*Daniela Cambone:* Clay has been an alliance member since 2011 and he discovered Stansberry Research back in '08 when his mom told him to take over her finances from her broker who was underperforming his duties. The task was a life changing event for Clay and we will let him speak of it in his presentation. He's been a board certified family physician for over 25 years. He founded Lowder Family Practice in 1996 and quickly grew it into one of the largest multi-specialist practices in South and North Carolina, which is now Colonial Healthcare.

 He is the author of *Winners Travel: A Doctor's Guide to Mental, Physical, and Spiritual Health*. Clay uses the Winners Travel Foundation and platform to give speeches all over the country and he seeks to change lives immediately. He's also the author of *The Fuel Diet: A Simple Way to Stay Fit* and he serves as a motivational speaker, a cotton farmer, softball coach, and an outdoor enthusiast. He's a proud graduate of Clemson University and serves on the board of agriculture for history and life sciences. He and his wife have three children who attend at Clemson as well. He enjoys fishing, snowboarding, kiteboarding, and traveling with the national champion Clemson Tiger football team.

 *[Applause]*

*Clay Lowder:* Chapter one, everything happens for a reason. He was not breathing. He was soaking wet. I rolled him over and he was blue. Those are the first two lines of my book, *Winners Travel*, which I introduced here for the first time on the Stansbury stage two years ago. It still just gives me chills to think about that powerful story that day because it happened in a special place at DeBordieu Beach, where my family's been renting and going on vacation for years. And the circumstances that led up to me doing CPR on a five year old boy in the middle of nowhere is nothing short of miraculous. And I would love for you to learn what happened to that little boy, but if you want to learn, you'll have to read this book.

 *[Laughter]*

 I'm Clay Lowder and what an introduction. I love a lot of things in my life. I won't repeat 'em, but one thing I am really proud of is the last one down there. I'm a paid up alliance member. I've been doing what these guys have told me for the last 15 years. I'm proud to say that I'm financially free because of it and so I'm here to give back. I'm a volunteer speaker and I'm just so happy and honored to be here.

 And as you'll remember probably, those that you were here two years ago, that I had a pretty tragic event right before I came and spoke on stage. My dream house that my wife, who's my high school sweetheart – and I dreamed of back in the day – burned down all the way to the ground. And it was pretty tough and it burned down in ten minutes. And my message then was if you only got ten minutes, what you gonna grab? Who you gonna call? What are you gonna do?

 And that perspective has just been flying all over me since that fire happened to me and it's been one of the biggest blessings in my life. And you're like, "How?" It's because I got to see my kids say, "You know what? Material things don’t mean anything to me, dad. They don’t. My faith, my family, my fellowship, those mean something to me 'cause that’s what you taught me." So I got a gift that day when my house burned down and I did find my tiger rag. That’s real important to me. I'm a big Clemson fan as you can obviously tell. You all will remember, if you were here, that I ran out of the house that night. Thanked the Lord everybody was okay. I lost my little squirrel dog, but I ran out of the house with nothing on but my reading glasses and my worn out best pair of cotton underwear I ever had, ripped from here to here, and they were purple with green pickles and they said tickle my pickle.

 *[Laughter]*

 I got 'em on right now if you all wanna see 'em. This is a kid friendly show, but seriously, my wife is here and she's – she would tell you wear good pajamas to bed. All our family started coming and people from all over my town started coming, and I'm literally standing there buck naked. They were ripped here to here. And she looks at me and is like, "Seriously? Seriously, that’s what you got?" So in ten minutes, that’s what I grabbed is my tickle my pickle. I got some great news on that. My wife Kelliegh is right here. Will you stand up a second, babe? She don’t want to. Give her a hand.

 *[Applause]*

Kelliegh Lowder. I promised you that day that I was gonna build it bigger and better, right? I was gonna build it back 'cause it's important to her. It wrecked her up and I'm so proud, if I can get this clicker to work, to show you my brand new house rebuilt in the country. We just moved in two months ago. We made it through Covid and lumber prices, and I could not have done it without the financial wherewithal that I learned from buying assets through Stansberry. I couldn’t have even touched it or even thought about doing it. Thank you. Big thank you to Stansberry. I've had a lot of things in my life that I can directly attribute to them and here's a few of 'em. I have Colonial Healthcare. It's one of the largest in South Carolina and I just built my fifteenth commercial office space building in Sumpter. I was able to buy my dream house front row DeBordieu Beach where that little boy was. And so I got a Winners Travel boat and I get to take my kids fishing. That’s what I like to do in my life.

 I was trying to think of what I was gonna say to you all today. I talked to Brittany Turner, who's my life coach, and she said – I said, "Do I tell 'em about buying assets and commercial real estate or Long or Apple or Steve Sjuggerud? What do I tell 'em?" She said, "Clay, tell 'em what you'd tell 'em if it was your last speech. If it was the last speech you ever gave to 'em, what would you tell 'em? Or what if somebody in the audience, it's the last speech they ever hear? What would you want 'em to know?" And so I kinda changed it up a little bit and here it goes. Life is short. I don’t care if you're 80 or 20. It's short and you got one chance on this earth. One chance to develop a winning lifestyle and you only get one. And so today, I'm gonna give you Clay Lowder's top five tips to win at the game of life. We'll go through this quick. I know everybody's tired.

 First of all, I wanna tell you a story about my man Justin Batt, who's sitting right here, one of my best friends. Who asked me this year to go on a trip with him in February and I said, "Where we going?" He said, "We're going to a private island." I said, "What? What are you talking about? Heck, I'm in, Winners Travel. I'm sick of masks. I'm sick of going everywhere." So Justin and our wives went to a private island in \_\_\_ for a week.

 And I'm tell you, it changed my life because there's the private island and I met this girl named Brittany Turner there. Now you talk about a fascinating story. This girl homeschooled in South Carolina. She's a waitress at the Cheesecake Factory. This chick's really literally down to her last dollar. She's living out of her car and just can't even make it. The last customer comes into the Cheesecake Factory. She busts – "Hey, can I have that table just for the $5 tip?" And sure enough, the guy's got on a ring that says realtor and she says to him, "Hey, are you a real estate investor?" He said, "Well, yes, I am." She said, "Well, I'm gonna be a real estate investor." He's like, "Yeah, right, lady. You probably read *Vogue* magazine." She said, "No, no, no, I do not. I read *Rich Dad, Poor Dad*." She pulled it right out of her apron, which by the way, all you young people, read that book. I did everything in that book and it worked like crazy.

 She convinces this guy to bring her to Vegas to a seminar much like this to learn to flip homes. And then she works for him for free for two years and she learns how to flip Nashville. She did it, boy. I'm telling you. At 33 years old, she just bought a $50 million private island in the Caribbean. So don’t tell me there's not an abundance or this is a bubble or we're gonna blow up. This is abundant life. There's abundance out there to go out and there get it if you're motivated. What happened on that island changed my life and I'm gonna share a lot of that with you today, but one thing – it motivated me so much that I took my family back. I took 'em all. I took boyfriends and girlfriends, anybody, even just family friends for life. And it had a great impact on my family and I'd love to share that story with you in private later. Without further ado, the top five things to win at the game of life 'cause we're all winners.

 Number five, write your eulogy. When I first saw what it, I thought that’s morbid and stuff, but it really isn’t. It's very focusing and it'll free you up. One of my mottos that I pass along to my kids is you become what you think about. You all have heard that, right? You become what you think about. So this is a way to program that brain that you’ve been given to work the way you want it to work. Write your eulogy. I challenge you all when you get home from this conference to sit down and write it out. Just like Marquis was talking about a game plan, this is your game plane. Write it down. It is an amazing, powerful tool in your life.

 It's late in the day. Everybody's kinda tired. First of all, let's take a deep breath. Everybody ready? Deep breath. Hold it. Let it out. Just relax 'cause this one's heavy. So I want you to do one exercise for me right now before we go have some drinks. So write down the one thing you'd want somebody to say at your funeral. You can put it on the computer. Think about it. What do you want your kids to say? What do you want your grandkids to say? It's deep, but it matters. What you write on that paper matters. If you can't think of something now, think of the one thing that really, really you wanna be known for.

 I'll give you an example of my eulogy here. I don’t know if you can see all that, but I wrote that, that day. I've worked on it a bunch ever since. Mine's full of family and faith and my family practice and all, but what I realized is that my relationships way were more important to me than that family practice. And then my Winners Travel Foundation where I'm giving away trips and changing people's lives, I want somebody to say at my funeral that I changed your life. That sucker changed my life and that’s why I came to this funeral. He cared about me and he loved me and he had passion and he poured it into me. And that’s what you want your family to say about you 'cause I realized my family and all was way more important in the end than my practice. And I spent 95 percent of my time in my practice.

 Now I love to help people. I'm a passionate family physician. I love it, but I figured out midlife that wasn’t as important as I thought it should be. And I'll even take it a step further. This is a one page action plan, a personal plan for Clay Lowder how to gameplan my life and so it's four categories. Anybody can do this on Google Sheets. Relationships, achievements, health or lifestyle, and wealth. And if you look on the far left side, there's a five year plan. So a five year action plan is all the way on the far left. And so what I did is I took my eulogy and said if that’s gonna happen in 30 years, then what do I want my five year plan to be to make sure that I get it? And then there's a one year plan at the bottom and then there's a ninety day plan. If all that’s gonna be true, what do I need to do in 90 days to make sure I stay on track for a year, to stay on track in 5 years? More importantly maybe than all that, what do I need to stop doing? What could keep me from getting my goals and getting back to where I was?

 I'll give you an example. I have my wife on here again. Kelliegh, sorry. There's the yellow right there that says I wanna be married 74 years. That’s hard. What do I have to change or do to be able to do that? And then so I put my goals and a lot of ours are spiritual. That I had to be better spiritual. That’s important to her. You'll even notice that I got my son, Clayton, in here. I wanna tell you about him later. There's a part in here about me reconciling my relationship to him and that'll be important. With Kelliegh, at the bottom, you can see there. There's some things I had to stop doing and we had to learn how to fight a little bit. Our kids left. Sometimes you sit around and fight. So I had to learn to be a better husband and how not to fight, and I had to quit working so dang much and make her a priority in my life. So I'm sorry, babe, if I messed that up. I'll be better. So that’s how you get married 74 years and that’s what's important to me in my life. So that’s a simple exercise when you write your eulogy. You can create a one page action plan to gameplan your life. I encourage you to work on it and reach out to me. I'll show you how to do it.

 This is my son, Clayton Lowder IV. He carries the namesake. My son smokes cigarettes and it hurts me. He's been doing it a long time and I've been trying to get him to quit. No matter what I would say or do – I gave him Chantix, anything I could do to help him quit smoking and he just couldn’t do it. And so I took him to the island and he did his eulogy. And when he wrote that eulogy, he realized if I'm gonna coach football and I'm gonna mentor young me the rest of my life and I'm gonna have kids and I'm gonna have a long, healthy life, then I gotta quit smoking. And he professed it in front of us and everybody. I said, "Son, when you're ready, I got some people in my life that'll help you. You just reach out to me when you're ready."

 And this is real important because I just told my uncle, who's two years older than me, like my brother – he's got metastatic lung cancer. So I really want my son to quit smoking. So this is a text I got this – just this week from my son. He said, "I now have the confidence in us and the timing more than ever because of you. Everything I've ever been through, you’ve always had my back and this is super huge for me. My mind has been twisted about it and you have been the key in helping me get my mind right. Now it's time to get my body and my future right. Please help me set up a meeting with your hypnotist. Please. It's the final step." What did dad do? You got it. So I introduced him to Ricky Cowman. I think Ricky's here. Where are you? There he is in the back. So Ricky is a –

 *[Applause]*

Give him a hand. This guy is a mindset expert like nobody you have ever seen. All hypnosis is self-hypnosis and that guy took time out of his busy schedule and worked with my son three times over the past two weeks. And my son says he can't even taste a cigarette it smells so bad. So that means a lot to me. Thank you, Ricky. He's on tomorrow night, last speech tomorrow afternoon. You cannot miss that one. He is dynamic and thank you for making a difference in somebody else's life, buddy. I love you. I love you and that’s awesome. So write your eulogy. Maybe better yet get with your kids, grandkids. Let them write their own eulogy. Look at what it did for my son there.

 Number four top way to win at the game of life. I call it top six. I've revolutionized my whole company doing it this way. I make all my managers do it. Write down the top six things you have to do at night, the next day, and rank them in order of importance. Don’t do number two till you done number one. It's a pretty good rule anyway. Don’t do number two till you’ve done number one. You have a device in your pocket that distracts you all day long. Everybody's got ADD now with these phones. This is the best way I know to gameplan your life. Charles Schwab used this to revolutionize the Bethlehem Steel Company. Guess when he did it? 1919. One hundred years ago, they used that to revolutionize and I used it for Colonial to stay where you are. You can add your eulogy to it and write those goals and include those in at least once a week, but you gotta protect your time. And this is the best top way I know how to do it.

 Number three, surround yourself with your top five. You absolutely become like all the people that you hang out with. You just do. You just naturally go to that. And so man, I wanna tell you about my top five. Of course, I got Brittany Turner on a private island, world visionary. She's my coach. I got a 33 year old coach, golly. And then Dabo Swinney, second greatest human to walk the earth since Jesus Christ. I love Coach Swinney. He's awesome and that literally is me giving – how fitting is that, me giving a book to John Gruden this spring? I hope he's reading *Winners Travel*.

 Billy Powers is in the left corner. He gave $60 million to Clemson University. I was like, "Man, I gotta meet that cat." How do you make $60 million, much less give it away? I just bull dogged my way into his life. I flew to Washington with him a month ago and I'm building a relationship to learn how to do it. And then there's Jim Clements in the middle, who's president of Clemson University. I forged a relationship with him and he helped Clayton graduate from Clemson. He told Clayton, "I'm gonna shake your hand when you walk across that stage against all odds." So those kinda people will breathe life into your people. And then Justin. Justin's sitting right here. Stand up, Justin. Man, give this guy a hand.

 *[Applause]*

He first heard the story of *Winners Travel* and he went crazy. He said, "Clay, it's the best thing I've ever heard. That’s your book. That’s your motto. That’s your life. Thank you for staying after me." He's a publicist. If you got a book in you and you wanna get it out, he can get it out of you. He's just a hustler and go getter. He motivates me. Every time I'm around him, I get better, cleaner, sharper. And he took my two boys in and they lived with him for a year. That’s what your top five can do for you. So it changes your whole – the ripple effect of your top five changes your whole family. So I got some tips and tricks to get a new top five. So just gotta be intentional and those are mine.

 Number two way to win, grow your wealth. Read everything Stansberry puts out. Buy assets so you make a difference financially not just with you or your family, but the world. The world needs us to be rich. Why? 'Cause I believe in trickle down. Extreme poverty is the root cause of all these horrible things like sex trafficking and organ harvesting. And if you don’t believe that’s going on in the world, you're naïve. It's just 'cause you hadn’t seen it. Brittany Turner showed me sex trafficking. I promise you, if you’ve ever seen it, you will do – you will knock that door down and never have it again. And the main reason they do it is 'cause of poverty 'cause they don’t have any money to feed their family. So they sell these young girls and boys for $25 so they can feed their family. But if you develop these countries and you put effort into 'em, we can get rid of it. So grow your wealth for a greater reason.

 And then finally number one, Mother Teresa, give till it hurts. Till it just makes you bleed. Depression knocks out everybody at some point in their life. The surefire way to cure it is to find somebody that needs help and help 'em. The only fulfilment you will get out of this life is when you learn number one way to win: give, give, give. There's a law of reciprocity. You will get back in direct proportion to what you give. This is Rose. Sorry, she's a Carolina fan, but this is – Jacoby's 27. I've been taking care of him for 20 years now, but he looks like Scotty Pippen to me. But I just love them and I sent her to New York for Christmas. And so my heart is giving away trips so much so that when I went to the island this year, I was just amazed by everything that it had to offer. And I said, "You know what? I am spoiled and blessed that I get to travel. And I want other people to be able to have the gift of travel." 'Cause as you all know, it expands your mind and soothes your soul. So watch this video of what we did just three weeks ago in the islands.

 *[Video playing]*

 *[Applause]*

Thank you, that’s my life's work and I am just – you all – that changed me right there. That’s the best thing I've ever done in my life to watch those people get to travel and to get rewarded. So much so that – wow, I'm going through these too fast. In two weeks, I'm going back. Got ants in my pants. I'm taking twenty veterans that served us and gave us freedom, and I'm taking 'em back to the island. And if you wanna be a part of something, I'd love for you to join me. We're gonna do this every year, so I'd love to take your nominations.

 More importantly, I'll take your donations. If we all give – if you can help me out and give to this, I will match every dollar you give and give it on a trip. All of 'em will go to a life changing trip because we've all been given the gift of travel and you know what it does for you. And so I would encourage you to just get on board with me. Let's freaking go and then – so you got one life, you all. One life, one chance. My message is find your purpose. Find your purpose. If you wanna reach out to me, info@winnerstravel.org or grab my book. I'd love to talk to each and every one of you. And just 'cause you came to Las Vegas to get yourselves better, you're winners 'cause winners travel. Thank you.

 *[Applause]*

*[End of Audio]*