## Ed Cole

The Most Widely-Read Men's Author in the World

# TREASURE

**UNCOVERING PRINCIPLES THAT GOVERN SUCCESS** 



All Scripture quotations are taken from *The Living Bible*, © 1971. Used by permission of Tyndale House Publishers, Inc., Carol Stream, Illinois 60188. All rights reserved.

#### TREASURE:

Uncovering Principles That Govern Success

Christian Men's Network
P.O. Box 3
Grapevine, TX 76099
ChristianMensNetwork.com
Email: office@ChristianMensNetwork.com

Facebook.com/EdwinLouisCole

ISBN: 978-1-64123-377-4 Printed in the United States of America © 2020 by Edwin and Nancy Cole Legacy LLC

Published by: Whitaker House 1030 Hunt Valley Circle New Kensington, PA 15068 www.whitakerhouse.com

Resolute Books™ is a registered trademark of Edwin and Nancy Cole Legacy LLC.

No part of this book may be reproduced or transmitted in any form or by any means, electronic or mechanical—including photocopying, recording, or by any information storage and retrieval system—without permission in writing from the publisher. Please direct your inquiries to permissionseditor@whitakerhouse.com.

To my grandkids: Josh, Seth, Lindsay, Brandon, Holland, Bryce, and Kendal

## **CONTENTS**

Foreword by Dale C. Bronner
1. The Basis for a Great Life9
2. Dream Your Future, Then Do It27
3. Seek True Wealth41
4. Character Counts55
5. The Nature of Money69
6. Maintain What You Obtain89
Epilogue
About the Author109

### **FOREWORD**

he ancient proverb states, "Where there is no vision, the people perish." (See Proverbs 29:18.) Creating a vision for your life demands your full attention. Vision can be literal, just seeing the ground before you. Vision can also be metaphorical, seeing where life may take you, where decisions will lead you, or what life could be for you.

In *Treasure*, Edwin Louis Cole helps you define the vision for your life and employ practical steps to achieve that vision. This book stretches you to see new possibilities of what your life can be and what your life *should* be. In the first few chapters, you'll read that the most powerful thing you can do in life is to create an image. The second most powerful thing is to destroy that image. Political advertisers say, "It's all about optics." Advertisers say, "Image is everything."

The vision you hold of your life is what drives you to a new place, to operate on a new level, to do things differently. Getting a vision for your life causes you to become pregnant with purpose, and that vision gives birth to action.

Consider what happens when you're dreaming. You see images that your mind believes are real. If you dream that

someone is chasing you, your heart rate increases and you might even scream out. In the same way, when you have a vision of what your life can be, everything in your system begins to line up and act as though that vision is actual reality.

By capturing a new vision, you can see a way out of a present predicament. If you want something you've never had, you have to do something you've never done. If you keep doing what you've always done, you'll keep getting what you've always had. Repeating the past won't create a new future, it only creates more of the past. To leave where you are, you must have a vision of where you'd rather be, then make the changes to get there.

It all starts with vision, a picture of the future, an image of how things ought to be for you. Dr. Cole states, "Decision translates into energy." Get the picture, get clear on it, decide what your life should be, and then you will find that you have the energy and motivation to pursue it.

Right now, start with making the investment to read this book. It will lead you to discover one of the greatest treasures a person can ever find—a vision for your own life.

—Dale C. Bronner Founder and senior pastor, Word of Faith Family Worship Cathedral Atlanta, Georgia

#### CHAPTER ONE

## THE BASIS FOR A GREAT LIFE

ohn waited in the new subdivision's parked trailer for potential homebuyers whom he could sell on living in his company's newly-built houses. He utilized his spare time to learn principles about business and marketing that would help him sell out this fashionable development.

Reading a book one night, John learned a principle about money that he'd never known. He applied its truth, and his career skyrocketed. Someone entered the trailer to buy a home but instead hired John at a new start-up company. As John followed turns in his career path over the next few years, he stuck with his principles and ended up buying the company where he worked. Based on what he'd learned, he pushed productivity to new highs, which secured him a prosperous lifestyle and a great future for his family.

Everything in life is based on principle. John learned in a dramatic way that if he would change from living on the basis of personality to living on principles, it would change his life.

Principles are basic truths, fundamental laws of the universe, facts of nature, and primary units of life. The "law of gravity" is a principle of the universe. Isaac Newton discovered the

principle and changed the nature of physical science, securing his place in world history.

Discovering principles is a lifelong passion for people who succeed. People who live by personality, preference or prejudice have no bedrock on which to build their lives, and they end up failing. Their foundation is shifting, moveable, unsteady. People who make decisions by personality or preference can be talked out of their decisions from one day to the next. People who make decisions by prejudice can be dead wrong, have it proved to them, yet remain steadfast on the wrong path, doing the wrong thing in the wrong way.

The more you build your life on principle, the higher your highs, the straighter your path, and the greater your life.

#### FINDING THE RIGHT PATTERN

All of life is based on principles and follows patterns. Patterns are ways in which the universe operates. Seedtime and harvest is a pattern. Tides clean the earth according to a pattern. Birds fly south, babies develop, stocks rise and fall, all according to patterns natural to the world in which we live.

You become successful and prosper when you base your life on principles and find the patterns that work for you.

Gladys learned a pattern for home sales that fit her personality and the amount of time she wanted to invest. She perfected the pattern, taught it to her three sons, and became one of the top twenty real estate professionals in the country. She is still near the top today after many years, and she still practices the same pattern.

In his popular book, *Rich Dad*, *Poor Dad*, Robert Kiyosaki identified patterns for parenting that varied between middle and lower class fathers and upper income fathers. His book sold well because he taught a pattern people could understand and follow. The book, *The Millionaire Next Door*, uncovered millionaires' patterns and made them available to everyone. Discovering and uncovering workable patterns is one of the aims of successful management, corporations, and individuals.

The pattern you learn determines the life you live. The better the pattern, the better the life.

#### **BOOKS ARE YOUR BEST FRIEND**

What you have in your hands right now is your most valuable commodity today, because it contains patterns and principles to enable you to prosper in the totality of your life—in your finances, family, career, and community. Recognize the patterns, learn the principles, and prosper.

An old adage says a dog is man's best friend. It's wrong. Books are people's best friends. At times, books are even better than people because books speak without an accent, using our own voice. The practice of reading books develops the power of concentration and creative thinking. It provides greater understanding, sharpness of mind, and enjoyment of life.

To learn life's most valuable patterns and principles, read what others have already uncovered before you. No scientist today still tries to discover the basic law of gravity. How gravity works is already written in books. Patterns and principles that will make you rich are readily available for you if you'll read.

Reading is an art form, enabling every reader to be an artist. Television, CD-ROM, and DVDs are great technological advances, but they do not compare to the skill of reading. In the last thousand years, the Gutenberg Press is still the greatest invention on earth because it allowed people to read for themselves. The common person stops the habit of reading after his schooling, but the uncommon person continues to read and study all through life. Reading makes you uncommon. And unusual. And, reading is an agent against aging. The loss of the habit of reading is a gain in the realm of ignorance.

A love for reading can and should be transmitted generation to generation. Listening is the first thing you learn in life, speaking is next, reading is third and writing is fourth. Today, parents teach the first two, then turn their children over to professionals, but it wasn't always so. In 1644, Massachusetts passed a law making fathers responsible for teaching children to read. It was a good law. Reading is the most inexpensive thing a parent can do with a family, not reading is the most expensive.

Parents misrepresent their role to their children when they leave the child's discipline and education to the other spouse or to the schools. Reading is the ingredient in child development that bonds parent and child closer and easier than any other.

Too often, parents try to solve their children's problems rather than read to them and let truth do its own wonderful work. Parents wait until a crisis or particular need occurs, then try to lay the solution on the child. If they had simply read sound principles, day by day, to their children, the work would have been done, and the answers would already have been learned.

Today's culture advocates the visual—watching entertainment and videos. Culture is the culprit in the rise of ignorance. The book in your hand is a weapon against the cultural malaise of our day.

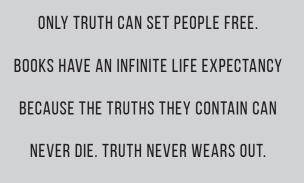
Only truth can set people free. Books have an infinite life expectancy because the truths they contain can never die. Truth never wears out. Truth is timeless. But truth is like soap—it's good only when it's applied. Act on what you learn. One principle can change your life, marriage or career beginning today. For that reason, I don't spoon-feed, coddle or water down the truth, but I give you patterns and principles straight, like a drink from a fire hose.

Once a book is written, its life is in the reader's hands. Books are not a matter of dollars and cents, time or no time. They are a matter of life and death.

#### THE PATTERN OF LEVELS

Business is not about money or toys but the level of life on which you want to live. The better your business, the higher the level of life you'll achieve. This is a pattern. Life is lived on levels that are arrived at in stages. At each stage, you choose to move forward or fall back.

Thomas worked hard in an entry-level position at his company's customer service telephone center. His friend Jeremy always ribbed him during lunch for being the best in his group, serving more customers per day than anyone. Thomas took the friendly ribbing, appreciating being admired. The manager over



TRUTH IS TIMELESS.

his supervisor noticed Thomas' terrific call record and made an appointment to offer Thomas a promotion.

The company had a more advanced call center where operators handled high-volume customers. Thomas, at first, learned quickly, but by his second week in the new call center, Thomas was morose. He missed having lunch with his friends, and he was embarrassed at being the worst in his division, instead of the best. As his attitude soured, his learning curve dropped, and soon he was back in the manager's office because his new supervisor complained.

"Don't you like the call center?" the manager asked. "You know the pay is better."

"Nah," Thomas said. "I really don't like it there. I can't explain it."

Three weeks after Thomas returned to the lower-paying job in the entry-level customer service center, the manager offered his friend, Jeremy, the same opportunity.

"You won't like it there," Thomas said. "You're going to end up right back here like I did."

Jeremy was nervous and listened to the warning but wanted to try anyway. Three months later, Jeremy had mastered a new set of skills and was named shift supervisor.

Both Thomas and Jeremy determined their own level of life. Thomas refused to follow a pattern that made him start at the bottom of a new level, preferring, instead, to fall back to a position where he could be king. People all the time are stumped by this pattern, returning in their minds to their "glory days" as

prom queen or debate team president, rather than starting from the bottom of a higher level.

Passing through the stages of life that take us to new levels is an inescapable lifelong pattern for those who pursue success. The only way to avoid starting at the bottom of a new level is to avoid success.

#### YOUR POWER OF CHOICE

The level on which you live is under your power of choice. Once you make a choice, you become the servant to that choice.

For Thomas, once he chose to return to a comfortable position, he became the servant to his choice which included lower pay and no opportunity for advancement. Jeremy became the servant to his choice, which included the benefits of advancement and better pay with potential for even more money.

A public school administrator watched a video I'd made about the power of choice and realized it applied to his weight as well as to his career. He looked at the piece of pizza he was about to eat that night, and my words darted through his mind—"You have the freedom to choose, but once the choice is made, you become the servant to that choice."

He lifted that piece of pizza to his face and looked at it instead of putting it in his mouth. "Pizza, you are under my power of choice, and I refuse to be your servant," he said, then set it down and ate a piece of fruit instead.

Over the next several days, he looked at each food item he wanted to eat and made a decision whether he wanted to become the servant of that food. His eating habits changed as he exercised his power of choice over every bite of food. He lost over sixty pounds.

A corollary is *decision translates into energy*. Indecision saps energy. The man had never been able to diet successfully, but once he made a decision, his decision translated into energy that enabled him to achieve his goals.

A woman wakes up on Saturday morning and can't decide whether to go shopping with her friend or stay home and clean the house. Her indecision leaves her listless, so she drinks coffee and reads the newspaper and doesn't get anything done. Her indecision sapped her energy. Choosing not to decide becomes a decision in itself.

Seth didn't have time to go to school but was barely getting by on the amount of money he was earning at his full-time job. On the day he was laid off, he made a decision to pursue his dreams, which meant he needed to find a new job and enroll in school. He surfed the Internet, pursued the company he chose, and got the job. Then he explored schools in his area and enrolled to fill up his free time. He was able to complete full-time studies and, at the same time, receive repeated promotions at work. His decision translated into energy, an energy he never knew he had before he made the decision.

#### RECOGNIZE YOUR POWER

Life is composed of your choices. Circumstances do not determine your level of life. What you do with circumstances determines your level of living.

I'll never forget a man I fired years ago for his failure to perform. The next time I saw him, he was on his way to a class to learn how to apply for welfare. If he had put as much into his job as he did into filing for welfare, he would have still had a job. He had a golden opportunity to become a manager but gave in to a welfare mentality.

When Seth was laid off, he could have moped around, found the first job that would have him, and stayed there, filling his offhours with friends who had no more ambition than that. But he made a choice that would help compose the rest of his life.

Throughout my life, I have found that each new level requires more of me than I want to give. Yet the more given, the more obtained. At each stage, I make the critical choice again either to push forward or move to a fallback position. My life has been composed by the choices I made at each new stage.

If you don't like the life you're living, then change your choices. Choices determine conduct, character, and destiny. The only insurance you have against tomorrow is the choice you make today.

Seth is my grandson, and the greatest day of his life was the day he realized that his choices controlled his destiny. Because of events in his childhood, he had adopted the belief that life just happened, and all he could do was react to what happened. He finally came to believe that he could choose what happened.

His was the mentality of much of America today—a "victim mentality" that has propelled an era of "excuse abuse." Claiming victim status excuses people from responsibility for their own

choices. It also creates frivolous lawsuits that clog our judicial system. "A culture of excuse" is what the editor of *Reason* magazine called it. The answer to that is: there is no excuse. You alone are responsible for the choices you make, so make them wisely.

Choices have consequences. I learned my own lesson at Seth's age when I tried to out-drink my drunken father. He was emotionally absent from our home, so our mother oversaw my upbringing. On the night that I could still stand even after he passed out from the whiskey we were drinking, that hollow victory led to my discovery that choices have consequences. My choice to outdo my dad was destroying my future. It was my responsibility alone to change my choices in order to change my future.

Refusing to exercise your power of choice allows others to exercise it for you. Allowing others to make your choices for you allows them to create your world, and when they do, they always make it too small. No one can see or fully understand what is in your own mind and heart. That's between you and God. You can chafe and complain about the constraints within which you're being forced to live, but the truth is, regardless of your circumstances, you still have choices about your life.

#### YOUR SECOND TOOL

Life is composed of our choices, and it is constructed by our words. Once you make the choice to build a new life, change your words.

You are only committed to what you confess. If you don't say it, you won't feel responsible or compelled to do it, and no one will have heard it to help you be accountable.

Repeating phrases to ourselves, chanting mantras, and making positive confessions have gained popularity because leaders and coaches have realized that words build relationships—even the relationship we have with ourselves and with our world. Japanese management has practiced this for years, leading their employees in morning exercises that include shouting out the company philosophy or slogans.

Our words build our lives. Every word we speak has creative power. We release our creative power through our words and set the world around us in motion.

How did the Chrysler Building rise from the dust of the earth? Because someone used words to build his dream. How did the Empire State Building eclipse its height? Because someone said the words, "We can do better, and I'll prove it."

Our worlds are framed by our words. During the court-contested presidential election between Al Gore and George Bush, after a particularly overwhelming loss in a lower court, Al Gore's attorney, David Boies, said, "Now we're getting some-place where we can get a real decision." He was appealing to the State Supreme Court, but he chose words that led the world to believe that Al Gore's loss made him one step closer to victory. Gore supporters rallied because their world was framed by David Boies' words, and they believed Gore's win was eminent. Even after the final decision, the words that rang in their ears

were Boies', and they had a difficult time following Gore in his concession to Bush.

Words have creative power. Use your words foolishly, break your word or take your word lightly and you will have difficulty throughout life. Use your words wisely, and you will prosper. Your choices and your words are two of your best tools.

#### **CHOOSE TO CHANGE!**

The only constant in maturity is change. Change is imminent, inevitable, and important. The only constant in maturity is change. If you grow any older, build a business, start a family or make more money—whatever you do—you're going to experience change. It is difficult to live with change but impossible to live without it.

Many years ago, I had a friend who died. After his death, his widow kept their house the same way, organized her day the same way, watched the same television programs in the evenings. She spent all her energy trying to keep everything exactly the same as if he were still alive. As much as I respected him, I wanted to shout at her, "He's dead!"

As uncomfortable as it may make us, life is going to change. Life goes on regardless of what we think ought to happen. Refusing to change just ensures us of staying where we are or losing ground. In this widow's case, her efforts to remain the same were actually causing her to lose a measure of life, because life was speeding by without her.

When the personal computer, facsimile machine and FedEx changed the way America did business, people who adapted

to and embraced the change moved quickly into the new era, but businesses that failed to adapt and refused to change lost ground.

Montgomery Ward was a powerhouse retailer for years, but when Wal-Mart, Target, and then the Internet changed the way Americans shopped, Wards didn't change at first. Sears adapted and made changes. Sears outgained Montgomery Ward.

To change from one level to the next requires stepping out of a comfort zone, dying to an old vision, and breaking away from a familiar way of thinking. If we want a different life, we have to change what we're doing. To repeat a popular statement, "The definition of insanity is doing the same thing the same way but expecting different results."

#### BE WILLING TO LEARN

The man who knows how will always have a job; the man who knows why will always be his boss. You can learn how to do something, but if you master the pattern by which it works, or the principle on which it rests, you will always rise above your peers. Principles are like keys to unlock doors that were formerly closed to you. Patterns are like maps to guide you from one level to the next.

Learning life's patterns and principles is a lifelong pursuit. You are never too old and never too young to learn. It is more common than not for people to have more than one career. The business I ended up in, I started when I was well over fifty years old. My brother-in-law, Jimmy, lost his job during a recession and could not regain his position in that field. As a result, he

retrained himself and launched into a new career when he was sixty-years-old.

Availability is not the most important thing in the world—teachability is. A person may be available, but if he is not willing to learn, he will soon be available again. To learn, all that is required is a heart for truth and a desire to be taught. The reason Jimmy and I were able to start over is that we were willing to learn, even if it meant listening to younger people!

It is difficult to tell someone something he thinks he already knows. Open yourself to new ideas. Learn to adapt to new technologies. Get "out of the box" and realize there may be more to what you think you know. Stubbornness is the core of ignorance, because an ignorant person is too stubborn to learn. Shun ignorance! Read. Learn the principles. Master the patterns. Have the courage to change.

- · Everything in life follows a pattern, based on a principle.
- The more you build your life on principle, the higher your highs, the straighter your path, and the greater your life.
- The pattern you learn determines the life you live. The better the pattern, the better the life.
- + Books are people's best friends.
- · Reading is an art form, enabling every reader to be an artist.
- · Reading is an agent against aging.
- The loss of the habit of reading is a gain in the realm of ignorance.

#### **TREASURE**

- Reading is the most inexpensive thing a parent can do with a family. Not reading is the most expensive.
- Culture is the culprit in the rise of ignorance.
- Truth is like soap. It's good only when it's applied.
- Life is lived on levels that are arrived at in stages.
- Once you make a choice, you become the servant to that choice.
- Decision translates into energy. Indecision saps energy.
- Choosing not to decide becomes a decision in itself.
- Life is composed of your choices and constructed by your words.
- Circumstances do not determine your level of life. What you do with circumstances determines your level of life.
- Each new level requires more. The more given, the more obtained.
- If you don't like the life you're living, then change your choices.
- · Choices determine conduct, character, and destiny.
- The only insurance you have against tomorrow is the choice you make today.
- There is no excuse. You alone are responsible for the choices you make.
- Choices have consequences.

#### THE BASIS FOR A GREAT LIFE

- Allowing others to make your choices for you allows them to create your world, and when they do, they always make it too small.
- You are only committed to what you confess.
- · Words have creative power.
- Our worlds are framed by our words.
- The only constant in maturity is change.
- It is difficult to live with change but impossible to live without it.
- The man who knows how will always have a job; the man who knows why will always be his boss.
- · You are never too old and never too young to learn.
- Availability is not the most important thing in the world teachability is.
- It is difficult to tell someone something he thinks he already knows.
- Stubbornness is the core of ignorance.