JLW
Inspiring Excellence in People

JIM WHITE, PHD

BESTSELLING AUTHOR

OPPORTUNITY INVESTING

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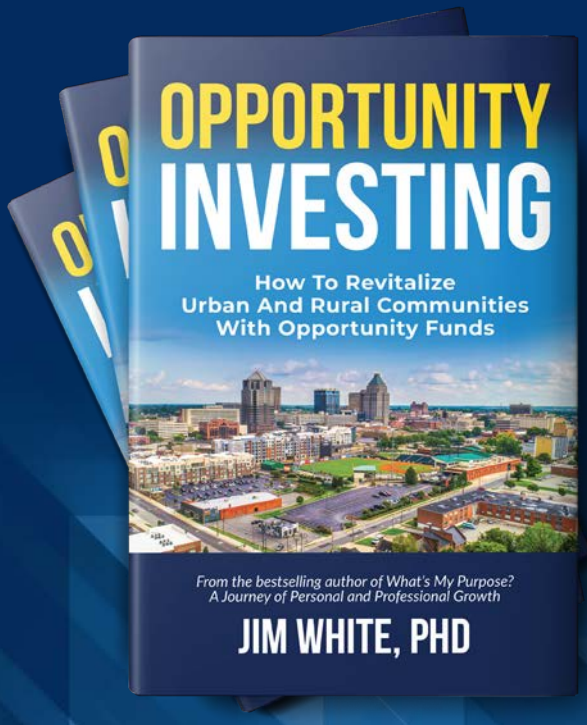

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BIOGRAPHY | JIM WHITE, PHD

Dr. Jim White is Chairman and CEO of Post Harvest Technologies, Inc. and Growers Ice Company, Inc., Founder and CEO of PHT Opportunity Fund LP, and Founder and President of JL White International, LLC.

JIM IS THE BEST-SELLING AUTHOR OF WHAT'S MY PURPOSE? A JOURNEY OF PERSONAL AND PROFESSIONAL GROWTH.

The book, which has been lauded by such industry leaders as Steven M.R. Covey and Jack Canfield, seeks to change readers by helping them to identify key truths while breaking down the main barriers (the Five Masks) to fulfillment.

Jim is also the founder of the customized yearlong, leadership and management transformation process, The Circle of Success; Jim White's Classic Movie Series; and The Red Carpet Tour. These innovative events have attracted more than 100,000 participants worldwide, including Fortune 500 CEOs, management teams, entrepreneurs, governments, and trade associations. Jim has also hosted and produced his own radio and TV show, **"The Circle of Success Show with Dr. Jim White."**

Dr. Jim White first found his entrepreneurial spirit at age five when he created his first business-collecting and selling Coke bottles to help support his family.

From these humble beginnings, Jim went on to serve his country in Vietnam before entering the corporate world upon his return. Along the way, he would go from high school dropout to academic triumph-eventually earning a B.S. in Civil Engineering, an MBA, and a PhD in Psychology and Organizational Behavior.

Dr. White achieved international recognition as CEO of Blount World Trade Corporation, owner and Managing Director of ACEC Centrifugal Pumps NV, Belgium, and as Vice-President and Division Manager of Ingersoll Rand Equipment Corporation.

JIM HAS ATTRACTED MORE THAN 100,000 PARTICIPANTS WORLDWIDE TO LEARN ABOUT LEADERSHIP AND THE MANAGEMENT TRANSFORMATION PROCESS.

Throughout his career, he has bought, expanded, and sold 23 companies, operating in 44 countries. Jim has acquired failing businesses to revive and develop them into profitable enterprises using his business turnaround strategy. To date, Jim has generated more than $1.8 billion in revenue.

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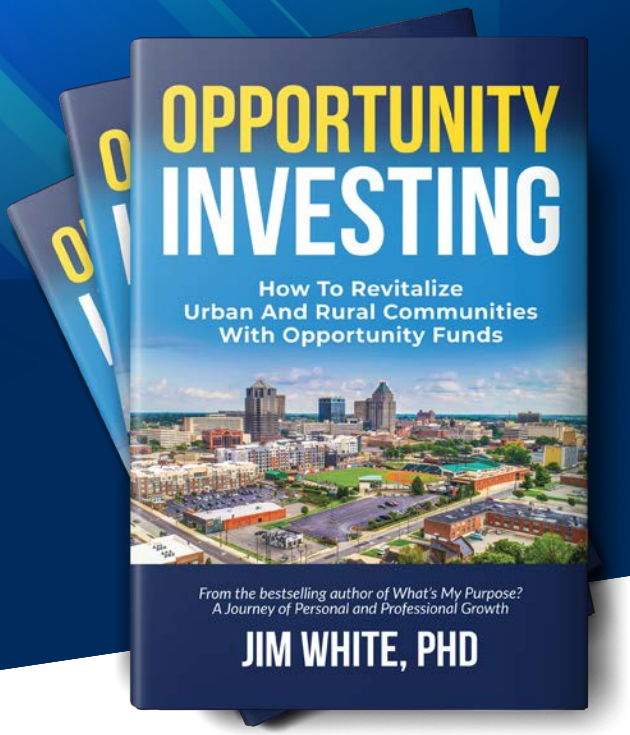
Jim's latest inspiring read will take you on a true discovery of how to revitalize low-income communities across America with Qualified Opportunity Zones and Funds.



THE HIDDEN GEM IN THE 2017 TAX CUTS AND JOBS ACT (TCJA)

The Opportunity Zones Initiative was established by Congress in the Tax Cuts and Jobs Act (TCJA) of December 2017 as an innovative approach to spurring long-term private sector investments in low-income rural and urban communities nationwide. Suddenly, our nation has a brand-new path to bolstering and revitalizing distressed businesses and communities in approximately 8,800 approved areas known as Qualified Opportunity Zones (QOZs).

Through Qualified Opportunity Funds (QOFs) applied in QOZs, we all have a chance to work together to: 1) benefit from the capital gains tax breaks 2) make money and 3) positively impact low-income urban and rural QOZ communities and the lives of millions of people.

Opportunity knocks: QOFs are a win-win-win for investors, business owners, and citizens of urban and rural QOZ areas.

Opportunity Investing, by Jim White, PhD—bestselling author of What's My Purpose? A Journey of Personal and Professional Growth and CEO and founder of JL White International, LLC—explores how to use the TCJA to create investment opportunities in QOZs through QOFs. These opportunity funds can improve the quality of life for the citizens in QOZs and help companies in these areas succeed.

If businesses in QOZs thrive, the communities will have more jobs and better salaries to offer. More people will want to relocate to these areas, which will increase real estate values and breathe new life into local shops and stores. When residents and business owners are doing well, they spend more money on beautifying their homes, storefronts, public buildings, streets, parks, and monuments. Their infrastructure will improve, crime will decrease, and better health care will be available for residents. Spread out over many communities, QOFs can help our nation flourish as a whole.

> **"We discover our purpose by uncovering challenges that move our hearts and engage our passions. Purpose is why we get out of bed in the morning. Purpose is what pushes us to the extreme limits of our endurance. Purpose is what makes life worth living and satisfied." — Jim White**

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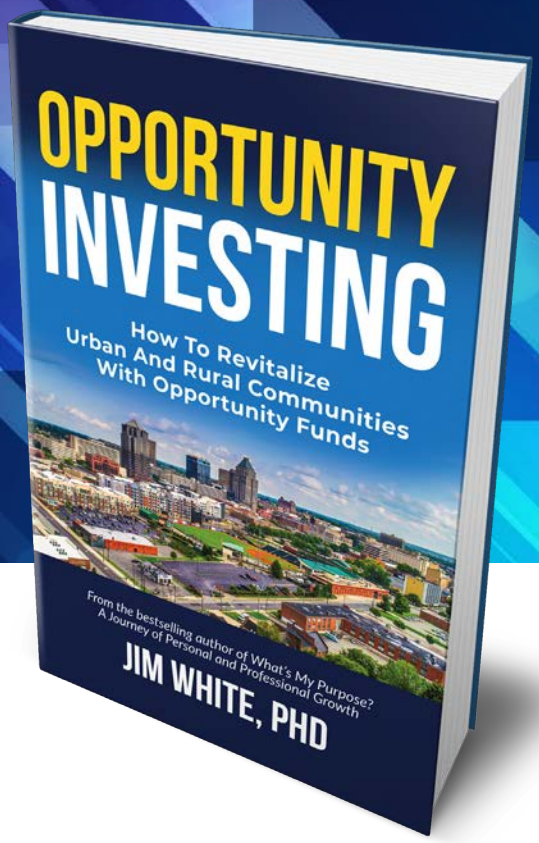

JIM WHITE, PHD

OPPORTUNITY INVESTING

INTRODUCTION

INVESTING–AND LIVING–WITH PURPOSE

Let's start by addressing the following obvious question: Why, as a business founder and chairman as well as an investor, do I have such passion for Qualified Opportunity Zones (which we'll refer to as QOZs) and Qualified Opportunity Funds (which we'll refer to as QOFs)?

The answer is simple: I care about people. I care about helping those who have been dealt a bad hand and face economic hardships. I care about improving companies that are struggling. I care about giving new life to distressed communities.

> **Why am I so interested in helping distressed communities?**
> **Because I was raised in one of them myself.**

To paraphrase a line I once heard: I was born in Georgia, raised in South Carolina, and grew up in Vietnam. I came from an abusive, low-income rural environment. I began my life in a sharecropper cabin and was a high school dropout. My first job was operating heavy construction machinery. I gained a number of invaluable leadership lessons from having first endured hardships during my childhood and then from having faced such challenging conditions in wartime. These lessons prepared me well for leadership roles down the road.

I deeply appreciate your curiosity in learning about how QOFs can help turn these QOZs around, which will restore financial health and pride to these communities. Spread out over dozens, hundreds, and perhaps even thousands of communities, QOFs can help our nation flourish as a whole. Thank you for being part of my life's purpose, which hopefully intersects with yours.

Throughout my life and career I've had to work my way from the ground up. I had a number of jobs until I was able to pave a lucrative career for myself in a number of corporate areas. I eventually earned three college degrees: a B.S. in Civil Engineering; an MBA; and a Ph.D. in Psychology and Organizational Behavior. As mentioned, I've spent a lot of time revitalizing companies that had been floundering. I have devoted over a quarter of a century to coaching, mentoring, and leading individuals to become peak performers while acquiring and running several multi-million dollar companies.

So, now that you know who I am, we can return to answering the second question that opened this Introduction. Why do I have such passion for Qualified Opportunity Zones and Qualified Opportunity Funds?

IT ALL CONNECTS BACK TO ONE CENTRAL INGREDIENT: MY PURPOSE.

The most important thing I learned in my life was the answer to the question, "What is my purpose?" Until I was able to pinpoint this, I couldn't resolve any of the other important questions in my life.

People often confuse purpose with reason. We may work at a specific job simply because we need to make a living. There is nothing wrong with that.

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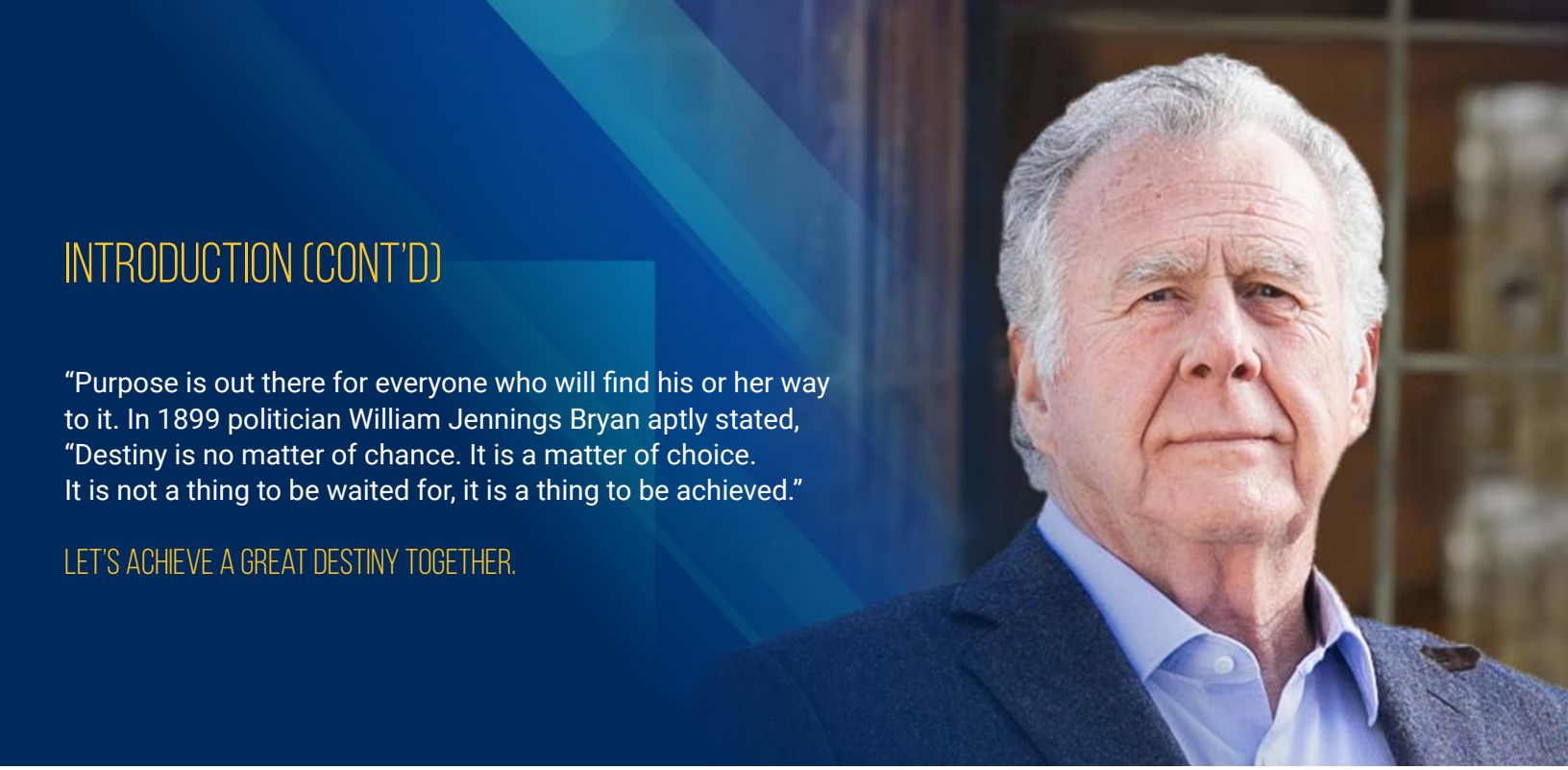
INTRODUCTION (CONT'D)



"Purpose is out there for everyone who will find his or her way to it. In 1899 politician William Jennings Bryan aptly stated, "Destiny is no matter of chance. It is a matter of choice. It is not a thing to be waited for, it is a thing to be achieved."

LET'S ACHIEVE A GREAT DESTINY TOGETHER.

OUR PURPOSE FOR WORKING SHOULD BE TO MAKE A LIFE.

However, our ***purpose*** for working should be to ***make a life.*** Over the years, I've come to know exactly what those three words truly mean and how to apply them to everything I do.

From my earliest memories, I imagined that I was on some kind of mission. I had an implacable unwillingness to allow anything else to interfere with what my destiny was directing me towards. The definition of my purpose has evolved and become clearer over the years. My life's purpose is a never-ending mission.

We all need to find our own individual purpose. I came to clarify mine through a remarkable set of circumstances. It happens I grew up having to deal with pain and hardship. Through a series of chance circumstances and while developing my purpose, I learned how to make the invisible visible. I've always had great empathy for the underdog. Using my life path as a guidepost, I sought to identify struggling companies and give them a boost to become high-performing entities.

> **I believed in the people at those companies and the products and or services they produced. Most importantly, I believed in the communities around these companies that would become improved by my assistance in helping turn them around.**

My eyes opened wide when the Tax Cuts and Jobs Act (TCJA) was signed on December 22, 2017. Suddenly, here was a brand new path that fit directly into my purpose. Through Qualified Opportunity Zones (QOZs) and Qualified Opportunity Funds (QOFs), we have a chance to work together to: 1) benefit from the tax breaks; 2) make money; and 3) positively impact low-income urban and rural communities and the lives of millions of people. This is a win-win-win for everyone concerned.

In a nutshell, Opportunity Investing is about finding and creating opportunities in these QOZs and improving the quality of life for their residents by helping the companies in those areas succeed. If the businesses thrive, the communities will have more jobs and better salaries to offer. More people will want to relocate to these places, which will increase real estate values and breathe new life into local shops and stores. When residents and business owners are doing well, they spend more money on beautifying their homes, storefronts, public buildings, streets, parks, and monuments.

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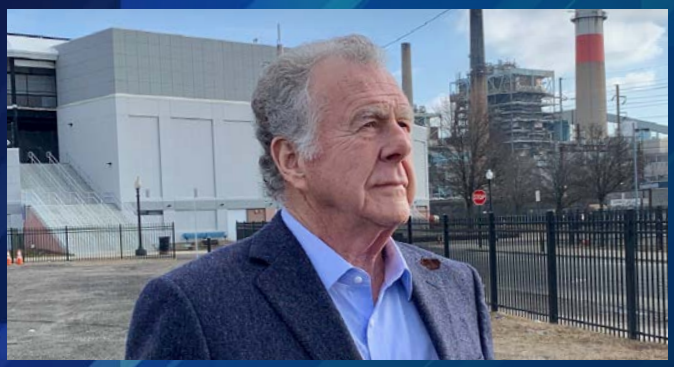

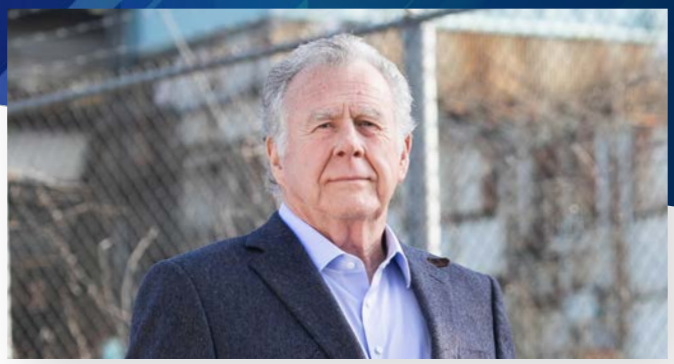

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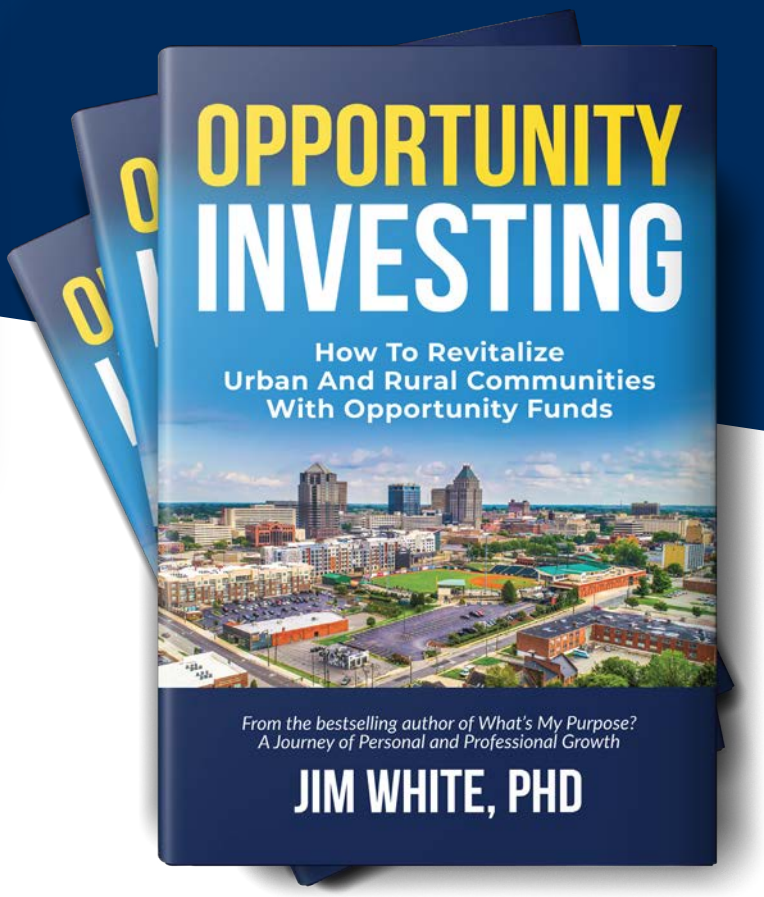
MEDIA ASSETS



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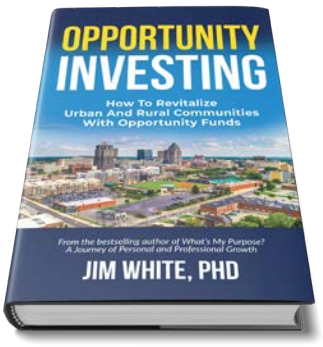

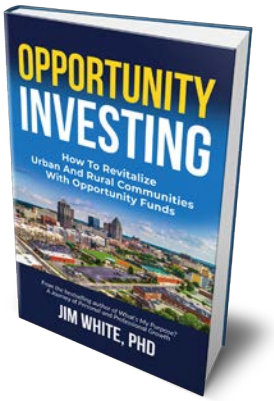

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