

*“Lee Brower has created a brilliant blueprint for personal, family and business success that he so willingly shares.”*

Jack Canfield, Author, *Chicken Soup for the Soul*



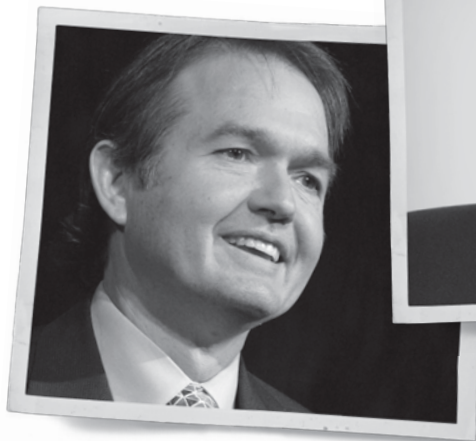
the  
**brower**  
quadrant

*live life deliberately*

by lee brower

the  
brower  
quadrant  
*live life deliberately*

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“Profoundly innovative and masterfully written, this philosophy stems from Lee’s ability to learn from his experiences. *The Brower Quadrant* will awaken your true purpose and introduce you to dynamic systems that will enrich and sustain your True Wealth immediately and create a legacy that will have a life of its own.

*John Gray*

Author, *Men Are from Mars, Women Are from Venus*



“*The Brower Quadrant* is an absolute must-read for everyone, whether you are financially blessed or seeking to achieve financial freedom. Brower’s experience and wisdom is elegantly presented through predictable systems that you can begin to use immediately. Lee Brower has created a brilliant blueprint for personal, family and business success that he so willingly shares.”

*Jack Canfield*

Author, *Chicken Soup for the Soul* series



“*The Brower Quadrant* is a crowning rare jewel. Lee Brower’s simple, yet provocative solutions to the age-old conflict between money and meaning is nothing short of transformational. This is a must-read for everyone, regardless of your current financial status. The principles in the book are so powerful that you cannot help referring to them constantly in your every day dealings with your family, friends and business associates. It will change the way you view life.”

*Lynne Twist*

Author, *The Soul of Money*



“When we talk about success in life, money is always the first and sometimes only measure we have for it. Lee Brower shares an invaluable and comprehensive guide to Life 101. This compelling how-to resource effectively shatters traditional belief systems around wealth and prosperity and shares systems that contribute to meaningful, fulfilling life.”

*Ivan R. Misner, Ph.D.*

Founder, Business Networks International (BNI)



“Using his experience and insights, Lee Brower has created a unique process called The Brower Quadrant. This process has many different dimensions, but the main impact is to transform families into positive forces for change in society. Instead of viewing money as a problem, Lee helps families see it as an opportunity for achieving happiness, meaning and significance.”

*Dan Sullivan*

Founder, The Strategic Coach Inc.



“Lee Brower’s contribution to the planet is his unique understanding of how to pass on True Wealth. He explodes the myth that the “goal” is efficiently bequeathing just our financial estate. In this ground-breaking book, Lee shares the four arenas of assets that, when synchronized, will not only create more meaning and more money in our lives now, but will assure that future generations thrive as well. He teaches with heart and deep wisdom.

*Raymond Aaron*

*New York Times* Top Ten Bestselling Author

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partone  
*developing the brower quadrant*

# chapter 1

what is  
“true wealth?”

*“The best season of your life lies ahead. No matter what your age or station in life—you have a choice. Ninety percent of your potential is not only untapped and unused, but also undiscovered.”*

Lee Brower

We often perceive money as the solution in our never-ending quest for peace and happiness. We give it unprecedented permission to set boundaries in our lives—in our work, our families and our relationships.

When we view our lives strictly in terms of our financial possessions, wealth comes at a high cost. We all know families that have been torn apart by money, and many of us know individuals whose lives might not include great financial abundance, but they are among the happiest people we know. They embody the expression, “When you’re happy within, you can be happy without.”

For the last thirty-three years, I’ve worked with some of the wealthiest individuals, entrepreneurs and families in the world. I’ve also worked with people deeply in debt and at virtually every level in between those extremes. Through that process, I discovered the real meaning of “True Wealth” and how to create it, grow it, manage it,

optimize it, preserve it and pass it along intact to future generations. My discovery, The Brower Quadrant, is radical stuff that goes against what you know, but not what you have been taught about wealth.

I began working in the financial services industry fresh out of college. I was recruited by one of the largest planning firms in the United States. I was fortunate to work at the side of some of the finest estate and financial planners in the country, and through that experience I became fascinated with the estate planning industry. I couldn’t learn fast enough. Friday mornings you could find me sitting in probate court taking notes, then meeting with attorney friends afterwards to get my questions answered.

As an advisor to the affluent, I began to examine whether the work I was doing—creating intellectual mechanisms for the rich to pass their wealth to their offspring without concomitant responsibilities—was one hundred percent beneficial. Was I protecting the wealth of hard-working people from the ravages of inflation, the IRS and other enemies of wealth preservation? Or was I, in effect, contributing to the delinquency of the generation of very wealthy heirs and trust-fund beneficiaries who would follow them? Was I helping my clients to be the best possible stewards of their wealth? Was I contributing to society or harming it?

I began to devote more and more time to studying some of the world’s wealthiest families. I wanted to know why some families were successful in preserving wealth for generations, and why most family fortunes never made it to the fourth generation. According to the Family Firm Institute of Brookline, Massachusetts, “Nearly seventy percent of all family firms fail before reaching the second generation, and eighty-eight percent fail before the third generation; only a little more than three percent of all family enterprises survive to the fourth generation and beyond.”

I was convinced that the reasons were not based on any financial secrets. I became obsessed with the idea of sustaining a family’s wealth through four generations. If we could create a plan that would help a family sustain their most important assets through the fourth generation, wouldn’t that increase the likelihood that these assets would survive far beyond that?

Thirty years of experience in the wealth-management field honed my skills at minimizing or even eliminating income, estate and inheritance taxes, but I noticed a highly disturbing trend: One might think that a family relieved of an unfairly heavy tax burden would be extremely happy, yet I discovered that no matter how much money I was able to save my clients, there was no

correlation between their preserved financial wealth and their overall happiness. It bothered me that my work only helped my clients’ financial picture, but did nothing to improve their level of happiness. If we in the financial services sector were so good at planning, why did financial wealth ultimately dissipate despite all our best efforts?

### *What’s a Guy Like You Worth?*

An incident that occurred several years ago gave me further insight. I found myself outside the door of a very young, affluent and influential CEO of a newly listed New York Stock Exchange company. I had been working with him and the company for several years, and I was there to pick up a very sizeable check. In fact, it would be the largest single check I had received up until that time. It represented a significant breakthrough for this young “almost” billionaire. His office was on the top floor of a ten-story building in which the firm occupied all ten floors. To say the office was opulent would be an understatement.

After waiting at least fifteen minutes beyond the appointed time, his secretary told me he was ready to see me. I entered through the large double doors and headed straight for the desk where Mr. CEO sat engrossed in the documents on his desk.

He looked up at me over the top of his glasses, and without any formal acknowledgement of my arrival, he lobbed a question at me that totally stopped me in my tracks.

“I’ve been wondering—what’s a guy like you worth?”

What kind of question is that? I wondered. What does he mean, “a guy like you”? I had a pretty good idea of what *he* was worth. His stock in the company was public information and that was valued in excess of three quarters of a billion dollars. Not bad for a thirty six-year-old executive!

I don’t know exactly why, but the question presented to me in that manner at that moment made the hair on the back of my neck stand straight up. I made every effort to maintain my composure, but I wasn’t too successful.

I looked him straight in the eyes and with a firm (perhaps slightly quivering) voice said, “I will tell you what I’m worth. To my family, I am worth one heck of a lot! And while we’re on the subject, let me tell you something else.” (I now sensed I might be putting the forthcoming check at risk, but I continued.) “Some people are born downright ugly. Others are born with more serious handicaps; perhaps they’re blind or crippled. Others experience tragedies during life that seem insurmountable or even

unbearable. I don’t believe that God cares as much about what happens to us as He does about how we *deal* with what happens to us.” I took a deep breath, but I still couldn’t hold back. “Perhaps your handicap is that you are rich! And I don’t think God gives a squat how much money you have. What He cares about is what you do with it!”

You would have needed a butcher’s knife to cut the tension in the room. I stood there becoming more fully cognizant of what I’d just said, expecting to be dismissed. Sweat seemed to be coming out of every pore in my body. After what seemed an eternity and a contest of wills, he quietly responded “You know, I was just thinking the same thing.”

Whew! I walked out with the check in hand.

That incident forced me to examine the essence of everything I had been doing for the previous twenty years. I had been completely focused on money, investments, taxes and security, yet deep inside me there was this sinking feeling that I was missing the mark. That night, I wrote in my journal: What is my stewardship to wealth? And when does it end?

Thus, the quest for a new way of doing business began. I had come to the conclusion that my very profession was

in many ways so focused on a person’s net worth that the planning we were doing to preserve the financial assets had just the opposite result.

I’m pleased to confess that the young man with whom I met that day is currently regarded as one of the more charitable and responsible leaders in his community, and supports many wonderful causes throughout the world.

### *True Wealth*

What is any one of us worth? Can we put a dollar value on what we are worth to our family and friends, to our business associates and clients? We are worth a great deal to our communities, as well, if we contribute of ourselves, financially or in other forms of service. In fact, the whole notion of worth expressed in dollars is utterly meaningless when we begin to think about how valuable we are to those around us, and how valuable they are to us. Are wealthy parents more beloved or more important to their children than middle-class or working-class parents? Of course not.

Many say that money makes the world go ’round, but only love can make time stand still. So the “worth” we have cannot be measured in financial terms. Someone once

said that our true worth is what is left after the money is gone, and I believe it’s worth repeating.

We have True Wealth when we enjoy financial abundance without neglecting our relationships, our communities or our personal searches for meaning. There are those—rich and poor—who have learned the secrets of True Wealth. They know that it encompasses things that money does not.

How do we balance the need for money and desire for wealth with our need for purpose and meaning? The answer lies within the question—*balance*. Balance demands we honor, develop and acquire symmetry between *all* of our assets:

Our *Core Assets* (the essence of who we are)

Our *Experience Assets* (the sum of our physical, emotional, mental, and spiritual experiences)

Our *Contribution Assets* (our effect on others)

Our *Financial Assets* (our net worth)

True Wealth comprises all of these assets; we don’t want to sacrifice one for the other. Fortunately, we don’t need

to make that sacrifice. When we have True Wealth, we can maximize the enjoyment and benefit we receive from all of our assets. We can grow them, manage them, optimize them, preserve them, and pass them on to whomever we choose.

The Brower Quadrant System can help us define the “key” in each of our asset quadrants. After becoming familiar with the quadrants, and the aspects of our lives that they represent, we can use the examples in this book to gain clarity about the “Four Keys”. These keys allow us to get into *quadrant* motion—optimizing our resources and creating more wealth *and* more meaning in all areas of our lives. Would you like to experience more wealth and more meaning?

As you read through this book, you will recognize the myths of traditional thinking as it relates to the acquisition, protection and utilization of your wealth, and understand why and how the current system of “estate planning” sets you and your family up for failure. What we call “Quadrant Living” can bring an experience of *clarity, balance, focus, confidence* and *predictability* into your life and the lives of those around you. By systematically employing all of your assets in your most important activities, you will be able to experience ever-increasing

predictable results, and consequently, the benefits and blessings of True Wealth.

Quadrant Living enables you to focus on *your* unique ability and talents. This new focus will dramatically increase your accomplishments in those areas that are most meaningful to you. And finally, with increased clarity, balance and focus, your confidence will soar. Confidence is an attractant. It attracts great opportunities and great relationships. Aren’t you attracted to confident people? Confident people attract. Those who lack confidence repel. The ability to instill confidence in others and to increase their confidence in you is vital to empowered achievement and happiness. It makes leaders out of each of us. The world needs your wisdom, accomplishments and leadership.