

A book by Percy Gray and distributed through pages of diversity "Notes, observations, takes and explanations from an atypical life of entrepreneurship".

The first in a quartet of self help guides and anecdotes towards success, wealth, happiness, besides fundamental ingredients in navigating our plant. New updated chapter on property rentals and investments

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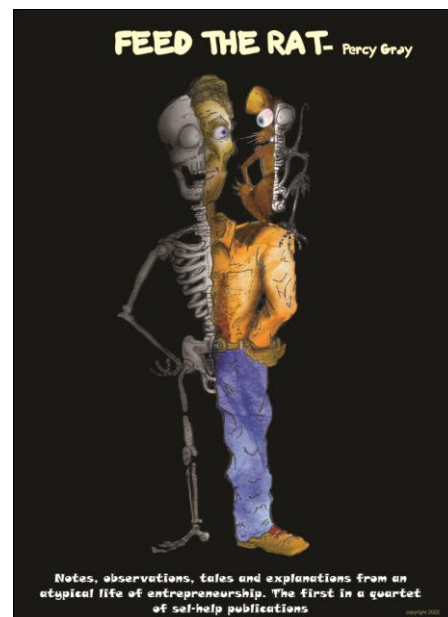
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Why feed the rat?

Our earliest rafting enterprise (a rather primitive set up) was named 'FTR river adventures' which stood for 'feed the rat'. The idea was everybody has this small creature sitting on their shoulder that needs nourishing from time to time. However not exclusively with food as requirements such as invigoration and a sense of accomplishment are all as important.

Moreover the question which must be asked is 'what are we feeding', why, besides the calibre of information being whispered into our ears or thrust towards us and if it's worthwhile paying attention to. Are we simply furnishing ourselves with just enough egocentric energy to imitate a hamster on a rotating wheel or are we adding substance to our and other peoples often atrophied lives? There is a fine line though between good and bad, moral or corrupt and dishonest Vs sincere, therefore it's likewise necessary to continuously maintain an honourable outlook perched figuratively below ones ears. Sustain that guardian Angel with principled transactions and communications, whereby it will reciprocate equally as beneficially as opposed to dislodging it by nourishing some selfishly depraved demonic outlook.

The cover illustration hopefully exemplifies these opinions whilst paradoxically also underscoring that a regression back to an emaciated (physically or mentally) dispossessed existence is merely a 180 degrees away. Working oneself to the bone (or causing someone else to emotionally or outwardly wither), misdirected concentration alongside the manipulation of our habits (e.g. social media) in addition to societies established interpretation regarding for instance success, failure and mistakes all potentially encourage this decay and hamstring self enlightenment and happiness. This



unquestionably compounds any pre-existing despondency and serves no long term benefit whatsoever in negating the emptiness so common nowadays.

Introduction

This narrative is primarily concerned with general collective guidance besides the concept of customary education, employment, resource management and rudiments associated with business, customer service and etiquette. Manipulation in our contemporary world for both mercantile and personal gain is similarly rife and hence also touched on.

A large proportion of society abhors their occupation and would dearly prefer to engage in something else or have lapses and fears hanging over their lives corroding them as would acid to a metal surface, making it extremely difficult to find a purpose and reason to arise every morning. Often it's our translation of money, matrimony, achievements, education and outward portrayals combined with the incessant conditioning we are inundated with from an early age that is an impediment inhibiting our true potential precipitating intolerance, misguided value systems or extreme prejudice.

Mismanagement of money, time and focus is often responsible for much of society's downfall. So many people are their own worst enemy as a result of how they wish to be perceived along with other expectations. Hopefully, after analyzing my thoughts on this subject, readers will realize it's often those flaunting exhibits of wealth, happiness and contentment who are burdened with unhappiness, debt and other debilitating issues.

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Excerpt from -- Job dissatisfaction, education & finding your path

“A master in the art of living draws no sharp distinction between his work and his play; his labour and his leisure; his mind and his body; his education and his recreation. He hardly knows which is which. He simply pursues his vision of excellence through whatever he is doing, and leaves others to determine whether he is working or playing. To himself, he always appears to be doing both.”- L.P. Jacks

Whatever direction we ultimately end up following, unfortunately sooner rather than later we will have to devote some time towards encouraging earnings. Regrettably this in turn necessitates exertion in the form of an occupation. Consequently it is this subject of employment in association with historical schooling which is often a thorn in our side and a challenge for much of our populace. Having earlier pointed out that every vocation has its drawbacks, it's worthwhile taking into account that ideally this distress ought to be relatively acute and not continuously depressive, triggering persistent dislike and despair. Possessing a desire or basis to wake up each morning is certainly a



contributing aspect in support of a content and purposeful existence (the same applies to remediating dependencies). ‘The greatest tragedy in life is not death, but life without a purpose’-Dr. Myles Munroe. This energy could be anything innovative, stimulating and significant no matter how trivial it appears. Loathing a task will abolish enthusiasm alongside ones mental state and undoubtedly impinges on every facet of your life. Avoid despising what you do. Look at it as a springboard, catalyst or reprieve towards improved things to come.

Education in respect to elected topics and responsible outlooks are however all reasonably important, although bear in mind pupils leave school for a variety of reasons. Some like my great uncle preferred the allure of war and ran away to join the army during the illustrious South African Boer campaign of 1899-1902. Although with a bit of luck not as obsessional, cruel and sadistic as the combatant Attila The Hun, a 434 ruler of the Hunnic Empire who too loved the enthrall of conflict and was fond of brutally exterminating all who crossed his path. It is also rumoured he may have eaten his two sons or perhaps inadvertently been fed them by his wife whom it is understood he annoyed one day. Hence I sincerely trust my relatives didn’t share any of these evidently defective feudal genes or equally peculiar sentiments which might have been distributed onwards! If in fact they did, I hope all latent idiosyncrasies don’t resurrect themselves in my lifetime.

Others decide edification is a misuse of valuable time which could be better spent elsewhere, whereas many are forced through circumstances to quit. Several have a wide-ranging understanding and self taught aptitude placing them far ahead of those with orthodox qualifications. It’s extremely unfair that an enormous proportion of these astute, intelligent and experienced folk are marginalised due to formalities, yet are often more of an asset than those with formal credentials. There are loads of examples as to exceedingly successful entrepreneurs rejecting prescribed learning else hail from very poor backgrounds or were bullied, abused and told they would amount to nothing. Even Einstein as a child was thought to be retarded!

A further excerpt from the chapter *Resources, contentment and worldly ruts*

The sentiment of deceiving oneself into believing your customary itinerary is beneficial and adequate is well illustrated in a quote by Ellen Goodman: ‘Normal is getting dressed into clothes which you buy for work, and driving through traffic in a car that you are still paying for. In order to get to the job, you need to pay for the clothes and the car and the house you leave vacant all day so you can afford to live in it’. Life in this day and age orbits primarily around repute amongst ideals which time and again are disjointed or estranged from any morality and fulfilment, where habitually a cryptic anxiety is found festering within our routine. This is because we condition ourselves into trusting our scheduled subsistence and conduct is what life expects from us. Unfortunately there are adjoining



currents on everything bordering our choices.

The following account is of a kayak expedition I undertook down another of Africa's mighty waterways, the Zambezi in Zimbabwe.

Somewhere within a rather secluded gorge section we stumbled upon a fisherman contently smoking and pondering life (actual picture shown below). Stopping off I enquired as to what he was doing. Merely relaxing, drying his catch to take home in three months time as well as chatting to the odd hunter who passes by, otherwise tossing stones at crocodiles for amusement he answered. Viewing this never-ending supply of product a member of our team raised the query as to why he doesn't increase his workforce and distribute quantities to the local towns which would allow him to earn supplementary income. Then build a sizeable house maybe even a retreat. Appearing astonished he replied why on earth would he want unnecessary anxiety and extra manpower. The more people he employs, the harder one works to generate salaries, contend with service issues and unnecessary pressures. Whilst looking extremely confused, he added this is his holiday residency away from the daily grind, however without having to destroy more natural reserves. Moreover, everything he requires is currently at his fingertips devoid of the clutter often associated with consumerism and acquisitions that if truth be told, serves little more than ornamental items gathering dust in some garage, cupboard or living room.



Someone then posed the question as to his prolonged solitude along with its frequently associated twin - 'misery' and subsequent recession into depression. Upon which he replied that some of the loneliest people, those who have descended into the darkest recesses of the mind, are as a matter of fact located within the city lights surrounded by traffic, music, citizens and commerce. All trying to moderate this mental decay with peripheral substitutes including social media followers, likes, impersonal associates and often damaging surrogates which are nothing more than provisional replacements. Contentment is not governed through gregarious interactions/entertainment, resources and triumphing at the expense of others. The environment and chosen activity within your location accompanied by ones responses and focus has a lot to do with wellbeing and happiness. On the other hand, a respite from his relations is considered the secret to his comfortable subsistence. He commented that unlike those routinely neglected families in large metropolitan areas, there exist countless prospects on his return to coach his children on how to survive, be polite and exhibit care.



It's not unheard of for employees to find themselves insanely driven (regularly spending nights near their work stations in order to monitor stock markets throughout the world), besides coerced into accomplishing unrealistic targets where they are obliged to place vocation in lieu of private life. Virtually as if they survive for the sole purpose of enslavement to a higher power controlling their every move. Should precise objectives be met, unlimited treasures are at hand, all able to confer rewards, self-esteem and further advancements. In contrast, if directives remain unfulfilled the underperformer is persuaded this might perhaps be a suitable time to revisit their recruitment agency. Apart from the quest towards something novel and exciting that commonly presents a thrill over and above a transitory contentment, I guess these are some of the reasons more than a few decide to numb their extensive and arduous working hours through the abuse of prescribed or unlawful products and further indulgences. This drug induced self-assuredness where hate and bitterness are predominantly absent; combined with a euphoric sense of love and connection, provisionally reinstating a manageable perspective is what many count on to traverse their agitated and at times hateful surroundings. The difficulty is when this abates and one returns to the unpleasantness they struggled to dissociate themselves from in the first place or where employees are consistently comparing their success (self worth) to others. Here a host of gremlins, cravings and new-found inclinations (from altered brain chemicals and recently established neuronal pathways) incessantly plague their character. Those who are unable to glimpse any favourable conclusion or have squandered their hard earned cash often simply overdose otherwise interface with a razor, rope or head out the nearest window situated some distance above the ground as a last desperate attempt at separating their soul from a seemingly hopeless position enclosing their very essence.

Excerpt - A summary introduction to asset management

This ensuing brief explanation will with a bit of luck, optimistically grant some rudiments with respect to wealth and which no doubt is proficient at being extrapolated into other fiscally crucial regions of commerce. It is slightly more scrupulous as to areas of property or real estate as this is a subject influencing virtually everyone be it as a tenant, landlord or for personal use. It's also a sector that is relatively accessible without specialized teaching, preconditions and other entry requirements. Moreover, it will reiterate the necessity of routinely probing the unapparent.

As with sex education and the detrimental impact of social media including its misleading values around perfectionism, success and fictitious postings, so should money management be inaugurated early in a child's tuition. It ought to embrace motives towards saving (long term Vs short term requirements), experimenting (with even a minor portion) and appropriately administering any accumulations. Discussing spending and the essentials behind budgeting are all elements providing



assistance later in the world and of course, the significance of distributing a quota of what they accrued to helping those less fortunate. Unless a lucrative trust fund has been inherited, a profitable business enterprise built, a wealthy spouse acquired or a valuable invention conceived, it is worthwhile giving some thought to an adolescent's tertiary education and ones older years. Even so, possessing investible resources as opposed to amplifying them are two completely different facets. Several of these revenue portals (including most pension funds) are connected partly or wholly to stock markets or even life policies (that you may not require) else have cloaked repercussions with reference to fees, remuneration, what is tax exempt/deductable or when and which portion you have access to. I have veered away from describing endowments (e.g. intended to pay out after a set interval) and retirement options and concentrated on lump sum investment classes. Nonetheless this is merely supportive guidelines and expert advice is always recommended.

Usually perceptible assets are accumulated in anticipation they will intensify in value so as to be exchanged for a profit or used simultaneously as passive income (more on this shortly). Unoccupied land is often purchased for resale or developmental reasons, however time and again countries attach much higher monthly taxes on uninhabited ground than if a structure had been erected. Whereas antiques or commodities such as silver, platinum and gold (mostly long term speculation with no regular annuity or assurances of favourable returns) may as with bonds (not the type associated with borrowing money) besides some real estate and crypto currencies escalate or at very least retain value when economies are under pressure or inflation is rampant. Physical gold really has very little industrial significance, with the merit primarily in its store of wealth (as is the case with farmers and their livestock), which consequently is favoured by many consumers in times of uncertainty who prefer something tangible, capable of preserving their trading potential. On the other hand, one might furthermore consider a variety of funds, unit trusts and ETF's (described shortly) and not always limiting investments to a material article or commodity.

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