



WHEEL OF FORTUNE



Good time, bad times, you know I've had my share

— *Led Zeppelin*

Around 1920 in Iowa, a young man named Lewis married a young woman named Madeline; her father had recently died in a coal mine, and he was the son of a tenant farmer. They were penniless and under-educated. The Wheel of Fortune had seemingly rotated against them.

Soon, they had a baby boy. Because of their economic struggles, they were forced to leave their son with the boy's grandmother.

They promised to return as soon as they could, hoping to be able to care for their young son. The heartbroken young pair struggled on the road trying to sell insurance products throughout the Midwest.

This young couple had to dare to be different — they wanted their son back. Rather than simply selling policies, they were able to take control of a bankrupt insurance company. Madeline handled administration, and Lewis sold policies. The Wheel of Fortune continued its slow turn.

Over a year after leaving their baby son with his grandmother, the couple returned to claim their boy. Now, they could feed him themselves.

They began to buy and sell more and more small businesses. In about 10 years, they bought and sold as many as 30 different companies.

Atop the Wheel of Fortune, the couple retired before their 40th birthdays, enjoying wealth they never imagined. Students of history, the pair visited places they had only read about, studying the rise and fall of the Roman Empire. As the years went by, their wealth dwindled, and they eventually passed away.

Perhaps this couple was like the Roman Empire, rising from a little tribe on a river, to greatness, and then falling back closer to where it started. The Wheel was turning full circle. Although their wealth dissipated, their lessons of attitude, perseverance and a daring to be different would influence their descendants. This couple, and indeed the Roman Empire, rode the Wheel of Fortune from the very bottom to the top, then back down. History shows that this is often how the world works.

If that is true, what should you do? Buckle up, enjoy, and plan for your ride on the Wheel of Fortune.



*Lewis Napier, Bob's grandfather,
at the Colosseum in Rome c. 1950.*