

#1 NEW YORK TIMES BESTSELLING AUTHOR OF  
**THE AUTOMATIC MILLIONAIRE®**

# THE LATTE FACTOR®

WHY YOU  
DON'T HAVE TO  
BE RICH TO  
LIVE RICH



**DAVID BACH**  
AND JOHN DAVID MANN

COAUTHOR OF THE INTERNATIONAL BESTSELLER *THE GO-GIVER*

THE LATTE FACTOR® DAVID BACH AND JOHN DAVID MANN



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—Benjamin P. Hardy, contributor to Inc.com

“Every single woman in America needs to read this book. David Bach is the ultimate crusader for women’s financial empowerment—and *The Latte Factor* is now your guide to the financial security and freedom you deserve.”

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Stanford Graduate School of Business

“David Bach has never failed to amaze me with his genius for making the complex world of finances approachable to everyone and his genuine caring about making an impact in people’s lives. *The Latte Factor* is a book for all time!”

—Louis Barajas, author of *The Latino Journey to Financial Greatness*

“Iconic financial expert David Bach has inspired tens of millions of lives with his Latte Factor method. You owe it to yourself to read *The Latte Factor* and share it with those who matter most to you. In less than an hour you’ll learn truly how to become a financial grownup.”

—Bobbi Rebell, CFP®, author of *How to Be a Financial Grownup*, host of the *Financial Grownup* podcast, and former Reuters business TV anchor

“A captivating story packed with aha moments. *The Latte Factor* will surprise and delight you—and it will transform the way you think about personal finances.”

—Michael Hyatt, *New York Times* bestselling author of *Platform* and *Your Best Year Ever*

“Bach and Mann offer a master class in the fundamentals of personal finance and financial independence, wrapped in an engaging story of self-discovery. *The Latte Factor* is a gem!”

—Bob Roth, *New York Times* bestselling author of *Strength in Stillness*

“Bach and Mann have done a startlingly good job of illustrating life’s deepest secret and most profound truth: that a genuinely rich life—a life of ‘flat-out, unbridled joy,’ as the authors put it—is available to anyone in any circumstances. Highly recommended!”

—Sally Helgesen, coauthor of *How Women Rise* and author of *The Female Advantage*

“I LOVE this book! In one fun-filled hour, you will learn how a few small, simple changes can compound into a massive transformation in your financial future. *The Latte Factor* is destined to be a global sensation!”

—Darren Hardy, *New York Times* bestselling author of *The Compound Effect* and former publisher and editor of *SUCCESS* magazine

“A great read for millennials, and a helpful reminder that little life changes can have a big impact on your financial future.”

—Jessica Moorhouse, founder of Millennial Money Meetup and host of *Mo’ Money* podcast

“A game-changing little book, delivered with the wisdom, heart, and brilliant simplicity that have endeared David Bach to millions. Read, act now (it’s easier than you think), and genuine financial freedom is yours for the taking!”

—Dan Sullivan, The Strategic Coach Inc.

“A wonderful, fun, engaging, inspiring book! You’ll love the story so much you’ll forget that you’re actually learning life-changing lessons from a master in the field.”

—Bob Burg, bestselling coauthor of *The Go-Giver*

“In less than an hour *The Latte Factor* can help you take control of your money and your life. Whether you’re just starting out in business or an employee in mid-career, or you’re in debt, or you just want to live the life you always dreamed of, *The Latte Factor* can help you gain financial success, freedom, and security.”

—Joe Polish, founder of Genius Network<sup>®</sup> and GeniusX<sup>®</sup> and president of Piranha Marketing Inc.

“Since discovering David’s Latte Factor concept in my early thirties and implementing his pay-yourself-first strategies, my wife and I have had huge leaps forward financially. We’re now millionaires, my wife was able to be a stay-at-home parent, and I was able to leave my unsatisfying corporate job to pursue passion businesses!”

—Philip “PT” Taylor, founder of FinCon and PT Money

“David Bach’s approach to personal finance will inspire a generation. Living rich can feel out of reach for many in the creator community, but David’s simple, no-BS approach balances our ability to thrive now while simultaneously preparing for a wealthy future.”

—Chase Jarvis, founder and CEO of CreativeLive

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*The*

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**LATTE  
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*Why You Don't Have to  
Be Rich to Live Rich*

**DAVID BACH**  
and John David Mann

**ATRIA** INTERNATIONAL

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**To Oprah Winfrey**

—who allowed me the opportunity to share  
the Latte Factor on your life-changing show  
and reach tens of millions of people.

**To Paulo Coelho**

—your words, “David, you must write this book!”  
pushed me to finally write *The Latte Factor*.

**To Alatia Bradley Bach**

—who listened to me talk about doing this book for a decade  
and never doubted that I would.

I am beyond grateful to you all.

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*The*  
**LATTE**  
**FACTOR®**

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# CHAPTER 1

THE  
LATTE  
FACTOR

## CHAPTER I

# The Oculus

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Boarding the L train to work Monday morning, as she did every day, Zoey took a sip of her double-shot latte and thought about the photograph.

She thought about it for the full forty minutes it took to travel west and then south, from Brooklyn to her last stop in Lower Manhattan, and she thought about it as she stood to exit the train along with a thousand other passengers.

What *was* it about that photograph?

The subway car doors opened and Zoey became a drop in the ocean of commuters as it poured through Fulton Center, the hub where nearly every subway line in Lower Manhattan converged. The wave carried her along through the gray-tiled passageway and out into the huge open space below the World Trade Center, where Zoey stopped, rooted in place, as people flowed around her. She glanced up at the cavernous ceiling. It looked like the ribs of an enormous bird cast in white steel, a phoenix risen from the ashes of 9/11.

She began moving again, feeling the hugeness of the place as

she walked. Six hundred feet of pure white Italian marble. It was like being in a gigantic cathedral.

The Oculus. Gateway to one of the most famous memorials and tourist destinations in the world. Zoey passed through it every day—twice, in fact: once on the way to work and then again on the way home—yet she'd never really stopped to take it in.

She entered the white marble-lined West Concourse passageway, with its enormous LED wall display to her left, nearly a football field in length. Normally she ignored the constant rotation of advertisements and public service announcements, intent only on getting to the escalator. Today the image splashed across the big screen made Zoey stop in her tracks once more.

The picture showed a fishing boat, complete with crew and nets—very much like the boat in that photograph, the one she couldn't get out of her mind. Only, rather than rocking in the water at dockside, this boat sat stranded in the middle of a desert.

*Strange*, thought Zoey. *Strange*, and strangely unsettling.

As she watched, giant letters scrolled across the image, spelling out a message:

**If you don't know where you're going,  
you might not like where you end up.**

Moments later the image dissolved, replaced by more ads.

Zoey walked on.

Reaching the end of the passageway, she stepped onto the escalator, which carried her two stories up and into the sunlit glass atrium. She walked outside and turned back toward West Street, the sun in her eyes, to face the building where she worked. One World Trade Center, the tallest building in the Western Hemisphere. This was her daily routine. She loved standing in this

spot, tipping her head way back and looking straight up, trying to see the top of the enormous tower as it stretched toward the sky.

Today, though, her mind was elsewhere.

*If you don't know where you're going, you might not like where you end up.*

It was an ad for something—insurance company, car company, travel app, she couldn't quite remember what. Hadn't Jessica had something to do with that slogan? It seemed to her that this was one of Jess's accounts, whatever it was they were advertising. Yet this morning somehow it felt like a personal message directed right at Zoey. And it gnawed at her.

Just like that photograph. The one she couldn't get out of her mind.

She suddenly remembered the latte in her left hand and took a sip. It had gone cold.

Normally she would now cross the street, enter the building, and take the elevator up to her office on the thirty-third floor. Today she diverted from her usual path. After crossing over West Street, she took a sharp right, heading away from One World Trade, and walked toward the reflecting pools, the two enormous square fountains built on the precise footprints of the original Twin Towers, bordered by short black marble walls with an endless stretch of names carved into their top surfaces.

The 9/11 Memorial.

She stopped at the north pool and looked down at the surging water below. Felt the surface of the marble and read the first dozen names. There were so many of them. Thousands of people had died here, in those dark days of September 2001. Zoey had been in grade school then. She glanced over at the great ribbed wings of the Oculus jutting up among the skyscrapers a block away.

Why did everything look so different to her today?

*If you don't know where you're going, you might not like where you end up.*

Where exactly was it that Zoey was going? Where exactly did she expect to end up?

Had she ever really thought about that before?

A man stopped for a split second to glare at the watch on his wrist, then hurried on. Zoey stirred. She was going to be late for work.

She started to turn away to head back toward One World Trade Center—but something held her in place. Instead, she stepped over to one of the nearby concrete benches and sat down, cold latte in hand, as the stream of tourists, commuters, and locals flowed past. She spoke softly, to no one but herself:

*“What am I doing with my life?”*



# CHAPTER 2

THE  
LATTE  
FACTOR

## CHAPTER 2

# The Photograph

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Zoey's day hit with full force the moment she stepped out of the elevator on the thirty-third floor, as it did every Monday morning. The spring issue deadline was coming up on Friday, and everyone in the office was in full production mode. A flood of articles, bios, and photo captions all clamored for Zoey's attention—mountain biking in Ecuador, wine tasting in the Balkans, photo-essays with famous travelers' names in the bylines—and it was her job to shape and polish their scribbles into perfect sparkling prose.

Zoey worked at a large publishing company with offices in One World Trade Center. The Freedom Tower, they called it. Which always seemed a little ironic to Zoey, because as much as she liked the rush of work, she would hardly describe the time she spent within those walls as *free*. She was grateful for the position, but she worked punishing hours and the pay was not nearly as glamorous as their readers probably would have guessed.

And talk about irony: here she was, twenty-seven years old, an associate editor for a world-famous travel magazine—and she'd

never been outside the US. Or west of the Mississippi, for that matter. She didn't even have a passport.

A travel editor who never traveled.

She plopped down her laptop, flipped it open, logged on to the staff network, and got to work, her fingers flying over the keyboard.

Zoey thrived on the chaos of it. The insane deadlines, the last-minute content changes, the challenge of taking a piece of decent-to-mediocre writing and shaping it into a thing of quality. She pushed away that vague sense of unease she'd had and hunched over her keyboard as she slipped into the rhythm of the place.

"Are we hungry yet?"

Zoey straightened in her chair and rotated her neck to get out the kinks. Was it really already past one o'clock? She turned to find her boss watching her from behind the half partition that defined Zoey's workstation.

"Even virtual world travelers have to eat sometime," her boss added.

Barbara was not as hip or fashion forward as most of the magazine staff. In the upscale environment of Lower Manhattan, it sometimes seemed to Zoey that Barbara was a visitor from a small town who had never quite adapted to her new environment. (More or less the opposite of Jessica, in other words.) But she was exceptionally smart and had a natural empathy and keen sense of what was going on under the surface of things. Zoey supposed that was what made her such a great editorial director.

When Zoey first started there six years earlier, it was Barbara who made the hire, and the two had clicked immediately. Barbara had high expectations and exacting standards. She was a

“tough” boss, in that sense—but she didn’t push people. It was more like she *pulled*. It wasn’t that you were afraid of her; it was that you didn’t want to disappoint her.

And Zoey never did. She was a ferocious editor, and very good at her job.

“Famished,” said Zoey. She put her laptop to sleep and followed Barbara to the elevator to head upstairs for lunch.

The company cafeteria overlooked downtown Manhattan and the Hudson, with a good view of the Statue of Liberty. With its open spaces and austere decor, the café looked like any high-end Manhattan lunch spot. When Zoey first started working there, she’d had to get used to the occasional celebrity sightings.

Barbara had brought her simple lacquer lunch box, which she unpacked with deliberate care while Zoey went through the lunch line and selected a complicated chicken salad with quinoa, Marcona almonds, and organic baby greens. As she began picking at her salad, she made a stab at chatting about the article she was currently working on, but small talk was not her forte and she trailed off after two sentences.

In the brief silence that followed, Barbara worked on her sandwich and regarded Zoey.

“So,” she finally said. “You seem . . . off your game today. Everything okay?”

There was that Barbara perceptiveness for you. Zoey had tried to forget all about that strange mood that had taken her over this morning, but her boss had sensed it anyway. She took a quiet breath and let it out. She wasn’t sure quite where to start, because she didn’t fully understand it herself.

“You’ll think this is weird,” Zoey began.

Barbara took another bite of her sandwich and nodded, as if to say, *Go on*.

“On the way to the train, in the morning, there’s this coffee shop where I always stop, right in Williamsburg.” As she began describing where the place was located, Barbara nodded again.

“Helena’s Coffee.”

“You know it?”

Barbara looked at Zoey over her sandwich and said: “And?”

“Okay,” Zoey began. “So there’s this framed photograph hanging on the back wall. I mean, there are a lot of framed photographs there, the place is covered with them. But there’s this one in particular.”

You could just see it from the order line up front, where Zoey would wait for her latte and breakfast muffin. Helena’s was the kind of place where the snack items were always ultra-fresh, the coffee was reliably delicious, and the prints on the walls were stunning.

She described the photograph, then went silent as she worked on her salad.

“And?” added Barbara after a moment.

“And, I don’t know. I’ve just been thinking about it, is all. I’m not sure why.”

Zoey carved clean sentences for a living, but she wasn’t doing a very good job of it right now.

“And you want it.”

Zoey sighed. Of course she wanted it.

It was a simple enough scene: a little seaside village at dawn, the first rays of sunlight casting an amber-golden glow that sparkled like jewels, and, in the foreground, a fishing boat crew readying their vessel to head out to sea. Golden Hour, they called it, that time just after sunrise when the light reddened and became almost liquid. To Zoey there was something magical about it, a hushed moment bursting with unseen energy, held suspended for all time on a silken thread.

The photo print was good-sized, probably four feet wide by three feet high. Even so, she'd never seen much detail, because she'd never spent enough time in the place to go over and really study it. Every morning she would leave her apartment (usually a little late), rush to the coffee shop to pick up her double-shot latte and muffin, then fast-walk to the stop just in time for the L train to whisk her off to Manhattan. She barely had time for a glance around as she paid for her order. Yet, even in those brief glimpses, there was something about that photograph that always called to her. This morning, she'd paused a half minute longer to take it in, moved a step or two closer. It was just one little moment, really—but it had been enough to fix the picture vividly in her mind.

She knew just the spot on her living room wall where she would hang it. Although maybe “living room” was a stretch; more like her living room/dining room/home office. Zoey lived with a roommate in a cramped little apartment, and it wasn't much to look at. That big sunlit oceanside scene would transform the place.

“It's not that I want to *own* it, necessarily. It's just . . .” Just what? The photograph had stirred up feelings in Zoey that she couldn't quite describe, let alone explain. “I don't know.” She shook her head, as if dismissing the thought. “I don't even know that it's for sale. And anyway, even if it is—”

And Barbara spoke the next four words together with her, the two in perfect unison:

*“I can't afford it.”*

In the song that was Zoey's life, that was the chorus. The verses might be inspiring, adventurous, or contemplative—*I'd love to go back to school, tour the American Southwest, travel Europe, have a place with an actual bedroom where I could write and do some yoga*—but they always came back around to the same refrain: *But I can't afford it.*

And she truly couldn't. Brooklyn wasn't as expensive as living in Manhattan, but it was still pricey. And then there were her student loans, which sat on her like a hundred-pound backpack filled with bricks. It was a good thing she lived in the city, where she didn't need a car, because if she had one, it probably would have been repossessed by now. Car? Ha! The way things were going, her *bicycle* would probably be repossessed by summertime.

Zoey was skilled with words and had a good visual sense. But numbers? Not her thing. And she was terrible with money, always had been. She'd tried to organize herself with a budget, as her mother had urged her to do—"budget" being probably Zoey's least favorite word in the English language. That, of course, had been a dismal failure. At work she was fiercely structured and productive, but when it came to her own money, she had zero discipline. That was just the way things were. Here it was, March, and she was still buried in card charges she'd run up buying the previous year's round of Christmas presents for family and friends. Probably those from the year before that, too, if she took the time to sort through the statements. Charges on top of charges on top of charges.

Yes, Zoey liked her job, and she was good at it; but she had to admit, she was barely making ends meet. In fact, the ends weren't really *meeting* at all—more like catching glimpses of each other from across the room every now and then. Zoey thought she would qualify as poster child for the phrase "living paycheck to paycheck."

Whatever that photo print actually cost—\$500? \$800? \$1,000?, if it was for sale at all—it was certain to be a chunk of cash she did *not* have just lying around waiting to be spent on a whim.

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Barbara's voice cut into her thoughts: "You should talk to Henry."

"Henry?"

"The older guy you see in there, in the mornings, making the coffee? That's Henry."

It took Zoey a moment to register what Barbara was talking about. "You mean, at the coffee shop? You know the barista at Helena's?"

Barbara stood up, closing her empty lunch box as she did. "Known him for years. You should go in and talk to him. He sees things . . ." She paused. "He sees things *differently*."

"Talk to the barista?" said Zoey. "And say . . . ?"

Barbara gave Zoey her trademark blank expression, a face that saw everything and gave nothing away. "Just talk to him. Tell him you love the print. See what he says."

Zoey frowned.

"Trust me," said Barbara. "He's resourceful."

"And he'll help me do what, exactly? Pick the right lottery ticket?"

Barbara shrugged. "Probably not that. But you said it yourself: you can't afford it. And that bothers you. Am I right?"

Zoey said nothing. Of course she was right. She was Barbara.

"Well, then," said Barbara. "*Do* something about it. Talk to Henry."

Heading back to her desk, Zoey felt a twinge of guilt. She hadn't told Barbara what was *really* nagging at her. And it wasn't just the photograph. It was the other thing.

The agency job.

Two Fridays ago, over drinks, her old college roommate Jessica told her about a position opening up at the media agency uptown where Jess worked. "You're a hard worker, Zoe," she'd



said. “You’re smart, you’re a fantastic writer, and people love you. You’d be perfect.”

So Zoey had slipped uptown one day the week before and interviewed for the job. That same night Jessica called and told her that, from what she’d heard, Zoey was the odds-on favorite. “There were a ton of candidates, Zoe—but you hit it out of the park.” Sure enough, this past Friday the agency called to give her the news: she was officially their first choice. If Zoey wanted the job, it was hers for the taking—and at considerably higher pay than at her current post. She knew it would mean higher stress and a brutal schedule, which didn’t thrill her at all. But that agency salary would really turn things around for her.

She’d talked with Mom about it again over the weekend. Her mother wasn’t so sure about the idea. “Oh, Zee,” Mom had said, “be happy with what you have! Besides, sweetheart, money won’t make you happy.”

*Money won’t make you happy.* How many times had Zoey heard that growing up?

Her father had gotten on the phone, too, which was unusual. “Think about this, Zoey,” he’d said. Zoey knew what that meant: *I don’t want to come right out and say you should take the job . . . but yeah, maybe you should take the job.*

Her dad had made decent money as a general contractor, until his health forced him to ride a desk at some building supply company. It was far less pay (and, she suspected, far less fun), but they were managing. Although Mom sounded even more worn-out than usual lately. *Be happy with what you have.* Her parents were not *unhappy*, she was sure of that, but could she describe them as truly *happy*?

And what about Zoey herself?

She thought again of that strange image from the Oculus that

morning, of the boat beached in the middle of the desert. *If you don't know where you're going . . .*

The people at the agency uptown had given Zoey a week to work out the details of leaving her current job and make her decision official. Which meant that if Zoey wanted the job, she needed to give them a firm commitment by this Friday. After which she and Jessica would celebrate the deal together at their usual Friday meet-for-drinks-after-work date.

The only other alternative Zoey could see was to keep struggling on her current salary and hope for another promotion. And meanwhile, maybe, take on some additional freelance writing or editing, jammed somehow—along with the extra load of work she typically brought home from her day job—into the evenings and weekends. An idea that *definitely* did not thrill her.

But what other option did she have?

# CHAPTER 3

THE  
LATTE  
FACTOR

## CHAPTER 3

# You're Richer Than You Think

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*“Do something,”* Barbara had said. The next morning Zoey did something. She got ready for work and left her apartment fifteen minutes early. She didn’t see the point in talking to the barista, as Barbara had urged, but at least she could spend a little time inside Helena’s Coffee and get a closer look at that photo print.

She put in her order, stood in line, then took her double-shot latte and began strolling through the place, taking it all in. Exposed brick, vaulted ceiling (painted black so it all but disappeared), big pendant lamps with full-spectrum bulbs, and big, artfully lit photographs covering the walls, making the place feel like one of Brooklyn’s trendy art galleries. Trendy, but old-school.

She walked all around the coffee shop perimeter, looking at the sequence of prints. Some were of breathtaking panoramas: snow-covered mountaintops, raging rivers caught in mid-splash, vast forest tracts. A few were in locations she thought she recognized from her work at the magazine. There was a shot of the Great Wall, another of a few young men working the family vine-

yard in the Italian Piedmont. A brilliantly colored flock of macaws in the Peruvian rainforest.

They were all amazing, but she kept walking—until she reached The Photograph.

This was the one. This one. She stood in place, some six feet back, gazing at it.

It was not a spectacular scene, really, at least not on the surface. A seaside village at dawn. A little fishing boat, just visible on the right, preparing for the day's catch. People trundling to and fro along the little harbor, going about their village business.

What was it exactly that drew her so?

She took a few steps closer, enough to read the tiny printed inscription posted just below the right-hand corner. Ah. So it did have a price tag: \$1,200.

Zoey's heart sank. Pricey for a photo, but then, this was an exceptional piece, wasn't it. And, really, \$1,200 was not all that much in the big scheme of things. It was less than a month's rent. Zoey *ought* to be able to afford it. But she couldn't remember the last time she'd seen that kind of money just sitting in her bank account, available to spend on whatever she wanted.

Oh, right, now she remembered when: that would be *never*.

She bent down and looked at the label again, to see where the shot was taken, but it didn't say. In fact, other than the price, the only information provided was the photograph's title, which consisted of a single word, in quotes:

**“Yes”**

Yes. It seemed like an odd title for a photo of a seaside village. Yes what? Although, now that she looked at it again, it certainly

felt like a *Yes* to her. What *was* the location? Had to be one of the Greek islands. "Where are you?" she murmured. "Rhodes? Santorini?" No, that wasn't it. "Crete?"

"*Mykonos*."

The voice was so close to her ear, it made Zoey jump, and she nearly spilled her latte.

"Sorry," the man said. "Didn't mean to sneak up on you. You were pretty focused there." He nodded at the photograph. "Caught your eye, that one?"

Zoey nodded. "It's beautiful. The light is amazing. Very *Yes*," she added, pointing at the label. The elderly man peered at the label, then nodded. She stuck out her hand. "I'm Zoey. Zoey Daniels."

The man shook her hand. His skin was dry and cool, like fine canvas. "Henry Haydn," he said. He pronounced it *hidin'*, as in "hide-and-seek." "Like the composer," he added. "Though not as famous."

"Henry," she said. Of course. She recognized him now: the barista. "Maybe more famous than you realize."

The man cocked his head, as if to say, *Oh?*

"My boss told me about you," Zoey explained. "Said I should come in and talk to you."

"Ah," he said. "About what?"

Zoey opened her mouth to answer, then closed it again, then grinned at him. "You know, I have no idea."

He smiled and nodded toward the photo. "Don't see a lot of people gravitate to this one," he said. "Mostly people are drawn to the more dramatic shots, you know? Mountains, canyons, river rapids, things like that."

Zoey could understand that. "This one, though," she said. "It just seems so . . . *alive*."

Henry nodded. “Personally, it’s my favorite out of all of ’em.”

Zoey stood and did a slow 360-degree turn, looking all around the place, then back at Henry. “Mine too.”

He cocked his head again. “Well. It’s not taken, you know.”

Zoey laughed. “I wish! But I’m afraid I couldn’t afford it.”

Henry nodded at the latte in her hand. “If you can afford that latte,” he said, and he tipped his head back toward the wall, “you can afford this photograph.”

“Sorry?” she said. Had she heard him right? That made no sense at all.

“Perhaps,” said Henry, “*you’re richer than you think.*”

She gave a puzzled smile, thinking, *What an odd thing to say.* Still, she liked his energy. “That’s a very nice thought,” she said. “Really, though, I’m just looking.” She leaned closer again, scouring the background for detail: the narrow cobblestoned streets, whitewashed houses, the royal-blue doors and shutters. “Mykonos . . . You think?”

Henry leaned in, too, then slowly nodded. “I do.”

“It’s so beautiful.” Zoey sighed. “What I’d *really* love,” she spoke softly, as if talking to herself, “is to *be* there, smell that salt spray, hear those seagulls. Take in the whole scene with my own eyes and ears.”

She straightened up again with a self-conscious laugh, then spoke in her normal voice. “Anyway. *That’s* totally out of the question.”

“Totally – out of – the question,” he repeated, speaking slowly, as if musing over the words. He cocked his head at her. “But that would depend on the question. No?”

Zoey wasn’t sure what to say to that.

“You like photography,” he said. “Tell me. Do you know the term ‘oculus’?”

“By Fulton Center,” she said. “I’m actually headed there right now.”

“No, no,” he said. “Not the structure. I mean, in photography.”

Zoey frowned.

“Oculus,” he repeated. “It means figuring out where you want to stand. Where you stand, and what you see from there, is the key to putting together the right picture. That’s what creates the perspective you want. You know what I mean?”

Zoey nodded, although, to be honest, she was not at all sure she did.

“In photography,” the barista continued, “the oculus is where you place the camera. It’s Latin for eye. Only it’s really *your* eye. Because you see the picture first, you see, in your mind’s eye. In your oculus.”

“Okay,” said Zoey. She had never looked into the word’s meaning.

“Now, I’m saying *photography*,” he added, “but you could just as easily say a story you’re going to write. A trip you’re about to take. A meal you’re preparing in your kitchen for friends who will be over in an hour or two. The point is, you’re standing there, and there are three things: you, your lens, and the world. What will you create?”

What had Barbara said? *He’s resourceful*. To Zoey, “eccentric” was the word that came to mind. But sweet. Gentlemanly. Definitely old-school—like the coffee shop itself.

Henry Haydn glanced back toward the front of the shop, as if to make sure he wasn’t needed there. The Brooklyn hipster with the beanie and long beard behind the counter caught his eye and called over, “No worries, Henry. We’re all good.”

Henry looked back at Zoey and tilted his head toward a little high-top table in the corner. “Join me for a moment?”



Zoey smiled. “Why not?”

She followed him over to the little table, where they each took a tall stool. He picked up a well-worn Moleskine notebook that lay on the table, flipped open the cover, took a brushed steel drafting pencil from a jacket pocket, and began sketching, his hand flying over the page. A few seconds later he turned the notebook so she could see it.

A grave plot and tombstone with neat lettering on it.

## ZOEY DANIELS

BORN ?? — DIED ??

“Let’s say, this is the end of your life.”

“Really,” said Zoey dryly. “So sad, she died so young.”

Henry chuckled. “Humor me. Let’s say we’re writing your epitaph. Call it, your *oculus*.” He tapped the sketch with his pencil. “Here is where you’re standing, looking back at this picture you’ve composed: your life. So, what does that landscape look like?”

Zoey’s breath caught.

She hadn’t been able to put it into words, but what he’d just said was *exactly* what had been bothering her the last few days. What did the landscape of her life look like? She didn’t know.

*If you don’t know where you’re going, you might not like where you end up.*

“You see?” said Henry. “The picture happens first in your mind’s eye. *Before* you shoot. That picture is where everything starts. That picture is what guides it all. Your *oculus*.”

Zoey’s phone buzzed. She glanced down. A text from an eager intern at work early, wanting to know which set of copyedits to start with.

"You need to get to work," ventured Henry.

"I really do," said Zoey apologetically. "Thanks for the . . . for the chat." She wasn't sure what else to call it. Art lesson? Notes on perspective?

"Nice talking with you," said Henry as she got to her feet and headed for the door. "Come back anytime."

When Zoey arrived at the thirty-third floor, the office was already in peak production uproar. She had a three-minute tactical meeting with the eager intern, checked in with the art department, then plopped down her laptop and lost herself in the crush of work.

Still, she couldn't quite stop her brain from mulling over her cryptic chat with the eccentric barista at Helena's. How had Barbara put it? *He sees things differently*. "That's for sure," she murmured to herself. The more she thought about their conversation, the less sense it made.

*Where you stand, and what you see from there, is the key to putting together the right picture. That's what creates the perspective you want. You know what I mean?*

Honestly, not a clue.

Then there was that comment about her coffee. *If you can afford that latte, you can afford this photograph*. And then this:

*Perhaps you're richer than you think*.

What was *that* about?

Zoey did not sleep well that night.

The truth was she didn't really sleep well *any* night. Typically she would wake up somewhere between two and three in the morning and lie awake, unable to drift back off, worrying. Not about anything specific—just a general kind of worrying.

This night, though, was worse than usual. This night after waking up, she *did* drift off again, and the worry followed her into her dreams.

She was jogging on the treadmill at her gym. Suddenly the machine sped up a notch, even though she hadn't touched any of the controls. No problem: she picked up her pace. The machine abruptly sped up again. She started running to keep up with it. She tried frantically to press the DOWN button to slow the treadmill, but instead it picked up yet again, and again, going faster and faster. She was sprinting now, racing full out, her heart pounding out of her chest, but she couldn't keep up—

She awoke with a gasp, her T-shirt drenched in sweat. Slowly, she sat up in bed and felt in the dark for the glass of water on her nightstand as her eyes adjusted and her heart rate gradually downshifted, from terror, to an earnest *thump-thump-thump*, and finally to something approaching normal.

You didn't need a PhD in psychology to interpret *that* little drama. She was on a fifty-hour-a-week treadmill she couldn't control. Brooklyn to Manhattan in the a.m., Manhattan back to Brooklyn in the p.m. Money in, money out—usually more out than in. And a creeping sense that, through it all, she was running for her life, going nowhere fast.

Gazing at her apartment walls in the semidarkness, she felt, as always in those moments when she was really honest with herself, that some element was absent in her life, something important. Love? No, she was young; there was plenty of time for that. Friends? No, she had Jessica and others.

What was missing in her life, she thought, was the *living* part.

# YOU'RE AWESOME!

## COME SAY "HI"...

WHAT DOES LIVING RICH MEAN TO YOU/ WHAT'S YOUR *Latte Factor*?

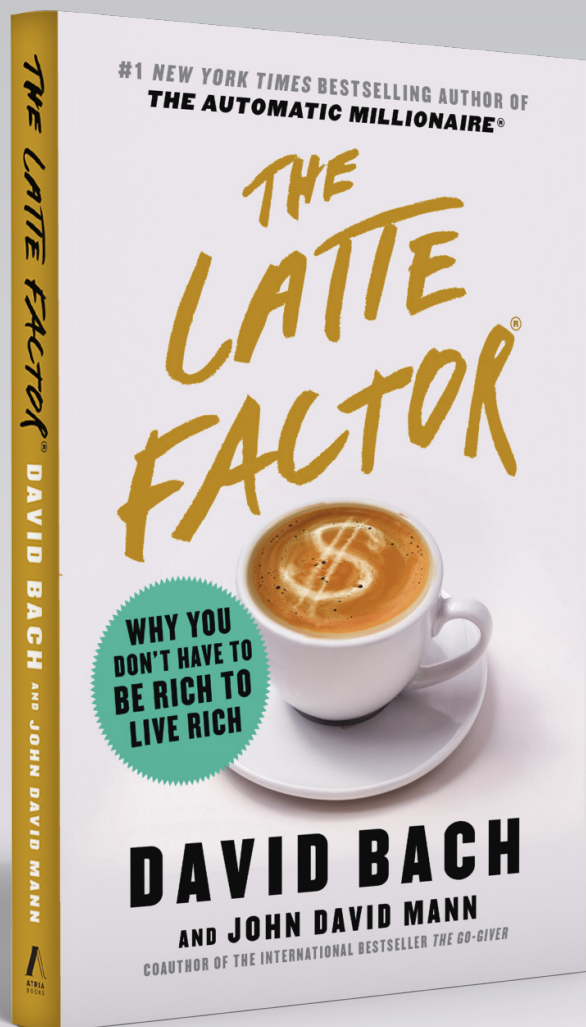
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