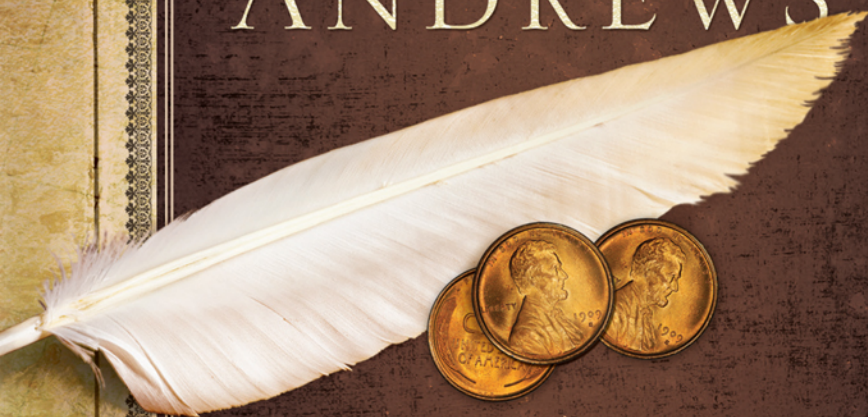


NEW YORK TIMES BEST-SELLING AUTHOR of
THE NOTICER and *THE TRAVELER'S GIFT*

ANDY
ANDREWS



The FINAL
SUMMIT

A QUEST TO FIND THE ONE PRINCIPLE
THAT WILL SAVE HUMANITY

"Andy Andrews is a Life Whisperer."

Dave Ramsey, Radio Host and
Best-Selling Author of *The Total Money Makeover*

CHAPTER 1

Absently, the man rested his forearm on a piece of steel railing that, when he allowed himself to think about it, was the only thing separating him from life and—well, what came next. *Curious that I would think about it that way*, he thought. *I know what comes next*. With his thumb and forefinger, he played with a coffee bean he'd picked up in the kitchen. Cracking it with his thumbnail, he brought it to his nose.

His wife had loved the smell of coffee. With his eyes closed, he inhaled slowly. The pleasant aroma drifted through his imagination as it gained traction and took him to Peter Island in the Caribbean. He remembered their honeymoon, the sand on the beach, and the heavy fragrance of the Blue Mountain coffee that permeated every room in the resort.

They had gone back to the British Virgin Islands many times through the years. And they always stayed at the same place—Peter Island Resort. Even when they could have *bought* the resort, Ellen insisted they stay in one of the less expensive rooms, one like they had enjoyed so many years ago.

Years ago. How many years ago? David Ponder flicked the pieces of the coffee bean out into the night sky and turned to go back inside. Fifty-five stories. He was more than seven

hundred feet up in the rarefied air of a warm Dallas night. Moving toward his front door, David started to go inside, but he stopped instead and sat down in a rocking chair on the porch.

“Seventy-four,” David said aloud. “I am seventy-four years old. How . . . ?” David drew his hands up as if to use them for emphasis. But there was nothing to emphasize and no one to talk to, in any case, so he folded his hands back in his lap and closed his eyes.

David had been moderately successful as a young man, struggling early in his career with a new wife and a child. At one point, as an executive in his midforties, just when things seemed to be going well, he was laid off. The firing had been done in a cruel manner, and things seemed to go from bad to worse. But then, there had been an odd, singular event in David’s life that had changed everything. It was what close friends and family referred to as “the accident.” But it had been no accident—it had been a gift. And with his knowledge of the Seven Decisions for Success, David’s fortunes had soared.

He knew that his time travel had been real. It was not a dream or hallucination as a result of coma from the automobile accident. The Seven Decisions he had gathered from the lives of the other Travelers had changed everything. Not just for David and Ellen, but for hundreds of thousands of others with whom he had gone on to share the decisions.

Working in real estate and as a developer, David had become hugely successful. In addition to the money he

generously shared, he freely taught the principles he had used to create wealth. David became recognizable and was often referred to as an example of a rags-to-riches story. No doubt, he was on a roll. But David made a mistake. Call it what you will—a stock market debacle, a mortgage disaster, or a bad economy—David did the one thing his daddy had always told him *not* to do: he spent more money than he had. The lenders called the notes. And he was bankrupt at the age of fifty-five.

The boat, the cars, two houses, jewelry—Ellen’s jewelry—had all disappeared. At first, he had been stunned. David stood in his yard one night and shouted at God. Oh, he knew God was there. *That* was no longer an issue. After all, he had been a Traveler. He—David Ponder—had accepted from the hands of history the very principles he had used to create a fortune. And now this?

David yelled. He screamed and cursed the air.

But God did not respond.

Their daughter, Jenny, had been home from college when the bankruptcy had been filed, and of course, she was terribly embarrassed. But there was nothing to be done. All their employees were gone—the lone exception being young Gloria Jackson and her husband, who took an apartment near the unit David and Ellen had secured for themselves. Jenny got a job in Austin, continued her education, and life went on.

David and Ellen worked here and there. He as a consultant or a facilitator, she as a neighborhood concierge—a “girl Friday,” she called herself. Financially, it was enough to get by.

Some nights David would bring out the tobacco pouch that he guarded carefully and rustle through its contents as if to convince himself one more time that, yes, it had all really happened.

Ellen didn't know *what* to think, really, during those dark days. She loved David, and while he had never told anyone else about his conversations with the people he referred to as "the Travelers"—he had told her. She wanted desperately to believe the crazy story he insisted on rehashing night after night. True, she did not have any idea where else in the world he might've found an antique tobacco pouch with seven priceless missives crammed into it. Or how he possibly could have gotten it all together that day. She had checked—there had been only twenty minutes between the time he'd been fired from Marshall's Hardware and the wreck.

Of course, craziest of all—the Seven Decisions had worked. That part of it was no secret. As David healed from the accident, he had become a different person, and eventually he began to make a lot of money. It all seemed to be a fairy tale come true . . . until their financial ruin.

But even the bankruptcy had its positive side. Ellen and David had reconnected in a way they had not experienced since college. They were closer—better friends than they had ever been—and the importance of "things" seemed not to matter as much as before. The media's barrage during the very public way their business failed had been tough, but it served to reveal a few true friends, and for that they were grateful.

"Adversity is preparation for greatness," David had said

suddenly to Ellen one night in their apartment. “Harry Truman told me that.” Noting her surprised expression, he added, “You can sit there with your ‘My husband is nuts’ look if you want to, but I am going to take the man at his word!”

“Calm down, David,” Ellen had replied evenly. “I don’t think you’re any crazier than I usually do, but what *are* you talking about?”

David explained excitedly. “One of the things President Truman told me when I . . .” He paused, still for an instant as he mentally edited. “Oh, you know what happened. Well, anyway . . .” David moved his hands quickly as if to erase his words, then continued, his thoughts bubbling up at once.

“Truman said . . .” David stopped again. “I didn’t call him that, of course. I didn’t call him ‘Truman.’ I called him Mr. President . . . Oh, whatever.” David waved his hands again.

“‘Adversity is preparation for greatness’ is what the man said. He also talked to me about responsibility. And here is what I know about our current situation: I caused our adversity with a variety of bad choices. I have now learned from those bad choices. The Seven Decisions for Success that I used before are timeless. It was *my* lack of wisdom that caused the disaster, Ellen!

“So I am saying this. We are through with the ‘adversity’ part of this experience. Right now—tonight—I call an end to it. It is time to run again. We are not lacking money. We are not lacking time. We are not lacking energy or leadership. *We are only lacking an idea.*”

It had not been eloquent, but Ellen understood what her husband meant, and she was excited to see a fire in his eyes again. Within a few months, the idea David sought had come to him. It turned out to be a simple piece of software combining graph theory and aspect-oriented programming that allowed any business a way to integrate accounting strategies, billing procedures, and tax plans with any other business or client—from state to state or country to country.

“It was simple,” David said to the *Dallas Morning News*. “I learned the concept in my tenth-grade algebra class. It’s an idea anyone could have had. Honestly, I’m really not all that smart.”

But smart or not, the idea had been worth a lot of money.

That one concept, combined with David’s understanding and application of the Seven Decisions, paved the way to a creation of a whole new empire. Because this business wasn’t tied to a particular “thing” like a house or a retail item, it was an entirely new way of adding value to the lives of people, whether they owned a large business or a small one. The software saved time, money, paper, and frustration—and because of it, Ponder International rose like a phoenix into the sky. How it happened was pure Texas legend.

After public negotiations and a zoning change that made the news, David bought property and announced plans for a fabulous skyscraper. Within five minutes of unveiling the artist’s rendering for the city fathers, on camera, David declared to a disbelieving assemblage that the skyscraper would be built

without a loan. “We will pay as we go” were his exact words. Immediately, without a vote, everyone decided that David Ponder was crazy. He had gone from hero to buffoon in one press conference.

At first, when they realized he was serious, no construction company would accept the contract. But he let the bidders wait until they were hungry, showed his money at the right time, and the white granite tower began to rise. Once, he stopped construction when cash reserves ran low—*that* made the news—but he had vowed never again to borrow any money. And he didn’t.

When the tower was finished, the first thing David did was take the Ponder name off it. “This is not about me,” he said when he cut the ribbon. “This is not about being the biggest or the first or the prettiest. This has been—and still is—about jobs for our area and working together as a community.

“I wanted to prove to myself—and some other folks in this country—that a big business can be run and major projects can be managed without debt or tragic disagreements between labor and management.”

So David Ponder had won after all. Without a loan, he had erected a fifty-five-story building—one floor for each year of what he called his *first* financial life. Of course, at that point, the skyscraper was only a part of the Ponder fortune. Which made David’s next financial move even more astounding. He gave it all away.

With expert legal help, David and Ellen Ponder created

foundations and charitable trusts around the world. Their daughter, Jenny, and her husband were tapped to oversee the whole thing.

David and Ellen retired. Except for occasional trips to the Caribbean and the speaking engagements David continued to do—most of them for free—the couple preferred to stay close to home. “Home” was the entire top floor of the skyscraper, a fabulous penthouse David had created for his wife. With Ellen’s eye for interior design and a collection of furniture and art gathered during their years of travel, it was what they had always dreamed of: a place of beauty and privacy for their family and friends as they grew older.

The home, set above the city as it was, had become a source of curiosity for the media. Other than helicopter shots of the pool and a garden David had installed for Ellen, the penthouse itself had never been filmed or photographed.

David opened his eyes and sniffed loudly as he rocked, looking over the porch and pool. He gazed beyond the railing and saw the Magnolia Building with its trademark flying red horse on top. Over to the right glowed the green argon lights of the National Bank skyscraper. As a child, Jenny had called it the Jolly Green Giant. “Ho ho ho,” David croaked, trying desperately not to sound as miserable as he felt.

Ellen had died eight months ago. Forty-nine years of being together and she’d gone without even saying good-bye. David opened his eyes wide, trying to keep the moisture in its place.

He frowned. Ellen hadn’t even been sick. Didn’t have so

much as a cold. Spent the night in Austin with Jenny and the grandkids and died in her sleep. Went to bed, didn't wake up. Well, David had tried to do the same thing for months now, but it wasn't working. He couldn't even die.

Feeling older than he usually felt, David shoved himself forward and got his feet under him. Standing up, he took one more look at the Jolly Green Giant and walked inside. He thought for a moment he might get a cup of coffee but decided against it and wandered into his office. Without thinking, he sat down in the chair behind his desk and reached for the safe door in the credenza. It wasn't locked. He never locked it. Didn't know why he'd let them put a safe there in the first place. He didn't even know the combination.

Having done it a thousand times, David reached to the back of the safe—*there . . . on the right side*—and retrieved a soft, blue tobacco pouch. Carefully, he placed it in his lap. Relaxing then, tension leaving his arms and legs, David leaned back in his chair; and with his fingers tenderly caressing the object that was to him so precious, he closed his eyes with purpose for the second time that night and allowed the memories, as they always did, to wash over him.

The tobacco pouch was navy blue and had been sewn from stout cloth, but the rough treatment it had received had worn the pouch to moleskin softness. It was beaten and threadbare but still handsome, regal in a sense, the possession of an officer. The two buttons that closed the flap were metal, engraved with the image of an eagle. And there, just above the buttons,

embroidered on the flap, were crossed swords—the symbol of a fighting man.

David remembered the moment Colonel Chamberlain had given it to him. It had been right before the charge at Gettysburg—July 2, 1863. He knew because he had been there. David had talked to Chamberlain, looked into his eyes, and felt the colonel's dirty hand in his.

He had later read all about Joshua Chamberlain. In the aftermath of the accident and his recovery, David had hours and weeks and months to do nothing but read and think and remember and plan. He had found himself especially curious about the young colonel. With the other Travelers, while surprising and exciting, he had at least a cultural familiarity.

But Chamberlain? David had never even heard of the man! And then to discover his extraordinary connection to the time in which David lived—and the almost inconceivable divergence of world events his single act that day in Pennsylvania had caused—well, it was just sometimes more than David could wrap his mind around.

Without opening his eyes, David shifted and reached out with his left hand. There, on the desk where it always was, rested a book—*Soul of the Lion*. It was a biography of Chamberlain and had a picture of him as an old man on the cover. David slid it from the desk and nestled it beside his leg.

He'd read the book many times. For years, David had carried it with him, and he practically knew it by heart.

Chamberlain had been a thirty-four-year-old schoolteacher during the fight, but when he got home, the people of Maine elected him governor in what today is still the highest percentage of winning votes in that state's history. Chamberlain served four terms, leaving office in order to use his time and money to write and teach.

Reading that Chamberlain originally studied to be a missionary, David thought many times, *Well, if the hand of God was on anybody, it was most surely on Joshua Lawrence Chamberlain.* The young colonel had personally shown him the bent and busted belt buckle—destroyed by a Confederate bullet—that had saved his life that day.

Years later, in a museum in Maine, David had read the letter—written to then Governor Chamberlain from a Rebel sharpshooter—that had recounted his peculiar experience in the battle. The sniper had drawn down on Chamberlain, knowing who he was by his uniform and manner, and had him in his sights two separate times—but he had not been able to pull the trigger. Even so long after the event, the Confederate soldier had expressed amazement at being unable to shoot, claiming that a “strange something” had stopped him.

“The hand of God,” was how David explained it. He was certain that Joshua Chamberlain felt the same way.

In researching many books, talking to historians, confirming papers upon papers of military briefings still available from the Civil War, David had confirmed the fact that an

astounding six different horses had been shot out from under Chamberlain, and still the officer had not been killed.

The hand of God.

David sighed and opened his eyes. He had hoped to fall asleep. It was easier to fall asleep in the chair and just wake up in the morning. It made him sad to go into the bedroom. Brushing his teeth, reading alone, turning out the light by himself. It was almost more than he could bear.

He put the book back on his desk where it belonged and situated the tobacco pouch on the leather writing pad. Smoothing it with his fingers, he sat back in his chair. Almost immediately, he leaned forward again. Vaguely aware that he had performed this ritual thousands of times, David carefully opened the right side of the tobacco pouch, then the left. Emptying its contents, he began to array them in order across his desk.

First was a small, crisply folded page from President Harry Truman. Titled *The buck stops here*, the thirty-third president's handwritten commentary about the power of responsibility was placed to David's left.

Next was a tiny, bundled scroll that had been tightly wound, despite the absence of its original wooden rod. As he had done with the first item, David left it as it had been removed from the pouch. He didn't need to see it again. The words, the very placement of each ink scratch that denoted every single letter, had been burned into his memory. *I will seek wisdom*. David had read the scroll hundreds of times—maybe

a thousand times—and he knew by heart every word King Solomon had written.

Third was Chamberlain's decision. A hastily scrawled-upon piece of paper, produced in bad light, it had been wadded up and carried for two months by the young colonel before he had known what to do with it—long before David had appeared during the roar of the battle. *I am a person of action.*

Then the parchment from Columbus, brittle but still in reasonable shape. *I have a decided heart.* David always smiled when he thought of Columbus. The explorer had seemed almost crazy to him, but the man's ability to focus on his objective and tune out unnecessary criticism had been a large part of changing David's financial life. From that point forward, anytime he met a young person who didn't quite fit—whose dreams irritated reasonable society—David always harkened back to his night in the crow's nest with a visionary.

Number five. David drew a deep breath and sang aloud. "La la la la la la." Years before, he had gotten in the habit of singing some off-key little nothing when he removed Anne Frank's pages. There were four of them, folded in half, and they were very small. The papers had been torn from her diary, and for a long time, David cried every time he brought them out. His singing was an unsuccessful diversion to the overwhelming emotion he felt toward the tiny girl and the irony of the words she had written for him: *Today I will choose to be happy.*

Once, on a European trip, David and Ellen had gone to

the museum in Amsterdam dedicated to Anne, the twelve-year-old girl who, with her parents and friends, hid from the Nazis in the annex of an apartment building. There she had kept a diary that was later published, astonishing the world.

That day, as they toured the tiny hiding place, David whispered to Ellen, pointing out the things *he* remembered—things he had seen when he had been there, with Anne Frank, on Thursday evening, October 28, 1943. Of course, Ellen didn't believe him. Why on earth would anyone in their right mind have believed him? David grinned at the memory and swiped at the tears flowing down his face. "La la la la la la laaaa."

So he had waited until the tour ended and approached the museum manager. Quietly, he asked the man if he would remove Anne's diary from the glass case in the center of the room. There was no one there. It was closing time. David did not even want to touch it, he had said. He simply wanted to see it. The manager could stand with them, David had explained, and never take his hands off the book.

Of course, the man had refused. When David did not relent and began begging for just one moment with the diary, the manager actually threatened to call the police. Ellen had not understood and was horribly upset, but when David pulled out his wallet and began peeling off American one-hundred-dollar bills, she grew quiet. Ellen had never seen him this way.

David stopped when he had counted out two thousand dollars. The man looked briefly at the door, then at David.

Quickly brushing the money into a pile, he nervously shoved it into his pocket. Swiftly, the manager stepped to the glass case and, with a key from his pocket, unlocked the cover. Reaching inside, he gingerly removed the red-orange, cloth-bound book.

Glancing to the door, he said, "Hurry, please. What is it you want to see?"

"Just turn the pages for us, can you?" David answered. "One at a time."

As he did so, Ellen held her breath while David removed something from a plastic bag in his back pocket. Within moments, David ordered, "Stop. Stop right there."

The man did not move as David slowly placed four small, lined pages, one by one, into the diary. The torn edges, the ink, and the handwriting matched perfectly. "Thank you," David whispered to the manager as he removed the four fragments constituting the Fifth Decision from the tiny book. Gently, he led his stunned wife from the premises.

"La la la la la la la la," David sang unevenly as he patted the little pages and situated them on the desk, just to the right of the parchment.

Wiping his eyes with his handkerchief, David inhaled deeply to gain control. "La la la la la la!" he said forcefully. "Today I will choose to be happy." In his speeches about the Seven Decisions for Success, he often expressed how unnatural this principle felt to him at first.

From the beginning, "choosing to *act* happy" long before

he felt anywhere near the mark was hard for David. But he knew—had seen the evidence proven beyond doubt many times—that *Today I will choose to be happy* was the single most powerful leadership tool that existed. And, oddly enough, it was the key to the financial fortune many people sought.

Anne Frank was important to David for another reason. As he researched her life and death and the murder of millions just like her, David came to believe that people could not be reminded enough about that moment in time. In his speeches and interviews, David stated again and again that America and Europe especially must never forget the atrocities that had been allowed.

David had studied history, and he knew the facts. Fewer than 10 percent of the German population had been *actively involved* in the Nazi rise to power. Fewer than 10 percent of the population of a modern, industrial nation had actually campaigned to give authority to a man who, only months before being elected, had been an army lieutenant.

David studied public statements and speeches. He pored over government documents, election archives, and legislative decisions. The evidence was overwhelming and available to anyone with the click of a computer key: Adolf Hitler had risen to power during a time of economic uncertainty in a nation of people desperate for identity and longing for better times.

This man of the common people—as Hitler had called himself—stood up, looked them in the eye, and lied. He

promised more and better and new and different. He vowed rapid change and swift action. David studied the recorded words of every public address the führer delivered. He assembled and recalculated numbers and lists of volunteers and voting archives. It had all been available. After all, the Third Reich maintained excellent records.

David saw for himself, from the vantage point of his own generation, fewer than 10 percent of the people of one nation had worked to bring about Hitler's "change." What David could never understand is how the remaining 90 percent—doctors and teachers and ministers and farmers—did . . . what? Stood by? Watched? It shocked and frightened him.

David knew that many of those people had turned their heads and, by not raising their voices, allowed the Holocaust to take place. Mothers and fathers closed their eyes and covered their ears and accepted their salaries, avoiding the truth that lingered over them like a serpent waiting to strike. And when the Nazis came for *their* children, it was too late.

Wiping his eyes with both hands, David sniffed loudly and coughed a bit, clearing his throat. Lincoln's decision—*I will greet each day with a forgiving spirit*—was not written on formal stationery. Examining it as he drew the paper from the tobacco pouch, David knew the sixteenth president had handwritten the powerful words while on the train to Gettysburg.

He smiled, remembering Lincoln's confusion that day when David had asked if he had written the Gettysburg Address on the train. After all, that had been the rumor for

more than a century. “No,” the president had replied. “My speech for this occasion today was written back in Washington. On the train,” he said, handing David the Sixth Decision, “I was writing this for you.”

David placed the single piece of paper beside the pages from Anne Frank and felt a chill run up his spine as he reached into the tobacco pouch for the last item. He had never gotten used to handling the Seventh Decision. It was a small scroll made of . . . well, exactly what, David had never been able to determine.

Having been presented to him by the archangel Gabriel, the scroll and the physical properties it exhibited were strange indeed. From the first moment he had touched it, David perceived a faint electrical charge that had never gone away or even diminished. Also still evident, David saw as he turned the scroll in his hands, was the original luminescence, an odd glow that he had noticed the moment Gabriel placed it in his hands. *I will persist without exception*—the final decision that bound the six others into a life-changing force—had been composed, David finally decided, on celestial paper.

Carefully depositing the precious scroll to the far right of the others, David leaned back in his chair and sighed deeply. At that moment, he missed Ellen more than ever. Their relationship had changed dramatically that day in the Anne Frank museum. David had always known that his wife *wanted* to believe his astonishing time travel had actually happened, but without real proof, he knew that the whole adventure was simply too fantastic to believe.

After the initial shock of seeing the evidence with her own eyes, Ellen left Amsterdam with a newfound respect for her husband. From that moment forward, they had become a team in every sense of the word. Virtually inseparable, David and Ellen never made an important decision, business or otherwise, without the knowledge and approval of the other. Their love for each other, while always evident, became boundless.

And now she was gone. David's life, having been so inexorably linked to his soul mate, was over. Of this fact, David was certain. While his mind acknowledged that Ellen would have wanted him to "persist without exception," his heart was broken in a million pieces, and he could not find a way to begin again.

Eighteen months earlier, encouraged by Ellen, David had started writing, but the manuscript about which she had been so excited lay on a chair in the corner of his office, untouched since she had passed away.

A sob escaped David's mouth as his tears began to flow freely. Over the months since his wife's sudden death, David had dismissed fleeting thoughts of suicide, knowing that desperate act would help no one, dishonor Ellen's memory, and very likely harm the financial legacy he had created for charitable organizations. On the other hand, he didn't understand why he had been left alone.

Overwhelmed by grief, David reached for the tobacco pouch and the Seven Decisions and drew them into a pile. Placing his arms around the items and his head on top of his arms, he wept in great, agonizing sobs.

After a time, with his head still on his desk and his tears spent, he said aloud, “I don’t know what to do. I just don’t know what to do.”

“And you are not alone in that sentiment,” a voice replied. “Perhaps that is why I am here.”

Startled, David jerked his head up and stared openmouthed into a face he had not seen in twenty-eight years—the archangel Gabriel.