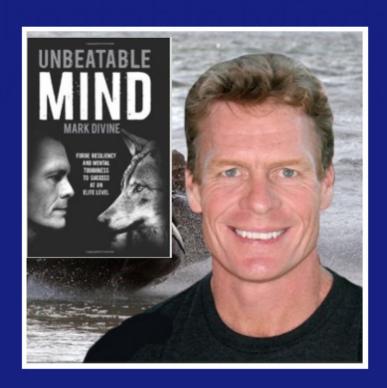
CREATING WEALTH SHOW

INNER STRENGTH

with Mark Divine





In this 10th episode production of the *Creating Wealth Show*, **Jason Hartman** brings to light several business stories which have caught his attention. While the first concerns shady Wall Street dealings and the men that get to the top because of them, the second proves many of his earlier theories about the dollar to be true.

Later, he speaks with Wall Street worker turned Navy Seal turned author, *Mark Divine* about the importance of striking a balance between your own personal, spiritual and emotional being and how that can influence the way you work in business. He uses his Seal experience to write his latest book, *The Way of the Seal*, which provides realistic and useful advice for achieving this balance.

Key Takeaways

- 04.00 The current situation with Wall Street means that it's high frequency traders who are in hugely high-up financial positions in real estate and investing.
- 06.45 Despite numerous negative predictions about the fate of the dollar, it has once again reached another 4-year high.
- 14.00 What passes for 'business' in Wall Street is not for everyone, and some workers simply don't want to be a part of that environment.
- 16.30 Think about why you do what you do. If it's just to scrape money off the top, that's just flat-out wrong because you're not adding any value to society.
- 21.30 The internet is changing the world and the way it works, from democratizing publishing and more in the same way the information revolution worked.
- 24.30 In the times between the old and the new, the ones with the biggest guns and the biggest biceps will come out on top.
- 28.00 An awareness of your own situation and your ability to react to it are skills you learn as a Navy Seal, but they're also skills you can apply as a businessman or entrepreneur to your everyday working life.
- 30.00 The realm of your subconscious, your creativity, your heart mind and your belly mind leads you to the seat of intuition.
- 32.15 The importance of movement is still fundamental: children don't really start to learn until they start to crawl, and if they miss that stage, that sets them back a long time in terms of learning.
- 39.00 Understandably, it can be difficult to find the time to exercise, but if you can make the effort to find that time, it will make a huge difference.

40.50 - More information about Mark's ideas and programs can be found at www.sealfit.com and www.UnbeatableMind.com.

46.00 – Working on the bookend system of the morning and evening ritual can both set you up correctly fr the day ahead and settle you enough for a good night's sleep.

Tweetables

When you look at much more than the math of the dollar, all the theories fall apart. Tweet this! In the not too distant future, everyone with a 3D printer could become their own manufacturing plant. Tweet this! Get out of your comfort zone and figure out what your inner voice is telling you to do and where to go. Tweet this! Mastering your breathing creates a bridge to mental control. Tweet this!

Transcript

Introduction:

Welcome to *Creating Wealth* with Jason Hartman. During this program, Jason is going to tell you some really exciting things that you probably haven't thought of before, and a new slant on investing. Fresh new approaches to America's best investment that will enable you to create more wealth and happiness than you ever thought possible. Jason is a genuine self-made multi-millionaire who not only talks the talk, but walks the walk. He's been a successful investor for 20 years, and currently owns properties in 11 states and 17 cities. This program will help you follow in Jason's footsteps on the road to financial freedom. You really can do it, and now, here's your host, Jason Hartman, with the complete solution for real estate investors.

Jason:

Welcome to the *Creating Wealth Show*, this is your host, Jason Hartman and this is episode number 420 and this is a 10th show. Every show that's got a zero on the end, we go off-topic and we talk about something of general interest, and I think you'll really like this one because today we've got a great guest: Mark Divine. He's the author of, I believe, three books, but his latest and the one we're going to mostly focus on is called SealFit: *The Way of the Seal*. Actually, SealFit is his organization, 'The Way of the Seal' is the book title. And he'll be talking about Navy Seals and his experience there, and also about his experience on Wall Street, so I think it's an interesting connection that you'll get when we get into his interview here. We'll have that in just a moment for you, but first, we've got two amazing stories here – get this, this is going to blow your mind; maybe it's not, I don't know.

Both of the stories are from Business Insider. One is about the most expensive home that has ever been listed in the city of Houston, which is now for sale for \$43 million. It doesn't look exactly like the Palace of Versailles but it's close. These are the modern-day palaces. This sits in 2.5 acres, so it's not a huge plot of land. It's called Chateau Carnarvon and it is incredible, looking at the pictures. Guess what? Guess who owns this place that boasts 8 bedrooms, 7 full baths, 4 fireplaces and a garage that can hold up to 5 cars. There's also a billiards room, a massage room, a gym and a spa. Yes, this modern-day royalty, this mansion I am looking at here in the city of Houston would blow your mind. These pictures are unbelievable. This is owned by none other than a high frequency trader, and you know, several episodes ago when we profiled Michael Lewis and his new book entitled 'Flash Boys'. The high frequency traders on Wall Street of course, have gamed the system, the stock market is a rigged game, there's no way you're possibly going to beat them when they operate at the speed of light, and even the speed of light at 186,253 miles per second is not fast enough for these guys because they will pay giant premiums to be right next door to the various stock exchanges in which they rig. They beat us to the punches. If you think you're going to beat them and you're investing in the stock market, you need to have your head examined. I know nobody listening to this show is probably thinking they're going to beat the high frequency traders so I'm really not talking to you when I say that. But your friends that think they're going to beat the high frequency traders, they need to have their head examined because they're simply not going to beat them. That's why Wall Street is a rigged game, and this is only one of the many ways in which it is rigged through the high frequency trading. Go back and listen to the episode. It was also a 10th show where we talked about longevity, longevity sciences, cenegenics and they're programmed as the guest, but in the first part of that, I talked about high frequency trading and Michael Lewis's new Flash Boys book. \$43 million palace in Houston and hey, in Houston, land is cheap as well all know because that's a great place in which to invest, but this \$43 million palace owned by a high frequency trading scumbag who basically helps rig the system against the little guy. Another Insider here rigging the system with a beautiful, stunning mansion. It is nothing short of unbelievable.

Okay, another amazing article which is also from Business Insider is the dollar hitting a 4-year high, and here, I am going to reach over with my right arm and pat myself on the back as I talk about this one because again, it's another one of my predictions that has come true. With all the talk about the decline of the dollar, I have entertained that talk extensively on this show, on the American Monetary Association Show and the Holistic Survival Show. We've talked about economic collapse, we've talked about dollar collapse, we've talked about debasing of the currency and here we go, the dollar hits another 4-year high, a peak against a basket of global currencies. Once again, this proves my thesis that this is not just about math. Porter Stansberry's End of America thesis hasn't played out, or at least not yet. All of the other doom and gloomers that say buy gold have egg on their face. Again, I'm not a gold-bug or a silver-bug, as you know, or any metals bug. I think the dollar will slowly continue its debasement, maybe at a faster pace than before where we might see a rate of inflation in the future of 20% or 25% annually, which by historical standards and by comparing it to other currencies around the world is nothing. That's not even hyperinflation, and that will just make us more and more wealthy because we're following my ultimate investing equation strategy, taking advantage of inflation and step destruction, reducing the debt and also increasing the value of our properties, because our properties are made of commodities not indexed to any one currency. Those ingredients - that copper wire, that glass, that steel, that lumber, that concrete, those petroleum products that are the ingredients of our houses and our apartment complexes, those will increase with this slow inflation. We have to realize that this dollar stuff and all of this economic stuff is always only a relative gain. It reminds me of Ted Danson - typical liberal hypocrite actor in Hollywood who doesn't really know much. When he was dating Whoopi Goldberg (which was probably a sham, by the way), I remember he came out with the statement "America is a racist nation", and Dennis Prager called him out on the radio and I love what Dennis Prager said. He asked, "Well Ted, compared to what?" and he couldn't answer that question. Certainly, there's racism that goes on – we all know that - but compared to what? I think America's a pretty open, accepting, decent place for the most part, and that's a great thing. You look at the dollar, and here's my comparison I'm making, I just for some reason thought of Ted Danson's lunacy and his limousine liberal hypocrisy - when you look at the dollar and you talk about 'Oh, the dollar's going to hell in a hand-basket', you listen to these doom-and-gloomers are you say, "Oh, the dollar's not backed by anything, it's just paper, it's just fiat currency". Yes. You are technically correct when you look at the math, but when you look at much more than the math, that's when the theory falls apart. And yes, the dollar is so bad, but compared to what? It's just like the example of Ted Danson – compared to what? The dollar is really pretty well off compared to the rest of the world's currencies. It's backed by the largest military the human race has ever known, and it's backed by the biggest brand as a country the human race has ever known, so to say that there's going to be an absolute collapse is, I think, an overreaction at this point. We'll see, but I think they can defy gravity and kick this can down the road for many many years to come, but they will have to inflate away the value of the dollar because that cures the problem of government debt and it cures the problem of individual debt by slowly debasing the dollar. Maybe, probably, at a faster rate than we're seeing it now. I would not be surprised if we see 20-25% inflation, which means if you have a \$100,000 mortgage on a property, or say you have 10 properties and you have \$1 million in mortgage, 20% inflation means inflation is basically just giving you \$200,000 a year. It's just paying it off. It's just giving you a bonus of \$200,000 per year, in addition to the return on the investment that property produces for you, so a pretty awesome thing.

Okay, so on these 10th shows, we try not to talk about too much in this business side – let's get to our guest and talk about optimizing our minds, our bodies, our character and talk about the way of the Seal. I think this is going to be a really enjoyable interview for you. So let's get to our guest, Mark Divine.

It's my pleasure to welcome Mark Divine to the show, he is the author of a few books, but his latest is entitled *The Way of the Seal*, and it is a practical guide for business people, athletes or anyone who wants to be an elite operator – I love that, by the way – in his or her life. Let's dive in and talk about how we can develop mental toughness, resiliency, overcome odds and a little bit about Wall Street, because Mark had a Wall Street background before joining the Navy Seals. Mark, welcome, how're you?

Mark:

I'm doing terrific, Jason, thanks for having me on the show.

Jason:

Yeah, it's great to have you. So, first of all, since I left off with that Wall Street thing, maybe let's go in chronological order. You worked on Wall Street until you were 26, you were a CPA, you had an MBA, right?

Mark:

That's right, yeah. I followed the herd from my undergrad school, which was Colgate University in upstate New York down to Manhattan, and then I got hired initially by Coopers and Lybrand, which is now Pricewaterhouse Coopers. Then two years later I made the switch over to Arthur Andersen, and all this is interesting. My clients there included Drexel Burnham, the Solomon Brothers – these are companies that I did audits and special projects for. My firm was Arthur Andersen and none of those companies are in existence anymore for various reasons, and some of them not good.

Jason:

So why did you leave Wall Street? I always call Wall Street the modern version of organized crime! Some are welcome to disagree with me on that, but it's just so riddled with corruption it's amazing! What inspired you to leave and join the Seals? That had to be a huge pay cut.

Mark:

It was. There were a few things that were going on. One was that I just had this increasing sense of dread that I was in the wrong place and doing the wrong thing, and that I was just not cut out for that kind of clawing my way up the corporate ladder, in particular in that environment. My family had a family business in upstate New York, and so they thought it was brilliant that I was getting my MBA and I was going to be a CPA, and getting some great work experiences because my father thought that would be a good foundation for me to come back to the family business. I didn't really see that path very clearly, so I was trying to carve out a life and maybe shift over to investment banking or chasing big money at the time. Like I said, Jason, I just had this increasing sense over the first couple of years while I was down there that it was just the wrong path for me personally. To emphasize that, or to make it even more painful, I did notice and was kind of disgusted by the green and the lack of authentic leadership on the Street. People were really in it for themselves, they judged each other by the size of their paycheck and their bonuses, and they were really kind of nasty to each other, and that just wasn't the way I was brought up and it just didn't seem real to me. It didn't seem authentic, and so I didn't want to be a part of that. One last quick story of the straw that broke the camel's back for me was I had a small client who was not financial and I got sent on this special project on Long Island because this subcontractor to Boeing had been caught up in what was then called the 'Influence Pedaling Scandal', and so it was croney capitalism at its best and essentially this poor guy was a good target for the IRS because they weren't going to go after Boeing, they were going to go after the small subcontractors that they could reach out and touch. So the IRS was brought in, and then they brought in Arthur Andersen to audit this small paper company that made boxes for jet engines and stuff like that. It should have been a 3-week job and sure enough, six months later we were still sitting there, and we were literally just sucking this country dry financially. I looked at it all as a big scam and I said 'You've got to be kidding me', we could have done this project in 3-4 weeks and because the IRS is involved, Arthur Andersen had government behind their back and they just kept on sending us out and kept on billing us and creating reasons for us to be there. The company almost went under and the poor owner, Mr Cane, contracted cancer during this time and literally passed away. I was so disgusted by the whole environment and by what we called business down there, and I said screw that, so during that time I was looking at the Navy Seals and considering a radical change in my life direction and I said 'Okay, this is it', and so I went and packed up my office and quit. I just said 'I'm going for it' and started training for the seals.

Jason:

We won't harp on the Wall Street topic. It's just interesting because so many of my shows are financial shows centred around personal finance investing and one of the things I recommend to people is I have these 10 commandments of successful investing. Commandment no. 3 is 'Thou shalt maintain control', and I recommend being a direct investor because then you don't leave yourself susceptible to the three major problems when investing. No. 1: You might be investing with a crook. You've certainly met a few of those on Wall Street, I'm sure. No. 2: You might be investing with an idiot. There's probably not too many idiots on Wall Street – they're mostly crooks that you have to worry about, but they're pretty smart people.

Mark:

There's a lot of crooks who are idiots too, so those two almost go hand in hand.

Jason:

Oh, okay, alright! No. 3: Assume they're honest and assume they're confident. If you get through those two hurdles, they take a huge management fee off the top for managing the deal. The bonuses that these investment bankers get, the market makers get, the CEOs and the boards of Directors get. It is obscene, and that's all legal by the way. It's just crazy. Why is it that, like you said, people were nasty to each other? What is wrong with that culture? There's so much money to be made there, they're just competing for almost no reason it seems. They're all probably pretty wealthy, and what more do you need at some point?

Mark:

You're right on, Jason, but I think it's a systemic problem and it really has to do with our whole cultural story and the way we're organized our economy. Essentially it pits everyone against each other and based on this story of separation where I've got to get mine and a lot of the time, I'm going to get mine at the expense of yours. So Wall Street is pure financial manipulation and it happens to be that these organizations are supported by and encouraged by the Federal reserve and the basic economic structures. When you move money around and you can set your own pay scales and you're not really contributing any value, it's a pretty easy way to make money. You have very aggressive and highly intelligent individuals who figure this out and who are able to go and be a part of this whole kind of overlay to our economy that doesn't really produce value, but just shifts funds left and right and here and there. They just scrape an inordinate share off the top. This speaks to the values that I try to put out in The Way of the Seal - it's about why do you do what you do? If it's just to scrape money, then that's just flat-out wrong. There really should be no industry where that is your purpose, right? Just for the sake of accumulating wealth. It doesn't add any value to society; it can be considered one of the lowest forms of work because there's no honour in it; there's no personal integrity, there's no growth or development as a human being. It's all based on separation and what's mine is mine. That's what I was experiencing, I didn't have those words for it, but I just felt like it was wrong, corrupt and bad as a 25 year old. I think that where we're moving towards is a way of thinking where we consider 'What am I really meant to do? What is my purpose in life? What am I passionate about?' I'm not saying that finance isn't important but like you talked about: if you're into numbers and finance and you want to help Mark or Jason, protect your future and you're going to be the best financial adviser that you could possibly be. Walk your talk and live with integrity and you're going to earn a fair wage or a fair salary for managing someone else's money - and I am all for that. I think that's brilliant because I need experts like that to help me out, and as do you. In the case of the big financial manipulators, I just think everything has got too big, and when you're too big (including our government), you're completely disconnected from what's real and what's important and you make decisions based upon those who can influence you the most. That's what's happened to Wall Street and to our government.

Jason:

It's a sad state of affairs: the government is over 20% of the economy now, which is absurd. The government shouldn't be so large. On Wall Street, it's just amazing – I call it the smoke and mirrors economy – and then there's the real economy. Like you said, it's this financial overlay to our economy that just sort of moves things around and doesn't actually create anything. All these smart people have figured out how to manipulate the system and make money from it.

Mark:

It's created a huge systemic risk put the entire economic foundation of, I think, the country at risk.

Jason:

Or the world.

Mark:

Yeah, the world. The 2008 crisis and the response to it with Dodd-Franks and these banks that were too big to fail have gotten bigger and are now really too big to fail. They're being kind of puppet mastered by the government and the whole thing has actually got more risky. I think that there is a point in time where it won't work anymore. I read a stat the other day that over 40% of Fortune 500 companies will be out of business within 5 years.

Jason:

I can't even comprehend that.

Mark:

No kidding. And they know it. I got a call by Cisco; they want me to come in and do some leadership instruction – speaking and consulting etc because they realized that they need to move so much faster and to grow the cojones to make some changes because when you can have small companies like Whatsapp who can grow up with 3-4 or even 10 people and create a billion dollar marketcap within 1-3 years.

Jason:

Yeah, and \$19 billion ultimately.

Mark:

Totally. And so all of a sudden you've got this convergence of technologies that are happening and that are all going to come together in the next 5-10 years – robotics, AI, 3D printing, sensor networks and global perpetual WiFi. That'll be high-speed internet access which is going to benefit WiFi and cell phones.

Jason:

WiFi weather balloons connecting the whole world. The rising billion will be online. It's an amazing time to be alive.

Mark:

You're going to have another billion coming online through mobile devices, and so literally everyone with 3D printing could be their own personal manufacturing plant. Now you're going to have global distributed manufacturing and anyone who's a big company has got to be shitting their pants right now.

Jason:

What's happening here is we look at how the internet has changed the world, so it democratized publishing in the '90s. I remember when I wrote my first book, I put it on Amazon.com, it was midnight, it was self-published. It took me 7 minutes to reach a global audience. Now, granted maybe not many people will buy it, but it is there, and I didn't have to go through a gatekeeper, I didn't have to get a literary agent to like me and vet me. With podcasting we've democratized publishing in terms of radio and video, YouTube etc. And now what's coming next is we're democratizing manufacturing with 3D printing and it's going to move right down to the desktop, just like the information revolution did. It's an amazing time to be alive. This might be a good segway to what our topic really is, which I'm sure you want to get to!

Mark:

We could go on for hours talking about this.

Jason:

Yeah, I love talking to you; it's great. In *The Way of the Seal*, you talk about being an elite operator, and with all of this phenomenal technology, we all have access to this nowadays, and that is great. The opportunity is there, but one of the things we've got to do to maintain an edge is to manage our mental state and to manage our physical state too. Really, being that elite operator, what are some of the things you learned from the Seals that you talk about in terms of doing this?

Mark:

I'll create a little bit of a bridge by just saying that with all this change that's going to happen, it's very exciting, but obviously there's going to be a lot of disruption, a lot of chaos and a lot of carnage. You see what's happening in Iraq and with ISIS and with the Ukraine. With all of these big institutions whether you're talking about governments between the state boundaries and governmental institutions or whether you're talking about large international corporations, they're all going to face systemic shock and breakdown. In the interstitial period between when the old breaks down and the new arises, there'll be this void, and that's where gunslingers step up and the warlords and whoever's got the biggest biceps and the biggest guns really wins in those times. A lot of people are coming to me these days in my training and they're saying "You know what, I'm a little scared. How can I step up my game so that I can not only think faster, move faster, be more in control, see things a little bit more clearly, be more aware, but also take care of business if I get into a risky situation?" They want to know how to defend themselves, and they're all linked and they're all tied.

What I learned in the Seals was that we have so much more potential than we allow ourselves to tap into. When I grew up in upstate New York I was kind of an average kid. I was a B student at Colgate University, but I was an athlete and that was kind of my saving grace, and it allowed me to go into the Seals and be a Seal. But it was the mental training that I started prior to being a Seal that I learned through a very enlightened martial arts master who lives in New York City. He joined me on this path of mental development that was different than what a typical kid is exposed to, so at 21 I was meditating and concentrating on really interesting concepts, learning to visualize and to develop my visual IQ, and working on breathing practices that were supposed to be developing my internal power and focus. All of these things were just not taught to anybody unless you happened to stumble into someone like this rare individual. I was trained in these techniques and I trained with him for about a year to a year and a half before actually getting accepted into the Seal program. This is during that period where I said I just went up and quit, and that was about 6 months before I was accepted to even go to the Seals. When I got to Seal training, all of a sudden, I just soared. We had 180 people in my Seal training class in 1990 and 19 of us graduated. That's how hard the training way; only 19 made it through the 6-month crucible. I graduated as Honor Man, number one in my class because of the mental game – I was completely locked on. I was like 'Holy shit, whatever he taught me works'. So I kept on focusing on that.

The Seals didn't teach this stuff. They are starting to now – because it's a government organization, it takes a while for them to get it. At the same time, the way that the Seals train and operate had a lot of parallels so it developed a lot of the same type of person, without the actual 'Hey, do this meditation practice' instruction. What I mean by that is that we spend a shit tonne of time in silence. This is one of the key things that leaders need to learn how to do, is to stop being so busy and to find an equal period of non-action to complement their action. With Seals, you think that we're doing all this stuff and all this training, but the reality is that we have a pretty narrow range of missions. We know what to focus on and how to get those jobs done better than anyone else in the world. We try to stay focused on them. In the training, we might have a 3-week training period where we're going to go and master our shooting. We go out and shoot for like 6 hours straight, and then we'll go back and take a long break. During that break-time, we just rest, you know what I mean? We just rest. We allow the training to sink in, we may read, we may digest. It also might be a little hot outside so we don't want to be out there in the middle of the day. We'll rest our mind and rest our body, and then we'll also spend time thinking and planning, and we'll also spend time moving our bodies. We make sure we're getting a good work-out in every day, sometimes two or three times a day, and then the other thing that's really cool, Jason, is that everything we do, we do as a team. When you do things as a team, you're holding yourself to a higher standard. A really great team will elevate you and you'll grow a lot faster as a human being. A shitty team can actually hold you back and bring you down, and people have experienced that when they're on a good company team or a shitty company team. Here's what I'm boiling this down to: some of the things that I learned through my mental training, we did naturally in the Seals. We spent a lot of time in silence and a lot of time contemplating. We spent a lot of time working and controlling our breath. When you're on a sniper rifle and you're about ready to take a shot, they teach you breath control - tactical breath. That's slowing your breath down, breathing slowly to a count of four in through your nose and then a slow count of four out of your nose, and that breath control is the bridge to mental control.

Then with that mental control we learned how to maintain front-sight focus, which is really radically focusing on the front-side of your target while you maintain situational awareness of everything that's going on around you. This deepens both your ability to focus and concentrate on one thing at a time for a very long period of time, but also opens up your senses to be able to take in information so you're sensitive to any changes in the situation; any dangers and any opportunities that might require you to all of a sudden shift focus really quickly. That sounds like a valuable skill for an entrepreneur or business man, doesn't it?

Jason:

Yeah, definitely it does. When you were talking about the breath control, I was thinking about times in my life where I've said something I really shouldn't have said, and if I'd taken that deep breath, I probably would have bitten my tongue first and not gotten myself into trouble.

Mark:

For sure.

Jason:

So that's certainly true, and helps one control their knee-jerk reactions, their temper and things like that. I totally get it and agree.

Mark:

It goes beyond control though. So breath control is the bridge to mental control. What I mean by mental control is that we in the West have evolved to really develop a rational mindset to a greater extent or almost exclusively over our other mental capacities. Let me just explain that real quickly. I learned through my martial arts training, and later on through yoga and through some other experiences I've had is that the rational mind counts for a small percentage of our total thinking power. It's certainly obviously very important and there are many techniques that we would use in the Seals to improve our cognition, to improve our memory, to improve the speed and the dexterity with which we thought, and also the quality with which we can use mental models and trying to avoid traps. I have a whole chapter in my book on that. Our minds are really tricky little beasts, but when you are exclusively in that thinking mind, which always operated either in a future state or in a past state, then we're never or rarely in our non-rational or critical thinking mind, which you might say is the realm of your subconscious or your creativity, or your heart mind or your belly mind, which is the seat of intuition. Your heart mind is the seat of your ability to connect emotionally and to understand other human beings on a more authentic or intimate level. My belief is that these are all part of our mind system, because they make up our sense of consciousness, which is really what we're talking about with the mind. The mind is not the brain. The brain is one of the organs of the mind. The others include the whole spinal column, your nervous system, your heart, your belly and all of your sensory organs, plus the energy field around you where information is transferred back and forth. What I learned and what I promote in my book is that we develop the ability to control our rational mind - of course improve the way we use that rational mind, but then we train it so that we're not a slave to it. It's in our control, and so like an on and off switch - when we need to and when we desire to, we can switch it off. We can do that immediately and shift into a broader sense of our mind and be able to tap into our heart, and drop into our belly, and feel and sense what information we can gather from there, and to use this entire concept of a whole mind. That's what I learned in the Seals – slightly by accident but also some deliberateness because I had had a martial arts teacher help guide me down this path. It's extraordinary what happens. In order to learn this way (it's called embodied learning), we need to get back into our bodies. This is why I really promote some form of realistic functional physical training or exercise like yoga or Tai Chi as part of every executive's life or training regimen. I have developed something I call '5 Mountain Training. We're going to take charge of training ourselves so that we can upgrade our entire operating system to deal with the pace of change in the life that we're now living. In order to that, you can't do it in a vacuum and you can't really do it segmented like we've done the rest of our lives. Going to the gym, looking at your body as just a body isn't very effective anymore. So what we say is "OKay, what if our whole system was a body, mind, spirit system?" or in the Five Mountains I break it down into fives, so we're physical beings, we're mental beings, we're emotional beings, we have an awareness field of intuition and we also have a spirit. I'm talking about your will to live and your sense of purpose in life, your directionality and your connection with other people who are all sentient beings. When we start to train these altogether, in an integrated fashion, we really unlock this enormous potential that has been bottled up because we've been looking at ourselves as a segmented being. This integrated training must include some physical movement because that's one of the best ways, in fact, some would say it's instrumental in learning. Look how kids learn. They don't start really learning until they start crawling. If a kid misses the crawl stage, then they have major learning disabilities that they have to learn later in life.

Jason:

First of all, I've got to comment on something. Talking to you as Navy Seal and an educated guy who's worked on Wall Street, MBA etc, you're surprisingly New Age sounding. That's interesting, and I just wanted to mention that. Also, the way we learn never involves physical, which I think it very unfortunate. You sit in a class room and there's no physical component; it's anti-physical! You're hurting your body by sitting.

Mark:

There are some early advocates that were labelled New Age, but even they would not integrate. Most of the New Age folks were not integrated. Like a lot of even spiritual leaders don't have a very good handle on their physical health or even their emotional wellness. So my point is that every some Buddhist monks are completely overweight and they're dying of heart disease. That's not integrative. That's not the Navy Seal way. The way of the Seal is to develop your body so that your body can be a fit vehicle to become a learning machine because we learn physically, we learn mentally, we learn emotionally, we learn through intuition and we learn spiritually. We grow faster to the highest reaches of human conscience when we can tap into all those domains of our intelligence or the domains of our existence, and then nurture them and work on them everyday. We need to mash them together every day. That's why I promote that we've got to get off our ass and we do some practice or go join a cross-fit gym, but when we do that, we also develop mental control. This starts with our breathing and then moves to learning to concentrate, learning to focus, on the right and wrong things or what not to focus on. We streamline and simplify our lives so we can really develop this focus. Then we develop ourselves emotionally, either through working on and with a team and exposing yourself to being vulnerable and sharing risk and experience, and being willing to accept important but maybe personally painful feedback. This is going to develop emotional control. It's also about subjecting yourself to crucible training, like what we do at SealFit, where you have to expose your emotions, like a raw electrical wire, and then it's about tapping into your intuition through periods of silence, through meditation or yoga practice or just much more structured quiet-time or through walks in nature. Whatever really works for you. We probably don't have time to get into the spirit one here, but that's developed by really stepping up your game to take more risk, making the kind of choices like I made. We were talking about it at the beginning of the show where I walked away from the \$100,000 paycheck at 25 in 1989 to essentially join the Seals for \$500 a month.

Jason:

Right, and adjust those numbers for inflation, folks.

Mark:

Exactly!

Jason:

My listeners understand that!

Mark:

Knowing that very well I might come back in a body bag, but also knowing that a life unexamined and a life without purpose is not worth living, really. That might sound harsh and the listener might think "Jeez, stop being so judgmental". I'm not judging anyone; I'm speaking from experience. Even Socrates said that a life unexamined is not worth living, and I think what he's really saying is if you want to truly live and be human, and you want to live the fullest expression of who you are and what you're meant to do, you're got to get out of your comfort zone, take some risks and figure out what your inner voice is telling you and what direction it's telling you to head. It might be away from that paycheck and away from that job that's not serving you or is making you miserable. I have this saying with my SealFit training that you need to go to the challenge or the challenge will go to you. Anyone who's having a sense of dread about their life or their job, stand by because it's just going to get worse until that midlife crisis hits you. Go out and find the challenge that's going to open you up, and then you're going to find these 5 domains, and you're going to start to understand yourself at a much deeper level. Then you can make those choices with confidence and courage. The difference in your life when you can live with integrity is incredible. People just look at you differently and think "Man, you are uncommon, you are special, how do you do that?"

Jason:

So what are those 5 domains? Just review those for people.

Mark:

Physical development which, to me, means basically getting control of your feeling. People think it's so complicated with what you put into your body. Do you want to be a Maserati or a clunker? If you want to be the Maserati then you've just got to put really healthy food into your body, you've got to eat a lot more fat than you're eating.

Jason:

That's counter-intuitive because most people will think fat's bad, but they're wrong.

Mark:

Yeah, that's completely wrong. Fat is your primary source of fuel. I have butter in my coffee every morning.

Jason:

Yeah, you do the bullet-proof coffee thing!

Mark:

It's great stuff. So anyway, physical development starts with how you fuel your body and then how you learn to move your body so we have functional development. It can come in many forms; cross-fit's a functional development program, so are programs like SealFit. If you're doing pilates and yoga, that's functional training. Getting out and moving your body starts to get you into your body, it gets healthier, more durable. You're going to be more comfortable and any injuries you've got are going to start to go away. Your life is just going to get so much better. People who are executives and who don't take care of their body always have an excuse, but then when I work with them and they get into their body, six months later they're like "Holy shit, I'm so much more productive and I'm spending less time at work". It's because if you look at an average 12 or 15 hour day that an exec. spends, I know you're rushing from meeting to meeting and there is a lot of demands on your time, but when you start to train the way I'm talking about, you're able to be so much more focused, get so much more done and you're able to grow the balls to say no to a large number of things that you shouldn't be doing that you are co-dependently or through just plain old harassment being forced to do. You just make better choices.

Jason:

Okay, I just want you to review the five in rapid-fire. What are they? We've got physical...

Mark:

Physical development, I've killed that horse. Mental development is first about developing mental toughness and then about actually tapping into your whole mind like I was talking about earlier. There's a bunch of training things around that. The third is emotional development, so that's about developing emotional awareness, control, depth and span. The fourth is intuitional development, which is about learning to use all of your senses, expanding them both internally and externally, so that your field of awareness is much greater than it is right now. The last is what I call Kokoro spirit, or spiritual development, and the way I like to look at that is the ability to really drop into your heart and to know yourself at a very deep level and then to be able to take that and to connect it to the world – that authenticity.

Jason:

Excellent.

Mark:

It means the ability to merge your heart and your mind in action. I have a training program called Kokoro Camp, and that's what we try to do in that 50-hour crucible. It's about getting people out of their body, out of their head, and into their heart. And then they're able to develop a little bit faster and in a more authentic way.

Jason:

Give out your website and then I've just got one other question for you before you go.

Mark:

I have two that are interesting. One is www.sealfit.com – that's my physical and mental training program. We have a starter program with a 3-day academy which is amazing. And then my executive training program is called Unbeatable Mind, and the website is www.unbeatablemind.com, all one word. That's for a lot of the principles and the way the Seal are taught.

Jason:

Excellent, good stuff. I love that toward the end of the book, you have some really good actionable content in the appendix. You have focus plans and power rituals, and I just thought before you go, Mark, I'd ask you to share maybe one of each of those with our listeners.

Mark:

Sure. Let me just start by saying a lot of people come to me and say "Mark, I love the message. It makes sense, but I am too busy. I am running a company and I've got a family and blah blah ", and I say "I understand, so how do we get around that?" First of all, there's time that you're not using very productively at home. That's mainly in the morning and in the evening. So many people get out of bed and they grab their iPhone and they just start checking emails, they grab a cup of coffee, slam down some breakfast or not, and then they're out the door. What I'm proposing is that you just carve out 15 minutes, or half an hour if you can, for yourself in the morning and evening. I call those morning and evening rituals. In this time, you're going to do some very deliberate things which tap into those five mountains. For the morning ritual you're going to start with a practice of gratitude. So you're developing a positive mental state and body state, which is critical for any successful person. We start out with just a review and a silent reflection of what we're grateful for. Then what we're going to do is some breathing. Breathing is the bridge to mental control, so I have a practice called box breathing, which is a type of breath control training. We'll box breathe for 3-5 minutes, then we'll do some sort of movement practice. My preference is yoga. I've got a whole yoga program I've developed called Warrior Yoga. Just moving your body by walking or doing some Chi Gong movements, which are super easy to learn, that works. Or even just breathing and stretching if you don't want to do or learn any more complicated things. When you're done with that (that can be just 5-10 minutes), you've woken up your spine, activated your nervous system, breathed into your body and you're feeling good about yourself. Then we do a visualization, and we visualize ourselves going through our day, connecting everything we do to our purpose in life and ensuring that everything we're going to do that's going to achieve an orient is the right thing to do today. A lot of times when I do that, I actually make changes to my daily schedule. This practice is really grounding. It's amazing. I have trainees that tell me that just after a few weeks of this, it's made dramatic alterations in their life, in how they see themselves and in what they choose to do. I'll just do one more. The evening ritual is really cool because it's kind of the other book end. A lot of us come home and we're exhausted and we don't take time for ourselves. We'll have a beer or a glass of wine with our family, or we'll watch the TV. Obviously that should go off right now; I'm sure you promote that. TV should not even be on in your house, ever.

Jason:

There's a reason they call it the idiot box.

Mark:

There is, yeah. It's just a huge waste of energy and it's just pouring negativity into your brain and into your nervous system. Get rid of the TV so in the evening when you're done with everything and you've got some time alone, then you can activate the evening ritual. Just go and find your quiet place, and again, take about 10-15 minutes. You're going to do some box breathing again, and then during and after the box breathing, you're going to review mentally - this is another visualization practice but it's called a recap - everything that happened during the day. You're going to go through the day from the morning ritual all the way up to that point, and you're going to stop at any major or meaningful activity or incident. You're going to reflect upon it, and you're going to find the lesson and the positive silver lining to that. So many of us have things that we get hung up on. We're not quite sure why we felt shitty or why that person said that, and then we just bury it. That sinks into our nervous system and leads to some sort of agitation. A lot of the time it leads to an incomplete night of sleep. Sleep is so critical, as you know, so we like to go through our day and recap everything, and then anything that didn't feel right, we reflect on it. Even if we can't figure it out 100%, we decide to let it go and to find the silver lining. We literally intentionally say "OKay, there's a lesson there. Whatever it is, I'm going to let it go and I'm going to move away from that in a positive direction." During this process, you'll find some victories, and you want to acknowledge those victories, and anything that was a failure in your mind, you just reframe it as a positive lesson learned that you're grateful for. This is a super powerful practice. The two of these as a bookend make every day a victory. Every day you're moving closer to your goals, every day you're getting better as a person, and this is something that I learned in the Seals. This is more of a personal thing, but a lot of my teammates were such high performers that we had kind of similar approaches to how we managed our lives and we were constantly trying to learn. In fact, a Seal ethos is to earn our trident everyday. The Navy Seal trident is the insignia, and to earn our trident every day,we had to work hard but we had to work smart and be good teammates. We had to become learning machines. We couldn't hold onto all this baggage. We had to literally keep a real positive mental focus every day and maintain that mental and emotional control. These rituals are a great way to build this Five Mountain training into your day. The only thing left are some box spot practices for silence or positivity, and then maybe your workout plan.

Jason:

One thing that I've noticed throughout this discussion, Mark – and by the way, this has been a great talk – is that you have many times mentioned the value of silence. I know friends – I haven't done one myself – who have been to silent retreats where they need to be silent for a whole weekend; they can't talk at all, and they're around people, but they have to communicate without using their voice, interestingly, and that can be done. I think whether you're an introvert or an extrovert, some people derive energy from a crowd, some people derive energy from being alone, and we all have both of these in us obviously. We have a propensity either way. I think it's just super important, especially if you don't live alone. If you've got a big family, or you've got your significant other, or whatever your situation is, roommates maybe, is to be alone. It seems like there are some people who can't even handle the concept of being alone, and I think it's just really important to not be influenced by other people all the time. Of course relationships are great, but we've got to get away from that influence and just reflect and let our mind think without the influence of input sometimes.

Mark:

Absolutely. Just to add some context to that, being quiet doesn't always mean that you're silent in your mind. The corollary to spending time in silence is to learn how to silence your mind. That's what those retreats are really good for. The first 24 hours you're like "Holy crap, I didn't realize it was so noisy in here because I've been distracted".

Jason:

In my head.

Mark:

Exactly. And then you're forced to just settle into it. Usually it's really hard for the first day or two, and then it gets really enjoyable. So there's a skill around learning to quiet your mind. Even for an introvert, that doesn't mean that you have a quiet mind. You could be introverted and be completely obsessed with running through what happened in the past or dreaming about what might happen in the future. But you can't develop that internal unfettered mind without putting yourself into silence every day, so even if it's just 15 or 20 minutes a day of just guided meditation or visualization, or just a classic practice. I got my start with Zen, where we just literally counted our breath to try to get to 10, inhaling and exhaling. When I started I could only get to one before my mind started thinking about something else and I had to go back to zero. It took me 6-9 months before I could get past 5.

Jason:

Wow, so that's how hard it is. That's amazing. I'll tell you, dear listener, if anyone needs to work to this, it's yours truly, because shutting my mind up is really hard to do. I've got to work on that for sure.

Mark:

Amazing things happen though, once we get to that place. That's where the secret sauce is, and I think that's where the next domain of our development is as humans: to really tap into that whole mind and start to leverage and use it in a much more powerful way.

Jason:

Yeah, there's a lot more going on out there than we can understand today. In 20 years, we might really scientifically understand the value of a lot of the stuff we discussed today, which now we don't. We have to take some of it on faith and just learning from other people's experiences, but it's worth checking out for sure. Mark, thank you so much, this has been a great talk. The websites are www.unbeatablemind.com and www.sealfit.com; I think I got those right, did I not?`

Mark:

You did.

Jason:

Thanks so much for joining us, keep up the good work.

Mark:

Thank you, Jason, it's been my pleasure, it's been a lot of fun.

Outro A:

I've never really thought of Jason as subversive, but I just found out that's what Wall Street considers him to be.

Outro B:

Really? Well how is that possible at all?

Outro A:

Simple, Wall Street believes that real estate investors are dangerous to their schemes because the dirty truth about income property is that it actually works in real life.

Outro B:

I know. How many people do you know, not including insiders, who created wealth with stocks, bonds and mutual funds? Those options are for people who only want to pretend they're getting ahead.

Outro A:

Stocks and other non-direct traded assets are a losing game for most people. The typical scenario is you make a little, you lose a little, and spin your wheels for decades.

Outro B:

That's because the corporate crooks running the stock and bond investing game will always see to it that they win. This means, unless you're one of them, you will not win.

Outro A:

And, unluckily for Wall Street, Jason has a unique ability to make the everyday person understand investing the way it should be. He shows them a world where anything less than a 26% annual return is disappointing.

Outro B:

Yup, and that's why Jason offers a one-book set on Creating Wealth that comes with 20 digital download audios. He shows us how we can be excited about these scary times and exploit the incredible opportunities this present economy has afforded us.

Outro A:

We can pick local markets untouched by the economic downturn, exploit packaged commodities investing and achieve exceptional returns safely and securely.

Outro B:

I like how it teaches you how to protect the equity in your home before it disappears and how to outsource your debt obligations to the government.

Outro A:

And this set of advanced strategies for wealth creation is being offered for only \$197.

Outro B:

To get your Creating Wealth Encyclopaedia Book One, complete with over 20 hours of audio, go to www.jasonhartman.com/store.

Outro A:

If you want to be able to sit back and collect cheques every month, just like a banker, Jason's Creating Wealth Encyclopaedia series is for you.

Outro:

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