

**JAMES R. NOWLIN**



**THE  
PURPOSEFUL  
MILLIONAIRE**

**52 RULES** FOR CREATING A LIFE  
OF WEALTH AND HAPPINESS NOW



## PRAISE FOR THE PURPOSEFUL MILLIONAIRE

"More now than ever, our nation needs James' positive message of self-mastery, positivity, and achievement. *The Purposeful Millionaire* is a powerful demonstration of James' journey toward the American Dream, as well as a toolkit for others to learn from. My hope is that anyone aspiring to be more, do more, and live more will read and glean knowledge from this book's inspirational words."

–*United States Congresswoman,  
Eddie Bernice Johnson*



"The words of a real practitioner ring more true than any expert. James' success is priceless—he worked for it, earned it, and is gracious enough to share it."

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“James has been tremendously successful in business and in this book he shares some of the secrets to his success to inspire others to achieve their goals with the message that anyone can achieve greatness if they approach their goals with purpose.”

*–Nina Vaca, Chairman and CEO Pinnacle Group*



“This well-written book offers impactful and insightful guidance to anyone who wants to get the most out of life. James represents the very best of the millennial generation. His guidance balances the wisdom of the ages with energy and enthusiasm. It offers straightforward yet impactful strategies for having a purposeful life.”

*–Joset Wright-Lacy, President, National Minority Supplier Development Council (NMSDC)*



“Living a life on purpose is a key to having an abundant life. James hits the nail on the head in this powerful guide to making the most of life.”

*–David Osborn, Principal Owner of Keller-Williams and Author of Wealth Can't Wait*

“James infuses everything he touches with his trademark blend of authenticity, optimism, and a celebration of diversity. He once told the NGLCC, ‘Leaders succeed in business when they are honest, do not take shortcuts, and always travel the high road.’ Having seen the fruits of James’ commitment to helping others grow, I know the lessons put forth in *The Purposeful Millionaire* will help so many travel the high road to personal and financial success.”

–Justin Nelson, Co-Founder & President, National Gay & Lesbian Chamber of Commerce (NGLCC)



“Mindset is everything! If you change your thinking, you change your habits thus changing your life and James reminds us of this in a beautifully simplistic way. This is a must read for anyone who needs a powerful reminder that the world is full of endless possibilities.”

–Candace Waterman, Chief of Staff  
& Vice President, Women’s Business Enterprise National Council (WBENC)

“Every adventure starts with the right equipment, and the *right guide*. In *The Purposeful Millionaire*, James shares his own adventures, returning with the tools, tactics and strategies to help you make it to the top in business and life. Stop searching in the dark. Pick up your copy of this dynamic guidebook today.”

–Brad Szollose, *TEDX Alum, Global Business Advisor, and Award-winning Author of Liquid Leadership*



“*The Purposeful Millionaire* is packed with important information and stories to help you achieve more, be more and live more fully. The key is having the emotional courage to look in the mirror and face your toughest opponent. James gives it to you straight. I highly recommend this book!”

–Sean Brawley, *Coach Advisor to Pete Carroll, New York Yankees, and senior executives of GE, ITT and Creative Artists Agency*



“Don’t misconstrue the title, this is not a ‘get rich quick’ book, but a true, practical and inspiring approach to success no matter what your career happens to be. Happiness is a choice and through his book, James shares his truths on achieving happiness and success – mind, body and spirit!”

–Terry Loftis, *President, Eisenberg and Associates*

"*The Purposeful Millionaire* changed my life! This book is a very easy read and you can feel James' personality throughout the book. These 52 rules have the potential to transform the life of everyone who reads it. Very well done!"

–*Kimberly Beatty, Ed.D., Chief Academic Officer and Vice Chancellor, Houston Community College System*



"James is our 21st century Napoleon Hill. *The Purposeful Millionaire* is a powerful toolkit filled with tried and true success strategies reinvented for a modern world transformed by technology and driven by diversity. How fitting that he has produced a practical guidebook for those of us who have thirsted for timeless wisdom made even more relevant for our digital age."

–*Anthony Shop, MBA, Co-Founder and Chief Strategy Officer, and Thomas Sanchez, President and CEO, Social Driver*



"James is a master of mindfulness and practical business wisdom. I highly recommend *The Purposeful Millionaire* to anyone who wants to deepen their life while achieving consistent commercial success."

–*Tim Askew, CEO, Corporate Rain International and Author, The Poetry of Small Business*

"This is more than motivational reading. It's a toolkit to change your life written by a man who is living proof of the truth of his philosophy."

–*Mary Jennings (MJ) Hegar, Purple Heart Recipient and Author of Shoot Like a Girl*



"James shows us simple, yet extraordinarily profound and powerful thoughts and actions to effortlessly manifest happiness and wealth. His wisdom flows forth in this book and if you follow his suggestions your life will be the better for it."

–*Marcia Martin, International Executive Coach, Trainer, and Co-Creator Transformational Leadership Council*



"James' triumph over near tragedy in *The Purposeful Millionaire* is A Must Read! He provides a timeless blueprint for success in a masterfully-written work of non-fiction that demonstrates how the "human will" provides the catalyst for extraordinary achievements. His 52 rules to success unlock the mystery to what is required and provides the plan-of-action that every person of every age and stage in life can follow to achieve their ultimate dream."

–*Margaret Ford Fisher, Ed.D., President Houston Community College – Northeast*



"As a successful physician with a disability, I found in James' book the very sort of practical suggestions that helped me achieve a professionally satisfying and financially rewarding career. I wish it had been available when I was starting out. I am pleased to know that other young career-minded disabled people will have *The Purposeful Millionaire* as a guidepost for their professional lives."

–Stanley K. Yarnell, M.D.



"Knowing myself as well as the ropes of business are what have taken me the farthest in business. James' book is a clarion reminder of all that we can do, and all that we can become, so long as we nourish the subconscious with fodder for its greatest potential."

–Robert Grunnah, Managing  
Member, Penchant Capital



"Happiness is measured by gratitude. Daily simple pleasures derive true happiness. *The Purposeful Millionaire* drives such virtues home with excellence and clarity."

–Lisa Harris, Managing Partner, Align Capital

“So much of what holds us back from reaching the dizzying heights we’re each capable of is our limiting beliefs—of where we can go, of what we can have, of what we deserve. James provides a powerful personal story of transformation and a step-by-step guide to shifting this thinking—and our hearts—towards a future where we all can have prosperity and abundance beyond our wildest dreams. Don’t miss this important message!”

–Jennifer Brown, *Author of Inclusion: Diversity, the New Workplace, and the Will to Change*



“*The Purposeful Millionaire* is a great common sense business book. James explores the need for all of us to look in the mirror. In my career I’ve included small mirrors at my employees desks. These mirrors served multiple purposes: a reminder to smile when you answer the phone... smiling does make a difference and at times we can be our own worst enemy.”

–Frank Veñegas, Jr., *Chairman and CEO, Ideal Group*



“Define, focus, and reach your personal goals: James tells how in clear and eminently practical terms. His rules keep work and life in productive balance. Valuable counsel in our pressurized world!”

–Victor Rowley, *J.D., Ph.D.*





THE PURPOSEFUL  
MILLIONAIRE



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# THE PURPOSEFUL MILLIONAIRE

*52 RULES FOR CREATING A LIFE  
OF WEALTH AND HAPPINESS NOW*

JAMES R. NOWLIN

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*This book is dedicated to every great educator who believed in me and pushed me, and among them all, Robert S. Brown, M.D., Ph.D. (Professor, University of Virginia School of Medicine), a titan of self-mastery who cares for me as a son, and Dean Sylvia Terry (University of Virginia), a shining force of nature who to this day inspires me to share my greatest gifts with the world.*

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One can have no smaller or greater mastery than  
mastery of oneself.

*-Leonardo da Vinci*





## FOREWORD

My Friend James—A Second Life, a Purposeful Life

*By Tyler L. Cooke, M.D.*

WHEN JAMES WAS granted a second life, he came back a different person. A near-death accident while I was kayaking with him on a lazy giant lake in East Texas at his lake house was a wake-up call that no one would wish upon another. My own journey spanned years traveling to some of the world's most remote and dangerous locations, including working for the Sea Shepherds in the Ross Sea of Antarctica. But I had one of my biggest scares not in the unruly Southern Ocean or a how-do-you-pronounce-that? village in the South Pacific, but with James on a fateful August day in 2012 when he nearly drowned in the midst of a harrowing storm.

We started that day with no hint of how it would later evolve. The air was calm, and we were catching up on each other's lives and mustering the energy to beat the summer heat by cooling off in the lake. We decided to go kayaking and as very experienced swimmers (I was a lifeguard in high school and enjoy surfing, and James has competed in triathlons), we left our life jackets at home

and headed far out toward the middle of the lake, which in Texas size was more like a small sea. Then we slipped out for a swim, when seemingly out of nowhere, the sky turned a leaden gray, and fat rolling thunderclouds accompanied by a startlingly cold wind began whipping our faces. Before long, the placid lake had turned into a raging washing machine with whitecaps breaking over the top of our kayaks. Our boats quickly taking on water, we jumped back inside them and headed for the closest shoreline, but to no avail; our paddling was taking us nowhere, and the boats filled with water and sank.

We abandoned the sinking kayaks and swam but made little progress against the lake's lashings. I kept an eye on a point of reference on the shore and to my side to avoid swimming in circles, but that didn't seem to matter as we were literally going nowhere. The water was a whirlpool. Having been in the waters of Antarctica and surfed in some incredible weather conditions, I knew that we were in trouble. The water sustained its whirlpool grip. It was also dark outside now, which made it even harder for us to keep close to each other. Not that I was feeling in better control, but having been in this death trap of whitecaps crashing far above our heads for several minutes, I could tell that James had accidentally inhaled water and was in very bad shape. Every time I called out, he took longer to respond. I decided it was do-or-die time, so I put all my energy into survival mode, swimming more than a few hundred yards through the crashing waves to shore.

I screamed to him that I'd come back for him, all the while hoping that it wasn't too late for us and that I had made the right decision to separate from him. James promised me that he would survive.

As I made it within earshot of the shoreline, I yelled for help. Luckily a nearby resident heard me and launched his jet ski with

me on the back holding a flashlight. Another neighbor dialed 911. Ambulances and rescuers were on the way. Thank goodness. But was it too late? A lot of time had passed, and I somehow had to get rid of the thought that we were returning to the water to recover James's dead body. I was determined to find my best friend—he had so much more to give to the world.

We intermittently killed the engine on the jet ski and called out for James to guide us to him, but we heard nothing in return for several minutes. With the fear of the worst spilling over me, I finally got a response, and we headed toward James's hardly audible call. We spotted him barely bobbing to the water's surface and mostly sinking below—we rushed to him. We pulled his limp body onto the back of the jet ski and I still remember the warm rush of what seemed like liters of dirty lake water being involuntarily vomited onto my feet. He had a pulse! *How had he survived near impossible odds?*

This man had been in the storm for a very long time, and there clearly wasn't much time before he would have died. As a physician, I know that people just don't inhale that amount of water into their lungs and struggle in that kind of storm for that length of time and survive. We rushed him to shore where a team of paramedics met us and rushed him to the hospital. With James still not in good shape and having taken on a tremendous amount of water, I was very concerned about the long-term outcome for him. He had obviously gone without oxygen for quite some time. In typical James fashion, though he was seconds from death, he fought during the storm and also while in the hospital. As James always did, he made good on his earlier promise—he had made it. He survived.

Unlike me, who was frightened beyond belief that day, James appreciates that day and calls it his second birth—his awakening. It

reshaped his perspective for the better. He emerged more balanced in his approach to life, family, friends, business, relaxation, and his desire to give back to others. His confidence and steadfast determination behind growing his success as a businessman never wavered, but more items were included in the way he accounted for a total package of success in his life. He told others “I love you” much more, he meditated more, and he became incredibly purpose driven and appreciative of each new day. He made different priorities for his life and moved from Dallas to Austin for a better quality of life. He became a new man.

We all encounter potentially life-changing events. But the form they may take and whether or not we recognize them and make changes in the aftermath are another story. James was faced with his mortality and came out of it a better man, and I couldn't be more proud to call him my friend who is excited to share his path to success with you.



I've known James Nowlin my entire adult life and have always believed that there was something different about him. From meeting him on our first day at the University of Virginia to witnessing his meteoric rise in business and life years later, I knew that James was always the guy who, if saying he was going to do something, would absolutely do it.

His rare personal qualities of flawless integrity and authenticity of character have distinguished him as a mentor, a teacher, a coach, and, moreover, a man whom people, including me, look up to, respect, and emulate. When James told me that he was writing *The Purposeful Millionaire* and asked me to write the foreword, I was immediately thrilled. Because James has such a compelling life story and an unshakable attitude geared for success, I thought

there could be no better way for James to share his wisdom—his true gift—with the world.

Given the similarity of our upbringing it feels to me that James and I have known each other since birth. We first met as neighbors in the same dormitory (even then James somehow managed to be in charge—president of our dormitory!) at an elite university with less-than-privileged backgrounds trying to figure things out to make it on our own. We forged a bond through a tireless dedication to our studies, becoming familiar with all the best libraries on campus, lugging texts which, when piled, would often stack above our furrowed foreheads. The midnight oil would burn low in the late hours, but there was really no alternative for either of us. James and I were pioneers of our respective families. We were both among the first to leave home to attend college. There was no template to follow, no fallback if we faltered, and no cushion to soften any stumbling or lapses. But failure wasn't an option, so our studies always took priority.

It was sometimes dizzying for me because I was young and as a teenager this was navigating uncharted territory, but there was also a comfort in going through the challenges with a friend who shared a similar position regarding success and dogged mindset. Prior to college, we had both worked hard to earn our successes and accomplishments to date but knew that the University of Virginia was the big leagues and that there was now significantly more on the line. There wasn't much glamor in those midnight oil moments, but they held hope and promise, and helped illuminate the still-somewhat-foggy path towards a rewarding future. Sure there were lighthearted, fun times, but both had the mindset that failure just wasn't an option so our studies always took priority.

No one other than the two of us would show us the way, other than ourselves, and over the years James would learn lessons about

life and happiness that would center his core beliefs and validate his pathway to success. I would go on to become a neuroradiologist medical doctor, and James would go on to become... well, you already know that from reading the title of this book!



James lived to write this book. He is a living miracle, and I share his background with you so that you can clearly understand the gravity of what you are reading in your hands right now. James created himself. Nobody did that for him. It was James's mastery of self and his relationship with the universe that brought him to this level. Though circumstances were never ideal for him, he envisioned the idea, laid out the plan, and executed his dream to be a Purposeful Millionaire. That is why his book is important to this world, and is, as he calls it, a “tool for opening the mindset of opportunity” for all people who want more wealth and more happiness.

As a business leader and close adviser to powerful CEOs, James is proud to have achieved at the highest levels while living his core values authentically and not shrinking from his personal identity as a man of greatness who never forgot where he came from. James is unequivocally respected for the content of his character, his leadership qualities, and his expertise. People see him for who he is—intelligent, hard-working, and gracious.

If James can survive the literal waters from which he was pulled, he knows that you can survive and thrive in any kind of choppy waters of business or life that come your way. He knows how to navigate beautifully and damn-near flawlessly the most complex waters of business and life, which have turned great profits for him.

James knows himself, and he likes his truest, most authentic self, and people like that about him; in turn, he has been rewarded for such qualities. He knows the rules and plays by the rules. Life has not been easy for him, but he certainly makes it look easy. He wants you to learn from his mistakes so that the road is easier for you, and moreover, so that you may fully glean the rules of the game of wealth and happiness that he has laid out for you. That is what this book is all about.

As you read, know that the words of this book resonate from a man of great integrity, methodicalness, and character who has been humbled by this world, but who always finds a way to end up on top. James is the real deal. He has always been different from—or should I say better than—the circumstances that have shaped him. He envisions the world a better place with a greater distribution of the pies of wealth and happiness for those who want them—for those who are willing to do the work to gain them. His words are a plea to you. If you are ready, I am certain that you will find this book helpful as your own personal tool to becoming a Purposeful Millionaire.





## INTRODUCTION

# THE SUCCESS FORMULA— YOU CAN DO IT TOO!

AFTER I WAS pulled from that lake, I realized that my life needed to change. And I hope that you, without needing to have a near-death experience, might realize that your life can change too. If you are ready, I want your wake-up call to come right now with the fifty-two rules of this book.

Like my former self, you may not be living up to your highest potential, and you may not currently be doing the work to master yourself, and thus your universe. In my previous life, though I had “succeeded” by most folks’ measures, I was not open to receiving the full abundance of the universe. I cannot honestly say that I lived each day with profound purpose, nor did I understand the discipline required to do so or the joy received from doing so.

But my life changed for the better after that day on the lake. Today, I know that the worst thing in the world is the difference between who we are and what we could have become. That is precisely why I charted a new, purposeful course for my life and wrote this book, the inspiration for which came when I was granted a fully-awakened second life. My life today is a new one.

It is fundamentally different from the way it once was, and I have purposefully set out on fulfilling my highest potential. My life is now filled with more opportunity, fulfillment, and excitement than I ever imagined. But getting here was not easy.

As recounted by my dear friend in the Foreword, in the late summer of 2012, when my half-dead body was pulled from a storm in the middle of an East Texas lake, I had a real wake-up call. After I regained full consciousness, the first words that the doctor said to me, with a smile on his face, were, “Guess what. You are a miracle. I have worked on this lake for a long time, and one thing is certain—nobody really survives drownings like the one you went through. Welcome back.” I could not fully grasp what he said at the time, but I will never forget his words.

Weeks later, after my health had rebounded, and my lungs, which had been filled with bacteria-ridden lake water, had healed, I regained the mental sharpness that I had lost from being deprived of oxygen during the drowning, my vocabulary improved, and I would reflect each day on the questions: *Had I lived purposefully? Had I mattered? Had I been completely open to receiving the full abundance of the universe?* Sadly, the answer was “no.” But I knew that the drowning could be a turning point for me and an opportunity for a greater life if I focused on using my mind as a tool to get greater success and happiness out of life. After the shock of the incident had settled, each day of my life going forward I made a promise to myself that I would do everything I could to answer those questions with a resounding “Yes!”

With each passing day, it sunk in more and more that I was a living miracle. With that realization, I vowed never to waste another day of my life living up to less than my full potential. Because of that commitment, my consciousness of the world would become less superficial and arrive from a significantly deeper place,

and my relationship with the universe would be taken to a higher level. I knew that, yes, I could indeed have it all *and* enjoy each step of the journey.

Because of my awakening, I am grateful for that fateful day in the water, for it taught me how to live better and think in terms of abundance and fulfillment, without limitation. It taught me that I could have everything I wanted in life so long as I overcame my self-limiting beliefs. Previously, I had thought that working hard, traveling to exotic places, having flashy friends, and buying expensive toys were what I should do to live purposefully, or at a bare minimum to look the part of a success story. But inside, though I was a success story, I was somewhat empty and far from purpose-driven.

Though you would not know it from looking at me from the outside, I was living a stressed-out, unexamined life, and was achieving less than my potential. On a happiness scale of one to ten, I probably would have found myself stuck somewhere between a five and an eight on any given day. Looking back on that life, it kind of sucked. I was without deep-rooted purpose despite some of my natural characteristics as a good businessman, loving family man, kind person, and skilled networker. Making the change from a respectable but ho-hum existence to a more meaningful and powerful one was difficult. Why? you may ask. Because unless the mind is trained to think in terms of radical expansion and abundance, the mind will allow self-doubt and fear to be in control. Getting to that positive mindset was a seismic shift for me. But I knew that I was extremely lucky to have a second chance at life and that this time around, I had to live a more examined life, a more abundant life, and a more purposeful life.



*The Purposeful Millionaire*, though not an autobiography, is about my journey, which has at times humbled me to my knees. This book's words are so powerful because the knowledge that I have been blessed with, or earned, I should say, arrive from having experienced the right amount of pain and suffering as well as the right amount of success. This book is about the hard-knock lessons that I learned along the way to achieving a life of abundance and true happiness. To get to that newfound greater joy in my life as well as to a greater station of wealth, I have not hidden from anything about myself or from the gifts with which I have been blessed. I promised myself that I would not squander or underuse my unique talents, for they are my gifts to the world and the universe's charge for me. My journey through this process helped me to face my truths to become the person that I am today. At my core, I am happy, authentic, and unapologetic about all of who I am—including being a self-made, very financially successful man.

To get to those greater riches as well as a greater self, complete authenticity has been key. Knowing myself, accepting myself, being true to myself, and loving myself have done more than just benefitted me personally: it has swung open the doors for others to genuinely like and trust me in business. In turn, some of these people have endowed great responsibility upon me in my business and personal affairs. People are attracted to others who exude this kind of exceptional energy, self-love, and authenticity. Such characteristics render a person magnetic. Others cannot help but want to do business with a man who believes in himself. No one wants to do business with someone who is full of self-doubt or marked by weakness of character.

I knew that I had to master love of myself before I ever worked on attempting to achieve my full potential. One thing I am certain about is that if I am leading a boardroom meeting and my mind subconsciously focuses on how different I am from the people in

the room (they are usually much older and of a different race), instead of the much more critical matters at hand, I become the victim of self-diminishing thoughts and my effectiveness dwindles. And though most identity categories should never matter in business, I also happen to be what some folks categorize as a double minority: I am both black and gay. But those social boxes are only a very small part of who I am, and I certainly do not allow them to limit me. Because such social boxes, or any other categories such as gender, socioeconomic status, level of education, class, and so on can create mental roadblocks in people or subconsciously occupy space in their minds, I knew that I first had to be completely comfortable with myself and value myself.

I, like every human being, have at one time or another played victim to self-minimizing thoughts that I permitted to be planted into my head. Such parasitic thoughts never lead to a change in circumstances. As you read this book, use it as a tool to wash your mind clear of old baggage, negative ways of thinking, and self-doubt. You are better than that way of thinking.

Though I learned to master my mind mostly by trial and error, once I finally figured out things, I felt awakened. My journey of self-mastery has made me feel not just powerful, but uniquely so. I realized that many other people on this earth never attain true success (or happiness, for that matter), so this book is my testimonial for spreading the good news of what this kind of self-love can do for others. If I can overcome all of my hang-ups and achieve not only financial success but also an exquisitely purposeful life filled with joy, deeper consciousness, and self-love, then you can too!



I write to help you tap into your inner greatness to achieve your goals. Along the way I might sound a little preachy, but that's what a good coach does—he preaches, he teaches, he repeats himself, he shares, he explains the rules, he leads by example, and he motivates because he wants others to succeed. This book is your coach, your manual, your tool to help you study yourself under a microscope. By doing so, you will find out what is holding you back.

I lay out easy, practical rules in this book for you to apply to your life. We dig deep into a special formula to achieve success, shining a light on exactly what you should and should *not* do to succeed. Taking the advice is up to you. If you take the formula and the words of this book seriously, by learning, reflecting upon, and growing as you read, you will come closer to mastering your consciousness, and thus your inner power to become both wealthier and happier.

When it comes to becoming both wealthy and happy, it is important to understand that while some people ask for abundance and happiness, others do not—or better yet, they do not know how to ask for it. They would rather complain about the raw deal that life has handed them. The formula for achievement that will further advance you beyond those individuals is simple. Once you have an idea and ask the universe for that idea to come to fruition, you must make a plan and then execute that plan. As such, the formula for the journey to greater wealth and happiness looks like this:

**Idea + Plan + Execution (90 percent of your time) = Success**

*Or, in other words...*

**Inspiration + Preparation + Perspiration (90 percent  
of your time) = Elevation**

This recipe for success is so powerful and relevant that I have broken down the book into four component parts: Idea, Plan, Execution, and Success. Intentionally, the “Idea” section of the book is the shortest because everyone has ideas and they are easy to come by. The “Plan” section is ever so slightly longer because in life as well as in business, plans change—having the discipline to maintain consistent behaviors and systems is far better; and the “Execution” section is the lengthiest because this phase takes longer and requires far more work than its two preceding phases. These three component parts of the formula lead us to what we all want, “Success.” This final part of the book expresses the beautiful culmination of abundance, happiness, purposefulness, consciousness, self-love, and joy; it also explains how to sustain these things in your life and to build upon them. You will eventually achieve nothing less than success if you do the required work in the first three sections of the book.

As you read through all four parts, it is important to note that the goal of this book is *not* to provide you with the exact idea or plan for how to achieve happiness and success for yourself, but rather to give you the mindset and thought process that you need to figure out what unique idea and plan are right for you. I certainly do not have a monopoly on ideas or plans. Knowing that, the purpose of this book is to not force anything on you but, rather, to coach you to become a master of yourself so that you can apply the formula for success. Money should not be made by imitation but as an outcome of one’s uniqueness. Don’t compete—be unique. If you read this book closely and do the Purposeful Millionaire Power Play exercises at the end of each chapter, the idea and plan will most certainly come to you.

Now that you have a better understanding of how this book and the formula of *Idea + Plan + Execution = Success* will work in your life, understand that you have something very special to work

with that many others will never have or take the time to learn. Most people are never taught how to achieve wealth or happiness and end up going through years, sometimes decades, of spinning their wheels and ultimately failing. Such failure creates a life of regret. I certainly don't want you to be like most people. I want you to be so much more, and I want the journey to be easier for you. The application of the formula in all that you do in your daily affairs is about mastering your greatest tool, the mind, which will lead to mastery of your soul, your wallet, and your destiny.

As your coach, I am going to push you and ask a lot of you in this book so that you can do the work to become a purposeful millionaire, or at a minimum, so that you can heighten your consciousness, also known as your mindfulness. The Purposeful Millionaire Power Play exercises at the end of each chapter will help you to evaluate your life and prepare your mind for greater potential. Grab your pad and pencil and do them, scribble notes all throughout the book, dog-ear pages that have a special meaning to you, and revisit pages that motivate you. Invest in yourself, and use this book as a guide for lifting yourself to higher ground. You will be glad you did.

As you read, you will find many of my favorite inspirational quotes from all different kinds of people as a means for you to learn and tap into the unequivocal power of your consciousness. Each quote is by someone who has made a powerful contribution to the world and who has mastered his or her life in one way or another. Each quote should remind you that the thoughts and rules in this book did not all originate with me and are not mine alone to share with you but, rather, that you are in the company of greatness throughout your journey. My hope is that you will find some quotation or nugget of truth that will not only stick with you, but will uplift, encourage, and ignite your passion for achieving your dreams.



Get ready to journey through a personal adventure to find your higher purpose, to learn the rules of the game of success, and to maximize your experience on this planet by living an epic, powerful, abundant life. This is my second life, and this book is my gift to you. Dare to believe in yourself more than you ever have, do the work, and join me in being a Purposeful Millionaire!



PART I

# THE IDEA

*IDEA + PLAN + EXECUTION = SUCCESS*



## CHAPTER ONE

# I WANT TO BE RICH

In reading the lives of great men, I found that the first victory they won was over themselves. [S]elf-discipline with all of them came first.

—*Harry S. Truman*

“I WANT TO be rich.” When I was a kid, that was exactly what I said when adults asked me what I wanted to be when I grew up. Not expecting that response, some of them laughed. Others tried to clarify the question by correcting me and then asking me what profession I wanted to pursue. Unlike most young boys who said that they wanted to be firefighters or doctors, I simply repeated, “I want to be rich.” For the life of me, I most certainly did not want to be poor. Never ever. Being poor stinks, and I had had my taste of plenty of arguments about money in my household while I was growing up, though publicly we put on the image that we had plenty of it. At an early age, I somehow thought that wealth could make those arguments magically go away. Though I was not entirely correct about that assumption, I learned later in life that proper care and management of money and one’s subconscious could make life a whole lot easier.

My humble beginnings only reinforce the importance of money. I am proud that I grew up in the Blue Ridge Mountain foothills of southern Virginia as a black kid in a town called *Lynchburg* of all places—go figure. My father began his career at UPS as a package delivery driver and was later promoted to a tractor-trailer driver. He had a good stable job and was a dues-paying member of a labor union. My mother was a factory worker at the highest-paying plant in the region for more than a decade and later got laid off. She then went on to work part-time and put herself through college while I was in high school so that she could become a public school teacher.

I admired my parents' work ethic. By Lynchburg standards, they had made it. They worked hard and expected the same from my sister and me. Life was work, and work was expected to be done without any questions asked. In our house, work we understood, but money was an entirely different matter. Nonetheless, what I heard and saw at a young age as my parents constantly fought about money caused me to take a great interest in learning more about it.

Trying to keep up with the Joneses ate us alive. My father wanted us to *be* the Joneses and would go to all lengths to achieve status and admiration from others. My family lived this way for the entire seventeen years I lived in my father's house. We had lots of things: an 1800-square-foot colonial ranch style home with stately Doric columns and a tricked-out basement, tractors, a timeshare for a vacation property, a shiny red van with shag carpet and a sofa in the back that flipped down into a bed with the touch of a button, an old mule-like horse named Blossom that was as mean as a rattlesnake (in fact, the horse was so mean that she bit me one day—I have the scar tissue on my chest to prove it. But heck, we had a horse and no one else around us did!), sixty-five acres of land, and nice furniture and clothes. These material things gave us public credence. However, funds for education, self-uplift, and other critical expenses were never a priority. Our household

embraced a *poverty consciousness*, which is a feeling and value system associated with a fear of material and financial lack, and an almost religious belief in limitation. This kind of thinking tangles the mind in the material world of believing that one always needs more *things* and more money with which to buy them, in order to be happy. In such a trap, one's awareness is focused on want and not on appreciation. This impoverished thinking enslaves minds, confuses material trappings with happiness, and blinds one's outlook on life. A toxic cycle of worry regarding future security ultimately manifests itself as a lack of financial abundance. In poverty consciousness, nothing is ever enough. In our home, we may have not known the fancy definition for our value system, but it was surely how we lived, and thus how I learned to think about the world as a child.

My father was the nominal leader of our house, but he was not a very good one at that. Through his own miseducation and his mismanagement of earnings, we were forced to keep up public appearances of living the American dream without the means to do so. Keeping up a dog and pony show of pretending to be rich was draining for each of us, especially my mother. In that small town, everyone knew everyone else as well as everyone else's business. My mother tried her hardest to keep up the appearance of happiness in public, but when at home, she lived in fear of a slap across the face, a busted lip, a black eye, a dinner plate thrown across the room, a knock to the floor, or much worse from my father if we ever ran out of money for one of his personal pursuits or other interests. She did her best to protect herself and her children from harm but did not always succeed.

Though my hope is that my father is a different man today, his altercations about money were tempered by his intense insecurities, particularly when he was under the frequent influence of alcohol. I—my sister as well, though she strived to be daddy's girl—lived in

fear of the possibilities of what he would emotionally or physically do to us when the stresses of the world were too much for him to handle. Lights on, lights off: that's how we read him, and we had best know how to gauge his mercurial temper. Otherwise, we faced battle and his favorite verbal promise that he would "hospitalize" us or our mother. On more than a few occasions he beat the daylight out of us and always sealed each event with the finger-in-your-face promise of, "I will hospitalize you next time."

All those issues aside, most of the problems of my parents' marriage, including my father's flagrant adultery and frequent nights spent at his mistresses' homes (most of whom I met and knew as a child), were not secrets but more like conditions that we were expected to accept privately and never mention publicly. We were the Nowlins and had an *image* to uphold publicly, of course. Our mess of private problems were unfortunately sharpened like a razor because of my father's obsession with money and his burning desire for status and special recognition—and boy did he love to brag! How could this nightmare within our household have been created by money and one man's insecurities? I would not learn the answer to that question until I left home to attend college.

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**Rule #1:** First love yourself, and the universe will conspire to lift you higher. Your thoughts about yourself, money, and what other people think about you—and the way you respond to those thoughts—can build you up or completely tear you down.

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When I arrived at The University of Virginia (UVA) at seventeen, I learned that my family's public Lynchburg image was a complete charade. Prior to attending college, I thought family civility was only something to be watched on Friday night sitcoms. As unrealistic as I thought those families were, they made me dream of living like them one day. No fear. No horrible dysfunction and physical altercations. Just relative decency and civility with a dose of healthy determination to deal with any challenges that came their way. Wow, what a novel concept! I, on the other hand, had survived living with a father who was dangerous because of his love of money, yearning for control, and a need to keep up appearances. Deep within him was a horrible, gremlin-like saboteur that caused his children to be ignored while he splurged on things that neighbors, friends, extended family, and the public would see: the big house, the land, the fishing boat, the flashy van, the ragtag horse. Perhaps he thought that if he dazzled others with his lifestyle, they would accept, like, or even love him. He was a wonderfully charming soul in public—a monster behind the four walls of our house. Whatever the case, a lack of self-love was at the tragic core of the demon.

Though my mother somehow still loved that man intensely, she would muster the courage to escape the self-esteem-reducing entanglement of a twenty-seven-year marriage of private, devastating physical and emotional abuse. She divorced him when I was in law school, got her own place, and though he begged her to come back and promised to change, she was resolute. With the divorce, my father lost his family and gained the judgment of the small town's critical eye. He would later go on to remarry and subsequently find himself spending a stint in jail for a domestic violence act with his second wife. The public charade had been fully exposed. The guy with the big house was apparently not so perfect after all. I admire my mother for many things, but the

courage to grow her own legs, walk away, and stay away is what I will always admire the most about her. She now lives a dignified life filled with peace, joy, self-respect, fulfilling employment at the corporation for which I am CEO, and is financially independent with the freedom to come and go as she pleases—a life of blessings and greatness indeed. She shares her love, joy, and earned wisdom with others, and now holds her head high in public with absolute authenticity and pride.

Your greatness is limited only by the investments you make in yourself.

—*Grant Cardone*

Today, I am grateful for the lessons that my father's saboteur would teach me, for I would learn from them, allow them to serve as the foundation for my inner drive, and chart my course for a much different life full of self-love and abundance. Most importantly, I would learn from that saboteur what *not* to do. My journey to strip myself of a consciousness of abuse and poverty has done me more good than I will ever be able to measure. As I became my own man, I would release all old wounds and pray for the healing of my father's soul. Instead of using the poverty consciousness and unsteadiness of my upbringing as a sob story, I use it as a tool that motivates me. Those seventeen years in that stately but broken house on the hill built character and a determination to not accept certain circumstances as the truth or as the boundaries of my future reality. Thank you for that, universe!



I am fortunate that not all of my formative experiences happened in my childhood home. At university, where I was exposed to

middle-class students whose families genuinely seemed to value education in addition to students from generationally-moneyed families, my young mind quickly associated their lifestyles with civility, poise, respect, dignity, and quiet indoor voices. They were classy. Though some of these students' families were likely far from perfect, I would observe them while reflecting on my own family experiences, and so create my own muse, stare into its eyes, and set out to create a good honest life for myself.

A key turning point for me came one day when I overheard one of my roommates talking to his parents on the phone. After he had thanked them for the check that they had overnighted to him to purchase additional books for a course that he wished to audit, he ended the conversation with, "I love you, Mom. I love you, Dad. Thank you so much. Talk to you next week." Holy cow! "I love you"? What kind of language was this kid speaking? He not only got a check and was encouraged to audit a course that piqued his interest but also told his parents, "I love you." For the life of me, I had never heard so many positive things going on in one family conversation, and we had not said or heard those three extraordinarily powerful words when I was growing up. No checks, affirmations of "I love you," extra books, or encouragement for me. But we certainly had a big house, full liquor cabinets to entertain, and a ragtag horse that graced our front yard.

A few days later, I called my mom and though I knew that I would not be receiving a check from my parents for anything (thank goodness for eventual employment as a resident assistant by Student Affairs to pay for my housing, partial scholarships, and Sallie Mae, the student loan company that I would use to finance my education), I politely asked her that we start something new: we would end every phone conversation with "I love you." It was just as awkward as could be for the first year or so to say those words, and we forgot to do so at times. But by modeling more functional

families, I began a tradition within ours for us to show more love and appreciation to one other. This “I love you” communication would be the foundation upon which I would continue emulating the behaviors of other students and their families whom I saw as both highly functional and financially successful. The next four years at UVA would serve as a magical experiment of observation and emulation. I would work on erasing self-defeating thoughts and actions along with the poverty consciousness with which I had been endowed, while constructing a new conscience anchored in self-love, love of others, respectful communication, financial literacy, money management, goal-setting, and appreciation for opportunity.

After UVA, a self-aborted year at Howard University College of Medicine (thank you Howard for the full scholarship), three years at Duke Law (thank you Duke for the partial scholarship), initiation into the State Bar of Texas, and a stint as a corporate attorney turned businessman, I would learn more meaningful lessons about what wealth and happiness were all about—how wealth discriminated against those who merely talked about it as well as how it also seemed to be attracted to those who knew how to act upon it.

Here are some of the basic principles of the game of wealth creation and happiness that I have learned on my journey that I want to share with you. I live by them. Read them and reread them until you understand them. These principles are foundational to your greater understanding of the fifty-two rules of wealth and happiness throughout the rest of this book.

## **Thoughts and Mindset**

1. Money is attracted to people who possess certainty and purposefulness.

2. It never occurs to most people that they can become wealthy.
3. Most people do not simply decide to be wealthy. Wealth is a choice. To achieve it requires specific action. But it is a choice that is available to almost everyone.
4. People spend time with folks with whom they feel most comfortable. The people around us help to create our mindset and opportunities. By changing our net-work, we can change our net-worth.
5. Money will not make you happy, especially if your value system is compromised.
6. To think like a self-made wealthy person, you must look at wealth in terms of time and freedom.
7. Most folks think in terms of short-term, fast, easy gains. They are willing to spend more time playing the lottery—configuring strategies for the right lucky numbers—than doing the hard, day-to-day work over many years that creates most wealth.
8. Self-made wealthy people have enterprise mindsets and think in terms of scaling their enterprises so that others do the work, not in terms of individual tasks or billable hours, both of which have limits.
9. Get to know who you are, and never compromise your value system. The higher you go, the more your values will be tested.
10. Be careful whom you choose as mentors.

## Discipline and Habits

1. Discipline and routine may be boring, but by golly, those two things have created empires.
2. Most people fail to ever exploit their God-given gifts.
3. Chip away at your plan every single day, and before you know it, you will have a priceless sculpture.
4. Successful people are not just lucky; they are disciplined. They have habits, rituals, and mindsets that brought about their success.
5. Discipline is difficult. Frugality, delayed gratification, and the execution of long-term strategy are not easy, but they are all achievable.
6. Procrastination is the killer of all dreams. You will never be younger than you are today, so why not start executing your plan right now?
7. A few minutes of self-directed love, deep breathing, and meditation each day will change your life.
8. Go deep, not wide, with what you are good at and sell it. It is usually very complex, challenging for others to do well, or simply not a talent of most other people.
9. In the game of success, you get one point for an idea, nine points for a plan, and ninety points for execution. Most folks get stuck in the idea phase or the planning phase. It is only when you do all three things that you achieve success.
10. Act now. You are running out of time. Achieving the dream and driving a Bentley (or being driven in one) at the age of forty-five surely has to be a lot more fun than pinching pennies your entire life to save and drive one at seventy-five.

## Attitude and Expectations

1. Your circumstances must not be your thoughts.
2. You are not one vacation or one retirement away from happiness. Your mind controls your happiness. Happiness can already be right here, right now.
3. Leadership should be honed and treasured. Help to pull up people around you, and you will be lifted higher. Leadership is not about being bossy or being a jerk.
4. Always avoid cheap things (they will not last), cheap people (they undervalue the efforts and contributions of others), and shortcuts (they usually do not work in the long haul).
5. Never mistake wealth for wisdom.
6. Common sense is not so common. Take advantage of that fact and the marketplace will reward you.
7. The world does not care two cents about your effort. The world only cares about results.
8. The marketplace will usually pay you what you are worth. If you want to earn more, you must learn more.
9. If you dream small, you will live small. Many people are committed to achieving little dreams. Achieving little dreams sometimes takes just as much work as big dreams. So why not dream big?
10. Always think in terms of abundance and increase, not decrease or lack. Think in terms of lack, and you will lack.
11. Be willing to shake up your posse. The people closest to you are a perfect reflection of exactly who you are and exactly what you will be.
12. Always stay hungry.

## Humility and Kindness

1. Pray or meditate daily for your abundance—an increase to your health, wealth, wisdom, happiness, family, and like-minded friends.
2. Family must always come before things. Being wealthy and lonely is tantamount to misery. There are many people who so suffer.
3. Be outgoing and kind to everyone. Give folks the benefit of the doubt, and always stay positive.
4. Stay humble and be grateful.
5. Genuinely acknowledge and celebrate each and every blessing that comes your way—even the small ones.

All of these principles were learned over time but first began with a seismic shift in my mindset in my early years. The shift came by way of my exposing myself to people who had achieved at higher levels than I. I observed their habits. I took mental notes on everything they did from how they tied their shoes to how they compartmentalized their time to how they processed certain issues. On a daily basis, all of these learnings fed my subconscious the fuel that it needed for a mindset of abundance, appreciation, and happiness. These thoughts are with me and cannot be taken from me. That is why I can breathe each day with the confidence that regardless of my future circumstances, every day of my life going forward will be better than the last.

As a kid, I imagined wealth to be possible one day perhaps if I were extremely lucky and some kind of divine intervention occurred. But at a bare minimum, even if there would never be a lottery windfall or inheritance, I was certain that I would manage what money I made well enough not to fight within my home



about it. That lesson in particular, to its core, had been learned and was a great starting point for me. Over the years I would learn so many more valuable lessons. I had cleared the right pathway for a consciousness of achievement and abundance and had done so at a relatively young age. Though I had not been taught this way of thinking, I knew that my life was now changed forever. And for that, I am grateful. Now my duty is to share that way of thinking with you.

### **PURPOSEFUL MILLIONAIRE POWER PLAY**

1. Each person's life is the result of his or her experiences, particularly formative childhood experiences. Reflect upon the beliefs about money that you were taught by the people who raised you. Did they believe that they could pinch pennies or save their way into wealth? Did they blame rich people or politics for their problems? Were they shopaholics who filled an emotional void by buying things or hoarding? Are you like them or completely different from them? Did they fight within the household about differing monetary value systems or practices? Did miseducation and fighting about money interfere with their quality of life?
  - a. Write a two to three paragraph letter to yourself about how you will break this cycle of misuse or abuse of money, miseducation about money, or self-defeating attitudes about money.
  - b. Write a two to three paragraph letter to the person or people who taught you bad habits about money and forgive them. Keep this letter locked

in your files, or destroy it if you like. There is no need to mail the letter unless you wish to do so. The letter is for your own personal healing, not for the other person or people.

2. Self-made rich people think and approach the world entirely differently from other people. Reread the rules of how wealthy people think under, “Thoughts and Mindset,” “Discipline and Habits,” “Attitude and Expectations,” “Humility and Kindness,” and reflect upon whether your value system is consistent with these principles. Be honest with yourself, and make a list of rules that you are not living up to so that you can make immediate changes to your mindset.
3. Repeat out loud five times, “I have everything that it takes to be healthy, wealthy, and happy. I am a Purposeful Millionaire.”

SUBSCIRBE TO  
UNLOCK THE  
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