



DESIRE VS NECESSITY

"Is it really Your Income or Perhaps Your Definition of Enough?"



Humanly written by:
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CVO & Founder
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Alan Bond was once considered a national walking monument in Australia. A savvy self-made business man who dabbled in Media, Real State, Alcohol and even Sailing, for which he won the America's Cup by bankrolling The Royal Perth Club and breaking a 132-year-old winning streak from the New York Yacht Club. He was by all means Australia's golden boy, bigger than life; rich, powerful, influential, and dangerously charismatic. However, like most things that glitter, the shine covered layers of debt that hid extremely well under a hollow shell.

Beneath the surface, there were lies, deceit, and fraudulent deals which forced him to leverage his acquisitions to the tune of AU\$6 Billion dollars.

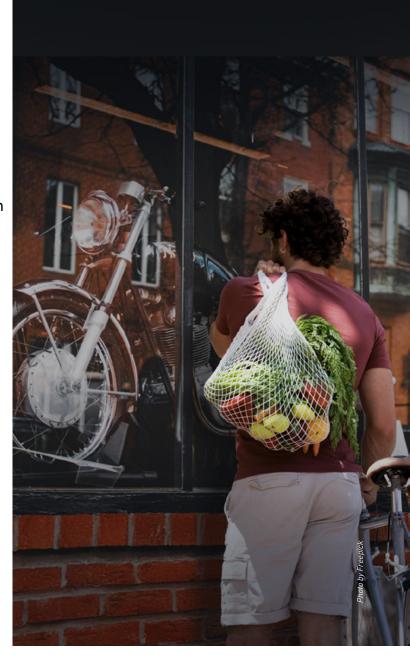
He served 4 years in prison and although he eventually recovered some of his wealth, his reputation and titles were stripped and the once bigger than life ego became a cautionary tale.

In the golden age of Rome, when a victorious General returned it is said that a servant would whisper the phrase "Memento Mori" ... "Remember you are mortal." Marcus Aurelius, one of Rome's "Five Good Emperors" lived by a stoic principle of humility, one which he studied profoundly to keep his ego grounded and in check. Through his writings we find that although perhaps the most powerful man of his time, his quest for wisdom and knowledge brought him a certain sense of peace which allowed him to enjoy the simplest things in life, as well as the finest, and still find happiness.

But what is happiness?

- -Ask a sick man and he'll tell you health.
- -Ask a financially challenged man and he'll tell you Money.
- -Ask a child, and he'll tell you candy.
- -Ask a barren woman, and she'll tell you a child.
- -Ask a blind man, and he'll tell you sight.

But when you have all the above, with no guiding light or purpose bigger than yourself, the ego becomes the torch that ignites the craving for more, and that momentary satisfaction soon becomes the master who dictates your life.



According to the U.S. Bureau of Labor Statistics (BLS *Current Population Survey, 2023*) these are the average incomes according to educational level in the US

Education Level	Median Weekly Earnings (2023)	Annualized (Estimated)				
High School Diploma	\$946	~\$49,192				
Bachelor's Degree	\$1,533	~\$79,716				
Master's Degree	\$1,840	~\$95,680				
Doctoral Degree	\$2,109	~\$109,668				



What many people do not realize is that the higher the degree the higher the financial toll, not just due to student debt, but also to the emotional and social responsibilities a Masters or Doctoral degree brings along.

Understanding the why of our wants is crucial to a happy and fulfilled life. Having a Higher Ed degree often puts a certain financial strain on many individuals as they feel obligated to prove that their educational success equates to financial success. This is a HUGE mistake.

A degree in any field doesn't translate to good business acumen.

If such was the case, every Doctor and Lawyer you know would have a successful practice, equivalent to every Chef being a Gordon Ramsay and powerful Restaurateur.

Average U.S. Debt by Education Level Sources & Citations

Education Level	Student Loan Debt	Credit Card Debt	Total Avg. Debt	Primary Sources		
High School	\$0 (or negligible)	~\$4,940	~\$4,940	- Experian (2022) - Capital One Insights (2023)		
Bachelor's	~\$29,550	~\$7,940	~\$37,490	- Education Data Initiative - Avg Loan by Degree (2024) APLU [Capital One]		
Master's	~\$64,668	~\$7,940	~\$72,600	- Education Data Initiative (2024)		
Doctorate (PhD)	~\$89,526	~\$7,940 (est.)	~\$97,500	- Education Data Initiative (2024)		
Medical Doctor	~\$200,000+	~\$7,940 (est.)	~\$207,940	- Education Data Initiative (2024)		

With titles often come financial responsibilities that will only be wiped away if you set a financial plan in place.

I have never been fond of the phrase "work hard play hard", one negates the other and therefore there is no progress. But when you "Work hard and Play Smart" you keep your sanity and your financial freedom.

There is a time for everything in life:

A time to laugh,

A time to cry,

A time work,

A time to rest,

A time to spend,

And a time to realize that if you are thinking about that unnecessary purchase, you don't need to buy it. It can wait! No one cares about your luxury car, watch, purse, or shoes. Save those treats for when all the ducks are perfectly lined up in a row due to your consistent financial discipline and due diligence.

We don't need much to be happy. Do not confuse material abundance with this often fleeting emotion. Freedom and happiness rest in the ability to do what you want to do when you want to do it, regardless of what that may be, and although some material possessions are extremely necessary, think hard about the utility of your choices.

Do you rather have options or do you rather have things?

Realizing that the way you manage your personal life and expenses is the best indicator of your financial acumen, should serve you as a guiding light to your monetary prowess.

But the question remains... If you are struggling financially, regardless of the promotions and salary raises, when do you begin to pose the question; Is it the money, or is it me?

Sometimes we are too clever for our own good and until we don't peel the layers tucked away under the wants of our souls, we will continue to live to work and not the other way around. Our relationship with money needs to always be studied, and I often question why so many never really take the time to study the management of the one thing we spend our lives working for.

"Memento Mori" ... Remember that you are mortal, and that no matter the income, the wealth, the titles, and even your hard-earned accomplishments, one day you will return home exactly as you arrived in this temporary holding place, naked and afraid with nothing but memories and absolutely no materials in your hands.

Dig deep. Find out the "why" behind the wants and don't forget that one day, none of it will matter and only your lived purpose will remain.



Elizabeth Castillo

Chief of Staff FORT International

WHAT'S ONE LESSON FROM CHILDHOOD THAT STILL SHAPES YOU TODAY?

No one is coming to rescue you—if something needs to be done, just do it!

This mindset has stuck with me since childhood, and I'll expand on it further in the next question, as the two are closely connected.

WHAT'S ONE WAY YOUR CULTURE OR BACKGROUND HAS INFLUENCED YOUR PERSPECTIVE ON WORK OR LIFE?.

My parents were born in Cuba and migrated to the United States before the dictatorship began. While there are often mixed perceptions about Cubans—especially among the newer generations—one trait that has always stood out in my family is the strength of our bond: we support each other unconditionally, and we work incredibly hard.

My parents instilled that work ethic in all of us. I remember watching my father, who never really drove, wake up as early as 4 a.m. to walk and catch multiple buses to get to work—rain or shine.

That level of determination and grit shaped how I see the world. I was born in the U.S., the only one of my sisters who was, and I feel it was a blessing to grow up witnessing their struggles and sacrifices firsthand.

From a young age, I understood that no one was coming to rescue me—that if something needed to get done, I had to do it. That mindset became a core part of who I am. Whether it's something small like running errands or something major like making tough decisions at work, I don't wait around. I act. Some may mistake that for impulsiveness, but to me, it's about being decisive. I'd rather take initiative and course-correct if needed than stay stuck in hesitation. I believe the benefits of that far outweigh the risks.



WHAT DOES "SUCCESS WITH PURPOSE" LOOK LIKE TO YOU?

This is such a great question. To be honest, I've often struggled with the idea of "purpose." Society tends to portray purpose as something grand and world-changing, but I've come to realize that it doesn't have to be. For me, success with purpose can be as simple and meaningful as being able to pay my bills, take care of myself, and carry on the traditions my parents passed down — like celebrating together, even though they're no longer here.

We're constantly moving the goalpost, chasing the next milestone, and forgetting to acknowledge how far we've come.

Sometimes, success with purpose is simply showing up, holding onto your values, and honoring the people and roots that shaped you. We should do more of that — celebrate the everyday wins and recognize that they, too, are filled with purpose.



Daniel De León

S. East Regional Sales Director FORT International

WHAT MOTIVATES YOU TO GIVE BACK TO OTHERS?

I've been blessed with many opportunities, knowledge, and so much love from so many people throughout my life. Its molded me to be the man I am today. It's a difficult life and any help you can get, no matter how big or small, just might move mountains. I just try to return the favor as much as possible, any way I can.

HOW DO YOU STAY HOPEFUL DURING UNCERTAIN TIMES?

Glimpses of greatness. The people I surround myself with, my family, my team. They all are so resilient, almost impervious, with an unwavering refusal to succumb to defeat.

Almost zombie-like, we keep marching forward no matter what.

WHAT'S ONE CHANGE YOU'VE MADE RECENTLY THAT IMPROVED YOUR WELL-BEING?

I'm almost in my 40s now and I beat up my body like I'm still in my 20s. Waking up with pains I never knew before. Especially after a hard training (grappling) session. Some mornings I'd feel like I was in my 80's. Sharp lower back Sciatica nerve pains running down my leg. I started incorporating yoga/stretching into my life. Nothing big, just short 10 min routines to get blood flowing and focusing on breathing. A short session in the morning right before my coffee and mandatory right after training while the muscles are warm with plenty of elasticity. Movement and flexibility is the key to longevity. My back loves it.





Sebastián Vásquez

Graphic Designer FORT International

HOW DO YOU DEFINE BALANCE IN A BUSY WORLD?

The world has become a place where people can communicate and receive information instantly. It doesn't matter where you are, the time, or the moment. Without a doubt, maintaining balance in such a turbulent world is no easy task. As a result, we have neglected what should be most important to us.

Defining what should come first in our priorities is essential to maintaining balance; otherwise, we will be at the mercy of environmental stimuli. Whether it's our family, ourselves, or those closest to us, if we don't dedicate the time they deserve, our dynamic could collapse.

Taking a few minutes each day to reflect on whether we have dedicated enough time to what we love could give us the balance necessary for a full life, without failing in the attempt.

HOW DO YOU STAY HOPEFUL DURING UNCERTAIN TIMES?

For me, when I've had to face uncertain, difficult, and overwhelming moments, I've turned to my faith and beliefs, finding in them the strength to face these situations and accept the results they bring, no matter how difficult they may be.

I agree that worry and regret are worthless emotions, since suffering through them doesn't help us resolve anything. I'm learning that worrying is nothing more than a waste of the most valuable resource we have: our present.

I'm struggling to learn to control this feeling and not succumb to unnecessary worry. I know I can achieve it at some point, and I rely on my beliefs to help me achieve it.



WHAT'S ONE CHANGE YOU'VE MADE RECENTLY THAT IMPROVED YOUR WELL-BEING?

It was mid-last year when, by chance, I rediscovered one of my lost habits: a habit my mother taught me when I was a child: reading.

At a time when I spend most of my time online, whether on my computer or cell phone, picking up a book, sniffing its pages, patiently reading its messages, and rediscovering that favorite I'd forgotten has become one of my most rewarding moments.

Beyond my efforts to exercise and move my body more, reading has undoubtedly become the most valuable change I've made to improve my well-being. I'm enjoying it and have already created a list of my next acquisitions: from classics to self-help books, fiction, and many more.

I recommend dedicating 5, 10, or even 30 minutes a day to disconnect and get away from the constant barrage of social media and depressing news... A habit I plan to maintain and continue to nurture.



Goretty González

Accounts Payable/ FORT International

WHAT'S THE ROLE OF GRATITUDE IN PERSONAL OR PROFESSIONAL GROWTH?

For me, gratitude is a fundamental value in every area of life. Being thankful allows us to recognize the worth of who we are and what we've experienced, to validate our journey, and to acknowledge that we have not walked alone—that we've been supported, loved, and accompanied through life's many processes. When we cultivate a grateful heart, there is little room for complaint, doubt, or emptiness, because gratitude grounds us in the present with a sense of fulfillment. Gratitude doesn't mean settling or giving up on future goals; it means being at peace with who we are today and honoring the path that brought us here. To me, gratitude comes from a loving heart that feels whole and satisfied, one that humbly and proudly acknowledges everything it has overcome, the efforts made, and the accomplishments achieved. Being grateful also means having the ability to accept what was and to lovingly close any chapter—letting go of feelings of failure, scarcity, or frustration. It's a way of telling life: thank you for all that has been, I'm ready for what's next. Gratitude, in essence, is a loving closure and an open door to hope.

WHAT MOTIVATES YOU TO GIVE BACK TO OTHERS?

I believe that humanity is not sustained solely by religion or spirituality, but also by our shared human essence—one that carries values that uphold and guide us. Values like solidarity, empathy, compassion, and a sense of community help us create meaningful chains of support and kindness that make our lives a little easier and more bearable.

What motivates me to give back to others is the deep desire to return a small part of everything that God has given me through people. I've been helped, supported, and uplifted in different moments of my life—sometimes through encouraging words when I needed them most, financial support during difficult situations, or through the helping hands of others who've lightened my load.

I truly believe that the networks we build through acts of giving are the same ones that eventually support us when we need it. Everything you give comes back to you in unexpected and beautiful ways. Giving is not just about helping others—it's a way of honoring the grace we've received and continuing the cycle of care and connection that keeps us all moving forward.



HOW DO YOU HANDLE MOMENTS OF SELF-DOUBT?

I believe that there are moments in life we can navigate through knowledge—financial decisions, for example, often rely on clear parameters and measurable variables that help us determine whether something is a good or bad investment, or when it's time to reassess our spending and create a more realistic budget. But there are other moments in life when no amount of knowledge is enough—moments that require intuition. And often, that intuition is clouded by our deep desire to make things happen the way we envision them.

In those moments, the way I handle self-doubt is by first letting go. I stop thinking about what I want or how I want things to unfold, and I surrender—it to God, in my case. I empty myself of expectations and desires, and I allow myself to be guided. Every time I've done this, I've found clarity. The way I know that the answer didn't come from my anxious mind is by the peace I feel when making the decision. There's no hesitation, no fear—that sense of calm is my compass. When I feel truly at peace, I know I'm making the right choice.



Brian Jiménez

Operations Coordinator FORT International

WHAT DOES SUCCESS REALLY MEAN TO YOU — AT WORK OR IN LIFE?

In life, success can mean a lot of different things, for some people is money, for others fame or being the best at something. For me, it's all about finding balance and happiness everyday. Some people have everything, yet they are not happy and in my opinion, those people are not successful, at least not successful in life. While I still have a lot of goals to achieve I believe I am successful because I enjoy everyday without losing the hunger to conquer more objectives. Ultimately we have a set amount of time in this world and as my favorite author said "All we have to decide is what to do with the time that is given to us"

IS IT POSSIBLE TO TRULY "UNPLUG" IN THE DIGITAL AGE?

Unless you become a hermit living in a cabin in the woods. I believe it's not possible to truly 100% unplug in today's digital world. The best we can do is reduce the amount of time we spend online, especially on social media with the overwhelming amount of information ads and propaganda nowadays. Maintaining a healthy balance where you are informed and in contact with friends and family is the best option in my opinion.

WHAT'S THE VALUE OF FAILURE, AND WHAT HAS IT TAUGHT YOU?

The value of failure is learning. Failure is the best teacher. Personally it has taught me to be more patient and think things through before taking action. It has also taught me that you can always improve, even if things go as planned you can always do better. Practice makes perfect and failure makes you practice more. It is also important to not dwell on failure, what's done is done and the only thing to do is to learn from it.





Helina Awayehu

Social Responsibility and Community Impact Associate FORT International

WHAT DOES IT MEAN TO BE A LIFELONG LEARNER?

Being a lifelong learner means maintaining a sense of curiosity and a willingness to grow, no matter your age, title, or level of expertise. It's about staying open to new ideas, feedback, and perspectives — even when they challenge your own. A lifelong learner understands that no two people see the world exactly the same; we could all look at the same object and describe it from a thousand different angles.

It also means embracing change and evolving with it, not resisting it. Lifelong learners seek opportunities to expand their knowledge and skills, whether through formal education, professional development, real-world experience, or meaningful conversations. It's a mindset that values progress over perfection and understands that learning doesn't stop once school ends. It's a continuous journey that enriches both personal and professional life.

HOW DO YOU STAY TRUE TO YOUR VALUES WHEN THINGS GET TOUGH?

Truthfully, staying true to my values became easier once I understood what was really at stake. I realized that compromising my values wasn't just about disappointing others. It was about letting myself down. It meant that I was strong in every external way, but lacked the internal strength to honor who I truly am. That realization changed everything for me.

When you go against your values, it creates a disconnect. A quiet kind of failure that lingers. You start to feel out of alignment with yourself. And for me, there's nothing worse than being someone who says one thing but lives another. Integrity, especially in hard times, is what builds character and earns trust. It's not always the easiest path, but it's the one that allows me to look in the mirror and still respect the person staring back.

WHAT INSPIRES YOU TO KEEP IMPROVING EVERY DAY?

Honestly, it's my faith and my relationship with God that keep me grounded and motivated. Each day is a gift. A fresh start full of new opportunities, lessons, and unexpected blessings. I believe that as long as I'm given another day, it's my responsibility to make the most of it. That doesn't mean being perfect. It means being present, open, and willing to grow.

What inspires me most are the small, meaningful experiences: the people I meet, the moments of joy, the challenges that teach me resilience. All of it is part of a bigger picture. I see improvement not as chasing some unreachable version of success, but as a daily commitment to becoming a better version of myself — more grounded, more compassionate, more intentional. It's worth the effort, because life is worth showing up for, fully and faithfully.





Your Purchase, Their Future

Putting Names to Faces: Meet the Students You're Impacting

At FORT, every product we sell carries more than just value it carries purpose. Since 2020, we've proudly committed to donating \$1 for every case of trash liners sold to fund the King Solomon Award (KSA) Scholarship, supporting students from underrepresented backgrounds as they pursue higher education.

In 2023, we expanded that impact even further: **\$0.25** from every Welcome Kit sold is now added to the scholarship fund, bringing us closer to our bold goal to award **\$1** million annually by 2032.

Because of customers like you, we've already awarded \$100,000 to 42 students since 2023 and this is only the beginning.

The KSA Scholarship goes beyond high school seniors. A portion is also reserved for **first year students attending HBCUs**, where many face the harsh reality of financial "stop out" leaving school due to lack of funding. At FORT, we believe no student should have to choose between tuition and their dreams.

So when you partner with FORT, you're not just stocking up on quality products you're helping shape a brighter future, one student at a time.

Thank you for being part of this mission!

How to Order:

To place an order or inquire about our products, please contact us at: sales@fortinternational.com



From left to rigth: Sydney T. attending Florida A&M University , Kenzie M. attending Spelman College, Kegan L. attendin Oklahoma State University, Faith H. attending North Carolina A&T State University, Myles G. attending Florida A&M University, Taylor C. attending West Broward HS and Ron W. attending Talladega College.



Entertain yourself for a while and solve this word search as quickly as possible. If you prefer you can click on the link below and solve the challenge from your cell phone or computer.

Summer Break

M	Α	Ε	R	C	Ε	C	I	M	0	V	I	Ε	S
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Ely Danny Sebas Goretty Helina

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