

THE MILLIONAIRE CODE

**16 PATHS
TO WEALTH BUILDING**

PAUL B. FARRELL



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“Paul Farrell gets inside the psyche of investors to show them how to build a winning portfolio for a lifetime. In his book, *The Millionaire Code*, Dr. Farrell reminds us that investing has nothing to do with hot stocks and five-star mutual funds. Instead, he reveals to us that becoming wealthy, both spiritually and financially, means first discovering our inner compass, then boldly proceeding in that direction on our road to success.

Paul Farrell has a keen understanding of the struggles we face when trying to make sense of the hype of Wall Street. As a result, most investors are unable to emotionally embrace simple principles that they intellectually know to be true. *The Millionaire Code* shows us how and shows us the way. The only thing left is for readers to act on his message. His book not only helps us become better investors, it challenges us to become better people!”

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“When it comes to financial and career advice, one size does not fit all. Paul Farrell shows that knowing yourself leads to both happiness and wealth. Determine your personality code and follow a path to wealth designed especially for you.”

John R. Nofsinger, Ph.D.
Finance Professor, Washington State University
Author, *Investment Madness*

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*To
Dorothy,
the love of my life.
The best is yet to come!*

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1 PART

INTRODUCTION: UNLEASH THE MILLIONAIRE WITHIN YOU

CHAPTER 1

A NEW WAY OF THINKING . . . GETTING RICH IN SPIRIT AND IN FACT

In the story of Sir Galahad, the knights agree to go on a quest, but thinking it would be a disgrace to go forth in a group, each entered the forest, at one point or another, where they saw it to be thickest, all in those places where they found
no way or path.

Where there is a path, it's someone else's path. Each knight enters the forest at the most mysterious point and follows his own intuition. What each brings forth is what never before was on land or sea: the fulfillment of his unique potentialities, which are different from anybody else's.

Joseph Campbell

Do you want to become a millionaire? Seriously, do you *really* want to become a millionaire? Okay, I'll show you. It's much easier than you think—*because once you know “the code” you're headed in the right direction.*

**Discover the Power of the Code:
Unleash the Millionaire Within**

There's no mystery to becoming a millionaire. Anyone can do it. Take, for example, the unassuming utility company maintenance man making a modest salary over a 36-year period. He lived below his means, even buying clothes at thrift shops, yet enjoyed watercolor painting, ballroom

dancing, traveling, and investing. And left \$3 million in stocks and real estate to charities.

Or the copier salesman in a small town who took over a small store of his own. He worked seven days a week, took few vacations, raised two children, bought some real estate, and invested the maximum in retirement savings. At age 41 he sold the shop for \$1 million and continued working for the new owners. Or the doctor who raised four kids and still managed to retire with almost \$2 million.

And how about all those steady American workers—schoolteachers, city librarians, police officers, nurses, and lab techs—who retire on a nice combination of resources from a pension, 401(k), Social Security, a few stocks, bonds, and funds, a low mortgage, and some real estate?

The Only Real Way to Become a Millionaire

Actually, the most difficult step on the road to becoming a millionaire is the first step. And the first step is not just “getting started,” as most experts will tell you (although that’s a big one). *The first step is making sure you’re pointed the right way—your way. Most people aren’t!* Most people have trouble getting started because they haven’t figured out which way is their way.

All too many people are headed in the wrong direction, going nowhere fast. Or they arrive in the wrong place too late, traveling somebody else’s path. Or, frustrated, they give up before they even get started.

And that’s what this Millionaire’s Personality Code is all about, helping you discover the only real way you can ever become a millionaire—*your way*.

No Shortage of Formulas Out There

You already know about the mechanical one-size-fits-all cookie-cutter formulas for getting rich, making big bucks, and wealth building. In fact, I bet you’re like many other Americans who have a small but well-stocked library with many of the same how-to books I’ve collected over the years.

You’re probably already familiar with some of the most popular ones: *The Millionaire Next Door; Ordinary People, Extraordinary Wealth; Eight Steps to Seven Figures; 9 Steps to Financial Freedom; The Millionaire Mind; Getting Rich in America; The 401(k) Millionaire; Rich Dad, Poor Dad; You’re Fifty, Now What;* and the list goes on and on.

On top of that, I bet you that the last time you were poking around a newsstand you saw at least one magazine with a cover story telling you exactly how to make a million bucks so you can retire comfortably some day.

Sound familiar? I have a big box of these old “how to become a millionaire and retire” issues from *Fortune*, *Business Week*, *Kiplinger’s*, *Money*, *Forbes*, *SmartMoney*, *Mutual Funds*, *Newsweek*, and *U.S. News & World Report*. You’ve seen them, too. After you’ve read enough of these books and magazines, you know they all say the same thing, over and over again. They are like New Year’s resolutions and popcorn, quickly forgotten.

Information Overload—Confusing and Overwhelming

There’s no big mystery about how to become a millionaire. You can easily find tons of information in libraries, bookstores, periodicals, and online.

So here’s the big question for you: If we have all this fancy ultrasophisticated information, *why are there are so darn few millionaires in America?* Why are there only 8 million in a nation of 283 million people? That’s less than 4 percent of the population.

Very simple—the reason there aren’t more millionaires in America is not because you and I lack the information. We know we have all the formulas, tools, databases, newsletters, methodologies, and software we’ll ever need on budgeting, saving, investing, and all the other tricks essential to becoming a millionaire.

The problem is, we have too @#%& much information, not too little!

Looking for Love in All the Wrong Places

You have all the books and magazines you’ll ever need telling you exactly how to follow some simple set of rules or steps, even guaranteeing that if you do you’ll become a millionaire and retire happy as a clam.

But in this new age of information overload, all the formulas, rules, and steps go in one ear and out the other, as my grandpa used to say. Our attention span rapidly fades. For so many of us, the cookie-cutter formulas don’t feel right—so we’re off looking for the next new book, hoping it will fit who we are.

That’s right, as wonderful as it all sounds, most investors tune out most of the information because somehow—no matter how good things look on paper in that book or magazine—it just doesn’t fit your personality!

Why 90 Percent Are Going in the Wrong Direction

So, what’s the problem? The problem is that there really is no one-size-fits-all, cookie-cutter approach to becoming a millionaire.

As a result, *the vast majority of Americans trying to become millionaires are doing it the wrong way*—doing it someone else’s way, using formulas that just don’t fit with their true personality. Or worse yet, they get frustrated, give up, and do nothing.

No wonder we have so few millionaires. Studies by such respected organizations such as the American Association for Retired Persons (AARP), Employee Benefit Research Institute (EBRI), Economic Policy Institute (EPI), Consumer Federation of America, and the U.S. Bureau of Economic Analysis tell us that only one in three Americans are saving enough to retire comfortably and that the average American’s portfolio is less than \$100,000 at retirement, including home equity. Many Americans may never be able to retire, let alone become millionaires.

Wall Street’s Not Your Friend

Wall Street’s money managers have most Americans believing that Wall Street gurus can beat the market and that you can’t win without their superior intelligence. Wall Street spends over \$15 billion annually for marketing and advertisements to keep you dependent on this illusion.

Yes, it’s a big hoax: Several research studies confirm, for example, that Wall Street’s actively managed mutual funds charge excessive loads and higher fees, even though Wall Street firms consistently underperform the top no-load funds run by an independent fund company like Vanguard.

No wonder Wall Street hates to see books come along like *The Four Pillars of Investing*, in which Dr. William Bernstein, a neurologist and money manager, bluntly says that Wall Street operates with the “ethics of Bonny and Clyde,” and they do it under the cloak of legitimacy, disguised as a trusted friend. Yet study after study consistently proves that Wall Street’s money managers charge more for their services and return less to investors.

The fact is, Wall Street money managers don’t give a hoot about you personally. Oh, they will smile and pretend, but Wall Street’s primary goal is to increase assets under management and gain control of your money so they can charge higher account fees and expenses, book more earnings, and increase profit margins—at your expense. You can do better without Wall Street.

Yes, You Are Unique—Trust That Still Small Voice

The problem goes back to the culture of Wall Street and the entire financial services industry, including fund companies, cable news networks, and best-selling gurus, magazine writers, and newspaper editors.

Like sheep, they go along with the Wall Street myth, either focusing on one-size-fits-all, cookie-cutter approaches to getting rich and becoming a millionaire, or confusing the issue with lots of information so that Main Street will, by default, turn to Wall Street for advice.

Occasionally, however, a still small voice will scream inside your head “But wait, I’m unique.”

And you’re right—you are unique. Your brain is wired differently. Your DNA and your genes point you in a special direction, down a road less traveled that’s off the beaten path—and on your path.

It should come as no surprise that you’ll naturally resist all the mechanical how-to formulas you’ve read over and over again in Borders and Barnes & Noble.

Find the Path Made for Your Unique Personality

That’s where *The Millionaire Code* comes in. This book is designed to help you understand why you’re different (and why it’s okay to be different!) and to help you discover the only real way you can ever become a millionaire—*your way*.

There is no one-size-fits-all, cookie-cutter formula to becoming a millionaire. None. Life would be less of a struggle if there were. But as we all discover sooner or later, what worked for your father or mother, for your siblings or best friend, is probably wrong for you. Even what your well-intentioned teachers, mentors, coaches, or favorite uncle think is best for you may be wrong.

In fact, research studies show that the vast majority of college graduates aren’t working in their major field of study. Moreover, studies show that most graduates will make at least three career changes in their lifetime.

Like it or not—you’ve got to find the path that fits you and you alone.

To Thy Own Self Be True—Period!

The only real mystery—if there is one—is discovering the real you and the millionaire within you. We’ve heard this great challenge so often since ancient times.

Writing in the *Tao Te Ching* 5,000 years ago, Lao Tzu tells us to “follow your true nature.” Twenty-five hundred years ago, Plato repeated the message: “Know thyself.” Down through the ages, great mystics of all faiths tell us to “listen to the still, small voice within,” for there lies the truth of our being.

Get in touch with the real you and your mission in life—and then your unique path to getting rich in spirit *and in fact* will become obvious.

America's 42 Million Millionaires in Training!

You can avoid the false starts and increase your odds of becoming a millionaire by *first* identifying your unique personality code—yes first, *before* you start saving and investing and all the rest of the stuff you need to do to accumulate a million bucks.

Know your code, and get into action, and you'll join a powerful yet quiet subculture in pursuit of the new American Dream—retiring as a millionaire.

Statistically, we know there are already 8 million millionaires in America. That's about 3.6 percent of the total population of 283 million people. Some experts predict the number will grow to as many as 50 million American millionaires by 2025.

That means that today we could have as many as 42 million Americans on the path to retiring as millionaires. Of course, inflation will have some impact on the results. But however you look at it, there are roughly 42 million millionaires in training in America today, searching for the best way to capture this new American Dream.

The New American Dream: Discovering Your Path to Financial Freedom

What's the best way for you? It's probably *not* what your boss says you're great at. Not something that's one of the latest top 20 hot career fields in America. Probably not something you score well on in some standard tests. And it's likely not even the job you've been doing for a few too many years:

- *Shifting into high gear:* You could be one of the 35 percent of Americans who are already building a nest egg—but you just want to accelerate things and retire early.
- *Running on empty:* Maybe you're doing all the right stuff (at least what seemed like the right stuff years ago). You're making a good living, but you're unhappy with your life and feeling as though you've been wasting time in the wrong career.
- *Happy, but broke:* Maybe you are doing exactly what you want to do, perhaps fulfilling your life's mission helping the handicapped, but you're not making much money, or you'd just like to find ways to better fund the work. At least we can help confirm that you're doing the right thing.
- *Still searching:* More likely, you're one of the 65 percent of Americans who really aren't doing much about becoming a millionaire,

very possibly because you haven't discovered the real you, your mission in life, the millionaire within.

Whatever the case, something tells you it's time to get in touch with your secret millionaire's personality code, time to get in sync with your true self, time to get in the millionaire's spirit, now, today.

How to Get the Most out of This Book

We know there are 16 unique millionaire personality profiles. We have The Code and you can easily self-test to find yours. That's the first step: Get in sync with your personality type.

If you want get the most out of this process, work your way through the four parts of the book:

Part 1. "Introduction: Unleash the Millionaire within You." Get an overview of the background, history, and science supporting personality profiling, why it works and how we have taken this powerful tool to the next step, profiling the 16 millionaire personalities.

Part 2. "Test Yourself and Discover Your Unique Millionaire's Code." Here is a simple self-test that will help you identify the four distinguishing factors in your Millionaire's Code, along with an analysis of how you can use any ambiguities to transform your life, going in a whole new direction and becoming a millionaire in spirit and in fact.

Part 3. "The Four Temperaments in Millionaire Profiling." One of the screening tools used by personality profiling experts is the four temperaments, which give an added perspective into the depth of your personality, serve as an introduction to the 16 personalities, and show you how to take advantage of your assets on the path to financial freedom.

Part 4. "The 16 Millionaire Personality Codes." Once you take the test, you have your unique four-letter code and are pointed in the right direction. Each profile summarizes the distinguishing character of this personality type, what makes these people tick, and how they are most likely to become financially successful in the world and become personally fulfilled because they are living out their true destiny.

Once you know your type, your code, your personality, you can then focus all your energies on your true mission in life, on why you are here. Know the code and you'll increase your odds of becoming a millionaire

and achieving the new American Dream—the financial freedom of living the life you were destined to live.

Different Strokes for Different Folks

Each of the 16 millionaire types will reach their goals in their unique way. Each will make their decisions differently, each capitalizing on their strengths differently and managing their weaknesses differently.

Stick with us and you'll discover the right way for you. Each millionaire personality type sees and responds differently to the tasks facing them as they accumulate wealth. Our test will help you discover your millionaire code so you can get on track to becoming a millionaire and enjoy your trip. We'll also include principles and tools to help each type maximize strengths and manage challenges on the way to this new American Dream.

* * * * *

My life course is totally indifferent to money.

As a result, a lot of money has come in by doing what I feel I want to do from the inside. If you do that, you are doing things that attract money, because you are giving life and life responds in the way of its counterpart in hard coin.

If you follow your bliss,
you will always have your bliss,
money or not.

If you follow money,
you may lose it,
and you will have nothing.

Joseph Campbell

CHAPTER

2

HISTORICAL OVERVIEW: UNLOCKING THE SECRET OF THE MILLIONAIRE PERSONALITY

The great events of the world are, at bottom, profoundly unimportant. In the last analysis, the essential thing is the life of the individual, here alone do the great transformations take place, and the whole future, the whole history of the world, ultimately springs as a gigantic summation from these hidden resources in individuals.

Carl G. Jung,
*Modern Man in
Search of a Soul*

What is the secret to your personality? Unlock *that* secret, know who you are, the real you, and you just might have a fighting chance to fulfill your destiny and achieve wealth beyond your wildest dreams. Know thyself. Know the secret to *your* personality!

“My life has been permeated and held together by one idea and one goal,” wrote Carl G. Jung in his autobiography, *Memories, Dreams, Reflections*, “namely, to penetrate the secret of personality. Everything can be explained from this central point, and all my works relate to this one theme.”

Jung wrote those words in his eighties, looking back over a rich life in which his research and writings shifted the entire field of psychology

from the study of sickness and psychopathologies in mental institutions to developing an understanding of the inner workings of healthy minds.

Imagine, an entire life focused on one central theme, penetrating the secret of personality. In a way, all of us, you, me, and our neighbors are—*consciously or unconsciously*—also searching for the secret to our own individual personalities.

Think about it for a minute: When you cut to the chase, isn't your entire life also focused on penetrating the secret of your personality—on discovering who you are, why you are here, and whether you are fulfilling your destiny?

Even the Great Jung Had to Break from His Father

Jung's *Psychological Types* was published in 1921 and even today remains the core work used for all subsequent studies of personality. Before Jung's work hit the streets, the conventional wisdom of psychological gurus worldwide was that the masses of people were basically all alike and all driven by a single motivation in life, for example, Freud's focus on the satisfaction of our libido.

In contrast, Jung's work focused on the differences between personalities. His book was "the fruit of nearly twenty years' work in the domain of practical psychology," and "sprang originally from my need to define the ways in which my outlook differed from Freud's and Adler's," which focused on the common elements.

The emphasis Jung places on his motivation for writing *Personality Types* is interesting and significant. Freud, 19 years Jung's senior, was for many years his mentor. Freud became a dominant father figure in the younger man's life, heavily influencing Jung's early works. He often referred to Jung as his adopted eldest son, his crown prince and successor.

As he approached his midlife transition at age 40, however, Jung realized how fundamentally different his views of the human personality were from his mentor's. It was painful emotionally. Jung broke free to develop his own personality, separate and unique from the personality Freud, the strong father figure, was trying to mold for Jung.

The Struggle to Become Your Own Personality

Does that sound close to home, perhaps something you've experienced in your lifetime? What we see here between these two legendary giants is a classic example of a rather common human drama—the controlling

influence that so many parents and teachers, mentors, clerics, and authority figures of all kinds exert over each of us.

The relationship between Jung and Freud clearly grew out of mutual respect, admiration, and affection, at the beginning. But as time passed, the student's own personality emerged, distinct from his teacher. At some point, such choices become quite simple, though all too often culminating in painful separations.

The choice, nevertheless, is clear and simple: You either surrender yourself and live your life as others define your personality, or you decide to break free and assert your own personality, letting it emerge and grow in the direction of your destiny.

Eventually, we are all confronted with choices like this. Some people become their true selves while still children, some when they emancipate from their parents' home as teenagers and go forth as adults. Others do not choose until a major loss or midlife crisis. Still others not until late in life—or never. Everyone must decide for themselves: *Are you your own person, or a clone?*

This conflict, of course, is inevitable, because Jung also discovered that the preferences forming our personality become evident early in life, in childhood, as if they're genetically locked in our DNA. Of course, the science of genome technology was unknown at the time and not part of Jung's analysis. But today the idea that personality is biogenetically encoded in our DNA is a highly plausible concept.

Are Your Decisions Controlled by Your DNA?

Jung's groundbreaking *Psychological Types* was based on a fundamental principle "that every judgment made by an individual is conditioned by his personality type."

We are conditioned? Yes, some mysterious force—your personality, perhaps hidden in your DNA and genes—is conditioning, guiding, directing, perhaps even secretly (and unconsciously) controlling how you see the world, what kind of information you decide is important, and the very processes you use to make decisions and live every day in the world.

Moreover, like most people, you're probably somewhat unaware of how profoundly your personality type controls you from deep within your unconscious mind. You may use phrases like, "The devil made me do it," or "The other part of me took over," or "I couldn't help myself."

When this happens, there may well be "another you," a repressed part of your personality, hidden under a false "you" that's trying to please

your parents, for example, and the source of internal conflicts and anxiety. Arguably, you aren't responsible, or in the extreme, you might even say that since your personality predetermines your choices, none of your choices are freely made.

The truth is, even if you don't understand why you act the way you do, you are still responsible for your behavior. Although you may be vaguely aware that other people do, in fact, think, feel, and behave differently from you, unless you know more about personality differences, you're stuck, unable to pinpoint why others are different, wishing that they would be more like you.

Progress, of course, comes when you change, and when you better understand personality types, beginning with Jung's basic typology.

Jung Began with Eight Personality Types

Jung's research uncovered a structure of eight separate personality types, which still have relevance today. First, he discovered that each of us has a natural tendency toward extraversion or introversion. Second, he saw that each of us operates using four functions, which Jung says "correspond to the obvious means by which consciousness obtains its orientation to experience":

1. *Sensation* (i.e., sense perception) tells us that something exists.
2. *Thinking* tells you what is.
3. *Feeling* tells you whether something is agreeable or not.
4. *Intuition* tells you whence it comes and where it is going.

Jung further believed that we gather information with either our senses or our intuition and that we make decisions using either objective thinking or our subjective feelings. In order to develop the framework for his personality types, Jung first differentiated between the Extraverts and the Introverts:

Extraverts prefer the world outside themselves—drawing their energy through interacting with the external world. They have lots of friends, like to socialize and talk to people, and even think out loud as a way of working things out. They love telephone conversations, meetings, and group-think, and they tend to avoid private time. Their view of the world is objective, focused on things and people, cars, sports, family, machines, the home—things external to them.

Introverts are the opposite—energized by their own inner world. They enjoy their own company, time alone, reading and thinking quietly,

working things out *before* going into the real world with other people. They have a few close friends with intimate relationships. They are great listeners, preferring to avoid group meetings and long conversations. They live in their heads and enjoy a clearly subjective view of the world.

Jung saw these two attitudes as mutually exclusive. That is, while we all can and do swing in and out, back and forth between the two ways of being, the two don't occur at the same time. Moreover, each of us has a natural tendency to prefer one or the other of these two attitudes.

Your Four Functions: Thinking, Feeling, Sensation, Intuition

Jung also observed that people naturally preferred one function over the other three in gathering and processing information, what he called the *principal function*. No doubt you have people in your life that fit each one of these traits to a tee.

Some personalities are rational thinkers, while the emotions of others control their thought processes. As well, others rely heavily on their five senses—sight, sound, touch, smell, taste—in contrast to people who rely primarily on intangible sources to tell them what's real, often not knowing where these intuitions come from.

Here's an overview of Jung's eight combinations of the two attitudes (Extraversion and Introversion) and the four functions (Thinking, Feeling, Sensation, and Intuition) showing how the eight combinations are expressed in the behavior of individual personalities:

1. *Extraverted Thinkers*. According to Jung, this personality type is best exemplified by an economist or a scientist such as Einstein—people who use their rational minds to learn about the objective world. They rely on cold, hard logic and theories to explain reality in an impersonal way.
2. *Introverted Thinkers*. Introverted Thinkers are the philosophers, theoretical mathematicians, existential psychologists, and others who prefer the pure reality created in their inner world. They have little interest in whether others accept their ideas and may appear cold and emotionless because they place little value on feelings—theirs or those of others.
3. *Extraverted Feeling types*. These people rely heavily on their emotions and as a result often turn from passionate love to intense anger as their feelings run hot and cold. They are attracted to the

latest fashions, styles, and fads of the moment, always searching for some new turn-on. Celebrity entertainers like Jay Leno and Madonna fit this profile.

4. *Introverted Feeling types.* There's an air of mystery about this personality, often exhibited in composers, musicians, poets, and monks, individuals who have deep feelings, but keep them deep inside, where they live in the quiet of their souls. Although on the surface they may appear pensive, even depressed, they are quite balanced and self-sufficient within themselves.
5. *Extraverted Sensation types.* This personality type is exhibited by the world's hardheaded realists, unconcerned about the past or future or the meaning of things. They are totally absorbed in what's happening right now and want to enjoy the full range of sensual pleasure in work and play, often jumping into dangerous challenges. Speculators, athletes, entrepreneurs, and other risk takers fit in here.
6. *Introverted Sensation types.* These people isolate themselves from the external reality, which they find mundane and boring compared to the exciting sensations of their inner world. They may seem aloof, haughty, and rather quietly amused with people, preferring to express themselves in abstract expressionism or surrealism.
7. *Extraverted Intuitives.* According to Jung, individuals with this type of personality jump from project to project in search of new adventures, yet often move on to something new before completing the previous thing. Yes, they are unstable, but they can be great promoters of new businesses. However, they hate routine and become bored easily, so they may not be the best candidates as ongoing caretakers of the new business, for example.
8. *Introverted Intuitives.* Here are the mystics, visionaries, and clairvoyants, the daydreamers, eccentrics, and misunderstood geniuses all searching for some special union with the other world. They may be out of touch with everyday reality and unable to share their inner experiences, because they also have difficulty understanding the strange world they inhabit.

Jung recognized that the eight personality types were extreme cases. Most people are a mixture of extraverted and introverted, possibly shifting back and forth. They also use all four functions in varying degrees.

Notwithstanding the gray areas, hybrids, and overlaps, Jung definitely saw that we do have preferences. His research made it clear that people tend to favor one of the four functions more than the other