

ADJUST YOUR SAILS

A STORY OF NAVIGATING
TO A LIFE OF SUCCESS

Maximum Liquidity
NEWBURYPORT, MA

JOEL BROOKMAN

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A Story of Navigating to a Life of Success

By Joel Brookman

Prologue

I came to the realization many years ago that I was making my life much more difficult than it needed to be. I was swimming against the current instead of using it to get where I wanted to go. After years of struggle, I finally learned that there are some basic concepts that, if followed, can improve one's entire life experience. I only wish I had been introduced to these principles earlier.

Growing up, I never knew exactly what I wanted to do. The only thing I was clear about is that I wanted to make a lot of money. When I finished college, I set a goal for myself to become a millionaire by age 30. I became consumed with this goal. I started a property maintenance/construction company to accomplish it. The business was building nicely within a very short time. I began taking on bigger jobs and growing my staff. At its peak, I had about 20 employees.

I got myself (my ego) so wrapped up in the business that it began to define who I thought I was. The challenge grew as I became reliant on other people, who in many cases, would not follow through. I began to worry about them not showing up on jobs. I worried about cost overruns, and ultimately, I worried about my business failing. Ironically, things were actually going quite well at the time, though I couldn't see that. I had a constant fear of what could go wrong. The stress that came as a result of fearing failure became so consuming that I would get out of bed three days a week at 5:00 a.m.

and literally head straight to the bathroom to throw up. I had focused all my energy on **not failing**—and the stress began taking its toll on my body.

My lesson from years of running my business that way is that if you focus your energy consistently on an outcome, you will actually bring it into being.

That is exactly what happened to me in the end. My business ultimately fell apart as I worried right past it. The amazing part is that I couldn't even admit to myself that I had failed. To top things off, as the business (my entire world, as I comprehended it) was falling apart, my marriage of two years was disintegrating as well.

Soon after the marriage ended and the business dissolved, I decided on a complete life change. I had gone to school for finance and had some contacts in the money management industry. I was lucky enough to land a job at a top money management firm in Boston. There is nothing better than being young, single, and living in Boston except possibly being young, single, wealthy, and living in Boston. At that point wealth was definitely not part of the equation. My biggest challenge was figuring out where I was going out every night. My biggest expense was bar bills, racked up through my relentless pursuit of the almighty female.

My new job began with an intense education on the financial markets, specifically how they pertained to the world of asset management. Once you were up to speed technically, the proving ground began. If you paid your dues and excelled, bigger things could happen. And they did. One day, after my second year with the firm, my boss's boss asked me if I would prefer to run Mutual Fund distribution for New York City or Florida.

I chose New York. Two months later I was living on the beach in Florida. So much for my boss accepting my input.

This new job was all about building long-term relationships with the most successful financial advisors in Florida. I began to become very interested in what made certain people more successful than others within the same industry. This study became my passion, which I continue to this day (16 years as of this writing). During this same period, I began to read every book on personal growth and success I could get my hands on.

What I discovered is that, on the surface, there were no detectable common traits among successful people. Sure they all worked hard, but they all seemed to achieve success through different means. As I began to dig deeper though, I found that there were some commonalities, but they were not detectable from the conversations I was having. Most people were not consciously aware of what they were doing to bring success about. It eventually brought me to examine how they think as opposed to what they say.

One characteristic I quickly discovered is that before virtually every one of these people was ever successful, they inherently knew and had no doubt that it would happen. They approached situations with their desired outcome in mind. The key, I began to discover, was to start from the end and work backwards. In other words, approach any task with the desired outcome in mind.

The biggest catalyst to positive change in my life came from my current wife, Stacy. She introduced me to a completely new way of looking at life. It began with the study of how things work universally. By this, I mean that she seemed to understand what

I will call the technology of the universe, and the extent of what we as humans are capable of accomplishing.

Through the immersion in quantum physics and personal growth, combined with my obsession of uncovering the drivers of success, a picture began to come together. Today I am a happily married father of two wonderful little girls. I have an amazing extended family, an incredibly supportive array of friends, many of whom go back to my early childhood. I am fortunate to have the financial wherewithal combined with a supportive spouse that allow me to follow my passions in life. Those passions include travel, rock 'n' roll, and skiing.

I am absolutely convinced that my life situation would not have developed as it has without the insights I have gained over the last 15 years. I am fortunate to have worked my way into a terrific career with one of the world's top asset management firms. To date, I have achieved every career goal I have set for myself and have become a senior executive in the area of corporate development for a leading Wall Street firm. I am one of the lucky few who actually look forward to going to work every day. Each day is completely different and presents new challenges. I currently live in Palm Beach, Florida and spend every possible moment in my second home in Vail, Colorado.

At the end of the day, though, I am still a pretty simple guy. The difference between me now and the guy that was throwing up from stress three days a week is that I have woken up to see how things work universally. I have integrated these concepts into my life—and now I want to share them with others. I want others to enjoy the same success and personal happiness that I have been able to achieve.

If you are wondering if it's possible for you to have the type of life I now have, the answer is YES. I am absolutely convinced that through discipline and subtle redirection of one's thoughts, anyone can absolutely, positively create the life they want to live. There are many wonderful books out there that cover some of the same concepts I will be discussing. I have sifted through a tremendous number of these books and, combined with my own experiences and ideas, I have created what I believe to be a concise, impactful primer that anyone can read and learn from. My goal has been to provide a balanced approach that speaks to "regular" people who may not be familiar with these life-changing concepts, as well as to depict a straightforward and actionable path to success for those who have been exposed to this information but have yet to incorporate it into their life.

Ultimately, I am trying to create a mainstream book that identifies the factors that contribute to the success of the most advanced among us. You will work on concepts like:

- Articulating your life's desires.
- Absorbing knowledge about the creation process.
- The powerful combination of action and discipline.
- Building knowledge-based ritualized activities to capture and fulfill your desires.
- The steps associated with making your desires a reality.

Note that nothing you read in this book will be difficult to accomplish, yet nothing is easy. Practicing and implementing what I will share with you does not need to be time consuming, but it will be if you choose it to be so. The concepts are very straightforward and the work involved is not complicated. But you need to absorb the concepts and keep doing the work continuously. Discipline is one of the most important factors toward achievement.

While I recognize that most of us don't live in a monastery or meditate eight hours a day, the issue is, how do we take the principles that the most evolved people among us live by and apply them to our lives as they do? After all, we still have to deal with our work environment, take care of our families, and live the so-called rat race. But if the rat took a few minutes every day to step off the wheel, he would probably see things in a much different prospective.

For that reason, I have aimed to make this book as easy to assimilate as possible. As I read the seemingly endless array of personal development books in preparation for this writing, I realized that for the vast majority of them, I had a difficult time staying engaged. I decided that I needed a way to not only keep the reader interested in the subject matter, but I also needed to attract people who would not normally be open to these types of books. I attempted to accomplish this by building a story and then creating the personal development ideas within the confines of the story.

We have all read books that inspired us. Most often we grasp the power of the text as we read them. Despite our greatest intentions, within a short period of time we resume life as usual, ultimately failing to integrate the material that inspired us into our daily life.

My challenge for the reader in creating the action steps is to get you to act on the inspiration you feel. At the end of each chapter in the second part of the book, you will see a series of action steps. If you are inspired by the message and decide to make the commitment to change, follow the steps. These steps are aimed at helping you integrate the subject matter into your daily life. Think of each action step as a way for you to integrate a particular concept into your life. The goal of the action steps are to provide you with routines to follow that can maximize your chance of success in a particular area.

Some of you may not wish to begin doing the action steps initially. Many people prefer to read the entire book first without interruption. If that applies to you, go ahead and read the book all the way through, but then go back and review and do those exercises that are beneficial to you. You can also come back to this material periodically as a means to continually stay on the path toward creating that desired life situation.

I hope that these ideas will wake you up to how life works universally and provide you not only with the tools to create your desired life situation but also the mechanics of how to make them work for you. My wish is that this book gives you a practical path toward directing your life toward your desires. If you do all I set forth in this book, you will, at the minimum, create a blueprint toward achieving your desired life situation. So I invite you to sit back with an open mind and begin designing the life you desire.

Joel Brookman

Chapter 1

Everybody called Edward Noonan, Jr. the luckiest guy in the world.

If he wasn't the absolute luckiest, he came pretty close. Eddie, as he was affectionately called, had about as great a job as anyone could hope for—he ran \$850 million of the \$20 billion dollar asset base for a money management firm called The Forecastle Group. Forecastle was one of Boston's most successful privately held companies. The firm was based in Back Bay. Eddie's office had a spectacular, wraparound view that included the Charles River, Cambridge, and to the west, Fenway Park. His office was steps from his condo, a Newbury Street triplex that had been featured in all the architectural magazines. His live-in, a lingerie model at Louis of Boston, the most elegant store in the city, also had a five-minute walk to work.

Perhaps Eddie's greatest stroke of luck was that he got to work for his father, Ned Noonan, the legendary founder of The Forecastle Group. Everyone in the financial community of Boston knew his story. Ned had grown up in a small village in Ireland, raised by his father after his mother died during childbirth. His father sought refuge in a bottle and in short order, assumed the role of the town drunk. The neighbors actually took up a collection for Ned to sail to the United States, partly to get away from his father and partly because his math skills were renowned throughout the county. Everyone figured that Ned would go to Harvard or MIT and become a math professor.

Instead, he graduated first in his class at Harvard, and first in his MBA class at Wharton. Theoretical aspects of mathematics didn't interest him nearly as much as making money, and he made tons of it. Ned and his wife, Helen, had raised Eddie in baronial splendor in a house built to look like a castle on Marblehead Neck. The family belonged to both of the best yacht clubs in Marblehead, and Eddie grew up on the water.

During the summer, it was said that Marblehead Harbor was so packed with boats that you could step from one to the next and cross from the lighthouse at the tip of Marblehead Neck all the way back to Old Town without getting your feet wet. A 65-foot schooner belonging to Ned, the *Maximum Liquidity*, was one of the biggest boats in the Harbor.

Eddie followed in his father's footsteps and attended both Harvard and Wharton, although he didn't have his father's illustrious record in either school. To be frank, he didn't have the motivation, although he certainly had a lot more fun than his father. To be fair to Eddie, it was hard to concentrate on studies when, thanks to his father's fame and connections, the city was at his feet—the best seats for any Red Sox, Celtics, or Patriots game; the best table at any top restaurant in Boston, and of course, the *Maximum Liquidity*, which was always available during the summer months because Ned took so little time off from work.

And then one day in 2007, Ned made the decision that would change everything. He was going to sail to Ireland on his boat, with his son, whom everyone acknowledged as one of the finest sailors on the North Shore. He would retrace and reverse the voyage that had brought him to the United States, to fame, and to fortune. And he would do it

with the confidence in the ability to handle any challenge because, after all, Ned was very competent and Eddie was a truly gifted sailor.

At the last minute, Eddie bailed. His model girlfriend booked a shoot in Antigua, and Eddie decided to go along, in part to be with her and in part to keep the photographers from hitting on her after (or even during) the shoots.

There was no question of the seaworthiness of the vessel or the will of its owner. The only question was whether he had the requisite sailing experience—occasional weekend jaunts off Marblehead Harbor hardly qualified even someone as certain of his own destiny as Ned to sail the Atlantic. Ned's wife, Helen, counseled him not to make the crossing alone. After much thought, Ned decided to go on without his son, and he set sail in early spring for a voyage that was supposed to take three weeks. If the weather had cooperated, Ned Noonan might have made it to Ireland. Unfortunately, one last winter storm churned the waters off Newfoundland as Ned passed by, swamping the boat in 10-foot swells. Ned's body was never recovered.

The *Maximum Liquidity* eventually found its way to a deserted beach on the Newfoundland coast, where it was discovered by a couple on a quiet walk. It was towed back to a boat-building shop in Newburyport, Massachusetts, up the coast from Marblehead, with a reputation for repairing boats that had undergone disastrous wrecks.

And suddenly, Eddie was thrust into even greater prominence, no longer responsible for just a portion of Forecastle's assets, but the entire asset base and the firm itself.

Edward Noonan, Jr., the sudden loss of his father notwithstanding, might have been the luckiest guy in the world, but the one thing he lacked was confidence in his own decision-making abilities. Whenever he traded, he relied on the expertise of his Harvard and Wharton classmates, who had gone on to prominent positions in Wall Street's top investment banks. Their advice might have been slightly self-serving, but it was usually on the mark. The combination of that guidance along with a strong market had given Eddie great results, but never the absolute security that he was succeeding on his own. There was always a slight hollowness to his victories, because he had the self-awareness to recognize that if he hadn't been born to the right father, he would never have been this successful. He knew in his heart that luck had played a huge role in every aspect of his life. As long as his father was running the firm, he was content to sit back and run his financial stocks. Those who worked closely with him running money were convinced he had been very lucky. Now, he had to be more than lucky. He had to be good.

The problem was that he wasn't. He kept his own office, instead of moving into his father's, which remained untouched and unchanged. But that was pretty much the only thing that stayed the same in Eddie's life, now that he was running The Forecastle Group. His father had adhered to a philosophy of steady, conservative growth, which had resulted in security and even serenity for the firm's many clients. Because of its stability and long-term success, The Forecastle Group was the investment vehicle of choice for many of the downtown law and accounting firms that represented Boston's wealth, old and new. Ned hadn't just built wealth; he had built trust. Eddie now felt a responsibility to make his own mark on the business.

The market had been on an improbable tear for years. The easy money of the post-9/11 era had led to vast creation of wealth in both real estate and equities, so there was more and more money flooding into the market, pushing the Dow ever higher. When the Dow reached 12,000, 15,000 was suddenly in sight. And predictions of the Dow reaching 20,000 were written by some respected economists and analysts who made irresistible cases for such vertigo-inducing growth.

Something inside Eddie rejected the possibility of Dow 20,000, but he, like everyone else, wanted to believe. He could still hear his father repeating his favorite maxims, “Trees don’t grow to the sky” and “They don’t ring a bell at the top.” Indeed, Eddie’s intuition told him that, for one reason or another, the run-up was done and it was time to take money off the table. But he was not the kind of person to make his reputation on caution—that was his father’s legacy. He wanted to be known as a game-changer.

So Eddie set his intuition aside and solicited the advice of his Harvard and Wharton classmates yet again. They told him exactly what he wanted to hear—that the future for equities was bright—that things would be different this time. They told him that no one in his or her right mind would jump off the train right now. If the Dow does go to 20,000, or even a measly 15,000, would you want to be the guy on the outside with his face pressed to the window? How severely would Jim Kramer or the rest of the TV talking heads be trashing Eddie? Was that any way to treat a legacy of his father’s success?

“So what do I do?” Eddie asked.

“Invest in us,” came the siren song from his Wall Street friends. “Buy any big investment bank on Wall Street you can get your hands on. Trees may not grow to the sky, but have you ever visited a redwood grove? That’s high enough, isn’t it?” He resisted at first, but as those stocks pulled back in what he viewed as a correction, he began to see great value. At 20 percent off he jumped in with both feet. He became so convinced that he was right, he began to use leverage. For every dollar that went in, three went to work. Thirty-five percent of his allocation was to financials.

Eddie did something his father would never have dreamt of doing. He made a huge bet on financials, with the majority weighted toward investment banks. The move unbalanced all the portfolios of The Forecastle Group, as others at the firm whispered to each other (but not to Eddie). These banks have been around forever, Eddie reasoned. Even if there is a downturn, they’re all about allocating capital. They’ll know what to do. My downside is protected and my upside is unlimited.

But instead of going up, the market continued to drop, pulling the financial stocks down another 30 percent from where he had started buying them. It didn’t take a financial analyst to figure out these numbers. He had lost everything—for his clients, for his friends, and for his family. If they had all their money with him (and close to half did), they were broke.

The Forecastle Group ended up making a very, very big bet on the shares of some great financial institutions that, as fate would have it, had but months to live. The year 2008 arrived, and with it the economic collapse, which took down not only the banking houses like Lehman Brothers but also all those who had invested in them.

Like The Forecastle Group.

By 2009, just eighteen months under the direction of Eddie Noonan, Jr., The Forecastle Group was bankrupt.

It was the biggest investment shock in Boston in decades. This hit the heart of Boston. Forecastle's clients were the people that controlled the city. They were the wealth; they drove Boston's economy.

Edward Noonan, Jr., who had told himself and anyone who would listen, "It's always better to be lucky than good," was suddenly neither.

It got worse. His personal fortune, and the money that Ned had left Helen, had all been invested with The Forecastle Group. Now it was all gone. Eddie's Back Bay triplex was also owned by The Forecastle Group, not outright by Eddie, which meant that creditors got it and couldn't get him out fast enough. Even the castle on Marblehead Neck belonged to The Forecastle Group, which meant that it, too, went under the hammer in a bankruptcy auction, forcing Helen out of the home where she and Ned had lived for 20 years.

And when the money disappeared, so did his girlfriend. Eddie had gone from the top of the world to a situation for which he had no training or preparation. Even his classmates from Harvard and Wharton couldn't help him now. Who in finance would even think of hiring the son of the owner of The Forecastle Group, now mocked as The Foreclosure Group?

The only thing Eddie owned outright, as it happened, was the boat, the 45-foot schooner called the *Maximum Liquidity*, restored to pristine condition, bobbing gently in

the waters of Newburyport Harbor. Since The Forecastle Group didn't own it, Eddie still did. He might not have had the money to keep up with marina fees, but out of respect for Ned, the boat was allowed to keep its place in Newburyport Harbor.

Eddie went back to Marblehead, where he rented a room in a house in Old Town and where he got a job tending bar at Maddie's, the name by which locals knew a bar half a block from the harbor. The bar's real name was the Sail Loft, but no one called it that. Eddie took his lunches and dinners at the restaurant upstairs and poured the 16-ounce mixed drinks for which Maddie's was justifiably famous. He avoided the yacht clubs, where his memberships had lapsed anyway, since they were paid for by The Forecastle Group. The last thing he wanted to do was run into anyone whose money he had lost. He would lower his eyes and all but duck under the bar whenever anyone from his past life as an investment professional entered Maddie's.

And then one day his landlord told him that the house where he was renting a room was about to be sold, and Eddie had to be out by the first of the month.

No job, no girlfriend, no money, no relationship with his mother, who had not forgiven him for losing all her money as well as destroying the family firm, no options.

He only had two things left in life. One was the 65-foot yacht, bobbing on the water in Newburyport, twenty minutes north of Marblehead. The other was a shaggy but amiable black lab mix that began following Eddie around after he left the bar. The wait staff had looked after the dog for years, but the dog had a special affinity for Eddie. They were two lost souls, simply scraping by with no real home.

For Edward Noonan, Jr., it was a no-brainer.

It was time to get away.

And not just anywhere. One night, behind the bar, his destination became obvious. He wanted to complete the journey his father never could, sailing solo to Ireland. The trip he should have taken with his father. The trip for which he was wracked with guilt—maybe if he had been on board, he might have been able to keep his father alive.

Once in Ireland, he could sell the boat, live cheaply, maybe tend bar somewhere, and figure out what exactly he was going to do with the rest of his life.

Eddie made up his mind.

He was going to sail to Ireland.

Chapter 2

It just wasn't fair.

Kathy Drucker had done everything right—good grades in college, great scores on the LSAT, three years in the top ten percent of her class at Boston College Law School, president of Law Review, and a standout summer associate at the downtown Boston law firm of Sykes & Martland.

And then came the economic collapse of 2008, affecting pretty much everything to do with real estate not just in Boston but across the country, and with it, the law firm of Sykes & Martland. The firm primarily dealt in real estate development, which Kathy had identified back in college as the most reasonable form of law that she could practice. It was transactional, which meant that you did deals instead of trying cases in court. Except for the occasional all-nighters when major deals were closing, you got in at a reasonable hour, you left at a reasonable hour, and nobody needed you nights and weekends. Not like litigation, where you were working around the clock when you were preparing for a trial and working even longer hours when you were in court. And now, all of a sudden, the bottom had dropped out of the real estate market.

Nobody was lending. Nobody was building. Nobody was doing anything. Which meant that Sykes & Martland simply didn't need any additional lawyers, and they wouldn't for the foreseeable future.

So here sat Kathy, in her share of a rent-controlled, semi-squalid apartment just off Comm Ave. She lived close to the B train on the Green Line that had taken her either east to law school or west to the downtown offices of Sykes, where she had worked part-time and summers since the conclusion of her first year of law school. Her life had been pretty much governed by the B line for the last three years. And now, here she was, facing a mountain of college and law school debt, re-reading the letter from her former employer over and over again, hoping that each time she read it, it might be a little different from the previous time.

But it wasn't.

"We regret to inform you," the letter began, "that due to changes in the economy, we will no longer be able to offer you a position." It ended, "Very truly yours," whatever that meant.

It was amazing to Kathy just how few words it took for her entire future to go up in flames.

If Sykes was laying off lawyers, so were all the other firms. Kathy knew then that her chances of finding another job were zero to none. B.C. was a highly regarded, and super expensive, law school, but it wasn't Harvard. And even Harvard 3Ls were encountering the same crash of the legal economy that faced Kathy.

A ton of debt, no prospects in her field, and no idea of what to do next.

No boyfriend, either, for that matter. Law school, and particularly Law Review, had sucked all the time out of her life for anything like a serious social life. Idly, she went on Match.com and set her parameters for guys within five years of her age who live

within 40 miles of Boston. While reading through the profiles, she came across the name of a town she had never heard of, growing up as she had in the Midwest.

It was called Newburyport.

She liked the sound of the name and switched from Match.com to Google Images, where she studied, and quickly fell in love with, the nineteenth century red brick buildings of the area nearest the harbor and the water itself. All those boats in the harbor. It looked like freedom. More importantly, it looked nothing like Comm Ave., with its endless traffic and the endless waits for the B line that was supposed to be taking her not just to law school and the office of Sykes & Martland, but to a better life.

From Google Images she went to Craigslist and quickly found three opportunities for apartments to share in and around Newburyport Harbor. She borrowed a friend's car, an old, rusting Volvo beater that had somehow survived an unknowable number of Boston winters, and drove up to Newburyport, getting incredibly lost on the tangle of roads that led from 93 into the town. She looked at all three units and settled on the third, a share of a two-bedroom condo a few blocks from the waterfront with a girl her age who didn't smoke and who worked at the marina and thought that she might be able to get Kathy a job there as well.

Kathy drove back to Boston, loaded all of her stuff in her friend's car, leaving behind her law school textbooks and anything to do with what would have been her legal career, and moved in that same day.

As it turned out, Kathy couldn't get a job at the marina, but she was able to find work, waiting tables in a restaurant nearby. The only problem was that the amount of

money she made from her waitressing job didn't quite cover her living expenses and the interest on her student loans, which were now seriously in arrears. She fell a couple of months behind in her rent, which was so foreign to Kathy's thrifty Midwestern nature that she couldn't stand it. She came home one night to an eviction note and a shiny new deadbolt on the front door. Her roommate had at least taken the privilege of shoving all of her things into one big suitcase and cardboard boxes. Everything she owned suddenly looked so trivial in front of the door.

That night, she did something she couldn't imagine ever doing. Too embarrassed to tell the truth, she went back to Boston, borrowed her friend's Volvo, and slept in it.

In an alley, just off Comm Ave.

It was the longest night of her life.

The next day, she dropped off the car keys at her friend's place and took the train back to Newburyport and did something she also never imagined she would have done.

She got the idea from an article she had read in the local newspaper.

She broke into one of the boats in the harbor, and slept in it.

It was a huge boat, maybe the biggest she'd ever seen. Of course, coming from the Midwest, she didn't have much of a frame of reference for yachts. All she knew was that if you waited until around 11 p.m., when the cops were sitting in their own cars, sleeping or trying to keep warm, you could sneak into practically any boat in the harbor. And as long as you were out by about five the next morning, you'd be fine.

You could even leave stuff on a boat and find it there the next day. You could shower or do whatever you needed to do. A lot of them had fully stocked kitchens and

bars. Kathy had heard that 95 percent of the boats never left the harbor, and that in most cases, the boats sat idle from the time they were moved from dry dock in the spring 'til the time they were taken out of the water in the fall. And of the others, in only a few cases did the owners even come down on the weekends to sit on the deck and have a few drinks.

Kathy soon found herself part of a small community of people around her age who were living on boats. Once you had moved onto one, people tended to respect your "homesteading," so you were okay. What attracted Kathy to this one particular boat was not its size but its name. *Maximum Liquidity*. She just thought it sounded cool, and since she was about as illiquid as one could be, it seemed like the right boat for her.

She had been living on the boat for about three or four months, walking to her restaurant job, and hoping not to get caught. As for the student loans, well, maybe she'd get caught up with them at some point, but certainly this wasn't the time. And since it was very hard for collection agencies to find somebody living on a boat, she figured she would be okay for the time being. The hard thing was actually getting to sleep. The idea that anyone could find her, and maybe have her arrested, or that something bad could happen, was never far from her mind. That's why they created Ambien, she told herself, and a couple of pills later, she would be deeply asleep.

*

One night, she came back to the boat and saw that someone had been on board. Somebody had dropped off a few suitcases and had completely restocked the refrigerator. There was also a set of maps and charts on the dining room table. Kathy had never seen

charts before, so she didn't know quite what to make of them. But she could read, and she saw that they covered the North Atlantic.

That's interesting, she thought. She took all of her stuff that had been lying around the captain's cabin below deck—the ship slept a half-dozen—and put them neatly away in a closet beneath the California king-size bed.

When she came back that night, she got on board and stepped carefully over a new set of sails lying on the deck. She made a mental note to start looking for a new boat in the morning. This one was obviously going places.

She was asleep by midnight with the alarm on her phone set to wake her at the usual hour, 5 a.m. Getting only five hours of sleep was getting old, but it was better than sleeping in a car. At that time, she could also scan the marina for unoccupied boats.

The next morning, she arose in a panic. Her cell phone battery must have died during the night, because it didn't wake her. On top of that, the boat seemed to be rocking.

She blinked a couple of times and stared out a porthole.

She wasn't in Newburyport Harbor anymore.

She sat up, startled. The *Maximum Liquidity* was under way.

She thought back to the charts she had seen on the dining room table.

The North Atlantic.

She was sailing the North Atlantic.

And somebody was going to be very surprised when he, or she, or they, for that matter, found out that she was on board.

About the Author

In his 19 years with Wall Street firms, Joel Brookman generated billions of dollars in assets for the financial worlds' top institutions. Along the way, he developed a deep interest in determining what actions and characteristics helped highly successful people achieve greatness and attain their goals. Finding out what exactly drove people to become successful became his passion. This led to a role in developing programs to help top financial professionals across the country maximize their potential.

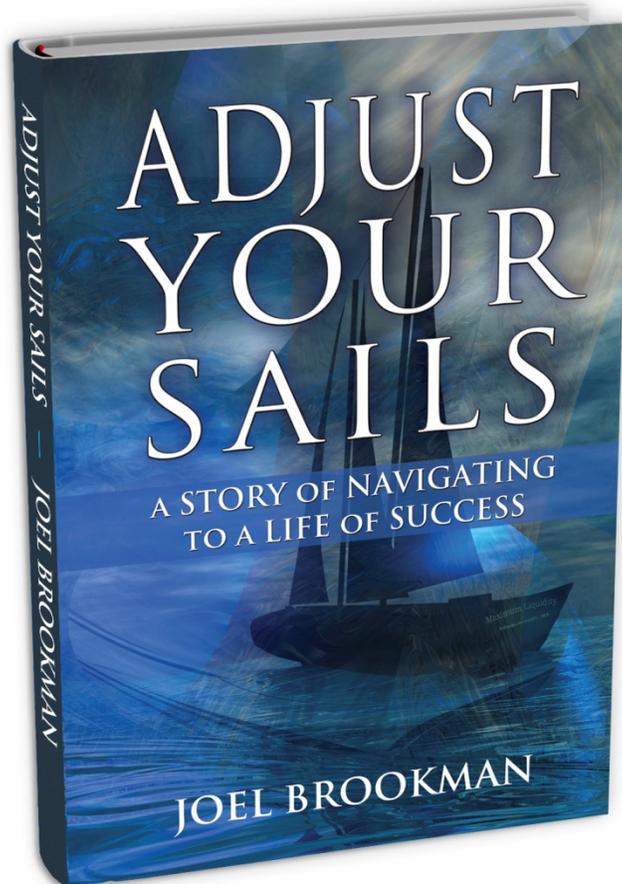
Joel developed stress management tools which allowed him to become even more productive in business, while also flourishing in his marriage and personal life.

Joel is a Certified Financial Coach™ and a member of the International Coach Federation. He is also an angel investor, and has provided capital for numerous business start-ups.

Joel, his wife and two daughters divide their time between Palm Beach, Florida and Vail Valley, Colorado. You can visit Joel's website at www.joelbrookman.com

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