

Speaker 1: Bulletproof Radio, a state of high performance.

Dave Asprey: You're listening to Bulletproof Radio with Dave Asprey. Today's cool fact of the day is that, well, money can buy happiness, at least up to a point. Research that I've talked about in the past showed that people are happiest when they make about \$75,000 a year. But, Purdue University shows that people still say their emotional well-being is highest when they make on average in a household between \$60,000 and \$75,000 a year. That accounts for the comfort of daily purchasing power. But here's what's interesting. People believe that more money, about \$95,000 a year, is ideal for what they call life evaluation, like long-term goals and comparing yourself to peers. So, researchers observed declines in emotional well-being and life satisfaction above the \$95,000 mark.

Dave Asprey: You'd be saying, "What the heck?" Well, they found this out by conducting a large analysis of data from the Gallup World Poll which looked at 1.7 million people from 164 countries. What they talk about is things like, big raise can make you happy for just a satisfied level, but generally people making \$200,000 a year didn't report significantly more happiness than those making \$95,000. There's something called the hedonic treadmill that you've probably heard about, suggests that you adjust really quickly to having a certain amount of money, so before you would have tipped \$5, now you'd tip \$20, but your level of satisfaction is about the same.

Dave Asprey: As I went through my career, my first job out of college, first "real" job, I think was about \$40,000 a year, and it took me all of four years, or maybe three years, to cross a hundred back in the dot-com boom, and I can tell you, crossing that \$75,000 mark, yeah, it was really pretty beneficial. However, when I look back on this, as additional money came in, we were like, unless I want to buy a different car, this isn't going to change my daily behavior? It is true. That's not saying more money isn't helpful and beneficial, it's just that happiness didn't go up. I have never seen a study that said it actually went down above \$95,000.

Dave Asprey: The study was also kind of cool because it talks about Latin America, where the ideal income is \$35,000, and in Australia and New Zealand it's \$125,000. They found, as you'd expect, in Southeast Asia, Eastern Europe, Latin America, and parts of Africa were way lower than global numbers just based on local economics and availability of things. It's just interesting to say, if you have that voice in your head the way I did in the first half of my career that, "I'll be happy when," and you put a dollar sign on there, you're totally wrong. If you don't believe me, read Game Changers, because I talked with a bunch of people about this. It's one of those things that the people who do really big things in the world have figured out, that being happy will make you successful and possibly wealthy, but focusing on wealth will probably not make you successful or happy. I wish someone had told me that when I was a teenager. Man, I would've traveled more.

Dave Asprey: All right. Next up, as you probably expect, we're going to be talking a little bit about money and happiness because, well, I am the master of foreshadowing at

this point. Today's cast is a friend, and a guy who is talking from a few time zones away because he's in Tokyo. He's a bestselling author of self-development books in Japan. Now, I'm assuming that you're hard to fool here. So, you know how many people who've written a book aren't bestselling authors? Not very many, because you can become a bestselling author in lefthanded fiction about something or another on some bizarre category on Amazon, and suddenly you're a bestselling book and you've sold two books. So, it doesn't mean anything, but check this. He sold seven million copies of the 115 books he's written since 2001, and about 1 in 20 Japanese people has read one of his books. This guy is a big deal in Japan, literally. Ken, hopefully you're laughing at that. I don't know if you know about that joke, about being a big deal in Japan, but there's some old American movie, I forget what. They say, "I'm a big deal in Japan."

Dave Asprey: But, he talks about life, work, life balance, wealth and happiness, and I found that there's really great knowledge there. I got to know Ken Honda through membership in Jack Canfield's Transformational Leadership Council, a group of personal development people. We're going to talk today about his newest book, his debut in the U.S., and it's worth your time to listen to this episode because the book is called Happy Money: The Japanese Art of Making Peace With Your Money, and it's coming out literally the day this podcast airs, in part because I'm hoping you'll go out and buy it because Ken's a friend and because his book is worth your time.

Dave Asprey: You could call this the financial version of The Secret Art of Tidying Things Up which, well, this is more effective in my mind than hiding your coffee making equipment under the counter, which was what happened when my wife read Marie Kondo's book and hid my coffee equipment, which did not simplify my life, and actually made me a little bit upset. So, a few breathing exercises, two weeks of forgiveness work and building my own coffee altar of home that was "Thou shalt not cross," everything was all good, but it wasn't tidy. Anyway, back to Ken. When you do this with your money, it totally works. It's about energy. It's about happiness. Now, Ken?

Ken Honda: Hello, Dave.

Dave Asprey: Okay. You've written 115 books. That's insane.

Ken Honda: Yes.

Dave Asprey: Why? Why do you keep writing so many books?

Ken Honda: I have written 50 something, published about twice as many, but still-

Dave Asprey: Okay, so you only wrote half of those. Okay. I didn't know that about you. I just thought you were incredibly prolific. So, you wrote about 50 something, but you published other people's books as well. That makes more sense.

Ken Honda: Yes. But still, I publish one book every two months, or three. So, everywhere I go, the galley is following me.

Dave Asprey: Okay, so that's how you got that many books. That makes sense over the course of 10, 15 years. Now I think you're still superhuman, but more within the realm of the universe I live in. But, what's different about your experience being Japanese? I mean, you've lived in Boston for a while. But what do Japanese people do differently? What's the cultural take on money that America's maybe missing?

Ken Honda: What's interesting is that, I go all over the world and talk with people about money, and certain culture have certain tendency. For example, Japanese people love saving, whereas probably American people love spending, so if we can meet in the middle, we'll have a better and healthier life in terms of money. But, Japanese people are obsessive saver in my category type, and they love to save for a future, but that doesn't mean that you can enjoy your life. So, I recommend all the Japanese people start spending money for fun.

Ken Honda: But whereas in other countries like Latin culture, they spend so much money right at the money right at the moment, which is a happy way of living, but if you have no money in the bank, you might end up in trouble sometimes. So, living in moderation always helps with happiness.

Dave Asprey: Well, I'm a huge fan of Japanese culture. I've been to Japan quite a few times.

Ken Honda: Mm-hmm (affirmative). Thank you.

Dave Asprey: There's an attention to detail that's just kind of built into the way people think that I really appreciate, and also just a level of respect that's built into even just the way someone hands you a business card. There's something just cool about that, and it's one thing if it's done out of fear or obligation, another thing where it... I don't know. It just feels classy to me.

Ken Honda: Mm-hmm (affirmative).

Dave Asprey: Now, that said, a penny pinching lifestyle, which is what you're describing would feel like to a typical American. Look, I want to spend on my experience. I want to feel good. I could lose my money. We've learned in the U.S. there's going to be a recession probably. Someone will inflate the money right out of my accounts, or someone will come along and take it one way or the other. Money is ephemeral and you don't have much control, so you might as well get your degree or don't buy a car, but go see Peru, because no one can take Peru once you've seen it. Right?

Ken Honda: Yes.

Dave Asprey: But what do you say to someone like that? That's actually kind of a truthful statement.

Ken Honda: Yes. When you deal with money, you have to find happiness, only your own version. So, some people are okay without any saving and other people feel more secure with some saving. But, what I'm teaching people is you transform your relationship with money in a happier way, which is to appreciate money when it comes in, when it goes out. If you keep appreciating the money in your life, you have a better relationship with your money. But people are sometimes afraid. People abuse money, and people try not to get close to money, so they avoid money. So, there are many types of people, but we cannot find happiness in doing so.

Dave Asprey: So it's about shifting your energy towards your money from fear and a fear of losing the money?

Ken Honda: Yes.

Dave Asprey: I think it's endemic in the U.S. that I feel like I don't have control. I could probably lose it even if I put it in the stock market, because I'm a good investor. Oh, well, sorry, that didn't work. Or I put it in Bitcoin. Oh, sorry. That didn't work, right?

Ken Honda: That's right.

Dave Asprey: But you're shifting from that fear mindset into gratitude, and gratitude's a through line in like half the interviews I've done out of 600 on the show where it keeps coming up. All right? In your book, what's the method or technique of being grateful for your money? I mean, do you hold up a bill and meditate, or? I mean, it sounds very superficial.

Ken Honda: Yes. I actually learned about this from my mentor, Wahei Takeda, who's called Warren Buffet of Japan. He's a major investor of more than a hundred of the companies in Japan. I had a chance to talk about money with him and asked him, "What is the secret of wealth?" He said, "There's only one thing. Appreciate the money. Arigatou the money." I asked him, "That's it?" He said, "There are actually two. Appreciate the money when it comes in, and appreciate the money when it goes out." So either way, you appreciate money. By doing that, you start this cycle of appreciation, and people tend to attract more money when they appreciate money. If you are afraid of money, you kind of turn them away. So, it's a very simple Zen way of teaching. I've taught about this principle for more than 100,000 people, and I've been hearing incredible results by just saying, "Arigatou the money." So, I just want everybody to try that. That's my message.

Dave Asprey: That's really cool, because I'm thinking about this. In fact, a long time ago a friend, Maneesh Sethi, came on the show, and Maneesh is a competitive guy,

and he makes this device called Pavlok that shocks your wrist when you do something that's a bad habit so that your body will learn to do good habits by-

Ken Honda: That's good.

Dave Asprey: ... fearing bad habits. It's a little dark, right, but it's also funny, and it lets your friends shock you over Facebook, which is even funnier. But one of his motivators was, he would make a bet, kind of against himself, because he just hated losing money so much. For him it was a big motivator, because every time the money would go out of his hand, it was a loss. It was pain. What you're saying here is that even in the Japanese culture where saving is something that's encouraged and really elevated as something that's kind of a moral obligation, because you take care of your family and your future by saving. That even in that scenario, when you go to spend, is this a Japanese habit today that most people have, or one that you're working to encourage, to say, "I'm grateful that I get to spend on whatever I'm spending on"?

Ken Honda: Yeah. But because of Wahei's teaching and my books, a lot more people are doing it. It works and it's fun, because when we pay money, that means we're getting something in return, either a service or goods, so that means somebody is doing good for us, so we can appreciate that person for doing something great to us. So, by just doing that, you keep getting more thank you back to you. So what's interesting is, there's an example. I talk about appreciation about money. One woman, a young woman, found out that she didn't appreciate enough to her boss, because he is the one who is giving her the salary. So, she brought a box of chocolate to her boss, saying, "Thank you so much for keeping me as an employee," and a few weeks later she got a raise.

Dave Asprey: Just by expressing that gratitude?

Ken Honda: Yeah. So, whenever you express gratitude, people like you, so they will-

Dave Asprey: Or it could just be a bribe, right? When you bribe people, they'll like you too?

Ken Honda: Yeah, probably like a happy bribe, because people, unless you're a government employee or something, people love people who appreciate you or give you something. This appreciation is a fun merry-go-round of money, so once you're in a cycle of happy merry-go-round of money, you just find more joy in receiving and giving. When you look at it, we are living in a financial life of receiving and giving. So with grace, when both coming in and coming out, with appreciation, we have less fear. So, Wahei's teaching is very profound, because he said, "If you worry about money, just thank the money, because appreciating about money and worrying about the money, you cannot do it at the same time." It works.

Dave Asprey: Wow. This is something that is a tried and true technique, because you cannot feel gratitude and any sort of sympathetic activation at the same time. It's a

physical impossibility, so that's the switch. I've only met Oprah once, and I know she didn't tell me that time, so it must've been a video interview I saw with her. She talked about how, "I never get tired of hiding money for people." She'll go around and leave a \$20 bill here, and inside a book or whatever, and then people are happy. Your mentor, who's known as the Warren Buffet of Japan, I'm pretty sure that he and Oprah probably can ride on each other's jets all day long and it's not going to [crosstalk 00:15:36] their life in any way, shape or form. But if you're making \$75,000 a year, that magic number I talked about at the beginning of the show, and you leave someone a hundred dollar tip because they just did something so above and beyond, well, I just took my income from kind of \$75,000 to \$74,900, right? So, now I'm below the happiness threshold point. Like, when you're working on having enough, shouldn't you be a little bit more attentive and hold on to your money really tightly, and maybe don't spend it with so much gratitude?

Ken Honda: Yeah. The interesting thing is, you don't have to make a lot of money when you try to go into this cycle of happy money. Even if you're making little money, you can still appreciate the money. So, it's just your mental attitude about money. Even if you're making a million dollars, and if you're not appreciative of how much you have and how much you receive and how much you spend, you still are complaining about money. So, who would be happier? Making a million dollars and complaining or your people who are making about \$25,000 but very appreciative of what's happening in their life? So, appreciation is the key, and probably it's more stable if you have a higher income, but you don't have to have that.

Ken Honda: So, my teaching works for any income bracket people, and that's what I'm so enjoying it. You don't have to be super wealthy to be happy, because happiness happens in the moment. So once you appreciate your money, you start appreciating about your family, what you have, and everything in life. So, it's very Zen. Once in this state of gratitude, your life shifts, and that opens a door to a new possibility of attracting more fun things in your life. It's nothing to do with how much money you have or how much money you make.

Dave Asprey: I'm thinking of a YouTube video I saw a few years ago. These two young punk, kind of skeptical, not energetically very nice guys, like, "Well, we're going to give a hundred bucks to this homeless guy, then we're going to secretly follow him, and we're going to see what he does. He's just going to go buy drugs and alcohol and something bad." So they follow the guy, and what he does, he goes and he buys food for all of his friends, and he's super happy to do it, and literally gives the money away even though he's homeless and has no money. These two, these are probably like 18, 19-year-old guys making their YouTube thing, and you could see they were just like, "I don't know what to do with this." They went up to the guy and they're like, "We're so sorry. We didn't understand," and they give him all the money in their wallet.

Ken Honda: Yes.

Dave Asprey: Like, "You're a greater human than we are." It seems like that's an extreme case where someone that really doesn't have very much is able to have that mindset and say, "You know what? What is this going to do?" Your take on this happy money is that in addition to happiness, it actually drives abundance in your life in that it somehow magnetically attracts more money into your life.

Ken Honda: Uh-huh (affirmative). Also, even without attracting anything, if you can appreciate more about your life, you'll be a lot happier. So, I think it works.

Dave Asprey: Now, every night before bed I sit down with both of my kids, actually, I'm tucking them in, and I say, "Hey, tell me three things you're grateful for today." Now, they've never once said, "I'm grateful for my money." They've ever talked about that. They get their little allowance and I show them about interest rates and all the stuff that you do to teach kids to be financially literate, and they don't really think like that, and if they did, I can't feel like I'd be like, "Wow, my kids are focusing on greed." You know, they could've been grateful for all the good stuff that happened, and said, "My savings account's bigger." What do you say to that?

Ken Honda: Once you're kind of hooked into this marketing system that we're in, the more is better. You're supposed to have stuff. Once you get stuck in this cycle, you'll be sucked into this system. I have a friend who's pretty wealthy, and he just bought a helicopter for his fun, but he's still complaining because he doesn't have a jet. So how much money and how much stuff you're-

Dave Asprey: It's a serious problem, Ken. I mean, you have the same problem, right? I mean, my helicopter's just not fast enough.

Ken Honda: Yeah, I know.

Dave Asprey: I don't really have a helicopter.

Ken Honda: Seat isn't soft enough. There's so many things we could easily complain. So, it's either you're complaining about the situation or you're grateful for the situation you're in. So, cultivating an attitude of appreciation is really the key to happiness. So what I'm teaching is you don't have to be super wealthy or super smart or successful. All you have to do is appreciate where you are. It's more Zen, and I'm teaching with money. Then, if you can do that with money, you can do it with many other things. But, money fear is one of the biggest in life, so that's why I'm teaching people to at least find peace with money. After that, you have an amazing life, because once you're free of fear of money, you can do so many things. You realize that how restricted we were because of money, and it's nothing to do with money. It's about our fear toward the future, or toward our life. Once we are more free to it, we don't get stuck in this cultural thing.

Dave Asprey: It is a survival thing. There's a voice in most people's head that says, "If I don't have as much money as I have now, or if I don't have enough," even though

that's not a real number, "I'll die. I'll starve to death." When you think about the reality of that, well, in many countries there's a social system. I live in Canada where if you don't have anything, don't worry. Your medical's covered, and there's enough care. It's not going to be pleasant, but you're very unlikely to starve. Your health may go down and all, but you're not going to die, and you'll be able to function. It's that way in a lot of countries, and other countries, I mean, I've been to Cambodia where a dollar a day was considered... I think it was the average income, and there were some really happy people there. In fact, I was really humbled by going, "Oh my god. These people have nothing, and their country's been torn by war, and they're on average happier than most of my friends at the time." Maybe that was a problem with my friends. Just kidding, guys. I'm probably still friends with some of those people.

Dave Asprey: So, the mindset is real. We do something at the personal development side, on 40 Years of Zen, where when people are really stuck on something, it's quite of a not a fear of money. Sometimes it's that fear of starving to death or not having a lot of... Or making a mistake that results in your family being harmed. All of these deep, dark things that no one wants to talk about, but they're circling around, and when you meditate and you think about it, like, "Oh my god. I didn't realize I was worrying so much."

Dave Asprey: I have them do something called a worst case scenario, and I want to get your take on this. Now, the worst-case scenario, you just sit down and you're like, "Hey, I want you to imagine the worst possible world where you've screwed up everything you could have done, and what actually happens there." They kind of feel the pain and they live through it, which [inaudible 00:23:00], but at the end they're telling me like, "Oh my god. It really wasn't as bad as I thought it was. Now that I've experienced, I've lost my fear." Do you recommend people do that with money, too?

Ken Honda: Yeah. It's very simple, because all the money fear boils down to, "If I have no money, I'm going to die." But that doesn't happen. I've met so many people who at one time in their life had no money, but they didn't die. They could have killed themselves. That could be the only cause that no money could cause you. So, no money is a situation all of are worried. That's why we're compulsive to save money, or compulsive to do more in business. But I recommend to find security in your heart, not in a bank account. The fun thing I talk about is, having more friends is more secure than having money in the bank. So, I teach people to make more than 50 friends who can let you stay for a week, I wrote in the book.

Ken Honda: So, if you have no money, visit your number one friend and say, "Can I stay with you for a week?" Then the second week, third week. After about 50 weeks, you can come back to your friend number one. So, the whole year, you can go live without any money. Once you have a list of people, I did it one time, and I saw more than 200 names, so I can live without any money for four years or five years. Once you know you'll be protected if you're in a no money situation, you can do anything. So, don't depend on social security or government. If you have

friends and relatives and family that you can depend on, you don't have to worry about money anymore, because somebody else will not let you fall. This is the more secure feeling than having so much money in the bank because you'll be afraid that somebody will rob it or sue you. So, I recommend to find security in your heart and friends.

Dave Asprey: Does Mr. Rogers, the TV show, is that something that ever got brought to Japan?

Ken Honda: No.

Dave Asprey: Oh. Then, it's a very famous kids' TV show in the U.S. Mr. Rogers has passed away. But, he used to talk about what his mother would tell him when there was a great disaster like a fire or an earthquake or a flood, something really big, and people are freaking out, and they're panicking, and the news is covering it, and it's a big disaster. His mom would tell him, "Look for the helpers." The Mr. Rogers example there is this relaxing feeling that happens where instead of looking at the fear and the disaster, you realize that there's always someone there to help, and then you realize, "Oh, the human condition is actually that it feels good to help other people." When you think you're going to die and if you really need help, the odds are that someone's going to be there and someone's going to help you, and if they don't, you'll die, and then, well, oops. But you can focus on that and then you'll die, or you can focus on, "Someone's got my back." Even if that's not always true provably, building it into your nervous system seems to make quality of life a lot better. You agree with that?

Ken Honda: Oh, yes. Yes. Japan, we have so many earthquakes, fires, and these days, U.S. is also having fire and flood. After that, look how many people are helping one another, and it's so beautiful. I'm always impressed with how people help each other after a big disaster. You know, when big earthquake hit Japan nine years ago, or eight years ago, I was so impressed with so many stuff coming from all over the world, especially from U.S. So, I want to appreciate American, and also Canadian people. Canadian and Americans, they're one of the first people to arrive in Japan, and they sent so many people to help. So, I believe in that somebody will help you once you're in trouble. If you have that feeling, you're so free of fear. That's how I believe.

Dave Asprey: The flip side of that though is that you could just be naïve.

Ken Honda: Yes.

Dave Asprey: When I went to Tibet, one of the people in the party I was traveling with was like, "Oh, everything will be just fine." Finally I looked at her, I'm like, "Look. We are going into a place where it's going to be 10 degrees below zero with 18,000 feet elevation. People die on this mountain."

Ken Honda: Wow.

Dave Asprey: It's called Mount Kailash. People go there specifically to die. Your life is at risk if you don't have a warm jacket. It was like, "Oh, the universe is going to provide." No, no. We're going to stop here and you're going to buy a warm jacket even though it's ugly. The truth of the matter is that, really, it would've been probably a hypothermia death situation without an insulated jacket in those conditions. So, how do you know if you're being Pollyanna and you're, "Oh, the universe has my back," versus just pragmatic and confident?

Ken Honda: Yeah. I think there's this line between trusting and being just simply stupid. I'm not saying, "Go fly from a cliff. The wings will just grow from your back." That doesn't happen.

Dave Asprey: Right. "Someone will catch you."

Ken Honda: Yeah. But I mean, we are so afraid to start something because of the fear of money. So I'm just suggesting worrying about money does more harm than just trusting the money flow. So, once you have the trust, oftentimes it works much better. So, I just recommend people taking more risk in their life, at least a little more.

Dave Asprey: One of the things that I consciously chose to do... This was a recommendation from Michael Fishman, who was on many, many episodes ago, the guy who started Rodale Health, so men's health and women's health and all those. You probably know Michael. He said, "Dave, when I'm leaving tips, sometimes I open my wallet and I don't have any small bills. So, I just made it a personal policy that I am going to give them a big bill, then, because it's my fault if I didn't have a small bill for tipping, not their fault." He said, "At this point in my life, it's probably not going to harm me greatly if I do that." So I said, "All right. I'm going to do the same thing." There's been a few times where I've given a \$100 tip to someone who carried my bags.

Ken Honda: Wow, you're generous.

Dave Asprey: Well, it's because I said, "All right. I'm going to follow this rule," and if I didn't have time to get fives or tens or twenties or whatever. I could say, "Sorry, man. Hit you up next time," and he's like, "Yeah, right. Whatever. You probably won't." Or I can just say, "Look, I have this thing. If I don't have small bills, I just use one of the ones I've got, so today's your lucky day." Then, two things happen. One, you always see this amazed look of just gratitude. You know, the person's really happy as you'd expect. It'd unexpected. But I also found it happens with an uncanny amount of the time when someone actually was really cool. They already performed above the level of what would've been expected. Someone, they showed extra care. They remembered everything. They just delivered a level of service that was amazing.

Dave Asprey: You're like, "Wow, I'm actually really happy that I am tipping for this massage at a hundred bucks instead of the \$20 that would be customary. But it was a damn

good massage." I just figured the universe balances all that out, but then again, I'm also not hand-to-mouth, and I'm able to make my mortgage payments. If I wasn't making my mortgage payments, I just wouldn't do that, but I would still go out of my way to make sure that I tipped whatever the minimum appropriate amount is just because it's [inaudible 00:30:54], that's part of how you do it.

Ken Honda: Yes. That's great for you. Some people think you can do it because you're wealthy, but wealthy people started being generous long before they started making money.

Dave Asprey: This is totally true.

Ken Honda: Yeah, so I think generosity wins at the end.

Dave Asprey: It does, and it's something that isn't taught. At least it's something that I've never seen taught in American schools. I was definitely exceptionally cheap when I was in college because I had nothing, but I was also probably pretty much of a jerk. You're like, "If I can get away with saving a dollar." You just realize that even if at the time I made \$4 an hour, or at the time when I welded truck frames for a living for a while, I still... It just felt like you go to a restaurant and you don't tip the waitress at least what the very minimum is, you kind of felt like you're stealing, and maybe that's my parents or something.

Ken Honda: Yeah, I think that's why you're so successful and supported. I'm grateful for your generosity. Talking about your generosity, you're the one, remember, who initiated the whole process of my publishing in U.S. You introduced me to your agent very generously, and the whole thing started, and then I'm publishing in more than 30 countries in the world.

Dave Asprey: [inaudible 00:32:14] You've done the work. One thing that I find makes me really happy is being able to help people who have put in the time and the merit. When we met in Japan and you'd mentioned that you started on Bulletproof Coffee, and it was when I was there for a book signing. [crosstalk 00:32:33] people in the U.S., they don't know I sold 180,000 copies of The Bulletproof Diet in Japan with no market. Okay? Totally caught on like crazy. So, I just had a chance to meet you, and I'm like, "Wait, I think the U.S. could use this stuff." So, it was just one phone call. But you got to understand something here, Ken. I did that for you, but you know who did that for me? Two people in particular stand out.

Dave Asprey: One of them is Rick Rubin, famous music producer. He's been on the show. When said, "I think I'm going to self-publish my book," he's like, "No, let me just make a phone call." He was so cool, and it was just one phone call but it really changed the direction. Then J. J. Virgin, who's also been on the show, is a dear friend. She said, "Dave, you're not doing this book thing right." Just at me down, and it was the two of them who convinced me to go with my agent who I got to introduce you to. But, it's one of those you pay it forward things. People paid it

forward for me. I'm just passing the baton, so I know you'll find someone else and you'll do the same.

Ken Honda: Yes, exactly.

Dave Asprey: But that's actually how the world works. It works that way with money. It works that way with helping. But if someone came to me and was like, "You have to do this. I copied this book from someone else's website. I want to be just..." I don't know. There's a bunch of people out there who don't have integrity, and then you just kind of pass on. How do you know with the money perspective? How do you know if you're dealing with someone who just wants your money versus someone who genuinely is in need of your help, or someone who would help you?

Ken Honda: I think people like and support other people who will ask you politely. I think it's true of any culture. When people are pushed, they don't like to do that for you, especially in a partnership. One time I was asked by my wife, "Have you taken out the garbage?" I was going to, but once she told me what to do, I lost this motivation to do that. If somebody's pushing you, you don't want to feel like it. But if somebody asks you politely, you feel the joy of helping. So, pushing always doesn't work in any culture, in my opinion. Then if you just keep doing, we've been talking about generosity, being generous with whatever you do, people will automatically help you. I think this is the universe. This is so fun. Without your knowledge, Bulletproof Coffee is so popular in Japan, especially among entrepreneurs and very intelligent people, and now young people are doing it. So, you'll be so amazed. I want to do an event with you sometime, because I do that all the time. You'll be amazed how much people appreciate you once you get here and just talk with people. So, that generosity is happening in such a weird way without your knowledge.

Dave Asprey: The weird way is really weird. I have done business conferences in Japan in my tech career, and the culture's formal. You wear a suit. So, I went there for a book signing because I felt an obligation just to say thanks, and plus it was a chance to go to Japan. I like Japan. So, I went there, and I went to a big bookstore. In fact, it was the one where we met. A couple of people come up to me to sign their books, and they lift up their shirts, like a man and a woman. I'm like, "Hold on. I'm in Japan. Normally people will bow and hand you a pen. What is going on?" My eyes almost crossed. I'm like, "I don't know what is happening here." What was happening is they're saying, "We grew abs." Like, "Look at our abs." But they weren't the only ones. It would happen probably 20 times, and I was just like, "Wow." Completely unexpected experience, but it was a gratitude and results and just a happiness thing. That still sticks really heavily in my mind because it was so cool.

Ken Honda: Right. I think somehow generous people often attract good people, so that's what's happening in Japan at least. So just, I'm planning to do something in the future for you.

Dave Asprey: Thank you, Ken.

Ken Honda: It'll be fun.

Dave Asprey: I appreciate it.

Ken Honda: Yeah.

Dave Asprey: We can talk about this, too. Early in life, I used to think that things were sort of transactional. Like, "Oh, I'm going to do that person a favor. They're going to owe me a favor." And you have like these little bank accounts of favors to people. Generosity doesn't really work like that. What's the difference between that transactional generosity and just general generosity?

Ken Honda: I think if you're just open to generosity, generosity will support you. Our mutual friend and my mentor, and he's probably yours, Dr. John Gray?

Dave Asprey: Oh, I love John Gray.

Ken Honda: He is so generous. He tips people 30, 40%. He allowed me to say that in public. He is the most generous person I've ever met. So, when I observe generous people, they tend to be generous with everybody, right?

Dave Asprey: Mm-hmm (affirmative).

Ken Honda: So somehow, people are attracted to that person without even knowing who he is, and then gradually without knowing he or she pulls out the best in people. That's why generous people tend to attract more generosity.

Dave Asprey: There's a skeptical engineering side of me that says, "What is the mechanism by which that happens?" I have some thoughts about that, but do you know the mechanism? Is this a mystical power? Are there generosity fairies floating around? How does this work?

Ken Honda: I think, Wahei's teaching is actually, if you're connected to this generosity universe, everything happens generously. So one time, Wahei did some real estate deal, and then he realized, or his friend, a student, realized that somebody was cheating on him. So, he could have saved like a million dollars in this deal, so he was overpriced. So, his student was very upset and telling him, "You were cheated by this guy." Wahei asked the person, "Why is this happening?" So, the person who sold that land needed the cash because he was supposed to give back the money to his friend. So Wahei said, "So the person who sold the land to me is happy because he got the money, and the person who lent him the money, who sold me the land, is also happy. So, everybody is happy, so I'm happy."

Dave Asprey: He wanted the land anyway, even though he paid more than he needed to, so he got the land, which made him happy. Right.

Ken Honda: So, "What is there to worry about it, because I'm happy, too." That kind of attitude. You know, he's losing one million dollars, but somehow, mysteriously, he gets so much money back in a more mysterious way, and I can't really explain that scientifically. But, Wahei seems to attract so many good things in his life. I want a scientist checks his life, because probability theory doesn't work with him, because incredible thing happen. Like, he didn't make enough money for the factory so he had to shut down the factory, but because the highway was going near his factory, he lost all the business, but he made 20 times more than he invested in the factory because of the highway crossing near his factory. So, what is it? I think it's just a generosity universe is helping you. So, I don't want to ask. I'm too spiritual. But if you study closely about how Google did, Apple and Amazon did, there are so many interesting stories that none of the business school can really explain. People think it's luck. But, I'm sure it happened to you all the time, to you Dave, right?

Dave Asprey: I have learned from observation that there are certain people who have certain mindset energy, whatever. But it is probably more of a spiritual, emotional thing, or some sort of quantum entanglement if you want to make up something that we have proved yet is the cause, but at least it's a conceivable cause. There's something going on there. There's people who can just routinely manifest, and they defy the odds. You can say, "Well, that's great, because for every one person who does that, a hundred million people tried and failed, so they didn't defy the odds at all. They're just the ones..." Maybe that's the case, but it just seems uncanny the number of people who get there who are in that abundance. Gratitude, giving, no fear about money mindset.

Dave Asprey: But, I also know a bunch of wealthy people who are also incredibly afraid of losing, and it actually runs their life, and they're miserable people. You walk in a room and you can feel it. It may be a selection bias, but I know so many people who are like, "Wow, I have this money. What can I do that's going to help the most people with it, because it's more than I need?" They're not necessarily going to give it away. They might, "Oh, I'm going to start a company that solves a problem," which is a form of risking your money. Maybe making more, or maybe not, but they're doing something. They're not just sitting there kind of swimming in piles of gold coins or something bizarre. But in your work, you teach about how getting rich quickly actually is a bad thing, because it doesn't make you happy. Why does getting rich quickly not make you happy? Why is speed bad from that perspective?

Ken Honda: Fast money is busy money, so that rushes you. Quick money makes you feel like you want to do something more, so usually you invest in something without doing some research. If you're building wealth slowly, that usually stay in your system. But if the money comes in very fast, you want to do something fast, too. There's a saying in Japanese, fool and money cannot live together, and probably you have a similar expression in English, too. But if you make money fast, you

are not used to being wealthy, and you are not used to feeling comfortable with the number of money, the number you have, so you quickly make decisions. So even if you have quick money, you have to let it sit at least for a year or two, and then you have to soak yourself into the number. Then if you feel more comfortable, you can start making decisions. But usually, fast money makes you go crazy. That's how the human psyche works, and I don't know why.

Dave Asprey: So you don't value the money because it came so quickly, so you don't treat it as an honored guest the way you write about in your book.

Ken Honda: Right. Just like a remote control with your TV. I don't know how it works. Maybe there are some people who can explain scientifically, but I don't care, because when I push one, channel one will show up. So for me, I learned this from my experiences and also from my mentor. When you appreciate money, money comes more. So, I don't know why it works, but I know how it works, and it works. So, as long as it works, I think you don't have to question it so much. If it's not super hard to do it, I recommend people start doing it today. When you receive money, when you give out or spend money, just thank the money. Arigatou the money. That will shift your life, I promise, and it doesn't cost anything.

Dave Asprey: Right. I love sharing, we'll call these hacks, but basically techniques that you can do that aren't expensive that give really returns. Not dollar returns, but happiness returns here.

Ken Honda: Yeah, and also dollar return, too.

Dave Asprey: Yeah. Well, dollar return, there's nothing wrong with that. Now, you talk in your book about, and in other interviews, that you can get financial independence in three years by building a system to multiply your gifts, and then you have to have at least three gifts to multiply. What are gifts, and how do you multiply them? Because a lot of people listening would love to be financially independent in three years.

Ken Honda: Right. Actually, I teach a few things, and one of them is creating financial independence in your life. I achieved financial independence when I was 29, and I've been teaching ever since. So, the key to financial independence, you have to come up with something from you, unless you're super rich. You have to start trading what you have. The highest value you have is your gift, and it's usually in your system, but you don't know... Unless you start using it, you don't know what gift is. For example, I started writing books when I was 33. I never knew I had a gift of writing, but since I've written more than 50 some books, published 140 and sold 7 million, I must've have a certain gift. But, I didn't know until I was 33.

Dave Asprey: If that's one gift, what do you multiply it by?

Ken Honda: Yeah. So for example, I multiply writing gift and also speaking gift. Also, I'm a healer. I heal people, money wounds and family wounds around money. So with the combination of these, writer, speaker, and a healer, I'm the only one in Japan and could be one of the very few in the world. There are so many people that teach money, and there are so many financial advisers, but they are not a healer. Also, I'm more of an entertainer. That's why I attract 1500 and 2000 people at one time for my lecture, because they want to laugh and cry about money. So, I'm a more comedian, and also like a lecturer type, too. So if you combine your, say, writer, speaker, healer, entertainer, you become a number one. Then if you want to use your gift, if you're good at sales, and if you're good at connecting people, if you're funny, you can have a sales club, and you can be very successful. So, you have to come up with not only one, or like three or four gifts you have, and then unless you use it, you'll never know that you even have them. So, you have doing something to find your gifts.

Dave Asprey: Is there a certain age or time in people's lives when they probably have figured out their gifts? You go through a period in your early 20s of exploration. Your prefrontal cortex finishes when you're about 25. You go, "Oh, you know what? I actually suck at that, although my parents wanted me to be good at it."

Ken Honda: That's true.

Dave Asprey: There's something else. "This is actually my gift." When do most people know their gifts?

Ken Honda: I've been teaching this for over 20 years. I taught people how to discover their gifts, and from that, I found that people start finding gifts are various different ages, and usually people find out who they are from 25 to 35 to 45. It's never too late. Like Colonel Sanders, he started his Kentucky Fried Chicken a little later on, right?

Dave Asprey: Mm-hmm (affirmative).

Ken Honda: So, some people find their gifts in their 40s. It's never too late. But preferably, if you are kind of starting exploring gifts from your 20s, 30s, and then discover one by one, you'll be able to combine something, integrate them in your own unique way. That will usually show after 40. So, Napoleon Hill once said, "Unless you reach 40, you cannot create something." I agree with him, because we are so stupid until 40 at least, maybe nowadays 50. It takes time for maturity.

Dave Asprey: There are a few examples. The two that I've mentioned the most probably are Marc Andreessen, who wrote the first web browser, and I know because I wrote a review of the first web browser, of his first product-

Ken Honda: Wow.

Dave Asprey: So, versus another thing for a magazine. When he did that, I was already the first person to sell anything over the internet.

Ken Honda: Wow.

Dave Asprey: Now, Marc Andreessen's a multibillionaire, and I'm not, just to be super clear. The big difference between us, aside from me being better looking. Just kidding, Marc, if you're listening. But, the real big difference is that Marc, for some reason though he was nowhere near 40, he was in his 20s just like me. He went out and he found a mentor, a guy named Jim Clark from Sun Microsystems, and listened. I'm like, "I know everything." I'm this arrogant, young, fat computer scientist guy, basically me against the world, that I didn't see that there were any helpers out there. So, he did this and had great success before he was 40, and actually did world changing things, and so did Mark Zuckerberg. Right? Same thing. He went out there and said, "Oh, I'm going to listen to," I'm going to call it an elder, but someone who's got 20 years more runway. What is it about that kind of person who breaks that Napoleon Hill 40 rule that makes them listen to other people before most people are ready to? Do you know?

Ken Honda: You know, I've interviewed geniuses, is my category. They have discovered a gift, or somebody discovered their gifts when they are 8, or 10, or 12, like Olympic athletes of professional musicians. People, their neighbors, their teachers, find their gifts when they were young. So that's one category, genius people. People who are entrepreneurs who started when they're 16 or 18, they are somewhat genius. Not super genius, but they could believe in themselves and never stopped. So, those people start early. But for most of us, regular people, we kind of start just waking up in their late 20s, and then, "Oh my god. There must be more to life." Then we start searching, and we might get married, we get divorced. Then there are a lot of certain things happening.

Ken Honda: So, probably by the time we reach certain maturity, we are already 40 or 50, and I think it's okay because life is a journey. It's not just a destination. So even if you make a million dollars in your 20s, that doesn't mean that, as you said, we can keep the money until you die. So, I think you might as well enjoy the journey. You don't need to complain or compare with other people. If you find what you love in your 30s, that's great, and if you find what you love in your 50s, that's also great, too.

Dave Asprey: All right. You talked about doing something until you die. That's my final question in Bulletproof Radio these days. My next book, Superhuman, is about what I'm doing to live until at least 180.

Ken Honda: Wow.

Dave Asprey: I think it's actually doable, and there's a bunch of science and actions. Actually, one Japanese herb that probably no one's ever heard of-

Ken Honda: Wow.

Dave Asprey: ... that comes from a Japanese island that I use, and a probiotic from Japan, believe it or not, because there are some very talented Japanese anti-aging researchers. By the way, I'm not mentioning what those are in this episode. You'll have to get the book.

Ken Honda: Wow, can't wait.

Dave Asprey: In fact, it's available. It just hit Amazon for pre-order right now. Same day, actually. All right, let's do this. It's super pre-order days for me, but it's out there, and your book just became truly orderable, not pre-ordered, the same day. So, if people order your book called Happy Money, and they do superhuman at the same time, they'll get paired up, which will be good for everybody. I just thought of this. But, those two pieces of research from Japan really stood out. In fact, I cite a lot of Japanese research in the book. But, the reason I'm bringing all this up is, how long do you think you're going to live?

Ken Honda: You know, realistically, my father died in his 60s and my grandfather died younger, so I'm not expecting to live too long, but because of the technology and Japanese food and environment, I'm aiming around 80. But after reading your book, maybe I'll try to extend a little longer.

Dave Asprey: Ken, I think you can do at least 100, man, right? I'm pretty sure. You have to do some things early on to prevent damage, but it seems like with what's coming down the pipes... Another friend of mine, the way we're recording this show, just announced 2.3 million in funding for his new anti-aging company, a guy named [inaudible 00:53:55]. It goes on and on, and I just feel like this is going to happen, but the real reason I'm asking the question is to understand people's attitudes about death and about old age, and what they think of it. Coming from the Japanese culture, I'm wondering, and I'm asking you to speak on behalf of a typical Japanese, but there are cultural norms that are average. What's the perspective on old age? I mean, here it's tubes and wheelchairs and being alone in a retirement home, and people are terrified of that. Forgetting their own name.

Ken Honda: I see.

Dave Asprey: Japan is aging more than the U.S. right now. What's changed? What is the sense of being old in Japan right now?

Ken Honda: One thing good about being Japanese old people is that they get instant respect. So, they get respect, no matter who you are. If you're old, you get a special seat in bus or anywhere you go, so people pay bigger respect for pregnant women and also older people. So, I think being old in Japan is not a bad deal, because you get cared for by a lot of people. But still, a lot of people are afraid of being tubed up in a hospital. So, there's even a temple, when you go to a temple and

pray, you just die in just a few minutes instead of just getting into bed for like three years.

Dave Asprey: A quick death versus an American death.

Ken Honda: But I think because of a miracle situation, like I read somewhere like 80 some percent of all medical care is spent on the last two years of your life, or something. I think it's probably true anywhere. But our medical system, and I think probably U.S. and other countries, are so overwhelmed by the cost. So, we'll see how it goes, too. If your books are more popular internationally, we'll probably have less medical bills in the world.

Dave Asprey: That's one of my goals even for Bulletproof, you know? You do a few things now, the return over time is very, very high, especially if they taste good. It's really beautiful the way you describe having respect for your elders. In the U.S., I go out of my way... I have a lot of friends who have more mileage than I do. People in their 70s and 80s. I get a lot of learning from them. You realize, "Wow, there's so much going on." But, most of them have described, when we talk about this kind of stuff, arriving sometime in their mid 50s usually, 60s, where they feel like they become invisible in the U.S. Where instead of being respected and, they're saying, "Well, you've done all these things and you have all this knowledge," and they're actually ready to give back, but they're just like, "People don't see me anymore," and they don't know why. But it sounds like in Japan, at least the respect is there. I'm really hoping that by having this conversation about what does being old actually look like? It doesn't look like people think it does in the U.S. where you don't know your own name, and you die painfully and slowly. That's not the future that we're facing.

Dave Asprey: But, part of it means that we're going to have a lot of healthy people who have a lot more knowledge and wisdom, and frankly, a lot more money than young people if they manage their investments, because we have 100 years of interest on that \$20 you put away when you were 7. It's probably going to be worth something. So, I feel like the world's going to change, but we haven't thought about it yet, so I was asking you that question, but I love being able to compare the respect shown for an older person in Japan versus what quite often, but not always, happens in the U.S. I mean, there are videos of people getting out of their bus seat or a subway seat for someone older, and I go out of my way to do that, and I would encourage anyone listening to do that. You know, pay attention. I guarantee you that someone twice your age has something to teach you.

Ken Honda: Yes, definitely. So, my mentor Wahei Takeda was always surrounded by young people in his 80s, so he was happy and smiling all the time. He shared his wisdom so graciously, so young people listened so intently. That was so beautiful to watch.

Dave Asprey: Yeah. I think we're going to see a world with more of that. Ken Honda, thanks for writing your book "Happy Money." You're talking about some really hard to

write about things in a very elegant and eloquent way, to let us think more about, what do feel towards our money as it comes in and as it goes out? I highly recommend happy money. If you're listening to the show today, you can certainly go to kenhonda.com and learn more about all of Ken's work. But if you were to take one thing away from this, next time you're going to spend a buck, just be grateful that you're spending the dollar instead of sad that you're "losing" the dollar, and see what that does. For me at least, I would look right in the middle of your chest. Like, what's the physical sensation of feeling [inaudible 00:59:14] money, and see what happens. I think you'll find Ken's work has merit. I certainly do.

Ken Honda: Thank you so much.

Dave Asprey: All right. If you loved today's episode, I'd love it if you did me a favor. This is more than episode number 600, so that's a lot of time putting into the radio show and just sharing cool stuff. I would love it if you went out there and picked up a copy of "Happy Money," because it will return its value to you many times over. If at the same time you pick up a copy of "Superhuman," my new book about anti-aging, it'll help everyone who wants to live a long time also have more gratitude and wealth in their life, because when you buy the two together, everybody wins. "Superhuman" plus "Happy Money" equals good times.