

**ROY HUFF**

# **THINK SMART NOT HARD**

**52 KEY PRINCIPLES TO  
SUCCESS AND HAPPINESS**



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52 Key Principles To Success And Happiness

Roy Huff

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## CONTENTS

[Foreword](#)

[Introduction](#)

[Chapter 1: Letting Go](#)

[Chapter 2: Goal Setting](#)

[Chapter 3: Organize Your Mind](#)

[Chapter 4: Stop Spinning The Wheel](#)

[Chapter 5: Making Better Choices](#)

[Chapter 6: Know Yourself](#)

[Chapter 7: Leveraging Your Energy](#)

[Chapter 8: Changing Your Mindset](#)

[Chapter 9: Developing Character](#)

[Chapter 10: Seek Excellence](#)

[Chapter 11: Fiscal Responsibility](#)

[Chapter 12: Lifelong Learning](#)

[Chapter 13: Develop Persistence](#)

[Chapter 14: Sharing](#)

[Conclusion](#)

## FOREWORD

As part of this book's research, I reached out to numerous successful leaders, entrepreneurs, and authors. I want to say a special thanks to all those who took valuable time out of their hectic schedules to respond with their thoughts.

I've included personal quotes from three of those people including Brian Tracy, one of the most renowned leaders in motivation and author of the number-one best seller, [\*Eat That Frog\*](#).

Other thanks go to the science-fiction phenom, A.G. Riddle, author of the hugely successful number-one best seller, [\*The Atlantis Gene\*](#).

Finally, I wanted to say another thank you to Lindsay Buroker, author of the best-selling steampunk [\*Dragon Blood Collection\*](#).

## INTRODUCTION

*"I have been impressed with the urgency of doing. Knowing is not enough; we must apply. Being willing is not enough; we must do."*

- LEONARDO DA VINCI

If you crave happiness and success, this book can guide you there starting now, regardless of how ominous the obstacles, but *you* must take that first step.

No one knows all the secrets to success or the answers to all your problems, but what *is* certain is that life is a direct consequence of the choices you make. The only way to change your life is to make different choices and change how you respond to things outside of your control.

This book isn't a shortcut to hard work, but it will show you how you can avoid unnecessary work. It isn't a guide on manipulation, but it will show you how to build real trust in your personal and professional life.

This book won't tell you your passion, but it will teach you how to find it. It won't help you if you're intent on being dishonest, but it will show you how to build integrity, self-worth, and healthy relationships.

This isn't a religious book, but it will teach you how to improve your character. It isn't a get-rich-quick guide, but it can lead you to the path of wealth and financial independence.

In addition to giving advice from innovative thinkers around the globe, it will provide additional wisdom and lay a solid foundation upon which you can begin your journey to pursue your dreams.

The purpose of this book is to impart the wisdom you need to harness the power of your skills and use the tools necessary to optimize your personal success and happiness.

Whether you decide to read all 52 key principles in one sitting or over time, you'll gain additional benefits when you focus on one principle each week throughout the year.

As you go through the 52 key principles, you may find a few things you disagree with (hopefully it's not the principle of integrity), but don't let that keep you from getting started or using the remaining principles.

Before you begin, know that your ability to achieve success doesn't depend on where you are in your life. It doesn't matter where you live, where you were born, your last name, how much money you have, your level of education, nationality, ethnicity, gender, disability, or family disposition. The only thing that matters is a willingness to accept responsibility and a desire to change.

I myself was born on the mouth of Chesapeake River then moved to Kentucky as a young child, where I lived in a dilapidated trailer park until the age of six. From there, I moved to an urban ghetto in Charlotte, North Carolina and lived with my mother in abject poverty until I graduated high school at seventeen. I had an absentee father who struggled with mental illness and a history of abuse. He eventually died of AIDS when I was 21.

Despite my early challenges, I was fortunate enough to have some success in education. I have earned five degrees and two graduate degrees, published four fiction novels, the [\*Everville\*](#) series, and ghostwritten over a dozen other fiction and nonfiction books.

I've also had the privilege of working as a math and science teacher and a research scientist. I've co-authored peer-reviewed research on the cover of the *Bulletin of the American Meteorological Society* ([BAMS](#)) and [Lifehack](#) recently invited me to contribute. I don't say that to boast, but to show that you can achieve success despite severe hardship and previous poor choices.

My successes have been the result of dedication in the face of challenge and optimism in the face of defeat. Those triumphs were a result of perseverance and systems that were in place, often without me realizing it. Had I known earlier what I know now, I could've harnessed those systems and made better choices, which could have increased those triumphs and leveraged the successes into more permanent features of my life.

I've made my share of mistakes, and while many people may justify them as artifacts of my dysfunctional childhood, I know differently. It would be easy to blame my faults on the actions of others, but to rise above those setbacks, it was first necessary for me to understand that most of the time, those outcomes were caused by poor choices and reactions that led to self-sabotage and disappointment.

Even though I graduated a year early as valedictorian and every university I applied to accepted me, I didn't finish college right away. I didn't earn my first degree until I was 30, and then I earned all five of my degrees in the following six years.

By that point in my life, I had already failed at a business and the stock market, and had given up on real estate. Until I decided to go back to school, I had convinced myself that despite my intense passion for science and learning, I didn't need it.

While I certainly don't believe college is for everyone, it was something that excited me and was a key aspect of who I was. It took a failed business and



bankruptcy to force me to rethink my life and make the changes necessary to start on my ideal path.

Throughout my early adult life, complacency was my enemy, and a desire for instant gratification led to poor choices, cutting corners, unnecessary risks, and missed opportunities. Despite my optimism and drive, I only recently learned the key principles and systems that helped to harness my potential and lay down the bad habits and self-defeating behaviors that were standing in the way of my peak performance and happiness.

Like my first important change, the second was born from overcoming personal and financial hardships, a divorce, and a bankruptcy. It was through that process that I began a journey of self-reflection and took the final steps that led me to the path that I'm on today.

More obstacles to overcome and opportunities for improvement will arise, but at least my eyes are open. At least now, I'm aware of the behaviors, tools, and systems to use to tackle problems when they reappear.

Ask yourself the following questions. If you were to die today, would your life leave a legacy that you would be proud of? Are you living your own life or someone else's? Are you thrilled in every aspect of your life? Have you achieved true joy, or have disappointment and fear held you back from making better decisions, seeing opportunities, or seeking your passion?

If you're like most people, you answered "no" to at least one of those questions. If so, decide today to change it. Use the tools in this book to make it happen. If you let me, I can show you how to make that change and begin the journey to your ideal self.

To make it easier for you, I've designed a free downloadable toolkit at [royhuff.net/thinksmart](http://royhuff.net/thinksmart) with simple daily exercises so you can act now and see immediate results.

## CHAPTER 1

# LETTING GO

### Principle #1 Forgive Those Who Don't Deserve It.

When sorting through the 52 key principles, it was easy to decide which to put first. Although the first and second principles are related, it's impossible to begin without first forgiving those who've caused you harm.

The key thing about forgiveness is that you aren't doing it for the people who've caused you harm, but for your own peace of mind. Even if their actions were devastating, such as in the case of abuse or assault, you must force yourself to forgive and let go. Don't allow someone's actions to have control over your thoughts. If you do, you're letting that person keep you from realizing your own happiness. If you refuse to forgive, you create trauma and roadblocks that can prevent you from moving forward.

Often, it isn't what you do that prevents success or happiness, but what you don't do. It's the missed opportunities that arise from being so focused and absorbed in your own self-pity that keep you from experiencing joy and making the most of the precious time you have.

One way to deal with the pain is first to imagine yourself forgiving them and then moving forward. See it a few times in your mind, even if you don't

believe it at first. Imagine it daily before you go to sleep, and, eventually, it'll get easier to forgive and let go.

Forgiveness doesn't mean you won't remember; it means you stop thinking about revenge and hatred, and instead focus on becoming the best possible version of yourself.

Once you forgive others, forgive yourself. Forgive yourself for the missed opportunities, the poor choices, the mistakes, the laziness and apathy, the people you've hurt, and anything else that you've been beating yourself up about.

No one is perfect. You won't always make the best choice. You are human after all and subject to the human condition, which includes imperfection. As such, learn to let go. Learn from your mistakes, and make a better choice the next time. Apologize to those *you've* harmed and then move forward.

Recognize that other people won't always forgive you if you've harmed them, but don't let that keep you from apologizing and then forgiving yourself. Each person is on his or her own journey and may be in a different place in life, unable to provide the forgiveness that you're giving others.

Forgiving yourself and letting go doesn't mean you're dismissing your behavior. It means you're accepting responsibility and choosing to learn from those mistakes and move forward. You may feel that you don't deserve the forgiveness. If those feelings are deep, be persistent. Use the visualization, therapy, rewards, and techniques in this book, or seek out counsel to find what works. It may not be a clean process, but that's okay. Make a commitment to yourself and your intent known to others. Take the steps you can, when you can. It's a journey, and if you stay the course, you'll get there.

Forgive yourself for the mistakes you have yet to make. There will be times when you screw up, when you consciously make the wrong choice, when you take the easy road instead of the road less traveled.

There will be wasted moments you can't recover and dreams that pass you by. Fear of failure may keep you from acting. Forgive yourself for those missed opportunities. Learn from your mistakes and move on.

Forgiving yourself can be harder than forgiving others. It requires that you think honestly and recognize when you're at fault. We often live in self-delusion, which keeps us from making the changes necessary to improve upon our lives. If we analyze the wrongs and forgive ourselves then we can lift the veil of self-delusion and we can see, for the first time, the true cause of those defeats.

In my own life, there were many people I forgave. The fallout from my parents and many people around me littered my childhood. Even though I didn't wallow in my own self-pity as a child, I did allow the mistakes of friends and family to weigh on me. That anger and frustration kept me from seeing the opportunities and alternative choices I could've made. When I finally made the conscious choice to forgive, it was like a heavy burden had been lifted, and, for the first time, I could see with clarity and focus.

## **Principle #2 Accept Responsibility For Your Choices.**

When things happen outside of your control, respond with resolve to rise above the obstacles and steer a new course. Many things in life you can't change, but what determines your fate is how you deal with those challenges and the lens you use to view the prism of your life.

If anything, I would say that those with the most challenges also have the most opportunities. They're forced to confront seemingly insurmountable obstacles, and then find ways to conquer them. They can see firsthand the skills required of them and set about to develop those skills.

The same skills then go on to serve them in the future once they have surmounted those roadblocks. Those skills become part of a basket of tools that allows them to tackle the unexpected obstacles they may face in the future.

From Jim Carrey, who battled homelessness, to Richard Branson, who suffers from dyslexia, to Benjamin Franklin, who lacked a formal education until he was ten, numerous examples<sup>1</sup> exist of people who overcame hardship and became a success.

In my own life, I lived in rough neighborhoods where gunshots and drug dealers were the norm, but I set my sights on what I believed to be the way out of the ghetto, doing well in school, and stuck with it until I graduated from high school. While I didn't find the success I'd hoped for right away, it was that focus and determination that propelled me forward and kept me on a better path.

While financially impoverished, I did have positive influences and people who encouraged me and supported my resolve to rise above the mentality of my zip code. I was fortunate to live across from an inner-city Boy's Club and spent many summers playing foosball and watching old movies.

I also made use of libraries, schools, and other community resources. For those of you without a support system, search for them and read through the sections in this book regarding how to change your inputs.

There were times in my life when things didn't turn out the way that I'd hoped, and upon closer inspection, the reason was because of poor choices that I made.

Since the age of four, I had a love for severe weather and storms. I set my sights on moving to Hawaii and earning a degree in meteorology from the University of Hawaii. After two and a half years working towards my degree, I dropped out.

At the time, I was paying more expensive out-of-state tuition, and the University of Hawaii had one of the toughest residency requirements in the country. On top of that, the school decided to phase in a 100% tuition increase beginning my sophomore year.

When I learned I couldn't gain residency, I resigned myself to the belief that I couldn't finish my degree and would need to drop out of school in eighteen months because of inadequate funds. The truth is, my dream died because I let it die. I threw in the towel way too early. I didn't think through all my options, but there was a reason I didn't research a solution.

At the start of my freshman year, I placed into pre-calculus instead of calculus on the math entrance examination. When I took the math course, I didn't perform as well as I hoped and dropped the class a few weeks in.

University math was harder than I expected. At a lower level, I was used to getting A's and feeling like the genius in the room. I should have focused on improving myself instead of comparing myself to other people.

When the time came to face up to the higher tuition, I'd already switched majors, told myself I couldn't finish, and walked away from college for the next decade. It was disappointment from delay and fear of failure that kept me from pushing through.

I graduated high school a year early, and I felt like the lower math placement stole that year from me. That influenced my outlook and perspective going into the university math course. That's when I gave up. I could've worked harder, but I didn't.

Had I been committed, the setback wouldn't have kept me from doing my best, and I wouldn't have so easily given up after the university announced the tuition increase.

For many years, I told myself and others that it was just the hard luck of attending a school with the toughest residency requirements and the hike in tuition that kept me from finishing on time. In truth, I could've explored options.

Had I sought out my adviser and explained that I was determined to finish college, they would probably have counseled me to transfer to a local

community college for two years to earn my liberal arts credits, or to work and take the university courses when I earned the money.

It would've been disappointing, and it would've taken longer than I anticipated, but I would have still been able to achieve my dream.

The bottom line is that I didn't take the actions necessary to finish. I reacted to things outside of my control instead of being proactive and brave. Success, like happiness, is a choice. It was no one else's fault but my own.

Evil corporations and masterminds proliferate in Hollywood plotlines, but in the real world, people succeed when they practice specific principles of integrity.

They were aware of the choices they made and their response to things outside their control. They accepted the fact that their life was their own, and they sought to make the choices needed to succeed. Those actions allowed them to leverage their time and energy while finding value that people needed.

A lack of motivation holds some people back as well as a desire to stand up and dust themselves off when they fall. They think it isn't worth the effort, that it's too much work.

It's so much easier to spend weekends marathoning the latest season of the hottest new drama or liking the endless stream of cat videos on social media. To those people, it's a conscious choice to trade in their hopes and dreams and become a voyeur of someone else's.

Not to say anything's wrong with unwinding at the end of the day for some much-needed R&R, but, make no mistake, if you choose to indulge in someone else's dream instead of living your own, it's a choice *you're* making. You must decide for yourself if you want to watch someone else live his or her desire or if you want to live your own.

When self-made entrepreneurs fail, it's often because they weren't consistent in the values that helped them achieve their success. When people, such as

lottery winners, lose everything without having earned it in the first place, it's because they don't know those principles and didn't apply them to maintaining or growing that wealth.

A simple Internet search regarding successful people will reveal several common factors. They set priorities. They focus on the big picture and what's important. They spend time finding ways to help others. They adapt to change. They make time for rest. They read daily.

More actions exist, but the idea is that successful people employ several systems that allow them to chart their own courses instead of being steered by the winds of uncertainty and luck. They take the reins of life in their own hands by accepting responsibility and learning from mistakes instead of cowering from them.

Some say that the harder you work, the luckier you get. While that maxim is true, many people work hard yet fail to see the desired results. If you're one of those people, you may be spinning the wheel and ignoring many of the key principles in this book.

### **Principle #3 Don't Fear Failure, Learn From It.**

Most people don't recognize where fear hides, where it lurks, or when they let it keep them from acting. In our culture today, we're sheltered from a young age and taught to avoid taking risks that are too big, setting goals that are too large, and expecting too much from ourselves for fear of disappointment or failure.

It starts in grade school. We see someone raise their hand; they say the wrong answer. They feel embarrassed and disappointed, so they raise their hand less. We make the same choice.

As we get older, we often lose. Sometimes we give our best effort. Other times we don't. We rack up disappointments and see other people do the same. With each missed mark, we grow cynical. We believe our ability to change the



outcome is limited, that success isn't likely; we believe it's beyond our reach, so we give up.

We stop taking large risks, and then we skip the small ones. We make excuses. After all, the economy's terrible. We weren't born into a rich family. We feel okay about it because other people do the same thing. They reinforce our belief. They give us an excuse to give up on our dreams. They tell us life is hard, and we resolve ourselves to the mundane.

Don't fear failure. It's necessary and you must study it before success is possible. Each failure is a stepping-stone that leads to the top of a mountain where all your hopes and dreams rest.

Happiness comes when you see the progress of your resolve guiding you up those stones and leading you to the top of your own personal mountain. If you think this paragraph is too Pollyannaish, then set aside your ego and honestly think about your own mindset.

The possibility of success can produce its own fear, which is born from people's worry that their success is undeserved.

Some people's self-esteem is so low that they expect their fortunes to reverse, because of their own perceived inferiority and they would rather skip ahead to normalcy instead of waiting to be humiliated. Other people fear success because of the potential work and responsibility it may create.

Common criticisms of optimistic people often come down to certain themes, "That can't possibly work today," or, "It can only work if things don't change." If you look hard at these attacks, you'll see they have their base in fear: fear of trying and failing, and fear of succeeding and failing once things change.

For those who think foundational principles are obsolete and simplistic, the best advice is to look outside the sphere of miserable, unsuccessful people who perpetually whine about life's complications. Let them drown in their own

arrogance. Instead, look beyond your own understanding and seek advice from people who *have* succeeded.

To the second point: the world will always change, but fundamental truths will always remain. Details will change, the delivery of things will change, the ways of writing and reading ideas will change, but the foundation of those ideas will always remain constant.

In other words, it's the vehicle, not the need for transportation, which requires continued learning. If you understand that, if you're willing to continue studying and doing, then don't let fear keep you from succeeding.

If you choose to make your dreams happen and no longer let fear of failure keep you from succeeding, recognize that fear of failure is more than just disappointment or regret. It's the fear of embarrassment. You're letting fear of what someone else might think keep you from doing what's necessary to learn and grow.

If what other people tell you leaves you constantly disillusioned, find those who are more supportive. Support yourself. Allow yourself to fail. Understand it's okay. Tell yourself what you'll do when you fail, and how you'll react. Prepare for it. Plan for it, and then do your best to succeed anyway.

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<sup>1</sup> "16 Wildly Successful People Who Overcame Huge... - Huffington Post." 2013. 19 Jun. 2016 <[http://www.huffingtonpost.com/2013/09/25/successful-people-obstacles\\_n\\_3964459.html](http://www.huffingtonpost.com/2013/09/25/successful-people-obstacles_n_3964459.html)>

## CHAPTER 2

# GOAL SETTING

### Principle #4 Write Your Goals.

One of the most effective actions you can take to get results is to make clear and specific goals and then write them, which creates an image in your mind. It forces you to make a commitment, to own it. It allows you to see the end. In doing so, it increases the chance that you'll act and assists you in enlisting the help of others.

Because of high interest regarding a mythological Harvard study, which many have claimed shows evidence of 3% of Harvard grads making more than the other 97% combined because of goal-setting, a real study was conducted by Dr. Gail Matthews at Dominican University<sup>2</sup> to see if written goals increased the likelihood of success.

While the details of the study were different from the specifics mentioned in various accounts of the nonexistent one, the real research considered 267 people, divided into five categories, based on goals.

In the first category, people were asked to think about goals they had set over the next four weeks and their commitment to those goals, and to rate their skills, importance of goals, and related motivations. The study also asked whether they had pursued the goals in the past.

The second group wrote their goals as opposed to simply thinking about them, and did the same rating system as group one.

The third group did everything instructed for group two, but they also wrote action commitments for the goals.

Group four copied group three, but also shared their goals and commitments with friends.

Group five followed group four, and, in addition, they gave weekly updates regarding their progress to those same friends.

Of the 149 out of 267 people who completed the study, just 43% of group one said they accomplished their goals, compared to 64% in group four and 76% in group five. *The study shows empirical evidence for the benefits of writing goals, making a commitment, and having an accountability partner<sup>3</sup>.*

The Dominican University study results provides hard evidence for what many have already accepted based on anecdotes and testimonies from other successful people: writing down your goals, making a commitment to those goals, and frequently reflecting on them with other people dramatically increases the likelihood of success.

If you write your goal, you must come face to face with the reality that it'll take effort, that you might fail, that other people might see you fail, or, worse yet, that you might succeed. If you're ready to move past the fear of failure *or success*, if you're ready to learn from those potential failures instead of cowering from them, if you're ready to embrace the possibility that you might achieve your once elusive dream, then you can use the benefits of written goal-setting to your advantage.

Picture for a moment a wealthy doctor who saved up for a decade from a lucrative medical practice and now wants to build his dream home. He tells his wife about it, who doesn't have as clear an image in her mind as he does, but

her image of it is close enough. She then volunteers to go to a friend, who happens to be an architect, and explains what she thinks her husband wants.

The architect goes on to tell a friend, who's a project manager and enlists the help of another friend, a contractor, who then goes on to tell his employees how to construct the materials for the design, which he doesn't have. What's the likelihood the house will meet the doctor's expectations?

In the real world, they will never manage to build the doctor's house. The project manager and general contractor would never start a project without clear plans from the architect. Surely, there would be changes along the way as obstacles arise, even with blueprints, but, without a specific product and without clear plans, the house would never rise from the ground.

To be successful at goal-setting, write them. Your goals need to be specific. They need to be measurable. You can't just say more or better. Say how much and when. Without specifics, you have no way to compare the final product. You can't see if the design of your house matches the blueprints, because they don't exist. If you have no deadline, you have no urgency, and your goal likely won't come to fruition.

It may be true that you can plot a general course without written plans. You may even succeed at a few of your goals, but writing them down takes things to the next level. You may succeed in finding someone to build you a small shed with a mental image and no deadline or specific guideline, but you'll never get them to build your dream house.

Once you embark on goal-setting, determine why you want to achieve each goal. Is it something that you want, or what someone else wants? Is it part of a larger plan, or will it interfere with that other big dream that you see for yourself?

As Simon Sinek would say, "*Start With The Why*<sup>4</sup>." Let the *why* refine your goals and put your goals in context of each other and your overall life plan.

If your goal isn't something you're passionate about, if it's something you're doing for someone else instead of yourself, the chance of you putting in the required effort is small. You'll have doomed the goal to failure before you even began.

Now ask yourself another question. What will happen if you don't achieve your goal? What will the consequence be? Will you miss out on your dream? Will you die? Will the world end? Will it matter at all? Asking what will happen if you don't succeed can refine the why and add much needed clarity.

To develop passion in your endeavor, you must be clear about your motivations. It may take time, but it's a necessary step before you begin. Otherwise, the pursuit of your goal will end up creating stress, as was suggested by the notable Irish immigrant and real estate guru, Brian Buffini<sup>5</sup>.

For those of you who may have achieved a measure of success with non-written or verbal goals and for those of you who already consider yourselves successful, but haven't consciously made any goals, I would ask you this. First, reflect on the shed and the dream house. Let's say you managed to succeed in building your dream house without specific written or detailed plans. Now imagine what you could've built if you had more intent and purpose.

How much did you lose by failing to multiply your efforts and focus? If you magnified your existing focus with the system of a blueprint and a goal, how much better could that house have been? What would that final product have looked like?

## **Principle #5 Set Milestones That Are Within Your Reach.**

Some people will tell you not to set humongous goals. I say the opposite. I agree with Albert Einstein who said, "One should not pursue goals that are easily achieved. One must develop an instinct for what one can just barely achieve through one's greatest efforts<sup>6</sup>."

You should write your goals and milestones in the affirmative, of things you'll do, as opposed to things that you won't do. Visualize the positive and what you can have instead of the negatives and what you can't.

Set your goals as high as you want them to be, but do so only when you have a clear picture of what you think you'll need to do to achieve them. Those things, the smaller intermediary goals, will take the form of milestones.

If surgery is your preferred career, you must first go to medical school, which means you need to perform well on the entrance exam. So, you must first earn an undergraduate degree, which also requires you to graduate high school.

Milestones should be something that you can see soon and have a clear set of steps needed to achieve it. If your goal is to be a doctor, and you must graduate high school first, perhaps your first milestone will be to earn a certain grade point average for the year.

If you earned a 3.5 GPA in your freshman year of high school, and you think that it's achievable for your sophomore year, set it for 3.9. A good rule of thumb is to set your milestone as something you think you have a fifty-fifty chance of achieving.

If your milestone is too far out or aggressive, you may give up. It's important to see progress to keep yourself motivated. If your milestone is too easy, it'll defeat the purpose of setting goals in the first place because it won't push you to leave your comfort zone and reach for maximum potential. Eventually, you may lose interest and stop trying altogether.

It's easy to let impatience keep you from scaling down from the end goal to your first milestone. It's the first step that's most important. That means you need to determine what's necessary to reach that goal; those are your milestones.

Don't expect to meet all of them. If you do, you're setting them too low. Also, remember milestones are just smaller targets on the way to your big goal, so, if your goal is extraordinary, you'll likely need many smaller, closer milestones.

Like your final goal, make your milestones specific, measurable, and with a timeframe. It's the milestones that will fuel your journey. They're the steps in life's marathon. Focus on them, and the inertia will carry you forward.

### Principle #6 Make An Action Plan.

When you start, I recommend you make developing a well-thought-out action plan your first overarching goal. It may take a few weeks if you're extremely thorough, and it'll continue to evolve after that. Lay the groundwork for a foundation of success to avoid as much wasted effort as possible.

Setting your goals and milestones are a first step. The next piece of the puzzle is to draw up a plan on *how* you expect to achieve them. Begin with the big goals, and then scale down to the smaller milestones.

Once they're in place, draw up a list of actions you can do daily to achieve the smallest of your milestones. Your daily tasks are what you'll put on your calendar when you're finished. Those daily actions are the *how*, and they get you closer to the *what*.

Like your goals, write your action plan. It can be changed and improved as you do research and reflection. You may discover later that you had the *how* wrong and it needs to be updated, but the important thing is to get started by putting pen to paper.

Ensure that you've already done the work of figuring out the *why* and asking *how* your goals fit together in the larger picture.

Use the same process for your tasks. Make them positive things that you want to do, as opposed to things that you don't. If your milestone for this month is to read two nonfiction books, figure out how many pages you'll need



to read daily. Make your task to read a specific amount of time each day to meet that monthly milestone. Schedule more time than what you need.

Make completing your action plan the first task you put on your calendar. Repeat it daily until it's in its finalized form. You only need to give it a few minutes each day, but it's important that you complete it.

Don't overwhelm your action plan with things related to business or finance. Include goals from all aspects of your life, such as your personal and family goals and physical and mental well-being. Make them complement each other, just like your daily tasks.

Once complete, you'll see your goals and dreams in a larger picture. It'll be easier to gain perspective when you don't let a single aspect of your life hang you up in a narrow focus.

As you write your goals, milestones, and tasks, come up with a list of potential obstacles. What things might get in your way? List as many as you can.

Come up with different ways to overcome those obstacles. Anticipate them, and plan on several routes around the roadblocks that are certain to surface.

Challenges will arise; the only question is: are you prepared for them? A little forethought can keep you on track and make overcoming distractions second nature.

## **Principle #7 Reflect Weekly On Your Goals.**

Your action plan should be a priority. Once you've set aside time to reflect, spend the necessary effort to carefully follow the earlier suggestions.

Frequently look at your action plan and the progress of your goals, at least once a week. A weekly reflection does several things. It allows you to make changes and adjustments early on before your goals get away from you, and it keeps your goals and daily tasks at the top of your mind, maintaining focus and encouraging action.

It also allows you to keep track of obstacles, which will then help you find ways to overcome them when they arise the next time. Reflection allows you to add or change existing goals. It may help you discover which goals didn't meet the "why" test.

When you put in the time to achieve your goals, lack of progress is an indication that a goal doesn't excite you. If you catch it early, you have the flexibility to modify goals and focus on the ones that matter, so you're less likely to give up and more likely to stay motivated.

As you go through the process of your daily tasks and your weekly reflections, you may come to realize that you missed an important dream, one you'd forgotten or put on the back burner.

You may decide to prioritize and set aside more time or restructure your milestones accordingly to achieve your new goal. Regardless, the act of reflection is a necessary and powerful step that will drastically improve your chance of success.

The most important reason to reflect on your action plan is that it allows you to see your progress, which serves as positive motivation to keep you moving forward and continuing the actions that are most effective at propelling you towards your end goal.

### **Principle #8 Reflect On Your Day.**

Earlier, I asked if you would be proud of your legacy if you were to die today. Ask yourself that question every night before you go to sleep. Did you do something today that added to the legacy, or did you just spin the wheel and waste time on irrelevant tasks?

If you're honest about that question, it'll quickly put your actions in check. Do something daily that's a priority and moves you towards your end goal, whether that's related to your health, family, or business. Identify those tasks. Follow through. Persevere.

Time is fleeting. Every minute you expend it on something irrelevant, you rob yourself of time, money, and effort that will be required in the future. Set aside “me” time to rest, recuperate, and appreciate the small things. Each wasted hour is one less you’ll have to spend on things of value.

Remember, your life and actions are a choice. If you’re truly committed to leaving a solid legacy, improving your life, reaching your dreams, and being happy and fulfilled, drop as much of the wasted time as possible and apply yourself to what’s truly important.

### **Principle #9 Involve A Weekly Reflection Partner.**

Setting goals and reflecting with your partner will keep you honest. They should be someone you trust, such as a spouse or close friend. Not only should you involve a partner in your weekly reflections, set goals with them.

If you discuss your progress, it magnifies the positive impacts of reflection. When you expose your goals, it creates intentional urgency and allows you to gain positive reinforcement from someone you trust.

Another great benefit of involving a close friend or partner is that it allows both of you to better understand each other. It provides an opportunity for quality time and a deeper bond.

Reflection partners also give you a chance to get an outside ear on your milestones, tasks, obstacles, and solutions. You may not always agree with your partner, but it allows you to get a second perspective and increases the likelihood of success.

You may be concerned that involving someone might have negative impacts. You might worry that they’ll pressure you into changing your goal to something you don’t want, or you may feel the other person may underestimate your chances of success. If so, find a different partner.

If your relationships are that strained, seek an outside professional such as a teacher, coach, or counselor. Regardless of who you choose as your partner,

involve someone else. You can only further your own progress by working with someone.

### **Principle #10 Visualize Your Goals.**

Visualize your goals early and often. I can't say enough about creating a positive image in your mind. It creates excitement, motivation, and belief. Those traits spur action.

You should already have visualized your goals before you wrote them. In fact, the process of writing or typing them reinforces that picture in your mind. See yourself completing your goals each time you do your reflections.

Visualize your key daily tasks, not just your end goals. Often, we do the opposite. We imagine our favorite means of procrastination, what we're denying ourselves. Instead, imagine yourself completing your key task. Imagine it before you go to bed, when you wake up in the morning, or on your lunch break.

Visualize the sense of happiness that comes when you've completed something that's relevant and purposeful in your life. If you have a hard time, think back to when you did something that required effort and patience, but you did it anyway. How did it feel? How did you feel about yourself afterwards?

When you see something, it creates belief. Evidence shows that visualization can modify or change memories, grow new neurons, and have a tremendous influence on mood and behavior. If you visualize something negative, it also influences your belief, so keep your images positive.

When I was ten years old, I met the chief meteorologist for ABC in Charlotte, NC. His name was Ray Boylan. My mother managed to arrange a meeting and tour of the station. I had my heart set on becoming a meteorologist ever since I was four years old, and when I met Ray Boylan, he put another image in my mind.

In our discussions, he told me that he attended the University of Hawaii, so, at the young age of ten, I decided to learn everything I could about the university and the National Weather Service at the school.

Every chance, I looked up information about Hawaii. I internalized it, burned it in my brain. Needless to say, at the age of seventeen, I graduated high school and moved to Honolulu.

At the time, I'd accepted an Air Force ROTC scholarship. Upon taking a physical, the Air Force erroneously confirmed that I had an abdominal hernia, which my mother told me I had as a young child.

It was a disqualifying condition that was supposed to have prevented me from getting the scholarship. However, I had the image of attending college in Hawaii burned into my brain. I decided to attend the University of Hawaii no matter what.

When I got to Honolulu, I got a second opinion, and it turned out the hernia was nothing more than a bunch of lymph nodes. I didn't need surgery. My scholarship was safe.

The funny thing about the hernia, though, was that I always saw myself as weak because of it. For as long as I can remember, I avoided lifting heavy objects for fear that it would further aggravate my nonexistent hernia.

In both cases, I had images in my mind that were a direct result of visualization. They influenced my behavior and choices.

Even more amazing is the fact that I later spoke with Ray Boylan after I returned to school as an adult, and he told me that he had inadvertently given me the wrong impression about his attendance at the school. He only took a couple of classes in Hawaii while he was in the Navy and never graduated from the university.

My belief and perception were so strong it didn't matter. All that mattered was that I had an image in my mind, and I was intent on making it happen.

After that conversation, I thought about the irony of that initial meeting with Ray Boylan and how his words created an image in my mind that changed the course of my life. But make no mistake, it was an image that I chose. What's the image guiding your actions?

### **Principle #11 Reward Yourself.**

Train yourself to complete important tasks by rewarding yourself. It requires willpower and patience to put off doing things that you want to do, but you can use those desires to your advantage by giving yourself positive reinforcement.

You don't need to reward yourself for every task you do, only for the actions that have the greatest impact on pushing you closer towards your end goals.

If you're committed to devote time daily towards the activity that moves you towards that goal, then reward yourself with something when you finish that task. It could be a five-minute break, a nap, or an indulgence in some online surfing; whatever it is, your brain will start looking forward to the reward.

The brain releases dopamine when you do things you enjoy. By getting in the habit of rewarding yourself for completing certain tasks, you're training your mind to look forward to the activity since the brain knows the completion of that activity will end in the release of dopamine. Eventually, the external reward will become internal motivation.

The above technique allows you to enjoy the benefits that come from delayed gratification and to get better at it. We live in society where modern conveniences have dramatically shortened our attention spans, and the focus of our efforts has shifted to the immediate gratification of short-term pleasures.

With the rise of the Internet and the prevalence of devices that keep you perpetually online, everything competes for your attention and can distract you from your goals.

It's important, then, that you develop the ability to put off those trivial pursuits in favor of effective actions. Nothing's wrong with taking some down time, but first train yourself to do tasks that move you towards your goal and provide the results that you want.

A classic study, which is over four decades old<sup>2</sup>, presented children with the choice of eating one marshmallow immediately or holding out for more later. Tracking those children showed that those who could hold out longer were more likely to perform better on various aptitude tests and other measures of success.

According to a 2011 article<sup>8</sup>, researchers revisited the marshmallow study and explained how the belief of what would happen if the children waited, also influenced the likelihood of eating the marshmallow. If the child believed that there would be negative consequences from waiting, they would be more likely to eat the marshmallow.

The children's environment helped shape that belief, and your environment is something you can control by changing your inputs. By changing your belief and your results through delaying gratification and using the reward method, you shape your environment, train your mind, and increase the likelihood of achieving success.

Reward yourself for larger accomplishments. Give yourself larger rewards when you see bigger gains. An occasional indulgence as a treat for weeks or months of hard-won gains will serve as external motivation and improve your odds of achieving something greater.

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<sup>2</sup> "Study focuses on strategies for achieving goals, resolutions..." 2015. 24 Jun. 2016 <<http://www.dominican.edu/dominicannews/study-highlights-strategies-for-achieving-goals>>

<sup>3</sup> "A Study - Dominican University of California." 2015. 24 Jun. 2016 <<http://www.dominican.edu/academics/ahss/undergraduate-programs/psych/faculty/assets-gail-matthews/researchsummary2.pdf>>

<sup>4</sup> "Start With Why." 2011. 3 Jul. 2016 <<https://www.startwithwhy.com/>>

5 “Brian Buffini - Podcast, Motivational Speaker, and Author.” 2003. 24 Jun. 2016  
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6 “An Interview with Albert Einstein on Science Careers | Science...” 2011. 24 Jun. 2016  
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7 Mischel, Walter, Ebbe B Ebbesen, and Antonette Raskoff Zeiss. “Cognitive and attentional mechanisms in delay of gratification.” *Journal of personality and social psychology* 21.2 (1972): 204.

8 “The marshmallow study revisited: Delaying... - Science Daily.” 2016. 8 Jun. 2016  
<<https://www.sciencedaily.com/releases/2012/10/121011090655.htm>>



## CHAPTER 3

# ORGANIZE YOUR MIND

### Principle #12 Make A Calendar.

I used to be a firm believer in to-do lists, but recently, I have transitioned over to a calendar. It's far superior to a to-do list for one simple reason: on a calendar, you schedule the action to complete a task. The act of scheduling forces you to consider what's important and to decide when and where to place the tasks on your schedule. You're making the conscious decision to carry out a task at a specific time.

Leveraging your time is more than making a simple calendar, but it's where you should begin. You'll get additional tips on how to populate that calendar later, but, to start, include tasks that launch you towards your goals. Put them on your calendar daily.

You should block off every *minute* of the calendar, including buffer time and breaks. Not to say that you must stick to it rigidly, but be aware of how you're spending your time, so you can plan.

You can place what has the most value at that moment and achieve the most progress. This allows you to focus on each task as the single most important priority, the one that's getting you one step closer to achieving your goals and your life plan. Everything else is just a distraction.

Don't be afraid to invest the time in scheduling. In the beginning, it may be time-consuming to set up a calendar, but because you allocate it purposefully you'll multiply your time in the long run. You'll use less time thinking about what to do on a continual basis. You'll save mental energy and short-term memory, because your day-to-day tasks will be written on your calendar, freeing up your brain to focus on creative and relevant pursuits.

When you make your calendar, be sure to include things that you want to do as well as things that are relevant to your life. Schedule time with your family and friends, for your rest and health, and for what you consider key aspects of your life. Above all, block off enough time for your most important task, which pushes you forward towards your end goal.

One strategy in scheduling is to block off sections for certain types of activities. This allows you to change the activity but keep the time earmarked for something related to your goal, such as health, finance, or family.

As you get more experienced and advanced with your planning, you may set aside certain times for just one activity, when a specific core activity produces the greatest results or with other blocks of time set aside for certain types, such as family time or leisure pursuits.

Provide a buffer within your calendar. Schedule breaks and periods of empty time. It may mean letting go of a few tasks that take up space and don't move you towards your goal, but it'll ensure that you have time for what matters instead of just staying busy. It will provide you with important transition time when switching from large, mentally challenging activities.

Creating themes is also useful. Themes can center around specific areas of focus or center on concepts that lay the foundation for your milestones. A theme could also be a weakness, a strategy you want to research, or some other aspect of your overall action plan.

You can select days or weeks to focus on specific categories of your life. Remember those buffer times? When you find yourself having a few extra minutes between tasks, you can use that free time to research, plan, and review themes for that day or week.

It is well-known that Benjamin Franklin used the above technique. His themes focused on aspects like personal character and integrity. He spent weeks reflecting on topics such as how honest or trustworthy he was in his life and where he fell short. Take the time for self-reflection, even if it's only for a moment.

Keep a notebook. Use it to take notes and record ideas when they come to you. As you get more focused and intent on your tasks, surprising ideas will spring forth when you least expect it, so plan for them ahead of time.

### **Principle #13 Compartmentalize.**

As you plan your themes and block out time during your day on your calendar, you'll want to stay focused and intent. When you're at work, be fully present and focused on doing your best job. When you're at home, give focused time to your family.

If you have a non-traditional work and home life that are highly integrated, that's fine too. The point is that when you're doing specific tasks that drive you toward your goal, whether they are personal, professional, or communal, give those activities your undivided attention. Eliminate the distractions. Shut off the notifications. Stop reading your inbox.

In one episode of *Seinfeld*, he jokes about always wanting to go. When he's out, he wants to go home. When he's home, he wants to go out. Wherever he is, he always wants to finish so he can move on to the next thing.

In life, we're often halfway there, always thinking about what we're missing by not being somewhere else. By being halfway there, we're missing out on the moment. We aren't as focused. As a result, we don't give our full effort to that

priority task, and we lose out on our best effort to meaningless distractions, fear, and a desire to be on the move.

It may take a while to get in the habit of setting intention and becoming fully present, but as you put your action plan and calendar together and get in the habit of scheduling time for what's most effective at moving you towards your end goal at that exact time, it'll get easier to be fully immersed in that moment. Quiet time, meditation, and breathing are several ways you gain additional focus as needed.

Remember, you set your schedule for a reason. You chose your most important task for that moment. It may not be something you love to do, but it should be necessary to complete it first before starting the action that's carrying you forward to achieve your dream. In other words, it's the one priority for that moment. If you must, slow down to give the task the attention it deserves.

Have you ever watched a television show or drama with no other distractions, one that sucked you in and held your attention? Do you remember how you laughed and cried or jumped at the plot's twists and turns?

Now compare that to a time when someone was having a conversation with you, and kept interrupting you when you were trying to watch. Think about how less effective the television show was at keeping your attention when you were constantly being distracted.

Every time you let your mind shift to something unrelated to your task, not only are you failing to complete the task and give it your best effort, but it also takes additional energy to refocus. You expend mental energy to get back into the mindset of what you were doing.

You need to allow yourself the freedom to ignore everything else except for the task that you blocked off on your calendar.

One of the best ways to be singular and focused on your task is to stop multitasking. Most of the time, it's not necessary. We thumb through social media while sitting at our desk at work. We refresh our inbox or the latest website or social media stream fifteen times while doing something else.

The truth is that your brain can only do one thing at a time. When you multitask, you focus on one action and then shift quickly to something else repeatedly. You spend more time, not less, and at a lower quality. Not only that, but you're training your brain to have a shorter attention span, which makes it harder for you to focus when distractions are no longer present.

Force yourself to stop multitasking. Identify the areas where multitasking usually occurs in your life and find ways to avoid it. Schedule and limit the time when you check your email to no more than a few specific and regular times a day.

Limit your Internet surfing and social media usage when you're working. Use short bursts of time as a reward after completing a specific goal. This will help you get in the habit of always being fully present by learning to compartmentalize.

## CHAPTER 4

# STOP SPINNING THE WHEEL

### Principle #14 Leverage Your Time.

A calendar is an organizational tool. It won't give you more hours in the day. It's necessary to schedule your tasks, but, to maximize your time, you must do more than just set a calendar. Find ways to leverage your time and multiply the impact of what's *on* your calendar.

The first key to leveraging your time is to identify what you're doing, and what tasks propel you towards your goal. Most of the things you do are just busy work and don't move you any closer to your destination. You're just spinning the wheel.

Yes, I'm talking about the 80/20 rule, also known as the Pareto Principle<sup>2</sup>. As with most things, 80% of the tasks you do only get you 20% of the results. 80% of the time spent on your job doesn't produce any significant progress.

With respect to organizations, the best thing a company can do to improve productivity is to locate their key product and focus on producing and selling it. Instead, they waste time on meetings, emails, unnecessary discussions and tasks, or areas unrelated to the core of the company's goals and purpose.

This is the low-hanging fruit. If you've already looked at how time is spent and have focused more intently on what matters, wonderful. Still, it wouldn't

hurt to revisit and see what unessential things may have crept into your schedule.

As an individual, identify the 20% of the actions that produce the greatest results. Focus on those actions. Push out everything else that isn't necessary, and stop wasting your time on the mundane. If what you're doing isn't essential, if it just makes you feel busy instead of pushing you forward, eliminate it.

Don't just pay lip service to the 80/20 rule. Do an honest assessment. Spend real time researching and figuring out what's truly taking you closer to your goal and helping you achieve the bulk of your results.

Once you've picked off the low-hanging fruit, outsource as much of the rest as possible. Someone else can do many of your basic tasks more cheaply and more effectively. We hang on to tasks because we like to micromanage. We convince ourselves that only we can do the work correctly. That belief is a delusion. It's based on arrogance, fear, and ignorance.

The greatest leaders and managers are those who know best how to delegate. By employing others to do the things that aren't central to their core objectives, they free up their creative talents and their focus strengths to do the important things. They don't do the busy tasks but the visionary ideas, the actions of true significance.

Highly effective people outsource whatever they can. You may say you don't have the money. You're not rich. The simple fact is that your time is worth more than you think, and you're stealing money from yourself by stealing time. Once you've eliminated the unnecessary, separate the actions that aren't moving you forward and then outsource them.

How do you go about outsourcing? You may need to get another company to do it, or your kids if you're a parent or a freelance agency such as Fiverr or Upwork or you may need to delegate in-house through a manager. A digital

assistant could do it electronically. Regardless of how you do it, just get it done. As you start the process, don't forget to verify. Put systems in place that regularly confirm what's supposed to happen gets completed properly.

Certain tasks may not be worth outsourcing if they don't occur frequently enough. In those instances, set them aside, but plan to outsource them in the future when the tasks occur more often or as you grow more successful.

Do an inventory of the necessary daily tasks that must be done but don't move you forward on your action plan. See what can be outsourced now, or later, and then start the process of delegating and training.

Outsourcing or delegating may take time and money in the beginning. There may be a steep learning curve. It may require you to determine which methods you're comfortable with, but once it's complete, it'll pay dividends down the road. You'll have freed up your time for more noble pursuits.

Change your perspective. Don't think about how much training, time, or money it'll cost you now. Instead, measure how much time you'll save by the end of the year. Think about how much more progress you could have made if you used that extra time to focus on the top twenty percent of the actions that were getting you the eighty percent of the results. Multiply that by five. How much closer would you be towards achieving your goal five years from now?

Automation is another useful tool to multiply your time. Simple, inexpensive, and easy-to-find software can automate many of your daily tasks. Invest in tools that will save you money and time in the future.

If you think you don't have the money, then think about how much money you get paid per hour and how much time you're wasting not doing simple things like automatic bill payment or screening your emails.

Do a simple calculation of how much time you're spending on the tasks that you could automate, and how much time you would be saving each day by automating those items. Multiply that time by your average hourly pay over



the course of the year to figure out how much money you're wasting by paying yourself to do those tasks. You can see that by putting off the initial investment now, you're stealing both time and money from your future self.

You might not be able to pay for all your automation tools all at once, but if you think about the money you're losing over time, it'll give you a greater sense of urgency to begin the transition as soon as it's feasible.

If you can't eliminate, delegate, outsource, or automate the task, take the advice of author and consultant, Rory Vaden, and "*Procrastinate On Purpose*," as he says in his book<sup>10</sup> of the same title. Give yourself the permission to put off what you can't eliminate in a few minutes and what can't be outsourced to focus on what truly matters. You can come back to it later when you have to, and when you must, do it when can't be put off any longer.

Once you've filtered your activities, you may still have to deal with certain tasks that aren't primary to your objective. You can save time by grouping those tasks together, especially if they're similar in nature. You can do things like checking email and the Internet consecutively to reduce the amount of wasted time that occurs by switching from one task to the next.

Order similar tasks, such as phone calls and interviews, one after the other. That way you can focus your attention on them all at once instead of losing focus on other core functions by periodic interruptions and lost transition time.

Another technique to leverage your time is by killing two birds with one stone. I'm not talking about multitasking but doing one thing that pushes you closer towards multiple goals. Let me give you an example.

When I returned to school full time at the age of 30, I needed exactly 15 credits, or five classes, to get an associate's degree. The degree was a basic AA in liberal arts that I needed to move on towards my bachelor's. I earned the other

credits from my earlier time at the university, but I needed to make the remaining credits count as much as possible.

At first, I didn't think I could finish by taking only five classes. I thought I would need to take two, maybe even three semesters because I needed specific courses that counted towards different areas. I needed two writing intensive classes, and a higher-level English course.

I needed a Hawaiian class, a natural science course, a lab, a math class, and an upper division course, as well as a few other areas to meet the degree requirements. I needed all those different core areas, but I only needed 15 additional credits for the degree.

Upon closer inspection of the course list, I found several courses that fulfilled multiple requirements. One class, ethnobotany, fulfilled three different areas: Hawaiian, Natural Science, and one other criterion.

Not only that, but by taking the one semester to earn the associate's degree, the university I attended the following semester waived certain core requirements that I hadn't taken as part of the plan they had in place for community college graduates.

That ethnobotany course allowed me to not only save six credits at the community college, but it saved me from taking an additional nine credits at the university. I saved 15 credits, or five additional classes, by taking the one.

That three-credit course was worth the same as six courses, 18 credits in total. I became an expert at that strategy when I began working concurrently on multiple degrees, which is one of the reasons I could finish five degrees in only six years.

On your action plan and in your life, many opportunities exist to multiply your time by doing one item that fulfills many sectors of your life plan. One example is taking a spouse, family member, or friend when going for a walk, run, hike, or other physical activity.

Sometimes, you can get loved ones involved in a shared hobby. These tasks allow you to improve your health and fitness, or perhaps entertainment, while also developing and working on your relationship.

Getting other people involved does more than covering multiple areas of your action plan. When you work with other people in certain activities that you normally do alone, like fitness, you work harder and accomplish more than if you did it by yourself. The whole becomes greater than the sum of its parts. Combined, you pull more weight than you would have individually.

This is where planning comes in. It can take forethought to discover those opportunities. Prior to registering for my classes, I met with my adviser and studied the curriculum requirements religiously. The half dozen or so extra hours I prepared were tiny compared to the years saved avoiding additional semesters in school and the money on extra courses that were ultimately unnecessary.

When you look for activities to do with your loved ones, and when you analyze the tasks that propel you toward your goal, keep a constant eye out for opportunities to complete multiple areas of your action plan and those which allow you to use the benefits of synergy.

As with other tools for leveraging time, it often takes additional time and money upfront, but clearly pays dividends down the road.

Another technique you can use to leverage your time is to locate blocks when you're doing mentally passive activities, like when you are commuting. Instead of wasting that time, use it to listen to audiotapes or podcasts.

If you're working out at the gym, cleaning up in the yard, or doing something that uses little mental effort, you can use that time to power your mind with information.

If listening to music or talk radio on your daily commute is something you love, you don't have to give it all up. Just take some of that time and use it

towards educating your mind with something that will help you achieve your goals.

Create a list of audiobooks or subscribe to podcasts, such as [EOFire](#) by John Lee Dumas, that assist you in learning key strategies or increasing skills you need for your passion, and develop a routine of when you listen to them.

Many audio devices and applications have an amazing feature that allows you to speed up the audio. Listening at 1.5x the normal rate works well, though if that's too fast for you, 1.25x the normal audio sounds almost normal, yet still increases the speed.

Increased audio speed is a real-time multiplier. You may have to change from 1.25 to 1.50, or even 2.0, depending on the audio or the speaker, but if you don't use this option, you're missing out on a great opportunity to listen to more content in the same amount of time.

You can order your day with another effective strategy. I mentioned earlier that making a calendar is more than just prioritizing activities. It's also about arranging those tasks in such a way that maximizes the effectiveness of those activities.

As an author, I often must block off time to write. I'm a morning person and wake up around 5:45 AM, and then usually get to bed around 10 PM. My most effective writing time is between 8 AM and 11 AM, or between 3 PM and 8 PM.

If I were to spend time writing at 6 a.m., various things would distract me, like what I was dreaming about the night before, what my calendar looks like for the rest of the day, my stomach growling, or just the general disorder of my brain.

On the other hand, if I tried to write around 9:30 PM, my eyes would be heavy, and the fatigue of the day would limit my creativity and effectiveness.

In another example, sometimes I would procrastinate doing a task that I needed to do, like ghostwriting, for example, in lieu of doing my daily priority activity, like writing fiction. Putting off the ghostwriting, which I was less enthusiastic about completing, made me less focused when doing my own writing. My mind would constantly wander off to what I *should* be doing instead of what I *was* doing. I would feel guilty about it, and I would end up writing less.

If, however, I began ghostwriting first, I would always write more. The simple act of sitting and deciding to start writing earlier allowed me to produce more, often twenty pages in about four or five hours. Once finished, I would be able to focus on my own writing and get another ten to twenty pages completed in another four or five hours. In other words, by doing the ghostwriting first, I would be able to double or even quadruple my output.

The most effective time to complete a task will depend on the person and the activity. It helps to keep track of how productive you are during different times to see how much you're producing on any given endeavor. Once you have an idea about which core tasks are more beneficial and when, you can reorder your calendar to focus on those activities during the appropriate time.

Once identified, ensure that you eliminate all other activities while you focus on that one activity. When done correctly, you've leveraged your time, not by eliminating tasks or finding more time, but by arranging your actions in such a way that allow the maximum benefit of those actions.

In the beginning, it may be easier to put the core tasks or more difficult tasks earlier on your calendar or during peak hours if you don't know when it's most effective, but over time, you'll get a better sense of what time works best for various activities, and you can reshuffle your calendar accordingly as you figure it out.

Don't complete tasks too late or early. By being too late or early, I mean before or after completing a task at the latest possible time when you can do the best possible job. I don't mean seconds before the deadline, when you feel rushed and worry you may not finish, but right up until the point where you can still do a great job, but not a minute sooner or later.

It's obvious why you shouldn't complete a task too late. You have costs associated with being late, missed deadlines, penalties, etc. If you finish a task too early, you'll also discover hidden costs. If, for example, you pay your bills or taxes early, you allow other people to invest your money, which you could've invested yourself. You miss out on the interest.

In addition, if you complete tasks too early, uncertainty and the constantly changing world could've made your work outdated or inadequate. Waiting until the last moment until you can do the job effectively means reducing the chance that some unknown change will have wasted all that hard work you put into focusing purposefully on that task.

It may be challenging to intentionally put off doing a task until later, especially if you're a micromanager or a perfectionist, but doing so will allow you to get the maximum benefit of your actions and time while reducing unnecessary risk.

Once you've made a calendar and leveraged your time, it'll be easier to give purpose and intent to what you're doing, and make that action your priority. Give it your utmost attention. Shut off everything else, because everything else is just a distraction.

Unlike leveraging your money, which entails significant uncertainty and unnecessary risk, leveraging your time has no downside. The reason is because you're not eliminating essential tasks, such as spending time with your family or improving your health. When you leverage your time, you make your existing time worth more. You save time for yourself in the future.

You don't spin the wheel faster when you leverage your time. Instead, time works harder for you, and it allows you to do the important things needed to shore up your foundation and maintain your overall physical and mental well-being. Leveraging your time is one of the most powerful strategies of successful people and one of the most effective key principles to achieving success and happiness.

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<sup>9</sup> “Pareto Principle: How To Use It To Dramatically Grow Your Business...” 2014. 19 Jul. 2016  
<<http://www.forbes.com/sites/davelavinsky/2014/01/20/pareto-principle-how-to-use-it-to-dramatically-grow-your-business/>>

<sup>10</sup> “Procrastinate on Purpose: 5 Permissions to Multiply Your Time: Rory...” 2015. 13 Jun. 2016  
<<https://www.amazon.com/Procrastinate-Purpose-Permissions-Multiply-Your/dp/0399170626>>

## CHAPTER 5

# MAKING BETTER CHOICES

### Principle #15 Learn To Say No.

Another skill of high achievers is the art of saying no. Saying no is an essential part of leveraging your time. If you have difficulty saying no, think about it this way. For each time you say yes to something, you're saying no to everything else.

If you say yes to something that isn't important, that's unessential, you're saying no to something that *is* important, something that could be advancing you towards your goal.

Saying no means more than just eliminating the portion of your tasks that aren't essential. It's an emotional endeavor. It means saying no to people, which can be hard and is a reason why many of us have difficulty doing it.

It's difficult to look people in the face or even speak over the phone and say no, but if you don't invest fully in saying yes, then you're doing them a disservice. Get comfortable with saying no, because it means the next time you say yes, it'll be for something that's valuable and moves you one step closer to your goals.

A first step should be to filter the number of requests. Have acquaintance or colleagues email a formal request. This lets people know you're important and



your time is important. It will reduce the number of requests by upwards of ninety percent.

When you confront people with the truth that their need for your time wasn't that important, they reconsider and leave you alone. Sometimes, they just don't bother to take the few seconds to send the email request. In which case, you will have saved yourself time.

For those requests that do get through your first filter, oftentimes a few short sentences resolve the issue in the initial request. If it doesn't, you've at least pared down your requests to a more manageable number.

If possible, you can place a second filter by having an office or digital assistant sort through the remaining emails and say the noes for you. Anyone can use digital assistants, regardless of occupation. You can even use them for personal tasks.

Digital assistants can take the emotion out of having to mentally deal with the requests you want to decline. Obviously, the latter option may not be feasible in every circumstance, but if you're able to incorporate the first filter, the second filter is much easier to add.

Some may find email and digital assistants too impersonal, so you must assess your own situation. If saying no is something you struggle with, it can be a useful strategy. If not, use techniques that work best for you.

If you still have difficulty saying no for the remaining requests, start small. Start by saying no to the small things that you know no one cares about it. Work your way up to the harder noes over time.

As you work your way up to the challenging noes, you can tell them that you have several things you're handling now, and that, if you say yes, it would be impossible to give them the attention that they deserve. It'll take the pressure off you, and they'll respect you for it.

You can once again use visualization. Think about having the “no” conversation with a person. Imagine the discussion ending with a smile and an “I understand.” Next, see yourself doing one of the core productive tasks you’re now free to complete and reaching your goal that much sooner. See it. Feel it. Revel in it, and then just say no.

### **Principle #16 Identify Your Bad Habits.**

When I experienced my divorce, it forced me to pick up the pieces of my life. As part of that process, I had to think introspectively about what led to my divorce, not what my ex-wife did, but what I did and how I failed. I had to decide what things I needed to improve, both for myself, my family, and for any potential future spouse.

During that time, it became evident that I was unsatisfied with my situation. I stressed out because my life plan was suddenly off course. Several positive things gave me hope, but many more things weighed on me and kept me from reaching my full potential.

One thing that was bothering me was my health. My weight had steadily increased during the sixteen years of my marriage, and while not obese, I was overweight. At five-feet ten-inches tall, my weight had crept up to 198.8 lbs. Between the ages of 27 and 37, I put on 50 pounds. Most of that was in the last few years.

As the weight increased, so too did my cholesterol and blood pressure. While not in the red zone, my blood pressure was borderline and my cholesterol was elevated.

I was exhausted, and despite getting seven to eight hours of sleep each night, I was spent by most evenings. My energy level was low, and my stress level was high. Fatigue came when I needed energy and mental clarity the most.

I still maintained a positive and optimistic outlook through the process, which was one of the reasons I could take an honest look at my life and decide what I needed to change. I wanted to focus and harness those wonderful and positive things that were happening in my life, which resulted from hard work and perseverance.

In October 2014, I put together an action plan. I didn't even realize I could call it an action plan at the time, but it was a list of goals with some specific things I needed to do to reach those goals. My weight was on the top of the list. I set the action, and I didn't look at it again until the middle of January 2015.

I listed several things I needed to do to lose 15 pounds and lower my body fat percentage to 15%. The first thing I wrote was that I needed to eat healthier foods.

Over the course of the past few years, I'd gotten in the habit of eating out. The year leading up to that time, especially after the divorce, I ate fast food almost daily. I told myself it was because of the fact I didn't have time to make lunch, even though that wasn't true.

The time that it took to drive from my parking lot at work, wait in line, and then drive back took way more time than it would have taken to make a sandwich. I was just too lazy to go to the grocery store and bring the ingredients needed to make the food and put them in my refrigerator at work. I wanted to eat the junk food, not because I didn't have time, but because I liked the way the food tasted.

I deluded myself into thinking that it was okay because it was cheap, and I was counting calories. Both were false. Although I was counting calories, I only counted them when I ate fast food. I didn't bother at other times. A sandwich and a piece of fruit would've been half the cost of a typical fast food lunch, even from the dollar menu.

I also had the habit of drinking a few cocktails at the end of the day. During the last few years of marriage, I told myself it was because I needed to take the edge off to deal with my ex-wife.

I told myself a couple of drinks a day were good for my health, and while not an alcoholic, my drinking had increased to closer to three or four at the end of most days instead of one or two.

Taken together, the extra drinking and eating out not only added to my weight, but also sapped my productivity and cost me additional money. Those habits reduced my mental clarity and gave me an excuse to make poor choices and put off needed changes in my life.

Those actions most contributed to my divorce and stole financial resources, time, and energy, as well as a sound outlook on my life and future. I allowed issues in my marriage to deepen bad habits and accelerate the already declining relationship.

Those habits capped my potential and wasted valuable resources I could've been using to leverage time and maximize my efforts.

As part of my action plan, I identified other bad habits. I watched too much television, I rarely exercised or did significant physical activity, and I often procrastinated. While I struggle with many of those issues, identifying them has allowed me to better target those actions and improve upon my behavior.

I have always been an individualist. I've prided myself in the belief that other people benefited when I did what was best for me. While I still believe the latter, the issue is what's best and what's wanted are two different things.

Instead of doing what's best, I sold out my future for short-term gratification. I made poor choices consistently. I developed bad habits because I didn't think about how my present choices impacted my future self. I did what I wanted instead of what I needed.

It's easy to make poor choices and develop bad habits. Today, we live with an infinite number of distractions: smart phones, the Internet, and a belief that we're all the victims of something. We justify our behaviors for an endless number of reasons.

We get in the habit of constantly pleasing our eyes and bodies with unending distractions. We lose focus of what's truly important and what's in our best interest and the interests of others. We rob ourselves and others of the benefits of our ideal self's contributions.

I challenge you to take an honest assessment of your life and your habits. Identify those things that sap your productivity. Find those actions that have no intrinsic value but instead limit your potential. We all have them. You may not have as many bad habits as I've had, but one bad habit can lead to more, cap your true potential, and keep you from becoming your ideal self.

### **Principle #17 Tie New Habits To An Existing Routine.**

For most people, identifying the bad habits is the easy part. The hard part is replacing them with better ones. This is a reason you should write goals in the affirmative. I made the mistake of doing the opposite with respect to drinking and fast food, but fortunately, I managed to succeed at kicking both habits.

Once I decided to begin working on my action plan, I used two other steps to help me succeed. Initially, I had a to-do list, which I've since replaced with a calendar. In addition, I added a weekly reflection. More recently, I added an accountability partner.

I also told several important people in my life about my plan, specifically regarding the fast food, alcohol, and morning workouts. This was a critical piece. It kept me honest, and also helped remove temptation, since most friends and associates respected my goals and did their best not to drink around me or offer me fast food.

No one wants to look stupid in the eyes of others when they don't achieve their plans, but push past that feeling. If you do, you'll dramatically increase the likelihood of success.

During the first 44 weeks of my weight loss journey, I only had the action plan, the to-do list, and the weekly reflection. I was religious about all of them, until about a month in, when my to-do list became more of a procrastination tool.

I still did my weekly reflections, and did my best to follow through on the core steps of my action plan and usually did the hardest or most important things first.

It helped that I dropped 12 pounds in the first four weeks. I was seeing results fast. I'd completely cut out fast food, alcohol, and had started doing five to ten-minute workout sessions of push-ups and sit-ups at home six times a week first thing in the morning. The fact that I did the workout sessions at home and in the morning was essential in the beginning.

Losing those first 12 pounds was motivating. It helped me stick to the rest of the core goals in my action plan. Eliminating alcohol in the first month was the hardest. I knew it would be a challenge, so when I finally decided to kick the habit, I looked up different ways to overcome any urges.

I received several pieces of advice. A key point was that alcohol releases dopamine and endorphins, both of which impact the pleasure centers of the brain.

In doing some basic research, I also discovered that the intense flood of endorphins and dopamine from constant alcohol use dulls the brain's response to other actions that generate the same chemicals but to a lesser degree, such as exercise, completing a task, doing activities, eating certain foods, meditation, and the like<sup>11</sup>.

It was disturbing to me that alcohol would reduce the satisfaction I gained from hobbies and other things I enjoyed.

As a result, I used several strategies to tackle the habit. One of them was to stock up on dairy. At first, it was anything dairy. Later, I stuck to Greek yogurt. I also decided that whenever I got an urge to drink, I would instead do some physical activity. I would drop down and do a few push-ups or, at a minimum, flex my muscles and let that action release a small amount of endorphins.

I cheated only once, seventeen days in, but I haven't touched it since. Over time, the frequency and intensity of the urges decreased, and whenever I got an urge, I'd developed the habit of doing something positive in its place. I also noticed that I felt happier. Whether that was because of dropping the bad habits, or because I was making substantial progress on my action plan, I'm not sure. It was probably a combination of both.

After sticking with it for 44 weeks, I lost 44 pounds. I never measured my body fat percentage, because I never visited the gym, but to be honest, I didn't really care. Dropping that much weight in such a short time was exhilarating. I also saved money and was more productive.

My cholesterol dropped from the 220s to the 150s in the first five weeks alone after losing just fifteen pounds. My blood pressure dropped by ten points, and I was looking better than I had in quite some time with positive comments and feedback from people who saw me on a regular basis.

I managed to write and publish the fourth book<sup>12</sup> in the [\*Everville\*](#) series, which earned positive critical acclaim, including a five-star review by a number one Hall of Fame Amazon Reviewer, as well as receiving a positive blurb and comments by Brian Herbert, son and collaborator of Frank Herbert, who wrote the [\*Dune\*](#) series.

Recently, though, I discovered that I couldn't tackle my most challenging habit, watching too much television, by simply telling myself not to do it.

Instead, I had to push out that habit by restructuring my day and adding in better habits.

I still watch television, but I've since cut the time from three to four hours a day, on average, to one to two hours or less. I've cut it in half by scheduling on my calendar more important things that get me closer to my life goal.

One specific thing I did to tie in a good habit with a bad habit is by reading nonfiction books during commercials. As my television time decreased, my reading time dropped too, but I've since increased my consumption of nonfiction material by listening to audiobooks and podcasts during my commute and while getting situated once I returned home.

I also added taking a nap and meditation immediately after coming home to my routine. The habit was easier to develop, because I was usually tired anyway, but there was mental resistance, as I felt guilty for taking up time from other tasks. That guilt has since vanished, because I now see the benefits and am much more productive as a direct result.

I used many of the principles mentioned in the book as well as other strategies to develop better habits and eliminate bad ones. I focused on small but consistent actions, I told other people about my goals, I reflected on my progress, I did the hard things first, I prepared for obstacles, I looked for ways to overcome those obstacles before they arose, I didn't give up when I made a mistake, and I tied my actions to routines and other habits.

The success of kicking those bad habits and the benefits of developing new good habits, combined with the results that I've seen in response, have given me renewed energy and motivation. It has propelled me forward and encouraged me to refine my existing plan and goals. It has inspired me to excel and strive to become my ideal self. It can do the same thing for you.

**Principle #18 Plan For Poor Choices.**



Planning for poor choices is essential for creating better habits and breaking bad ones, but it's also effective for overcoming just about any potential obstacle that has to do with willpower or seeing things through.

If you pay attention to the timing of poor choices, you'll notice that they happen more frequently when you're rushed, stressed, or when your mind is otherwise compromised. This is where a little planning can make a huge difference. It's also a great time to look at your life and think about the mistakes that you've made, the times when you've screwed up, and the small things you do daily that add up to big things over time.

Identify what factors contribute to non-constructive behaviors. Brainstorm solutions. If you do, it'll be easier to make better choices when those times arise.

One example is eating habits. Often, when I get home, I pop open the refrigerator for a small snack. I don't diet, but I do care about being healthy. I usually have a bit of chocolate or ice cream in the refrigerator and freezer, and if it's the only thing that I can eat quickly without spending much time preparing something, it might be my default choice.

One thing I've done recently is to always have cut vegetables and dip or some other reasonably healthy snack food, such as fruits or yogurt, in the refrigerator. By taking the simple act ahead of time to stock my refrigerator with healthier foods, I'm much less inclined to reach for some ice cream.

When I opt for the ice cream, it's usually in moderation as an occasional treat for myself at the end of the day. I can still have those things, but by preparing ahead of time to have the healthier option available, it allows me to make the better choice more frequently with minimal willpower on my part.

I also don't stock my refrigerator with certain types of foods that I know I will have a difficult time avoiding. For me, it's not so much the sweets as it is

the salty. I don't deny myself salty food, but I don't buy tons of food that's loaded with it either.

I've dropped a lot of the canned soups and meats specifically for that reason. I'll still have them occasionally, but I make better shopping choices ahead of time so when my refrigerator is running low, I'm not stuck with a lot of unhealthy options.

Bad habits aren't limited to food. It might be that your harmful choices are tied to other behaviors, people, or certain activities. You can rearrange your time to reduce opportunities for those poor decisions by removing yourself from the places and situations where they usually occur.

Procrastination is an area when this occurs frequently. I've mentioned before that it's effective to limit and schedule a few specific times of the day to check email. This also goes for other bottomless time pits like social media.

If you know that procrastination and distraction tend to suck you in the second a notification pops up, then rearrange your devices and turn off notifications and move the distractions to a place where it takes effort to find them. This removes the temptation to waste time.

Whenever I click on one of the streaming television apps on my phone, I'm more likely to watch television as soon as I get home. A solution was to place those apps on different screens so a glance at my phone didn't turn into a struggle with willpower.

I encourage you to take stock of your day. Keep a pen and small notebook with you always so you can record times and circumstances when those events occur. In addition, the act of having the notebook with you in the first place can also be its own source of willpower and positive reinforcement.

## **Principle #19 Ask Others For Advice.**

Fear can be debilitating and self-defeating. Fear of being embarrassed, looking silly, or disappointing others can prevent you from seeking out advice when

you need it the most. It's in those times that seeking advice from others can be the most beneficial. Ironically, you're often less likely to seek out help during those times because of that fear.

Hopefully, by the time you need to ask for advice you'll have already strengthened your willpower, developed better habits, and taken other actions that make it easier for you to seek out advice from others. If you're still having trouble asking for help, be aware that other options exist.

If you can't bring yourself to ask a live person, start by researching the information online. A basic Internet search can quickly bring up the information that you're seeking with numerous different options and testimonials from people who have been dealing with the same issues that you have.

Start by looking up information that has already been printed and published, but if that doesn't do the trick, seek help through chat or messaging services by counseling agencies or other organizations that may specialize in the topic you're seeking.

If you feel you need more of a personal touch, but still don't want to be face-to-face with someone, for fear of humiliation or embarrassment, call a hotline. Many exist for people needing help in various situations. You might also be able to talk on the phone with some other type of professional who's able to address your concerns.

If you don't feel comfortable talking with friends or family, seek help from counselors, therapists, or other professionals that can provide you with the help you need. If the problem you have is simple enough or you know someone who has dealt with the same thing you're struggling with, don't be afraid to ask them how they overcame the obstacle.

If you're fortunate enough to know someone who did go through a similar issue, they understand what you're going through and aren't likely to look

down on you. Don't be afraid to reach out.

Arrogance is another reason people don't seek help. You think you're smart enough to figure things out on your own, and maybe you are if given enough time, but why saddle yourself with unnecessary troubles if you can find a solution by asking someone else immediately?

Don't get me wrong; learning through failure can be a valuable thing. Trial and error can teach you a lot. It's important to learn how things work by making mistakes. If, however, you have already tried and failed, you've looked for solutions and tried different methods, you can't seem to stop negative behaviors, or you can't figure out how to complete a task, don't be afraid to ask for help.

When you ask questions, you earn many benefits. That's why those who are successful ask often. One such benefit is clarification.

When I was in my late 20s, I took the Coldwell Banker real estate course. It was a six-week course, and we met three evenings a week for several hours each evening.

After each night, we sat a test, and at the end of the course, there was a final examination. Through effort and hard work, I passed the test with a score in the upper nineties.

After the course was over, the instructor asked me to come and speak to the next class of students. In the introduction, he told the students that one of the most beneficial things they could do in the class is ask questions and ask often.

If you're in a situation where you're a student or can learn from someone else, when you don't ask questions, people assume you already know the answer. While it may be easier to look for the answer later, if you do manage to find the answer on your own, it wastes more time.

The larger problem comes when the assumption that you understand leads the person to continue speaking, and they introduce more advanced concepts

and ideas that you don't comprehend. At this point, your lack of foundational understanding prevents you from knowing what you need and can overwhelm you in your search if you try to learn the material later.

Successful people don't fear looking stupid or being embarrassed when asking questions. They recognize that people are all at different levels. They understand that if you don't communicate what you don't know, no one else will. This can push you into a situation that forces you to demonstrate your knowledge and the house of cards crashes.

It's no surprise, then, that recent research<sup>13</sup> shows people have a more positive perception of those who ask frequent questions. Whether you're in a meeting, in a one-on-one discussion, or in a classroom, the humility and desire to clarify and learn leaves a positive impression on other people.

Not only do you benefit from the knowledge you gain by asking the question, but you also benefit by the improved perception of everyone else around you who saw you ask. What this means in practical terms is that as you benefit from the results of changing your behaviors and using the strategies in this book, other people will take notice, which will open up more doors and more opportunities for you to effectively implement those new systems and behaviors.

## **Principle #20 Trust In The Process.**

As you begin to use the 52 key principles, results may take a long time to manifest, but there's something else you won't see. That would be the hardships that you avoided and the obstacles that never appeared because of the work you've already completed.

It can be difficult to measure and visualize the negatives that haven't occurred. You might not have lost twenty pounds, but you also can't see the ten pounds you would've added if you didn't get started on the changes you already made.

How, then, do you keep yourself on track when the gains you hope for take longer to appear? How do you get excited about *not* getting in worse shape or *farther* away from your goal? How do you measure what you've avoided or prevented?

Earlier, I gave you the example of my weight loss and the success I had with quickly dropping the bad habits that I developed. I needed to improve other skills slowly, skills I honed despite not seeing immediate results. I wanted to improve my foreign language abilities, increase my reading comprehension, and develop patience and willpower.

As you incorporate the systems and key principles in this book, the concept of synergy will begin to emerge. Much like the idea of working cooperatively with other people to improve your performance, the ability to use multiple key principles will magnify each of their effect. Not only that, but they'll also begin to positively impact the progress of other goals in your action plan.

While you may not see improvement in one goal, you might see progress in another area, one enhanced by efforts you applied elsewhere in your action plan. Over time, your forward movement will accelerate. It will happen in multiple areas of your life. Eventually, you *will* get closer to becoming your ideal self.

There is, of course, a point when you may need to reflect on your daily tasks and make changes. Let's say you haven't seen the gains you've hoped for after a couple of months. It may be possible you overlooked a necessary part of your strategy. This doesn't mean that your hard work is lost. You laid the foundation.

After studying your strategy, and seeing that you do need to make changes, you have still benefited from what you've already been doing. You developed the habit. Now it's just a matter of using the superior strategy once you find it.

One example of this is in my own workout routine. After losing the weight, I modified my goal to focus on muscle development, core strength, and definition.

After many more months of increasing the reps of push-ups and sit-ups, I wanted to see superior results. I decided to do additional research, and I discovered that a large part of the issue was that I had poor breathing technique and form.

The good news was that I'd already developed the habit of working out in the morning. I didn't have to start from scratch. I already lost the weight. I had a solid foundation in place; now, it was just a matter of making a few tweaks.

In a few short weeks, I noticed substantial changes in my strength and definition with no additional time needed in my workout. This goes back to trusting in the process. Give yourself time to see the gains, and during the reflections you can make improvements.

You might not be seeing progress towards your goal for another reason. If your goal isn't aggressive enough or if you lack passion, the desire to put in the necessary work may be lacking. I will address this later in the book, but if you don't see results for a great while, it might be time to ask why.

Many times, when you don't see results, the culprit is easy to spot. If you *are* putting in the effort, you likely need to adjust or try a new strategy. If you *aren't* putting in the work, then it may be an issue of passion.

Another part of trusting in the process is not letting the pursuit of perfection be an enemy of the good. I'm not saying don't seek excellence. On the contrary, continually strive to improve. The problem arises when you let the desire to be perfect keep you from allowing the process to work or move forward.

The above idea is visible, not just in goal-setting and reflection, but it's also seen in things like delegating, repetitive editing, and other aspects of using

different systems and system parts, things that often turn into an excuse to procrastinate. Here again, fear is the culprit.

When you reflect on progress or put an action plan into place, you may be tempted to procrastinate for fear of an imperfect plan. Be deliberate and thoughtful in your launch strategy, but be aware that flaws will always exist and you must always make improvements after you begin. Don't let a fear of failure or embarrassment keep you from starting.

Spend time on preparation. Get feedback where appropriate and delegate when necessary, but don't let perfectionism and fear of failure make you believe that your plan isn't good enough. If you do, you let perfectionism and fear become excuses for inaction.

Don't let a desire for flawlessness keep you from appreciating progress you made on your goals, or making other goals in different sectors of your life plan. Over time, good progress becomes great progress, small gains become large gains, and you correct blemishes and improve plans.

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<sup>11</sup> “Low Dopamine Levels: Symptoms & Adverse Reactions.” 2015. 19 Jul. 2016 <<http://mentalhealthdaily.com/2015/04/02/low-dopamine-levels-symptoms-adverse-reactions/>>

<sup>12</sup> “Amazon.com: Everville: The Fall of Brackenbone eBook: Roy Huff...” 2016. 12 Jun. 2016 <<https://www.amazon.com/Everville-Fall-Brackenbone-Roy-Huff-ebook/dp/B00WWO1CC2>>

<sup>13</sup> “Asking Advice Makes a Good Impression - Scientific American.” 2015. 11 Jun. 2016 <<http://www.scientificamerican.com/article/asking-advice-makes-a-good-impression1/>>



## CHAPTER 6

# KNOW YOURSELF

### Principle #21 Find Your Passion.

As part of the process of writing this book, I reached out to a self-help guru, Brian Tracy<sup>14</sup>, and asked him his thoughts on what was the most important thing needed to achieve success. He said it was to “Find something that you love to do and then commit to being excellent in that one area.”

I completely agree with his sentiments, and this is also where a lot of people get stuck. Life confronts us with the false choice of being pragmatic and practical, or creative and irresponsible. There is, however, a third option. I want to introduce a concept I like to call the skilled passion. This is where your passions and skills align.

Both parts of your skilled passions will take time to learn, if you don't already know them. You can use a simple Venn diagram to see where your skills and passions overlap or use a checklist for each and see which items occur on both lists. You can list your greatest skills and passions on the top in order from greatest to least.

Have someone familiar give you an unbiased perspective. If you have multiple items, pick the first few and give the greatest weight to the one at the top.

If you're young, it may take time to develop skills. If you have tremendous passion for something, chances are that you've already expended some effort developing skills related to that passion. If you have no clue what your passions or skills are, use one of the many tools available, such as StrengthsFinder2.0<sup>15</sup>, to locate some.

I would also recommend using any number of free online tutorials or tools available, such as those by Dan Miller at 48days.com<sup>16</sup>, to begin learning and studying different things. You can learn most skills, and if you're truly passionate about something, researching as much as you can about it can be a great place to start.

With respect to your passions, do new things and do them often. That's one of the best ways you can discover your hidden desires. You may surprise yourself with what you were missing out on after trying more things.

Interests and skills won't always align. You may enjoy football but possess the wrong body type or, after years of deliberate practice, you demonstrate no ability beyond that of a less than average player. Those things can become your hobbies. Other times, you may decide to develop the skills necessary so that passion of yours does become a skill after more hard work.

Opportunities, however, may arise to indirectly align those passions and skills. You might, for example, have excellent communications skills and decide that being a sportscaster or coach is in your wheelhouse and something you might pursue. As such, you may look at some career choices or business options related to your passions first, and then see if any of those peripheral careers align with other existing strengths.

Once you find your skilled passion, this is where things get interesting. I said earlier, we often have a choice between accepting something practical or something that we're passionate about as a career. This is a type of one-dimensional thinking.

Don't sacrifice your happiness for what someone else thinks is best for you. It can be easy to let well-meaning parents, teachers, or friends pressure you about what they think you should do, but it's always a perfect recipe for a mundane and unfulfilled life.

This is terrible for a lot of reasons. First, doing a job you hate eliminates motivation. This simple fact alone is the culprit for why most people don't give their best effort in their career. It's hard to get excited about flow charts and numbers if you hate everything related to math and productivity. It's hard to innovate and think outside the box to find solutions to problems if you don't care about what you're doing or if your mind is elsewhere.

If you find yourself in the above situation, it's time to start thinking about transitioning into a different career. It doesn't matter how old you are or how much money you have. Life is too short to stay in a career you hate, and life is too short to miss out on your passion. I'm not saying to quit your job tomorrow, but you can make steps today to find the thing you love and begin living your ideal life instead of dreaming about it.

What if you're great at your job? What if you're a great lawyer, doctor or teacher? To that, I say the same thing. Even if you're great at your "good" job, you're not maximizing your life because you haven't aligned your skills with your passions.

If you rob yourself of your passion, you also rob the world of your heightened potential in a career field that you both love and would excel at.

The natural question is then, what about money? If you're a doctor making mid six-figures, why would you drop that to become an artist or a teacher when you'll dramatically drop your income?

Having a list of skilled passions only gets you part of the way to where you need to be. While money isn't everything, it's still important to find a way to monetize your skilled passion. Monetization is the final step before you can

transition into the type of career or field that's able to generate true joy in your life.

How do you generate income on something that you're skilled and passionate about? For some, the path to income is easy and straightforward. It may be a simple matter of doing research in available careers and then taking steps to move in that direction.

Other times, that path may not be so obvious. You may need to go through more than one of your skilled passions before you can find the one that can generate the needed income.

If you decide starting a business is one way you want to monetize your skilled passion, first find a market for your product. Find a way to make what you have to offer benefit other people, and then charge for it. The vehicle for that product or service will vary, but if you can find a way to do it, then that value is what will generate your income.

Even if you're seeking a career field instead of owning your own business, the solution is often the same. One of the best ways to learn how to make a living in what you're doing is by finding other people who have already done it.

Seek out those who are already successful in the industry. Ask their advice on developing the career or business model itself. Both perspectives will give you an idea of what is required to achieve your financial goal or professional target.

Respected people and organizations are willing to assist entrepreneurs in making sure that they have a sound model and systems in place that can maximize the likelihood of success. Locate them.

It's better to start as early as possible with that research, but better late than never. This is the step that will allow you to see how you can make a profit, and what the hard numbers will be before you get started.

You may find that your model isn't sound regardless of how you crunch the numbers, in which case you've saved yourself a lot of time, money, and effort by doing the research and asking for advice. At other times, you may only need to make a few changes to your existing plan.

It may be that you found a model that works, but the endeavor will require a modest or substantial decrease in income, at least initially. In those instances, decide if it's worth the endeavor. If it means dropping from \$80,000 to \$40,000 a year, would you be willing to do that assuming you paid off all your other debts? Are you willing to adjust your lifestyle so you can live your dreams?

I would first suggest that you find a way to switch careers without losing any income, but let's assume that's not possible. Would you be willing to quit your existing career and jump to a field that excited you to make half as much, even if that field would bring you happiness, fulfillment, and joy?

If you answered no, what you're saying is that you prefer material possessions more than fulfillment in a field that inspires you.

Will a fancy car give you enough happiness to overcome the fact that you hate your job? If you go to bed at night and you're miserable with your life, was that fancy car worth it?

If you're in a field you're passionate about, living with fewer designer clothes won't keep you from being happy. Most people adapt quickly to changes in lifestyle provided they're able to take care of the necessities.

If you think you can't live a more modest lifestyle, the real culprit may be greed or poor financial planning and choices. You may need to address those issues first before you can move on to the career that inspires you.

The other thing is that, while you may initially take a drop in pay from switching to what other people see as a less practical career choice, your skills

and passion will provide you with additional opportunities to grow your salary and make more income.

Remember, not everyone makes the median or average salary in a career. Someone is on that upper end of the income scale. Do you think the people who live in the upper end of the income field averages are more likely to be people who work in that field because they thought it was practical, or people who work in that field because it's their skilled passion?

If you have yet to start your chosen career field, you have an advantage, but don't be discouraged if you're midway through your career and want something better. If you have family and obligations, build up your skills or work your business on the side until your income increases. Those actions will allow you to make the transition with less financial pain.

Just remember, seeking your passion isn't an excuse to throw caution to the wind and make poor choices.

Your actions should be deliberate and based on a clear set of steps and goals you set for yourself. You want to make smart choices that increase the likelihood of success in your new endeavor, not doom your chances before you've had a chance to get your feet off the ground.

This doesn't mean you shouldn't be spontaneous or take time to reevaluate your priorities. On the contrary, being deliberate often gives you more of those opportunities because you have a better understanding of yourself and improved finances, but don't take careless actions in the process.

Don't take unnecessary risks like mortgaging your house to buy art supplies, or going into debt buying ten properties with no money down, or, worse yet, putting the college tuition of your new online degree program on your credit card.

It's okay to spend some money, but be thoughtful in those actions. Take intelligent steps. Seek out professionals that can assist you in your efforts and

work with you so that you can earn the income you need while you do what excites you. There are several proven adaptable platforms for those just starting out, systems I've used like Russell Brunson's ClickFunnels, which powers my [website](#).

It's okay to start small. If you're starting a business, you'll want to work for a while and confirm you can make enough revenue. Bring that profit reasonably close to your current salary before chucking your day job. Don't quit your job without a safety net. Allow yourself time to work through the kinks smartly without going into debt.

If you're switching careers, have money saved and have your debt paid off before quitting or switching jobs unless the salary in the new field is enough to sustain your existing lifestyle. If you're deliberate and careful in your actions, the transition may require substantial effort and work, but it'll be as financially painless as possible.

Whatever you do, remember that it's your life. Focus on what's best for you, both for your happiness as well as the benefit of your family and the world. Don't let fear keep you from living your ideal life. If you do, just remember that it's a conscious choice, and you'll have no one to blame but yourself. Don't just watch other people follow their passion. Follow your own.

## Principle #22 Know Yourself.

In William Shakespeare's *Hamlet*, Polonius says, "To thine own self be true." While the reasoning behind that saying may be different than what the words evoke, the words themselves are powerful.

As you continue going through the 52 principles, you've probably realized that much of what's required is self-reflection and learning to understand yourself. It's necessary to know what you like and why, as well as what you hate. Without this essential knowledge, it's nearly impossible to progress or become your ideal self.

As a writer, I understand this concept. I asked the science-fiction author A.G. Riddle, who wrote the number-one bestseller [\*The Atlantis Gene\*](#), his thoughts on creative success.

He said, “Imagine you are the only one who will ever experience your work—and to create what you want to read (or see or experience). As a writer, sometimes creative success is different from financial success; if you need to make a living from your work, there’s nothing wrong with taking your creative output and adjusting it to the market.”

Later in the book, I explain how value is essential. For financial success, you must find a way to give value to your specific market. But, in that process, you must also do what you love and what gives you passion.

This shouldn’t be an excuse to chuck out everything you’ve read in the prior chapters or throw up your hands because, “Hey, yolo,” and decide to live vicariously, throwing caution to the wind for whatever short-term pleasure that tickles your fancy at any given moment.

For those unfamiliar, the acronym means You Only Live Once, an inferior version of the saying, “Carpe Diem,” Latin for Seize the Day. Unlike the latter, “yolo,” at least in the context of how it’s frequently used in social media, is a digression of smart thinking, a decision to ignore the consequences of one’s actions for short-term pleasures.

Instead, knowing yourself means understanding what gives you joy and happiness and why those things give you joy and happiness. It means owning up to your strengths and weaknesses, your excuses and habits, and your hopes and dreams.

If you’ve gone through the action plan and goal-setting, if you’ve utilized your calendar but can’t discern what’s most relevant or make the buy-in with moving forward, lack of self-awareness may be a culprit.



Understanding yourself is a process. It may not be possible to know every facet of your mind, but that's okay. It keeps things interesting. The point is to know yourself well *enough* to limit self-deceit, which can obscure opportunity and delay action. It's a constant battle, but it's one that you can tilt in your favor if you're determined.

Strive to get to the point where you can distill the essential elements of who you are or what makes you who you are. Finding your skills and passions are necessary to that endeavor, but so is finding out what structure and process works best on the road to your ideal self too.

That process requires learning and changing your inputs, which I'll discuss more, later. As part of that learning process, numerous sources of information will confront you, and you'll have to decide what information is valuable and what you need to discard.

There's something known as a logical fallacy, or a fault in reasoning. One of those fallacies is an "ad hominem," which means to discount an argument because of the character or fault of the person making it. You can expand upon that fallacy when you dismiss one idea because you don't like another idea from the same speaker or source.

When seeking information, research trusted sources, programs, and information that align with the things you hope to better understand and improve. This makes sense, because you increase the likelihood that the time you're spending will have value, and you want to associate yourself with trusted sources and people. Don't let one crummy idea prevent you from trying another idea from the same source.

What I'm getting at is that sometimes it's necessary to know what you're comfortable with so you can select from the basket of choices the type of information that suits you.

I'm often guilty of discounting something completely because I don't agree with a part of it. When we find a new book, program, or idea, we're often quick to judge and dismiss the concepts because of one or multiple things we dislike. Sometimes we don't like the speaker or we find fault with them.

Other times, something in the message irritates us. Regardless of the reason, be careful not to throw out the baby with the bathwater. If a program or book is full of faults or inferior concepts, feel free to drop it early and move on, but don't let a small disagreement keep you from gleaning the available wisdom.

Find the value, take it, and run with it. Ignore everything else if you choose. You may find later, those other concepts also had value. Regardless, approach every conversation or presentation of information as if it has value and seek to find that value; use what works for you and what you can use in your own life.

Knowing yourself requires you to stop comparing yourself to other people. There will always be someone who's stronger, prettier, wiser, richer, and more brilliant in every other way. It doesn't mean you aren't great or aren't making progress.

While competition can be healthy and positive and, in the right context, games or contests that incorporate sharing or competition and progress may be helpful, comparing your progress to that of others can be discouraging and invites procrastination through fear of embarrassment and failure.

When you've selected the parts of a system you've chosen to use to achieve your ideal self, set your own personal targets. Let those targets and goals be the measuring stick by which you compare your progress. Continue to evaluate and use actions from the basket of tools and skills you have learned. Make changes as needed. Tweak what you need to tweak. Drop what you need to drop.

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## CHAPTER 7

# LEVERAGING YOUR ENERGY

### Principle #23 Eat A Healthy Diet And Get Exercise.

Your energy level is as important to your happiness and success as leveraging your time. Leveraging your energy will allow you to make the most effective use of that time. Effectiveness is the key. Energy allows you to be present and focused in the moment. It allows you to be creative and efficient.

Energy allows you to do more than go through the motions of a task; it helps you achieve the end goal. Your energy and time are opposite sides of the coin. By using both, synergy will propel you forward at a faster rate.

A common fault of many people is that they expect to perform at a high level, but then fail to take care of themselves in a way that allows them to perform at maximum efficiency. Stamina isn't the only thing that suffers because of poor health.

Peak performers in boardrooms, chess tournaments, and video game contests have all come to the same conclusion. It's difficult to make clear choices and operate at a highly effective mental level when your overall health is suffering.

It may sound strange that one's health will influence the performance of non-physical contests and activities, but the ability to think clearly is more

difficult when the body is struggling because of poor diet and lack of exercise.

By not looking after your basic health, you reduce more than your ability to think creatively or to reach the highest levels of thought. Critical thinking and other reasoning skills are impaired because of poor health.

We often make our worst choices, give in to our deepest despair, and decide to throw in the towel at times of sickness or when our health is otherwise compromised. Good habits and robust systems are necessary to overcome those times when our bodies fail us, so that those habits and systems kick in to save us when our temple is under attack.

While we can't control when we get sick, we can reduce the frequency by making better life choices and being attentive to our health. We also have substantial control over our weight, strength, and energy level through what we eat, drink, how frequently we engage in rigorous activities, and the time we give ourselves to recuperate and rest.

I won't sit here and preach about what you can't eat and drink or tell you when to engage in physical activity. Those are choices you must make on your own based on what works best for you. I can, however, tell you that certain behaviors will improve your overall health. Whether you choose to do them is up to you.

It's not surprising, then, that *Time*<sup>17</sup> listed energy and physical stamina as the number one trait shared by most successful people. *Forbes*<sup>18</sup> listed exercise as the number one thing highly successful people do in the morning. Other studies have found the same.

The American Heart Association says<sup>19</sup> that, "Physical activity boosts mental wellness," "improves mental wellness," and prolongs optimal health. All three of those references are examples of leveraging time and increasing the odds of achieving success and happiness.

I can refer to my own experience as an example. Prior to spring 2014, I'd been struggling to finish my fourth book. It came in fits and starts, despite finishing the rough draft of my third book in six days.

I was exhausted, both physically and mentally, but after losing that first twenty pounds, for the first time in over a year, my focus returned. I had more energy and willpower. When the free time from my teaching job finally presented itself, I could sit down, put pen to paper, and finish the book.

I don't recommend you go on a diet. Maybe it'll work for you, but for most people, it doesn't. The reason is that diets are temporary and when the diet is over, habits return and the weight comes back, usually in a greater number than the original amount.

Diets also focus on what you can't have as opposed to what you can. People anticipate the end date, which generates more pressure to quit or cheat, even if they would have been able to keep the weight off in the first place.

The other issue with diets is that people often attempt to lose a large or unhealthy amount of weight in a short period. Many times, the weight lost is water weight that returns quickly.

From my experience and what I've learned from others, the best way to manage diet is through small permanent changes. Those changes can be things like replacing certain bad food habits with better habits.

Take my experience of adding vegetables in the refrigerator or packing a lunch instead of eating out. Just those two simple changes alone can make a great difference over time without having to resort to abstaining from any food or starving yourself.

The key is that the changes you make are permanent and the results are lasting. Those tiny changes, over time, will create tremendous results through new healthier habits.

Engaging in frequent exercise is also important. It improves strength, stamina, and has other health benefits. It's up to you how you want to exercise. When I started my action plan, I made the choice to do push-ups and sit-ups every morning except for Saturday, when I let my body rest.

I alternated the days when I did each type of exercise. Sunday, Tuesday, and Thursday, I did push-ups, and the other days, I did sit-ups. Those aren't the most effective forms of exercise, but I started small and did them consistently.

I never missed a day, and it only took me about five minutes. I now only spend 12 to 15 minutes on my morning workout, but I've seen improved strength and definition without using a gym.

You might decide to go for a quick jog, go hiking, or play a game of hoops every other day. Whatever it is, it's entirely up to you. You can start with something that you can easily work into your existing routine. That will increase the likelihood that you continue.

Even if you never add much time or make any major changes later, those small gains will accumulate. Consistency is key. Think like the tortoise and the hare.

What if you're morbidly obese, and you have almost no endurance? The answer is to start small. Start by doing some physical activity for ten seconds. If ten seconds is too long, start with five. Do your five seconds a day of physical activity for a week, and then add one second every other day for twelve weeks. After that, add a second daily. In another three months, add two seconds daily.

In the final three months of the year, add three seconds daily. By the end of the year, you'll be at nine minutes and 47 seconds. If it helps, employ Principle #11 by giving yourself a small reward when you finish. Assuming you haven't doubled your food intake, you'll be in much better shape.

"I don't want to do that," you say. "It's too hard. I can't." The truth is that sometimes you have to do things you don't want, in order to get the life that

you *do* want. “But wait, you said to know myself, and now you’re saying I have to do something that I don’t want to do?” That’s right. You don’t have to do everything, but knowing yourself doesn’t mean only doing the things that are easy.

Most things in life that have value take effort. The more effort you put in, the more value they’ll have for you, and the more joy you’ll gain by doing them. The bottom line is that life can be hard. It requires effort. Accept it. Decide that you’ll do what it takes to become the best possible version of yourself.

“But wait, you titled this book *Think Smart Not Hard*, and now you’re saying I have to do something that’s hard?” That’s right. Thinking smart instead of hard doesn’t mean you’ll never need to put in effort. It means that you think intelligently to get more gains and prevent yourself from needing to do more difficult things in the future.

How hard will it be to do a few minutes of exercise and change a few eating habits compared to a year of intense physical therapy because you became so obese, you tripped and fell resulting in mobility loss? Which is harder?

If your mindset is that doing five seconds of continuous physical activity is too hard or too bothersome, not much will help you until you make a firm commitment to stop letting your short-term desires rob you of your success.

You’ll never be successful until you first change your outlook. Until you change your mentality and accept the fact that sometimes life requires of you things you may dislike, you’ll have a hard time developing the skills needed to overcome the obstacles necessary to reach your true potential. Not sure how to change your mindset? I suggest reading the principle on changing your inputs.

Even if you’re pursuing your skilled passion as a career, challenges will come your way. You won’t like all parts of your business or your job. That’s part of



life. Again, I go back to making the decision to make a small change and sticking to it.

If the diet and exercise principle is something you can't do now, then let's make a deal. Schedule it on your calendar for five months from now, and begin it then. For the moment, you can start at Principle #1 and forgive yourself.

If you only pick one area of focus between diet and exercise, you'll still benefit, but you will substantially improve your results when you combine both together. In addition, the skills and patience you develop by creating two good habits instead of just one will transfer to other areas of your life.

### **Principle #24 Get Enough Rest.**

Here's a quick and easy, weird, overnight trick to a happier life: Get more rest. How much rest is enough? If you're an adult, seven to eight hours of sleep is ideal; if you're a teenager or younger, you should be getting at least nine hours of sleep<sup>20</sup>.

The sad thing is that it's not just work that's keeping us up late at night. Our electronic devices and other distractions are keeping us up later than ever.

What if you don't have enough time? Reflect back on the principle of leveraging your time. Make time. Lay down the gauntlet on this one and demand that your boss or whoever is compelling you to get less than seven hours of sleep give it to you.

Explain how study after study shows a dramatic decline in productivity after working beyond a certain level and how mental function and acuity drop when you don't get enough sleep.

Here's a creative suggestion. If you're in sales, offer to compare your prior three months' average to your next three months' average of productivity or dollars earned for the company. Make a deal that if the extra sleep makes the company more money, you get to keep half of the difference.

If your extra sleep results in less money, promise to pay all of it back. You might want to quickly read the rest of this book just to give yourself the extra edge, but my guess is that nine times out of ten, you would win out on that deal. If you're on commission only, test it out for a couple of weeks and see how well it works out for you. You won't be disappointed.

How much does your mental function decline when you're tired? If you're driving while sleepy, you're more impaired than a drunk driver and you become the most dangerous type of driver on the road. Imagine if you went to work drunk. Do you think your productivity would decline? How about your memory?

It took me a while to incorporate this one. Like other people, I used to let television keep me up too late. More recently, I did crazy amounts of ghostwriting. I was usually able to function for a week, maybe two with less than seven hours of sleep a night, but my output slowly declined, and beyond that, my productivity nosedived. I burned out, missed deadlines, and my health declined. Why do that to yourself?

Usually it's greed, arrogance, or sheer stupidity that lie behind our lack of sleep. There may be occasional instances when you must burn the midnight oil for an unexpected emergency, but make those the exceptions, not the rule. Recently, I've made the change to get a full seven to eight hours of rest. It's made a huge difference.

Whatever you must do to get more sleep, find a way to do it. It may be doing your own research to see that you produce less when you sleep less. It may mean watching less television. Just get it done.

I'm a light sleeper. I need white noise or rain sounds to keep me asleep as well as an eye mask. Ever since I added those two components, I've dramatically improved my sleep patterns. Find out what works best for you and then do it.

Napping is another powerful way to improve your productivity. Now, the first thing I do when I get home is meditate and then take a 20 to 30-minute nap. Don't try to push through for the sake of saying you did. It makes no sense. It's self-defeating, lowers output, and reduces focus.

If you have a half-hour lunch break at work and a place where you can go to take a quick catnap, do it. Otherwise, nap as soon as you get home or whenever you feel it works best for you.

Napping helps, but still get a minimum of seven hours of sleep. Refrain from other habits that contribute to poor sleep. Don't watch television in your bed or sleep more than nine hours a day.

The proper amount of sleep increases your effectiveness and has tremendous health benefits. Successful people have known this for a while, and it's another common trait of most wealthy people.

Getting enough rest is essential in allowing your body to recuperate and achieve optimal health and effectiveness. Like diet and exercise, rest can increase your energy and benefit all aspects of your life.

## **Principle #25 Meditate.**

Scientific evidence<sup>21</sup> supports the idea that meditation has several positive health benefits, such as making it easier for you to sleep, control your breathing, improve focus and memory, reduce stress, and gain better control over your emotional state.

A Harvard research study<sup>22</sup> has shown that mindfulness meditation rebuilds grey matter in the brain in as little as eight weeks and increases cortical thickness. It was those last two facts that convinced me to take up the habit. I'm not sure about you, but I'll take all the grey matter and cortical thickness I can get.

Specifically, they studied mindfulness meditation, and this is the type that I use and recommend. The basic concept is to focus on your breathing and

senses in a relaxed state. It may sound a bit touchy-feeling to some, but it's simple, straightforward, and, above all, it has merit and value in that it can be an effective tool to improve your focus. It can help propel you to your ultimate goal.

I've added mindfulness meditation to my daily routine by doing it as soon as I get home. I meditate, and then I take a nap. The combination of the two made both easier for me, and the fact that I added meditation to an existing routine made making it become a permanent part of my day take hold faster.

Meditation has helped calm my mind, which is most beneficial for me after coming home from work and then taking a breather before I kick things into high gear and begin writing or doing research.

Other principles from this book may be higher on your priority list, but if you add meditation to your basket of tools, I believe that you'll find it to be highly useful and that it's extremely conducive with the other principles in this chapter.

Do it for a few weeks, and see how well it works for you. Just make sure that when you do it, you give it your best effort and set aside other distractions. Start small with just a few short minutes, and increase the time as you get more comfortable. My guess is that once you start, you'll enjoy the benefits too much to want to stop.

If you prefer not to use mindfulness meditation, you can earn benefits by simply relaxing, shutting off all other distractions for a few minutes, and letting your thoughts wander. It will have a calming effect, reduce stress, and may lead to unexpected and creative insights and solutions.

When you combine sufficient rest with meditation, it's like giving an expensive car high-octane fuel and frequent maintenance checks.

Meditation is one reason why many high-performing people can function at optimal levels while everyone else drags by mid-afternoon. It's the extra edge

no amount of money can buy and no amount of positive thinking can invent.

### Principle #26 Breathe.

Breathing is something that we do without thinking about it, but sometimes you *should* think about your breathing. Those times include moments when you're stressed, worried, anxious, or afraid. If something catches you off guard, take a few seconds to inhale deeply and let the air fill your body with much needed oxygen.

Proper breathing benefits you when working out. It ensures you get proper blood flow to specific muscle groups. For the same reason, taking a deep breath will spread oxygen throughout your body and enable your brain to better process the best action in moments of uncertainty.

If you're impulsive or have anger issues, take a deep breath and count to ten. Do it with consistency and fidelity for maximum results.

You're weakest when your bodies fail you, but what happens when you're already there? How do you handle a situation when your mind is telling you to give up, to quit, to throw in the towel? After all, you're sick, tired, and gave it your best shot. Who wouldn't understand letting go, moving on, and giving up? Who could be expected to persist with such difficult obstacles? Whatever those challenges are, in that instant, take a deep breath.

When everyone else around you has given up, when your body fails you, when the world closes in on you and your dreams fade from view, when you stand at the precipice, ready to give up, give in, and turn your back on everything you've worked hard for, when you're in your final moment of despair, when everything you've tried has failed, when you've done everything possible but it hasn't worked, take another breath.

The world won't end. You won't die. Your dreams won't shatter. Your future won't be gone. Hope exists. You're alive. Take a deep breath and step forward. You'll be one step closer.

## Principle #27 Choose To Be Happy.

Happiness is a choice. The belief that your life isn't resigned to the external but the internal can take away all the fear that has ever held you back from realizing your full potential. The realization that no person or event can steal happiness is strong enough to overcome the harshest of treatments. That notion is one of the most powerful ideas you can ever embrace.

Are you one of those people who say that you're unhappy? You've tried to feel better but it hasn't worked? It's genetic, so I can't change my happiness "set point?"<sup>23</sup> The good news is that science supports what the highly-successful have known all along.

It may be true that your level of happiness is to some degree influenced by genetics, but that level can change based on specific things you do. You can reflect on your thoughts and your mind, and you can change your habits and behaviors.

*Try* to feel better. That's the first step. Smile. See it. Visualize your happiness. Calm your mind and shut out everything else around you. Mindfulness meditation can aid in that objective, as will learning how to breathe.

Write a few things that you're happy about. See your end goal. Say it out loud, verbalize it, and hear it in your own words. Play some upbeat music. After that, say a few kind words to someone.

Don't think about what you don't have or what's you've missed. Instead, appreciate the things you take for granted. With a focus on goal-setting, it can be easy to think about what you don't have.

Always strive to improve, but if you're in such a hurry to move on to the next thing and achieve the next goal, or if the negative hangs you up, it can make it hard to appreciate the little things you've forgotten. Remember, you're still alive! The sun is shining. Hope exists in each new day.

Milestones will always lie ahead, but if you live in the mindset that today is your last day on Earth, it'll be easier to take stock of what you've overlooked. Take a moment to be thankful. Stop and smell the roses.

Live in the present. Your past is behind you. Those negative things that you've done or have haunted you in the past don't have to control the choices you make today. Appreciate what's in front of you, and then take immediate action that will benefit your long-term happiness.

Use the above strategies daily for ninety days, even if you don't believe it or it feels phony at first. At the end of ninety days, you'll be happier.

Do you want to know another secret? Research also shows that striving towards happiness by cultivating a positive mindset<sup>24</sup> may get you faster to success than focusing on success itself. Why might that be the case? If you think about it, it's like striving for excellence instead of fame or seeking wisdom instead of riches.

When you focus on excellence, your craft can lead you to fame, and by looking for wisdom, you develop the character and habits necessary to become rich. By striving to be happy, truly happy, you develop the tools that will lead you down the road to success: traits like kindness, optimism, a positive outlook, letting go of hatred, and things outside of your control.

Another wonderful thing is that happiness feeds on itself. How? As you look for happiness and progress towards your goals, there is a consensus<sup>25</sup> that it creates an improved sense of well-being. The opposite is also true. Those who procrastinate or don't set goals have a diminished view of themselves.

There have been weekends when I thought about acting towards my goals, as well as weekends when I didn't care from the very beginning. In both instances, I ended up marathoning an entire season of some television show.

When it was all over, I felt defeated. It wasn't the fact that I was in a show hole; it was that I wasted an entire weekend with nothing to show for it,

without getting one step closer towards any of my goals.

I compare those times to weekends where I was productive, like the one where I wrote 78 pages yet managed to get my other tasks completed. I can tell you I was thrilled Monday morning, a lot happier than if I would've just thrown up my hands and decided to catch up on a few missed seasons in my television queue.

I'm not sure if you've ever felt that way, but my guess is that if you're like most people, you have. If you've gotten this far in the book, you're obviously serious about changing your life, about setting goals, and about being the best version of yourself as possible.

In one of the earlier principles, I stated that you should set goals that you're only likely to achieve half of the time. If you get good at that technique, it means that half of the time you'll reach your goal. The great thing is that even when you don't reach your goals, the act of making progress will give you a sense of fulfillment, which will increase your happiness.

It reminds me of the adage, "It's not whether you win or lose. It's how you play the game." Winning is important, and while reaching your goal is almost always better than not reaching your goal, the process itself is what leads to fulfillment.

The obstacles that you overcome along the way, the challenges you've fought through, kicking and screaming, and the hard work and perseverance that led you to the current stage are the things that lead to true joy and happiness.

If your goal was to pay off your mortgage, do you think you would be happier if you pay it off by making a budget and living below your means or if you robbed a bank to pay it off and managed to get away with it? Do you think it would matter that the right way took longer than robbing a bank?

Having good character and making the right choice, the better choice, will always make you happier and feel better about yourself. Putting in the time



and making progress towards your goal will always bring you joy in the long run.

When you earn the gains honestly, the satisfaction is lasting, and the lessons you've learned will make you a better person. The end doesn't justify the means, and the fact that most people believe that, at least on a subconscious level, is why making hard-earned progress the right way leads to greater happiness.

By using the two-step approach of stopping to smell the roses and striving to push yourself through goal-setting, you create the greatest opportunity for happiness. From this moment forward, make the decision to choose happiness. In doing so, you also lay the groundwork for optimal success.

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## CHAPTER 8

# CHANGING YOUR MINDSET

### Principle #28 You Perform At The Level You See Yourself At.

Ten years after dropping out of college, I'd been unsuccessful at many other ventures, and I felt it was time for me to go back. Initially, I didn't think I had the time or wherewithal to major in meteorology, so I chose to study education and become a science teacher. I love both science and education, and it felt like a good fit.

Upon completion of my first two undergraduate degrees, I found a program I could take while working on my master's degree in education. For the next three years, I worked concurrently on multiple degrees while working a full-time job and a couple of part-time jobs to support my family.

Upon finishing my first master's degree, the University of Hawaii hired me to work as a research meteorologist. After a long detour, I finally achieved my childhood dream. For three and a half years, I lived the life I sought so hard to achieve in my youth but had given up as a young adult. I succeeded, but a problem lurked in the background.

While I knew superficially I had the intelligence and ability to excel at my job, I didn't internalize that belief. I let the failures of my past rob me of my true potential. For the first two years, I worked on volcanic smog modeling<sup>26</sup>.

The year and a half following that project, I worked on a government grant funded by NASA and NOAA on geostationary satellites.

As part of that project, I worked with forecasters at the National Weather Service as the Pacific Region GOES-R Satellite Liaison<sup>27</sup> working on project management<sup>28</sup>, forecasting, computer programming, algorithm development, training, and public education<sup>29</sup>.

Part of the project required high-level knowledge and self-directed learning. This gave me a tremendous degree of independence and flexibility to acquire additional skills on my own. I learned some of them, but I didn't do my best.

Even though I overcame enormous obstacles to achieve a lost dream as an adult with tremendous responsibilities, I felt I wasn't worthy. I believed the people I worked with were smarter, and that their degrees were more valid because they earned them the traditional route.

I possessed the ability and the talent to excel, but my lack of confidence and belief in myself set a ceiling for what I could achieve. I wasted time. I focused on unessential tasks. I didn't operate at peak performance because I didn't see myself as capable in my own mind. I saw myself failing. I believed the other people in the program saw me that way too.

During late 2011 and early 2012, funding for NASA and grant funded programs came under intense scrutiny. My program was cut when the funding for my position was cut. I could've accepted that as an excuse for losing my position, and, for a while, I did. Still, I knew the truth.

If I believed in myself, if I made myself indispensable, if I learned what I needed to know and further improved my skills, the results would've demanded that my superiors fight harder for me. I likely wouldn't have lost my position.

I didn't see myself operating at that high level, and because of that lesser vision of myself, I let my actions fulfill that outlook.

I now have an improved belief in myself. My hope is that by reading this book, and other books like it, your view of yourself will also change. If you believe you can reach your dreams, you can.

While you may not always reach your goals, if you believe you can do something, you'll behave in such a way that will lead you closer to that something than if you see yourself as incapable. Other people may disagree, but I firmly believe that the only limits you have are the limits you set for yourself.

You can overcome limits. Someone had to be the first at something. If each person who was the first one to do something would've listened to everyone who told them it wasn't possible because no one else had done it before, then they wouldn't have persisted, and they would have deprived the world of mankind's greatest accomplishments.

Yes, I realize it may be difficult for a 90-year-old to become a ballerina, or a 4'10" tall kid with limited dribbling skills to become an NBA champion, but if you never attempt to stretch the limits of what people think is possible, you'll never achieve greatness.

If you believe, if you pursue your dream, if you see yourself as capable, you allow yourself the flexibility and room to learn new skills, train, and think outside the box. If you don't accept other people's limitations, you're much more likely to find innovative ways to accomplish what others thought impossible.

## **Principle #29 Change Your Inputs.**

Everything you can do to change your life starts with you. As with your habits, analyze and study your own words and behaviors to get a better sense of your own self-talk and what you're saying to yourself.

When you say something repeatedly, given enough time, you believe it. That belief influences your behaviors and actions, so if you have no belief in yourself

or if your outlook is negative, your actions will mimic that belief.

It's not that the words themselves have some magical powers; it goes back to behavior and the lens you use to view your life. Words shape that lens. They give it the grooves, the angles, the depth, the focus, and the clarity. Words can crack the lens, or they can give it a perfect polish.

Your thoughts are nothing more than habits of the mind. To change your thinking, you must follow the same processes you do when breaking other habits. Change the habit through repetition. Put in place systems that allow you to take advantage of your existing routines so you can fill your mind with positive and innovative thoughts, ideas, and words.

The time it takes to break the old habit and create a new one will depend on you, but if you're persistent, eventually that habit of the mind will take hold, and your brain will produce new and better thoughts.

It's amazing how people with different viewpoints who watch the same thing unfold will give two completely different accounts of what's happening. I remember during my senior year at the University of Hawaii at West Oahu, I was doing a research paper for my senior thesis.

My self-chosen topic was the residents of Hawaii's views of the local Japanese during 1937. I chose that time because it was before the Empire of Japan had attacked the United States and before the Germans began consuming Western Europe.

My hope was to get an unbiased view of how the locals viewed the Japanese and their loyalties to the homeland prior to the beginning of the American involvement in World War II.

As part of the research, I read all the year's papers from a local newspaper. There were fascinating articles that covered events, such as the travels and search for Amelia Earhart and her flight over the Pacific, as well as articles that

related to reflections, thoughts, and views regarding Adolf Hitler. It was the latter that yielded some surprising findings.

As a child of the late twentieth century; my view of Adolf Hitler is, like most people, a sociopath who was intent on world domination and the extermination of the Jews. That is, of course, more than half a century after the end of the war and millions of deaths at the hand of the Third Reich. Gentle, appeasable, and understandable aren't words I would typically associate with Adolf Hitler, and yet those were the views held by many people in the West who lived prior to the onset of the war.

The Great Depression hamstrung America and much of Europe. Cynicism and self-delusion colored much of the lens the world used to view Hitler. Even after he began his march through Europe, America was reluctant to act. It took the catastrophe at Pearl Harbor to remove that colored veil and abruptly shift America's paradigm of thinking.

In the decade since my initial research, I often reflect on what people today would've thought about Hitler and Germany. What would happen if the Third Reich was brought into the present and Hitler unfolded his plan without the lens of history?

Would America have the moxy to join the rest of the Allied forces and sacrifice a hundred thousand lives to prevent the capture of Antwerp in the new Battle of the Bulge, or would Americans scamper off to their safe-spaces as they justified Germany's actions as the fault of the West because Germans were victims of the Treaty of Versailles? Would America rise to the challenge or would she crumble from within?

Today, a seismic shift has occurred, a shift from capital creation to zero-sum gain, from visionary to shortsighted, from self-reliant to victim.

For those individuals who left after reading the first key principle, forgiving those who don't deserve it, the concept was a bridge too far because the lens

they use to view the world is too far askew. They see themselves as victims of life's lottery, unable to affect positive change in a system that's rigged against them.

This brings us back to the idea that what truly matters in the pursuit of your ideal self is to be happy and successful, and to maintain a willingness to accept responsibility and a desire to change.

For those of you holding on, for those who haven't left me just yet, but are struggling with many of the precepts in this book, do as Stephen Covey suggests in his ridiculously successful book, *The 7 Habits of Highly Successful People*<sup>30</sup>, and change your paradigm of thinking. To do that, you must first change your inputs. Start with the words that you tell yourself every single day.

Be deliberate in the words that you speak. When you hear yourself saying something negative, say the opposite. You're not stupid; you're brilliant. You're not weak; you're strong. You're not fat; you're healthy and slim. You're not tired; you're a powerhouse. You're not *hopeless*; you're *hopeful*. You're not poor; you're rich. You're not bereft of ideas; you're a visionary.

Start off the beginning of the day and finish at the end the day by telling yourself something positive. If a visual or audio aid would help, you might consider using tools like positive self-talk cards<sup>31</sup>, such as those created by the renowned Zig Ziglar. If you don't like his, make your own.

Regardless of how you do it, find a way to speak to yourself daily and consistently with positive words until you see yourself as holding those attributes. And when you finally do, keep saying them.

Listen to uplifting messages on a continual basis. Use the numerous free sources such as podcasts and audiobooks to listen to sources of positive and constructive information. Use your commute or when you're at home doing chores. Eventually, the messages will seep into your mind and push out the negative thoughts that had been occupying the same space.

After that, seek out like-minded individuals, individuals of sound character who are striving to be their ideal selves. Seek out the successful, the wise, the helpful, the kind, the generous, and anyone else you think will support you in your endeavor to shift your mode of thinking.

Once that's done, those who hold a destructive world view will occupy less of your time. If you still find people in your life who tear you down after you make the change, limit your time with them. You may not be able to eliminate their presence completely, especially if they're family, but you can limit the time and influence they have over you and the frequency of the negative words that they speak.

As you begin your journey of seeking out those with information you need to fortify your mind, don't be disillusioned when you discover that the sources and people you have been relying on for support are imperfect. Like everyone else who seeks to help others, I have harmed people and done things I'm not proud of. I will make more mistakes, and so will those who you have in your inner-circle.

I'm not perfect. Your role models aren't perfect. No book or audio recording is perfect. We will falter. We will fail. It *will* happen. Expect it. Plan for it. Forgive and move on. Don't let imperfections keep you from taking steps forward on your long journey. Don't let the pursuit of perfection keep you from benefiting from the wisdom of those who are less than perfect.

One key attribute that most highly successful people share is that they find outside guidance through a mentor. The techniques mentioned above will help with changing your inputs, but it may be difficult to see all the pieces of the puzzle and where they fit in your own life.

By finding someone you respect and admire *and* who possesses the traits and successful life that you desire, you can get a more refined and clearer perspective on what you need to achieve the life that you seek.



Changing your inputs is a critical principle that you can't afford to overlook or ignore. It's the glue that holds the rest of the principles together. It's the adhesive that keeps your life from unraveling into small pieces that the storms of change will drive in differing directions, until you find yourself floating helplessly in the currents of an uncertain ocean.

### **Principle #30 Be Flexible.**

Flexibility is another trait shared by the highly successful. It allows you to adapt to the unexpected changes that come your way and make the most of that change instead of cowering in defeat and fear.

The first step to becoming flexible is the ability to suppress your ego. I have to admit; I've struggled with this one. My friends and family can attest to my stubbornness. Although I like to think I have an open mind, after I've completed my research and made a decision, I've often blocked out new evidence that may have countered my prevailing view.

My earlier lack of flexibility is why I attended the University of Hawaii at Manoa instead of North Carolina State University or UCLA. It's why I didn't major in physics as an undergrad or take computer programming as a minor.

While the hardships that came about from some of those stubborn choices led me to where I am today, I could have avoided many of those hardships, while learning their lessons in a simpler form.

In order to adapt, you must be willing to accept the fact that you might be wrong. It means you must be willing to hear a person out and let them speak instead of talking over them. It means analyzing and researching the evidence presented instead of dismissing it out-of-hand because it doesn't fit your worldview.

Flexibility doesn't mean throwing out all your beliefs once the first solid counter-argument is presented, but it does mean foregoing Saul Alinsky's

pragmatic view on how to win an argument<sup>32</sup> and, instead, embracing the idealism of seeking out the truth.

Suppressing your ego allows you to see the hidden truths and the gems, strewn along the less-worn path. Choosing humility over arrogance allows you to hear the words that those who prefer to hear their own voice miss. If you put your ego in check, you can hear the warning before the storm, and see the opportunity before it has sailed away.

If you're flexible, you have the wherewithal to throw your calendar out the window and drastically rework your action plan when a once-in-a-lifetime opportunity presents itself or new and profound information comes to light.

Flexibility gives you the means to realize when you're in the zone and allow yourself to go with the flow and reap the effectiveness of those efforts instead of cutting yourself off when the creative mood strikes.

Before streaming television, some of you may have balked at the opportunity to go on a trip for fear of missing the latest episode of your favorite television program. Once you have taken most of these principles to heart, flexibility to remove yourself from a well-developed calendar may feel even *more* difficult to release from your grasp. While the clear majority of the time I wouldn't suggest trashing your plans, it's important not to miss the forest for the trees.

If you've truly accepted all 52 key principles, including the next one, embracing tasks with a positive mindset, it'll be easier to spot those rare gems, the ones that call for you to drop your well-thought-out plans so you don't let a once-in-a-lifetime opportunity slip through your fingers.

The hidden opportunities are usually the ones that cause you discomfort, yet they linger in your mind and gnaw at you until you come up with flimsy excuses on why you shouldn't do them.

Flexibility also means being able to apply the principle of knowing yourself by making changes that work for you. Sometimes you'll recognize when you need to make a change and adapt to circumstances. Those are the times that self-understanding allows you to embrace the change by turning into the wind instead of away from it.

With self-awareness, you can take your skills, passions, and interests, and use what works best for you to customize that change in such a way that maximizes your chance for success and resilience in the face of a changing landscape.

If you know yourself, if you know what you prefer and where your strengths lie, you can pull those out from your basket of tools at the precise moment you need to make adjustments. You can take knowledge you have gleaned from different sources and translate it into a language that makes sense for your life.

That knowledge will allow you to be nimble like a field of grass and go with the flow instead of being snapped like a brittle branch in the stiff winds of change.

Being flexible isn't just a trait of the successful, it's necessary. Mastering flexibility will enable you to perform at a higher level in pursuit of your dreams. It will allow you to learn and grow while reducing the stress and anxiety that most average people experience when they first feel the ground begin to shift.

Regardless of which way the ground moves, flexibility will allow you to not only keep your voice, but to also project it through whatever medium you use to chart your own course.

### **Principle #31 Approach Tasks With A Positive Mindset.**

When you do things with a positive mindset, you'll always perform better than if you have a negative one. It doesn't mean you'll always succeed or that you'll never fail. It means that if you go in with a positive attitude, with the belief

that you should accomplish some good, you'll always outperform the negative version of yourself.

There is also a subtle difference between being an optimistic person and having a positive attitude. I'm an optimistic person, but like everyone else, I often find myself in situations when I'm cynical about a task or a process. In those situations, I don't give my best. I may still be optimistic about my life and the future; I just happen to think the current task has little value. After a few times when I noticed what was occurring, I had to step back and change my approach.

If you're already an optimistic person, then it may be challenging to think outside of yourself to see if you're approaching things with a positive mindset. Being optimistic can sometimes lend itself to arrogance and discounting certain aspects of the process. During those times, you may decide to figure things out on your own later instead of focusing on what to do at that moment, like following instructions.

In those instances, you're not approaching the process with a positive mindset. You're discounting the task and telling yourself that you'll complete it later with less effort. Your arrogance may cause you to miss an important step.

A task may feel pointless, but approach it with a positive attitude. It may hold unseen value. If you read the *E-myth Revisited*<sup>23</sup>, you'll discover that effective companies use systems to ensure a uniform experience among customers. Even though the *why* is important, it isn't always necessary to understand all aspects of those system requirements to give your best effort.

If only for the sake of setting a good example for others and showing your boss, partners, customers, or coworkers what you're capable of, approach every action and task with a positive attitude as if it has value. You may have to wait before the value is revealed.

One example of this is in the movie *Karate Kid* when Mr. Miyagi had Daniel LaRusso wax cars. In that moment, it seemed as if Mr. Miyagi was taking advantage of the situation. It wasn't until Daniel learnt specific karate moves that he realized the intent was to make the hand movements second nature.

A similar analogy would be in military training when soldiers must take guns apart and put them back together again as quickly as possible, or to measure everything in a specific length. That training does more than teach discipline. It prepares the soldiers for specific situations that require them to instinctively know the process.

There may be times when you need to eliminate a task in your own life to leverage your time, but everything has a time and place. When your boss asks you to do something, or when you're doing something that is required instead of what you want to do, that's not the time to question it or give it less than your best effort.

In those moments, maintain an affirmative mindset, which will ensure that you'll perform at your best and allow others to see your example and your character. You can research or question the task's merits later. If you find that your task or organization is a waste of your time, then fully remove yourself from it instead of just going through the motions.

If you know that someone is asking you to do something that wastes time or is ineffective, but are required to do so anyway, present your case politely with supporting evidence. Hopefully, they will implement your suggestions. If not, do what they ask you, and then move on to other productive pursuits when you're able.

Of course, the most important task is life itself. A positive mindset towards life is what I would call optimism. It pays to be optimistic. That doesn't mean

you ignore risk or the possibility of failure. It means that you think success is also possible, and that the determining factor is mostly up to you.

If you don't have optimism, go out and get some as soon as possible. Use the strategies suggested in the section on changing your inputs so that your default setting rests on optimistic. This will allow you to see opportunities you would otherwise miss.

A pessimistic person will think they're doomed to fail, so they'll never make much of an effort. Opportunity after opportunity will continually pass them by, and they'll be none the wiser. An optimistic person will see opportunities that others miss. They'll grab hold and latch onto them the first chance they get.

The optimistic person will see that they're the ones who have the greatest influence on their future. As a result, they'll have more energy, put in more effort, and be more open to creative solutions that will ultimately allow them to reach their goal.

If they don't succeed immediately, they'll see the learning opportunity in the failure and bring that information with them to their next challenge. Eventually, they'll win.

When you look at the history of America, you'll find successful people in every generation, including dark times like the Great Depression, and not just people who were born into wealthy families.

The great majority of rich people in the United States became millionaires despite starting from nothing. Those are the rich who created wealth by starting their own businesses through sweat, innovation, value, and effectiveness. What separated those people from the ones who languished in prosperous times, such as the 1980s and 1990s?

The people who made their own wealth did it primarily because of an optimistic belief that they drove their own destiny. They knew success wasn't

guaranteed and obstacles were certain to arise, but they also knew their response to those obstacles would ultimately determine the outcome.

That belief led to action. Those actions generated results. Those results grew and developed over time until they established themselves and succeeded in their endeavors.

Those who languished and failed did so because of *their* beliefs. They believed that happiness and success were outside their control and that life was too hard. They were too timid and afraid. They found excuses on why they couldn't succeed. They believed that those who were successful were just lucky or happened to be in the right place at the right time.

The unsuccessful told themselves that they didn't have enough money, intelligence, support, or that their situation was unique, different, or extreme. They let pessimism and fear control their thinking, drive their actions, and steer the course of their lives.

When you let pessimism keep you from acting, from seeing the opportunities, from jumping in and giving your best effort, you condemn your life to the mundane.

You doom yourself to be like most people in life, resigned to letting the fearful masses and life's uncertain wind steer your course into a void without shape or purpose, an empty space incapable of providing fulfillment or leaving a legacy.

Instead, choose to be optimistic. Create your own success and find your own island of happiness.

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<sup>26</sup> Businger, S. "Observing and Forecasting Vog Dispersion from Kilauea Volcano..." 2015. <<http://journals.ametsoc.org/doi/pdf/10.1175/BAMS-D-14-00150.1>>

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## CHAPTER 9

# DEVELOPING CHARACTER

### Principle #32 Be A Person Of Integrity.

If there's one thing you take away from this book and these principles, let it be this: Always be a person of integrity. As with any skill or object, a solid foundation is the basis of success. It sets the tone. It's the level surface upon which everything else rests.

Being a person of integrity is the foundation for a successful and fulfilled life. It allows you to believe in yourself. It helps others to believe in you. It gives you confidence and develops trust in you as a person and your brand as a business.

Integrity allows you to make important contacts and generate a reliable customer base and network of people who will become your lifeblood of support once you find your passion.

Integrity starts with honesty, with yourself and with other people. It doesn't mean being rude or brash, but it does mean being trustworthy and keeping your word. It means telling the truth about the small things as well as the large, to children and adults, from the homeless to the company president. Honesty includes your commitments and your promises, from the miniscule to the humongous.

Don't lie through omission. If you're a salesperson, don't let a potential customer think something is true when you know it isn't. Don't tell half-truths. Don't allow yourself to become a liar through semantics. Always be upfront, even if it's painful in the moment.

Don't back out of deals you've verbally agreed to just because someone else came along with a better offer and because you're legally allowed to do so. Be legal *and* ethical. If you try to skate that line, it'll always be more painful in the end.

You may think honesty is a silly notion. You may know successful people who aren't completely truthful, but like the gains you don't see once you've changed bad habits, you don't see the losses of those who lack integrity.

You don't see the lost clients, the money they would've made, the debt they would've paid, the happiness they never achieved, or the network of people who would've propelled them to the next level.

You may also be unaware of other situations or problems that aren't noticeable on the surface of dishonest people. Health and habits can be dramatically impacted by a lack of integrity, and you'll likely suffer even if you don't see the pain of others first.

Be honest with yourself. This can be challenging, and it often requires you have other people look over the thoughts about yourself that you write. Whether it's your skills and passions or your action plan, involve others to avoid lying to yourself.

Set lofty goals and have visionary dreams, but before you begin your journey, discover the tools you must sharpen and the ones you need to buy outright. Make sure the journey is yours and not someone else's. Be honest about how much energy you'll need to power the vehicle that's driving you to your destination, and be honest about the breaks and pit stops you'll need to refuel along the way.

Integrity means avoiding gossip, which is a means of getting out of your own head and avoiding the tough choices about your own life. Gossiping about others not only spreads rumors and harms them, it damages others' perceptions of you, and it makes it less likely people will confide in you or work with you.

Gossiping wastes time and reduces your effectiveness. Gossip is a head wind that slows your forward speed. It's short-term satisfaction in other people's misery traded in for turbulence along the path to your ultimate goal. It's time stolen from a priority task needed to get to your final destination.

Being a person of integrity means not being a thief. This applies to money and objects, as well as time. Leave a note on a person's car that you scratched in the parking lot. Don't take the office supplies unless company policy specifically allows it. Keep your hands out of someone's piggy bank when no one's looking. Don't use company time for personal business.

Having integrity means being grateful and learning to say thank you. Show appreciation towards others when they do something kind for you. Learn to say you're sorry when you make a mistake, and apologize when you hurt someone's feelings, even if you didn't intend to.

Don't buy the lie that nice guys finish last. Both men and women of integrity are more successful on average than those who aren't. Most wealthy people demonstrate integrity both in their personal lives and their businesses. If you don't believe it, if the people you talk with most have convinced you otherwise, just ask yourself how successful *they* are.

If your friends are telling you that honest people always get the shaft, it may be a good indication that you need new friends. They're projecting, and it reflects on them what they think about themselves. No one is perfect, and not all wealthy or successful people will have integrity, but the great majority of them do.

You may know of a few examples of imperfect people, and you may see numerous examples in the media where people fail, are unfaithful, or commit crimes and unethical acts, but the truth is that portrayal doesn't match the reality of the world. Real life doesn't generate viewers like a narrative with salacious conflict.

Having integrity allows you to believe in yourself and others to believe in you. It provides a reason for people to trust you, for companies to hire you, and for people to listen to you. Integrity strengthens your family, friendships, and business.

Integrity sets a good example for others, makes the world a better place, and makes you a better person. It will also make you happier and increase the chance of you succeeding at your goals.

Don't allow those who lack integrity convince you it doesn't matter. In the end, the choices you make will always have a constructive or destructive influence on your life, so make the better choice.

### **Principle #33 Be A Good Listener.**

Successful people know how to listen. As with other traits shared by the wealthy, being a good listener requires that you care about people. If you don't care about someone, you'll be less inclined to listen to what they have to say, whether it's in your personal life, in business, or anything else.

Listening means more than just hearing someone. It means being able to get to the core of what they're saying: their concerns, motivations, and feelings. Understanding motivations and concerns are necessary to best show how your product has value. If you're an employee, find out your employer's needs so you can better provide that service and function.

If you're a boss, listen to your employees' concerns so you can address them and head off problems at the pass before they become a larger systemic issue in your company.

In relationships, listen to your partner so you can learn what makes them happy and provide them what they need, when they need it.

You must try to listen. You need to practice it. At first, you may be doing more hearing than listening, but if you go into the exercise with intent and purpose, over time you'll train your mind to listen to the concerns of those who are speaking.

Practice and intent are important because most of us employ selective hearing and memory based on what our brain thinks we value. If you train your brain to understand that you do value the details, concerns, and motivations of those who are speaking, new neurons will grow and your brain will make new connections that will allow your mind to do just that.

Listening also allows you to hear opportunities that you might otherwise miss. If you're so absorbed in the details of your own life, you won't be attuned to the lives of others, to the opportunity to provide value to others, or the chance to fill a need that's missing in the lives of others. That need and that value is one place where you can find how to be successful in your niche.

What's one way to truly listen and not just hear someone? Don't think about your response while they're speaking. Instead, hone in on the details. Resist the urge to interrupt and then give your advice when asked.

If someone asks you for advice, answer that person with a question that digs deeper into their thoughts, motivations, and concerns surrounding the topic they're discussing.

Get to the *why*, so your response can provide value to them. Don't just tell them what *you* would do, think about what action would work best for them, which first requires you know enough about them. Start there.

When you have difficulty listening, hidden frustration and anger may be the root cause. Find the source of that ire and confront it in a constructive way so you can remove that barrier to your listening.

If that person is part of a business relationship, it may help to tell yourself that you must listen and provide value to that person first before you can resolve the issue bothering you.

In a personal relationship, you can use the mental approach mentioned in the above paragraph, but oftentimes you may need to resolve the hurt feelings or issue first before you have the emotional strength to give yourself to them by listening. The great thing is that being able to resolve that issue will usually require a bit of listening as well.

Visualization is a tool that can be helpful when training your mind to listen. Imagine yourself having a conversation and then truly listening. Zoom in on the details and context. Hone in on the relevant material that provides the deeper motivations and tools that you'll use to help that person later in the conversation.

Imagine stopping yourself from giving advice so you can let that person speak. Anticipate the follow-up questions when they ask for your opinion so your words can speak to the heart of the person's issue. Over time, you'll train your brain to understand what's important, and your ability to listen will improve.

Listening also provides additional benefits to the listener, such as extra time. How does listening save time? It keeps the person speaking from having to repeat him or herself.

If you're listening to someone, you focus on that person and what he or she is saying, so there's no need for them to repeat it. Clarification is one thing, but repeating the same thing because you weren't paying attention wastes both your time and their time.

Listening also saves valuable energy. If the person speaking is forced to repeat himself or herself, it's not just the energy of saying the words, it's the emotional frustration because that person wasn't being listened to that saps the

energy out of the speaker. It also wastes your energy because you must deal with the anger and frustration of the ignored person.

Poor listening skills reduce both time and energy, two key elements of happy and successful people. It's much easier to get it right the first time by listening. This means being fully present in the moment. Don't get distracted by your phone, social media, or some other multitasking activity that divides your focus.

If you didn't have the intent of listening to the person, you would've been better off doing something else where you could've focused your attention instead of giving the pretense that you cared while wasting everyone's time and energy.

Regardless of your niche or passion, listening skills multiply your energy, save time, allow you to develop solid relationships with people, make it easier to give value, and improve all areas of your life.

Listening is a skill that you should learn, practice, and perfect. It's an ability that makes up for deficits in other areas such as fluid intelligence and experience, which, in turn, makes it easier for you to achieve your goals.

### **Principle #34 Be Kind To Others.**

Treat people the way that you want to be treated. That starts with being kind. Kindness doesn't mean being a pushover or saying yes to everything. It *does* mean speaking politely and hearing people out. Recognize that people have innate value and something to offer the world.

You're probably familiar with the illustration of the poorly dressed customer who walks into a store. Most of the employees ignore the customer based on their outward appearance.

The poorly dressed customer then proceeds to purchase from the employee who treated them with respect. The respectful employee's reward is a large

commission for their efforts while the other workers are stunned at the large purchase.

In life, we often meet people who don't look the part. People have different customs, moods, and eccentricities that make it unwise to judge a book by its cover. While you may look the part, it doesn't mean others always will.

If you ignore a person who deserves your attention, you risk losing the respect of not only that person, but of all the people who respect the person whom you just ignored.

Respond to people with common courtesy who aren't kind to you, even if it's hard. Often, we get defensive when people verbally attack us or question something about us. It's easy to respond in kind by elevating your voice, using insults, or profanity.

Don't argue with someone when they're angry. Hear them out, and then discuss the meat of the argument later when their emotions aren't driving them. During heated moments, slow down, breath deliberately, and consciously think about your response and the potential consequence of that response.

If you're an employee and you're in a tense discussion with your boss or client, it can be disastrous to react. Instead, think about your response before you speak and think about how others might construe it.

If your boss is being rude, hear him out. Don't argue. Listen, and do your best to meet their demands if the demands are reasonable. If they're not, let your boss cool off until you bring up the topic again. If your boss is always rude, be polite, but it may be time to consider switching jobs.

If you have a client or customer who's being discourteous, listen to their concerns. Don't take their comments personally. It helps if you can empathize and try to understand the reasons why they're upset. If you listen, you can then attempt to remedy the situation and make the customer happy.



The secret to make unhappy customers satisfied is to first treat them with kindness. If you don't, it'll be difficult to get to the root of their frustrations. If you somehow manage to resolve their issue but were rude in the process, this will leave them unhappy, and will tarnish their image of you and your company.

If you run your own business and have a client who is continually ill-mannered or unreasonable, it's best to end the relationship to save both of you the emotional energy. It's the kind thing to do.

If you have personal relationships or friendships with people who are continually rude, it's best to limit interactions with those people as much as possible.

When you're alone with someone or at home with your family, speak to them and treat them as if the world was watching. Watch the tone and elevation in your voice. Pay attention to the words you use as well as your body language and other interactions.

If you live as if your front door is always open and people are looking inside, you're less apt to be unkind to your family or speak to them in a way that's demeaning and beneath you.

The above strategy will also go a long way to repair damaged relationships and maintain healthy ones. It forces you to listen instead of instantly react. It keeps you from saying things that you'll regret and may have a hard time reconciling in the future. If you practice this technique consistently, it'll also be obvious to the people involved that you're conscious and deliberate with your speech and that you care about their thoughts and feelings.

Being kind also means paying it forward. Do something nice for someone for no reason and when they don't expect it. Again, this doesn't mean that you live like a pauper, give away everything you have, and live solely at the service of others. It means if you have the ability, you listen, and, on occasion,

consider a small gift for those important people in your life. Find opportunities to give to others.

The wealthiest people in the world are also the most generous givers. They give of their time, money, and effort. I will preface this by saying don't feel obligated to give your resources away to people who don't deserve it, and don't give beyond your means, but always seek opportunities to give to those people whom you value and respect, and on occasion, even a stranger.

In any type of relationship, you should strive to give more in the relationship than you get in return. You may not always succeed, but the other person(s) will recognize your attempt. Being a net giver, or attempting to be a net giver, doesn't mean you associate yourself with people who only take or who don't care about you.

True friendships are those who exist with no desire for gain. It means spending time with someone because you think their time has value. In that type of a relationship, both friends give. One may give more than the other, but without an underlying expectation other than the intrinsic value of that relationship.

It may seem counter-intuitive, but when you give without expectation, it makes people want to give back to you. Psychologically, people are predisposed not to be in the debt of others. The irony is that when you stop trying to get something from everyone, people tend to want to give you things.

When you do a kindness, it invites kind acts from others. This has greater benefits if you associate yourself with people of value that possess the character and skills you seek to develop. This is one of the reasons why it's so important to choose your friends wisely.

Over time, you become like the person with whom you choose to associate most often. Part of the reason is because they're imparting their own wisdom and habits. If you give, they'll be more than willing to volunteer their own

experiences and knowledge of what works for them and what has led to their own success and happiness.

The practical application of the above principle is that the more you give, the more you get back in return. Those around you find time to give you value both in their service and in time. They'll volunteer to help solve your problems. You will save time. You will discover solutions. This is because through your giving, you end up growing the pie instead of just cutting the pie into smaller pieces.

Evidence supports the fact that being kind has numerous benefits. Studies show that those who are kind live longer, healthier, happier, and more successful lives compared to those who aren't<sup>34</sup>.

If you believe that you're a victim, change your mode of thinking and take responsibility for your own life. Free yourself to be kind, to give of yourself, and to respect others. Once you recognize that the odds aren't stacked against you but that you make the odds through your actions, those actions will reflect that understanding, and kindness will follow naturally.

### **Principle #35 Be Patient.**

It's true what they say; patience is a virtue. A large segment of this book was devoted to leveraging your time, but the concept of being present and focused was also stressed throughout. Don't confuse the need to leverage your time with being impatient. Impatience will lead to inferior work, and people in your life will feel slighted if you rush through every aspect of your relationships.

When you do something, give it your best effort. By best effort, I mean doing the best possible job in a specific amount of time. Sometimes, you may need to employ outside help to complete the work. Regardless, doing a great job means being patient.

As a science fiction and fantasy author, I know firsthand that it takes time to craft a quality work. When it *doesn't* take all that long, the road that leads to

that level of skill often does.

Other writers and artists will say the same thing. I asked best-selling fantasy author Lindsay Buroker her definition of creative success and she said it was, “A combination of always trying to learn and improve, and then sticking with it year after year, long after most people pack up and move on to something else.”

Often, the moment you want to give up is just before you’re about to succeed. Just when you’re about to develop that great new habit, start that new venture, or succeed at that life-long dream, fear and fatigue kick in. When that happens, dig deep and pull out that last bit of strength and courage. Use positive self-talk to change your mindset so you can keep moving forward.

Sometimes you must slow down enough so you can give your task the attention that it deserves and put in the necessary time to understand and deal with all the intricate facets and details. If your work doesn’t meet the standards you hoped, research ways to improve it and do better next time.

If you over-stuff your calendar, you may want to check everything off as completed without putting in the necessary time. This is a dangerous trap. If you find yourself doing this, it may be an indication that you’ve put too many items on your calendar and need to scale back or better leverage your time. Go back and identify what’s important and what tasks push you toward your goal, and scale back everything else.

That’s not to say you should skip a *key* task if you don’t have as much time as you would like to spend on that endeavor, writing a few sentences or reading a few paragraphs at the end of a long day, for example. It’s okay to take a small action to develop a routine and maintain that habit, but if you’re doing a specific job, don’t call the job complete without putting in your best effort.

At the other end of the extreme, you have procrastination through perfection. Be careful not to spend too much time making insignificant

changes that no one will notice but you. If you find yourself doing this, it's a sign that you need to walk away and do another task before you can look at it with fresh eyes.

It can be tricky to understand the subtle difference between procrastination through perfection and putting in the required time. I'm not suggesting you make shortcuts in your craft. Quality is essential whether you're an artist, a writer or in any other profession.

The key is to understand the process and the time needed to put in a worthwhile effort. Learn to recognize the difference between having sufficient time, as needed, and wasting time through unnecessary or insignificant changes based in uncertainty and fear.

There's a concept known as the law of diminishing returns, which basically means that beyond a certain point, you get little benefit regardless of the added effort. In high school, I faced this obstacle often. I had seven classes, and I knew that if I spent my study time just right, I could get a 92 to 95 percent average in each class.

If I spent too much time focusing on one subject in the hopes of getting a 98 or a 99, I could end up getting a few Bs at the expense of one perfect score.

The amount of time you're willing to spend on a project should be based on the level of importance that you give it, the amount of time required to complete it, and the value it has in moving you towards your fundamental goals. For your next masterpiece, a year or two may be reasonable, but for an article that's due tomorrow, over-analyzing every word could be disastrous.

Having patience means you find a way to develop your skills and extract gains over time. Success won't happen overnight. Empires weren't constructed in a few weeks. You won't fulfill your hopes and dreams in a few months, no matter how perfect your action plan. Patience requires that you can let go, wait things out, and trust in the process.

Being patient also means not doing things *too* early. Sometimes you need to wait and get in all the facts before you can take the best action. A good illustration of this would be the overly eager boy who contacts a girl immediately following a date. He then comes off as pushy and insecure.

The same concept is true in business relationships. If you're too eager to hear back from someone who's providing you a product or service, you'll come off as needy and strain that relationship.

Patience develops over time, like all other virtues, which is fitting. It takes consistency and effort. You can develop patience in many ways. It helps to read. When done daily for half an hour, it trains your brain to focus on a task for longer periods of time, which reduces distractions. It also helps not to multitask.

Other suggestions mentioned earlier such as focused breathing, meditation, visualization, and consistency can all move you forward along the right path. Making time for yourself, your family, friends, and hobbies will also help you develop patience.

Slow down and appreciate the things in life you take for granted. Look at the sunsets, take the walk in the park, and reflect on the positive things in your life. Patience will come, and with it, so will your hopes and dreams.

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<sup>34</sup> “Do Positive People Live Longer? - Huffington Post.” 2010. 20 Jul. 2016 <[http://www.huffingtonpost.com/david-r-hamilton-phd/positive-people-live-long\\_b\\_774648.html](http://www.huffingtonpost.com/david-r-hamilton-phd/positive-people-live-long_b_774648.html)>

## CHAPTER 10

# SEEK EXCELLENCE

### Principle #36 Be Professional.

Regardless of what people say, everyone has biases and they form perceptions of you based on what you wear, how you smell, your grooming and your overall behavior. All those aspects should be considered, whether you travel to the store or attend a board meeting.

Some of you may have objections to this principle. While you certainly don't want to live at the behest of someone else and what you think they expect of you, it's equally important not to ignore the fact that how you look influences people's perceptions, and those perceptions can open or close doors.

First impressions are important. People make decisions based on a host of subconscious factors. How you're dressed has a big impact on that first impression. Dress for the occasion at all times. Make sure you are neither underdressed nor overdressed.

You don't have to wear designer clothing or spend a fortune in time and money on getting your hair and makeup done. It just means looking presentable and reasonably groomed.

People will see you in your free time, and if you look like a bum, you will tarnish their image of you. It will also damage your image in the minds of their

friends. I'm not saying you can't wear a T-shirt to the shopping mall, but at least make sure that it's washed and presentable before you leave your home.

Take a shower. I realize that in certain cultures, it may be acceptable not to wash or use deodorant, but you don't want people to cringe at the fact that you reek. Encourage people to focus on the positive instead of letting what most people would see as negative distract them.

Being professional also means using appropriate language. Again, many of you may take issue with this, but if you're intent on giving yourself the greatest possible advantage, avoid profanity and use appropriate vocabulary.

This doesn't mean you should feel intimidated if your vocabulary doesn't compare to that of a college professor, but it would help if you read often so you can be aware of important words used in business and other professional situations.

Professionalism means being competent and prepared. Be aware of what others expect you to know and the skills that they expect you to use. Organize yourself and bring the appropriate materials. Prepare ahead of time until you feel confident in your ability to do your task and your job.

If you're unprepared, people will sense it, and you'll cause yourself undue stress. If you're unprepared or haven't learned the necessary skills, people will see you as unreliable, and you'll lose their trust.

Stay focused on your work while at work. Don't surf the web and scroll through social media posts when the boss isn't looking. Refrain from inappropriate behavior, jokes, or other actions that belong at home. When you're at work, stay focused and present on your job.

Follow all the other advice with respect to having integrity. Be honest, respectful, courteous, trustworthy, and attentive. Provide value to your company or your business. Seek to go above and beyond what is asked. It



doesn't mean you ignore your family and sleep at your office, but it does mean you arrive ten minutes early and leave ten minutes late.

Always do your best, regardless of who the job is for and where you are. Behave like a professional, and people will see you as a professional. When you do that, you'll also see yourself as one in your own mind, and it'll reflect in your attitude and quality of work.

### **Principle #37 Develop Trust.**

If you've taken the prior principles to heart, most people should already be more receptive to trusting you. Trust is important enough that it stands on its own as one of the fundamental principles of success and happiness. Successful people fully understand this concept.

People of prominence recognize that others won't want to part with their hard-earned cash if they think the recipient is a liar and a crook. Salespeople, at least those who are brilliant at their job, understand that for someone to be willing to purchase from you, you must first have their trust.

An employer won't want to hire you if they think you're a liar. Employees won't want to work for you if they don't believe what you tell them about their future at your organization. Investors won't invest in you if they believe your words are suspect. People won't want to confide in you if they think you can't be trusted.

With respect to trust, the old saying is true. "It takes a lifetime to build a reputation and only a few seconds to destroy one." Once trust is lost, it's nearly impossible to restore to its once-shiny luster.

You need a solid foundation to build trust. You must build it brick-by-brick. It starts with your character. You must demonstrate that you're trustworthy, honest, and a person of integrity. If you display rudeness or other uncomplimentary behaviors, it'll be difficult for people to be willing to take the leap of trust.

Your reputation precedes you, especially in the era of social media. What you say to people and what you do to people is important irrespective of the concept or location. If you're cruel to your family, people outside your family may discover it.

If you're rude to your boss or coworkers, your behavior will follow you. If you're cruel to strangers, the world will see it. If you have been dishonest to prior customers, potential customers will learn about it.

Your reputation is why having solid references and referrals is powerful. If you have developed a solid client base with great service, or you have cultivated friends or personal relationships with people who can vouch for your character, you'll be on sound footing, and it'll give people a reason to trust you.

Trust must be cultivated. Make people remember you. If you have clients, contact them on a regular basis and remind them of why they trust you. In your personal relationships, reach out and let those people who are important to you know that you still care.

Above all, behave in a manner as if everyone can see you, because you never know who is watching and who those people will tell the moment you let your guard down.

If you want to do business with other people, developing trust is essential. In sales, it's the single most important thing you must do to be successful.

The obvious question then is how can you build trust? Once you've laid the foundation with solid character, you can build upon that foundation by providing quality goods along with great service.

In relationships, you make a habit of giving and finding ways to provide value to the other person. You must listen and be willing to fix problems as they arise. You must be willing to fulfill both the letter and the spirit of your agreements.

As important as it is to cultivate trust with others, you must also be able to trust yourself. If you can't trust yourself, you are committing self-sabotage. You behave in a manner that unravels the foundation of character that you've worked so hard to build. You start to let go of the positive routines and habits in lieu of embracing an "Ah screw it" mentality, at which point you regress.

People will also pay attention to the promises you make to yourself. If you lie to yourself and make promises you can't keep, why do they have any reason to think that you'll keep your promises to them?

Trusting yourself begins with being honest to yourself. Anticipate your actions ahead of time and plan for them, so you can keep the promises you make to yourself and others. If you don't believe in yourself, you'll be less confident, and you will project that image of yourself outward to your business and personal relationships.

Once again, you can use visualization to develop trust in yourself. Imagine that you *will* keep your promises and carry out the key tasks that are important to you. Imagine problems arising, and then deal with them in an honest and forthright fashion. Develop confidence in your ability to be trustworthy, and your actions will follow.

It goes without saying, then, that you must always keep your word to other people. If you lie to people, no one will trust you. Even if it's painful, costs you money, or otherwise damages you, it'll be more expensive to your reputation, business, and relationships in the long run if you don't keep your word.

Consistency is also key. Part of building trust is developing confidence. If your work is all over the place, people won't be sure if they can count on you. You may be brilliant, but if you show up to work hung over and unproductive two out of five times a week, your brilliance won't be able to salvage your job for long. Your company will be eager to find someone to replace you.

When you're consistent, you reduce anxiety and stress, which is another way to develop trust. If people are worried or anxious, you must find ways to lower their apprehension before they will have the emotional ability to trust you. You can do this through body language, voice inflection, word choice, and several other methods.

One way to reduce the stress of your clients or friends is by anticipating objections and concerns before they arise. Deal with them, and get them out of the way so they don't linger in the person's mind. For an in-depth tutorial on how to develop trust, I highly recommend listening to Zig Ziglar's *Secrets of Closing the Sale*<sup>35</sup>.

### **Principle #38 Provide Value To Others.**

Whether you are an employee in a company or the owner of a business, you will get the best reward, when you find an innovation or value that improves the lives of others. Whether that something is a skill or service that you develop or provide or a product that you sell, success is yours for the taking. As the famous Zig Ziglar said, "You can have everything in life you want, if you'll just help enough other people get what they want."

That doesn't mean that you sacrifice your productivity for the desires of others. The best way you can help others and society is to focus on yourself and your skilled passions first. When you do that, other people will benefit from the fruits of your labor.

If you don't want to become a drain on others, maintain sound financial, mental, and physical health, so you don't need additional resources to shore up weaknesses that would've arisen if you spread yourself too thin.

If you have sound personal finances, you're also better able to provide value. If you give all your money away in the beginning, you won't be able to give to any more people once that money is gone. If, however, you invest those funds,

you can then give a portion of the return while growing the principal, which will allow yourself to help more people in the long run.

Also keep in mind that you can't be all things to all people. This is why you must know yourself, your passions, and your skillsets. If a person needs help doing calculus and you never studied beyond algebra, it would be a better idea to outsource that help to someone who's more skilled and can better provide help to that person.

The act of referring is also helping people get what they want and develops relationships with the person whose services you recommend. Everyone benefits. The person who needs the help benefits by getting an expert suited for the task. The person providing the service gets a new client, and you have more time to focus on what you do best.

When you focus on your strengths and interests, people benefit from your labor. Once you construct a business model, whether it's through your job, firm, or hobby, that provides something people need or want, you can now focus on helping as many people as you can with that product or service. When you help yourself first, you generate more revenue and more value, and everyone wins.

After you find your skilled passion, you then need to find the service or product that someone wants. Align it with your skilled passion; otherwise, you'll lack the needed motivation to push forward.

Believe in what you're providing. If you sell timeshares and you think timeshares are a rip off because of the low intrinsic value, high maintenance fees, and nonexistent liquidity, you not only will be doing something that's unethical, you'll also be engaging in self-defeating behavior because you'll have taken away the most important aspect of the sale, providing value to someone else.

If you don't believe in the product yourself, you have no power to explain how that product or service has value when the person provides you excuses for why they don't want it.

This goes back to having integrity. You may be able to scrape a living ripping people off, but every time you lie, cheat, or steal to make a dollar you'll lose the client and ten more dollars you would've garnered through being honest.

If, for example, you're a real estate agent and you have a picky client, you may be tempted to oversell an inferior house to save time. You may manage to convince them to buy, but after living in a house they didn't want, they'll be far less inclined to recommend you to their less picky and wealthier family members. You'll never see those lost sales because you didn't act with integrity.

If, however, you sharpen your craft, you believe in what you're offering, and you see how your product or service helps other people, the selling part will come more naturally. Other people will benefit, and so will you.

Value also means great service. If, for example, you go into a restaurant and the food is great and the service is impeccable, you're more inclined to go back and are usually willing to pay more. Service and value are interconnected. Even if your product is cheap, tend to your customer's needs. This will generate word-of-mouth, which is a powerful multiplier in any business.

This also goes for employees. Provide the best service you can and it'll be rewarded. Do your job well and with a smile. Your company, coworkers, and clients will see the difference. You'll get more requests for work, your company will benefit, and you'll gain more leverage in requesting the types of jobs and activities in your company that you desire. The people to whom you provided great service will also remember.

If you ever decide to become your own boss, those prior contacts join your network of people whose lives you've touched and bring inherent trust and

increased willingness to engage in business.

Speed is another integral part of providing great value. Speed and service are related, but they aren't the same thing.

Speed depends on what you're providing and how long it takes to make a quality product or service, but every moment you can shed on production and distribution without sacrificing quality will be an advantage and provide greater value to your clients. Time is money. In fact, it's worth more than money. Just make sure that in streamlining time, you don't sacrifice quality or service.

Cost is also important when providing value. Several factors go into deciding what to charge. If you're providing something that has great competition, you may leave little flexibility in your price points. Superior service will give you greater ability to hold your price floor over your competitors. Service, quickness, and the product itself will impact what you can charge.

You can't sell below your operating costs, and don't charge more than what makes that product or service of value. It's best to find a price where you can make a healthy margin, but still provide value to someone.

If you can provide what your customers want with the same speed and service while making a decent margin per sale, you'll be at a significant advantage over your competitors.

The final step in providing value to others is innovation and creativity. This can be as simple as finding an unfilled or under-served niche market. Many times, success comes by taking some existing product or service and then focusing and refining it in such a way that it benefits a sector of the market better than what's currently available.

The great thing about the above concept is that we live in a changing marketplace where every day brings new innovations. Those changes provide

opportunities to make unique improvements to existing products or invent new ones that service those innovations.

Change also requires awareness and innovation of your business model; otherwise, success will prove fleeting. As an employee at a traditional job, you must continue to learn, grow, and improve your skills. Sometimes you'll need to learn new skills, which may require that you find new passions.

Always provide products or services that have value despite changes that may arise. Use that change to your advantage. Don't let the fear it creates paralyze you. The most successful people in the world are also those who are best able to ride the winds of change.

If you're a potential entrepreneur who's stuck on what you can do to provide increased value, go back to what you know. Think about what *you* needed, what *you* wished you had, and what products or services *you* could've used while working or during different points in your life.

What would've been of great value to *you*? What could've made things easier or more productive for your situation? Was that product or service nonexistent or perhaps woefully underdeveloped? Chances are, you're not the only one that has had to deal with the same issue.

Think about using that knowledge to develop a product or service that could benefit other people in similar situations. You might even consider focusing on people like yourself for your target market.

Value should be a primary focus regardless of your field or your personal goals. It requires that you know your customers. To do so, you must have adequate systems in place so that you can replicate your output with consistency and minimal uncertainty.

You must always stay informed in your field, do basic research, ask open-ended questions, and get to the meat of what your customers need and how you can fulfill that need.



Change with the times so your product stays relevant in those times, and learn how to communicate your value so that you can monetize it instead of just letting it exist as an abstract idea in your own mind.

### **Principle #39 Always Do Your Best.**

Doing your best is a gift to the world. It allows you to be a role model to friends and family and to inspire others to do the same. It allows you to stand out and rise above those around you. American football coach Jimmy Johnson said, “The difference between ordinary and extraordinary is that little difference.”

If you seek excellence, you do your best always, you don't give up, and you march ahead. If you go through life and always do your best, you'll have few regrets. It will allow you to always put your best foot forward, and it'll leave a positive impression with everyone else around you.

Your best lets those around you know that you're reliable, consistent, and that you care about the work that you do. It builds trust, opens opportunities, and gives you the greatest chance to achieve your goals.

Doing your best also requires commitment. You must think about what's required, plan, prepare, stay focused, and then do what you need to do to complete your task. It doesn't mean you'll never make a mistake, or that your work will always meet your expectations or the expectations of others, but if you do your best, you'll at least have the satisfaction of knowing that you gave it your best effort and that you left nothing else on the table.

Do the things already discussed in the book. Maintain integrity, provide value, be professional, leverage your time and energy, and be present on the task-at-hand. When you do your best, hope is in action. It's the practical application of working towards your ideal self. It's the embodiment of confidence, the belief that you have intrinsic value to offer the world and that the vehicle of that delivery is your best effort.

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35 “Zig Ziglar’s Secrets of Closing the Sale: Zig Ziglar: 9780425081020...” 2015. 23 Jun. 2016  
<<https://www.amazon.com/Zig-Ziglar's-Secrets-Closing-Sale/dp/0425081028>>

## CHAPTER 11

# FISCAL RESPONSIBILITY

### Principle #40 Make A Budget.

Your budget is the foundation of all your financial affairs. The simple act of making a budget is often the most important factor in escaping the slavery of the paycheck and finding your freedom to financial independence.

A budget forces you to confront how you spend and waste your hard-earned dollars. It starts when you begin to remove the veil of self-delusion and make an honest assessment of what's important and what isn't; when you discover the things that keep you from your financial goals, and what you must change to reach them.

I won't belabor the point too much, since numerous sources exist to make a budget, but you'll first need to list all sources of income. Include both pre-tax, or gross, and after-tax, or net income. You may need to estimate additional periodic income.

After that, identify your fixed, variable, and periodic expenses. Estimate the variable and periodic expenses the best you can, and then decide what those expenses will average monthly, which you can then add to your fixed costs. You'll then subtract your total monthly expenses from your monthly net income.

Dave Ramsey has an excellent free budget tool called Every Dollar,<sup>36</sup> but other resources exist if you prefer. Whatever resource you use, even if it's just pen and paper, your budget is step one of your financial plan.

Once you've completed your budget, earmark your funds for their specific purpose. If you have a job where you earn cash, tips, or have multiple sources of income that fluctuate over time, do your best to estimate that income over a couple of weeks or months.

You may need to stagger your expenses and make your payments during weeks or times of the month when you generally expect to get more income. If your income fluctuates over several months, average the expenses out over those months, and then set aside the portion of income you can to make those periodic payments when they're due.

Have a plan on how to deal with unexpected income. This is more important than what to do when you have less income than you anticipate.

You waste more in times of abundance, but those are the times when you should be socking the funds away for savings, investments, or larger planned expenses for events such as trips, tuition, medical expenses, or other large purchases.

The simple act of planning for unexpected cash is a powerful tool that will push you closer towards your goal and help you avoid many pitfalls.

Maintain track of your expenses once your budget is complete. It keeps you honest, highlights necessary changes, and encourages frugality. You benefit from the same principle when tracking your meals. Awareness promotes better choices.

You may not be in the habit of tracking all your expenses, such as petty cash, ATM fees, and daily miscellaneous expenses, but those are usually the expenses that add up quickly. Go through your week and keep track of how much you spend, regardless of how small.

Once you've done this over a period of weeks or months, you will usually spot areas where you are wasting your money. It may feel tedious, especially in the beginning, but remember that the things in life that have the most benefit are rarely easy.

Keeping track of your expenses consistently allows you to factor in periodic expenses you may have forgotten about, such as licensing, registrations, and tax accounting services. It also makes it easier for you to set, manage, and assess targets and goals related to your income and expenses.

### **Principle #41 Live Below Your Means.**

The financial mindset of the poor is to obsess on what to buy once they make money. Instead, think how you can invest money now to grow it for the future. Before you can invest, you need extra income beyond your expenses, so as you actively budget and track your expenditures, focus on ways to have more income coming in than money flowing out.

As you look at the big picture, spend less than what you can afford. This goes for everything, your transportation, housing, clothes, food, travel, and entertainment. Spend less and delay gratification now, so you can invest and increase your future income.

It's logical to live below your means, but it's the emotion of desiring immediate gratification combined with greed, vanity, and wanting to impress other people, which often lead to poor spending choices and lifestyle habits. It puts you in the mindset that it's okay to put a few purchases on your credit card instead of paying in cash, or taking the extra trip even though you have no savings.

If you live above your means, it can lead to poor choices, such as investing, when you should be paying your debt and setting aside at least a few months of income for savings to weather emergencies.

One way to overcome emotion is to see how much your wasted dollars could be earning. You can use online tools and calculators to show you what that money could be earning you if you invested it instead of spending it. Just by waiting a week or two to make a purchase, or perhaps a few months for larger purchases, you save a ton of money in interest and fees.

Fool around with the calculations from Dave Ramsey's investment calculator<sup>37</sup> and see how much that wasted money could've earned you in three, five, and twenty years. How many trips could you have taken or additional money for retirement could you have earned if you would've waited?

Start by attacking the fluff and eliminating the low-hanging fruit of your wasted expenses. Everyone's budget will be different, so you must find what works for you.

Often, eating out and food-related expenses take up an unnecessarily large portion of the budget. Cut it down if you have an average income. There's also usually a sacred cow, such as a car payment or another large fixed expense. Find a way to modify or eliminate those sacred cows if your budget is in the red.

Another place to target is unused memberships. Have a look at what you use and what you don't. Assess what has value, and what memberships are merely to-do lists that you never get around to.

If you utilize the gym, great, but if you never go, drop the membership and do your exercises at home or outside for free. It worked for me, and I managed to drop 44 pounds. Some tools may save you money and time, so again, decide what has value and then cut the waste.

Spend time on basic research for expenses like phone, cable, and Internet services. Package bundles can cost you more. If you rarely use cable, you may consider dropping it altogether in lieu of streaming services and Internet, which in most cases can save you a ton of money.

Depending on the severity of your cash crunch, consider smartphone and carrier charges and compare those costs to prepaid services offered by certain big box retailers that can generally cut your costs in half.

If you have yet to make any large purchases, or you're about to, buy less than what you can afford. It's stupid and wasteful to get a 30-year mortgage with no money down. Generally, you'll pay two to three times the amount in interest alone just to save an extra 20% in monthly payments. It's better to spend 20% less so you can invest that saved money in the future for additional investments.

Also, if you do make the responsible decision to get the 10 or 15-year mortgage, assuming you're getting a mortgage at all, don't get the maximum amount that you can borrow.

You want to build in some cushion in case of a downturn, lost equity, some other unexpected expense, or loss of income. The difference will give you time to survive the storm or sell the house if you need to without any unnecessary financial pain.

Unless you're filthy rich, purchase less than you can afford. Most goods drop in value. It's foolish to purchase an expensive car that loses value quickly, instead of investing the money you could've saved if you purchased a cheaper one.

If you're making an average salary, however, think about what that additional money could be earning you, how much quicker could you have paid off your home or bought a larger one? How many trips could you take in five or ten years from now if you purchased the five-year-old reliable car instead of the new luxury one?

If you want some perspective on how living below your means can propel you to your goals, let's analyze what three cups of coffee a week at \$5 a cup could earn you if you invested that money instead of spending it.

Let's say you take that \$15 a week and save it for a year, that's \$15 times 52 weeks, which equals \$780 by the end of the year. If you invested that \$780 in an ETF (exchange traded fund) that tracks the market such as SPY (Spider, which tracks the S&P 500), or DIA (which tracks the Dow Jones Industrial Average), and earns an average of 8%, that \$780 would be worth \$16,945.05 in 40 years.

Let's assume, then, that you're 20 years old. You drink your three cups of \$5 coffee every week for five years. Using the same formula above, but earning one year's less worth of interest for each following year, in the subsequent years, \$780 would be worth \$15,689.86, \$14,527.65, \$13,451.53, and \$12,455.12 respectively. The sum would add up to \$73,069.21! Now imagine if you have that money invested in a tax-free Roth IRA. You would then have \$73,069.21 tax free at the age of 65. How does that make you feel about those three cups of coffee at \$15 a week?

Let's take it a bit further. Let's say you decided to take out a five-year car loan on an average new car, and your monthly payments are \$558.33. Your total car payments would add up to \$33,499.80, but if you invested \$458.33 of that money into a Roth IRA, which is excluded from capital gains taxes upon retirement, beginning at age 20, and purchased an inexpensive used car for \$1200 at the end of the first year, the money saved and invested would be worth \$515,230.39 based on the 8% interest rate mentioned earlier.

Let's further assume that you decide to make the better choice every year for the next 20 years until you were 40. You would have \$1,266,960.65 based on 8% interest. Of course, the market fluctuates, and you could've averaged 6% (\$687,797.32) or 10% (\$2,331,154.34) just as easily. In either case, how is that car payment looking to you now?

That said, it's okay to have an occasional indulgence. The point is that you're aware of how small expenditures and intelligent changes in spending habits



lead to massive future dividends.

If you want to splurge on a cup of expensive coffee from time to time, it's okay, if you know that it's a conscious choice. The idea is to put together a structure in your spending habits that improves your overall foundation so those indulgences can grow more frequent, yet less painful, over time. To do that, you must first put pen to paper so you know how small actions affect you in the long run.

### **Principle #42 Avoid Credit.**

Wealthy people understand the principle of avoiding credit. Times may arise when it's smart for large corporations to borrow money for tax purposes or a medium-sized company with a sound business model and a limited opportunity to expand, but as an individual and small business, avoid credit as much as possible.

When I was younger, I borrowed to the hilt on credit cards, student loans, mortgages, second mortgages, lines of credit, car leases, personal loans, and everywhere else in between. I had great credit, but I was also stressed and giving a large percentage of my income to banks.

I used much of the funds for business-related expenses or investments. I told myself I was leveraging my money instead of taking unnecessary risk. Later, I borrowed for education. Borrowing money to leverage your purchasing power, though, does several things that will harm you in the long run.

A first mortgage that you can afford can be financially sound. It gets your foot in the door and the rent, which you would otherwise be paying, largely offsets it. The underlying purchase also generally grows in value.

Other types of credit, however, almost always move you farther away from your financial goals and lead to unnecessary risk. Even if you're a business, stay away from debt, and if you're a student, do everything you can to stay away from student loans.

Whoa! Really? Yes, really. It may sound hypocritical coming from someone who took out six figures in student loans to finance five degrees, but as I've said earlier, I must live with the poor financial choices I've made. It was also a huge contributing factor to filing a third bankruptcy. A better choice would've been to pay as I go, to cut my expenses first to pay for the tuition costs.

If you're looking at tuition expenses and college, consider spending the first two years at a community college, especially if you or your loved one is uncertain about their specific path. After graduating from a two-year college, make sure you have a good reason for attending a more expensive school.

Unless you have a highly technical career field or are attending an Ivy League university, where you graduate from will have little influence on your future. It's much better to focus on your skills, value, and a better use of your money.

If you're investing in additional property, you risk wiping out your entire investment portfolio with a loss in equity in a declining market. You risk not being able to pay the mortgage on investment property if your renters fail to pay or if other unexpected expenses, such as lawsuits, natural disasters, or termites, pop up. Wait until you can purchase additional investments in cash.

Park your cash in some stable long-term investments after discussions with honest and reliable financial advisers until you can afford to pay for your additional properties in cash. You might also employ the concept of using other people's money in a different way by allowing them to be investors instead of lenders.

Don't borrow money to pay for a car. If you have an existing loan with equity, sell your car and buy a cheaper one with the difference. If you lack equity, consider trading down if you can quickly reduce your monthly payments. Don't let pride keep you from making the best choice that will propel you towards your financial goals.

Unless you're in a foreign country with no access to cash, don't buy items on your credit card. If you purchase items with your credit card and pay off the balance in full every month, it's still a foolish idea. Even if you get frequent flyer points, it's unwise. The reason is because your spending habits change when you purchase on credit. You purchase more because you feel like you have more money.

Even if you come in with a checklist and consider yourself conditioned and able to stick to your budget, eventually, psychology will influence a poor choice and you'll spend more than you need. That additional amount almost always offsets any savings from points or other perks.

Of course, *borrowing* money on credit cards is even worse. It makes no sense whatsoever to purchase items on a credit card, to pay tuition on a credit card, or to pay for medical expenses on a credit card, and then carry the debt.

With medical expenses, have them bill you and make a payment arrangement. Nearly all the time, that will be an option. The money you pay in interest on your cards is lost future income, and income on the interest you could've invested.

Regardless of the item, it's always best to delay gratification and pay in cash instead of purchasing items on credit. Even when items are interest free, if you spend more than what you have, it develops poor spending habits and encourages poor choices. A need to borrow means several things.

It's an indicator you're living above your means. It also proves you don't have enough money in savings. Set aside somewhere between three to six months' worth of expenses in savings before you begin investing or making any large purchases, including buying a home.

It may take a while to build up your savings, and you may need to feel a little bit of pain before you are able to save money, but you'll be thanking yourself in the end.

Once you build up a cash reserve, then save up until you can pay for your items in cash. It will force you to spend less money on average, and you'll save additional money in interest. It will also provide you additional stability to weather life's unexpected storms. If you lose a job, need to move, or experience some other emergency, your savings will be there when you need it.

When you live below your means, you enable yourself to take your action plan to the next level and meet those long-term financial goals you might have thought were impossible. It allows you to help yourself and help other people, and it lets you do more things, buy more things, and fulfill more dreams because of brilliant financial planning.

### **Principle #43 Pay Off Your Debt First.**

Except for your first mortgage, assuming you have equity and additional money on the table, pay off your existing debts prior to investing or making additional large purchases. It may sound easier said than done, but it makes tremendous sense.

Some people, such as Dave Ramsey<sup>38</sup>, suggest you pay off your small debts first irrespective of the interest rate. This works emotionally because it inspires you as you pay off the smaller debts in rapid succession. This encourages you to continue with your budgeting and spending strategies, as well as additional work you may be doing to bring in extra income.

Others suggest that you pay off your higher interest rates first. On paper, this looks like it's the way to go, but things on paper must square with reality and human psychology.

Both methods are valid, but in most cases, emotion is what led to the poor spending and savings habits, so paying off the smaller amounts first will generate excitement and drive continued repayments.

If, on the other hand, your debt grew out of an unexpected event, such as major surgery or some other catastrophe, it might be reasonable to pay off the

higher interest debts first if you're certain that you'll pay off your debts with fidelity.

In either case, be wary of debt consolidation to pay off higher interest debt. From my own experience, I fell into the trap that most people do. By consolidating the debt, you pay off the higher interest but end up using the extra money to spend on other things instead of paying other debt. Eventually, poor choices and emotions creep in and your debt balloons to an even larger amount.

If you're one of most people who don't borrow on your lowered balances after consolidation, you're still less likely to take additional measures to reduce your spending and make the tough choices immediately that will pay off your debt faster.

If you forgo debt consolidation, it speeds up the mental process of breaking poor habits. It forces you to come to grips with the situation immediately instead of waiting. It's better to force yourself to break poor spending habits as soon as possible. This allows the newly formed good habits to lead you to long-term debt reduction and savings.

Regardless of which strategy you employ to pay off your debts, commit to tackling your debt and stick with it until it's paid off completely. Locate every possible area in your budget that can free up additional cash.

In a parable discussed in *The Richest Man in Babylon*<sup>39</sup>, a former debtor gave the advice to live off only 70% of one's earnings, regardless of how meager. Of the remaining balance, 20% would go to one's debtors and 10% would be set aside for future savings and investments.

While you may need to tweak the concept to pay off debt faster and wait to invest, the idea is sound. Reduce your expenses and set aside a large portion, as much as possible, to pay off your balances. If you do, you'll have additional money for savings, investments, and other things later.

Some of you may be so drowning in debt that you feel like you can't get your head above water, that no matter which way you contort your budget, you just can't seem to find a way to free up enough money to begin paying it off. In those instances, it's time to make some tough choices.

If you feel inclined to give up at that point, accept the reality that you may likely make many unsound financial choices, such as living above your means, to get into the position where you are now. You must be willing to put everything on the table if you want forward movement and progress.

If you must, pack your lunch and eat oatmeal and bologna sandwiches for a while instead of steak and eggs. Sell your car, move to a cheaper apartment, sell your house, or move in with your parents if that's an option. If you can, find a higher paying job or get a part-time job on the side in conjunction with one or more of the other changes. It won't last forever, but the faster you do it, the quicker you can loosen the reins.

If you have a spouse or children, this may be especially difficult. It may be even more challenging to convince them. I want to ask you, though, which will be more difficult, making the tough choice now, or waiting until debt forces you to foreclose on your home, evicts you from your home, repossess your car, and you can no longer make your long list of minimum payments?

Lay out what's at stake and what might happen if you continue to wait to make those choices.

For a few of you, it's possible you've already reached the point-of-no-return where you can no longer make your minimum payments even after you've made the necessary changes. Those instances are where you must begin the process of debt negotiation to lower those payments.

If you've reached that point, you'll have to prioritize your rent, food, and electricity first over your debts. Before you jump the gun, you should take

another look at your budget. Usually, you've ignored other sacred cows, things like tuition, cars, or moving to a cheaper location.

If you have already begun the process of doing everything possible to reduce expenses and increase income, debt negotiation may be your only option to avoid bankruptcy. Sometimes, it may be as simple as skipping a payment or two so you can pay moving expenses or sell your car in exchange for a cheaper one, before you get back on track. Do what you need to do, and pay off what you can.

If the black hole of credit collectors has sucked you in, the comforting news is that in most instances, interest is off the table. You may have to sacrifice your credit in exchange for stopping the snowball of compounding debt interest so you can focus on paying off the principle of your debts. While debt collectors may lie to you, they'll often take pennies on the dollar for what it's worth. Still, do what you can to pay off the principle of all your debts.

It can be an awful feeling to go through. I know. I've been there. Nearly all the time you can avoid it, but if you're in that situation, take a deep breath. The world won't end. You may lose your material possessions, but you won't die if you lose your credit or they repossess your television.

In those tough times, take a walk in the park, and appreciate the world around you. If your worry is about what other people think, then those people aren't worth your mental time or effort. Focus instead on the fact that tomorrow will be a brand-new day and the new start in your life.

The final step is bankruptcy, which I've personally filed three times, twice, chapter 7 and, most recently, chapter 13. In nearly all cases, avoid chapter 7. It has the same effect as debt consolidation psychologically.

Bankruptcy will immediately lift the burden of debt, but at the same time, it lifts the urgency to change spending, saving, and budgeting habits, which is

why most people who file chapter 7 are much more likely to file bankruptcy again. I'm a living example.

In some cases, your debt may be so awful that your creditors will push you into involuntary bankruptcy, which may be the only time chapter 7 is justified.

As with debt negotiation, bankruptcy is stealing from your creditors. If you lack ethics and morals, you may justify stiffing the owners of your debt by saying that they're predatory. Regardless of the merit of that argument, it ignores the reality that shareholders, grandparents, and families also own that debt in the form of stocks or funds in IRAs, retirement accounts, and investment portfolios.

Bankruptcy also ignores the fact that you're blaming someone else for your poor choices and justifying your behavior by shifting the blame. The possibility of losing other people's money is another reason why it's important not to go into debt or spend above your means. It puts other people's money at risk, not just your own.

Once you've assessed your situation, resign yourself to paying your debt by doing what must be done, whether through spending reductions, increased earnings, debt negotiation, or all the above. From that point on, live below your means, set aside enough savings, and then you'll be in the position to make more of your dreams a reality once you have a sound financial footing.

#### **Principle #44 Invest Early And Invest Often.**

Once you have paid your debt off and you have at least a few months of savings, set aside as much money as possible to invest. If you have at least five to ten years before you need to pull your money out of your investments, you'll have time to weather the ups and downs of the market with your extra cash. You'll also have a more stable and debt-free foundation, so fluctuations in the market will have less of an emotional impact on your day-to-day life.



I won't give you specific advice on what investments to choose, as the best ones to select are constantly changing. Instead, find a trusted financial planner with a track record when the time comes, but be aware that certain investment basics can turn nearly everyone into millionaires.

Recommendations vary on the ideal amount set aside, whether it's the 10% of your income, as suggested in *The Richest Man in Babylon*, or some other calculation. Regardless of where you start, just start.

If you're in a position where you can begin investing, do it today. Don't worry so much about what you'll be investing in, as you can do that later. Instead, set up a plan to start setting aside a few dollars and then schedule it on your calendar to increase those dollars over time. Have it automatically taken out of your account if possible, so you're less likely to spend it.

Most people have heard of the concept of compound interest, but it helps to see the principle in all its glory to spur you into action. Before I go any further, you must know that everything has risk, even doing nothing. Your portfolio will fluctuate, so you must use techniques to put your emotions on the back burner; otherwise, you'll end up making some serious poor investment choices based on your emotions instead of logic.

Many common investors let emotions force them to buy when the market is high because they see everyone else making money, so they often buy the highest-flying stock or investment they possibly can. That's usually the wrong time to invest, because the stock is overvalued.

Conversely, people can end up dumping a stock when it has dropped for fear of losing everything. Instead of buying low and selling high, greed and fear make them buy high and sell low. Successful investors do the opposite. They do it by putting systems into place and developing investing habits that force them to ignore their emotions.

One way to remove emotion is to make a financial plan. Look at the available investment choices, consider any costs or fees, and then estimate a realistic annual rate of return. While history is no predictor of the future, it's still informative. For funds, a 20-year history can be a starting point. For other types of investments, you can look at historical averages since the inception of the company.

With the advice of an expert, decide on which investments work best for you, and then use a financial calculator to see how much will need to be invested to reach your financial goals. Seeing it on paper will help motivate you to get started and take emotion out of investing.

The principle of compound interest will reduce pain in down markets; so will a concept known as dollar-cost averaging. As you budget your money and set aside money each month for investing, you invest your money at that month's investment or stock price. Over many months, the average value of your total purchases will change. This has the effect of evening out the peaks and valleys of price fluctuations.

Another way to take emotion out of investing is to seek out the advice of experts, people who have a track record of success and understand that sector of the market.

Also, invest in what you know and what you feel comfortable with. Many types of investments exist, so if you have some knowledge of one sector more than another, invest with your knowledge base.

Diversification is another necessity. Don't put all your savings into just one investment. Never put all your eggs in one basket. You risk great losses if you do. Target between five and ten investments. This will better enable you to weather the market downturns while helping to avoid overwhelming yourself with too many investments. Remember, simplicity is best, but diversification is a must.

Another key point is to expect realistic returns. As a young man, I set my sights on unrealistic gains and Ponzi schemes. Sometimes, I would take away erroneous lessons from sound pieces of advice or believe ridiculous income opportunities from anyone who came my way. This was where I needed to temper my optimism with wisdom.

When I was twelve, I read *How to Make a Million Dollars in the Stock Market Automatically*<sup>40</sup>. After running a few back-of-the-hand calculations, I was convinced I would be a billionaire by my late twenties. That lasted for only a few weeks until I used the local library and plugged in the strategy into real stock numbers and did some hind casting.

While the method worked on some stocks to make a modest investment, it failed miserably on others. I even looked at a basket of stocks to see if diversification would help. The results were disappointing.

In college and through my early twenties, the idea of network marketing caught me up. Not to say there aren't a few great ones out there, just do your homework. Most of the companies who attracted me were nothing more than glorified pyramid schemes. My first experience was a company called Equinox.

For an inexperienced eighteen-year-old kid, I did reasonably well my first month. I signed two representatives, did \$1,800 in "sales," and even flew with one of my representatives from Honolulu to Anaheim to attend one of the high-priced conferences.

I was highly motivated, but failed to reach my target. Eventually, my automatic sales purchases, many of which I did on credit, ended up contributing to my first bankruptcy at the age of 21. The bankruptcy was also stacked with credit card debt that I'd used to promote another network marketing scheme. Had I been successful, it wouldn't have mattered. Four years later, the company eventually dissolved and their assets liquidated by the FTC.

In my early to mid-twenties, I took the plunge into the stock market. I ignored my existing knowledge of sound investment strategies, things like diversification, compounding, dollar-cost averaging, and long-term investing, and, instead, embraced the lofty promises of rolling stocks.

I bought into high-priced investment “advice,” which promptly failed. I then moved on to stock options, where I “invested” tens of thousands of dollars, on credit no less. On rare occasions, I made ten-fold returns, but it was usually the opposite. My losses approached six figures, a staggering amount for someone making \$11 an hour at the time.

The key takeaway is to invest intelligently. It’s easy to make a lot of money with proper discipline, if that discipline is consistent over many years. If, however, someone promises you a guaranteed rate of return or a return that’s suspiciously large and quick, treat those claims as suspect and immediately seek advice from those with a proven track record.

You might be tempted then to ask if the principles of compounding or investments of any type are fatally flawed. You could point to the average investor who underperforms the market or the average “expert” whose “consensus” stock picks also underperform the market. To that I would say, both the average investor and “expert” fall victim to emotion. They try, and fail, to time the market.

This goes back to putting systems in place that removes the emotion, and I’m not talking about computer algorithms. If you try to time the market by picking when the peaks and valleys will occur, you’ll miss out on gains and make poor investment choices. Instead, research fundamentals of companies or outsource that research.

Fundamentals include things like: underlying management of a company, debt-to-asset ratio, existing competition, regulatory environment, and earnings.

Another way to reduce the desire to time the market is to invest in the market itself with choices that index the market and require minimal oversight. This would include things like ETFs. You can diversify the types of ETFs you purchase for additional stability.

This isn't to say that you can't have riskier investments or play your hand at timing the market. The key is to know the difference and limit those riskier strategies, which are more gamble than investment.

Go in with the understanding that if you do think you can out time and outsmart the market, or "invest" in a speculative venture, it's possible you may lose everything you put in that venture, so plan accordingly.

If you use all those strategies, you'll, on average, maximize your long-term gains. Apply the same principles to all your investments, including things like real estate and business ventures.

While all investments (and non-investments) entail risk, you can optimize your long-term earnings and reduce that risk through proven, time-tested strategies of investing early and often, dollar-cost averaging, diversification, seeking advice from those with a proven track record, and sticking with what you know.

### **Principle #45 Honestly Assess Risk.**

Risk assessment is one of the areas where most people fall short. They think that inaction is less risky, that working for someone else is riskier than working for oneself, that choosing not to invest is less hazardous than investing, and that making a goal is more precarious than not making one. In truth, it's the exact opposite.

Everything in life has risk, *everything*! If someone tells you the specious argument that you shouldn't "gamble" with your life, take the time to educate them on the difference. A gamble is when the odds are against you and the

house always wins over time because the odds are with them. Risk is something that's inherent in every choice you make, or fail to make.

An investment is putting your money or time to work for you with a sound business model or a proven historical track record. Smart investing limits risk. Doing nothing is worse than a gamble. It's the only guarantee that you'll lose time, money, and flexibility. No one wins, not even the house.

Worse yet, doing nothing wastes your talent and potential. It wastes your ability to help others, to teach others, to give to others, and to make the world a better place with the skills and passions that you have. You aren't the only one hurt by your choice to take the unnecessary risk of doing nothing.

Your family, friends, and loved ones are all hurt from the lost potential you could've provided and from the gains you could've made if you refused to take the greatest risk of all, doing nothing.

Inaction guarantees that inflation will eat your money over time and that your dollar will be worth roughly half as much every twenty years. Doing nothing with your skills guarantees that they will atrophy and that you will lose ground to those who continually exercise theirs.

Doing nothing with your mind guarantees that you'll be less effective at weathering the storms of change. Choosing to avoid goal-setting only ensures that you'll never reach those goals, and staying with your existing company ensures that you're at the mercy of your employer, should your employer fire you.

For those of you who fear the jump to self-employment or a business venture, I would first recommend you build that business to a profitable level. Once you've proven that business model, and it becomes clear that working at your current employer is causing you to lose potential earnings, it's time to reassess the risk.

It is riskier to choose to work for your employer instead of yourself in your own business. If you have one employer, that one employer holds more power than any client in your new venture. You can weather the loss of one client in most cases, but if your employer lets you go, you lose 100% of your income from that job.

Unless you work for the government, look at it from the perspective that your employer *is* a business. That business, like your own, could just as easily go under. You have the risk of your business failing *and* the risk of getting laid off from your job.

For those of you seeking greater wealth and financial success, I will also point to the fact that, based on research from the *Millionaire Next Door*<sup>41</sup> by Thomas J. Stanley, most millionaires in the United States are self-made, and most of those follow the same principles laid out in this book.

Also, be aware that while many tout the statistic of 80% of businesses failing after five years as a reason not to jump into a business venture, a significant portion of that number is from those who switched from a profitable business to an even more lucrative one. It also includes those who changed sectors because a different sector was better suited for them.

A business will starve or thrive in large part based on the systems that are in place. With a sound business model and a proven business record, you can sustain that business and reduce risk through research, consistency, flexibility, and other previously mentioned strategies.

On a personal level, you can reduce risk by having a well-fleshed-out action plan and list of goals that compel you to move forward combined with reflection, accountability, sound financial strategies, and a willingness to grow and change.

Without those systems and without that plan, you risk your life getting blown off course by relinquishing control to the uncertainties of life.

Everything has inherent risk but the key to successfully navigating it is to understand where the danger lies and how you can make intelligent risks work for you.

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<sup>36</sup> “How to Budget Using Simple, Zero-Based Budgeting - daveramsey.com.” 2009. 24 Jun. 2016 <<https://www.daveramsey.com/tools/budget-forms/>>

<sup>37</sup> “Investment Calculator - daveramsey.com.” 2016. 25 Jun. 2016 <<https://www.daveramsey.com/blog/investment-calculator/>>

<sup>38</sup> “Frequently Asked Questions - Dave Ramsey.” 2009. 20 Jul. 2016 <<https://www.daveramsey.com/company/faq/>>

<sup>39</sup> “9 Ways to Pay Off Debt - The Motley Fool.” 2008. 27 Jun. 2016 <<https://www.fool.com/personal-finance/credit/9-ways-to-pay-off-debt.aspx>>

<sup>40</sup> “How to Make \$1000000 in the Stock Market Automatically - Amazon.com.” 2016. 27 Jun. 2016 <<https://www.amazon.com/How-Make-Stock-Market-Automatically-ebook/dp/B002VKJ1EI>>

<sup>41</sup> “The Millionaire Next Door: The Surprising Secrets of America’s...” 2016. 20 Jul. 2016 <<https://www.amazon.com/Millionaire-Next-Door-Surprising-Americas/dp/1589795474>>



## CHAPTER 12

# LIFELONG LEARNING

### Principle #46 Think Smart.

For those of you with a strong work ethic, you may advance in age without ever acquiring the wisdom of knowing when to refrain from too much work. Yes, be willing to work hard, *but* don't be a workaholic.

A strong work ethic is beneficial. If you don't have one, get one, but also work smart. Working smart requires that you focus on optimization and effectiveness instead of sheer brute force.

If you're a workaholic, if you overwork, or if you abuse your body or allow others to abuse it, you become less productive over time. You produce less, earn less, you are less effective, less happy, less capable of helping others, and less able to reach your goals.

If you're a business and you overwork yourself and your employees, you encourage high turnover, unnecessary replacement costs, a poor work environment that's out of sync with your goals, and you let urgency replace value to the detriment of your customers and your organization.

To refrain from over work, you must keep your greed and pride in check, develop your self-confidence, and learn to say no. You'll need to use principles discussed in this book and leverage your time to maximize your efforts.

You must embrace and understand the principles so that you have the wherewithal and the ability to explain things to your employer and to your loved ones. You must use both types of learning as mentioned in *The Richest Man in Babylon*, including the knowledge to seek out what you don't know.

Thinking smart also means making the most of your time and learning ways that reduce the effort required to learn and retain that knowledge longer, which I will discuss in the next section, but habit also influences mental and physical learning. To develop a good habit, put in place a routine. Routines become habits.

An action plan and a calendar can put those routines in place. Rewarding yourself, especially early on, can be critical in establishing that routine. Regardless, you must frequently look up ways to maximize your efforts and set aside time to use those strategies.

A tactic that most people don't use is to set aside time for learning. That upfront time and money pays off greatly down the line and in the same currency.

The bottom line is that you must be willing to invest in yourself. All those things discussed above are types of investments in yourself. On a regular basis, find ways to work into your routine different methods of self-improvement.

The 52 key principles in this book are all systems. If you're a business, the key to success will hinge on the systems that you have in place. If you aren't sure what those systems are or if you even have any systems, start there. If you need help, *The E-Myth Revisited*<sup>#2</sup> by Michael Gerber is a place where I highly recommend you begin studying how you can use effective systems.

When you flesh out, understand, and use the systems in this book, you codify them. Taken separately, each strategy increases the likelihood of you reaching your goal. Taken together, few limits can constrain your possibilities,

and the synergy of the systems will make what many thought impossible become possible.

### Principle #47 Learn For Life.

Thinking smart requires that you continue to learn throughout your life. It doesn't mean that you must get formal schooling or earn degrees, but it does mean that you must be willing to set aside time to learn and that you look for opportunities to add to your body of knowledge.

Skills and knowledge become outdated over time. Usefulness slowly becomes obsolescence. Enthusiasm recedes into complacency. This is how people find themselves out of work, unfulfilled, and miserable with their lives.

Reading is a straightforward method of learning. Like anything, you must filter what you read to find truth, but you must read it first. Many self-help experts and successful people read or listen to non-fiction, but reading fiction *also* has a strategic advantage.

Evidence shows that fiction, as opposed to non-fiction, when read consistently daily over a period, will rewire the brain and enhance one's ability to think creatively in a relatively short period of time. The effects are long lasting and even help increase empathy<sup>43</sup>.

If you happen to think that creative problem solving is irrelevant or that creativity is unnecessary, then forgo reading fiction. If, however, you recognize the importance of having the skill of creativity and the ability to think outside the box to come up with solutions, you should find a way to fit at least twenty-five minutes of fiction reading in your daily routine.

If reading fiction is something you prefer not to do, I would recommend that you take it up anyway. Doing something you don't want to do develops character, patience, and, most importantly, you gain the benefits of the action itself. Give yourself a reward if you need to after reading, but make it part of your daily routine. Attach it to an existing habit until it sticks.

Non-fiction is equally important, though you don't necessarily have to read it. You can listen to it as well. Find time to listen to audiobooks, podcasts, and other sources of non-fiction that contain information related to your passion, skills, and systems you wish to improve on and learn.

Take the opportunity to let listening during your commute or walking around time coincide with the positive inputs you're feeding your mind. Leverage your time with something that builds up your foundation but also adds to your knowledge base and wisdom.

In the information age, the opportunities to learn are limitless. You can look up instructional videos on just about every topic for free on YouTube, take free online courses from respected universities, such as MIT's OpenCourseWare, or use any of the thousands of free online courses known as "MOOC's" through organizations such as Coursera, edX, and others. Individualized webinars can provide even more focused and specific learning, often for free.

Numerous free and paid sources can provide what you need to learn and maintain the skills necessary to achieving your goals. The information is yours for the taking. Make the decision today to go out and grab it.

### **Principle #48 Use Proven Learning Methods.**

When I was in school, I stumbled upon a way of learning that many of you may already be familiar with but choose to ignore. It was a method that I recently discovered was one of the most highly effective ways to learn. It increases retention by as much as 500% and requires less than half the time of other studying techniques. In other words, it can yield a ten-fold increase in results.

I'll get to the method in a moment, but for those interested in improving your retention with less effort, you may find a MOOC called Learning How to Learn<sup>44</sup>, offered through Coursera and designed by the University of San

Diego, enlightening. It was through that free course where I learned many other learning strategies as well as methods for overcoming procrastination.

The method was what I used when I earned my real estate license in my twenties and scored a 98% percent on the class exam offered by Coldwell Banker and subsequently used to pass the national and state licensing exam on my first try. It's what I was using when I was learning to read and speak Japanese, when I earned five degrees over the course of six years in my thirties, and when I was in high school and graduated valedictorian at the top of my class.

That technique was an easy and straightforward system that allowed me to quit wasting time reviewing what I already knew and instead focus intently on what I didn't know or didn't know well enough.

It was what helped me prepare ahead of time and organize my information in such a way that I could review in a just a few short minutes the night before and ace an exam while other people spent hours poring over notes and rereading materials.

Even more intriguing is the fact that even after I discovered it and shared it with others, they rarely took the advice. Even now, I tell my students about the power of the technique and how hard data backs its effectiveness. Most of the time, they choose to ignore it.

I use a technique called self-testing. I would first gather all the questions and answers into one place from previous quizzes and tests. I would get additional questions from the back of the book, or generate my own questions based on notes. I would also write italicized and bolded words from written sources.

Once I separated the questions and answers, I'd cover the answers and see which questions I knew. I put a star next to ones I didn't know on the left-hand column of the paper or notecards.

I would break up the starred questions into sequential groups of five. This would allow me to study in short bursts of time and come back, as needed, if interrupted.

I would then pick the first starred question and say the answer over in my head about seven times. After that, I would look at the question again to confirm that I knew it. If I did, I would then go on to the next one.

Whenever I missed a question in each group of five, I would repeat the answer in my head, *and* I would then go back to the first starred questions to confirm that I still knew it. I would repeat the answer seven times again on both questions until I knew each of them before moving on to the next question within the same group.

I would repeat the process until I knew the entire group of five starred questions, and then I would move on to the next sequential group until I knew the next group of five.

The way that I organized the questions was on a full piece of paper, like a previous exam, or in the form of note cards. Both methods worked well. If possible, I would also study from both sides, so after I reviewed the questions, I would flip them over and see if I could deduce the questions based on the answer. I would star the backside like the front, or the other side of the paper if I used paper.

If, for example, I had 100 questions, and I was shaky on 25 of them, I would have five groups of five, and study each group of five in the same way mentioned in the earlier paragraph. The reason for the grouping was just to limit the time and focus to that group of questions.

Once I completed all 25 questions, I would then self-test on only the 25 questions to see which ones were still giving me trouble.

At that point, I would create a second row of outer stars in another column to the left of the first column of stars. I double-starred those questions. I would

then organize the double starred questions into groups of five and review only those until I knew them.

A couple of days before the exam, I would review all the double starred questions using the self-testing method. In the above example, I may only have five double starred questions. I would review those first, and then I would go back to the single starred questions.

Once I knew all the double and single starred questions, only then would I go back and review all the un-starred questions for a once-over. I would then make additional marks if I'd forgotten a few in the interim. I would then start the process of reviewing the single starred questions again.

The great thing about using the self-testing method was that if I ran out of time, I would have at least reviewed the items that gave me the most difficulty. If I was intelligent about reviewing the items ahead of time, I would be well prepared and confident in my ability to do well on the exam. The confidence would reduce much of the stress associated with test taking and improve my overall performance.

I'm sure many of you may have used that method on some occasions, some with stars and some without. If you want to get the most out of that method, the trick is to use it all the way through until you're comfortable with all the material.

Oftentimes, I would see people self-testing for a short time, but then they would jump back to rereading their notes or going over the book, spending hours of unnecessary time.

I would always stick with my questions and stars. I never wasted my time highlighting or rereading. As I took notes, I would write one or two words, and then come back to it later to turn those words into questions.

Of course, that act of separating and organizing the questions and answers was part of the studying process. Separation and organization replaced the act

of highlighting and rereading. It allowed me to filter through what I believed was essential to learn instead of my being overwhelmed by dozens or hundreds of extra pages of text.

As with anything new, it may feel uncomfortable at first. You might not be sure if you're doing it correctly, but I would encourage you to give it a try, even if you have attempted it before. Use it many times and see how it compares to sorting through notes, highlighting, and rereading over material that is in no way separated. For most of you, I think you'll find it dramatically improves your ability to memorize and learn while saving substantial time.

What keeps many from choosing to use the procedure is the mild discomfort of forcing themselves to sit and focus intently on what they don't know. They opt for more passive types of learning so they can avoid the mental discomfort. Instead of doing what needs to be done, they delude themselves into believing that they know more than they do by rereading material they've already learned. They choose the illusion, the feeling that they're learning, when they're just wasting valuable time.

Fortunately, people can use external motivators to help them sit down for the short time needed to be more effective. One such motivator is a simple reward system known as the Pomodoro Technique<sup>45</sup>. It's essentially a timer that you turn on while you block out all other distractions.

After the 25 minutes, or however much time you choose to set, give yourself a reward. It could be a five-minute break or anything else you choose. That action spurs the release of dopamine in the brain, and, over time, trains your mind to seek out those difficult tasks for the dopamine reward. Eventually, the hard tasks become easier to do.

The self-testing approach focuses primarily on memorization, which was especially useful for me, but another method works well on problem solving, a method that I learned from the *Learning How to Learn* course.



That method was a new revelation, and I could've used that technique when I was taking upper level math and science courses. For those who work on any type of problem solving application in business, engineering, or any other endeavor, the next method is something that could prove extremely beneficial.

Many of you may have been told to always do the easy questions first when taking an exam, because it'll supposedly ensure that you get most of the work done in a timely fashion, even if you miss a few of the harder questions. The problem is that our brains aren't optimized to work that way.

As I learned through the course mentioned earlier, the brain has what are known as focused and diffuse modes of learning. The brain works best when using both, starting in the focused mode when learning new material, and then pulling back and retreating in the more passive diffuse mode. The same goes for solving a problem.

If you've ever taken a test and had the answer on the tip of your tongue but didn't remember it until you walked out the door, it's the same principle at work. Your brain continues to work in the background, in the diffuse mode, when you're thinking about other things or doing passive activities. This is also why quiet time and meditation can produce profound thoughts and ideas.

The technique is known as *Hard Start Jump To Easy*<sup>46</sup>. It works by starting with the hard questions first, and when you get stuck, you jump to an easier question and let your brain work subconsciously on the harder questions in the diffuse mode, while you work on a question that you already know how to do.

When you finish with the easy question, you can then jump back to the hard question or start working on another hard question until you get stuck, and then you can work on another easier question.

This has the effect of allowing you to see the hard questions and let your mind work out the problems subconsciously, which you can retrieve a little later in the exam. You may not complete all the questions, but you'll have had

more of an opportunity to answer them, and likely will have successfully completed more of the questions.

This method is especially effective on homework questions or when you have time to read through and sort the questions by level of difficulty. It works most of the time.

If you're taking a standardized or timed test, you may not be able to fully use the technique, but it can still be effective if you don't spend too much time on any one question, say more than a minute or two, and then come back to the hard questions later as you work through your test.

Another study method involves reading. I only partially used the reading strategy while in school, and I failed to use it on larger assignments, such as reading entire books.

I mentioned earlier that when I was preparing for the self-testing method, I would jot a word or two and then turn those words into questions. Similarly, when you're taking notes or when you're reading, even a large book, take notes. They don't have to be lengthy or overly detailed, just a few keywords that tie the information to existing knowledge.

Unlike when you highlight, when you take notes, your mind is active. If you filter through paragraphs of marked texts, your benefits are limited. If you take notes, your brain makes connections and grabs more of the core information.

If you're working with a shorter passage, a word or two for each paragraph can also be useful. Don't waste time rereading the passage. At the end of the session, try to recall what you learned, and do it after you've taken down the notes. If you must reread it, do it the next day.

Regardless of whether you use some or all the above methods, I would encourage you to discover what's most effective for you. If you find it hard to

learn and retain information, take a different approach than what you've done before.

If you have a learning style that works well for you, great, but don't do something that's ineffective just because it's familiar or easy. Break out of your comfort zone and adopt a strategy that gives you better results.

If you want additional strategies on improving memory, I highly recommend reviewing Anthony Metivier's Magnetic Memory Method<sup>47</sup>.

Apply the concept of leveraging your time to learning. Focus only on what you don't know. Don't waste time reviewing information you've already mastered.

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<sup>42</sup> "The E-Myth Revisited: Why Most Small Businesses Don... - Amazon.com." 29 Jun. 2016 <<https://www.amazon.com/Myth-Revisited-Small-Businesses-About/dp/0887307280>>

<sup>43</sup> "Novel Finding: Reading Literary Fiction Improves... - Scientific American." 2014. 20 Jul. 2016 <<http://www.scientificamerican.com/article/novel-finding-reading-literary-fiction-improves-empathy/>>

<sup>44</sup> "Learning How to Learn: Powerful mental tools to help you... - Coursera." 2015. 29 Jun. 2016 <<https://www.coursera.org/learn/learning-how-to-learn>>

<sup>45</sup> "The Pomodoro Technique® - proudly developed by Francesco..." 2008. 29 Jun. 2016 <<http://pomodorotechnique.com/>>

<sup>46</sup> "Learning How to Learn - | Coursera." 2014. 29 Jun. 2016 <<https://class.coursera.org/learning-001/lecture>>

<sup>47</sup> "Magnetic Memory Method - Memory Improvement Made Easy With..." 2013. 28 Jul. 2016 <<http://www.magneticmemorymethod.com/>>

## CHAPTER 13

# DEVELOP PERSISTENCE

### Principle #49 Identify Your Weaknesses.

As we approach the final few principles, you should know better where you struggle and where you excel. The principle of identifying your weaknesses is essentially the same as self-testing. It allows you to figure out where you need help, and then focus on those areas instead of spending too much time on things you already know or actions you have already taken.

In life, the principle is the same. You may be effective in one area, and you may be tempted to spend all your time working on those things where you have the most success. While it makes sense to utilize your greatest skills, they don't exist in a vacuum. You must use other tools to deliver the entire package effectively.

Others may disagree that weaknesses need strengthening, such as a book I highly recommend, *The 4-Hour Workweek*<sup>48</sup> by Tim Ferriss. I would add a caveat to my statement. The weaknesses that you need to strengthen are the ones needed to propel you toward your chosen field of success.

It would be inherently moronic to spend effort on improving your free-throw shot if you have no intention of playing basketball. If, however, you're a writer and your strength is writing, to become successful, you must develop

other skills, like marketing. You may be able to farm out marketing, but it requires that you learn what types you need.

Those skills that are tangent to your skilled passion are all part of the same chain. If you understand the concept of a chain, you know that a chain is only as strong as its weakest link. The chain may be fashioned from the highest quality material, but no matter how strong all the other links are, if one link is broken, then the entire chain is worthless.

Think about your life for a second, and the strengths and skills that you need to propel yourself forward towards your goal. Think about the skill set required for you to effectively do your job.

If you have the greatest skills of all the workers at your company in nine of ten areas, but you happen to be the weakest in your entire organization in that tenth skill, where does that leave you? How effective are you at your job compared to the other workers who may be only half as skilled as you in the other nine areas, but are ten times better than you at your weakest skill point?

Let's assume that you focus on those skills. Imagine that you could improve your effectiveness a hundred-fold by focusing on that one weakness. It may be difficult to improve that weakness to the same level of your other skills, but even a small increase would provide a tremendous improvement in your overall performance.

Think about all 52 of the key principles in this book. Think about how much more successful you could be if you sat and spent just a little bit of time to rate from least to greatest where you stood on each principle.

Think about how much more productive you could be if you used all of them, but focused on shoring up the weakest of the principles first. How much more fulfilling would your life be if you found one atom in your life that was reducing your efforts by 99%? Where would you be a month from now, three months, six months?

Successful business people and athletes understand the concept of shoring up their weaknesses. By improving their strongest areas, they get minimal returns because their weakest links are weighing them down. If, however, they can isolate and focus on those areas in their field of interest where they struggle, they can leverage both their time and effectiveness, reaping orders of magnitude greater return with much less effort.

### **Principle #50 Do Something Small, But Do It Daily.**

At the heart of most of the systems and principles discussed is the understanding that changes happen over time. One great or horrendous day won't make or break a person, a business, or a goal. It's the sum of all the choices and actions that occur over time that determines one's success.

At the beginning of the book, I used the quote by Da Vinci that praised action over knowing, doing over desire. Most people use the idea of "someday" as a procrastination tool, a reason to put off immediate action. They're unable to delay gratification or laziness, which prevents them from taking even the tiniest of actions in the present.

Sometimes, people may have honest intentions, but, instead of taking a single step towards moving forward, they forget and never come back to it. They have a mental checklist of things they should do, but that time never comes.

This is why the introduction recommended following through on the principle of written goal-setting within fifteen minutes of putting down this book. This was to spur immediate action. Without that first step, the action often never comes.

If you haven't followed through on any steps in the book, if you haven't written your goals or set up a calendar, grab a piece of paper and write a goal. It doesn't have to be perfect. Just write it.

The second thing I want you to do is to write on your calendar or your alarm a time during the day to reflect on your goal and further flesh out your action plan daily this week for five minutes, and then set aside five minutes every week from today to work on reflecting and building your complete set of goals and your action plan.

Hopefully, you followed my advice in the above paragraph; if you haven't, I recommend you do it immediately after putting down this book. It isn't how much time you spend; it's the consistency. You can always also add extra time later.

Act daily and consistently so you can make progress over time. When you reflect on your action plan, it'll spur you on to make the daily routines, which will develop the habits that turn into growth, effectiveness, and eventually the results that lead you to your goals.

It may sound ridiculous that you can achieve your goals with just a small amount of daily effort, but that's how life works. Life marches on, regardless of whether you act or not. You can let your small gains accumulate over time until they *are* big gains, or you can do nothing and let life pass you by. You don't have to make massive sacrifices or spend huge blocks of your time daily to reach your dreams. You just need to be consistent.

An example of this is my writing. When I'm in the zone, I can write up to six pages an hour. As of this moment, my record in a day is just under 42 pages. My quickest time to complete a first draft was of my third book, which I wrote in six days. That compares to my fourth book, which I had problems completing over the subsequent eighteen months.

Much of that was because I kept saying *tomorrow*. I was thinking about the long days of writing instead of just writing a page or two a day, in which case, I would've finished the book between three to six months instead of the year and a half it eventually took.

By focusing on spending so much time, I created an image of dread and inaction. I focused on the issues in my life I was dealing with at the time instead of taking action that could move me forward.

I have since developed a habit and a routine of writing daily, even if it's just half a page. Some days I write half a page, sometimes I write 20, but by writing daily, by making it a routine I follow after my late afternoon meditation and nap, my word count builds up daily.

As of this paragraph, between my own books and ghostwriting, I've written roughly 1,500 pages in the last nine months. That sounds like a lot, but if you do the math, it's just over five pages a day, or an hour a day of my time. If I would've cut that time in half, I would still have written 750 pages.

If you find just one hour, or even just 25 minutes, perhaps even as little as 10 minutes of your day, you'll make progress. If you know what you want, if you know the action that you need to take to get there, all you need to do is schedule it on your calendar daily as early as possible and you'll be that much closer than if you did nothing.

Make that action your most important action of the day and do whatever it takes to get it done. Reward yourself with something afterwards, but don't do it until you complete that one single important daily task.

### **Principle #51 Don't Give Up When You Get Off Track.**

Have you ever realized that you wouldn't reach your goal or task for the day, and then you visualized your failure and gave up? I know I have set lofty daily or weekly goals as a writer, only to realize that at the rate I was writing, I wouldn't be able to finish, so I said, "Ah screw it." As a result, I dropped the effort completely and did something that was a complete waste of time, like watching an entire season of some television show for the rest of the day or weekend.



As you develop routines and set goals, your daily actions are what will lead you to reaching your goals. Some days may be a complete bust. You may go successive weeks with no problems, and then one day, something interrupts your routine.

You may get sick or have a crappy day, but don't let that setback keep you from getting back on track and following your path. Build on your hard-fought gains by returning to your routine as quickly as possible.

Get out of the habit of starting and stopping. Force yourself to keep going, even if you have a setback, or two, or three. Forgive yourself. Take time to think about what got in your way and what you can do in the future to prevent it from happening next time. Use the detour as a learning experience instead of a reason to give up.

This is where your calendar becomes extremely helpful. This is the reason that I dropped my to-do list and embraced the concept of scheduling. By committing a time on your calendar, it flips procrastination on its head and makes it mentally difficult to ignore your key task.

Often, I even have two time slots on my daily calendar for my key task, just in case something unexpected comes up that I must address.

The calendar frees up your mind, and forces your actions to fall in line with what you have written. If you follow that principle, it'll be much easier to get up if you fall.

If something happens and you run out of time, do your task for a short time, even if it's just a minute. It may not be ideal, but it helps to mentally stick to the routine of doing the task daily in your mind.

This is my fall back when my routine fails me. I always tie my most important task to another habit, but if even that routine is interrupted and my second time slot is missed, I'll spend a minute before I sleep just to take some action, no matter how little, on my most important task.

It's important that you don't fall into the trap of negative self-talk when you stumble. Tell yourself instead that you'll get back on your routine and turn that routine into a positive daily habit, that you'll reach your goal. No matter how many times you slip up, tell yourself you can and will get back up and keep moving forward.

After saying something positive, return to visualization. Imagine yourself following your routine. Fast-forward a day, a week, and a month in your mind following your routine, and then imagine reaping the rewards. Immediately after the exercise of visualization, take a small action, even if it's just thirty seconds. If your action was exercise, flex your muscles; if it was writing, write a sentence. Whatever it is, take the tiniest step and tie it to that positive image of your routine.

## CHAPTER 14

# SHARING

### Principle #52 Share Your Success With Others.

Most successful people share their path to success with others. In the process and desire to follow key principles, including having integrity and a desire to bring value to others, they develop a desire to make their mark and have a positive influence on those around them. They understand that to become successful, they must first be willing to give. The more they give, the more they receive.

There's no greater sense of joy than when you share your method and path to success with someone else, *and then* you watch them follow in your footsteps and succeed, perhaps even avoiding some of the pitfalls you found along your own journey.

I recommend you do two things. The first is to find your own mentor. The second is to become a mentor to someone else, or at least, find someone with whom you can share your successes and recommendations as you start your path to your ideal self.

If you found this book helpful, if you believe that it's a great starting point for a solid foundation, buy another copy and give it as a gift to someone you

care about. Give copies to as many people who are important to you and desire to succeed.

After that, leave a review and share with the world how this book helped you and how it can help them. Tell them why you believe it has value. Give as many people as possible the gift of knowledge, and set them on the path to becoming their own ideal selves.

I also want to hear from you. Drop me a line at [royhuff.net](http://royhuff.net). Tell me your testimonial and how this book has helped you.

## CONCLUSION

So what will you do next? Will you sit around and do nothing or will you decide to catapult your life into high gear and achieve your ideal self?

Even if you don't follow all 52 principles, follow some of them. Improve where you can. Take at least one step. Don't let a day go by where you don't take at least one action to move you in the direction of where you want to go.

If you screw up, it's okay. Get over it and move on, but don't be one of those people who discover amazing ways to improve only to let fear paralyze you and keep you from achieving your dream.

I know you can do it. I believe in you. To make it easier, I'm going to give you a toolkit you can download for free at <http://www.royhuff.net/thinksmart> just to get you started on taking immediate action. All you must do now is believe in yourself and take one tiny action at a time.

# 52 Key Principles Cheat Sheet

1. **Forgive Those Who Don't Deserve It**
2. **Accept Responsibility For Your Choices**
3. **Don't Fear Failure, Learn From It**
4. **Write Your Goals**
5. **Make Milestones That You Think Are Just Within Your Reach**
6. **Make An Action Plan**
7. **Reflect Weekly On Your Goals**
8. **Reflect On Your Day**
9. **Involve A Weekly Reflection Partner**
10. **Visualize Your Goals**
11. **Reward Yourself**
12. **Make A Calendar**
13. **Compartmentalize**
14. **Leverage Your Time**
15. **Learn To Say No**
16. **Identify Your Bad Habits**
17. **Tie New Habits To An Existing Routine**
18. **Plan For Poor Choices**
19. **Ask Others For Advice**
20. **Trust In The Process**
21. **Find Your Passion**
22. **Know Yourself**
23. **Eat A Healthy Diet And Get Exercise**
24. **Get Enough Rest**
25. **Meditate**
26. **Breathe**
27. **Choose To Be Happy**
28. **You Perform At The Level You See Yourself**
29. **Change Your Inputs**
30. **Be Flexible**
31. **Approach Tasks With A Positive Mindset**
32. **Be A Person Of Integrity**
33. **Be A Good Listener**
34. **Be Kind To Others**
35. **Be Patient**
36. **Be Professional**
37. **Develop Trust**
38. **Provide Value To Others**

39. **Always Do Your Best**
40. **Make a Budget**
41. **Live Below Your Means**
42. **Avoid Credit**
43. **Pay Off Your Debt First**
44. **Invest Early And Invest Often**
45. **Honestly Assess Risk**
46. **Think Smart**
47. **Learn For Life**
48. **Use Proven Learning Methods**
49. **Identify Your Weaknesses**
50. **Do Something Small, But Do It Daily**
51. **Don't Give Up When You Get Off Track**
52. **Share Your Success With Others**