

The Seven Motivations of Life

Taking Your Leadership to a Higher Level

Revised and updated edition

Mark Oliver



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First published 2011
Second edition 2012

ISBN 978-1-4477-8328-2

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Front Cover: Picture by Dolores Knox

Foreword

*As nothing is more easy than to think,
so nothing is more difficult than to think well.*

There are many characteristics which differentiate high performing organizations from the mainstream and even more consultants, tools and ideas to help a CEO create one. Having been exposed to culture changing models and philosophies during my years in mining with CRA [now the global mining company–Rio Tinto], I was looking for something similar to help stimulate a profound change in the way our staff engage, interact and perform.

When Mark came along and agreed to craft a Leadership Training program to suit Sydney Ports' needs, I naively expected something similar to my own experiences. I was therefore delighted to find that Mark has developed his own and far more comprehensive and usable models to help people understand themselves and how to be a better person and a better leader. The UHM has been life changing for many of our staff and a great investment for the company. It has been life changing for me. I now appreciate the power of engaging the heart as well as the head. This understanding alone is like a keystone for many other ideas and models I live and work by. Be prepared to open your mind and understand yourself and others for the first time.

Grant Gilfillan, CEO & Director, Sydney Ports Corporation

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Author's Note

Those who know how to think need no teachers.

—Mahatma Gandhi, Hindu lawyer,
pacifist, and political activist

It is not my intention to tell you what to think but rather I would like to give you a tool to think better. It is critical never to blindly believe anyone. Too often we think we are thinking when we are just remembering what we were told.

I have written this book to provide a platform from which you can learn to think more clearly and to understand reality more profoundly. I will attempt to ponder life's questions, big or small, so that you may contemplate them if you choose, using the model and information that I provide.

Please note that:

1. I have used the word “selfish” as it applies to the model throughout this book. While the word selfish can have negative connotations, in this book it is used to describe a “self-focussed” state. This can be very appropriate at times. If we were not selfish at times then we could not survive, and so be able to help others by being selfless.
2. If you have completed a MarkTwo Consulting leadership development program, it is probable that you have covered the material in both chapters one and two; and I recommend you move straight to chapter three.

Some of the conclusions in this book may surprise you but I believe that the more you know, the better off you are at developing your self-awareness, mastering life skills, and being a leader if you choose. At the end of the day I suggest you weigh any information or ideas you are given against the “truth of your own experience”, and use your own intuition to decide whether to take something as true or not. There is a grave danger that comes when individuals allow others to think for them.

What great luck for rulers that men do not think.

Adolf Hitler

Intelligence is a capability underlying the quality of our decisions. To improve our decisions it is best to understand and improve the process we use to decide. So you raise your intelligence by “deciding how to decide”. This book helps you do this as well as to improve your personal leadership. The website www.MarkTwoConsulting.com also provides extra resources. Overall, I hope this book helps you, and those around you, on the journey through life, because we are all on this journey together.

Chapter One

Introducing the Universal Hierarchy of Motivation

Intelligence is much greater than intellect, for it is the integration of reason and love; but there can be intelligence only when there is self-knowledge, the deep understanding of the total process of oneself.

—Krishnamurti, Indian philosophic teacher

The theory of The Universal Hierarchy of Motivation (UHM) can be helpful in understanding what drives people to do what they do. In its own way, and when applied efficiently, the theory can yield greater results when attempting to answer three critical questions:

- Who am I?
- What is my purpose?
- Where do I go at the end of my life (this is assuming we go somewhere afterwards)?

I was asked these questions as a young student in religious studies. I had a vague idea of what the answer should be, based on what I had been told and how I felt, yet these answers were not very meaningful to me at the time. This book documents how I found meaningful responses to these questions.

Understanding motivation unlocks a number of keys that enable these three questions to be dealt with. While human motivation is a complex topic, it is capable of a clear and powerful explanation. Motivation is the driving force, or intention, behind one's actions, but it comes in different "flavours" if you like. By looking at the questions above as a hierarchy, comprehensive answers may become much more visible.

<i>Reflection:</i> Have you ever thought about which is more important: intention or behaviour?

Chapter Two

Gaining Maturity through Motivation

The difference between what we're doing and what we're capable of doing would solve most of the world's problems.

—Mahatma Gandhi

How strongly something motivates or demotivates us can be looked at in terms of pleasure and pain first and then adding two more dimensions: the time (*sooner is stronger*) and expectation (*more certain to happen is stronger*). Positive motivation is established as the result of a previous pleasurable experience and negative motivation would result from a previous painful experience. Both positive and negative motivations provide additional momentum to our responses to situations. The degree of the final motivation can then be predicted. Consider the following examples:

Saving time through speeding is *soon and more certain* pleasure versus the pain of a speeding ticket which is *later and uncertain*. So we are prone to speed when there is the possible pain of being late (which is *sooner and more certain* if we do not speed).

Just ponder the question: what is the difference between a need and a motivation?

The pleasure of smoking is *sooner and more certain* versus the pain of lung disease which is *later and uncertain*. Therefore we can readily fall into this type of addiction. However, what may stop us is if the pleasure we get from smoking is small in comparison to the pain we associate with getting lung cancer. Anti-cigarette advertisements ramp up the pain by showing gruesome images and so aim to increase the pain side of the equation.

The pleasure of winning a lottery ticket is *later and uncertain* and the pain of parting with the small amount of money to buy it is *sooner and more certain*. However, if the size of the lottery win is large this ramps up the associated pleasure side of the equation, and if it is not too far in the future and we will get it *fairly soon* ("the draw is this Wednesday") then we may keep buying tickets!

This simple differentiation between positive and negative motivation may help to explain why some individuals choose certain behaviours. Consider the real-life example of a day-care centre that encounters tardy parents at closing. This situation leads to anxious children and frustrated carers. One solution put in place by ten day-care centres in Haifa, Israel was to fine parents three dollars for those who were more than ten minutes late. This solution had the

opposite effect because the number of late parents more than doubled after the fine was introduced. Why did this happen?

For many parents, guilt alone was enough pain to stop, or prevent, their tardiness. However, after the fine was introduced the pleasure causing parents to be late was the same but now the guilt was removed and they only had the much lesser pain of a \$3 fine! The pleasure associated with the freedom of arriving late was immediate and certain versus the fine, which came later. Presumably, there may be a dollar figure, which would increase the negative motivator, but finding the right amount would raise other issues for the childcare centres, such as legal concerns and public image.

The example of the childcare centres is one explanation for predicting human behaviour in a very specific context, but a more comprehensive explanation would be required to comprehend human behaviour across a range of situations.

From the moment of birth, the passage of time is measured by growth. This growth continues on a psychological level, even after the human body stops growing and even begins to shrink. UHM is a theory that can be applied to capturing how an individual's want, or desire, translates into motivation at various stages of human life. UHM helps to understand the motivational drive in different personalities in order to predict behaviour.

It is important to understand the difference is between need and motivation. A need is about what you require, a motivation is about what you desire. For the context of UHM, human motivation refers to how an individual goes about achieving, or obtaining, something desired. UHM is a model or framework which helps you to understand and predict the motivation resulting from both internal and external factors. Outside factors can significantly affect and influence both the level of motivation and the level of need. However, while usually anything you need you also want, often you want things you do not need. For instance you might *want* a sports car. This makes working at the level of motivation more relevant across much more of your life.

...

Elizabeth Charles, a nineteenth century British writer, said that the ability to know how to say what others only know how to think, is what makes us poets or sages (level six), but to dare to do those things that people only dare to think about for others' sake, is what makes us heroes (level five) or martyrs (level seven).

Part I

Your Professional Life

What is Your (short-term) Purpose?

(How to make better decisions)

*It is amazing what you can accomplish if you
do not care who gets the credit.*

—Harry S Truman, Thirty-third president of the USA

UHM Level	Drive	Description	Focus
7	Meaning	Self-transcendence	Self
6	Wisdom	Imaginative guidance	Selfless
5	Courage	Determination to save others	
4	Compassion	Generosity	
3	Power	Control	Selfish
2	Pleasure	Passion	
1	Survival	Safety	

Table I-1. The main focus for each of the seven levels of UHM.

Chapter Three

Getting Satisfaction from Work

*Nobody on his deathbed ever said, "I wish
I had spent more time at the office."*

—Paul Tsongas, United States senator

Our decisions affect our work, relationships, and money, and these three factors are characteristic of most developed societies. Work, relationships, and money are respectively levels three, two, and one on the scale of UHM. However, these words can be interpreted differently in different situations and for different individuals.

For a less-privileged or disadvantaged person, money may be solely a means for survival. For a privileged person, whose survival needs are accounted for, money can provide pleasure as well as the means to survive. Money can also bring power.

Do bonuses make employees work harder and more effectively? UHM theory predicts that paid bonuses at work tend to raise employees' motivation to the level of pleasure, which renders them less able to deal with greater challenges.

Alfie Kohn, a teacher-turned-writer found that the more you reward a person with grades or incentives, then the lower the person's productivity. In this context, individuals become less intrinsically motivated, whereas higher levels of motivations help us to deal better with complex tasks and produce better results. Bonuses actually reduce people's performance on complex tasks because it limits their capacity to fulfil the task, by changing the focus to how to get the best bonus.

Edward Deci, an American psychologist,¹ observed that tangible rewards inevitably reduce the intrinsic motivation of individuals. He stated, "The facts are absolutely clear, there is no question that in virtually all circumstances in which people are doing things in order to get rewards, external tangible rewards undermine intrinsic motivation".² There is an exception to this observation. This involves jobs where there is little intrinsic motivation, such as simple repetitive manual tasks, and in that case, rewards do tend to increase output.

Intrinsic motivation is key to optimal individual performance. Being able to identify one's intrinsic motivator can assist in answering the big question; "What is my purpose?" Critical thinking skills are important in order to perform well at work. Different thought patterns can be correlated to previously established UHM levels.

Chapter Four

Improving Leadership

Leadership is the art of accomplishing more than the science of management says is possible.

—General Colin Powell, American statesman
and retired four Star General

In the previous chapter, we looked at how monetary bonuses improve neither motivation nor performance. In fact, paid bonuses can demotivate people at work and may encourage dishonest behaviour. The bigger the bonus the more tempted an employee may be to swindle others. Big bonuses paid to senior executives have encouraged this type of behaviour by those who are capable of doing the most damage. The psychologist, Edward Deci, commented, “In many cases [of corporate scandals] executives simply lied and cheated to make the price go up so they got huge bonuses”.³ It is likely that cash bonuses contributed in part to the global financial crisis because traders looked at ways to ramp up their bonuses irrespective of the wider impact. According to a City of London utilities sector financial analyst, the cash bonuses of five hundred thousand pounds or higher were sometimes given to individual traders in banks in London.⁴ So it is not surprising that a Gallup Organization survey found only forty-nine per cent of senior executives are engaged and committed to their organization or work.

The behavioural approach to leadership is limited and has largely been eclipsed by other disciplines, such as humanistic psychology, which Abraham Maslow and Carl Rogers started in the 1960s, and positive psychology, which has become more widely understood thanks to Seligman’s work in the field.

Leadership helps answer, “What is our purpose?” Even the British Army knows that leadership is bred not born, and scientific research has found that genes determine less than thirty per cent of leadership capability.

There is no-one who cannot vastly improve their powers of leadership by a little thought and practice.

Field Marshall Slim⁵, one of Britain’s most heroic military commanders in the Second World War

No one has ever produced a widely accepted universal set of traits which make a good leader, instead it has been the ability of the leader to motivate themselves and others which has distinguished them. That is why understanding the motivational approach to leadership is so effective and in this chapter we will look at the great insights that UHM gives us about leadership.

Chapter Five

Working With Emotions and Values

Love is real only when a person can sacrifice himself for another person. Only when a person forgets himself for the sake of another, and lives for another, only this kind of love can be called true love, and only in this love do we see the blessing and reward of life. This is the foundation of the world.

—Leo Tolstoy, Russian author

It is difficult to provide a simple and rational model of motivation because emotions always bias our thinking to some degree. This is particularly the case when we are faced with a “loss” or a “gain”. When we have the chance to gain something we will tend to be *risk averse* (tending to go for a smaller gain if it is less risky than a larger one). However, when faced with a possible loss we tend to be *risk seeking* (tending to take more risk in order to minimize the possible loss). So we tend to be more cautious when there is a chance of making a large gain or small loss, and vice versa.⁶

Bad feelings from losing something are greater than the good feelings from gaining the same amount. So we feel significantly better about avoiding a \$100 loss than securing a \$100 gain. Warren Buffett found that financial loss causes twice the emotional response of financial gain. Financially too, we tend to play it safe with fiscal gain, but tend to take risk and gamble to avoid loss. The choice of words, and how they are phrased, in terms of a loss or gain, tends to affect the resulting human behaviour.

It even impacts professional golfers’ behaviour. Studies of many thousands of identical “last putt” situations have shown a significant difference when the last putt on a hole is a matter of getting a “birdie” or not (a big gain in golf), versus the situation where it is about getting par or “bogey” (one under and considered a definite loss in golf) on a hole. Professional golfers putt a significantly higher percentage of shots that stop them getting a bogey, than those that would give them a birdie. It seems that they are trying harder at some level when it comes to avoiding a loss.

Two health videos made to persuade women to have a breast examination and a mammogram showed the same medical and statistical facts, but one emphasized a gain (being free from cancer), whereas the other emphasized a loss (getting ill from cancer). As predicted, a higher proportion of women who watched the second video chose to have the scan.

Part II

Your Personal Life

Who are You?
(How to improve your judgement)

In the midst of winter, I finally learned that within me there lay an invincible summer.

— Albert Camus, French author and philosopher

UHM Level	Drive	Description	Emotion
7	Meaning	Self-transcendence	Being
6	Wisdom	Imaginative guidance	Love
5	Courage	Determination to save others	
4	Compassion	Generosity	
3	Power	Control	Fear
2	Pleasure	Passion	
1	Survival	Safety	

Table II-1. The main focus for each of the seven levels of UHM.

Chapter Six

Understanding Psychology and Ideal Life Roles

*Love does not cause suffering: what causes it is the sense
of ownership, which is love's opposite.*

—Antoine de Saint Exupery,
French writer, poet, and aviator

Step two of decision-making (making a rational evaluation) directly precedes making a good decision. Good decisions cannot be made consistently without good judgement. If we want to persuade someone to decide on one option over another, then one effective approach is to be negative about the option that we do not want him or her to choose, rather than be positive about the one we do want him or her to choose.

Increasing the number of choices creates stress for many of us, which leads to poor judgement. The more choices we have in life, then the more likely we are to avoid deciding. The more attractive the options are, and then the difficulty and indecisions worsen. The longer we defer making a decision, the less likely we will be able to finally make a decision. In one study, people were offered a sizable reward if they completed a survey. Some were told the deadline was five days, others were told that it was twenty-one days, and a third group was not given a deadline. As predicted, the earlier the deadline, the more people who completed the survey. The results were sixty-six, forty and twenty-five per cent respectively.

We also tend to base estimates of value on completely irrelevant numbers that we have in mind. The numbers anchor the amount you will say. For instance, if I ask you to estimate whether the average price of American cars is more or less than \$80,000, then I ask you to estimate the average price of American cars, your answer is likely to be significantly higher than if I first asked you whether the average price of American cars was more or less than \$20,000. Be wary of offers that say they were reduced from a higher amount, which anchor a higher price in the mind and make the sale price seem better.

Psychology is an attempt in many ways to answer the question, “Who are You?” A number of major and influential theories disagree on the workings of the human psyche. UHM provides a holistic view and integrates different perspectives by showing that these different views arise because of different levels of motivation.

Chapter Seven

Dealing with Personality Issues

Progress is impossible without change; and those who cannot change their minds cannot change anything.

—George Bernard Shaw, Irish playwright

The only thing that is constant in life is change. Pessimists are likely to associate change with pain. They are more likely to expect the worst and therefore resist the change. However, optimists are more likely to welcome opportunities for change. Chapter five demonstrates how optimism relates to the highest level of motivation in UHM. Perhaps being more positive about change helps us to be more of who we are? Change and progress in society has minimized the risks of great killers of the earlier times such as plagues and other physiological diseases. Misfortune caused by external factors such as virus or bacteria have been nearly eliminated. Although modern medicine has helped man to confront the mystery of human illness in the body, a wide range of damaging psychological illnesses are challenging individuals and medical professionals alike.

I believe that psychological illness may be due in part, to three aspects of human life: food, sex, and competition/ fighting, and the relationship that individuals have with them. Food, sex, and fighting are indicators of the first levels of selfish motivational drives of UHM: survival, pleasure, and power respectively.

Food, sex, and fighting have driven behaviours which have formed part of human experience throughout human history – all the way back to the oldest known human whose skeleton has been dated as 4.4 million years old. The nature of these three things are likely to have affected the course of human progress and evolution. Also food, sex or fighting may link to more than just one level of UHM. For instance, we may eat for pleasure, not just for survival.

Many businesses have taken these aspects of human life and used technology to increase the pleasure aspect in each of them. Through the process we move up the scale from survival to a level of pleasure. This is not an ideal level to be at when trying to solve the biggest challenges in our life. We can briefly consider the ailments of a modern society which can be associated with these three aspects:

- Fast food: the damage of which has been consistently under-estimated. The threat of genetically modified foods, which are often used by fast food restaurants, is suspected by some to be as dangerous as the use of tobacco. It took decades to understand the health risks associated with tobacco use.⁷

- Pornography: the Internet has increased the public obsession with images of sex and diversified its product with the appearance of female sex dolls. The dolls are made using special effects technology, developed in Hollywood, with metal skeletons and soft ultra-flesh on the outer layer. They sell for about US\$6500 each. Apparently there are brothels in Japan where clients pay to have sex with dolls such as these.⁸
- Modern warfare: the advent of the revolver meant anyone could be lethal, so it became said that, "God made man but Sam Colt made man equal." Humans can now destroy the planet through nuclear or biological weapons. Warfare has become entertainment through the development of highly realistic video war games. Soldiers can train in comfortable rooms, rather than trudge through outdoor exercise areas. Some American combatants sit in a comfortable facility in the USA while they seek out and kill people in places like Afghanistan. It is like video games with real people dying.

Levels one to three can predict many of these psychological problems that arise if there is too much or too little focus, or energy, at any one level. Medical therapies such as traditional Chinese medicine successfully prove that strong physical health is achieved through balance. Too much energy is as bad as too little. If you break down the word disease into its two syllables, you have a dis-ease, a lack of comfort, or balance, between mental systems and physical functions in the body.

Too much sun can be dangerous, and almost two thousand Australians die from skin cancer each year, but so is too little sun. Vitamin D is essential for human health, and Vitamin D deficiency has been held responsible for asthma, food allergies, sudden infant death syndrome, multiple sclerosis, diabetes, and rickets (the softening of the bones in children). Irene Scheimberg, the clinical pathologist at the Royal London Hospital, said there is evidence that vitamin D deficiency was to blame for the deaths of two babies recently, and that it contributed to the deaths of twenty-seven others whom she autopsied. The number of cases of childhood rickets in the United Kingdom has risen from 147 in 1997 to 762 in 2010, and Scotland has the lowest levels of vitamin D in the world.⁹ Our body makes vitamin D when we expose our skin to the sun.

Part III

Your (Greater) Purpose in Life

Where do You go at the end of Your Life – if anywhere?
(How to listen more fully to intuition)

*Seek not the paths of the ancients;
seek that which the ancients sought.*

—Matsuo Basho, Japanese Poet

UHM Level	Drive	Description	Life Stage
7	Meaning	Self-transcendence	Old Age
6	Wisdom	Imaginative guidance	Adulthood
5	Courage	Determination to save others	
4	Compassion	Generosity	
3	Power	Control	Adolescence
2	Pleasure	Passion	
1	Survival	Safety	

Table III-1. The main focus for each of the seven levels of UHM.

Chapter Eight

Explaining Mythology and Religion

Science without religion is lame. Religion without science is blind.

—Albert Einstein

We all tend to be at risk of the *confirmation bias* trap in decision-making. For many of us, if we think something is likely, or believe in something, then we tend to accept information supporting this and dismiss anything contradicting it. There are two strong psychological reasons for this. The first is a tendency, from a very early age, to sub-consciously decide what we want to do before we figure out why we want to do it. The second is an inclination to be more engaged in things we like than things we dislike, thus we are drawn to information that supports our beliefs.

It is natural to make predictions about the future based on your memory of relevant past events. However, this does not always lead to good decisions. It can lead to poor predictions because dramatic events tend to leave a stronger impression on our memory. Therefore, if you have been lucky enough to survive a serious car accident then you are likely to focus a great deal on the dangers of driving in the future. Unhappy memories can and will likely affect your judgement. An experiment was conducted in which two different lists of names were read to two different groups of people. In the first group, the list contained names of men who were more famous than the women. In the second group, the list contained women who were more famous than the men. Both lists had an equal number of men and women. When the participants were asked to estimate the number of men versus women on each list, those in the first group thought there were more men, and those in the second group thought that there were more women.

Accepting a spiritual presence in one's life can be a sign of increased maturity. This spiritual presence is not necessarily religious. According to UHM, we can evaluate our own spirituality by the extent at which we are motivated by the four highest levels, including compassion, courage, wisdom and meaning. Each has a significant spiritual quality that is likely to increase in importance as we grow. A search for meaning is a sign of growth, though it can be difficult to find if we look in the wrong place.

Chapter Nine

Finding Meaning

*In darkness there is no choice. It is light that enables
us to see the difference between things.*

—Julius C. Hare, English cleric

Why are there seven levels of human motivation, and not more or less? The number seven seems to have special significance in human experience. There are seven wonders of the ancient world (although the Great Pyramid of Giza in Egypt is the only one left). The New 7 Wonders of the world were announced on 07/07/07, such as the Taj Mahal in India... Seven is also the maximum number of eclipses of the Sun and Moon that can occur in any one year, and waves come in sets of seven. On a human level, there are seven major endocrine glands in the body and seven basic levels in the human body: the systemic level (e.g. immune system), organ or glandular level (e.g. thymus gland), tissue level (e.g. blood), cellular level (e.g. thymus cells), nuclear level (nucleus of cell), sub-nuclear level (chromosomes) and genetic level (genes).¹⁰

The next question is, “Does meaning inherently exist?” It seems that we sometimes thirst for water and hunger for food, a sign that they are real and necessary. We also at times in our life hunger for meaning, suggesting that this too is real and necessary.

When we are facing death, or if someone close to us dies, then the environment can prompt us to go to the level of meaning in the same way that taking all the air out of our environment is likely to push us down to the level of survival. Paradoxically, facing death can have the greatest positive affect in our lives. However, if we have the reaction of panicking in facing death (very understandable if we are facing a life-threatening situation) then it is a sign we are at one of the lower levels of UHM, and we miss the chance to go to level seven.

A strong sense of purpose in life, whether religious or non-religious, adds about seven years to our lives. That is something like the difference between the average lifespan of a non-smoker and person who smokes about two packs of cigarettes a day. Viktor Frankl observed that he was sometimes able to free people from significant physical (and psychological) ailments just by helping them to find their own sense of meaning. Meaning enables us to answer two big questions: “Where are you going?” and “What is your purpose?” In this chapter, we will look at meditation and meaning in a complete, comprehensive, and insightful way.

Chapter Ten

Summarizing

The beginning is always today.

—Matthew Arnold, English poet and writer

The UHM provides a complete framework for understanding human behaviour through the motivations, which apply to all irrespective of age, gender, race or nationality. This framework explains incidents which have been frequent through human history. For instance, committing murder is an extreme and selfish act. Therefore we would expect it to manifest out of one or more of the bottom three levels. Crime investigators comment that there are three reasons for murder: wanting more money, love and hate; motivations from levels one, two and three respectively. These drivers have been consistent in human nature over time. If we take the creative drive (linked to level seven of UHM), some thirty thousand years ago a person charcoal sketched a picture of the head of a bison looming above a woman's naked body in a cave in the south of France. In 1933, Pablo Picasso unknowingly created a strikingly similar image called *Minotaur Assaulting Girl*...

UHM helps to explain many strange observations, such as:

- What the critical difference is between charismatic and inspirational leadership, and why only one is the basis for leadership.
- Why Jim Collins found the empirical results he did in identifying what makes a great leader in business.
- How the rates of depression can fall so dramatically during times of war (something that psychologists find astonishing because it is so hard to rationalize.)
- How come the global financial crisis was sure to happen and what is important to understand from a "human nature" perspective to avoid a repeat in the future...

Many problems created, or continued, by level three thinking will require much higher thinking to address them. So if we are to successfully deal with the most challenging issues facing the human race, and ensure the future of our planet, then we must live up to our name; *Homo sapiens* (which means 'wise ones') and meet these challenges from a higher level. We will have to spend a lot more time at level six. This is the level where imaginative guidance can show all of us the way to a better place; whether physically, intellectually or emotionally.

References

As far as the laws of mathematics refer to reality, they are not certain; as far as they are certain, they do not refer to reality.

— Albert Einstein

¹Psychologist at the University of Rochester in New York State.

² See *Psychological Bulletin*, Vol 125, pg 627.

³ See "The Bonus Myth," *New Scientist*, April 9, 2011.

⁴ See *Cityboy* an exposé by Geraint Anderson who worked for four City of London banks over 12 years, and his last two annual bonuses were £500,000 each.

⁵ His full title is Field Marshal the Right Honourable The Viscount Slim KG, GCB, GCMG, GCVO, GBE, DSO, MC, KStJ.

⁶ This comes from Prospect Theory for which psychologists Kahneman and Tversky won the 2002 Nobel Prize for Economics.

⁷ See www.mercola.com for more objective information.

⁸ See *SEX, BOMBS AND BURGERS: How War, Porn and Fast Food Created Technology As We Know It* by Peter Nowak.

⁹ See "Curious case of a missing vitamin," *New Scientist*, January 7, 2012.

¹⁰ See *The METABOLIC TYPING DIET* by William Wolcott and Trish Fahey - ISBN: 0-7679-0564-4.

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