## **CHAPTER 7**

## KNOWLEDGE

Dad always mentioned there are two kinds of knowledge to work on, the first being general knowledge and the second specialist knowledge, something that Napoleon Hill said too. General knowledge is, no matter how great in quantity or variety, not necessarily going to help you achieve your particular goals, particularly if you are looking at the context of growing a business or trying to achieve a certain level of success within the business world.

Hill wrote that knowledge will not attract success unless it is organised and intelligently directed, through practical plans, to the definite end of success, perhaps referring to financial or business success. He also believed that a lack of understanding of this is a source of confusion to lots of people who falsely believe that knowledge is power. A lot of people have talked about these concepts, but Dad was clear on this. He said that it is completely wrong to say that knowledge is power – it is nothing of the sort. Knowledge is only potential power, and the key

word is potential. Knowledge becomes power only when, and if, it is organised into definite plans of action directed towards a definite goal.

Hill wrote that this missing link exists in all systems of education known to civilisation and can be seen in the failure to direct knowledge into specific success. Understanding how to organise and use knowledge after its acquisition is vital. Dad talked about various people in this context, particularly Henry Ford, who he talked about a lot because he did not have a lot of education, but went on to achieve great things.

The word education is derived from the Latin word educo, meaning to induce, draw out, or develop from within. That is where the Regent Group's system of inside-out education comes from and I believe it is the way forward for this world. Hill talked about this when he explained that an educated person is not necessarily one that has an abundance of general knowledge or specialised knowledge. An educated person is one who has so developed the faculties of their mind that they can acquire anything they want without violating the rights of others.

Dad shared this view, though he probably did not put it as eloquently as Hill. Still, he always told me that just having theoretical knowledge is not going to get you anywhere.

And he talked about many examples of this during the world wars, where knowledge proved so important. I am writing this chapter on the 75th anniversary of the end of the Second World War and it is quite a tribute to my dad to think through those various stories.

He talked a lot about Henry Ford, who lived through both world wars. Ford was not educated, and people used to say that he was not capable of achieving anything. He was called ignorant. Apparently, at one point he was in court, and in court they were asking him all sorts of questions. 'Do you know how many British soldiers were sent to war?' they said. 'Do you know how many died?' They asked him all sorts of questions.

Dad told me that at one point, getting frustrated, Ford said, 'I know lots of people went to war and lots of people did not return.' The court did not see that as a valuable answer and continued to drill him with questions, often about numbers and percentages. Eventually, Ford said, 'You are asking me questions that I really do not need to know, because I have a purpose, which is to create something that is going to replace the whole system of carriages. That is my purpose; I do not need to know all of this.'

He continued, 'Let me tell you this. If I really want to know, I have men and women around me who can answer these questions, so I do not need to clutter my knowledge. I will continue to get on with what I need to do.' I know Hill has written about this too.

Dad said it is interesting for us to reflect on general knowledge versus specialist knowledge. Before you can be sure of your ability to transmit your desire into success using specialist knowledge, you need to really understand that concept. The accumulation of success or wealth calls for power, and power is acquired through highly organised and intelligently directed specialist knowledge.

But that knowledge does not necessarily have to be in the possession of the person who is creating that success. Dad used to talk about the idea of a remote control. He did a lot of farming and lot of construction projects, but he always said he knew nothing about farming and nothing about construction. He would hardly visit the construction sites. But he had the right people in the right spots, and he built his businesses very successfully, believing that good leadership and management is not about being the expert yourself, but harnessing the skills of others. In fact, Andrew Carnegie also said that he did not know a lot about steel, yet he became successful and eventually built a steel empire.

Dad also said that sometimes people go through life suffering from some kind of an inferiority complex, because they are not people who succeeded in education. Earl Nightingale pointed out that the person who can organise and direct people to a common cause is the one who has benefited from what education can give to us. Dad spent a lot of time around that, and obviously talked about people like Thomas Edison, another American inventor who had only three months of schooling during his entire life but did not lack education. Neither did he die poor, of course.

Successful people in all callings never stop acquiring specialist knowledge relating to their major purpose, business, or profession. Those who are not successful usually make the mistake of believing that learning ends when they finish school or university. 'That is absolutely wrong,' Dad said. I could not go to a UK university to do an undergraduate degree purely because I came from Sri Lanka as a refugee from the war and did not have the money to pay. But since then, I have been fortunate enough to spend time at some of the best universities in the UK, and the London Business School. I am about to go to Oxford to do some work, and I am also fortunate to have been to

Harvard and Stanford, which demonstrates the seeds that he planted in my mind. That specialist education never stops.

The truth is that school does little more than teach us the ways of learning, showing young people how best to acquire practical knowledge. School is valuable for teaching how to learn, how to study and how to research. But once we finish school we stop learning and think we are done. That is not a sensible way to proceed.

In the wake of the world wars we saw astounding changes in education requirement, and I believe the same will be true in the wake of Covid-19. What is needed is specialisation and specialist knowledge and, more importantly, the concept of digital learning for the 21st century.

Never accept a free lunch: anything acquired without effort and without cost is always under-appreciated. This may explain why so many of us take so little from the marvellous opportunities that we are offered through our free education system. We must appreciate what we are getting and make use of it. Indeed, whilst the state system offers free education to children up to the age of 18, of course it is funded by the taxpayer.

The sole discipline that one receives from a definite programme of study makes up, to some extent, for the wasted opportunity that we may have missed. I went to one of the first British schools in Sri Lanka and was well schooled, achieving good GCSE results. It was an extremely challenging period and obviously I tell my daughters and my wife that I could not do my exams properly because of the war and all the disruption that was going on. While I was studying my A-levels

a peace accord was signed, so for six to nine months we had the best time and enjoyed life in peace, having fun and dropping our studies. But then, I was conscripted by force into one of the militant groups and spent time in the warzone, before my parents were thankfully able to get me out. By the time my exams came around, I was not at all prepared.

My daughters once said to me that maybe it was not because of the war, but perhaps I was just enjoying life too much. I kind of agree with them. If I really go back and look at it, I think I did enjoy life too much during that peacetime. But I don't necessarily regret it – that was the best time in my life in Sri Lanka and I had some great friends; if any of my fellow boys and girls in the class of 1989 are reading this, they will remember the wonderful life we had while we were studying our A-levels.

Often people say they cannot go to school because they have a family to support or they are poor, they are distracted by national problems or war, or they say they will gather the information later. That is similar to my own personal story about why I could not get good A-levels – partly due to circumstances, partly as I was simply having too much fun – even though my mother wanted me to be a medical doctor. Yet the person who stops studying simply because they have finished school is forever destined for mediocrity. It does not matter what their calling may be. The way to achieve success is only through the ongoing pursuit of specialist knowledge.

When it comes to specialist knowledge, Dad always told me to follow my passion and do what I really like. As I have mentioned, when

we were in Sri Lanka we did not have an awful lot of choices; I am talking about 1989 and there was no internet. Libraries were there but you had to go to the capital city, and we were living in a warzone. It was difficult, but Dad told me to follow my passion. At the time, I did not know what passion was; my passion was enjoying life with friends! But I have found my passion in what I do now: the potential of behaviour to drive success, change management and making the world a better place, those are my passions. I am so glad Dad planted those seeds when I was young.

Dad told me when I left Sri Lanka in 1990 that I had a choice – either to refocus my life or carry on having fun times. I chose the former and have not lacked that focus since.

Dad said that specialist knowledge, plus imagination, were the ingredients needed to blend into this unique model of how we create success. He talked about people who face temporary defeats and told me never to mistake temporary defeat for failure. 'We all experience lots of temporary defeats,' he said, 'but you need to persist, and once you have a passion you can see that is possible. When you do not have a passion and a goal, you do not achieve, and you give up.' I now talk about success being the progressive realisation of a worthy goal. If you hit a problem, it is not a failure; it is a temporary setback. But if you do not know where you are going, it is hard to see that and perhaps you dwell on problems more than you should.

We are going to see a changed economic situation post Covid-19. I think personal services will become a good way of coming out of the crisis. For instance, there are numerous examples of taxi drivers who lost their jobs and went on to learn bookkeeping and create a business or a cook who lost their job and found a different way. Dad only had a glimpse of the technology that we have now, but he talked a lot about seeing opportunity coming, and being ready to seize that opportunity.

That nicely takes us into what Dad said about how once you have gained your specialist knowledge, there is no fixed price for sound ideas. The bedrock of all ideas is specialist knowledge. Hill said that we will not find success in abundance without ideas, which are harder to acquire than specialist knowledge. Because of this, there is natural law of universal demand and an ever-increasing opportunity for the person capable of helping others by providing a service. It is all about providing a service. When you provide service, you build that cause and effect – action and reaction; again, the sound laws of nature, which we come back to in every scenario.

Capability feeds imagination, which is the one quality needed to combine specialist knowledge with ideas in order to create plans. If we can understand all of these things and put these ideas into work, we can achieve what we want to achieve.

When it comes to knowledge, Dad said we are all an organisation in our own right. Every person, in reality, is in business for themselves, in that they are building their own life regardless of who happens to pay their pay cheque or how they are generating their revenues. Here Dad is drawing on the teachings of Earl Nightingale, who also talked of the concept of the self as corporation. So, the purpose of specialist knowledge is to think about yourself as a business. Dad said, 'Mahan – son – you are in business for yourself. You have got to think like

that. You are the president, the CEO, the leader. You are responsible for your success or failure.' He said that to me from a young age and, while I didn't always understand, I began to understand that it was up to me, rather than anyone around me.

I did not emotionalise everything that Dad told me at the time; it was only after he was gone that I started to really focus on it. Now I urge all sons and daughters reading this book to do the same thing. Please do this now while your parents are still alive. Regrettably, I did not heed my own lesson at the time. I respected him enormously and loved him deeply, but I did not understand what he was saying.

The problem was not that I did not want to do it, I just did not know what he was talking about, because my level of awareness was not there. But it was going into my system, and hence I am realising it all now. He always said that I might not understand it as a young man, I might not even understand it later in life; that would all depend on the journey I was going to take. He was right. I talk to my girls now and I see that cycle repeating.

'You and the members of your family are shareholders in your organisation,' said Nightingale. Your family has some responsibility for you, but it is important that you take charge and are in the lead. My mum and dad clearly played a big part in my life and gave me the best education in Sri Lanka. Then, when I started life again here, Dad gave me £100 in 1990, because that was all he was able to give. I think he would have given a lot more if he could. But he gave me that £100 and I was grateful. Then he told me it was my responsibility to prove my faith was justified.

When I left in 1990, it was in the thick of the war and Mum and Dad came to the airport and said goodbye. I was sad to be leaving; we were an awfully close family. I was heading off and Dad called me back and said, 'For the first 20 years you had a fantastic life, especially in the last few years during your A-levels, I know you have enjoyed every aspect of life. But you have a choice now: to carry on having that fantastic time without any purpose, or, now that you are on your own in a new country, you can change your life.'

Those were his final words and once on the plane I started going over and over those words. That gave me a real focus. When I came to this country, I hit so many issues: I had no money, I could not get a job. I had to work in a psychiatric hospital for two and a half years as a cleaner. Then, when Dad came in 1994, I had started to do other jobs, while studying, and I finally got into Prudential when I was qualified. Dad said that when I left I had no idea what hard work was, or what a difficult life was, but he was incredibly proud of what I had achieved on my own.

Dad said that part of the operational role of running yourself as a business is to gain a knowledge and understanding of finance. Fortunately for me I became an accountant, but he always said you need to understand finance and you need to understand production. What you produce in your life and your business, you need to be able to provide to other people in the form of a service that sells. And more importantly, he said that you must understand research, which comes back to knowledge. He said without proper finance there can be no production, and without production a person will have nothing to

offer. Nightingale wrote this too and said that without research you cannot expect to keep anything, and you will not survive.

Dad also said that if you do not have this whole set of functions, you have a deformed and crippled company. He had a variety of businesses in Sri Lanka – farmland, construction, property, and a haulage company. I remember suggesting that he concentrate on one thing. But he stressed the need to grow. I am sure over time he made some not so positive decisions, but the essence of the story is that he believed all humans and companies need to grow, and we cannot stop. It is because in natural law, which applies to companies just as it does human beings, nothing stands still.

Dad said that the law of physics says a body in motion tends to remain in motion until acted upon by an outside force. Did I understand that at the time? Absolutely not. A company that is growing tends to continue to grow, just like humans. Conversely, a company that is going backwards or shrinking tends to go backwards or shrink until acted upon by an outside force. All responsible human beings, family leaders, company officers and leaders of governments, know that unless we are growing, we are developing the first signs of death. I'm not talking about physically dying but ceasing to grow. As the head of your own corporation, you need to ensure you continue to grow.

These ideas of knowledge have been incredibly useful, and Dad spent a lot of time explaining the purpose of a continuous education. Today, the world now talks about lifelong learning. A report recently published by London Business School explored the concept of the

100-year life, and the current research is that we will have two, three, even four careers in our lifetimes.

Look at what is happening with Covid-19; the world is going to shift. Some sectors are going to grow and some will need to change. The only way to bounce back from this situation is by improving yourself and your specialist knowledge. If you are in a sector that is suffering, that is okay, you have a choice. You can sit and talk about that sector or you can go out and retrain. In the United Kingdom, there are many ways you can do that with government support – you can study full-time, part-time, through blended learning. We are all offered so much support, but we have got to go and do it, it is not going to land on our plate.

It is important that we understand the concept of general knowledge in the context of enjoyment. There are many good things you can learn for fun, for enjoyment. I now enjoy learning about wine, I really like my wine but equally I have enjoyed learning about its history and production.

But it is important to understand that learning about wine is not really going to help me achieve my goals and what I am trying to achieve for Regent Group. For that I need the specialist knowledge. That is the difference between general knowledge – learning the presidents of the United States for the last 200 years is useful, but you can just Google it. If you want to memorise that, that's great because memory is not just about knowing those facts but also boosting and firing up the electrons in your brain. You are firing up your intellectual factors and that piece of knowledge is valuable.

But, the knowledge that is valuable for the specific achievement of your goals and the fulfilment of your success in your chosen passion or career, that is specialist knowledge. Our population is not just exploring, it is getting smarter. The advances that have occurred in the past 10 years alone are remarkable, but during the next 10 years, they will be amazing. The customer is getting smarter every day, and if they are going to continue to make demands and you are going to provide a service, or sell them a product, you better get smarter every day too.

'The market of the next 10 years will be characterised by diversity, not uniformity,' Nightingale wrote. 'It will also be dominated by taste, not necessity. There will be a great increase in the quality as well as the quantity of consumer choices,' he said. And there are many signs of the rising need for the better things in life. Many millions of adults are now seeking a way of education, and when technology fuels education it is absolutely going to drive the concept of knowledge that we are exploring here.

The question to ask yourself is: 'How much am I worth right now, today, as a company or an organisation? What is my value, to myself, to my family, to my company, to my country and to the whole world?' If you can convince yourself that you are giving everything you can, then you are learning every day and acquiring specialist knowledge, so you have done a great day of work.