

# *the Tap*

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Some people's names have been changed to protect their privacy; however, all the stories in this book are true, and wherever first and last names appear, these are individual's actual names. In all cases, the author has done his best to accurately represent real experiences with The Tap.

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# TAP INTO ETERNAL SUCCESS

**H**OW MUCH MONEY DOES it take to make a person happy?

Someone asked John D. Rockefeller this question, and he replied, “Just a little more.” Although Rockefeller lived more than a hundred years ago and was a man of such extreme wealth that he’s often considered the richest person in history, he obviously knew something about contemporary living—and about how humanity has approached the concept of “more” since the beginning of time.

Rockefeller was also extremely generous and charitable, so let’s not get the idea that he was particularly greedy or self-centered. Rockefeller was just like the rest of us: **It seems that no matter how much we have, no matter how fortunate we may feel, most everyone wants more of *something*.** It’s part of our human fabric. We all pray what could be called the selfish prayer—“Oh, God, please help *me!*”—and you can

know it's completely okay to do so. We want more wealth, certainly, and also more love, more satisfaction at work, more time with family or to pursue our interests, more of a sense of spiritual purpose and connection, more fun, more mental and physical health, more business, more attention, more affection, more accolades, more achievements, and, well, still more. More, more, more.

The need for more manifests at all points on the socioeconomic spectrum, and so does desperation. National Public Radio's *StoryCorps* aired a segment that beautifully illustrates my point, told by a social worker in his early thirties who lives in the Bronx. Monday to Friday, Julio Diaz said, he takes the subway, and each night on the way home, he exits one stop early to eat at his favorite diner. One evening, he got off the train and was quickly approached by a teenager wielding a knife.

Clearly, the boy was in need of more.

Knowing how these things usually end, Julio gave the mugger his wallet without protest. But as the thief hurried away, Julio called after him: "Wait! You forgot something. If you're going to be robbing people for the rest of the night, you might as well take my coat to keep you warm."

You might be wondering, *What was Julio thinking?* The thief was running away and the knife wasn't a threat anymore, so why antagonize the kid?

Or maybe you're wishing you could have reflexes like that, where a risky situation would make you bold, that you'd take a stand even when it didn't look altogether safe. Which brings us back to the same question, actually: *What was Julio thinking?*

We're lucky to have Julio's answer. He was thinking that if a kid was willing to risk his own freedom for a few bucks, then he must really need the money. The boy probably needed a whole lot more than that, too.

So as the robber took Julio's jacket and began to walk away again, Julio called out to him that there was a great diner just around the corner. Did the boy want to go there together for a meal? Remarkably, the young man paused and then agreed. Off they went to the diner, where the manager, the waiters, the dishwashers, and the busboys all knew Julio and greeted him like family.

"Do you know everyone in this place?" the boy asked.

"No, I just eat here a lot," Julio told him.

"But you're even nice to the dishwasher . . ."

"Well," Julio said, "haven't you been taught you should be nice to everybody?"

The boy said he had, but he'd rarely seen anyone actually act that way. As they ate together, Julio asked the young man what he wanted out of life. Yet the boy looked sad and couldn't answer.

When the check came, Julio pointed out the obvious: He didn't have any money, and the boy was going to have to pay for their meal out of Julio's wallet. Or the boy could return the wallet, and Julio would treat.

Without thinking long, the boy handed the billfold back. Just as quickly, Julio opened it, pulled out a twenty, and handed it to the boy, figuring it might help him.

Then Julio decided to ask for something more: the knife.

Somewhat slowly, but just as surely, the young man reluctantly handed it over.

Don't you imagine that both were gaining something far more valuable than cash and more nourishing even than the food they'd shared? Sometimes, the "more" we think we need isn't what will truly enrich our lives, is it? Sometimes circumstances intervene and give us something even greater.

And sometimes an ordinary person like Julio does something extraordinary. Just what kind of miracle is that?

That, my friend, is The Tap.

## Oracle of the Tree House?

ALTHOUGH THIS BOOK IS about putting your faith into action, about looking for opportunities to share with and serve others, about heeding the call when it comes, I'm not a man of the cloth. I make no claims to being a saint, either. In my life, I've done plenty of things I'm not proud of. And I'm not talking about the usual mischief, like telling my mom I was at a friend's house when I was really out setting off firecrackers, although I did that, too.

At least once a year, I go back to Indiana to visit my family. I also make a point of visiting the kids locked up in the juvenile detention center in my hometown. To help them see another possible road for themselves, I share stories from my own troubled teen years, which led to my juvenile incarceration for stealing, selling things I shouldn't, and constantly driving too fast, and how I turned my mother's head of beautiful black hair prematurely white. We get gritty; I let my language regress to the way I used to talk. I point down the hall and

admit how lonely I was as a sixteen-year-old when I spent time in a cell there by myself.

I let them know that it's okay to be different. Maybe preferable. Be yourself, I say. Wear that earring. Show your tattoos. Don't compromise who you are for anyone or anything. I talk to them about how I've made all the same qualities that landed me in juvenile detention work for me as an adult: My recklessness and defiance, my risk-taking and anti-establishment/anti-authority attitudes, weren't necessarily the flawed elements; instead, the problem was how they were being used. I was just pointed in the wrong direction. Once I got myself pointed in the right direction, I explain, these traits definitely stood me in good stead in the business world. They even helped me establish my brand in the high-stakes game of ultra-expensive speculative real estate. Of course, the kids love to hear about all the big houses and rich people.

In this book, I'll be sharing with you some of the same stories that I tell them, plus a whole lot more. I'd guess that at least half of them are from my business life, since both the wins and losses have taught me a great deal, not just about commerce, but also about spiritual matters. I call myself a "compassionate capitalist," but the *compassionate* part hasn't always been there. In my early days in business, I was probably seen as ruthless, aggressive, and shrewd in a way that makes me a bit embarrassed now when I think about it. (I could have played a convincing Gordon Gekko in that classic 1980s flick, *Wall Street*, when he said, "Greed is good.") I also consider myself a "benevolent dictator," but the *benevolent* part has developed over many years of watching how

my unrelenting demands burned out the people around me and alienated some who I now wish I'd continued to work with and know. So you can expect to read about the lessons I've learned, to be encouraged to have active faith, even proactive faith, and to learn about cultivating the kind of creativity and flexibility that's the hallmark of every successful entrepreneur.

Hearing from someone who's been there has proven incredibly valuable in my own life. One of my favorite people to talk with is Rich DeVos, who I mentioned in the introduction to this book. Now in his eighties, Rich has been through the fire, too. He's one of the world's wealthiest people, a cofounder of Amway who owns the NBA's Orlando Magic basketball team. Before Amway, he had failed numerous times in various business ventures, including a yacht chartering service where, in one day, all of his boats sank and stranded him on a Caribbean island. Once he finally returned to the mainland, he was broke, with all his assets at the bottom of the ocean. Pretty soon thereafter, he began to sell vitamins door-to-door, and then he decided he ought to get a few people to help him.

Amway has since grown to become a company that grosses \$6 billion a year, and now Rich travels the world talking about free enterprise and capitalism, sometimes in countries that don't even permit their existence. He has created millions of entrepreneurs, people who can buy small packets of goods from Amway and build personal fortunes. The stories are legion by now, including the one about the young woman who started with Rich back in the day and is now a little old lady who's worth \$500 million.



Rich, at eighty-some years old, still has command over his huge empire, enjoys his luxuries, and especially enjoys the love of his children and grandchildren. The most impressive part is how he makes time for everyone around him, and not just those in his inner circle. The man is kind to every person he meets, even those he meets in passing, like the ticket taker or the bathroom attendant at an Orlando Magic basketball game. I often think that if I can make it to Rich's age in anything approaching the same psychological and spiritual shape he's in, I'll be incredibly grateful.

Much in the same way that I go to Rich for inspiration and insight, people who have heard my story, or at least seen the splash that my mega-mansions make, visit me in my tree-house office, seeking advice and an inside look at my life. We share lunch and, usually, they're curious about me and my perceived appetite for risk, and how I make it pay off. They want to see into the crystal ball as clearly as I seem to. We generally start out talking about real estate and how they can get ahead, but we always seem to make our way into the "business of life" conversation.

Some of my tree-house visitors and even a few close friends kid me by referring to these luncheons as audiences with the Oracle of the Tree House. That makes me laugh, but they're not totally off-base, at least from my guests' initial point of view. When someone arrives, there's usually some nervousness in the air, as if they've put me on a pedestal. They seem to regard me as someone who's very different from them, which may be the case, but usually not in the way they think. I don't even pretend to sit on high, and I'm pretty quick to help them know that.

They often say, “Thank you so much for your time, Frank. I know you’re a busy guy.”

That’s a great chance for me to put them at ease by pointing out what should be a given: No one’s time is any more valuable than anyone else’s. Mine’s no more precious than theirs.

“So let’s get right to the reason you’re here,” I’ll say.

After hundreds of visits like these, one especially stands out in my mind. I’ll never forget the day when a young man drove to meet me in his Silverlake-blue Bentley convertible. Brian was in his late twenties, a real-estate wheeler-dealer and Frank-McKinney wannabe wearing a bespoke suit with a beautiful tie and his hair “just so.” Obviously, he was hoping to make a good impression. He’d already made a \$25,000 donation to enable the Caring House Project Foundation to build five houses in Haiti, just so we could have lunch together.

Based on what little he knew of me from my public image (the oceanfront estates, the theatrical grand unveilings, the media attention, the long hair), he probably anticipated I’d drive up in a sixteen-cylinder, eight-miles-to-the-gallon ego machine of my own. I’m sure he expected me to greet him with a flourish at the Acqua Liana estate, where we’d agreed to meet, and showcase the most opulent ecofriendly mansion ever created on spec, priced at \$29 million ([http://www.frank-mckinney.com/acqua\\_liana.aspx](http://www.frank-mckinney.com/acqua_liana.aspx)). Then we’d leave together and rumble along the coast to my own family’s Florida castle by the sea. We’d roll through an impeccably landscaped, ornately adorned porte-cochere. No doubt he thought we’d stroll through an impressively grand front door, then be whisked away by a crisp assistant to my “tree house”

(wink, wink), which would turn out to have been a euphemism for an oceanfront executive suite that would put any Fortune 500 CEO's office to shame. We'd dine on fine china, tickling the palate with gourmet cuisine and a bottle of the finest champagne, every detail attended to by a formal butler.

That's not exactly what he got . . .

I drove up to Acqua Liana in my 1988 "business-casual" Yugo (my "special-occasion" Yugo is reserved for date nights with Nilsa and driving to church on Sunday), and Brian was visibly perplexed. If he'd ever even heard of a Yugo, then he probably remembered that it's considered one of the cheapest and worst cars ever made. (An article I read recently referred to it and the Gremlin as "nerd mobiles." The one I drove that day is a much duller hue than Brian's striking Bentley, for sure, but I really like its presidential blue paint job and neatly applied red pin-striping. By the way, I'm still looking for that perfect Gremlin.) No doubt my ride made a racket on arrival, probably sounding to him like a cross between a rubber-band engine and a shaker full of paper clips. I emerged from the car in my usual attire: jeans, loafers, a pressed but untucked shirt and my favorite rocker jacket. Probably the only thing about my appearance that didn't startle my guest was that I hadn't cut my long hair.

Once we turned our attention to the estate, he seemed to relax and get more excited at the same time. We were back in familiar territory for him, something he'd expected: indulgence and supreme luxury everywhere we looked. But unless you're accustomed to seeing such opulence, it can shake you up a little. The project was and is jaw-droppingly

gorgeous: Inspired by many visits to the South Pacific, the stunning estate reflects the peaceful island influences of what I refer to as “Ian” architecture (to include Balinese-ian, Tahitian, Fijian, Polynesian). Its name, *Acqua Liana*, taken from the language of the lands that influenced its design, means “water flower,” and this artistry blooms between its prime Atlantic beachfront setting and the private dock for a yacht on the Intracoastal Waterway.

### Acqua Liana (“Water Flower”)



*Acqua Liana, our ocean-to-Intracoastal estate valued at \$29 million, sets the standards for environmentally responsible luxury construction.*

As Brian and I walked through the home, the interior had the desired effect—dazzling—while I pointed out the first-ever glass “water floor” and its eighteen inches of water below, flowing over a hand-painted lotus garden motif. We walked under the arched aquarium wet bar and then looked up to see the tropical fish above. I did my best Robin Leach impersonation in front of the 24-foot oceanfront sheeting water walls and the magnificent 2,180-square-foot master bedroom retreat, complete with a closet the size of most garages.

And so it went as I showed Brian what we’d created, with every possible nod to the tropics and the ultimate in luxury. All of this, plus I had the honor of reporting that it had been built and certified to the rigorous standards required for a green home (an environmentally responsible residence) as defined and mandated by the U.S. Green Building Council and the Florida Green Building Coalition.

Brian got over his uneasiness about my unexpected car and casual appearance as we toured Acqua Liana, regaining his sea legs as we went along, finding himself lulled by the tranquility of the place and quickly starting to feel at home there. But once we exited its grandeur, we had another awkward moment.

I could see the question in his mind as we stood in front of my Yugo: *Do I really have to ride in that thing?*

Noticing his discomfort, I chuckled and told him, “Why don’t you just follow me to my house?”

“No.” He paused, obviously strengthening his resolve. “I don’t want to miss seeing some of your other properties, Mr. McKinney. I want you to point out each one of them—and here, I have the addresses.”

He showed me that he was carrying a copy of my second book, *Frank McKinney's Maverick Approach*, which has pictures and some of the addresses of several of our estates along the coast. So we got into my car, and once we were on the road together, he craned his neck to see one creation after another, and he checked them off in his book as we drove by each of them. Seeing the magnificence of the estates made Brian chatty, and he seemed unfazed now by what he probably thought were my eccentricities. These tremendous properties were right in line with what he had expected from me. So when I told him my family's home was up next, he said he couldn't wait to see it. He said he'd heard that my tree house was an amazing retreat and rattled on about what he thought it might look like while we made a right onto the property. He stopped when our house came into view, and I could see he was wrestling with some private thought.

Unlike the giant residences of some of my neighbors, our place was built in the 1930s and reflects old Delray Beach, which used to be an artists', writers', and cartoonists' colony. You can probably guess that those creative types weren't usually mansion-owners, and our house originally belonged to Fontaine Fox, who drew the Toonerville Trolley comic strip (probably before your time). We've kept it pretty much as it was first designed, an old-fashioned beach house with a low-profile façade and lush but loose jungle landscaping. It sits on two and a half acres, and given its two guest houses out back, by most people's standards, it would be considered a comfortable, upscale beach home that just jumped out of a Norman Rockwell canvas.

Still, it's no Acqua Liana.

Brian was quiet as we walked to the base of the tree-house ladder. His gaze traveled up the rungs, took in the gnarled branches of the strangler fig tree that embraces the modest building, and then fell again to rest on his shoes. I looked at his highly polished Italian lace-ups, too, and asked, “Do you want to climb, or would you rather go into the house and across the suspension bridge?”

Brian decided to tackle the ladder.

Once we were in my office, which has the feeling and scale of a grown-up boy’s hideaway, Brian looked around. “Up there’s where I have the king-size bed and flat-screen TV for relaxing,” I told him, pointing to a small loft space over my desk. “And take a look out that picture window . . . there’s the view that inspires me when I’m designing our homes and writing my books.”

It was a beautiful day, and the warm, yellow light glistened on the waves of the Atlantic. Brian stared out the window for a few moments. I was thinking to myself that the azure ocean was an even more brilliant color than Brian’s Bentley. A cooling breeze stirred the manuscript for this very book on my desk.

“Well,” he said. “It is peaceful up here.”

“Not bad, right? It’s just the right size for me, and I love having so many windows—there are twelve—plus all the wood.” I mentioned the hardwood under our feet and the cedar on the walls, as well as my desk made of bamboo. I opened the door to the tiny bathroom, complete with a toilet, shower, and sink, and suggested that before he left for the day, he’d want to check out the porthole window in there, which was salvaged from a sunken trawler off the coast of Key West in the 1920s.

## My Oceanfront Tree-house Office



*My getaway, where I wrote The Tap: The infamous Frank McKinney oceanfront tree-house office with suspension bridge in the foreground.*

“Just outside that door is the suspension bridge connecting the tree house to our master bedroom.” I motioned to the right of my desk as I sat down behind it. “If you decide you want to go out that way later, you’re welcome to do that.”

Brian sat down on the other side of my desk, taking one of the two other chairs in the office. (At 220 square feet, including the loft, the tree house is about the same size as one of the broom closets at Acqua



Liana.) Marta, who helps run our household, brought us some Italian takeout from Rotelli's to eat, along with a couple of bottles of water, and then left us alone. Brian finally spoke his mind.

"I don't really get this, Mr. McKinney," he said. "You build these amazing homes for other people, you risk and make millions in real estate, yet you live like a regular guy. You're definitely unique, but you seem down-to-earth. You're doing well for yourself, obviously, but . . . uh, I expected your lifestyle to be more lavish."

I smiled at him and raised my eyebrows.

"Not that I'm complaining," he hurried to add. "I'm just curious."

Brian was on to something. I admitted to him that there was a time in my life when I would have been a better spokesman for extravagance. Once, I'd bought myself both the Suzuki Hayabusa and the Kawasaki ZX12, just so I could be *sure* that I owned the world's fastest production motorcycle. I'd "invested" in my share of fine motor vehicles, including several HUMMERS and a Ferrari, too, but the truth is that was a pretty long time ago. Back then, I thought I wanted to live the lifestyles of the rich and famous, but I eventually learned that material things don't imbue their owners with any personal depth—and in many cases seem to guarantee shallowness. Since then, I've done my best to outgrow all that.

My most highly revered role models all make a point of living relatively simply without flaunting the usual trappings of financial wealth, and I've used their example as my guide. Just recently, when I was on a personal retreat, I reminded myself how important this is by identifying one of my "big picture" goals for this year: *Do less to enjoy more.*

That doesn't mean I want to spend more time on my couch, but I want to continue to *simplify* so that I can focus on enjoyment more than on the stuff that might clutter up my life.

When I explained all this, Brian looked interested but unconvinced.

The time had arrived, the point I'm eager to reach during any of these tree-house lunches: the moment when I get to share my ideas about The Tap.

"Let me tell you about something that happened to me in the mid-1990s," I began, "the day after we'd set a record with a multimillion-dollar property sale."

This is the story I tell everyone who wants to know what a Tap Moment is. It's one of the most significant examples of The Tap that comes from my own life, though there have been many, many more taps since then.

On that day, our record-breaking sale was teased on the front page then carried over to page two of our local newspaper, and when I opened the paper, there I was with the house, my big grin the focal point of the photo. My fists were raised in triumph, like the bronze statue of Rocky Balboa. *Did my suit look good? Yeah, it was sharp. Was my hair right? Yes, as big as ever. How about the house in the background: Did it sparkle? Like the diamonds in my wife's earrings.*

Then the oddest thing happened. My eyes swept across the fold and there, on page three, was a man who looked so much like me that I stopped and stared at him, too. Have you ever been told you look like someone? And usually you don't think so, but then there's that rare instance when you think, *Oh, my goodness! I do look like that person!* This

was like that for me: He was standing in line at a soup kitchen, homeless and hungry. He had a beard, but I tell you, it was like looking at a long-lost twin. If I didn't shave for a while, nor blow-dry my hair and change my clothes for a week, I could look like I lived under a bridge, too.

I was shifting my eyes back and forth, wanting to focus and read about myself and my landmark sale, but my gaze kept returning to the other me. I couldn't help it. I realize now that in that moment, I was given a choice: *I could turn to the back of the paper and scan the ads for some new Mercedes to buy as a reward for my big achievement, or I could raise my awareness.* I stopped and thought hard about what it meant to see my accomplishments celebrated on one page and the needs of someone else highlighted on the page directly opposite.

I paused, closed the paper for a moment, and wondered in awe, *Could there be a more obvious message? There but for the grace of God go I . . .*

It was as if God had rested his hand on my shoulder and said, "Son, pay attention." I don't believe that God edits my local paper, but I do believe that God works through other people and that other people's work is a conduit for Tap Moments. It certainly was true for me that day.

Of course, attention and awareness are just the first steps. **Next comes action.** Right then, I picked up the phone and called The Caring Kitchen, the organization featured in the story and where the man in the photo had been fed, and when I asked what I could do to help, they signed me up to serve food once a week.

So that's what I did. That's it. Served meals to the homeless once a week before *Monday Night Football*. I didn't come in like the cavalry to

save anyone; I assisted in the small way that I could. Next thing I knew, I was serving food out of the soup kitchen's beat-up old van to a family that lived under a bridge less than three miles from my own home. Of course, the family appreciated what I shared with them, yet I felt that I received no less nourishment than they did. At first, it mainly helped me feel less guilty for the successes I enjoyed. But in time, it fed a growing sense of responsibility and gratitude in a way that no other activity in my life had until then.

This was the beginning of my understanding of the timeless biblical wisdom, *from those to whom much is entrusted, much will be expected*. This is when it started to seep into my brain that since I had started to reap personal rewards from my success, it was time to start sharing, even if it meant doing something as seemingly small as showing up each week to dole out spaghetti and meatballs and a cold Capri Sun.

At that time, the idea of providing housing around the world to people who are poor and homeless wasn't even on my radar. Would I ever have been inspired to take on the Caring House Project Foundation if I hadn't put in my time with the soup kitchen? Maybe not. (Certainly, the foundation might have been called something different, as the "Caring House" name pays homage to The Caring Kitchen.) For me, The Tap has had a domino effect, as if God's own finger nudged that first piece and set the whole chain of events in motion.

"Brian," I said to my guest, "you know what great things money can buy. But I'll bet you already understand that money isn't everything."

He nodded and let me continue to talk about how I think it's really important to understand what money is *not*: It's not the key to happiness,

that's for sure. It certainly ensures that our most basic needs for food and shelter are met, but those things aren't the keys to happiness either, as some who live in poverty can attest. I've met people who have shown me that even when you sleep in a cardboard shack and literally eat dirt for dinner, it's still possible to have joy.

Could money provide relief, a greater level of comfort, and even greater self-confidence to people who live in those conditions? Absolutely, just as \$20 gives relief and comfort to a boy so desperate he'll steal at knifepoint, just as a paycheck gives relief and comfort to anyone who earns it, just as the sale of one of my estates gives me relief, comfort, and confidence. But the money itself, whether in small sums or large, doesn't create happiness.

For that reason, I don't delude myself that by providing shelter to people who desperately need it I'm "giving" them happiness or joy. That's not the point, anyway. The point is that I have been blessed with great material resources, and sharing those resources is my responsibility—if I can provide some relief and comfort, then I will, because it's in my power to do so, and it's in line with my faith. But I can't start believing that I'm anybody's savior. It just doesn't work that way.

I joked with Brian, "I'm no angel, so it's reassuring to know that I've applied a liberal amount of WD-40 to the hinges of the Pearly Gates, you know?"

The corners of his mouth lifted, and then he leaned toward me.

"Yes," he responded. "I get it. And you're right: My money hasn't guaranteed my happiness, either. But I do love my cars, my clothes, my lifestyle. Are you telling me that I have to give up all that to be happy?"

“No, not in the least,” I assured him. That’s not what God wants for you, either. It’s true: I’m not trying to tell anyone that they have to live exactly like me to feel fulfilled. **What I do believe is that for anyone who wants more out of life, you need to start looking for opportunities to do more for others, whether that comes in the form of sharing your gifts of time, talent, or treasure.** You need to start recognizing Tap Moments for what they are and who they are meant to benefit.

“So I have to ask you, Brian, are you looking for more out of life, too?”

Julio Diaz and I are obviously on the same wavelength, and Brian, like the teenager who was asked the same question, remained silent as he thought about his answer. Then a tear streaked his cheek, surprising both of us.

He swallowed.

I waited.

## YOUR CHAPTER 1 *Tap* MOMENTS

- We all want something more, no matter how much we already have, and that is okay.
- Praying for more shows that you trust God to help you get it. It shows your faith in God.
- From those to whom much is entrusted, much will be expected. Sharing the material resources that you've been blessed to receive is a responsibility. What will you share?
- Money provides people with relief, comfort, and often confidence. It's important to understand what it doesn't provide, too: not joy, not happiness, not fulfillment. Where do you stand on this?
- If you want more out of life, start looking for opportunities to do more for others, whether you decide to share your gifts of time, talent, or treasure.

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