

- A GUIDE TO THE NEW PALM SPRINGS
- COOK THE SOUTH BEACH DIET WAY
- TRAVELS WITH NICHOLAS SPARKS

Yes, You Can Succeed A MESSAGE FROM GARCIA



SOUTHWEST AIRLINES SPIRIT®

EXPAND YOUR HORIZONS

APRIL 2004

Mettle Of Honor

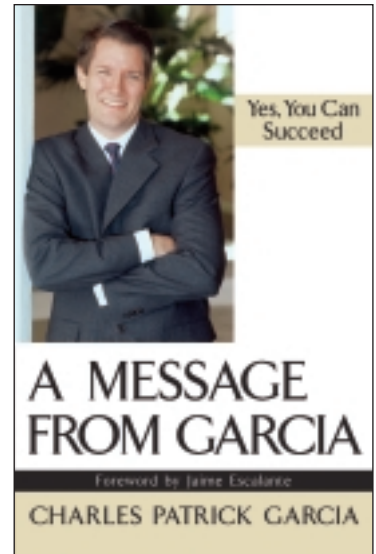


CHARLES GARCIA’S CREDO – “IF YOU CAN VISUALIZE IT, YOU CAN ACHIEVE IT” – IS FAR FROM GROUNDBREAKING. THEN AGAIN, HOW MANY YOUNG HISPANIC AMERICANS HAVE LAUNCHED A BUSINESS FROM A BROOM CLOSET AND GROWN IT INTO A 60-OFFICE, WORLDWIDE COMPANY IN THE MIDST OF AN ECONOMIC SLUMP? BY NANCY HENDERSON WURST

On one wall of Charles Garcia’s office hangs a painting of a modest janitor he met in the Air Force Academy. “William Crawford was someone that people didn’t treat with a lot of respect,” says Garcia, CEO of Sterling Financial Investment Group, a global investment banking firm based in Miami. “They would kick over a pail of water or hide his mop. One day, one of the cadets uncovered this tear-jerking story of a young private in the Army in Italy in World War II who saved his whole company. That person was William Crawford.”

Ashamed of their rude behavior, the cadets stopped harassing the Congressional Medal of Honor winner and started asking him for advice. “He then started teaching us lessons of leadership, of life, of people,” Garcia recalls. “I would not be in the position I am today had it not been for the lessons I learned from this gentleman.”

Everyone carries a potential message for you, and everyone deserves to be treated with dignity and respect. This is just one of the ‘been there, done that’ lessons Garcia, 43, shares in his new book, *A Message from Garcia* (John Wiley & Sons Inc.). His goal: Help others achieve their dreams, too.



“Success is finding your calling and passion in life and pursuing it regardless of financial gain.”

In 1997, after serving under two U.S. presidents, a Cabinet secretary, a governor and a former NATO allied commander, Garcia gave up a potentially lucrative legal career to build his own business from scratch. The firm, launched in a broom closet with two employees, now boasts more than 400 staff members in seven countries. In 2002, *Hispanic Business* magazine ranked Sterling

Financial as the number one, fastest-growing Hispanic business in the United States.

Garcia’s ‘interactive’ book offers Web-based tests to help readers discover their strengths, find their life’s calling and rekindle their *ganas* (desire), a critical key to success. “I’m not a Warren Buffet or a Bill Gates. I’m just a normal guy,” Garcia admits. “But, I think I have something to say.”

SPIRIT: Why did you give up a career as a lawyer to start a financial services company?

CHARLES GARCIA: My strengths are research and analysis. I worked for presidents, a four-star general and the head of NATO because I could take thousands of pages of material, distill it and come up with conclusions. While I was in law school, I opened up a

brokerage account and I started applying those same exact talents to the financial markets. I ended up making more in a semester of law school than I would have made in an entire year as a lawyer billing 3,000 hours a year. I said, “Well, I have a talent.”

SPIRIT: What challenges did you face when you first launched your business?

CG: The financial services industry is about trust. It’s about credibility. And it’s all about people. Your assets walk out the door at 5. So when you don’t have a lot of capital and you have no momentum and you’re three people, how do you put together a winning team? So the hardest part is convincing good people that are smarter than you to join the team.

SPIRIT: In 2003, *Hispanic Business* magazine quoted you as saying, “We haven’t had the problems of a typical Hispanic entrepreneur.” What did you mean by that?

CG: The number-one issue with Hispanic entrepreneurs, a large number of which are women, by

the way, is access to capital. Because we’re a financial services company, because I have hundreds and hundreds of sales people, I can go to my sales force to raise money for my company. So I have an ability to raise money internally that other entrepreneurs don’t have.

SPIRIT: Were you specifically targeting Hispanic readers when you wrote *A Message from Garcia*?

CG: My book is a manual for anyone that wants to succeed in life: men, women, young people, college students. I simultaneously published it in English and Spanish because I wanted to make sure that the Hispanic market had access to this book in their own language. And I wanted to make sure that immigrants who came into this country from Latin America had it in their hands.

SPIRIT: You advocate “visualizing your dream.” How and why does that work?

CG: Visualizing is very, very important. I have a very strong faith, and I think that God works in very ingenious ways and that when you ask for divine inspiration and you start dreaming, you should

start at the journey’s end. We often can’t see ourselves in the big picture because we haven’t really made it part of our daily thinking.

SPIRIT: You also advise others to pursue what they love no matter how much money they make or what other people might think. How does one stay motivated in the face of naysayers, a low bank account balance and, most recently, a slow economy?

CG: You gotta do what makes you happy. If you are truly following your dreams and your goals and you begin at the starting point, which is analyzing your strengths and your personality, and you do something that you’re naturally good at, things come easy to you. Success is finding your calling and passion in life and pursuing it regardless of financial gain.

SPIRIT: You strongly support mentoring. How did your mentors influence you?

CG: I wouldn’t be here today if it weren’t for my mentors. My father taught me something when I was very young: If you can, learn to

shave on someone else's face. That stuck with me throughout my life. When I wanted to go into the financial services industry, I found the best trader on Wall Street, Marty Schwartz. I knocked on his door and I found something we had in common and I didn't leave him alone until we did something together. Now I mentor people all the time, officially, unofficially. I mentor via e-mail. It is a very, very powerful thing.

SPIRIT: You currently serve on the president's Commission on Education Excellence for Hispanic Americans, and you're the only Hispanic appointed to the new Florida State Board of Education. What do you hope to achieve in these efforts?

CG: The education state of this country is a mess. I've been very vocal. I do what's right and let the chips fall where they may. And I dig into the details. Education is like the great onion. You peel the skin off, and there are five more layers. To really understand it, you have peel that onion down to the core. So I'm trying to understand the big picture so that I can have

an increasing impact on education in this country.

SPIRIT: You urge business people to be optimistic and realistic. How can they be both?

CG: If you understand your personality and your strengths, then you know what you're good at. I'm not going to say "I'm going to be a professional baseball player" if I don't have the athletic ability and I've never really pursued it. But optimism can conquer almost all barriers. If you search hard enough, you'll find something that will lead you to what you want. Hope, optimism and faith make it a lot easier. **S**

NANCY HENDERSON WURST HAS WRITTEN FOR PARADE, THE NEW YORK TIMES AND MANY OTHER PUBLICATIONS. SHE IS A FREQUENT CONTRIBUTOR TO SPIRIT MAGAZINE.

SUCCESS MESSAGES

A *Message from Garcia* (John Wiley & Sons Inc.) focuses not on claw-your-way-to-the-top strategies but on basic character traits like integrity, honor and trust. "If you want people to follow you, you have to have a moral compass," says Charles Garcia, the book's author and CEO of Sterling Financial Investment Group, Inc., a global investment company. "People have to know that your word is your bond."

Garcia emphasizes 14 'success beliefs' he adopted while working for influential leaders in business, government and the military. Here are a few examples:

Success Belief #1: Follow the initiative of Lieutenant Rowan. When Garcia was 8 years old, his father gave him a copy of *A Message to Garcia*, the tale of a courageous lieutenant named Andrew Summers Rowan. In the late 1800s, with the United States teetering on the brink of war with Spain, Rowan risked his life to deliver a message to the leader of the insurgent forces in Cuba. The story, which chronicles the officer's perilous journey and resourceful nature, had an immediate impact on young Garcia. Today, he keeps a 12-foot wooden sign over his door that states, "Don't bring me problems. Bring me solutions."

Success Belief #7: Always do what is right. Be honest, advises Garcia, even if the news isn't good. In this society of reality-based TV shows, it's all about lying, cheating and back-stabbing to get fame and fortune. If you want to be successful in life, it's not about those things. It's about honor. It's about integrity. It's about you looking people straight in the eye and saying the truth. It's not always the easy route, but it's the right route.

Success Belief #11: Be open to change. This is what business is all about, Garcia notes. "You're like a tennis player that's taking those little steps back and forth, back and forth. Where am I going to go: right or left? What major crisis am I going to face?" Successful people, he says, welcome change, even if it means letting go of a comfortable job or a plan that just doesn't work anymore. — N.H.W.