owned by TBT, the 501c3 organization that created the Patient Association and is in the health care services business. The Health Insurance Plans (HIPs – TBT Agency) and Medical Service Organizations (MSOs – TBTMSO1) that will use the facilities are for profit companies. Money from patients for health care goes through the HIPs and MSOs that pay the hospital for use of their facilities and services. TBT will put up the property for collateral with the Bank for the construction, equipment and long-term loans and secondarily with investors for the seed capital and initial operating funds. The bank rate of interest could be as much as 6% and the investor rate of interest could be 12%. The POD will require \$6,500,000 from investors which will be amortized over 20 years and repayment will begin one year after reconstruction.

Project Cost	\$60,000,000	Interest	Monthly 20 years	Total Interest	Total Cost
Financed	\$53,500,000	0.06	\$320,760	\$61,973,431	\$132,550,386
Invested	\$6,500,000	0.12	\$71,570	\$10,576,944	\$17,076,955
Interest Invested during development	\$780,000	0.12	\$7,432	\$1,783,727	\$2,455,727

Beds Used	32.00
Rate	1800.00
Days	365.00
Annual Rev	\$21,024,000
Monthly	\$1,752,000
Payback	\$348,758
Gross for Operations	\$1,403,242
People	\$625,000
Supplies	\$243,333
Other	\$502,814
Margin	\$32,095

TBTMSO1 5 Year Projection in Thousands					
Members	3.5	5.9	9.5	21.8	33.6
Income	782	3370	5220	10718	18638
Expenses	3795	3795	3795	3795	3795
Net	-3013	-475	1425	6922	14482

DEVELOPMENT TEAM
FOR DALLAS HOSPITAL PROJECT

Bret A. Schulte, J.D.Don McCormick

Attorney – Houston Real Estate and Health Care Law

Bret Schulte has been licensed for 21 years and handles cases in Health Care, Real Estate. Attended Ohio State University Moritz College of Law.

8700 Commerce Park Drive Ste. 103,
Houston, Texas 77036 Tel: (+1) 713-551-4961

Don McCormick

B.A. Degree from University of St. Thomas in Houston, 1967

University of Houston and Mills College for advanced studies in Insurance, 1967-1975

Licensed as a General Lines Insurance Agent, 1967- Present

Marketing Director for New Communities Service Corporation HMO, 1975

Executive Director of Texas Health Plans HMO, 1977-1980

President of Computech (Medical Accounting Software Company), 1980-1984

President of National Association of Preferred Providers, 1984-1995

President of Physicians ACO, 2012-2013

Executive Director of SEMNet, HMINet, PDMP Multi-specialty Group IPAs

Founder of Senior Patient Association AKA Patient Doctor Medical Plans (PDMP), 2005-Present

Trustee for TBT, a 501c3 organization and sponsor of PDMP 1995-Present

921 CR 3704B

Splendor, Texas 77372 Tel: (+1) 832-599-8449 <https://tbt.org>

Blair Korndorffer

Thirty+ years' experience as lead design professional in Health Care, Resort, Hospitality, Residential and Industrial Projects throughout the World.

Managing Partner of a Multi-tiered development group that specializes in Medical, Resort and Hospitality development with projects in Texas, South and Central America and West Africa.

Completed over 2000 projects representing \$2.8 Billion in Project Cost. Most of these projects are in health care and resort/hospitality facilities.

In addition to these projects, we have designed over \$30 Billion in master planned developments, including continued care retirement communities (CCRC), Resort, Residential and Town Center Developments.

700 Gemini St Suite 260

Houston, TX 77058 Tel: (832) 224-6400 <http://diamonddevelopmentgroup.com>.

Tim Dixon of Construction, Ltd.

The company was begun in 1981 by Tim Dixon as Dixon Services, Inc, a general contracting entity performing small private projects solely in the greater Houston area. Because of other business concerns added shortly thereafter in the industrial painting, fencing and metal building sectors, the assumed name Construction LTD was added as a d/b/a in 1984 to separate the general contracting entity from the others and has been the general contracting aspect of the parent since that time. Later the parent corporation, Dixon Services, Inc. was converted to a partnership for franchise tax purpose but the operation remained static. In the tradition of most general contractors, Construction LTD has self-performed site layout, concrete, drywall, painting, acoustical, carpentry and finish carpentry throughout the years. In almost four decades of operation, the company has performed over \$700M in construction contracts in almost every sector of the industry, i.e.; multi and single family residential, commercial, retail, institutional, governmental, educational, religious, charitable, medical, professional and industrial sectors and we have continued to adapt to market conditions and innovate delivery methods, but focused almost exclusively on public work for the last 17 years. Currently our focus is privately funded projects with owners and developers in the residential, commercial.

1825 Upland Houston, TX 77043 Tel: (713) 984-9444 <https://cltd.net/>

Diamond Development
+ CONSTRUCTION GROUP LLC

Re: Projected Budget

Building Summary

\$545.37 /sf	Estimated Cost: \$	54,537,244
80%	Financing Required: \$	43,629,795
20%	Equity Required: \$	10,907,449

Project: Nuestra Señora de Guadalupe
Project No: 1940
Date: 01/15/2020

	Percent Project Cost		Unit Cost	Hard Cost	Soft Cost	Paid to Date	Total
LAND COST	5%		\$25.45	\$ 2,545,000	\$ -	\$ -	2,545,000
Building/Land Acquisition	304,920.00 SF		\$5	\$ 1,550,000	\$ -	\$ -	1,550,000
Asbestos Abatement	100,000.00 SF			\$ 800,000	\$ -	\$ -	800,000
Off Site Utility Improvements	1 LS			\$ 150,000	\$ -	\$ -	150,000
Pre-Construction Consulting	0.0% of		\$0	\$ 45,000	\$ -	\$ -	45,000
CONSTRUCTION COST	55%		\$297.66	\$ 29,765,950	\$ -	\$ -	29,765,950
Building Cost:	100,000 SF			\$ -	\$ -	\$ -	-
Site Work	304,920 LS		\$2.75	\$ 838,530	\$ -	\$ -	838,530
Site Utilities	304,920 LS		\$4.50	\$ 1,372,140	\$ -	\$ -	1,372,140
Shell	33,000 SF		\$110.00	\$ 3,630,000	\$ -	\$ -	3,630,000
Hospital	67,000 SF		\$305.00	\$ 20,435,000	\$ -	\$ -	20,435,000
Allowances				\$ -	\$ -	\$ -	-
Landscaping	1 LS		\$285,000	\$ 285,000	\$ -	\$ -	285,000
Contractor's Fee	7.0% of		\$26,710,670	\$ 1,869,747	\$ -	\$ -	1,869,747
Owners Contingency	5.0% of		\$26,710,670	\$ 1,335,534	\$ -	\$ -	1,335,534
EQUIPMENT & FURNISHINGS	14%		\$76.48	\$ -	\$ 7,647,500	\$ -	7,647,500
Signage & Graphics	1 LS		\$145,000	\$ -	\$ 145,000	\$ -	145,000
Equipment	1 LS		\$6,400,000	\$ -	\$ 6,400,000	\$ -	6,400,000
Low Voltage	100,000 LS		\$2.00	\$ -	\$ 200,000	\$ -	200,000
Furnishings & Artwork - Unit	67,000 EA		\$7.50	\$ -	\$ 502,500	\$ -	502,500
Security	100,000 EA		\$1.35	\$ -	\$ 135,000	\$ -	135,000
TV/Music/Data Systems	100,000 EA		\$2.65	\$ -	\$ 265,000	\$ -	265,000
PROFESSIONAL FEES	4%		\$21.80	\$ -	\$ 2,230,176	\$ -	2,180,176
Architects & Engineers	6.25% of		\$28,580,417	\$ -	\$ 1,786,276	\$ -	1,786,276
MEP Design	0		\$ -	\$ -	\$ inc	\$ -	-
Structural Engineers			\$ -	\$ -	\$ inc	\$ -	-
Interior Design Fees/ Purchasing	100,000 SF		\$2.75	\$ -	\$ 275,000	\$ -	275,000
Civil Engineer	7.00 AC		\$7,500.00	\$ -	\$ 52,500	\$ -	52,500
Graphics/Signage Consultant	1 LS		\$ -	\$ -	\$ -	\$ -	-
Landscape Architect	1 ls		\$50,000.00	\$ -	\$ 50,000	\$ -	-
Surveyor	7.00 LS		\$7,200.00	\$ -	\$ 50,400	\$ -	50,400
Geotechnical Engineer	8 EA		\$650.00	\$ -	\$ 5,200	\$ -	5,200
Environmental Study	1 EA		\$10,800.00	\$ -	\$ 10,800	\$ -	10,800
ADMINISTRATIVE COST	15%		\$79.97	\$ -	\$ 7,996,717	\$ -	7,996,717
Testing	96 EA		\$350	\$ -	\$ 33,600	\$ -	33,600
Permit Fees	0.50% of		\$29,765,950	\$ -	\$ 148,830	\$ -	148,830
Utility/ Impact Fees	1 LS		\$4,500	\$ -	\$ 4,500	\$ -	4,500
Real Estate Commissions	6.00% of		\$1,550,000	\$ -	\$ 93,000	\$ -	93,000
Project Management	3.50% of		\$32,310,950	\$ -	\$ 1,130,883	\$ -	1,130,883
Marketing Expenses	1.00% LS		\$6,000,000	\$ -	\$ 6,000,000	\$ -	6,000,000
Taxes During Construction	1.25% of		\$29,765,950	\$ -	\$ 372,074	\$ -	372,074
Insurance	0.50% of		\$29,765,950	\$ -	\$ 148,830	\$ -	148,830
Project Related Reimbursable Expenses	1 LS		\$65,000	\$ -	\$ 65,000	\$ -	65,000
Relocation Expenses	1 LS		\$0	\$ -	\$ -	\$ -	-
Utilities	3 EA		\$0	\$ -	\$ -	\$ -	-
FINANCING, LEGAL & CLOSING COSTS	8%	18	\$44.02	\$ -	\$ 4,401,900	\$ -	4,401,900
Construction Loan Amount:	80.0% of		\$45,740,000	\$ -	\$ 36,592,000	\$ -	36,592,000
Financing Fee	0.0% of		\$36,592,000	\$ -	\$ -	\$ -	-
Interest (18 month loan)	7.5% of		\$36,592,000	\$ -	\$ 4,116,600	\$ -	4,116,600
Appraisal	1 LS		\$35,000	\$ -	\$ 35,000	\$ -	35,000
Special Inspection	18 LS		\$1,200	\$ -	\$ 21,600	\$ -	21,600
Permanent Loan			\$ -	\$ -	\$ -	\$ -	-
Financing Fee	1.5% of		\$ -	\$ -	\$ -	\$ -	-
Appraisal	1 LS		\$ -	\$ -	\$ -	\$ -	-
Title Policy	1.0% of		\$ -	\$ -	\$ -	\$ -	-
Closing Costs	1.5% of		\$ -	\$ -	\$ -	\$ -	-
Legal Costs	0.5% of		\$45,740,000	\$ -	\$ 228,700	\$ -	228,700
Project Budget (Including FF+E)	100%		\$545.37	\$ 39,958,450	\$ 14,628,793	\$ -	54,537,244
Funding Summary			Project Cost/SF	Hard Cost	Soft Cost	Paid to Date	Project Total
Equity Amount Required	20.0%			\$7,991,690	\$2,925,759	\$ -	\$10,907,449
Financing Required	80.0%			\$31,966,760	\$11,703,035	\$ -	\$43,629,795

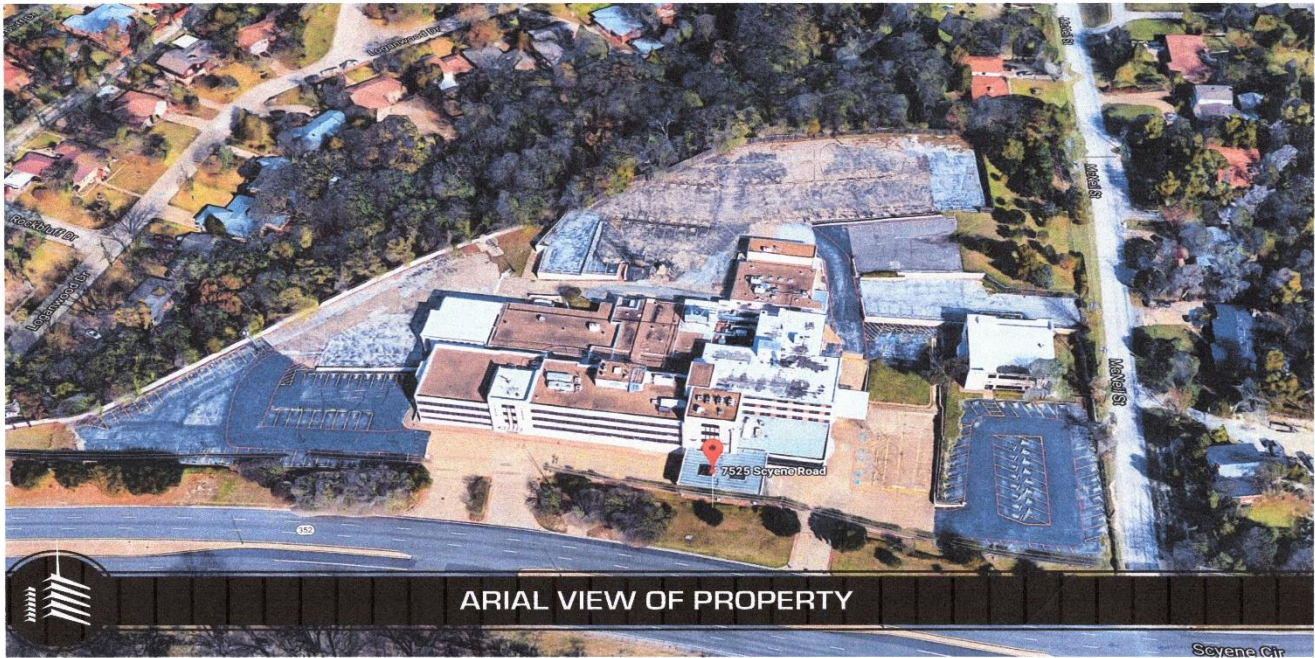
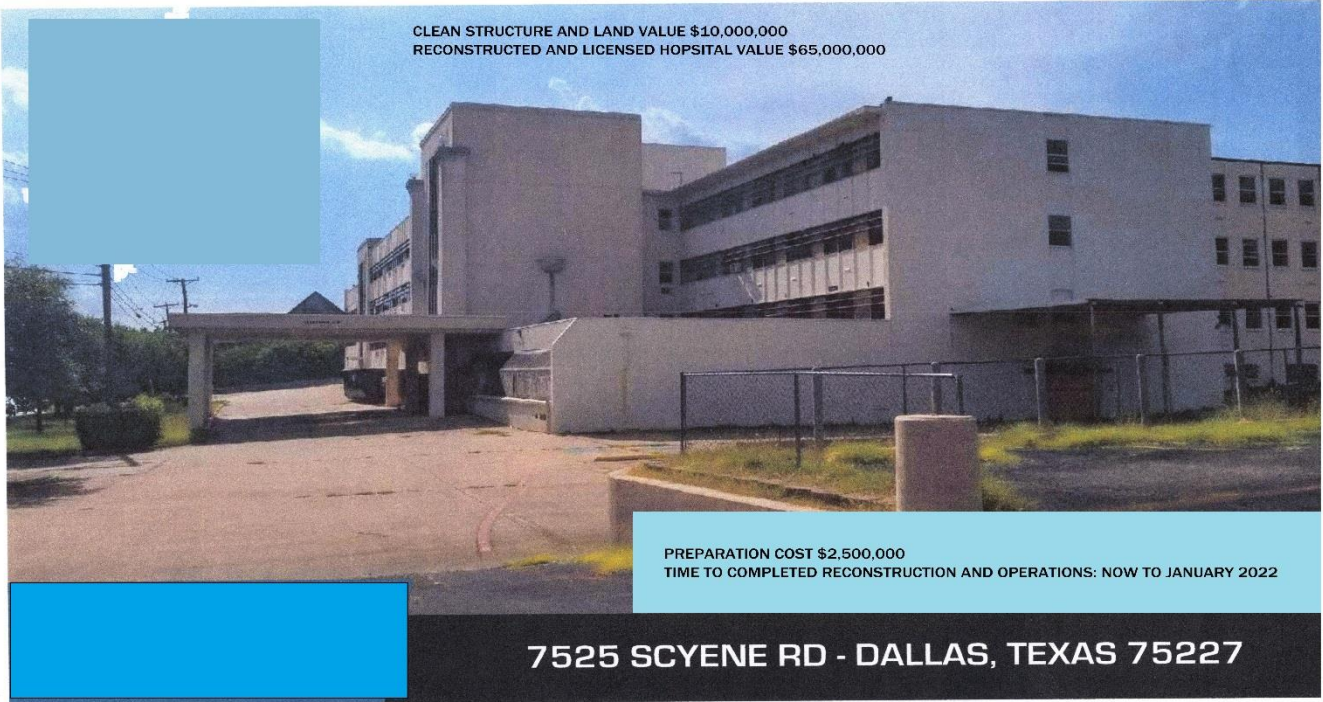
ITEM	DEPT	Misc Rooms	EQ #	QTY	Equipment Description	Budget Unit Cost	Budget Cost	Comments
GENERAL EQUIPMENT								
1	ER	TREATMENT ROOM, Trauma	CRT-A	1	Cart, Difficult Airway	\$ 3,000	\$ 3,000	
2	ER	TRIAGE ROOM	XRY-CR	3	Wheelchair, Adult, Standard	\$ 655	\$ 1,965	
3	ER	EXAM ROOM	APL-1	8	Apron, Lead	\$ 135	\$ 1,080	
4	ER	EXAM ROOM	STD-SU	7	Stand, Equipment, Suction Canister	\$ 695	\$ 4,865	
5	ER	EXAM ROOM	BUK-1	6	Bucket, Kick	\$ 226	\$ 1,356	
6	ER	ALCOVE, CRASH CART	CRT-R	4	Cart, Procedure, Resuscitation	\$ 1,495	\$ 5,980	
7	ER	ALCOVE, CRASH CART	CRT-PD	3	Cart, Procedure, Resuscitation-Pedi	\$ 1,495	\$ 4,485	
8	ER	ALCOVE, CRASH CART	DFB-P	4	Defibrillator, Monitor, w/Pacing	\$ 11,900	\$ 47,600	
9	ER	ALCOVE, CRASH CART	DFB-PD	2	Defibrillator, Monitor, PEDI	\$ 11,025	\$ 22,050	
10	ER	SOILED UTILITY	CRT-24	9	Cart, Supply, Chrome, 24 inch	\$ 378	\$ 3,402	
11	ER	NURSE STATION /CENTRAL MONITOR	DOP-V	3	Doppler, Vascular	\$ 699	\$ 2,097	
12	ER	NURSE STATION /CENTRAL MONITOR	MON-G	4	Monitor, Blood Glucose	\$ 1,260	\$ 5,040	
13	ER	NURSE STATION /CENTRAL MONITOR	54520	1	MONITOR, CENTRAL STATION, 8 PATIENT	\$ 70,000	\$ 70,000	
14	DI	CT SCAN ROOM	CT-SC	1	CT Scanner, Multi-Slice, 64-320 Slice	\$ 225,000	\$ 225,000	
15	DI	CT SCAN ROOM	INJ-C	1	Injector, Contrast Media, Mobile	\$ 15,000	\$ 15,000	
16	DI	CT Scan Room	WRM-C	1	Warmer, Contrast Media	\$ 1,632	\$ 1,632	
17	DI	CT SCAN ROOM	62080	1	RACK, APRON, WALL	\$ 200	\$ 200	
18	DI	CT Control Room	CTR-I	1	Control, Injector	\$ -	\$ -	
19	DI	CT CONTROL ROOM	CT-CN	1	CT Control Console	\$ -	\$ -	
20	DI	X-RAY GENERAL RADIOGRAPHY	IMM-I	1	Immobilizer, Infant / Child, Radiographic	\$ 3,511	\$ 3,511	
21	DI	X-RAY GENERAL RADIOGRAPHY	85040	1	X-RAY UNIT, GENERAL RADIOGRAPHY	\$ 80,000	\$ 80,000	
22	DI	X-RAY GENERAL RADIOGRAPHY	BRD-1	4	Board, Patient Transfer Device	\$ 560	\$ 2,240	
23	DI	READING ROOM	PAC-2	1	PACS, Monitor, 2 Panel, Desktop	\$ 52,000	\$ 52,000	
24	DI	READING ROOM	DIG-Z	1	Digitizer, X-ray Film	\$ 21,995	\$ 21,995	
25	DI	STORAGE, LARGE	CRT-60	6	Cart, Supply, Linen, 60" zipcover	\$ 8,500	\$ 51,000	
26	DI	STORAGE, LARGE	ULT-M	1	Ultrasound, Imaging, Multipurpose	\$ 27,500	\$ 27,500	
27	DI	STORAGE, LARGE	WHC-S	1	X-Ray Unit, C-Arm, Mobile	\$ 63,700	\$ 63,700	
28	DI	STORAGE, LARGE	XRY- MB	1	X-Ray Unit, Mobile, Digital	\$ 50,000	\$ 50,000	
29	OR	OPERATING ROOMS	HYP-1	5	Warmer, Patient, Hypothermia	\$ 2,500	\$ 12,500	
30	OR	OPERATING ROOM	50885	4	CAMERA PTZ, W/SPKRS, WALL MNTD	\$ 3,500	\$ 14,000	
31	OR	OPERATING ROOM	50883	4	CAMERA STATUS, PTZ, WALL MNTD	\$ 6,500	\$ 26,000	
32	OR	OPERATING ROOM	50884	4	MONITOR, LCD 37" WALL MNTD	\$ 1,500	\$ 6,000	
33	OR	OPERATING ROOM	MON-O	4	Monitor, Video, 32 - 50 inch, Medical Grade	\$ 4,020	\$ 16,080	
34	OR	OPERATING ROOM	TBL-M	4	Table, Surgical, Major	\$ 60,000	\$ 240,000	
35	OR	OPERATING ROOM	50802	4	TWO BAY DOCUMENTATION		\$ -	
36	OR	OPERATING ROOM	CRT-A	4	Cart, Anesthesia, 6-drawer	\$ 2,500	\$ 10,000	
37	OR	OPERATING ROOM	WKS- OR	4	Cart, Computer, Workstation	\$ 900	\$ 3,600	
38	OR	OPERATING ROOM	STD-IV	35	Stand, IV, Stainless Steel	\$ 275	\$ 9,625	
39	OR	OPERATING ROOM	STD-M	9	Stand, Mayo, Foot-Operated	\$ 850	\$ 7,650	
40	OR	OPERATING ROOM	STL-S	5	Stool, Surgeon	\$ 1,200	\$ 6,000	

ITEM	DEPT	Misc Rooms	EQ #	QTY	Equipment Description	Budget Unit Cost	Budget Cost	Comments
41	OR	OPERATING ROOM	TBL-60	4	Table, Instrument, 60 inch	\$ 1,000	\$ 4,000	
42	OR	OPERATING ROOM	TBL-N	4	Table, Instrument, Nested	\$ 3,700	\$ 14,800	
43	OR	OPERATING ROOM	MON-O	4	Monitor, Video, 32 - 50 inch, Medical Grade	\$ 4,500	\$ 18,000	
44	OR	OPERATING ROOM, ORTHO	55520	2	MONITOR, PHYSIOLOGICAL, HIGH END	\$ 36,000	\$ 72,000	
45	OR	OPERATING ROOM, ORTHO	TBL-OR	4	Table, Ortho, Major	\$ 47,500	\$ 190,000	
46	OR	SUBSTERILE, SURGERY	CRT-US	7	Cart, Utility, Stainless	\$ 300	\$ 2,100	
47	OR	STORAGE, BULK	CRT-Y	1	Cart, Cylinder, D&E, Multi	\$ 350	\$ 350	
48	OR	STORAGE, BULK	CRT-G	5	Cart, Procedure, General	\$ 4,250	\$ 21,250	
49	OR	STORAGE, BULK	SCL-A	1	Scale, Clinical, Adult, Wheelchair	\$ 2,800	\$ 2,800	
50	OR	STORAGE, CLEAN	MON - PH	10	Monitor, Physiologic, Vital Signs, w/Stand	\$ 4,500	\$ 45,000	
51	OR	STORAGE, CLEAN	PMP-SN	16	Pump, Infusion, Single	\$ 3,500	\$ 56,000	
52	OR	STORAGE, STERILE	CDR-CS	8	Cart, Case, Medium (40-49in wide)	\$ 3,500	\$ 28,000	
53	OR	SOILED UTILITY	WST-55	7	Waste Can, 44-55 Gallon	\$ 250	\$ 1,750	
54	OR	NURSE STATION, CRASH CART	PMP-G	4	Pump, Suction/Aspirator, General, Portable	\$ 1,250	\$ 5,000	
55	OR	ANESTHESIA WORK ROOM	STN-P	5	Stimulator, Peripheral Nerve	\$ 450	\$ 2,250	
56	OR	ANESTHESIA WORK ROOM	CTH-1	1	Thrombectomy System , Catheter	\$ 50,000	\$ 50,000	
57	OR	ANESTHESIA WORK ROOM	CRT-IV	2	Cart, Supply, I.V.	\$ 1,800	\$ 3,600	
58	OR	ANESTHESIA WORK ROOM	ANS-1	5	Anesthesia Machine, General	\$ 250,000	\$ 1,250,000	
59	OR	ANESTHESIA WORK ROOM	REF-UC	1	Refrigerator, Laboratory, Undercounter	\$ 1,200	\$ 1,200	
60	OR	ANESTHESIA WORK ROOM	ANS-M	5	Monitor, Physiologic, Anesthesia	\$ 7,500	\$ 37,500	
61	OR	ANESTHESIA WORK ROOM	LTS-X	1	Light Source, Xenon	\$ 13,400	\$ 13,400	
62	OR	ANESTHESIA WORK ROOM	LYR	1	Laryngoscope Set, Video	\$ 12,000	\$ 12,000	
63	OR	ANESTHESIA WORK ROOM	LOC-V	1	Locator, Vein	\$ 4,500	\$ 4,500	
64	OR	ANESTHESIA WORK ROOM	HG-1	1	Hemoglobinometer, General	\$ 800	\$ 800	
65	OR	ANESTHESIA WORK ROOM	PMP-PC	4	Pump, Infusion, PCA	\$ 550	\$ 2,200	
66	ANG	ANGIO SUITE	85041	1	Portabe C-Arm w/Vascular & Table	\$ 75,000	\$ 75,000	
67	ANG	ANGIO SUITE	INJ-A	1	Injector, Contrast Media, Mobile	\$ 15,000	\$ 15,000	
68	ANG	ANGIO SUITE	SH-M	1	Shield, Lead, Mobile	\$ 2,200	\$ 2,200	
69	ANG	ANGIO SUITE	50800	1	LIGHT, SURGICAL, DUAL	\$ 25,200	\$ 25,200	
70	ANG	ANGIO SUITE	TBL-48	1	Table, Instrument, 48 inch	\$ 900	\$ 900	
71	ANG	ANGIO SUITE	26130	1	CABINET, STORAGE, CATHETER	\$ 4,800	\$ 4,800	
72	ANG	ANGIO SUITE	HYP-1	1	Warmer, Patient, Hypothermia	\$ 2,500	\$ 2,500	
73	ANG	ANGIO CONTROL ROOM	68720	1	MONITORS, IMAGING/RIS	\$ 12,500	\$ 12,500	
74	ANG	ANGIO CONTROL ROOM	CNSL-A	1	Console, Angiography C-Arm System		inc.	
75	END	ENDOSCOPY ROOM	REC	1	Recorder, CD/DVD	\$ 4,000	\$ 4,000	
76	END	ENDOSCOPY ROOM	55440	2	MONITOR, PHYSIOLOGICAL	\$ 53,000	\$ 106,000	
77	END	ENDOSCOPY ROOM	MON-E	2	Monitor, Video, 26 - 32 inch, Medical Grade	\$ 15,600	\$ 31,200	
78	END	ENDOSCOPY ROOM	STL- STH	3	Stool, Step, w/Handrail	\$ 150	\$ 450	
79	END	ENDOSCOPY ROOM	TBL-36	1	Table, Instrument, 36 inch	\$ 750	\$ 750	
80	END	ENDOSCOPY ROOM	ALL	1	Allowance, Endoscopic Video System	\$ 25,000	\$ 25,000	
81	END	ENDOSCOPY ROOM		1	Bronchoscope, Video, Complete w/Tower	\$ 30,000	\$ 30,000	
82	END	ENDOSCOPY ROOM	CAM-E	1	Camera, Endoscopy, Control Unit	\$ 17,500	\$ 17,500	
83	END	ENDOSCOPY ROOM	CRT-E	1	Cart, Procedure, Endoscopy	\$ 6,000	\$ 6,000	
84	END	ENDOSCOPY ROOM	ESU-B	5	Electrosurgical Unit, Bipolar	\$ 35,000	\$ 175,000	
85	END	ENDOSCOPY ROOM	REC-E	1	Recorder, Video, Endoscopy	\$ 10,500	\$ 10,500	

ITEM	DEPT	Misc Rooms	EQ #	QTY	Equipment Description	Budget Unit Cost	Budget Cost	Comments
86	END	ENDOSCOPY ROOM	VID-E	1	Video System, Endoscopic	\$ 11,750	\$ 11,750	
87	END	ENDOSCOPY ROOM	PRN-C	1	Printer, Video Image, Color	\$ 2,800	\$ 2,800	
88	END	ENDOSCOPY ROOM	PMP-E	2	Pump, Suction/Aspirator, Endoscopic	\$ 3,000	\$ 6,000	
89	END	SCOPE CLEANING/WOR	71876	1	STERILIZER, ENDOSCOPE	\$ 16,500	\$ 16,500	
90	END	SCOPE CLEANING/WOR	80125	1	ULTRASONIC CLEANER, ENDOSCOPE	\$ 12,500	\$ 12,500	
91	END	SCOPE CLEAN STORAGE	E 26211	1	CABINET, STORAGE, ENDOSCOPE	\$ 4,700	\$ 4,700	
92	PAC	PRE SURGERY HOLDIN	GPMP-TR	1	Pump, Infusion, Triple	\$ 6,000	\$ 6,000	
93	PAC	PRE SURGERY HOLDIN	G STR-R	16	Stretcher, Procedure / Recovery	\$ 7,500	\$ 120,000	
94	PAC	PRE SURGERY HOLDIN	G REG-S	51	Regulator, Suction, Intermittent/Continuous	\$ 42,000	\$ 2,142,000	
95	PAC	PRE SURGERY HOLDIN	G FLM-O	50	Flowmeter, Oxygen	\$ 1,750	\$ 87,500	
96	PAC	PRE OP	10537	21	BRACKET, MONITOR	\$ 12,500	\$ 262,500	
97	PAC	PRE OP	HMP-L	23	Linen, Hamper	\$ 5,000	\$ 115,000	
98	PAC	PACU	Misc	7	Bair Paws	\$ 2,000	\$ 14,000	
99	PAC	MED/CLEAN SUPPLY	46575	6	ICE MAKER & WATER DISPENSER, COUNTERTOP w/STAND	\$ 20,000	\$ 120,000	
100	PAC	MED/CLEAN SUPPLY	65640	11	REFRIGERATOR/FREEZER, DOMESTIC	\$ 1,500	\$ 16,500	
101	PAC	MED/CLEAN SUPPLY	83300	6	CABINET, WARMING, SINGLE, DOOR	\$ 8,500	\$ 51,000	
102	PAC	LOUNGE, STAFF	OVN-G	9	Oven, Microwave, Countertop	\$ 2,250	\$ 20,250	
103	PAC	WAITING, FAMILY	77560	19	TELEVISION, 32"-50", DVD	\$ 8,500	\$ 161,500	
104	PAC	WAITING, FAMILY	10535	19	BRACKET, WALL, TELEVISION	\$ 275	\$ 5,225	
105	CSD	DECONTAMINATION	STM-G	1	Gun, Spray, Water/Steam, Wall Mount	\$ 1,500	\$ 1,500	
106	CSD	DECONTAMINATION	80120	1	ULTRASONIC CLEANER	\$ 25,000	\$ 25,000	
107	CSD	DECONTAMINATION	83520	1	WASHER-DECONTAMINATOR, ELECTRIC w/Onboard Steam	\$ 160,000	\$ 160,000	
108	CSD	DECONTAMINATION	WKS-S	1	Table, Work, Stainless, 48 inch	\$ 1,648	\$ 1,648	
109	CSD	STERILIZER	83555	1	STERILIZER, STEAM, 38" D w/Onboard Steam Generator	\$ 36,000	\$ 36,000	
110	CSD	STERILIZER	83559	1	STERILIZER, STEAM, 61" D w/Onboard Steam Generator	\$ 65,000	\$ 65,000	
111	CSD	STERILIZER		1	STERILIZER, STEAM, 61" D w/Onboard Steam Generator	\$ 50,000	\$ 50,000	
112	CSD	Prep/Pack Sterile Workroom	STE-L	1	Loading Car, Sterilizer	\$ 5,700	\$ 5,700	
113	CSD	Prep/Pack Sterile Workroom	WSH-T	1	Cart, Washer/Sterilizer, Transfer	\$ 2,500	\$ 2,500	
114	CSD	Prep/Pack Sterile Workroom	RCK-S	1	Rack, Sterile Wrap, Mobile	\$ 1,500	\$ 1,500	
115	CSD	Prep/Pack Sterile Workroom	TBL-A	1	Table, Instrument, Assembly	\$ 6,800	\$ 6,800	
116	ICU	NURSE STATION /CENTRAL	TEL-G	1	Telemetry, Transmitter, General	\$ 1,500	\$ 1,500	
117	ICU	NURSE STATION /CENTRAL	TEL-48	1	Telemetry, Wireless, 4-8 Patient Channels two station	\$ 22,500	\$ 22,500	
118	ICU	NURSE STATION /CENTRAL	54520		Central Monitor, Dual	\$ 70,000		
119	ICU	NURSE SUB-STATION	MON-S	12	MONITOR, SLAVE		inc.	
120	ICU	ICU/CCU, ISOLATION, (4)	CRT-ISO	4	Cart, Isolation	\$ 15,000	\$ 60,000	
121	ICU	ICU/CCU, ISOLATION, RM 4	BED-CC	4	BED, CRITICAL CARE	\$ 10,500	\$ 42,000	
122	ICU	CENTRAL BATHING	BAR-G	2	Grab Bar - Suction	\$ 100	\$ 200	
123	ICU	CENTRAL BATHING	CHR-SH	2	Commode Chair	\$ 400	\$ 800	
124	ICU	ALCOVE, CRASH CART	ECG-1	4	Electrocardiograph (ECG), Interpretive	\$ 10,250	\$ 41,000	
125	ICU	MEDICATION ROOM	38173	4	DISPENSER, MEDICATION W/REFRIGERATOR	\$ 45,000	\$ 180,000	
126	ICU	CLEAN ROOM/UTILITY	WRM-B	4	Warmer, Fluid/ Blood, Portable	\$ 3,500	\$ 14,000	
127	ICU	STORAGE, EQ	HYP-3	4	Hypo-Hyperthermia Unit, General	\$ 12,000	\$ 48,000	
128	ICU	STORAGE, EQ	PSY-T	4	Monitor, Physiologic, Transport	\$ 11,000	\$ 44,000	
129	PU	PATIENT ROOM (45)	57280	42	OPHTHALMOSCOPE/OTOSCOPE, WALL MOUNTED	\$ 1,000	\$ 42,000	
130	PU	PATIENT ROOM (45)	STL-ST	42	Stool, Step	\$ 35	\$ 1,470	

ITEM	DEPT	Misc Rooms	EQ #	QTY	Equipment Description	Budget Unit Cost	Budget Cost	Comments
131	PU	PATIENT ROOM (45)	BED-MS	42	BED, MED/SURG, GENERAL	\$ 7,500	\$ 315,000	
132	PU	PATIENT ROOM (45)	CAB-MS	42	CABINET, BEDSIDE	\$ 450	\$ 18,900	
133	PU	PATIENT ROOM (45)	OBD-1	42	Table, Overbed, General	\$ 675	\$ 28,350	
134	PU	CLEAN ROOM/UTILITY	CRT-UW	8	Cart, Utility, Wire	\$ 375	\$ 3,000	
135	PU	CLEAN ROOM/UTILITY	CRT-E	8	Cart, Supply, Exchange	\$ 1,150	\$ 9,200	
136	PU	Central Core	FLM-A	2	Flowmeter, Air	\$ 50	\$ 100	
137	PU	STORAGE, EQ, 12 BEDS	LFT-1	12	Lift, Patient, Battery Powered	\$ 7,500	\$ 90,000	
138	PU	STORAGE, EQ, 16 BEDS	WHC-B	16	Wheelchair, Bariatrics	\$ 1,500	\$ 24,000	
LAB EQUIPMENT								
139	LAB	Lab Blood Bank	PLT-A	1	Agitator/Rotator, Platelet	\$ 3,026	\$ 3,026	
140	LAB	lab, BLOOD GAS , POC	ABG-P	1	Analyzer, Lab, Blood Gas, Point-of- Care	\$ 10,450	\$ 10,450	
140	LAB	Lab Central Core	ANL-C	1	Analyzer, Lab, Chemistry/Drug, POC	\$ 6,995	\$ 6,995	
141	LAB	Lab Central Core	ANLCO	1	Analyzer, Lab, Coagulation, Whole Blood	\$ 21,500	\$ 21,500	
141	LAB	Lab Central Core	ANL-U	1	Analyzer, Lab, Urinalysis, Automated	\$ 10,750	\$ 10,750	
142	LAB	Lab Central Core	BAL-A	1	Balance, Lab, Analytical	\$ 3,000	\$ 3,000	
142	LAB	Lab Blood Bank	BTH-T	1	Bath, Thawing, Plasma	\$ 3,895	\$ 3,895	
143	LAB	Lab Central Core	BTH-1	1	Bath, Water, Single Chamber	\$ 1,073	\$ 1,073	
143	LAB	Lab Blood Bank	CFG-BB	1	Centrifuge, Blood Bank	\$ 3,270	\$ 3,270	
144	LAB	Lab Central Core	CFG-CO	1	Centrifuge, Coagulation	\$ 1,973	\$ 1,973	
144	LAB	Lab Central Core	CFG-G	1	Centrifuge, General Purpose, Countertop	\$ 7,500	\$ 7,500	
145	LAB	Lab Central Core	CFG-H	1	Centrifuge, Microhematocrit	\$ 1,809	\$ 1,809	
145	LAB	lab, CHEMISTRY & COA	G 32170	1	CENTRIFUGE, SEROFUGE	\$ 1,890	\$ 1,890	
146	LAB	Lab Central Core	CNTR	1	Counter, Blood Cell, Hematology	\$ 822	\$ 822	
146	LAB	Lab Central Core	CNTR-C	1	Counter, Cell and Particle	\$ 8,000	\$ 8,000	
147	LAB	lab, CHEMISTRY & COA	G 43520	1	FREEZER, UPRIGHT, LAB	\$ 7,695	\$ 7,695	
147	LAB	Lab Central Core	BTH-D	1	Heater, Dri-Bath	\$ 890	\$ 890	
148	LAB	MICROBIOLOGY	45520	1	HOOD, HORIZONTAL LAMINAR FLOW	\$ 5,995	\$ 5,995	
148	LAB	Lab Central Core	MTR-P	1	Meter, pH	\$ 639	\$ 639	
149	LAB	Lab Central Core	MIC-B	1	Microscope, Binocular	\$ 5,220	\$ 5,220	
149	LAB	Lab Central Core	MIC-D	1	Microscope, Dual Head	\$ 11,315	\$ 11,315	
150	LAB	Lab Central Core	MIC-I	1	Microscope, Inverted	\$ 5,200	\$ 5,200	
150	LAB	Lab Central Core	MXR-R	1	Mixer, Rocker	\$ 676	\$ 676	
151	LAB	Lab Central Core	MXR-V	1	Mixer, Vortex	\$ 393	\$ 393	
151	LAB	Lab Central Core	REA	1	Reader, Hematocrit	\$ 468	\$ 468	
152	LAB	Lab Blood Bank	REF-BB	1	Refrigerator, Blood Bank, 1 door	\$ 7,788	\$ 7,788	
152	LAB	Lab Central Core	REF-2D	1	Refrigerator, Laboratory, 2 door	\$ 7,988	\$ 7,988	
153	LAB	Lab Central Core	SHK-O	1	Shaker, Lab, Orbital	\$ 1,599	\$ 1,599	
153	LAB	Lab Central Core	TMR	1	Timer, Lab, Multi	\$ 899	\$ 899	
154	LAB	Lab Central Core	AGL	1	Viewer, Agglutination	\$ 560	\$ 560	
154	LAB	lab, CHEMISTRY & COA	G WTR-T	1	Water Treatment System, DI	\$ 661	\$ 661	
155	LAB	lab FROZEN SEC/HIST/CYT	WKS-G	1	Workstation, Grossing, Floor	\$ 17,277	\$ 17,277	
PHARMACY EQUIPMENT								
156	PHY	Unit Dose & Pick Station	CNTR-P	1	COUNTER, PILL	\$ 2,000	\$ 2,000	
157	PHY	Pharmacy General	38173	2	DISPENSER, MEDICATION	\$ 45,000	\$ 90,000	
158	PHY	Pharmacy General	38174	1	DISPENSER, MEDICATION, AUXILIARY	\$ 45,000	\$ 45,000	

ITEM	DEPT	Misc Rooms	EQ #	QTY	Equipment Description	Budget Unit Cost	Budget Cost	Comments
159	PHY	Pharmacy General	38175	2	DISPENSER, MEDICATION, HOST		\$ -	
160	PHY	Pharmacy General	38177	1	Dispenser, Medication, Lock Module	\$ 34,000	\$ 34,000	
161	PHY	Pharmacy General	38178	1	DISPENSER, MEDICATION, NARCOTICS		\$ -	
162	PHY	Unit Dose & Pick Station	PHC-U	1	Packaging System, Meds, Unit Dose	\$ 17,500	\$ 17,500	
163	PHY	Pharmacy General	REF-PH	1	Refrigerator, Pharmaceutical, 1 door	\$ 4,388	\$ 4,388	
164	PHY	Pharmacy IV Prep	65320	1	REFRIGERATOR, PHCY, SLIDING, 12 CU	\$ 20,800	\$ 20,800	
165	PHY	Pharmacy General	SFE	1	Safe, Freestanding	\$ 2,050	\$ 2,050	
166	PHY	Pharmacy IV Prep	SHL-72	1	Shelving, Wire, Chrome, 72	\$ 648	\$ 648	
167	PHY	Pharmacy General	WST- HZ	12	Waste Can, Bio-Hazardous	\$ 225	\$ 2,700	
168	PHY	Pharmacy General	WST- ST	12	Waste Can, Step-On	\$ 158	\$ 1,896	
169	PHY	Pharmacy General	65440	7	REFRIGERATOR, UNDERCOUNTER	\$ 560	\$ 3,920	
KITCHEN EQUIPMENT								
169	KIT	KITCHEN PACKAGE		1	Kitchen Package, Including Cooler/Fr	\$ 335,000	\$ 335,000	
170	KIT	Staff Lounge Area	46575	4	ICE MAKER & WATER DISPENSER, COUNTERTOP w/STAND	\$ 6,400	\$ 25,600	
171	KIT	Staff Lounge Area		4	Refrigerator, solid doow	\$ 4,800	\$ 19,200	
172	KIT	Staff Lounge Area		12	Microwave - Commercial grade	\$ 400	\$ 4,800	
MEDICAL EQUIPMENT BUDGET ESTIMATE:							\$ 8,789,264	





Surgical Hospital Designed and Build by Diamond Development in Mesquite, Texas



An Easy Essay

This essay relates to the development of a new hospital and medical system for the Dallas area. It discusses the economic systems from a fresh point of view. It helps people to organize themselves into local cooperatives that satisfy their wants and needs in health care. It produces a new understanding of how health care economics will work when it is “cooperative” and not “dog eat dog” and not “somebody else’s problem.” It is a guide for how to create cooperatives that are economical and produce good health outcomes within the current laws and regulations. Making it universal can be done. It is not based on faith and hope but cooperative action, education, trust and love.

Trusteeship and transfer of ownership of health care premiums paid to third parties by members of a health plan for future health care expenses is the core problem to solve in the United States. Insurance companies, employer-controlled trusts, and health benefits managers prosper when health care expenses are less than was predicted by premium setting. Beneficiaries have not shared in those saving but have continuously paid higher premiums and increased out-of-pocket costs for health care services. Consequently, money spent by member patients has not protected their health and welfare as intended. Payments of premiums to private companies which contain funds for payment of future health care services and supplies cannot be converted to profits by denial of payment or failure to properly predict future health care expenses. Payment of taxes and premiums in the Medicare and Medicaid plans in the United States are supposed to be in trust funds and price regulated by types of covered services. However, the methods used to claim and to distribute trust funds result in extraordinary waste in which most of the money goes to non-medical suppliers and facilities and not to providers of medical and surgical services. Less than 20% of claims paid is for professional fees. The result is “no valid accounting” from the point of view of the member who pays taxes, premiums and seeks services. The result is members pay twice as much for health care in the United States as is paid in other countries that have universal health care systems. Direct payments by members to providers for services not covered by insurance are as much as the total cost of health care services in other industrialized countries. This includes Medicare premiums and out-of-pocket expenses. **It does not have to be that way and cooperatives can fix the problems.** Health care is a human right. That idea is derived from a basic need for humans to cooperate with each other to survive. Such rights are built on foundations of material and labor, love and respect for each other, honesty and truth in our interactions. It is difficult to impose a right on any group of people by fiat or force. But it is even harder to deny that right when those people create it by individual labor and by collectively sharing material goods, teaching each other skills, and cooperating in the welfare of their families, friends, and neighbors. Whether the people in a “Gathering” are rich or poor is of no consequence in the creation of their rights. What matters is that every human being in a “Gathering” is cared for and everyone who can provide skills and resources is participating.

The economic and political systems in which rights can be established are mostly matters of opinion but systems in which universal rights established by the participants are denied or become exclusionary are faulty. Capitalism and Socialism have manifested such faults and need not have significant influence on the creation of a health care system by a “Gathering” of people who love and care for each other. “Health care for all” can be built on a “Gathering” in each community everywhere. It should be enabled by honest trusteeship of required resources which must be shared between the communities. Presently, governments in the United States are often not honest trustees despite desires of many representatives to change laws and regulations to make trusteeship vibrant. Governments, State and Federal, can and often do help by creating risk pools under real trusteeship for large losses that the local Gatherings cannot anticipate. **The Federal Government under a program called New Tax Credits provides up to 39% of the total cost for projects like we have proposed under our 501c3 Non-Profit and in the neighborhood where the reconstructed hospital will be located. This funding is interest only for seven years and the principle is then forgiven.** TBT has applied for this funding. However, the private sector plans must contribute 61% of the funding.

Compensation of professional health care providers needs to be on a retainer basis adjusted by semi-annual retrospective analysis. Such analysis requires a relationship to both the problem treated and the cost of the service provided, material and labor. The current method of payment causes this analysis to be done after the services have been rendered and before payments are made which results in three-way adversarial relationship between the professional, insurer and patient. The analyst is usually the employee of the health plan. Consequently, high prices, excessive services, denials of payments, and transfer of expenses to patients by copayments, deductibles and exclusions create chaos and increase the administrative burden. Knowing the earning a professional medical care provider wants and needs, his or her capacity to serve patients, and the frequency of his or her type services within a defined population determines the retainer. Most of the services of professional medical care providers do not rise to the level of cost sharing through insurance but are merely a line item in a family budget. Retainers rather than premiums are far less expensive to both patients and providers. They have the added advantage of taking away adverse encounters between providers, insurers and patients. Complaints about opacity of pricing, complexity of reporting, confidentiality of records and independent verification of transactions and payments are mostly solved from the patient and provider points of view. Individuals who cannot support a line item budget for professional medical care need income subsidy not their uncompensated labor or tax payments to be given to a paternalistic third parties to be reduced in value by their handling.

The hospitals and suppliers are the “elephants in the room.” They are big boxes, electrical-mechanical devices, drugs, chemicals and their investor groups and they eat 40% of all the money available for health care. Patients can own all of these needed tools and reduce the load to 20%. When that happens, you will not have people confusing hospitals with medical care providers. It has never been that physicians needed to own these shelters, tools, chemicals and medicines, they just needed to use them. It is best to operate hospitals at cost so that the surplus they now drain can expand the supply of medical care providers and restore wealth to those who struggle to get fair wages and proper support when needed. Hospitals would be owned by patient physician cooperatives. It is the beginning of a system in which people matter and they know it because they provide the ways and means.

CHU01 Budget Dallas Project

Total Investment Capital for Operations	50,000,000	
ACO Bonuses from Shared Saving	500	paid in 20th month and annually thereafter
Fees per MA & Commercial members	35	
GPO Fees per all member	20	
Employees	26	

Projected Membership, Statement of Operations, and Cashflow CHU01

Projected Membership per Pod	Year 1	Year 2	Year 3	Year 4	Year 5
ACO Attributions Medicare	2,000	2,000	2,000	2,000	2,000
Patient memberships MA & Commercial	1,000	4,000	7,000	18,000	28,000
Total Members	3,000	6,000	9,000	20,000	30,000
Revenue					
Care Coordination Fees MMA & Comm.	192,500	966,000	2,194,500	5,796,000	10,836,000
GPO Participating Revenue	590,000	1,104,000	1,776,000	3,672,000	6,552,000
Hospital Income	-	-	24,000,000	37,000,000	42,000,000
Bonuses from Shared Saving	-	1,250,000	1,250,000	1,250,000	1,250,000
Total Revenues	\$ 782,500	\$ 3,320,000	\$ 29,220,500	\$ 47,718,000	\$ 60,638,000
Expenses					
Accounting and Legal	96,000	96,000	96,000	96,000	96,000
Credentialing Services	14,400	14,400	14,400	14,400	14,400
Data Analytics	36,000	36,000	36,000	36,000	36,000
Employee Benefits	234,000	234,000	234,000	234,000	234,000
Insurance Premiums	72,000	72,000	72,000	72,000	72,000
Medical Director	120,000	120,000	120,000	120,000	120,000
Phone Center Calls	48,000	48,000	48,000	48,000	48,000
Payroll Taxes	271,200	271,200	271,200	271,200	271,200
QA Committees & Boards	72,000	72,000	72,000	72,000	72,000
Rent & Phones	48,000	48,000	48,000	48,000	48,000
Salaries	2,712,000	2,712,000	2,712,000	2,712,000	2,712,000
Supplies	12,000	12,000	12,000	12,000	12,000
Telephone	24,000	24,000	24,000	24,000	24,000
Travel	18,000	18,000	18,000	18,000	18,000
Utilities	18,000	18,000	18,000	18,000	18,000
Reserve	2,000,000				
Operating Company Share Purchase		3,500,000			
Property Cost		2,000,000			
Development and Construction		20,000,000	10,000,000		
Broker Fees	0.131	7,205,000			
Bond Fees	0.051	2,805,000			
Interest on Draws	0.072	3,960,000			
Hospital Operations			10,000,000	17,000,000	24,000,000
Building Amortization			4,200,000	4,300,000	4,450,000
Total Expenses	\$ 45,265,600	\$ 13,795,600	\$ 17,995,600	\$ 25,095,600	\$ 3,795,600
Net Income	\$ (44,483,100)	\$ (10,475,600)	\$ 11,224,900	\$ 22,622,400	\$ 56,842,400
Capital Contributions	\$ 55,000,000				
Net Cashflow	\$ 10,516,900	\$ 41,300	\$ 11,266,200	\$ 33,888,600	\$ 90,731,000
Net Worth of Company with Property After taxes and distributions	\$7,000,000	\$7,041,300	\$9,857,850	\$18,330,000	\$41,012,750



