

**WHAT GOES AROUND
COMES AROUND**

A Guide to How Life REALLY Works

Written By

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An RD Creative Group Publication One of the positive things happening is a renewed interest in figuring things out in a manner that makes sense in the context of contemporary life. This book addresses one particular aspect of the search for that understanding. That is – what exactly makes things happen the way they do in life? In other words:

How Does Life REALLY Work?

It may seem like a basic enough question, but for some reason the answer isn't so straightforward. In fact, I have personally observed some of the smartest people I have known engage in the kind of misery-producing activities that prove conclusively, that they had no idea how life works. That is not to mention my own personal blunders. However, even when the truth is right in front of one's nose, actual behavioral change in the real world, under the pressure of events taking place, is extremely difficult for any person. Yet, it is true that:

"The only way life can change for you, is for you to change how you handle life."

There are many prescriptions or road maps for how to change, but no matter which a person may attempt to follow, success always comes down to the individual's willingness and ability to *actually perform the change*. Furthermore, no person can do it for anyone else. Rather, each person's challenge is doing it for themselves, and unless there is a deep grasp of why it is important, essential, and crucial to do so, making these changes borders on the impossible.

Not that it's all that complicated. On the contrary, most of the very important ideas in life are really quite rudimentary and easy to understand conceptually. On some level, we all know them. They are in some cases, however, a daunting challenge to consistently put in practice, particularly when life is presenting us with attractive reasons to ignore them.

In my case for example, I have been exposed to the ideas described herein for many years. One would think they would have sunken in by now and I'd be firmly in control of myself. Ha! Rather, I continue to blunder along because I either forget them in the moment of truth, or just plain have difficulty applying what I know, when it counts.

I am reminded of the poem, "*There's a Hole in My Sidewalk*", by Portia Nelson. It describes a woman who continually walks down a particular road, and each time falls into the exact same hole. At first, she doesn't see this hole that she keeps falling into. Eventually, she notices the hole, but still keeps falling in. At last, triumphantly, she sees the hole and walks around it, then takes another road! Hurray!!!

This just highlights the question of why is it so often the case, that we require multiple blows to the head to get the point?

I call it *the fog descending*, when I find myself doing, saying, or thinking something that I know perfectly well is not supportive of my own objectives. It is my version of falling into the hole, yet again, a kind of personal sabotage. Thankfully, I have occasionally noticed the hole. More and more I do catch myself in the moment of truth and apply what I know. But I'd be less than honest to suggest that I've overcome all of my personal examples of *the hole*. The point is that one never stops learning, should never stop trying and never stop reminding ourselves. Who knows, the next time might just be the one that works.

The title of this book, "*What goes Around Comes Around*," is a phrase we have all used and understand intuitively. The subtitle and theme is *How Life REALLY Works*, which is obviously

extremely important for everyone and anyone to get a grip on. Yet it remains broadly misunderstood.

It is precisely this condition that over the centuries has allowed various religions, philosophies, disciplines, charismatic leaders, cults, etc., to fill the breach for those who sincerely desired answers, but for some reason found comfort in having those answers defined for them by an entity outside of themselves, regardless of what their common sense may have told them.

It is apparent that many elements of society, business, government, and other, consider the concern about these issues to be a *nice to have* rather than a *need to have* matter. A matter of *convenience* rather than one of *necessity*. There is a good reason for this misperception. The fact is that even with signs clearly posted and red flags all around:

it is challenging at best, to see the direct linkage in one's world, between one's own thoughts, words and actions and the subsequent quality of that one's life.

This is so even though you can often see it clearly in the lives of others. It is a conundrum – a challenging subject to present clearly or to grasp, and even more difficult to apply in principle. The fact is, however, that the specific way life works plays a very central and practical role in your life and mine, whether we are aware of it or not:

Lack of awareness makes life appear to be a series of disconnected incidents caused by luck, circumstance and whim. Awareness removes the mystery and begins the process of placing control directly in the hands of each individual.

This book strives to build that awareness about *how life really works*. It is about building deeper awareness of how it impacts you and those closest to you. Over the centuries of life on this planet, many others have written and spoken about the same concepts, which is okay. More than that, it's good! It is affirmative and validating. But even though the same things may have been said countless times to countless people, they've never been said by this person, and read by you before. So here goes with a story about JRT, but first...

*Nature is nature
Whether dealing with
It's incredible balance and gravity
Or for that matter human beings*

*In some instances the rules of the game
Are less obvious than others
But they are always as precise
As the saying goes, don't mess with Mother*

*At one point all have observed
The folly of challenging laws of nature
Though some are more subtle
Than others to discern*

*When this is the case
There are those who are tempted
To display mindless behavior
Thinking no one can see
Then be surprised by the results*

*The truth is bad things happen
When lower selves prevail
The good part is that
The opposite is also true*

When I met JRT, he was by most standards, already a great success. He'd grown up in a poor immigrant family in a deteriorating neighborhood of an old and crumbling industrial city. He graduated from the State University, the first in his family to graduate from college and began his career as a stockbroker with a well-known Wall Street firm. JRT was the pride of his family and community. He started in the firm's home office in NYC, developing business back in his home state. He did so well that he was soon moved back to work in a branch office in the financial center of that state.

JRT worked diligently, calling on corporate treasurers, wealthy individuals and professional money managers, standing out in his peer group as an up and coming producer. Every few weeks, he would get in his car for the two hour drive on the interstate to visit his family. During these visits, he was reminded of the tremendous gap between where he came from and the world he was breaking into.

It would get to him at times, when he thought about the family background, education and cultural exposure that many of his clients had, which in his mind, he had missed out on. He felt deep down, considering his so-called inferior background and educational credentials that it would be extremely difficult for him to ever win their true respect as a professional equal, as long as he was in the position of calling on them for business. The only solution, he concluded, was to start a money management firm of his own and become one of them.

Within a year of his decision, JRT had the necessary commitments to take the plunge, starting with about \$30 million under management. He had a real talent for investing and his good record started to attract attention. He began being invited to compete for business against other more established managers, the kind who had the credentials, education, etc. that he so envied.

At times, in the heat of the battle, he found himself exaggerating little bits of his background to make up for what he perceived to be his competitive shortcomings. He won enough times so that his firm grew steadily over the years. When I met him, he had twelve employees and managed about \$600 million. He'd also had the opportunity to participate in some venture capital investments which paid off in a big way for him and his clients. Everything seemed to be working.

For JRT, however, something was still wrong. When he'd go out to restaurants or meetings where other investment managers were present, he would receive, at best, polite acknowledgment. He was as successful as many of them and still growing, but he still felt out of place. In JRT's mind, he was definitely not, "in the club." In his view, his blood was just not the right shade of blue and never would be.

It struck JRT that if he was ever going to achieve the recognition he wanted, it would have to be on a different stage. He concluded that his personal narrative, where he came from and what he'd achieved, could possibly work in politics, i.e. – poor local boy who makes it in business, now wants to give something back. Soon after, JRT announced his intention to run for the

Republican gubernatorial nomination, to challenge the incumbent Democratic governor, and initiated a vigorous campaign around the state.

"What the state needed to cure its many problems," he said, "was a successful businessman who wasn't handed life on a silver plate – someone who understood how things really worked, but who also understood the needs of common people."

It was an effective pitch and JRT was a passionate and compelling speaker. Before long, he was leading his competition for the nomination by a wide margin in all the polls. Yet at the same time, this undertaking was being viewed with a highly skeptical eye by the investment community, which for some reason, had never come to feel like they could trust this guy. To many, he just didn't seem genuine.

JRT's campaign was picking up steam and he was actually starting to draw national media attention. Then the soup hit the fan. Days before the state primary election, the local newspaper ran a lead headline story about discrepancies it had found in some of JRT's campaign literature. Things that were claimed in some of his mailing pieces, which background checks had proven to be fabrications. He issued statements claiming them to be innocently overlooked mistakes of his campaign manager, which in the whirlwind of the campaign, he had failed to catch.

The damage was done, however. He lost the primary badly, which had been virtually his for the taking. Recent polls had even shown him to be a real threat to the incumbent. His worst nightmares, however, could not have anticipated the reaction of the investment community. He became an instant pariah and laughingstock. Then, as if things weren't bad enough, a number of his firm's investors, remembering the exaggerations of his original presentations, now proven bogus, pulled their money from his firm.

Some of the issues in question had actually been correctly represented. Unfortunately for JRT, several had not been. His campaign manager was a long-standing colleague who had heard JRT's lies for so long that he'd assumed they were true and included them in his biographic campaign material. For some reason, JRT either didn't pay attention to what went into the material, as he claimed, or just couldn't bring himself to admit, even to his close associate, that these claims had better be left out of his biography.

Fortunately for JRT, he had personally make substantial profits, as he'd done for his clients, thanks to his investment prowess. However, dreams and career shattered, he felt compelled to move his family to another city to escape the glare and start over as a private investor.