



ABOUT JOE POLISH

Joe Polish's Tempe, Arizona office — headquarters for Piranha Marketing — is often referred to by marketing insiders as “action central” for much of the entrepreneurial world. Though he made his fortune in an almost invisible niche by telling carpet cleaners how to crush the competition and turn their small local businesses into money-churning machines, he is now among the most well-known, respected, “complete marketing geniuses” in the world.

Consulting clients from many different countries each happily pay up to \$20,000 a day just to hear his advice. His “boot camps” attract convention-sized audiences full of famous entrepreneurs and many of the “superstars” of marketing and advertising.

In a business environment bristling with false prophets and bad advice, Joe's unique mix of real-world experience and stunning financial success has earned him a spot among the most trusted experts alive. His one-of-a-kind recorded interview series, “The Genius Network” is a “Who's Who” of super-savvy marketing and advertising brilliance.

No one refuses an interview with Joe. He has the gift of gab and the insight of a business veteran who's earned his success. The “best in the biz” seek him out. He knows the good, the bad, and the ugly of what's working — and what's not working — on the Web, in infomercials, in direct response ads and direct mail, in niche marketing, in personal coaching and in every critical area of the entrepreneurial landscape.

The business world is moving faster than ever before. Staying close to the action means paying attention to Joe Polish and Piranha Marketing.





ABOUT DAVID KEKICH — MAXIMUM LIFE FOUNDATION

Mr. Kekich founded the country's largest life insurance master general agency, which raised \$3.1 billion of premium income for First Executive Corp., co-founded a major financial services company and arranged venture capital funding for private companies for 11 years.

He is a recognized expert on private investing and authored the venture capital handbook *How The Rich Get Richer With Quiet Private Investments*.

Mr. Kekich founded both public and private companies, was engaged as a consultant and served as director to numerous private and public corporations.

He also sold and developed real estate. In 1999, Mr. Kekich founded the Maximum Life Foundation, a 501(c)(3) corporation dedicated to curing aging related diseases. He serves as a Board Member of the American Aging Association.



“Kekich
Credo”
contains
valuable
success
secrets

INTRODUCTION

Joe: Hello, this is Joe Polish, president of Piranha Marketing and founder of the Genius Network Interview Series.

If you want to find out more information about some of the interviews and resources that can help you in your business, you can go to www.JoePolish.com. We have a Joe Polish Recommends section with all kinds of resources and vendors and services and products that we recommend, that can help you in your business.

And also, for more useful interviews and a whole list of other people that I’ve interviewed, you can go to www.GeniusNetwork.com. Thanks, and enjoy the interview.

I’m going to interview a very bright guy, and I guarantee it is going to expand your thinking. His name is Mr. Dave Kekich.

What I do want to do is a request that I typically don’t make before one of my interviews, but there’s something that Dave wrote called *Kekich Credo*. They are basically 100 rules of life and business suggestions. I kind of look at them as success secrets that Dave wrote over a 25+ year period.

If you do not have *Kekich Credos*, you can go to GeniusNetwork.com and download them — *Kekich Credos*.

What I would like you to do before you read the rest of this interview, if possible, is to read all of them first. It will just take you a few minutes.

If you were to read the credos in advance of reading this interview with Dave, I think you’ll have a much different insight of this individual — who he is and how brilliant he is. I think you’ll find it extraordinarily valuable.

So, having said that, now let me join Dave.



Mr. Kekich
founded the
country's
largest life
insurance
master
general
agency

Dave: I sure can, Joe.

Joe: Wonderful. Now, you're in Los Angeles, and I'm in Tempe, Arizona. I imagine you're staring at the beach?

Dave: Actually, no. I sold my house, and I can't see the beach anymore. I'm building a new one where I will be able to see the beach. But right now, I'm staring at a swimming pool.

Joe: Oh, that's exciting. First off, let me say that many people who are clients of mine who've been around me for any length of time have heard your name a zillion times. Luckily for me, you have come to a couple of my boot camps. We've been very good friends for several years.

It's been several years since the last time I interviewed you. When I did interview you for the first time, which actually is when we really started developing our relationship and friendship, I had so much positive feedback.

Since that time, I've distributed something that you wrote over a 25+ year period called *Kekich Credos*.

Dave, I'm just going to do the general bio stuff and read a short blurb of who you are, and then I'll ask you some questions.

Let me say a few things about who Dave Kekich is.

Mr. Kekich founded the country's largest life insurance master general agency, which raised \$3.1 billion of premium income for First Executive Corp., co-founded a major financial services company and arranged venture capital funding for private companies for 11 years. He's a



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recognized expert on private investing and authored the venture capital handbook, *How The Rich Get Richer With Quiet, Private Investments*.

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In 1999, Mr. Kekich founded The Maximum Life Foundation, a 501(C)3 corporation dedicated to curing age-related diseases. He serves as a board member of the American Aging Association.

Dave, is there anything that I left out about you that is important for people to know before I launch into some questions for you?

Dave: No, Joe, I don't think so. I think you covered it pretty well.

KEKICH CREDOS

Joe: Okay, good. Let me say this, because I know, Dave, you never bring this up unless someone asks. It's a good perspective for people to be aware of.

You wrote what I believe are some of the most impactful business and life lessons, however you want to refer to them as *Kekich Credos*.

There's 100 of them that I have distributed for many years and shared with thousands of people. There's more wisdom in those 100 credos than probably all of the books that I have read — if you were to just take quantity versus quality of writing.

You wrote these over a 25 year period after, I believe, you were 35 years old. You had a spinal injury that left you paralyzed from the chest down, and you've been in a wheelchair from that period of time.



*Extending
the quality
and the
quantity of
lives is
Dave's
passion*

In spite of that, you've made millions of dollars. You're one of the most enthusiastic people that I've ever met. You're a brilliant guy. You've impacted many, many people in such a positive way.

I know your goal and your mission is to change a lot of aging and the world in a more positive way.

Can we just get a little bit of background on the credos, because I'd like to talk about that? This is our second interview. I don't even remember how many years ago the first interview was. It was several years ago.

Dave: I don't either, Joe. It's been a while.

Joe: It was a great interview. For anyone who would like to hear the original interview, you can go to GeniusNetwork.com. We still have that available. People love it to this day. I hear constantly, "What a great interview!"

What have you been up to since that time?

Dave: Well, quite a bit, Joe. I've been focusing almost all of my efforts on the Maximum Life Foundation. All of those efforts are geared towards extending the quality and the quantity of our lives. That's been a real challenge to me, and it's something that's a passion for me, and it's something that I've just been focusing on almost 100%.

Joe: Gotcha. I've been involved in conferences that you've been at, where I've been invited to. You know some amazingly-interesting people.



*Things that
have
happened
in your
past make
you the
person you
are today*

What I do want to do is kind of start with some of the credos, and then I'd like to ask you about Maximum Life Foundation and some of your philosophies and things on aging and life and all of that good stuff.

What are your credos? Why did you write them? Give us a little bit of background on some of the things that prompted it from your injury and how that has affected your life, and what ended up becoming the result of you becoming the guy you are today.

Dave: Well, the credos were actually written for me personally. I had a couple of financial reversals. One of them was my injury. A lot of things stem from that, but I had a real bad experience with a former business partner, and I put myself in the position to be had, I guess.

I did that because I was very weak emotionally. I had a bad attitude after I got hurt. I went from a hard-charging, up-and-coming entrepreneur, long-distance runner, weightlifting fanatic, to a paraplegic in the twinkling of an eye.

Joe: Dave, can I mention this, too, just the background? You're in phenomenal shape right now. You work out literally almost daily. You're in great shape and you look fantastic, and you're in a wheelchair, and yet you're paralyzed from the chest down.

How old are you at the time that we're doing this interview right now?

Dave: I'll be 63 next month.



*Even losing
the ability
to walk
doesn't
mean that
you have
lost
everything*

Joe: I just want to get perspective on that. You were a fitness fanatic in the 70's, where it wasn't anywhere near as prevalent as it is today.

Dave: No, it wasn't. In fact, when I started running, it was rare to see anybody on the same track or on the same route that I was running on.

Now, it's commonplace. Everybody's all over the place, running, skateboarding and rollerblading.

Joe: I want people to be aware of that because so much of where your focus is, is on health and on longevity. This is coming from an individual where this was always part of your lifestyle and you had, in many cases, what many people would consider a horrendous event happen, where you became a paraplegic. So, I just wanted to give some perspective here.

Dave: It was a horrible event. I thought I lost everything I had. I thought I lost everything that made life worthwhile.

As it turns out, I lost a lot, but certainly not everything. We'll get all of these things back one of these days.

Joe: What caused you to write the credos, then?

Dave: I had a couple of bad business experiences, and I got hustled pretty badly by a sharp con man. Years went by and I had a hard time recovering from that



*Don't be
dependent
on other
people*

emotionally, because time-wise it went hand in hand with my injury. It actually happened right after I got hurt.

It happened again to me, years later. The person that got me the second time wasn't nearly as sharp. I was just a little bit psychologically weak, you might say — dependent upon other people. I kind of fell into a trap.

After I realized I had gotten stung financially, I sat back and tried to analyze what happened. I thought I was smarter than that, because I basically repeated a mistake. He got me for what little I had left. I basically lost everything I had due to my injury or after my injury.

I started writing down all of the things that I thought went wrong, all the things that I thought I should have known — that might have kept those things from happening.

I ended up just writing all of the lessons, the hard lessons and the soft lessons I learned in life, all of the wisdom that I had extracted from other people, from mentors, from business associates, friends, people that I've read about, books that I'd read, and so forth, and I came up with 100 points, which I called *Kekich Credos*.

This was something I just wrote for myself. I didn't write it to be published or to share with anyone. It ended up getting in your hands, and I'm glad it did because a lot of people came back and said that it has helped them in a number of ways. Any way I can help anybody else, I'd be more than happy to do. I know I went through a lot of pain, and these credos got me through that pain.

They evolved over time. My first draft took me several days to write. Over the years, I kept updating them and combining them and adding new ones, and so forth. I ended up with something I really hadn't edited, at least more than superficially, for the last couple of years.



One person
can make
a big
difference
in many
people's
lives

Joe: We've had numerous conversations about this. For a period of time, we have worked on a book project that because of this interview, we recently had a conversation about finishing the book. It's powerful.

Dave: The unpublished book.

Joe: Here's the thing. I actually read your credos in a Gary Halbert newsletter. You didn't know Gary in person. He had somehow come across them. He probably had read your book and just thought, "Wow, these are some of the most amazing things I've ever seen." I read them and I was like, "Wow, this is really, really good stuff!"

Just to give you some background — I don't know to what degree you know this — In 1996, I faxed over a copy of *Kekich Credos* to Bill Phillips, *Body For Life* author and client of mine — I was doing some consulting with him.

At the time, his company was doing about \$60 million a year in revenue. Within a three-year period, he built that up to right around \$200 million. In 1999, he sold the company for many, many hundreds of millions of dollars.

He liked your credos so much, that he printed them up and put them in frames. He broke them up into different chunks, and put them all over the upstairs building at EAS, which is a very big building, and he would publish them in his magazine, *Muscle Media*. He just used them as kind of a compass, in a lot of ways, to keep his thinking in line.

I know that many people have done that, too. I've actually printed the credos up, and I've told people, "Read them every day for like seven days straight, and then at least read them every day for a week, for a month long period."



*These credos
are a way
to check
what's
important
and
what's not
important*

Everyone that I've ever had do that has always given me feedback on the enormous insight and focus, and what it does for them.

I've said this over and over again. Out of all the books I've ever read, if I was just to take one thing that I could only read and use as guidance, reminders, motivation, inspiration — a way to check in with what's important and what's not important, these 100 credos would definitely be the top of the list. They're that powerful.

There's no way, during this interview, we'd be able to go through every one of them. But I do want to talk about a few of them, and just ask you to elaborate on them. What I'd like to do is just pick a few, read them, and then ask you to give your thoughts.

Dave: Thank you for your great compliment and your testimony. I had no idea Bill Phillips had used my credos to that extent. You mentioned before that he read them and I saw that he published one or two or three of them. I think I saw them in *Muscle Media*, but I had no idea that he'd gone to that extent.

But now that I know that, I take all of the credit for his success, and I'd like a small finder's fee.

Joe: I've introduced you to Bill since that time, too, and he's always admired you for that. But yeah, I'll try to hit him up on that.

Also, another one of Bill's friends, the football player Bill Romanowski, was in my office a couple of weeks ago, because he works with one of my tenants, a real bright sports scientist named Tom Incedon a great guy, and I had given him a copy of the credos and he had read them, and he was like, "Wow! These things are awesome!" And they are.



You'll see
how
"Kekich
Credos"
pertain to
health and
life
extension

There's not a business person or entrepreneur alive, not that they would have to agree with every one of them, but it is very hard to find any smart, successful business person to read those credos and then not say, "Wow, this is very well-documented wisdom."

Dave, out of all of the impact that these credos have had on myself, on other people, on other clients, there's really a point why you've written them all down and you've developed this philosophy, because you have a much bigger picture of what your life is about and what you'd like to do.

I want to give you an opportunity to kind of tie both of them together.

So, what is it that you'd really like to talk about in this interview, and what credos are the most important to you, because we certainly can't cover all of them in the short time we have together?

Dave: They're all important to me, obviously. A lot of them point and pertain to different parts or different portions of your life or my life, but I did go through and pick out 10 that have a direct bearing on what I want to talk about a little more here, about life extension, after we go through *Kekich Credos*, and how they pertain to health and life extension.

The first one is number 2. If you don't mind, I'll just read it, Joe.

Joe: No, no. You read it or I'll read it, or you do whatever you want.

Dave: Do you have them in front of you?



*Cherish
time —
your most
valuable
resource*

Joe: Yes, I do.

Dave: Why don't you read number 2, and then I'll elaborate?

Joe: Hey, I won't even interview. I'll just sit here and read, and you give elaboration. I'll be like the trained seal during this, but it will be good. That's fine.

By the way, I always have these in front of me. This is the most important document that I always have laying around.

Number 2 — "Cherish time, your most valuable resource. You can never make up for the time you lose. It's the most important value for any productive, happy individual, and is the only limitation to all accomplishment. To waste time is to waste your life. The most important choices you'll ever make are how you use your time."

Dave: I'd like to make a couple of comments. I'm not going to go into a long elaboration on any individual credo. What I'm going to do is say how these particular ones pertain to health and longevity.

When I wrote this credo, it had to be back in the 80's, I said, "You can never make up the time you lose." Well, that might not always be the case. Right now, you can't. Well, maybe you can. I take that back, because I'm going to talk about some ways where we can actually add some more time to your life.

But basically, we have a finite lifespan, and there's nothing more valuable and more cherished and more limited than time. The most important choices you'll ever make are on how you use your time.



*You have
to evaluate
if you are
using your
time the
most
efficiently
and
effectively*

I'm going to talk about how I'm using my time. I think that everybody should sit back and try to evaluate if they're using their time the most efficiently and effectively. Because when you're young, it seems like you have all the time in the world.

As I said today, I'm almost 63, and I just know that I don't have as much time left as I did. The actuaries tell me that, but I don't have as much time left as I did when I was in my 20's, 30's and 40's.

Sometimes, I almost become panic-stricken in knowing that I just have so much time to accomplish what I need to accomplish. And I'll talk about, a little bit, what I want to accomplish later on.

But, let's move on to number 21.

Joe: Let me go to it, because I've got all of the credos here. So just give me a number and I'll read it.

Alright, number 21 — "Always have lofty, explicit goals, and visualize them intensely. Assume the attitude that if you don't reach your goals, you will literally die. This type of gun-to-your-head, forced focus, survival pressure mindset, no matter how briefly used, stimulates your mind, forces you to use your time effectively, and illuminates new ways of getting things done."

Dave: When I wrote this, I didn't have the goals that I have now. The second sentence of this credo, "Assume the attitude that if you don't reach your goals, you will literally die," if I don't reach the goals I'm going to talk about later on, I will die. And so will you. We will die before our time.

So this is a very, very important credo to me.



When you have this gun-to-your-head, forced focus, it does illuminate new ways of getting things done

When you have this gun-to-your-head, forced focus, it does illuminate new ways of getting things done.

I have come up with a couple of ways that I don't think I ever would have come up with before, without this survival pressure on me.

These are a couple of financial models or financial instruments that I hope will be able to, and I think will be able to, have me raise all of the money that we need to accomplish the financial goals that I have, and those are related to raising money for life extension research.

I also used this credo, but not consciously, to put together a bunch of scientists over three international scientific conferences, and we came up with a scientific road map. It was a very innovative road map to control the aging process and to someday reverse aging.

So, this stuff works. You just have to put it together for yourself, whatever your goal is.

Let's move on to number 26.

Joe: Okay, number 26. This is a great one. They're all great, but this one is especially good. Number 26 — "Religiously nourish your body with proper nutrition, exercise, recreation, sleep and relaxation techniques."

Dave: I am going to talk a lot about this, and I'm going to elaborate on #26 during the discussion, after we get past the credos. So, just wait for the information I'll be giving you on this.



*Live like
you don't
have much
time left,
but plan it
as if you'll
live for
centuries*

Joe: Okay. Next, which one would you like me to?

Dave: 33.

Joe: Number 33 —“If the situation is not right in the long-term, walk away from it. Maintain a long-term outlook in all endeavors. Live like you don't have much time left, but plan it as if you'll live for centuries.”

Dave: I think that's good advice for anybody. Live like you don't have much time left, basically, get a sense of urgency in whatever you're doing in life, whatever's important to you.

But make long-term plans — long-range plans. The Japanese are very good at this. They have corporate plans that go out for centuries. In the U.S., we tend to focus on quarterly results, but they have long-term plans. They're long-term planners, and so should you be.

Plan as though you'll live for centuries. When I wrote that, again back in the 80's, it was a nice dream. Some of the people that are reading this interview right now literally might have the opportunity to live for centuries, maybe. I don't know. You decide for yourself, after we talk.

Let's go to number 35.

Joe: Okay. Let me just preface that by saying that I've hung around you for quite a long time, and some people are probably saying, “What is he talking about?” But I can only tell you that Dave is a very sane individual and has an enormous amount of insight on life.



*Remove all
chronically-
stressful
situations,
environments
and people
from your
life*

You know what's funny, Dave, we did a session over at your house about a year and a half ago, and we had some real players there. Bill Phillips actually spent the whole day there, kind of listening, and one of your scientists that you had gathered together. Not too long ago, he was on 20/20. He was a scientist from the UK — Aubrey.

Dave: Yeah, it was Aubrey de Gray. He was on 20/20. He was recently on 60 Minutes. He was basically featured in every major newspaper, magazine and television news show in the English-speaking world. He's got a tremendous amount of credibility. If you think I'm nuts, listen to him talk.

Joe: Okay, did you say number 35?

Dave: Yes, number 35.

Joe: Okay. "Stress kills. No matter how painful in the short-term, remove all chronically-stressful situations, environments and people from your life.

Dave: The reason I want you to talk about this, and I want to talk about this one is I don't know if you're going to be living for centuries, Joe, or anybody listening on this, but you can make up your own minds after we finish this interview, but however long you're going to live, you're going to shorten your life and you're going to ruin your health if you subject yourself to chronic stress.



*Whatever
you're
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is causing
chronic
stress is not
worth your
life*

Chronic stress might be the number one killer out there. I'm talking about the things that you worry about day-in and day-out. You know what they are, and we all have those from time to time, at least. Some of us more than others.

Identify what they are. Get them out of your life, because they're going to kill you. They're going to kill your relationships, they're going to ruin your health, and they're eventually going to physically kill you.

If that means changing jobs or changing businesses or selling your business, or at least coping, learning how to cope with or handle or manage your stress and keeping those situations in your life, if it means moving to another area, whatever it takes, do it. I guarantee whatever you're doing that is causing that stress is not worth your life.

We'll talk a little bit about stress management later on.

Joe: Okay, great.

Dave: Let's go to number 40, Joe.

Joe: Number 40 — “No dream is too big. It takes almost the same amount of time and energy to manage tiny projects or businesses as it does to manage massive ones, and the massive ones carry with them proportional rewards.”

Dave: The reason I threw that one in is because the challenge I'm taking on now is gigantic, compared to anything that I've ever done in my life .



*Whatever
your dream
is, think
about
making it
bigger*

If we are able to pull off what we're trying to pull off, it is going to literally be a world-changing event. Hopefully, we will pull it off, and we'll think of even bigger challenges.

But right now, it's major and it's huge. And I've got to tell you, it's not taking any more of my time or energy than any of the projects, large or small, that I've ever handled in my life, especially the smaller ones.

In fact, it takes, in a lot of ways, less energy because of the enthusiasm and motivation I have for doing something that I know has a great impact and something that I really enjoy doing.

So, whatever you're doing, whatever your dream is, it doesn't have to be a world-changing event. It might just be something like being the biggest carpet cleaner on the block or the best mom or dad in the neighborhood or in the town or in the state.

Whatever your dream is, think about making it bigger. You know you can do it. I know you can do it.

Joe: Absolutely.

Dave: Let's go to number 55, Joe.

Joe: Alright, number 55. I've read all of your credos, Dave, probably thousands of times, but this is one of my favorites.

Number 55 — "Enjoy life. Treat it as an adventure. Care passionately about the outcome, but keep it in perspective. Things are seldom as bleak as



Most people take themselves and their situations way too seriously

they seem when they are going wrong, or as good as they seem when they are going well. Lighten up, you'll live longer."

Dave: Again, that kind of relates a little bit to stress. Most people take themselves and their situations way too seriously.

If you step back and look at your situation or problem, and if you make it a part of somebody else's life, or at least pretend to, it suddenly diminishes in importance.

We tend to really over-blow the things that we do, good or bad. In the grand scheme of things, we're all important because we're individual human beings. But in the grand scheme of things, if you're getting your mortgage paid on time, if you're having a little bit of financial problem or business problem, a personal relationship, you're just one of thousands, millions or even billions of people who are having similar problems.

Take these problems and treat them as adventures. Treat them as a situation that you can manage or a challenge.

When things go wrong, they're usually magnified in your own mind. We tend to focus on the bad things. Sometimes, if they're obviously life-threatening, they're very serious. But typically, they're not. In fact, hardly ever are they that bad. They're just not as bad as you think.

On the flipside of it, when things are going really well, some people just let it go to their head. They get cocky, they get arrogant, they get impossible to live with.

You know what? You're just as good as your last deal, but you're really just as good as the person and character that you are. Don't get all blown up with self-importance. Lighten up, you'll live longer. Everything we're going to be talking about in this interview is about helping make you live longer.



*Nobody
gets old by
surprise*

Joe: Great. Excellent. What's the next one?

Dave: Number 84.

Joe: Number 84 — “Nobody gets old by surprise.”

Dave: Well, we all know that we are born, we mature, we age, and we get old. Things ain't pretty when you get old, sometimes, or most of the time. Physically, you lose a lot. Mentally, you lose a lot. You don't have the energy. And, of course, you don't have as long a lifespan ahead of you.

We all know that if we save money when we're young and if we invest wisely, the chances are we're going to be financially comfortable when we're old. We all know that if something should happen to us, we're better off covered by insurance than if we're not.

In fact, if we're not, it could be devastating to us.

Yet, most of us don't prevent. We don't plan for the future. Suddenly, people wake up, and they're old and unprepared, and they're sick and underinsured, or they have no bank account. They have no net worth, and they panic.

Getting old is not a surprise. Getting old is a part of life. It's just another way of saying plan for your future and plan accordingly, because it actually comes up and sneaks up on you a lot quicker than you might think. Sometimes it seems like a surprise, but it really isn't.



Joe: Gotcha. Okay.

*Put the
magic
power of
compound
interest to
work with
every
available
dollar*

Dave: Let's go to number 92.

Joe: Number 92 — “Put the magic power of compound interest to work with every available dollar.”

Dave: I'm going to talk a little bit about that, if you leave me any time.

Joe: You've always got to give me a hard time, don't you, Dave?

Dave: Of course, I do.

Joe: When I first interviewed you, you were really nice.

Dave: I didn't know you so well then.

Joe: Now you can bust on me a little.

Dave: Actually, we're both being very kind to each other, a lot more than we do personally. I know you have a very strong ego, and you can take a lot of abuse.



*The purpose
of life is to
delay,
avoid and
eventually
reverse
death*

Joe: Of course. Absolutely. You know what? It's all in fun. Alright, I will leave you some time to talk about making money, because people say money isn't important.

There's some song, I can't remember what it's called, but it says, "You say money isn't everything, I'd like to see you live without it."

Dave: Yeah, exactly.

Joe: It's true. So, in the right context, money is critical. Alright, what's the next credo you'd like to talk about?

Dave: I just want to say that it not only is money, but I'm going to show you how investing your time can actually give you more time. It's the same concept as we're used to seeing with compound interest, but we're going to be talking about how you can use your time effectively and invest your time in certain things, like your own personal life extension.

Let's finish up with the last one, number 100.

Joe: Number 100 — "The purpose of life is to delay, avoid and eventually reverse death."

DELAYING DEATH WITH SALADS™

Dave: This is the crux of everything I'm trying to do in my life.



Avoiding death is a huge challenge

We're going to be talking about how you can delay death. A more gentle and kinder way of saying it is how you can expand or extend your healthy lifespan.

Avoiding death is a huge challenge, of course. That's something a little bit farther out, if it's possible at all. Reversing death is really the ultimate challenge to science, I would think, basically, reversing death.

Are you familiar with the term entropy, Joe?

Joe: Yes.

Dave: Entropy is really disorder out of order. Everything deteriorates. You can see our bodies deteriorate as we get older.

A good description of it or a good visual is if you take an artichoke, before you eat it, and it was a nice, symmetrical vegetable. After it's all finished, it's a horrible mess. You've got these leaves flying all over the place.

Joe: How often do you eat artichokes, Dave?

Dave: Well...but another way of putting it is you can see how metal rusts, but the same thing happens to diamonds. If you give it long enough, everything deteriorates.

The purpose of life is to delay, avoid and reverse death. To me, this is a no-brainer purpose of life, because it's observable. Every life form fights for survival — every one. I can't think of one that doesn't.

Animals in the wild are fighting to keep from being eaten. You have blades of grass and weeds and flowers fighting their way and cracking



*SALADS™
will add
quantity,
but you'll
also be
adding
more
quality to
your life*

through concrete just to get to sunlight. You have brute force, animals in the wild, fighting to survive.

Human beings, hopefully, are a little bit more intellectually inclined and we use our brains more for survival, but what we're going to be talking about here is the fight to survive intellectually, and how we can use our brains to increase our lifespan.

So, if it's okay now, Joe, let's go into what I want to talk about. I'd like to just talk about how just about anybody can add five to 20 healthful, youthful years to their lives.

I'm also going to talk about how you can double your net worth.

If you'll give me a head's up, Joe, when we are nearing the end of the interview, I'll give a summary.

If for some reason we don't finish up what I'd like to talk about, as far as health and longevity is click on MaxLife.org and go to SALADS™. You'll see some buttons at the top of the page. Under "publications," we go to SALADS™.

That will give a lot of what I'm going to be talking about here, but not all. Basically, that will tell you the things you can do right now, today, that will possibly add five to 20 years to your life, depending on your current age and depending on your physical condition.

Now, SALADS™ isn't what you're going to find in a salad bar. SALADS™ is an acronym. It stands for S — supplementation, A — activity, L — lifestyle, A — anti-aging medicine, D stands for diet, and S, we talked about earlier, stands for stress management.

The years that SALADS™ will add to your life will be not just more quantity, but you'll be adding more quality to your life. A lot more quality.



*The normal
person isn't
really
healthy
at all*

Now, what does healthy mean? When I say healthy, I don't mean you're not sick or you're in pretty good shape for your age. Healthy means you look and feel extraordinary. Your organs operate at peak performance, your immune system is strong and resilient. It doesn't matter what your age is.

The normal person isn't really healthy at all. It doesn't matter what age. The average normal person is not very healthy.

We're shooting for where you can be 70 years old but you function like you're 50. Or if you're 60, you can function like you're 40, and so forth. And to look way younger than you actually are.

Now, I'll be saying some things here, Joe, especially towards the end of this, if I have time, that are contrary to things that we were taught all of our lives. But we live in different times and things change faster every day, and I'm going to talk a lot about that, as well.

I'm going to show you the how, where, when and why all of these things are going to happen and why they're happening now, and faster and faster.

Joe: Then, I won't even try to interject questions, unless I feel it's really important. Just go ahead and talk, because I know everything you have to say is quite interesting

For anyone who may have this belief in their minds that says, "Well, this is contrary to something I believe in," or whatever, I completely agree with what you said as just, life in general, we're striving on all levels, from the animal kingdom to the human kingdom to the plant kingdom, to just survive and to live and to thrive in all kinds of different environments.

If you look on television, as an example, reality shows built around plastic surgery and all of the crazy things that people attempt to do to make



*SALADS™
will help
boost you
from sick to
normal, to
extraordinary*

themselves look better, or like an artificial way of thinking that they're going to be younger, versus really doing the things that you have been practicing your whole life and literally have devoted your life to developing and to getting out there in healthy ways and ways to actually take care of this wonderful thing we have called life, to get the most out of it.

That's really critical.

So anyone who would have controversial opinions, I think, in a lot of ways we live in a very sick and twisted delusional way of looking at aging in general. I could go into that, but go ahead and give your insights on it.

Dave: Most people won't have a controversial opinion about some of the things, as far as lifestyle is concerned. What they might have a controversial opinion is the technology that's going to be taking us into the future, and it's going to give us more and more years.

But there's a technology revolution underway right now, and it's a revolution that can affect you in ways you might never have imagined.

Before we get into that, let's talk a little bit about lifestyle habits. Again, you can go to MaxLife.org and get a lot of this.

I want to say that most of your chronic diseases are due to lifestyle factors. Many of them are due to genetic factors, but most aren't.

For example, we have about 71% of colon cancers that are totally avoidable. About 91% of all diabetes cases and about 82% of heart disease are avoidable.

SALADS™ will help boost you from sick to normal, to extraordinary. Extraordinary is where we want to go, and SALADS™ are synergistic. Any one of these can help you. Exercise can help you, or diet or so forth.



*The whole
is greater
than the
sum of its
parts*

But when you take them together, these improvements become exponential. In other words, the whole is greater than the sum of its parts.

So, don't try to just pick one or two of these things out. They'll be helpful, sure, but try to make all of these a part of your life.

SUPPLEMENTATION

Step 1 is supplementation, and we've all read pros and cons about supplementation. The government recommendations, I think, are extremely conservative, and many researchers are conservative. The supplement industry is naturally aggressive. They're trying to sell stuff.

Ultimately, you have to decide what's best for you. I'm very pro-supplementation, for a number of reasons. First, there's so much literature now that says supplementation isn't going to extend your maximum lifespan.

Well, there are a couple of new supplements that have the potential, but none are proven to do that yet in humans, anyway. But we do know, out of thousands and thousands and thousands of studies, over 50,000 or 60,000 pages, more than that last I looked, that supplementation can greatly improve and extend your average lifespan by helping you avoid lots of diseases.

There's a Dr. Bruce Ames at Cal State Berkeley, he said, "Over 50 genetic diseases have already been identified that can be corrected by aggressive nutritional supplementation." That's aggressive. That's not RDA and just diet. This is for optimal health.

Optimal health is not possible, according to Dr. Ames, and I believe this to be 100% true, without supplementation. Again, thousands of studies support that. Even lacking one nutrient can cause major damage. It can lead to DNA damage, it can cause cancer, and so forth and so on.



*Supplements
can help
basically
every disease
you can
think of*

Most of us are born with genetic defects. We're not all perfect. In fact, very few of us are, genetically. Some of these can only be corrected by taking mega doses — mega doses, now — of appropriate supplements.

Supplements can help basically every disease you can think of. I think the bare basics include a high-potency multi-vitamin tablet, essential fatty acids. Gosh, they had, I think, almost 100 trials involving over hundreds of thousands of subjects. They showed that Omega 3 fatty acids like fish oil reduce cardiac mortality risk by 32% and overall mortality by 23%.

Now, if you don't do anything else, go out and get a good high-quality fish oil supplement and take it every day. That's a cheap, easy way to help buy health and longevity.

And then you have things like CoQ10 and so forth and so on. Rather than me going through these different supplements, you can go to the website and you can get an idea of what I'd recommend.

There's a process called methylation. It's a chemical reaction. It takes place millions of times in every single cell of your body. You've got trillions of cells, tens of trillions of cells in your body. Your body depends on this biochemical exchange for some of its most important, most critical functions.

Those include detoxifying carcinogens and other poisons, repairing damaged DNA, forming new cells, manufacturing anti-aging hormones.

If your body doesn't methylate properly, you're going to head right down the path for accelerated aging. I think most of us are down that path now with heart disease, Alzheimer's, cancer, diabetes and other things.

It's easy to improve this with supplementation. You don't have to be too aggressive to get major benefits. You can take a high-quality protein powder, flax seed oil, olive oil, things like that.



*Start with
your toe in
the water*

Just to give you one example of what supplementation can do for you, I get almost of my — and I do not have a vested interest in this — supplements from the Life Extension Foundation. I think they're wonderful people and they have great products, and they donate most of their profits to life extension research. You can go to their website at LEF.org — Life Extension Foundation.

EXERCISE IS A MUST

Step 2 in SALADS™ is activity or regular exercise. Exercise reduces disease and death dramatically for all major progressive diseases. Again, that includes heart disease, stroke, cancer, diabetes and so forth.

They had a study involving over 13,000 participants, and the overall death rate — this is for just moderate exercise — was 60% less than the sedentary group. The high-fitness group scored much higher than that.

So, what you want to do is start with your toe in the water. Get under a doctor's supervision, especially if you're over 40 years old.

Get some of the stuff that Bill Phillips puts out. John Benson has some great stuff. There are a lot of people out there who have some great things, but certainly, get some cardio exercise. Cardio is very, very important.

Before I was in my wheelchair, I used to job. What I do for cardio health now, rather than long, steady, low-to-medium intensity effort, is I'm training for about 20 minutes for my cardio workouts, and I do interval training.

Interval training can burn up to nine times more fat than sustained medium-intensity exercise.

So, what I suggest you do, if you want to do this, is I have a stationary hand bicycle, which I use, but you can do sprints, you can get on a stationary bicycle or regular bicycle, swimming or whatever, but go through a two to



*The
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regular
part of
your life*

five minute warm-up routine and then do one to two minute spurts at about 80% to 90% of your capacity. That's once you get up to a good fitness level. You want to work up to that.

Then, go through a recovery of one to two minutes, at about 40% to 50% of your capacity and continue that cycle. It only takes about 20 minutes.

You do this for about three, four, five or six days a week.

If you'd prefer a longer, drawn-out aerobic exercise, you can do that, too. The important thing to do is get moving. Do something, and make it a regular part of your life.

You could get information on anaerobic exercise — resistance or strength training from Bill Phillips or any number of people. Joe, you have a lot of good contacts in that area.

Joe: In terms of this interview, I haven't put an enormous amount of focus on it. It is one of my goals, is a project a few months down, just having a listing of things that I recommend on LeanLife.com. But yeah, I know a lot of great people.

One thing I want to point out, too, Dave, is that you hear so many excuses about, "I don't have time to exercise," and all that.

Not that this is the greatest example in the world, but the point is if you can fit it in with the challenges that you have and the limited amount of activities that you can do, why can't other people do it.

You can't just get up and go for a walk in the morning like most people do. You haven't been able to do that for over 25 years. We've got so many things available to us, and people make excuses, "I don't have time to exercise, I'm too busy."



Working out should be put in your schedule just like brushing your teeth

If you don't take the time to take care of yourself, life is going to take the time out for you in the future, with sickness and illness and death.

Dave: Absolutely.

Joe: It's critical.

Dave: You make your time. You put it into your schedule, just like you have brushing your teeth in your schedule or eating lunch. It needs to just be part of your schedule.

The ironic thing is, Joe, if you take the time to exercise, it doesn't take a lot of your time. I'm saying cardio takes maybe 20 minutes a day. You can do a great weight training workout in 45 minutes or less, depending on what your goals are. You can actually do some pretty serious bodybuilding in 45 minute sessions.

These things really add more years to your life, they add more life to your years. They make you more relaxed when you're not working out. You sleep better — you might even need less sleep. You certainly get better sleep. You have more energy.

When these things happen, you find you have a better capacity and a bigger capacity to do the things that you say keep you from working out in the first place.

Joe: I believe working out doesn't take time. I actually believe it makes time, because you feel better all the way around. You're more efficient, you're



It's a lot easier to maintain momentum than it is to create it

more effective, you think clearer. The benefits so far out-weight whatever sort of effort you put in.

I'm not one of these people who say, "I love going to the gym." I do it because I like the results of what it does. I can't imagine living any other way.

It's a lot easier to maintain momentum than it is to create it.

The point being is taking the time to have physical activity in your life is just crucial, and the results will far outweigh the effort that you may have to exert. It's one of the most important things.

I think it is actually the most important thing, to take care of yourself physically, because it doesn't matter how much money you have — you would do anything to get your health back if you lost your health. So activity is critical.

Dave: We could talk the benefits of just working out for the next 20 minutes, one after another. It improves sexual function, it gives you more energy, it goes on and on and on and on.

I don't know if you know this, Joe, but one pound of muscle takes as much space as five pounds of fat, and it looks so much better. You can even gain weight and still look better when you're working out.

Anyway, we talked about exercising your body, but exercising your brain is just as important. I know you're a reader and you're a thinker, and you'll carry these habits through the rest of your life. But there are lots of things you can do to exercise your brain, that can be fun.

If you're a chess player, play chess. If you're not, you might want to take it up. Any kind of challenging mental game, crossword puzzles, reading,



*Exercise
and diet
can add
years to
your
lifespan*

problem-solving, all of these things, problem-solving in your business and personal life. Keep your mind active.

It just slows your aging process down and makes you much more efficient, much more happier, and much more healthier.

One thing I want to say is there was a recent study done at the University of Wisconsin, and this is incredible to me. If you start early enough in life, this study showed that diet and exercise alone, just diet and exercise, can increase the average lifespan, which today is late 70's, almost 80 to over 100 years.

Joe: At what age?

Dave: If you make it a lifelong habit. The later you start, the less extra years you're going to add.

The point is if the people in this country would live a healthy lifespan, just grow up and exercise properly and have the right diet, they're going to be adding over 20 years to the average lifespan with just those two habits.

Joe: Wow, there you go.

LIFESTYLE COUNTS

Dave: Then there's Step 3 — lifestyle in SALADS. That's risk-avoidance, personal habits. One of these things is a risk of personal habits is what you do to get fat. Do you know that being overweight is a cancer risk factor?



Break the habit of smoking because 50% of smokers are eventually killed by their habit

Joe: Yeah.

Dave: Obesity or just being overweight, not even obesity, accounts for 20% of the cancer deaths in women and 14% in men and 1/3 of American adults are obese. Obese people die seven years earlier than normal weight adults. The more people weigh, the less they're going to live, and their cells appear older. If you look on a molecular level, under a microscope, if you look at these people's cells, obesity adds the equivalent of about nine years of age to a person's body. So, now you know.

Joe: There you go.

Dave: Then, of course, there's smoking. Smokers die about eight years sooner than non-smokers. Some people think it's cool and some people think it's a habit they can't break. Break that habit because 50% of smokers are eventually killed by their habit.

Joe: My father was one of them. I look at smoking — there's the habit part, which some people can't control, then there's the whole addiction aspect of it, which is a whole other animal, which ties into psychological things.

Dave: Yeah, I know.

Joe: For the most part, I watched my father die as a result of smoking. It's unfortunate because we have lots of food companies and tobacco companies and companies



*One size
doesn't fit
all for
anything*

that make big products that want to make it appear like a very cool thing to do, to consume their products, which are really just poisoning their body.

Dave: They sure are.

Joe: The great thing we have, though, is we have options. We can decide where we want to spend our time and what type of environment we are in.

If you want a healthy environment at your house, get rid of all of the junk food. Don't hang out at smoky bars. Set up something that's conducive for a very healthy lifestyle.

YOU NEED PREVENTATIVE MEDICINE

Dave: You've got that right, Joe. I can't agree more. The next one is Step 4 — anti-aging medicine.

I'm not a doctor, obviously, and I'm not qualified to give you medical advice. I don't even want to suggest dosages for supplements or whatever. You can find general guidelines on our site, and the Life Extension Foundation site.

One thing that I will say is we're all physiologically unique. One size doesn't fit all for anything.

For optimal health, what I suggest you do is see a qualified anti-aging physician, and there are thousands and thousands of them around the country right now.

Most doctors are basically mechanics. They try to fix you when something goes wrong. Anti-aging medicines can fix you, too. More importantly, it's a preventative medicine.



A good anti-aging doctor is going to start with an extensive blood panel

It helps ensure that something doesn't go wrong in the first place.

A really good anti-aging specialist is going to keep you from needing a mechanic. It's funny to even mention mechanics because most people take better care of their car than they do of their bodies.

Joe: Oh, absolutely.

Dave: It's incredible. A good anti-aging doctor is going to start with an extensive blood panel. He'll evaluate or she'll evaluate your present condition. They'll establish a baseline for you. They'll make all kinds of recommendations.

Colonoscopies are a good example. After age 50, you should get a colonoscopy every five to 10 years. This one step alone, just colonoscopies every five or 10 years, would reduce your colon cancer death rate, the country's colon cancer death rate by 90%.

So these are all the kinds of things that you should be talking to your anti-aging doctor about.

Find somebody who really knows what they're doing when it comes to hormone replacement. Hormone levels go down when you get older. Restoring them to youthful levels can rejuvenate your body inside and outside, but it's got to be fine-tuned.

Don't go out and start popping all of the hormones that you can get on the market, some prescription and a lot that aren't. A good anti-aging doctor is going to guide you through these and add these extra years to your life.

So Step 5 is diet. That's what I want to get into, Joe. You talked a little bit about that. I'm going to give you really four simple guidelines.



*Don't use
liking to
eat as an
excuse for
not eating
well*

Now, here's one thing I want to stress. You can still follow these and enjoy eating. I have a book called *Eating For Life* that Bill Phillips published.

There's excellent recipes in there, and they're tasty and very healthy. If you follow these guidelines that I'm going to give you now, you can still enjoy eating. As a matter of fact, if you like to eat, listen to this, you should have extra incentive to live longer because if you add only five years to your life, that means you get to eat at least 5,500 more meals, if you eat three times a day.

Joe: That should be a big incentive for a lot of people.

Dave: Don't use liking to eat as an excuse for not eating well. It should be the opposite. Step one in diet is stay away from sugar and refined carbohydrates. These are among the most dangerous foods you can eat.

They rob you of life, they rob you of vitality. They age you faster than anything you might put in your body, even cigarette smoke. That includes anything made with white flour and sugar.

The reason they hurt you is they're very quickly digested and absorbed, and they set off a chain reaction in your body. You get a sudden rise in blood sugar, and it triggers a sudden release of insulin from your pancreas. That's released to take the sugar out of your blood and into your cells. That causes excess sugar to be converted to fat.

Anyway, it's a long chain of events, but if you want to lose weight, just stay away from flour and sugar. Also, insulin does a lot of other bad things for you such as inflammation and glycation.

Inflammation is one of the biggest killers and one of the biggest causes of aging. Inflammation is basically a defensive reaction to infections, toxins and injury. If



If you want to control inflammation, the main thing is to lose weight and exercise more

you cut yourself and you see the swelling around the cut or a sprain or a mosquito bite, that's inflammation, and that's your body rushing to fix yourself.

But inflammation also happens insidiously inside our bodies. Reducing it to systemic inflammation or chronic inflammation, if you reduce that, it can slash your chances of heart disease and cancer in half.

Inflammation might be the key to Alzheimer's and other things. The way to decrease inflammation...

Joe: You keep saying inflammation versus inflammation, but they're kind of similar.

Dave: They sure are. If you want to control inflammation, the main thing is to lose weight and exercise more. Those are the two things we talked about, and that's one reason why those two lengthen your life so much. You might want to cut back on red meat and egg yolks. Egg yolks occasionally are okay, but not too many.

Joe: Let me ask you a question, because you talked about sugar and stuff. You're good friends, and so am I, with Joe Sugarman.

Dave: Yes.

Joe: He lives in Maui, Hawaii. I've actually been to his place several times. It's beautiful out there.



*Stay away
from
refined
foods*

Dave: I thought you said stay away from him.

Joe: No, no, no, not stay away from Joe Sugarman. I didn't even put the two together until just now, about sugar. But when you fly into Maui, in Hawaii, where he lives, you drive through all of those sugar fields. So, I know that you and Joe do a lot of stuff. Joe, of course, listens to these interviews, so I think that you should maybe tell him, "You need to do something about all of the sugar production in Hawaii." That is so funny.

Anyway, let me not ruin this interview. You just continue on. I'll try to shut up over here.

Dave: Okay. Glycation is something you really want to control to the best of your ability. Glycation is a chain reaction. This is one reason sugar is so bad for you. Sugar and protein molecules tangle up, and the result is deformed or non-functioning molecules.

Now, you've seen old leather. You know how it cracks?

Joe: Right.

Dave: That's molecular cross-linking. The same thing happens to our skin. As we get older, we see our skin getting wrinkly and cracking and drying out, and so forth.

What we can't see is the damage it does to us internally. The same thing that's happening to us externally is happening to us internally. They damage your immune system, they promote disease and inflammation does, as well.



*You want
to eat more
lean
protein,
especially
from plant
foods, if
possible*

So, one way is to stay away from refined foods. Low-fat foods are usually high in sugar. Whole grain foods and fresh fruit have more fiber, and they're converted to sugars more gradually.

So, learn how to control your inflammation and glycation.

There are also some supplements and drugs that are being developed right now, to hopefully break up some of this cross-linking that's caused by glycation, but they're really not on the market yet.

There might be one on the market fairly soon. In fact, there's one that we're working on as a company ourselves.

You want to eat more lean protein, especially from plant foods, if possible. Plants have about 1/7 the contaminants of animal products, but whichever way, you need about six quality servings of protein per day, plus soy and whey and egg protein powder. Get a high-quality whey or egg protein powder, mix a little bit of soy in there once in a while, too.

Eat fish at least three times per week. Skinless poultry breast is a good second choice. Occasional high-quality red meat, if you like, once in a while is okay. I personally prefer ostrich for my red meat. Generally, red meat is not a good thing to make a habit of eating.

Replace bad fats with good fats. You need fats to absorb any vitamins and have your cells function properly. Stay away from really low-fat diets, they're typically not healthy for you. They trigger a famine response, and they also increase the production of body fat, which in turn increases the production of body fat.

You want to get your fats from mono-unsaturated fats and essential fatty acids. Saturated fats are bad fats and are typically found in meat and dairy products. They promote heart disease, cancer, diabetes, arthritis and whatever.



*Eat lots of
smaller
meals
instead of
a few
bigger
meals*

Trans-fatty acids are even worse. They're basically unsaturated oils, and they're treated with hydrogen to create an artificial saturated fat. That's what you get in heated french fries, when they're heating, they're cooking french fries.

You can get some really good fats by eating fresh olives or olive oil, avocados and nuts. Fish oil, of course, is something we already talked about. Also, eat a wide variety of fresh produce or frozen produce, and lots of it.

So, grazing, eat lots of smaller meals instead of a few bigger meals. Total intake, by calories, I think should be about 40% protein and 40% complex carbohydrates, and about 20% healthy fats, roughly. You might consider lowering the fat and carb consumption slightly, and I add a little bit of protein to this formula, personally.

These are good, general guidelines. Again, you can go to MaxLife.org and get a lot of this information.

STRESS REDUCTION

And then, stress reduction, we talked about that. Stress causes heart disease, stroke, cancer, Alzheimer's, all kinds of stuff. You should make stress reduction and relaxation a priority in your life. You can do this intentionally, with practice.

They're typically much more effective when you do it intentionally, than passive relaxation, like meditation.

The intentional or active would be meditation, yoga, breathing exercise, things like that, but other stress reducers are supplementing with things like DHEA and fish oil, vitamin C. There are certain herbs like green tea and ginseng and what have you.

Getting eight hours of uninterrupted sleep is very important. Exercise is of major importance for stress reduction.



Money
represents
freedom

You should take regular vacations, which I know you're really good at, Joe.

Joe: Of course. I'm master of taking vacations. Now, having said all of that, which is very sound, very good advice and has enormous benefits if people follow it, you did mention that you would also talk about how to double your income.

So, in the time we have left, can you tie that together and then leave us with any words of wisdom or direction on top of the fact that the website, one more time, is MaxLife.org.

SHOW ME THE MONEY

Dave: Okay. Back to the money. It's always back to the money with you, Joe.

Joe: You know what? I have clients where their whole thing to me is, "Joe, show me the money!"

Dave: Money's actually very important. It allows us do the things we want to do in our lives.

Joe: Absolutely. It represents freedoms.

Dave: It's also a measure of business success, if that's your goal. It's an easy way to measure how you're doing in business, but what's most important about money is what you do with it. But that's a whole other story.



*If you
follow
SALADS™,
you'll be
happier and
healthier*

Now, most people grow their portfolios, at least you should be, by about 10% or more annually. I hope you are, because the S&P 500 has an historical average annual growth of over 11%. I think it's about 11.3%.

Would you say that it's reasonable to grow your portfolio by 10% a year, Joe?

Joe: Absolutely.

Dave: I know you have some pretty good financial advice.

Joe: Yeah.

Dave: Well, here's some really good news for you. If you follow SALADS™, you'll be happier and healthier, of course. We talked about that. You're going to look and feel better, and you'll have extra years to enjoy not only a doubled net worth, but a quadrupled net worth.

Here's how. If you extend your healthy lifespan by just 15 years, your net worth will quadruple, if it compounded at just 10% a year.

Now that's less than the average investment returns, and that's assuming that you never add a penny to your portfolio during that time.

So, the magic of this is you just live longer. You live longer, you live 15 years longer, and you're going to quadruple your portfolio.

So that's it, in a nutshell. That's all you're going to get on making money.



In the next eight years or so, we're going to progress and we're going to learn as much as we did from the beginning of recorded history

Joe: Okay. You know what? It's actually enormously good advice, because how many people actually pursue so many different ways to try and make money?

When people down play the importance of money, I think it's ridiculous. You see people who commit crimes, the most heinous crimes, to make money. When you see a society where they're lacking wealth, it's horrible because so many other things are lacking as a result of it.

Given the majority of people in the United States, in Canada, and various places that will interview and hear it, we've got so many wonderful options available to us, and it's really up to us to avail ourselves of all of the great things that are out there.

EXTREME LIFE EXTENSION

Dave: I want to talk about extreme life extension. We talked about five to 20 years, but I'm going to show you how we have the possibility of adding a whole lot more.

Now, how can we do that in light of the fact that we haven't even been able to cure cancer? We've spent hundreds of billions of dollars over several decades, but here's the answer to that.

In the modern era, our knowledge has been advancing by leaps and bounds, compared to most of human history. Scientific knowledge doubled from the year 1 A.D. to 1500 A.D. It was the first doubling. It took 1,500 years. By 1967, it doubled five more times, and each time it doubled faster than before.

It doubles now in much less than 10 years, Joe. That means in the next eight years or so, we're going to progress and we're going to learn as much as we did from the beginning of recorded history.

Part of the reason for this is the super computers. Some of these computers are doing experiments in 15 seconds, in biotech, that used to take years. And



*The past is
not a
reliable
guide to
the future*

we have new research tools called gene chips, that you might have heard of, several years old now, or more, and they can do some tissue studies in hours, or even minutes, that used to take years of animal studies, or even studies that couldn't be done at all.

These chips are like laboratories on a chip. If we had more time, I'd talk about a really interesting tour I had of a lab yesterday.

Do you know who Ray Kurzweil is?

Joe: Unfortunately, I do not.

Dave: Ray is one of the world's leading inventors and thinkers and futurists, and he's an incredibly brilliant man. He's gotten international awards, and he's actually developed things like the optical scanner and things like that, that we all use.

Joe: How would I know that guy? I don't know any brilliant people, Dave.

Dave: He made an observation. He's one of the foremost futurists, but he's a very credible futurist, maybe the most credible in the world. He observed that the rate of change itself is accelerating, and this is the key. This means the past is not a reliable guide to the future.

Now, the 20th century wasn't 100 years of progress at today's rate. It wasn't linear. It was actually equivalent to about 20 years. That was the rate around the year 2000.



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Because we've been speeding up the current rates of change, we're going to make another 20 years of progress at the year 2000 rate, and that's equivalent to the entire 20th century. We'll make that much progress by the year 2014.

Then, we're going to do it again by 2021 because this is exponential. The 21st century is projected to achieve 20,000 years of progress at the rate of progress that we saw in 2000, or 1,000 times greater than what we witnessed in the 20th century. Now the 20th century was no slouch. That was a mind-boggling century of growth.

You're probably aware of the power of technology per dollar. You might not be, but the power of technology per dollar now doubles about every 12 months. That means the tools we use right now, and will be using in 10 years, and these are the tools that solve these aging problems and other problems as well, are going to be 1,000 times more powerful and in 20 years, a million times. In 30 years, a billion times more powerful than we're using today.

That is just an incredibly mind-blowing concept. Just let this sink in for a moment. Look back on the entire 20th century, and mentally calculate what 1,000 times more progress would equate to.

Now, try to imagine what effect having tools a billion times more powerful — a billion times — could have on you and your well-being, on your business, on everything.

It's an incredible, world-changing concept that's going to impact you and me and everybody reading this. It's going to impact us more than anything we've ever experienced in our lives.

Almost all of these old rules and restrictions, are tossed out. This makes Star Trek and these things look tame. It's just going to be incredible, and these are some of the reasons.



When we have those technologies, we are going to be able to reverse the human aging process

The law of accelerating returns. This is really what it's all about. These are some of the reasons why there's going to be dramatic interventions in the aging process in the near future.

That's why you have a chance to benefit. We're making progress faster, better, cheaper. It's going at a continually accelerating rate, as I said. Then when we add nanotechnology to that... Are you familiar with nanotech, Joe?

Joe: Yes.

Dave: Nanotech is basically manipulation of building on the atomic level or the molecular level.

Joe: I would be, of course, not familiar with it at all, to the level that I am, had it not been for you and sitting around with conversations with all of your scientists, that I have had an opportunity to do.

Dave: That's right, you were in the conference and some other discussions we had. Nanotech could eventually build or repair almost every single cell in your body, from the bottom up, atom by atom, and it promises to give us complete control of matter as a very efficient way to cure aging damage, injuries and diseases. You name it, it's going to fix it, if we have enough time — if we can hang around long enough to do this.

Now, I'm going to go back, just for a minute, to SALADS™. The information I gave you to add five years, six years, 10 years, maybe even 20 years to your life, just by using today's technology and today's know-how,



*Open your
window of
opportunity
to take
advantage
of
tomorrow's
future
technologies*

could mean more than it would have meant to somebody 50 years ago, who would have followed these habits.

Why? Because they're going to live five or 10 or 20 more years, but they're still going to die on time, or I call it prematurely.

But there's going to be a massive, major breakthrough in anti-aging and life extension technology, Joe. Those extra five, 10, 20 years, even one year, maybe, might be all you need to bridge the gap between today's technology and tomorrow's technology.

When we have those technologies, we are going to be able to reverse the human aging process.

Are we going to live forever? No, probably not. Accidents are still going to knock us off, as will wars and things like that, but we'll have ways, hopefully, to minimize that damage.

Are we going to have problems? Is it going to eliminate all of our problems? No. These technologies have flip sides and dark sides to them, as well as anything else. We have to manage those.

For personal health and longevity and survival, the things you do now are going to increase your chances, open your window of opportunity to take advantage of tomorrow's future technologies, which are going to be absolutely mind-blowing. They are going to change the face of this earth. It's going to be bigger than anything we've ever experienced in the whole history of this world.

I have more to say, but I think we're out of time.

Joe: No. It's always mind-expanding to listen to you. I've had all kinds of conversations with you. I've played devil's advocate with you a bazillion



*We're
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times on stuff. Unfortunately, we don't have all the time in the world to do this, but let me just hit you with one.

Why would someone want to live forever? What about spirituality, things like that? Let me preface this by saying I know you address those and I know your responses to many of them, because we've had these conversations.

I think it's very critical that people listen to what it is you've talked about, go to your website, if this is interesting to them and inquire more because truthfully, having an opinion on something but not researching the person behind it, condemning something without investigation is just foolish. I know you have all kinds of thoughts on that.

Dave: Let me just give you one closing thought. I'm really not talking about living forever. I'm talking about expanding our biological life. I'm talking about having more or less an open-ended biological lifespan. Everything, so far, in this universe looks like it has died or is going to die. It looks like forever's a pretty long-term, very abstract concept.

But as far as spirituality is concerned, a common thread with all religions in this world is that God represents unlimited and infinite levels of intelligence and knowledge, creativity, beauty and love, and so forth.

What we're looking at is an evolutionary process. It's also a spiritual process. The difference is that we're starting to control our own evolution.

This spiritual process is basically moving us closer and closer to this ideal that God represents. I don't see any conflict. Most theologians who understand and study these technologies don't see any conflict. Some do. I don't have an answer for all of those people, but I certainly don't.



Go to
MaxLife.org
and see what
Dave has to
offer

Joe: Most of the people who are willing to have opinions without really looking deeper into it, are really small-minded individuals anyway. There's a group of people that will take, embrace and do a lot of good with this sort of message and this sort of direction.

So, of course, the best thing for me to say, to kind of wrap up this interview, is this will be continued.

Dave, just one last time, for people who really found what you had to say interesting and want to look into more information, please give out your website one more time.

Dave: Sure. It's MaxLife.org. Joe, I just want to thank you, again, for the time and the opportunity to talk with you. It's always a pleasure.

Joe: Absolutely. Again, Dave, I'm glad you documented the credos. I think, if nothing else, just going back to *Kekich Credos*, I would highly recommend to all of the readers to just try it.

If there's anything that I could encourage you to do, that I think would give you enormous value, which is my whole goal here is to just provide value to my clients, and that's why I'm interviewing you, Dave.

I believe every person needs to take *Kekich Credos* and read them every day. Try it for the next seven days. If you can do it for a month, just do it. You can hear me talk about it and think it's a good idea, but really to experience it and to see how that will direct your mind, cause you to have deeper discussions and just the amount of business wisdom that is very sound, that is contained there, I think will pay you many, many dividends.



Practice the credos and SALADS™ for two months and see what it does for your life

I appreciate you having spent a very large portion of your life creating those, and also what you're doing now to impact the world in the best way that you feel you can. So thank you so much, Dave.

Dave: Thank you. And here's one more thing I'm hoping your readers will do, and that's not only to practice the credos but practice SALADS™ for two months. Just give it two months. You can fall off the wagon one day a week or so, if you wanted to.

Start with a complete checkup and get a blood panel. After two months, get tested again. If you don't see and feel an amazing difference, go back to your old habits, but I don't think you will.

I think you're going to continue, and you're going to tack on those five or 20 years I promised you.

Joe: Wonderful. Wonderful. Yeah, this will be continued. I do want all of my reader's feedback. You can go to GeniusNetwork.com for more information.

Dave, you have an absolutely wonderful day. Take care.

Dave: Thank you, Joe.

Joe: I hope you found this interview to be very useful. Please give me your feedback on all of the interviews that you read. I'd love to hear your feedback, so we can always deliver a great program for you.



*Eat your
competition
alive*

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