

NO GOALS NO GLORY

BY DWANE THOMAS

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HOW TO SET AND HIT YOUR GOALS

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This ebook is free. You may copy and distribute unaltered copies of this ebook freely to as many people as you like. In fact, I encourage you to pass it on.

This book is the result of years of research and hard work.

Give and you shall receive.

I give you this ebook for free, and my challenge to you is to pass it on.

I give this ebook in the conviction that what I give will come back to me many times over.

Enjoy goal setting. Even more, enjoy goal achieving!

Dwane Thomas
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Dedicated to my family.

They put up with so much as I struggled to hit goals. For their patience through it all, I will always be grateful.

PROLOGUE

I wrote this book for one simple reason.

I want to help you hit your goals.

I sincerely believe the skills you learn in this book will help you live the life you want to live.

In this book, I will share with you what no one shared with me. Most of the skills you will find here I learned on my own.

I learned these skills the hard way. I leaned through trial and error. As my father used to say, I learned in the “School of Hard Knocks”.

It took decades for me to hone these skills. In this book, I hope to save you some time. I hope to shorten your learning curve.

This book will show you how to set your goals, how to hit those goals, and how to move on to what you really want to do with your life.

Why another book on goals?

What I share with you in this book is available in other books. I am certainly not the first to discover the power of goal setting.

These days, I find plenty of profanity in goal-setting books.

Personally, I find that kind of language insulting both to the reader and the writer.

In my opinion, swearing is an indicator light on the dashboard. Swearing is an indicator light letting us know the writer has lost control.

Swearing is an indication of a feeble mind. What does this mean?

Swear words are not great adjectives. The English language overflows with words. Instead of swearing, choose a better word. English provides plenty.

This book is profanity-free. If you are young, you need not hide this book from your parents.

While we are on the topic, if you are currently working, there is an easy way to set yourself apart. Simply refuse to swear at work.

Add to this a refusal to complain, combined with a willingness to show up on time, and you may find yourself managing your workplace in a short time.

It is quite easy to stand out these days.

But, I digress. Back to goals.

I wish someone had handed me a book on goals decades ago.

No one did.

During four years of high school, I read no books on goals. Not one. Zero.

After high school, I went to college.

During four and a half years of college, I read not one single book on goals. I took no classes on goals. The college offered no such classes.

I used to think it was an oversight. The college simply forgot to make sure I signed up for the goal-setting courses.

I no longer believe it was an oversight. I believe it was intentional.

Teach people how to set and achieve goals, and they will learn to self-govern. Self-governing people quickly become independent.

Look around. Independence is not something most colleges, companies, or governments are interested in these days.

Intentional or not, the fact remains.

I never took a single class on goal setting.

I suspect the same is true for you.

In some ways, I am writing this book to share with my 20-year-old self what I wish I had known then.

I am no longer 20 years old. But, maybe you are.

What to look for in this book

Before we get started, I would like to share a tip with you.

Whenever I buy a book, I buy it for specific reasons.

If I buy a fictional book, I buy it for entertainment. I have no other expectations.

If I buy a practical book, such as a self-help book, I am looking for a time-saving idea, a money-saving idea, or an income-generating idea.

If I find just one of those ideas, I am happy. The price of the book was worth it.

Travel writer Rick Steves says something similar. He considers travel guide books \$20 tickets to \$3,000 experiences.

That is how I think of books. I think of them as \$20 tickets to \$3,000 (or more) experiences.

Many of the tips and insights I share with you in this book have the potential to save you time. Some have the potential to generate more income.

I hope you find just many time-saving, money-saving, one income-generating ideas in this book.

Let's get started.

INTRODUCTION

YOU CAN DO THIS

After college, I made a bad financial mistake.

I became a school teacher.

At the same time, I married and started a family. Right away, my wife and I began struggling financially.

Financial strain created emotional strain.

I needed to find a solution. I needed help. I needed a breakthrough.

After some time, I got the breakthrough I needed.

I did not get the breakthrough I wanted.

I wanted someone to come along and hand me a check. I wanted someone to buy a car for us. I wanted someone to help pay for our housing.

None of those things happened. Instead, the following happened.

One day, my wife was shopping at garage sales, also called “yard sales” in some parts of the United States.

In fact, thrift stores, garage sales, and yard sales were the only places my wife could afford to shop.

At one garage sale, she happened upon an audio series by Zig Ziglar. The name of the series was: Goals.

This was back in the early 2000's. Audiobooks were still on cassettes. This particular series consisted of two cassettes.

I listened to those two cassettes until I wore them out. Mr. Ziglar could have hired me to give his talk on goals.

Just like that, thanks to my wife's discovery, I had discovered goal-setting. (The truth is, I had re-discovered goal setting. I will explain later.)

When my wife brought that series home, we were broke financially. I was a school teacher barely covering the bills.

Ten years later, at the age of 43, I retired from the classroom. Since most Americans retire at age the age of 65, I had retired 22 years ahead of schedule.

That is the power of goal setting.

In this book, I will show you exactly how I learned to set and hit goals. More importantly, I will show you how you can set and hit your own goals.

Live the life you want to live

Before getting too far, I need to be honest with you.

I still teach. I teach online, and I teach a few classes locally in my town. It does not look like I am retired.

The difference is, these days, I teach because I want to, not because I have to.

I want the same for you.

I want you to be able to spend your professional time the way you want to spend your time, not the way you have to spend your time.

Your Potential

I should warn you. There will be a bit of Latin in this book. If you do not know me, I am the teacher in the best-selling series Visual Latin.

Latin is the source of much of the English language. I see Latin everywhere. Comes with the job, I suppose.

Our English word *potential* comes from the Latin word for power. The Latin word is *potens*.

From *potens*, English also derives the words potent (powerful), impotent (no power), and potency (level of power).

The definitions in parentheses are quick and easy definitions. If you look these words up in a Latin dictionary, you will find more. Since this is a book on goal-setting and not a dictionary, I will play fast and loose with some definitions.

Back to *potens*. From this word we also get the word *potential*.

At some point in your life, someone may have said to you, “You are not living up to your full potential.”

Hearing this, it may have stung a little. You may have felt insulted.

It was not an insult.

If someone says you are not living up to your full potential, they are complimenting you.

The person is telling you they see something in you. They see power. They see potential. They see *potens*.

I believe all of us have more potential than we use. Most of us go through life in first gear when we could easily shift into second, third, fourth, or fifth gear.

The trouble is, many of us are not sure how to shift into the higher gears.

I know. I spent most of my early career in first gear. I never gave my potential much thought. I thought I had maxed out. I was wrong.

When I learned to set goals, I shifted into the higher gears. I picked up speed. I picked up a lot of speed.

You can pick up speed, too. You have the potential. You have the power.

Setting goals has the power to unleash your potential.

You can change.

The trick is, you must be willing to change.

Here is how to tap into your power.

Forget about *proving* yourself. Instead, focus on *improving* yourself.

If you focus on proving yourself to others, you will depend on the approval of others. You may think, “I failed.” “I didn’t make it.” “I can’t do this.” “I’ll never succeed.” “I’ll never figure this out.” “I’ll never catch up with everyone else.”

On the other hand, if you focus on improving yourself, you will say things like, “I can do this.” “I can learn this.” “I am getting better at this.”

For example, I teach online. I “teach” Latin, Spanish, French, German, and Greek. I have also “taught” Italian.

I have no college degrees in the languages I teach. I never went to college to learn these languages. I am not an academically educated expert.

Instead, I am improving. Day after day after day, I focus on constant improvement.

I do not focus on showing people how good I am at languages. Quite the opposite. I am willing to be embarrassingly bad at languages, publicly.

Put another way, I do not focus on *being* good at languages. I focus on *getting* good at languages.

Heidi Grant Halvorson sums this thinking up in her book Succeed: How We Can Reach Our Goals:

“When we focus on getting better, we take difficulty in stride — using our experiences to fuel our improvement. People who pursue growth often turn in the best performances because they are far more resilient in the face of challenges.

When your goal is to get better rather than to be good, you tend to enjoy what you’re doing more and find it more interesting. You anticipate the journey as much as the destination.”

When you set goals, focus on getting better. Eventually, you will be good at whatever it is you tackle.

Until that day comes, focus on improvement. Forget being good. Focus on getting good.

Neuroscience and Goals

Not only is it popular these days to fill books with profanity, it is also common for authors of goal-setting books to impress readers with their knowledge of the brain.

Before we get too deep into the topic of goals, I suppose I should do the same.

So, here goes. Here are some impressive words from neuroscience.

First, of course, there is neuroscience. That is an impressive word.

Here are some more impressive words. Amygdala. Prefrontal cortex. Prefrontal lobe. Neurons. Synapses.

I bet you are super impressed. You should be. You would be even more impressed if you could see me. I am wearing a white lab coat.

The truth is, I am not going to try to impress you with my knowledge of the brain. I have never been to medical school, and I have never studied neuroscience.

I have, however, gone through paramedic school.

In paramedic school, we spent a lot of time learning highly practical skills. We then applied these skills to high stress situations.

This book will be more like paramedic school than medical school. This book will give you practical, useful advice, tricks, habits and tips you can use to reach your goals.

Will this advice match up with current neuroscience?

Honestly, I have no idea.

But, I do know this. What I share with you in this book has worked for me. And, I believe it will work for you, too.

Science changes. Medicine changes. Marry science today and you will be a widow tomorrow. Science has changed drastically over the years.

Human nature, on the other hand, does not change.

Goal-setting techniques discovered generations ago still work today.

In this book we will skip the neuroscience. I do not know enough to educate you about neuroscience.

I do know about goal-setting. I have set goals for decades. I have hit most of my goals.

I can show you how to set goals. And, I can show you how to hit them.

CHAPTER ONE

WHY I SET GOALS

I grew up with goals. I just did not realize it at the time.

I grew up in a military family. My dad was in the U. S. Air Force.

The military is a goal-setting organization. The goals may not always be noble, but noble or not, the military sets goals.

I grew up surrounded by goal-setters.

In the 1980s, my dad was stationed at Camp New Amsterdam Air Force Base near Soest, Holland. For a while, I attended school on the military base, called a D.O.D. (Department of Defense) school.

The D.O.D. school was not performing as well as my parents would have liked, so they pulled me out and placed me in a small private Christian School.

This school was located in an old church building in Soest, Holland.

This school used a specific curriculum. The program, Accelerated Christian Education, (ACE for short), was a self-paced educational system.

The teachers checked our work, but for the most part, we kids were on our own.

We read at our own pace, and we advanced at our own pace.

I do not remember everything I learned at that school, but I remember this.

Each week, on little goal charts, we students set our own goals. The goal charts looked a lot like this:

	Monday	Tuesday	Wednesday	Thursday	Friday
History					
Math					
English					
Penmanship					
Geography					
Reading					

The teachers gave us blank goal charts at the beginning of the week, and we filled them in for the five upcoming weekdays.

If we were going to read 50 pages in our history book during the week, we had to write that goal down.

On Monday, we would read pages 1-10. On Tuesday, we would read pages 11-20. And, so on.

The teachers would come along and check our goal charts from time to time.

I found the entire process annoying.

If we were going to read the book anyway, why take the time to write down the number of pages we were going to read?

Little did I know.

I attended ACE schools for 5 years, or so. The entire time, along with the other students, I set weekly goals.

Sometime between high school and college, I stopped writing down my weekly goals.

I forgot all about those weekly goal charts. I wish I had never stopped using them.

How I rediscovered goal-setting

When I started teaching, I began spending lots of time around other teachers.

Some of the teachers liked getting together to discuss books. Almost all of us loved reading. Forming book clubs came naturally. Mostly, we read books on theology.

One day, I looked around and realized something. All of us were struggling financially. We were all academically intelligent. We were not all financially intelligent.

I realized I was in a group going nowhere. We were going to keep reading theology books. There is always another theology book.

It was about this time my wife brought home the series, Goals, by Zig Ziglar.

Mr. Ziglar's series reminded me of the old goal-setting habit I used as a kid.

I began setting weekly goals again. I have set weekly goals consistently ever since.

I stopped going to the book clubs. Instead, I dedicated that time to figuring out how to set goals, and how to hit goals.

I began writing down my major goals. I broke them into monthly, weekly, and daily goals.

One of my goals was simple. I decided to become a famous Latin teacher.

The truth is, I did not care about the fame. I figured financial rewards would come with the fame.

A quick goal-setting guide

To hit my goal of becoming a famous Latin teacher, I did several things.

First, I determined exactly what I wanted. I came up with a goal.

Second, I wrote the goal down.

Third, I broke the goal down into action steps.

Fourth, I started working on those steps every day.

Fifth, I tracked my progress.

Sixth, once a week, usually on Sundays, I read over my long term goals again.

And that is it. You could stop reading now if you wanted.

If you simply followed the six steps above, you would accomplish more than most people ever accomplish.

Few people take the time to go through those six steps.

In fact, the rest of the book is simply commentary on the steps listed above.

Inspired by Zig Ziglar, I went through the goal setting process above.

I started doing again what I had done as a kid all those years ago. I wrote out my goals at the beginning of the week, and as I hit them, I checked them off the list.

Week after week, I kept writing down goals.

And, then it happened.

It took some time, but I starting hitting my goals.

I am doing it again

I did the exact same thing with this book.

For years, I thought about writing a book on goals. I kicked the idea around over and over.

And... I never wrote anything down.

Until now.

In order to write this book, I went through the six steps above.

First, I determined exactly what I wanted. I set a goal to write a book on goals.

Second, I wrote the goal down.

Third, I broke the goal down into action steps.

Fourth, I began working on those action steps every day.

Fifth, I tracked my progress.

Eight months later, the book is done. You are reading the results.

You can do this

I believe goal setting is a secret power.

Have you ever seen a motorized sidewalk in an airport? If you do not know what I am talking about, some airports have long motorized sidewalks called conveyors.

Hop onto the conveyor and you drastically increase your walking speed. Whenever I am in an airport, I always use the conveyors.

Goals are the conveyors in life. You can walk through life at normal speed. There is nothing wrong with that. But, if you want to walk on the conveyor belt of life, start setting goals.

Aim at nothing, and hit it every time

We all know people who aim at nothing.

They wander through life with no real direction.

They wander from job to job, interest to interest, hobby to hobby, and even from one romantic partner to another.

They never really settle down. They never plant their flag and say, “This is where I am going to make a stand. This is where I am going to make a name for myself.”

This book is not about judging the paths, or motives of others. We are all on our own journey.

However, if you do want more and simply do not know how to start, this book will help.

This book will teach you to aim at a goal, and hit it.

The old saying is true. Aim at nothing, and you will hit it every time.

The opposite is also true. Aim at something, and eventually you will hit it.

School did not help

Most of us are the product of a failed school system. The school system does not teach us how to set goals.

Instead, the school system sets goals for us. Committees at the Federal level, and at the State level set the goals for students.

Teachers at the local level implement the goals of the Federal government. Rarely are meaningful decisions made at the local level.

This works against us. With others setting goals for us, we never learn to set our own goals.

Were we to learn to set goals at a young age, we could use the skill for the rest of our lives.

The school system also works against us in other ways.

School teaches us to avoid mistakes. We are encouraged, sometimes pressured, to get good grades. We are punished for low grades.

School teaches us to avoid standing out. Peer pressure reminds us to fit in. Go with the crowd. Keep your head down. Make no waves.

School teaches us to avoid risk. The teachers are watching. Our peers are watching. Do not mess up.

After school, we enter what most people call the “real world.”

In the “real world,” we find everyone playing an entirely different game.

The real world does not care about grades. Quite the opposite. As long as we learn from them, the real world rewards us for making mistakes.

School teaches us to avoid risk. The real world often rewards risk-takers. As long as we are not breaking any laws, taking risks is a good thing.

School teaches us to avoid standing out. In the real world, we are often rewarded when we stand out.

Essentially, the real world is the opposite of school. What works in school rarely works in the real world.

School slows us down

I have taught in school for decades. From extensive experience, I know that the most unmotivated, disruptive students set the pace for everyone else.

For years, I denied this. I worked against it. My efforts were in vain.

No matter how hard I tried to move everyone forward, the most unmotivated, disruptive students held the rest of the class back.

Fortunately, goal setting is personal.

You can set your own goals, and you can go at your own pace. No unmotivated, disruptive students will hold you back.

Trust the process

I am all for setting goals. I will show you how to do it.

But, setting goals is one thing. Getting results is another.

We can set goals anytime we like. We can start working toward those goals anytime we like.

The results, however, are often far out in the future. Since this is true, it is best to learn to “trust the process.”

For example, I currently have a goal to build six-pack abs. I am nearly 50 years old. This goal is probably too ambitious.

I have had this goal for a long time. I still have not hit it. I have not gotten the results I want.

So, I simply trust the process.

I set the goal. And, every day, I do something toward achieving that goal.

I eat certain foods, avoid other foods, exercise, and try to get enough sleep.

I am in the process of achieving the results I want, even though I have not yet achieved the results. I set quality goals, take action every day toward those goals, and simply trust the process.

When it comes to goals, do not tie your happiness to hitting the goals you set. If anything, tie your happiness to the quality of your goals.

Once you have set good goals, you are on your way.

Set the goals. Then, develop the habits that will carry you to your goals and trust the process.

Act

When it comes to setting goals, nothing happens unless you take action.

Our English word “action” comes from the Latin word “ago.” The word translates as I do, I go, I drive, or I act. All are action words.

Not to put too fine a point on it, in order to hit your goals, you must act. You must do something. You need to go. You need to drive forward.

Nothing happens without action.

We all know those who talk about what they are going to do. Someday. One of these days. Real soon now.

I always feel a bit sad for these people. I want good things for people. I want to see people hit their goals. Deep down, I know many of these people will not hit their goals.

You have likely heard the old saying, 'Talkers are not good doers.'

I have lived long enough to know the saying is true.

Winston Churchill once said, "I long ago stopped listening to what people say. I watch what they do."

In other words, actions speak louder than words.

Maybe you are one of the "talkers", but I doubt it. Most of the talkers I know do not read much. If you are reading a book on goal setting, you are more likely a "doer." You are likely an action-taker.

You have taken action on the first step. You are reading a book on goals.

Acting in faith

Of course, taking action requires a leap of faith.

If you have ever watched the movie, Indiana Jones and the Last Crusade, you may remember the scene where Dr. Jones must take a leap of faith.

He has to cross a deep chasm. From his vantage point, there is no way across.

He suspects there is a bridge of some sort, but he cannot see it.

The bridge appears only *after* he takes a leap of faith.

The same is true for you and me. This is the way the planet works. We often do not see the path until we take the first step.

Once you act, the next step appears.

Do not wait for motivation

Motivation works the same way.

Many people wait for motivation before they take action.

Do not do this. Do not wait for motivation. Motivation follows action.

I can give you an example.

I hate writing.

I really do. Writing is such a chore. I am rarely motivated to write. I will do anything else instead.

I do not like cleaning the garage or mowing the grass. But, if cleaning the garage, or mowing the grass keeps me from writing, I will clean the garage and mow the grass.

Were I to wait for motivation, I would never write.

Instead of waiting for motivation, I pick a time each day to write. I set an alarm on my phone to remind me. When the

alarm sounds, I sit down and force myself to write for an hour.

The moment Indiana Jones stepped out, the moment he took a leap of faith, the bridge appeared.

As soon as I start writing, the words come. The ideas come. The sentences come. The motivation comes.

After about fifteen minutes, I find I am enjoying the process.

Often I am surprised, even annoyed when the timer goes off an hour later. I do not want to stop writing.

Were I to wait for the motivation, I would never begin.

Motivation follows action.

Remember this as you aim for your goals. Do not wait for motivation. Act first. The motivation will come.

Motivation follows action.

CHAPTER TWO

HOW TO PICK A GOAL

We are about to learn exactly how to set and track goals.

But first, how do you pick a goal?

What if you have no idea what you want to do?

I struggled with this question for a long time.

I started my career and my adult life with little direction.

I was all over the map. I had no goals. I just did whatever was next. I went to college because going to college is what some people do.

When I did start setting goals, my goals were too vague. I could not figure out how to categorize them.

I would set financial goals, career goals, reading goals, exercise goals, weightlifting goals, hiking goals, travel goals, and everything else under the sun goals.

I was like the man who jumped on his horse and rode off in every direction.

Then, I remembered an old quote by Benjamin Franklin.

Early to bed, early to rise, makes a man healthy, wealthy, and wise.

Suddenly, it hit me. Ben Franklin had created perfect goal-setting categories.

From that point on, I set three goals for myself.

I set a healthy goal.

I set a wealthy goal.

And, I set a wise goal.

I still use this formula. For the rest of this book, I will show you how to use the same formula.

Fair warning

When choosing goals, it is easy to confuse goals with the means to achieving goals.

What do I mean?

Pretend I set a wealthy goal. I decide I want to be a millionaire. So, I write my goal down. I want to be a millionaire.

I do not think that is a good goal.

Instead of setting a goal to become a millionaire, set a goal that will make you a millionaire.

To see how this works, we will set two goals.

The first goal is: I want to become a millionaire.

The second goal is: I want to create something that will generate a million dollars.

If you choose the first goal, you are automatically stuck.

You may sit at your kitchen table wondering, “How am I going to become a millionaire?”

If you choose the second goal, your mind will look for ideas.

“What could I create that would generate a million dollars?”

See the difference?

Instead of sitting around wishing for one million dollars, you can take action. You can create something that could generate one million dollars.

In other words, set goals that propel you into action.

What should you create that could generate a million dollars?

I suggest you narrow your interests down and choose a topic. Go all in on that topic. Master your chosen field and bring your unique perspective. No one else has your perspective.

Start a blog. Start an Instagram channel, a Facebook page, or a YouTube channel. Start sharing what you are learning.

If you have mastered none of these tools, then pick one and focus in for a while. I do not recommend you try to learn all of them at once.

Start publishing posts, blogs, eBooks, reels, videos, or courses.

The three most popular topics, by the way, are health, fitness, and finance.

If you are having trouble coming up with a topic you want to master, consider mastering a topic related to health, fitness, or finance.

Focus on helping others

We often choose goals around wealth, fame, and power.

I think that is backward. Wealth, fame, and power are the by-products. They are the results.

Wealth, fame, and power come after we start hitting our goals.

Wealth, fame, and power are the results of your creativity, your work, and your dedication.

Choose a goal that allows you to serve others. Rather than chase money, let the money chase you because you leveled up and shared your skill with the world.

Think of the fuel in your car.

The purpose of the fuel is simple. The fuel exists to take you somewhere. The fuel helps you reach your destination.

The destination is the point. The destination is why you went to the gas station and filled your car with fuel.

Imagine saying, "Wow. I really wish I had 25 gallons of fuel!"

You never see people filling up at the service station beaming from ear to ear because they now have 25 gallons of fuel.

The point of the fuel is to get you to your destination.

The same applies to money. It is strange to say (and, yet common), “I wish I had one million dollars!”

Think of money as fuel. Money helps you reach your goals.

Instead of focusing on one million dollars, or any amount of money, focus on the contribution you can make. Focus on the difference you can make.

As you focus on what you can share with the world, the money will find you.

Here is a personal example.

The money my website generates gives me the freedom to write and gives me the freedom to study languages.

When building my website, I never set out to earn a certain amount of money. That was not the goal.

I had a different goal. I wanted to build a website to help people learn Latin without boring them to sleep.

Many Latin courses are terribly boring. I have personally fallen asleep reading many Latin books.

I knew I could teach Latin without putting people to sleep.

When I built my website and started teaching, the website began generating money.

I then poured much of that money right back into the website.

The money fueled the website. I used the money to update and improve the website.

For the students, I focused on making Latin entertaining and educational.

My goal was to teach Latin without boring the students to sleep. The money from my site generated the 'fuel' I needed to hit my goal.

Eventually, the website kicked off enough income to allow me to leave my 9-to-5 job.

These days, the money I earn from my website pays the bills. It frees my time. I use the extra time to study languages and to write.

Instead of setting a wealth goal (which I will actually teach you to do), I recommend setting a wealth-generating goal.

Though subtle, there is a difference.

The same principle applies to fame and power.

Rather than aim for fame and power, focus on improving your skills. Get good at something. Become known for something. Then, find a way to monetize your skill.

Perhaps, if you want them, fame and power will come.

Then again, you may not want fame and power.

Fame is fickle and unpredictable. I suggest you not bother chasing fame. If it comes, figure out how to handle it. But, my advice is, do not chase fame.

As for power, I cannot help you. I am not interested in power. I have a laissez-faire approach to power.

Laissez-faire is a French term. Laissez-faire means, let it be.

Power over others has zero appeal to me. If you are after power, my advice is the same.

Focus on becoming great at something. Become known for something. Perhaps then, power will flow toward you.

Other than that, when it comes to power, you will get no advice from me.

Choose three goals

Back to our three goals.

Each year, I set one goal in each category. I then spend the year working toward those three goals.

Narrowing my goals down into these three major goals helps me hit my goals year after year.

Don't get me wrong. You can have as many goals as you like. I do. I have hundreds of goals.

But, these days, I prioritize. I did not prioritize before. I went after all of my goals at once. And, I rarely hit any of them.

To be clear, I write down all my goals and my dreams. I write down as many as I like.

You can do the same. Write down all of your hopes, dreams, and goals. Why hold back?

Next, look at your list. Chose three goals. Choose a healthy goal, a wealthy goal, and a wise goal.

Focus on those three goals for a year. File the other goals away. They will have to wait.

Exactly how to set goals

Okay. Time to get into it. This is so simple I am surprised schools do not teach it.

First, grab a piece of paper and a pencil and fill it with ideas.

You need no high-tech equipment. No fancy applications, computers, or digital devices. All you need is a piece of paper and a pencil.

Do not wait to get started. Start right now.

I call this, "Thinking on Paper." It may seem simple, but thinking on paper is critical.

If you try to manage your goals in your head, if you rely on your memory alone, you will end up with a confused and chaotic mess. Chances are, you will confuse yourself and you will not take action.

However, if you get your thoughts down on paper, you will find them easier to manage. You can re-arrange them. Erase them. Prioritize them. You can do all kinds of things

to them. This works well only if you have written your goals down. Do not skip this part.

Also, do not underestimate the power of old technology. Use a pen or pencil, and a piece of paper.

On the piece of paper, write down a list of all the things you want to accomplish. Write down all the places you want to visit. Write down all the books you want to read. Write down all the languages you want to learn. Write down whatever you like.

Do not hesitate here. Do not hold back. Dream. Dream big.

Write down five things. Ten things. One hundred things. It does not matter how many things you write down. This is your dream list.

There is only one rule. You must write something down.

You must come up with at least one idea.

Next, go through your dream list. What one goal on the list do you want to hit most? Pick one.

This is not fun. But, you must do it. You must narrow your focus.

When I was a kid, I liked starting campfires with a magnifying glass. It works. But, it only works if you focus the light of the magnifying glass.

Had I run all over the campsite with my magnifying glass in the air, nothing would have happened.

The same applies to your goals.

You must narrow your focus. Choose one goal on the list and, for now, forget the other goals. You can always come back to the other goals later.

Here is my recommendation. Choose the one goal on your list which you feel will make the biggest impact in your life right now.

Focus on that goal. Put your dream list away for now. You can always come back to it later.

Personally, I always choose three goals. I choose a healthy goal, a wealthy goal, and a wise goal.

What happens to all the other hopes, dreams, and goals on your list?

Keep them. Go after those goals later. When you start hitting goals, start working your way down the list.

For now, though, we are going to choose our three primary goals and focus on them.

Next, get clarity. The more clarity you have, the greater your chances of hitting your goal.

Break your goals into yearly, monthly, weekly, and daily action steps.

Let's say you want to write a book. Great.

How are you going to do it? Let's work backward.

- Annual goal: I will write a book this year.
- Monthly goal: I will write one chapter a month.
- Weekly goal: I will write 15 pages a week.
- Daily goal: I will write 2 to 3 pages a day.

That is it. You now have the daily steps you need to write a book this year.

By the way, if you write six days a week, you will have 312 days to write. If you write one page a day, by year's end, you will have a 312-page book.

One page a day does not seem like much. But, it adds up.

That is the power of breaking down your goals.

We will work more on this process in the next chapter.

Once you have your goals written down, broken into daily tasks, it is time to take daily action.

You no longer have to spend much time thinking about your long-term goal. Instead, learn to trust the process. Take daily action toward your goal and you are bound to hit it.

This is important. I am going to say it again.

Take action every day toward your goal and trust the process. Taking action every day will carry you to your goal.

You will need a checklist to track your progress.

In the coming chapters, I will show you how to create a daily checklist.

I recommend you post your checklist in an obvious place. Make sure you see it every day.

Whenever you complete a task, check the task off the list. Simple as that.

Checking each daily task off when you complete it will feel good. Try to create winning streaks. I am doing this right now as I write this book.

I do not write on Sundays, but not counting Sundays, I have not missed a day in a little over three weeks. I write every day, and I then check writing off on my checklist.

Build your own little winning streaks.

See how long you can go without sugar. See how long you can go without missing a workout. See how long you can go without complaining.

Whatever your goal is, see how many days you can go.

You may have heard of the famous comedian, Jerry Seinfeld. He uses this exact strategy. He writes a joke every day. When he does, he puts a red letter X on a calendar. He tries to fill each day on the calendar with red Xs. His goal is a month full of red Xs.

Do the same on your checklist.

Inevitably, you will miss a day, or two. When you mess up, start over. Do not beat yourself up. Each day is a new gift. Start over.

Over time, you will see steady progress toward your number one goal.

The disruptions and distractions will bother you less and less as your progress adds up.

As you fill out your checklists each month, do not fall into pass/fail thinking. When filling out checklists, you cannot fail.

You are running an experiment on yourself. You are gathering data.

Review your goals

At least once a week, take a look at your long-term goals again. I do this on Sunday mornings while everyone in my house is still sleeping.

Think about this. Most people will think about their long-term goals once a year, usually around New Year's Day.

If you are reviewing your long-term goals weekly, you are looking at your goals 52 times a year!

Two types of goals

There are essentially two types of goals.

There are achievement goals. Achievement goals are done when you hit them. You might also call this type of goal a static goal.

Achievement goals look like this:

I will run a marathon. I will climb a 14,000-foot mountain in Colorado. I will donate \$1,000 to my favorite charity. I will buy a new house.

When you are done with an achievement goal, you are done. You set a deadline, and you hit it. Until you hit the achievement goal, you have not hit the goal. The goal is static. It is out there somewhere, waiting for you.

Then, there are habit goals. You might call this a dynamic goal. Dynamic comes from the Greek word,

dynamis, meaning power. From *dynamis*, English gets words like dynamite, a powerful explosive, and even dinosaur, which quite literally means "a powerful lizard".

A dynamic goal is a powerful goal. I like to call dynamic goals habit goals.

Habit goals will carry you to the achievement goals. Usually, the end goal is the same.

You will still run that marathon, climb that 14,000-foot mountain in Colorado, donate \$1,000 to your favorite charity, or buy the new house.

Dynamic goals, habit goals, though, will fundamentally change who you are.

This is because you become your habits. When setting habit goals, you focus on the habit that will carry you toward your goals.

"I will run a marathon" is an achievement goal.

"I will run a mile every day" is a habit goal.

You can train for a marathon, hit your goal, and be done.

We probably all know former athletes who are now out of shape. They hit their achievement goal, earned the medal, and quit.

And, we probably all know that guy, or girl in our town who keeps going.

In my town, there are several old guys out jogging every day. Day after day. Year after year. They simply do not quit.

At some point in their life, they set habit goals. They decided to run every day. Maybe they run marathons, maybe not. Either way, they are runners. They have become their habits.

Both achievement goals and habit goals are fine. In fact, I recommend both. I sign up for challenges quite often. There are multiple medals hanging near my desk. The medals represent achievement goals. They represent targets that I hit.

I set the achievement goals because I wanted to develop the habits required to hit the achievement goals.

You can do the same.

Let's say you want to write a book.

That is an achievement goal. Writing a book, editing the book, publishing and selling the book. Those are all achievement goals. You could write the book and be done.

You would have hit the achievement goal.

Or, maybe you want to become a writer. That is a habit goal. How do you become a writer?

Well, you write. That's how. Every day you write. Over the weeks, months, and years, you get better. Of course, your writing will likely turn into books.

The two goals support each other. You can pick the type of goal you like. But, I am going to suggest we focus on habit goals.

Checklists

We are now going to take our goals and turn them into checklists.

We will do this with each of our goals - healthy, wealthy, and wise.

Before we jump into the checklists, I am going to recommend a book.

Years ago, I read The Checklist Manifesto: How to Get Things Right by Atul Gawande.

Like Zig Ziglar's book, Goals, this book had a major impact on my thinking.

In the book, the author looked at the airline industry and noticed something.

No pilot, at any time, could fly a plane without first working through a detailed pre-flight checklist.

The flight checklists are not optional. If you have ever flown on a plane you are as thankful for those pre-flight checklists as I am.

Atul Gawande is a doctor. He noticed that doctors did not have to use checklists before performing their duties, not even complicated surgeries.

Dr. Gawande wondered what would happen if he brought checklists into emergency room medicine.

The results were astonishing.

It turns out, many of the medical staff were forgetting little details during the high stress of emergency room surgery.

When the medical staff used checklists, their mistakes dropped dramatically. Improvement was instant.

Some doctors did not like the checklists.

So, the hospitals assigned specific nurses to watch the doctors. These nurses had a simple job. They were to ensure the doctors followed the checklists.

Sure enough, with checklists in place, mistakes fell. Successful surgeries increased.

Inspired by The Checklist Manifesto, I went back to my goals.

I broke my goals down into yearly goals. I then broke those monthly goals into weekly goals, then daily goals.

I turned those daily goals into repeatable actions. I added these actions to my checklist.

Improvement was instant and drastic.

How to build a checklist

To hit our goals, we must take specific daily actions.

Repeated actions become habits.

Keep this in mind. Pilots and medical doctors are highly-trained professionals. They should be able to perform their duties habitually.

Yet, they still use checklists. In fact, it is against the law for pilots to ignore checklists.

If pilots and doctors have to use checklists, it will not hurt us to use checklists.

Many people do not like checklists. I get it.

If you are feeling negative about checklists, think of them as a short-term solution. Think of the checklists as a tool.

You are trying to hit your goals. A checklist is a tool to help you hit your goals.

Some people seem to be able to carry checklists around in their heads.

My wife can do this. Not me. I forget things often.

When I do not use a checklist, I spend much of my day darting from task to forgotten task. At the end of the day, I can barely remember accomplishing anything of importance.

When I am operating off of a checklist, I rarely forget things.

Do not rely on memory. If you are anything like me, your memory will let you down.

When you start creating checklists, I suggest you keep a journal. Write down the habits you would like to develop in your life.

Be patient with yourself. I have checklists spanning decades. My early checklists are a mess.

If you are starting out, your checklists will be a mess, too. Over time, as you get better at tracking your habits, your checklists will improve.

Say you are determined to make walking a daily habit.

Give yourself about a month to build the habit. In your journal, on your calendar, or on your checklist, create a reminder.

Give yourself a little box to check off.

Take a walk every day.

Each day, tick off the box when you take a walk.

Take a walk every day.

Simple as that.

Try to build a chain of unbroken check marks. If you break the chain, do not beat yourself up. Start over again the next day. Start building a new chain of checked boxes.

Aim for progress, not perfection. This will take time. There is no way around it.

I once read a quote that stuck with me.

“Most of us overestimate what we can accomplish in a year and underestimate what we can accomplish in decades.”

The truth is, some of your goals are going to take longer than you think they will. That’s okay.

Author Brian Tracy often reminds his readers, “There are no unrealistic goals. Only unrealistic deadlines.”

If you do not hit your goal on time, set another deadline.

Do not quit. Self-discipline is not spectacular. Self-discipline consists of doing the little things every day. Over time, the little things add up.

You are laying a foundation for optimal performance.

Optimal comes from the Latin word *optimus* meaning *best*. We all want to perform at our best.

Here is the part we do not like. Optimal performance follows self-discipline.

Every four years, we celebrate the athletic feats of Olympic athletes. But, think about it. Over the last four years, those Olympians spent three hours a day training.

Daily, boring, repetitive self-discipline carried these athletes to the Olympics.

Like it, or not, optimal performance follows self-discipline.

Optimal performance follows our habits. The habits come first. Focus on the habits. Use a checklist to track your habits.

No more boredom

Here is a side benefit to setting goals.

You may find you no longer experience boredom. Boredom comes from a lack of direction.

When you have direction, you will always have something to do.

I am rarely bored. There are too many books to read. There are too many trails to ride. There are too many languages to learn.

I do not get bored because I know what I want to do.

When I have free time, I rarely stand around wondering what to do. I have plenty to do. It is all on my checklist.

Lack of boredom is one of the great side benefits of goal setting.

I need help hitting my goals. Where do I get help?

I have some good news and I have some bad news. Both are summed up in one sentence.

You are on your own.

I can set fitness goals for you. I can. I can draw up an amazing plan.

And, nothing will happen.

The truth is, I cannot do your pushups for you. No one can do your pushups for you. You must do your own pushups.

The same applies to goals.

To hit your goals, you must take action. You must move. You must do something.

I wanted to become an author. I thought about it for years. And, for years, nothing happened.

Then, one day, I decided to start writing. I started writing every day. For one hour. You are reading the results.

Until I took action, nothing happened

I can show you how to set goals. But, you must take action toward your goals. I can not hit your goals for you. Only you can hit your goals.

The good news is also the bad news.

You are on your own.

What if I get discouraged?

I get this one. Man, oh man, do I get this one!

I have faced discouragement more times than I care to remember.

That all changed when I learned to trust the process. The process will carry you through.

I rarely feel like going to the gym. On the days I do not want to go, I go anyway. I hate every minute of it.

And, yet, I go. I lift weights and trust the process.

I almost never feel like writing. For me, writing is a chore.

Six days a week, I set a timer and I write. I write whether or not I feel like writing. I am doing it right now. I am writing because for one hour a day, I write.

Do not listen to your discouragement. Whatever it is you are facing, take action. Take action in order to check off a little box on your checklist.

Do it every day. Trust the process. The process will carry you to your goal.

What if I do not hit every item on my checklist?

You will not hit every item on your daily checklist.

I do not hit every item on my daily checklist.

I still have most of my checklists. They cover more than a decade of my life. (I have been using checklists for longer, but I did not begin hanging on to those checklists until a decade ago.)

Thumbing through my checklists, I can tell you this. I hit all the items on my checklist about forty percent of the time.

Forty percent. That's it. Were my checklists a class in school, I would be failing.

Maybe my checklists are too long.

Or, maybe they are too ambitious.

But, I can tell you this.

Because I use checklists, I have accomplished far more.

The path to freedom

Maybe you are thinking, "I do not want to be a slave to a checklist!"

I get that. I used to feel that way, too.

Then one day, I read a quote I never forgot.

Freedom is on the other side of discipline.

I am typing this sentence from an overlook in the Rocky Mountains. I spent the morning biking around Grand Lake, Colorado.

Now, I am resting and watching a thunderstorm roll across Shadow Mountain Lake.

I am spending a week in the mountains doing one of my favorite things, mountain biking.

I am free to do this because, for years, I disciplined myself to stick to a checklist. For years, I made myself do what I did not want to do.

Now, I have the freedom to do what I want to do.

Freedom was on the other side of discipline.

Zig Ziglar used to say that discipline is doing what you have to do whether you want to do it or not.

He often said that if you are easy on yourself, life will be hard on you. But, if you are tough on yourself, life becomes infinitely easier on you.

If you force yourself to write down your goals, make plans to achieve them, and work on those plans every single day, you will hit your goals.

Do that, and maybe I will see you out here on the trails someday.

What if I fail to hit my goal?

You may set a goal and fail to hit it.

That happens. But, is it not better to honestly say to yourself, “I tried. I gave it my best shot. I just didn’t make it. Things did not work out the way I wanted.”

Would it not be better to say something like that than to look back on your life and wonder what would have happened had you gone for your goals?

The great hockey player Wayne Gretzky once said, “You miss 100% of the shots you don’t take.”

Sure, you could take a shot and fail. You could take many shots and fail.

But, what if you did not fail? What if you hit your goal?

And, keep this in mind. Maybe you did not fail. Maybe you set too short a deadline. I quite often do not hit my goals on time.

Whenever I do not hit a goal on time, whenever I miss a deadline, I simply extend the deadline and keep trying.

Remember, there are no unrealistic goals. There are only unrealistic deadlines.

What if I have trouble coming up with goals?

If you are having trouble coming up with goals, sit down and write a list of all the things you have wanted to do in your life.

Do not be shy with this exercise. No one else will see this list. Write down whatever you want. Write what you have always dreamed of.

Once you have your dream list, pick something and pursue it.

Here are some ideas.

You could:

- Start a side business.
- Learn a new skill.
- Learn to write.
- Learn video editing.
- Start blogging.
- Blog for thirty days straight.
- Take a dance class.
- Improve your relationships with others.
- Meet new people.
- Join a club.
- Start a new hobby.
- Take up running, or hiking.
- Join a Toastmasters club in your town.

This is a list of ideas. Come up with your own. Remember, do not hold back. Write whatever you like.

Keep a journal of it all. Track your progress. Write down what you learn.

Start trying new things.

Eventually, you will find something you love, something you are good at, or something you can use to generate some extra income.

CHAPTER THREE

WRITE IT DOWN

When you set goals write them down. This is critical.

Many of us have vague goals we set every New Year's Eve. We call these goals New Year's resolutions.

We laugh a few weeks later because we have hit none of our resolutions.

"Oh, well," we think. "Maybe next year!"

It does not need to be this way.

I set goals every New Year. I even call them New Year's resolutions. And, I hit many of them.

Why do I hit my goals when so many others do not? It's simple really. I hit my goals because I use a specific formula.

Here's the formula.

First, I come up with a goal.

I make sure the goal is crystal clear. For me, this is the most difficult step.

Second, I write the goal down.

Third, I break the goal into monthly, weekly, and daily action steps. I then turn these steps into a checklist.

Fourth, I try to take action every day on those steps.

Fifth, using a checklist, I track my progress.

Sixth, once a week, usually on Sundays, I read over my long-term goals again.

And, that's it. Implement those steps and you do not even need to read the rest of the book. Using those steps, you could radically change your life.

Write down your goals

Look at this list again. We can make it personal to you.

First, come up with a goal. Make sure the goal is crystal clear. Take the time to do this now. This step is difficult.

Second, write the goal down.

Third, break the goal into monthly, weekly, and daily action steps.

Fourth, take action every day on those daily steps.

Fifth, track your progress.

Sixth, look at your goals weekly. Make sure you are still on track.

When setting New Year's Resolutions, most of us get no further than step one.

Look at step two.

Whatever your goal is, write it down. Write it down the old-fashioned way... with a pen and with a piece of paper.

Write your goal in a journal, a diary, or a notebook. Write your goal on a 3x5 card. Write your goal on the back of a grocery receipt.

Just write the goal down.

Something almost magical happens when we write our goals down.

Author Zig Ziglar reminded people of this often. He used to say you could write ten goals down on a piece of paper, toss the paper into a desk drawer and forget about it.

If you discovered the piece of paper a year later, you would find you had hit 80% of the goals on your list.

The power of writing down your goals

Why does this work? Why is the simple act of writing your goals so powerful?

Honestly, I do not know for sure, but I have a few theories. Here they are:

First, writing turns your goals into solid things.

When goals are floating around in your head, they are nebulous. No one can see them. Your goals are thoughts.

When you write your goals down on paper, you are collecting your thoughts and quite literally solidifying them.

You are transferring your goals from a nebulous form to a solid form.

Everyone thinks. We think all day long. We spend all of our lives thinking. When we die, we take our thoughts with us.

The Romans used to say, “*Verba volant et scripta manent.*”

“Spoken words fly away. Written words remain.”

When we write our thoughts down, our thoughts remain.

The libraries of the world are filled with the thoughts of those who have gone before us.

Authors turned their thoughts into solid things. They turned their thoughts into journals, diaries, and books. Today, we can read their thoughts.

Writing your goals down turns your goals into solid things.

“*Verba volant et scripta manent.*”

Second, when you write your goals down, you are less likely to forget them.

Have you ever heard a friend talking about a movie and thought to yourself, I want to watch that movie, only later to find yourself wondering... what was the name of that movie?

The same happens with goals.

You may have a goal pop into your head only to find later you cannot remember the goal. Had you taken time to write the goal down, you would still have it.

Third, writing the goal down gives you a physical reminder of the goal. You can post the goal in a prominent place.

Imagine you have an important goal you are trying to hit. If you have taken the time to write the goal down, you can post the goal in a place where you will see it every day.

Tape the goal to your desk, or your bathroom mirror. Tape it to the dashboard of your car.

Post the goal some place you see it every day. Seeing this physical reminder every day will keep you on track.

Do this and you are not going to forget the goal.

In the morning, when you wake up, you will know exactly what you are going to do. You will not waste time wondering. You will seize the day. You will *carpe the diem*.

Speeding Things Up

If you want to speed things up, try this.

Buy a journal, a notebook, a legal pad, or a stack of 3x5 cards. Each day, re-write your goals.

Yes. Every day. Re-write your goals.

Keep re-writing your goals until you hit those goals. This is like pouring gasoline on a fire.

Your chances of hitting your goals dramatically increase.

Think about it. Most people think about their goals once, or twice a year.

If you follow my advice, you will review your goals on Sundays. You will review your goals fifty-two times a year.

But, if you re-write your goals every day, you are going to think about your goals three hundred sixty-five days a year!

Who has a greater chance of hitting their goals, the person who thinks about their goals once on New Year's Day, or the person who writes their goals down every day of the year?

Pick one goal

So, why do most people avoid goals setting?

I suspect most of us are nervous about writing down a specific goal.

We are especially nervous if that goal is a long-term, lifetime goal.

We may feel constrained by such a big goal. There are so many opportunities out there! How could we possibly choose one goal?

In fact, the opposite is true. Goals do not constrain us. Goals actually set us free. Let me explain.

To light a campfire, you must focus. You need to gather the wood. You must place the wood in one location. Next, you must concentrate your fire-starting efforts in that one location.

If you light a match, and run around the campsite, you will accomplish little.

If you focus your fire-starting efforts on the wood in the fire-pit, you will light a fire. Once the fire is lit, you are free to focus on other things. You can cook food, or read by the fire.

In the same way, choosing to focus on a specific goal gives you focus. Instead of chasing every opportunity out there, goals allow us to focus on just a few things at a time.

Here is another example.

I like reading, and I like languages. I could spend the rest of my life reading and studying languages.

At the end of it all, I may not have much to show for my work. There are thousands of languages on the planet. I needed to narrow my focus.

When I was in my twenties, I decided to focus all of my efforts on only one language. I directed all of my focus toward Latin.

Because I focused, I was able to make a name for myself. Later, my efforts in Latin freed up much of my time.

Now, I have the time to study other languages.

Choosing one specific, written goal gives you direction and focus.

Setting a specific goal does not tie you to that goal for life. You can always change your goals.

Plan to take a few shots at goal-setting before you get it just right.

Also, plan to adjust your goals as you age. This is just the way the goal-setting game is played.

If you have to adjust, do not give up. There is no shame at all in not hitting a bulls-eye with your first shot. Your goals will change as you go through life. Plan on it.

Set goals anyway.

I suggest you pick a goal and stick with it for a year or so. Watch what happens when you focus on one specific goal.

But, first. Get that goal down on paper.

Post your goals

Once you have your goal written down, post it someplace obvious.

For example, my goals are on my desk. I see them every day. It is impossible for me to ignore them.

You could post your goal on your refrigerator, your bathroom mirror, or the back of your bathroom door.

Post your goal somewhere obvious. You will see your goal every day.

When you see them every day, it is hard to forget them. Instead, it is easy to stay focused.

It is hard to get lost when you are constantly checking the map.

Get ready to accomplish more

I am going to share an amazing story with you.

According to the experts, the story I am about to share never happened. So, before I share it, let me tell you another story.

Years ago, I was in Ireland with one of my daughters. We were visiting the Rock of Cashel in southern Ireland.

The local tour guide was telling a story. According to her, the experts had long ago debunked the story she was about to tell.

After informing us the experts had debunked her story, she muttered nonchalantly, “Well, we Irish never let facts get in the way of a good story.”

She then proceeded to tell us the story as if it were completely true.

I like that.

So, here’s the deal. I am about to tell you a story. According to the experts, this story never happened.

I am going to tell it to you anyway. Here’s why.

I believe the point of the story is true.

I do not believe the stories C.S. Lewis told in the Chronicles of Narnia series really happened. But, I do believe we can learn a lot of truth from those stories.

The same applies to the following story. Maybe it happened. Maybe it never happened. I like to think it did

happen. It really does not matter. True, or not, we can learn from the story.

Here's the story:

In 1979, Harvard Business School surveyed its graduates. They asked the students the following question.

“Have you set clear, written goals for your future and have you made plans to accomplish them?”

According to those conducting the survey, only three percent of the graduating class had written goals.

Thirteen percent had goals, but they had not taken the time to write those goals down.

The remaining eighty-four percent of the students had no goals at all.

A decade later, Harvard Business School again surveyed these same graduates.

The results astonished them.

The thirteen percent with goals earned, on average, twice as much as the eighty-four percent who had no goals at all.

What about the three percent who had taken the time to write down their goals?

According to the study, the students with written goals earned, on average, ten times more than all the other ninety-seven percent combined.

Did this actually happen? I do not think it matters. We can still learn from the story.

I have no doubt at all that goal-setters have an enormous advantage over everyone else.

In fact, I would be willing to guess goal-setters without a Harvard Business School degree have an enormous advantage over Harvard Business School graduates without clear, written goals.

If the story is true, then even the graduates of Harvard Business School did not see the advantage of clear, written goals.

If you want to give yourself an advantage in life, do this.

Sit down and write out your goals. Be specific. Instead of writing, "I want to lose weight," write "I will lose twenty pounds before Christmas."

Start with long-term goals, then work your way back to mid-term goals, and then short-term weekly and daily goals.

Next, give yourself a deadline.

Why you need a deadline

Perhaps you have heard of Parkinson's law. Parkinson's law states that *work expands to fill the time allowed*.

We have all experienced this.

If you give yourself the weekend to finish that report for school, it will take the entire weekend.

On the other hand, if you give yourself only Saturday to finish the report, you will likely finish it by Saturday evening.

To fight Parkinson's Law, give yourself a deadline. Deadlines create a sense of urgency.

Give yourself a year to hit a goal, and it will take a year. Give yourself a month, and you will find yourself hitting your goal much faster.

Michael Lennington and Brian Moran dedicated an entire book to this concept. The title sums it up. The 12 Week Year: Get More Done in 12 Weeks than Others Do in 12 Months.

In their book, they recommend you try to hit your goals in twelve weeks rather than twelve months.

Give yourself a year, and it will take a year. Give yourself three months, and it will take three months.

Pick one thing

Sometimes, it is hard to commit. I get that. I have a hard time committing.

I love lots of things. I could go in many directions. I could start a blog about any of my favorite things.

Here are a few of my favorite things:

- Latin
- Pizza
- Books
- Hiking
- History
- German
- England
- Camping

Swimming
Etymology
Longboarding
Mountain Biking

I arranged my favorite things according to size. They are not arranged in order of importance.

Were I to arrange them in order of importance the list would look more like this.

Mountain Biking
Pizza
Hiking
Longboarding
England
Swimming
German
Camping
Books
History
Latin
Etymology

If I could figure out a way to make a living blogging about mountain biking, you would never attend another language class on my website.

I would be out mountain biking and blogging about the trails.

Latin is actually pretty low on my “favorite list.”

I like Latin. I really do. But, I would much rather be outside playing than inside looking at a Latin book.

And, yet. I have made my living with Latin for decades.

How?

Simple. Years ago, I looked at the list above and picked one thing.

I decided to go all in on one thing. I wanted to see what would happen if I became a famous Latin teacher.

In hindsight, Latin may not have been the best choice.

I imagine there is more money in blogging about mountain biking. Of course, I do not know that for sure. I am guessing.

No matter. Years ago, I decided to go all in on Latin. I figured I would give it a few years. If after a few years, nothing happened, I would simply pick something else.

It worked.

Go thou and do likewise

If you are having a tough time choosing a direction, why not try what I tried?

Make a list of everything you love to do.

Make a list of everything you are good at.

If you are not sure what you are good at, ask yourself the following question.

“Do people come to me for advice on any particular subject?”

If they do, people may already see you as an expert in that field.

Look again at your list. Pick one thing.

Go all in on that one thing for a while.

If, after a few months, or years, you feel you are getting nowhere, choose something else and repeat the process.

At the very worst, you will level up in certain skills.

Even if you never create a blog or a product around that topic, you may be able to leverage your special knowledge into a higher paying job or a better career.

Try another approach

Still having trouble choosing a goal?

Take an honest look at your life. Are you living the life you want to live?

If not, come up with the life you want. Get specific.

Write down whatever you want to write down. Be honest with yourself. No one else is going to see your list.

Do not aim small here. Aim high.

If you aim high, and fail, you will hit more than those who do not aim at all.

Now, come up with the one goal that will take you to the life you want.

Break that down to monthly goals, then weekly goals and daily goals.

We will do this in detail in the coming chapters.

Take daily action toward your goals. Do not allow yourself to make excuses.

Give it some time. In a few years, you could be living the life of your dreams.

If, in a few years, you are not living the live of your dreams, you will be much closer than if you had taken no action at all.

CHAPTER FOUR

HEALTHY

Here is a topic I do not really want to touch.

However, this is a book on exactly how I set my own personal goals. When I write my own personal goals, I base them on Benjamin Franklin's model.

“Early to bed, early to rise makes a man healthy, wealthy, and wise.”

Since Mr. Franklin said it this way, I structure my goals this way. And, in this book, I am sharing that process with you.

That said, I am not a licensed dietician, I am not a medical doctor, and I am not a personal trainer. Please do not take the following as professional advice. I am simply sharing with you what has worked for me.

Over the next three chapters, we will build a healthy goal, a wealthy goal, and a wise goal.

Since Mr. Franklin started with health, we will start with health.

I will create an example goal for us. You are welcome to use the goal, or you are welcome to come up with your own.

When it comes to a healthy goal, a typical New Year's resolution might look like this:

This year, I am finally going to lose the weight I have been trying to lose.

That is a start. And, it is a good start. Remember, we will improve our chances of hitting this goal if we write it down. So, write this goal down somewhere, or write your own version of it. Or, come up with your own healthy goal. This goal is just an example.

Our chances of hitting this goal will improve more if we make the goal more specific.

Why are we setting this healthy goal? Let's add a reason to the goal.

This year, I am finally going to lose the weight I have been trying to lose. I am going to lose weight so I can run around in the backyard playing tag with my kids/grandkids.

Again, if you do not have kids, or grandkids, no matter. This is just an example. Come up with your own goal.

Our goal is now more specific. Our goal contains a reason.

We can improve this goal a bit more by removing any negativity from the goal.

Let's adjust the goal again.

I am finally going to lose the weight sounds negative. It sounds as though we have tried and failed many times. We are probably expecting to fail again. We will remove the word finally.

This year, I am going to lose the weight I have been trying to lose. I am going to lose weight so I can actually run around in the backyard playing tag with my kids/grandkids.

Next, we will strengthen the language. We will change I'm going to lose the weight to I will lose the weight. I will lose weight is a stronger goal.

This year, I will lose the weight I have been trying to lose. I will lose the weight so I can run around in the backyard playing tag with my kids/grandkids.

We can get even more specific. Instead of *I will lose the weight I have been trying to lose*, we can make the goal more specific, *I will lose 15 pounds*.

Remember, the more specific the goal, the higher our chances of hitting it.

Now, our goal looks like this:

This year, I will lose 15 pounds. I will lose 15 pounds so I can run around in the backyard playing tag with my kids/grandkids.

This goal is more specific than our original goal. We can still improve the goal.

Now we will change the timeline. We will replace "this year" with "by December 31st".

By December 31st of this year, I will lose 15 pounds. I will lose 15 pounds so I can actually run around in the backyard playing tag with my kids/grandkids.

We now have a super specific goal.

Which goal do you think has a better chance?

Here is our original goal:

This year, I am finally going to lose the weight I have been trying to lose.

Here is our modified, specific goal:

By December 31st of this year, I will lose 15 pounds. I will lose 15 pounds so I can actually run around in the backyard playing tag with my kids/grandkids.

The second goal is stronger. Initially, our goal was vague. Now, our goal is ultra-specific.

By taking the time to gain clarity here, our chances of hitting this goal skyrocket. You can do this with any goal. Start with a general goal. Then, drill down until your goal is specific.

Ask yourself questions like, “Why do I want to hit this goal?” “When do I want to hit this goal?” “What do I need to do to hit this goal?”

Keep asking yourself questions until you have a crystal clear goal.

Inch by inch

Next, we will turn our goal into an actionable checklist. Before we begin constructing a checklist, keep this in mind. I built a checklist to give myself the life I wanted to live.

I want this for you, too. I want you to live the life you want to live.

I truly believe goals combined with checklists will help you achieve the life you want to live.

Naturally, I cannot promise success. I do not know your situation.

I can, however, promise this. A checklist will keep you consistent.

When I was a kid, there was a popular saying. Inch by inch, life's a cinch. Yard by yard, life is hard.

Perhaps you feel you can speed things up by making massive sweeping changes in your life.

The truth is, such action is almost always counterproductive.

Wide-sweeping changes tend to exhaust you. Remember, yard by yard, life is hard.

Do not completely change your diet overnight, for example.

Instead, start by eliminating something. Eliminate soda. Replace it with water. If you miss soda too much, try seltzer water.

Take baby steps. Inch by inch, life's a cinch.

This also applies to exercise. Do not go to the gym and attempt to smash all of the records. You will hurt yourself.

Instead, start small. Start with something you can manage. If you have not exercised in years, start taking a walk every day.

Yard by yard, life is hard. Inch by inch, life's a cinch.

Here, again, is our example healthy goal.

By December 31st of this year, I will lose 15 pounds. I will lose 15 pounds so that I can actually run around in the backyard playing tag with my kids/grandkids.

What do we need to do to hit this goal?

We need to do nothing spectacular, really.

In fact, nothing in this book is mind-blowing. We hit our goals when we are willing to do boring work day after day. We have an English word for daily boring, repetitive work.

The word is: *habit*.

We are going to create a checklist around our daily habits.

Setting goals will get us started. Daily checklists will keep us on track.

Checklists narrow our goals into small steps. The little, daily steps on our checklists are the small steps that will carry us to our dreams.

There is no reason to get in a rush. Give yourself about a month to build a habit. Each day, tick off the box when you complete a task. Remember the habit of the comedian Jerry

Seinfeld. Imitate him. Try to build a chain of unbroken check marks.

Let's create a checklist

You can do this on a computer, or you can do it with pencil and paper. Use whatever you like.

Start with your annual goal. Here is our example:

By December 31st of this year, I will lose 15 pounds. I will lose 15 pounds so I can actually run around in the backyard playing tag with my kids/grandkids.

Break that goal down into daily actions.

I recommend taking one day a week off each week. For this reason, our checklist will include only six days.

I am sure this is obvious, but here is the key:

M = Monday

T = Tuesday

W = Wednesday

TH = Thursday

F = Friday

S = Saturday

	M	T	W	TH	F	S

Now, we are ready to start plugging things into our checklist.

In our example goal, we are going to lose 15 pounds.

To do that, we will need to move physically. The first thing we write on our checklist will be:

Take a 20 minute walk every day.

	M	T	W	TH	F	S
Take a 20 minute walk every day						

We all know we should drink more water. Water will help us hit our goal.

Let's add to the list: Drink 8 glasses of water each day.

	M	T	W	TH	F	S
Take a 20 minute walk every day						
Drink 8 glasses of water each day						

We should all eat less sugar and we all know it.

I have a pattern I try to stick to. I am strict with myself six days a week. I avoid sugar. I wish I could say I hit this goal

all the time. The truth is, I do not. For me, eliminating sugar is a struggle.

On my list, I have a line that simply says: No sugar.

On Sunday, I have no dietary rules. I eat dessert on Sunday. That is my routine. You can come up with your own.

To lose the weight, we are going to cut back on our sugar intake.

	M	T	W	TH	F	S
Take a 20 minute walk every day						
Drink 8 glasses of water each day						
No sugar during the week						

Three, or four days a week, I head to the gym.

I like to skip the gym. I really do. The weights they have over there are heavy.

But, since I like to check things off my checklist, I add the gym to my checklist.

Putting this item on the checklist will keep us motivated.

By the way, if you have a community recreation center in your town, joining the gym may not be that expensive.

I am not a member of an expensive gym. The local recreation center has everything I need. You may find the same is true of your local recreation center.

	M	T	W	TH	F	S
Take a 20 minute walk every day						
Drink 8 glasses of water each day						
No sugar during the week						
Go to the gym four days a week						

I have one more category on my list. In no way am I suggesting you do this. But, I am going to share it with you. Some of you may find it helpful.

I try to only eat one meal a day. This is called intermittent fasting. I will go into more detail in this chapter. But, for now, let's add it to the checklist. You do **not** have to add it to your checklist.

	M	T	W	TH	F	S
Take a 20 minute walk every day						
Drink 8 glasses of water each day						
No sugar during the week						
Go to the gym four days a week						
One meal a day						

And, that is it. We have our checklist.

If I mess up and miss a few days, I do not beat myself up. I simply get back on track.

You can do the same.

Create your own checklist. Use the suggestions I gave if you like, or create your own.

The rest of this chapter is commentary on the checklist we created. Read it if you like. Skip it if you like.

Health and fitness are foundational

Have you ever heard of the fitness brand ASICS?

ASICS is an acronym for an old Latin proverb. It stands for *Anima Sana In Corpore Sana*.

In English, it means *a sound mind in a healthy body*.

Like it or not, we all need to prioritize our health.

This does not mean you have to have six-pack abs and must compete at every CrossFit competition.

ASICS simply means, you need to prioritize fitness. A sound mind in a healthy body.

We tend to put fitness off.

We tell ourselves that we will work out after work. Then, after work, we are tired and we skip the gym. Besides, there are other fun things to do in the evening.

Try to flip the pattern.

If you can do it, work out first thing in the morning. Even if the rest of your day goes sideways after a morning walk, at least you will have exercised that day.

You can then check an item off your checklist.

Common sense health

When it comes to health, here are some general health principles you can use to get started. Most of this is common sense.

Of course, just because something is common sense, does not mean it is common practice.

Most of us know what to do.

But, when we wake up and the day hits us, we often forget, or neglect, what we know we ought to do.

Here is a list of the common sense things we know we should do:

- Take the stairs instead of the elevator.
- Drink water, not soda.
- Drink water, not alcohol.
- Eat real food, not junk food.
- Consume less calories. Get into caloric deficit.
- Eat better food.
- Eat nutrient dense food.
- Make your mother proud of you... Eat your veggies.

We know what to do. Putting it into practice is the hard part.

What to eat

What should we eat in order to stay healthy. Put simply, try to get fruits and vegetables into your body.

Vegetables are extremely powerful. The biggest and the strongest animals on this planet eat greens all day long.

If you do not like eating plants, try drinking them.

Get a blender and make healthy smoothies. Smoothies are filling. If you fill your smoothies with nutrient dense ingredients, smoothies are extremely good for you.

Author Micael Pollan sums it all up quite well in his book, *In Defense of Food: An Eater's Manifesto*:

“Eat food. Not too much. Mostly plants.”

How to lose weight

When it comes to losing weight, focus on the basics. You really do not need to spend money on courses, equipment, or gym memberships.

Honestly, I would not even worry about losing weight. Instead, I recommend you focus on getting into caloric deficit.

Put simply, burn more calories than you consume.

Find out how many calories you need each day. Eat less than that.

To find out how many calories you need each day, simply go over to [calculator.net](https://www.calculator.net).

Once there, find the calorie calculator below in the Fitness and Health category. If you are reading this book online, click on this link: <https://www.calculator.net/calorie-calculator.html>.

When I went through this exercise, I found I need about 3,000 calories a day to maintain my current weight. To lose weight, I need to stay below that number. To lose weight

rapidly, I would need to consume a little less than 2,000 calories per day.

Depending on your goals, aim for to drop your caloric intake by 500-1,000 calories per day.

Start paying attention to the amount of calories you consume each day. I am not suggesting you become a rigid calorie counter. I am simply suggestion you pay more attention.

Just one piece of cheesecake at the Cheesecake Factory, for example, contains over 1,000 calories.

And, *that* is the number for my personal favorite piece of cheesecake, a plain slice of cheesecake with some strawberries.

The fancier slices range from 1,000 to almost 1,700 calories! That, my friends, is a risky dessert.

So, start by simply paying attention. Gradually, begin to adjust your eating habits. Start eating healthier food. I do not recommend doing this overnight. Drastic changes are often overwhelming.

Next, I strongly recommend exercise. Exercise builds and preserves muscle. Since muscle burns calories at a high rate, building muscle will help you lose weight more rapidly.

I recommend lifting weights. Get stronger. Build muscle. The unwanted pounds will begin to fall away. As you age, your body will remain stronger for longer.

Muscle burns more calories. Focus on building muscle. If you build muscle, you will burn excess fat while you sleep.

Do not depend only on cardio to burn fat.

Dont' get me wrong. Cardio is great. I bike, hike, or walk every day. I love it.

But, I do not rely on cardio to lose weight. I use cardio to calm myself, to clear my head, and to improve my mood.

To burn fat, I lift weights and make sure I am in caloric deficit.

Keep this up for a long period of time and you will have success. Do not try to do it all overnight. Just focus on changing habits and trust the process.

Knowing *what* to do is not necessarily the hard part. I think most people know what to do.

Maintaining the discipline is the hard part. Waking up every day, eating good, healthy food, staying in caloric deficit, and exercising is the hard part.

Doing all of this when you really do not want to do it is tremendously difficult. But, it can be done. Look around. Are others doing it? Are others pushing forward through difficulties? Could you join their ranks?

Consider a lifestyle move

I live in Tennessee, I have lived here for decades.

It is easy to stay indoors in the South. During the summer, it is hot, humid and sticky outside. It is easier to stay inside in the air conditioned houses and buildings.

If you have spent much time in the South, you know what I am talking about. Since I hate being inside, I spend as much time outside as I can. I do this even during the summer. It is usually miserable.

My son lives in the mountains of Colorado. When I visit him, I see more people outside in one day, than I see outside in a month in Tennessee.

In Colorado, people are outside playing.

The same thing happens in Florida, if you are near the beach. People are outside. They are moving, playing, swimming, biking, jogging, and interacting.

If you are young, and you are reading this book, you may want to think seriously about a lifestyle move before you start a family.

If you like the mountains, go to the mountains first, then look for work.

If you like the beach, go to the beach first, then look for work.

I made the mistake of moving for work. Only later did I think about location.

With a steady job and a growing family, I got stuck.

Don't get me wrong. I like living in Tennessee. But, the truth is, I only like it for nine months of the year.

July, August, and most of September are miserably hot and humid.

I love deep snow, mountain biking, hiking, and kayaking.

When I visit my son in Colorado, I see cars with kayaks on top and bikes on the back. I see cars like this everywhere.

I rarely see this in Tennessee.

Like it, or not, location governs your lifestyle.

Some regions are healthier. Some regions encourage people to go outside. Some regions do not.

This is something I wish I had considered early on. If you are young, prioritize health. If you want to relocate to a healthier geography, consider doing it while you are young.

Why one meal a day?

I try to eat only one meal a day. I am not suggesting you do the same.

Since this is a strange concept, let me explain where it comes from.

As best I can tell, all diets, no matter what, have one thing in common.

That one thing is caloric deficit.

What is caloric deficit?

Caloric deficit is a fancy term with a simple meaning.

Ready? Here is what it means. In order to lose weight, we need to burn more calories during the day than we take in.

Nothing mind blowing here.

If you are eating 2,500 calories a day, and burning only 1,500 calories a day, you are not going to lose weight. It really is that simple.

You need more calories going out than you are taking in. If you are eating 2,500 calories a day and burning 2,800 calories a day, you are going to lose weight. It may be slow. But, if you do this consistently, you will lose weight.

You do not have to do what I am about to suggest. Develop your own plan. I am just telling you what I have done.

Several years ago, I discovered intermittent fasting. Essentially, intermittent fasting means you skip one or two meals a day.

Here is how it works. Say you consume 1,000 calories at every meal, and when you work out, you burn 1,000 calories.

If you are eating three times a day, you are consuming 3,000 calories a day.

If you cut out one meal a day, you are now taking on 2,000 calories a day.

If you drop down to one meal a day, you are now taking on 1,000 calories a day.

If you are consuming fewer calories, it will be easier for you to hit your goal of losing extra weight.

Of course, I have to say, I am not a doctor or a nutritionist. I am simply explaining intermittent fasting the best way I know how.

I do not know if intermittent fasting is here to stay, or if it is another fad. But, I can tell you this.

For most of history, intermittent fasting was a significant part of the lives of our ancestors.

There is a reason so many of us in America are overweight.

It is not because something is wrong with us. The problem is that we do not respect food the way we once did.

What do I mean?

In America, if we want something to eat, we go to the store and buy it. If we do not want to make the food ourselves, we go to a restaurant.

For those of us who live near decent sized towns and cities, we can do this as much as we want, or as much as we can afford to.

It was not always this way.

I was born in 1973. I live in America. I can go to the grocery store anytime I like. I can go to a restaurant anytime I like.

My parents could do the same.

My grandparents could do the same, though it was somewhat novel for them. Both of my grandfathers had large gardens. Wandering around their gardens fills many of my earliest memories.

My great-grandparents could not go to the grocery store whenever they wanted. They could not go to a restaurant

whenever they wanted. For the most part, they grew their own food.

Going deeper into history, from my great-grandparents on, each generation struggled to grow their own food from their own plot of land.

These days, food is easily available, anytime we want.

This is in stark contrast to our ancestors.

I have a degree in history. (I am going to my degree it in the following few sentences. Other than that, getting a degree in history was not one of my best decisions.)

In the days of our ancestors, it was uncommon for them to eat three meals a day. Quite often, meals were hard to come by.

. Our ancestors could not walk into a store and buy all the food they liked. They had to grow their food. Or, they had to hunt for their food.

Even after hunting for their food, they had to clean it before cooking it.

I can drive to the grocery store right now, buy steaks, bring them home, grill them, and be eating them within an hour.

Imagine how long it would take our ancestors to get a steak.

First, they would have to grow, feed, and take care of a cow.

Then, they would have to butcher it, clean it, salt it, and store it.

Finally, they would cook it and eat it. The process was slow, expensive, and messy.

We, on the other hand, have it easy.

And, that is part of the problem.

It was common for our ancestors to go without meals. Sometimes, they would go without meals for days. At most, they might eat one or two meals a day.

They certainly were not lying on the couch snacking between meals!

Not only that, they also tended to work incredibly hard. Most of the time, their work was hard physical labor.

Since they worked hard physically, and since they did not eat much, they stayed lean. They stayed in good physical condition.

Both of my grandfathers were strong, even into old age.

One of my grandfathers, at 90 years old, nearly fell out of a tree he was trimming.

A neighbor discovered him hanging by a rope twenty feet above the ground. He was harnessed. He knew what he was doing. He had been trimming trees. He had lost his balance and dropped his chainsaw. At 90 years old!

What does this have to do with you?

Since food is so readily available, and since food is so cheap, you must learn to discipline yourself to watch what you eat and drink. This will not be easy.

Reaching healthy goals is not all that complicated.

Train yourself to eat less. Cut out the junk food. Eat more fruits and vegetables.

Drink water. Drink black coffee, or green tea. Cut out the sugary drinks. Cut out the high calorie drinks.

Combine this with strength training and here is what will happen.

You will start losing fat. You will start gaining muscle.

You will find that your mind is clear. You will find your focus improving.

You will find yourself looking forward to eating at the end of a long day. You will find your appreciation of food increasing.

I have experienced all of these benefits.

I think my favorite change has been my newfound appreciation of food. I really look forward to dinner now. It means so much more to me than it did when I was eating all day.

I believe we are limiting our potential as humans when we allow our daily dietary habits to control us. You have more potential than you think you do. You are capable of more than you think you are.

Please do not let your taste buds limit your life. Practice self-discipline when it comes to food. Muscles grow stronger when you use them. Self-discipline grows stronger when you use it.

You now know what I do. I am not telling you to do the same. You will find your own path. And, that is as it should be.

In this book, I do recommend any particular diet. In my opinion, it is not the diet that matters. Getting into caloric deficit is what matters.

You can do that with any diet.

Latin to the rescue

By the way, we tend to freak out when we hear the word, diet.

There is no reason to freak out. A little Latin will help.

The English word diet is from the Latin word *dies*. *Dies* means *day*. Diet simply refers to how you live each day.

Look at your eating habits. I recommend you write down what you are eating each day. Track your intake for a week.

Are you eating too much junk food every day? Consuming multiple sodas every day? Are you parked out on the couch mindlessly munching bags of potato chips? That is a bad diet, a bad daily habit.

Are you eating fruits and veggies most days? Are you drinking water instead of sugary drinks? Are you limiting your sugar and junk food intake? That is a good diet.

It really is not what you eat now and then that hurts or helps you. It is your daily diet that helps you or hurts you.

What counts is what you eat, and what you do daily.

Give yourself a day off

If you do what I am suggesting, I strongly suggest you take a day off.

Years ago, I read Body For Life, by Bill Phillips. It was the best workout book I ever read.

Mr. Phillips brilliantly recognized we all need a day off. He calls this day off a “cheat day.”

The idea is simple. Work hard all week. Work out. Drink water. Eat healthy foods. Avoid sugar.

Once a week, do not work out. Do not watch your diet. Give yourself a day off. Enjoy yourself.

I am not suggesting you lose your mind on your cheat day and eat yourself into a stupor. I am, however, suggesting you drop the rules.

Personally, I take Sundays off. I do not go to the gym on Sundays. I do not watch what I eat on Sundays.

The next day I get right back to work, back to working out, back to drinking water, back to skipping meals, and back to avoiding sugar.

This is an old, old concept. It is simply a concept we have forgotten as a culture. This idea shows up in the Biblical book of Exodus, written thousands of years ago.

Six days shall you labor and do all your work. But, the seventh is the Sabbath of the Lord your God. In it you shall not do any work.

- Exodus 20:9-10

Some people do not like this idea. That seems odd to me.

When our bosses give us a day off, we all think, “Wow. What a great boss!”

When God gives us a day off, we protest, “Hey. Stop telling us what to do!”

I don't get it.

Take a day off. This is a really good idea. You will reach your goals faster if you rest one day a week.

Think of diet as a lifestyle

Many of us have negative feelings when we hear the word diet. If that is you, try not to think of a diet as a diet.

Instead, think of what you are doing as a lifestyle change.

Want to go out with your friends at night? Are you going to be eating with them? Make the meal with your friends your main meal of the day.

Instead of eating a large breakfast, a large lunch, and a large dinner, consider replacing breakfast and lunch with healthy smoothies. Then enjoy your night out with friends.

Eat whatever you want while you are out with friends in the evening. No one cares what you ate for breakfast, or lunch.

Maybe you are older and you go out for business lunches. Make the business lunch the large meal of the day. Have a green smoothie for breakfast, and a fruit smoothie in the evening. Eat whatever you like at the business lunch.

Most of all, do not get in a hurry to lose weight. It took you a while to put the weight on. It is going to take a while to take the weight off.

Change your lifestyle and be patient. These ideas work, but they do take time.

Freedom is on the other side of self-discipline

Self-discipline is tough. It gets a bad rap. We think of self-discipline as self-torture.

In his book, Goals, Zig Ziglar defines self-discipline this way.

Self-discipline is forcing yourself to do what you need to do, whether you feel like doing it, or not.

Self-discipline will set you free. Freedom is on the other side of self-discipline. How can this be true?

Have you ever gone to a movie with a friend... and not enjoyed it at all because of unfinished tasks hanging over your head?

If you had checked off all of your completed tasks for the day, would you have enjoyed the movie more?

Of course you would have.

It turns out, when we force ourselves to complete our tasks on time (self-discipline) we are free to then enjoy the rest of our time. We can relax knowing that we did the best we could. The work is over. It is time to enjoy the evening before starting over tomorrow.

Self-discipline frees us. When we have finished our work, we are free to enjoy our time off. Self-discipline allows us to enjoy our down time. Thanks to self-discipline we can enjoy the things we want to do because we have done the things we need to do.

What if you do not want work out?

When it comes to exercise, we often procrastinate. What if you do not feel like working out? What if you do not want to go to the gym?

Do it anyway. Do not wait for motivation.

We tend to wait for motivation before we take action. But, this is backwards.

Motivation does not precede action. Motivation follows action.

Once again, Latin helps here.

Motivation comes from the Latin word *movere*, which means to *move*.

You are not going to experience motivation (movement) until you first take action.

Action comes from the Latin word *agere*. *Agere* means to *go*, to *drive*, to *do*.

First we do. We go. We drive forward.

Only after we start moving do we feel the movement. Motivation follows action.

If you do not feel like going on a walk, a run, or a bike ride, do it anyway. Go. The motivation will come.

Once you begin, a beautiful thing happens.

Physical exercise possesses almost magical power.

Before working out, you may be feeling low, unmotivated, or depressed. You may not feel like working out. You may not feel like going to the gym.

But, you go anyway. You take action.

Soon you will feel motivation starting to kick in. You will find yourself energized, happier, positive, and optimistic.

This happens to me all the time. I rarely feel like working out. I can easily find excuses. But, I force myself to take action. I force myself to go whether I feel like it or not. Usually, I do not feel like it.

Soon after, I find the motivation to work out. I find myself thinking more clearly. I find my attitude improving.

This is what I call the “magical” power of working out.

Then, of course, there are all the physical benefits of working out. I have not even mentioned those yet.

Your endurance increases. Your breathing improves. Your muscles grow. Your heart pumps stronger. Your body renews itself.

Honestly, the physical benefits alone are worth it.

The mental benefits are a bonus.

By the way, there is no magic workout

Forget looking for the perfect workout. There isn't one. Anyone who says different is selling something.

When it comes to working out, the magic is consistency.

Use weight training to build muscle and burn fat.

Use diet to lose excess fat.

Use cardio to clear your head and to improve your mood.

Do all three consistently, and you will hit your healthy goal.

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CHAPTER FIVE

WEALTHY

Wealth is a touchy subject. Not everyone likes to talk about money. In fact, changing our terms makes it easier to talk about wealth.

In this book, we will change the term “wealth” to “financial freedom”. Few people have a problem with the concept of financial freedom.

Of course, we must now change Ben Franklin’s advice.

Early to bed, early to rise makes a man healthy, financially free, and wise.

Unfortunately, it does not have quite the same ring.

The definition of money

Have you ever thought about what money is?

Is it gold? Is it silver? Is it paper? Is it cattle?

At some point in history, all of these have been money.

For this book, I am going to provide a simple definition of money. If you do not agree with the definition, no problem.

I define money as a reflection of our service to others.

If you serve many people, if you provide good products, good services, good work, or good writing you will be rewarded.

The more people you serve, the more you will earn.

Let me illustrate the point.

For years, I taught school. I taught in a classroom. I could manage twenty kids in a classroom without difficulty.

I could teach thirty kids, but at that number some kids caused problems.

I rarely had a class of forty kids, and if I did, there were almost always other teachers there to help.

Most classes averaged fifteen kids. I taught Latin. Not everyone signs up for Latin. It was tough to fill a classroom.

It was tough to fill a classroom *locally*. When I decided to go online, everything changed.

Online, I can fill a classroom with five hundred students, if I want.

Locally, in my town, my income was limited. This makes sense. I was not serving many people. The average classroom size was about fifteen students.

Online, my income is unlimited. Again, this makes sense. Online, I am serving more people.

Here is another example. Imagine you start a bakery. Your bakery serves the people in your town. Your income will reflect that.

What if everyone in town raves about your donuts?

Every person who comes through your bakery says, “You really should sell these donuts to grocery stores?”

You decide to follow their advice. You start selling your donuts to grocery stores.

You are now serving more people.

You could also sell your famous donuts to coffee shops and local cafes.

Now, you are serving even more people.

Maybe, because of your famous donuts, your bakery becomes famous. You write a cookbook including your delicious donut recipe.

Again, you are serving even more people.

We could go on, but you get the point. The more people you serve, the more income you will earn.

Money is simply a reflection of our service to others.

Wealth is a reward

We may not like to admit it, but when we go below the surface, we find that the financial rewards flow to those who serve the most.

Look at the example of Thomas Edison. He used his powerful mind to invent all kinds of products. To this day, these products continue to make our lives easier.

Was he selfish when he invented the lightbulb? Maybe.

Did his invention serve millions of people? The answer is obvious.

Consider Henry Ford. Henry Ford did not invent cars. He simply found a way to mass produce cars. He made cars a possibility for most people.

Before Henry Ford almost no one could afford cars. Only the very wealthy could afford a car. After Henry Ford, millions of people could afford cars. His systems served millions. And, he was rewarded for it.

J.K.Rowling wrote the extremely popular Harry Potter series and, in the process, entertained millions upon millions of people. She made billions of dollars.

Does that make her a greedy, evil billionaire?

J.K.Rowling does not strike me as a ruthless, greedy, evil billionaire.

Instead, it seems to me she has simply been rewarded for her service to others.

South Korea is one of the most prosperous, most educated countries on the planet. People are free to invent products, write books, teach classes, and work harder, all in the interest of serving others. South Koreans enjoy a high degree of freedom.

The South Koreans are free to serve one another and they are rewarded for their service.

North Korea, on the other hand is quite possibly the most backward, poorest country on the planet.

And, yet, in North Korea, everything is distributed “equally” by the government.

In reality, the only thing equally distributed is misery. Communism is actually pretty good at distributing misery. Got to give the communists credit for that, I suppose.

We have to ask ourselves, are the rich greedy? Maybe. Are the automatically greedy? Of course not.

Are the poor more noble than the rich? Maybe. Are the poor automatically more noble? No. This is simple thinking.

We need to abandon simple thinking. Assuming motive based on income is simple thinking. The world is more complex than that.

We tend to have a backward view of wealth. We often think of the rich as greedy, and we often think of the poor as noble.

No doubt about it, there are some greedy rich people out there. There are also noble poor people out there.

But, we often commit the either/or fallacy here. We are too simplistic in our thinking.

We think of riches as a good thing.

We think of poverty as a bad thing.

On a chart, our thinking might look like this:

Wealth	good
Poverty	bad

Instead, I believe there are four categories.

Wealth can be positive.

Wealth can be negative.

Poverty can be negative.

Poverty can be positive.

We can accumulate wealth by serving others and we can use that wealth to help others. In this case, wealth is positive.

We can accumulate wealth and we can hoard it. Worse, we can accumulate wealth and we can use it to cause pain in our world. Most of the dictators of the world have been rather wealthy. They do not have a great track record. They did not use their wealth wisely. In this case, wealth is negative.

I have lived in poverty. It is not fun. Poverty can be a real strain emotionally. Poverty often forces you to make difficult decisions. Do I fix the car, or do I repair the air conditioning?

I have been there. Those decisions are no fun at all. And, those are not even real problems for most of the people living in poverty.

Most people living in poverty wonder where they are going to get their next meal, or even *if* they are going to get a next meal. In this case, poverty is negative.

But, poverty can also be positive. Few people talk about this, so hear me out.

For many people in the world, poverty is a choice. Monks and missionaries are often quite poor. However, they are often poor by choice.

Why would anyone choose poverty? Simple. Choosing poverty allows monks and missionaries to focus on spiritual things. I have seen this in action many times.

Quite often, these people are completely free of many of the daily cares and woes that drag the rest of us down.

If you do not have a car, for example, you do not have to worry about car payments, car repairs, traffic accidents, taxes, insurance, oil changes, gas prices, parking fees, or maintenance. And, that is only using a car as an example.

I could create a long list here. Choosing poverty eliminates a lot of mental clutter. I suspect this is why some people choose poverty.

You may remember Tom Sawyer's friend Huck Finn. Huck lived a happy, carefree, and very poor life on the banks

of the Mississippi river. Through a series of events, he and Tom strike it rich. They end up with a pile of gold.

Huck soon finds himself under the management of those who want him to “level up”. Huck has to clean up. He has to wear new clothes he finds stuffy and stiff, and he has to get an education. Before long, Huck hands the gold back. He does not want it anymore. The gold comes with too many responsibilities. He wants his carefree life back. He chooses poverty.

We need to abandon simple thinking. Our chart should look less like this:

Wealth	good
Poverty	bad

Our chart should look more like this:

	Good	Bad
Wealth	Could be good	Could be bad
Poverty	Could be good	Could be bad

Do not automatically think wealth is good and poverty is bad. Instead, think maybe.

Maybe wealth is good. Maybe wealth is bad. Maybe poverty is good. Maybe poverty is bad.

Since you are reading a book on goals, I am going to continue writing as though you were setting wealth goals.

After all, we are going for healthy, wealthy, and wise.

Would you rather?

Perhaps your goal is to get your expenses so low that you do not need much money. I consider that wealthy.

When my kids were little, they liked to play a game called “Would you Rather?”

They would ask each other the funniest questions.

“Would you rather have the neck of a giraffe, or a glow in the dark nose?”

Then, they would debate the merits of both. It was funny to listen to their debates.

We could play a more serious game of “Would you Rather?”

Would you rather work four or five hours every morning, and earn \$50,000 a year?

In this scenario, you would likely have a small, modest house, or condo. You would drive an older car. You would likely live on a budget and buy used goods whenever possible. People might feel bad for you. Your afternoons, evenings, and weekends would be yours. You could read, hike, volunteer or hang out with friends during your free time.

Or, would you rather work sixty to eighty hours a week earning \$500,000 a year?

In this scenario, you would leave for work early and come home late. You might eat breakfast in your car on the way to work. You would eat lunch, and sometimes dinner at work.

You could drive the latest model luxury vehicle, live in a large house, and a few weeks a year, take expensive vacations.

Which would you choose?

Personally, I would choose the first option without a second thought.

If I had to choose between more free time, and more money, I would choose more free time. Extra money is taxable. Extra time is not taxable.

The point is, tread lightly while setting your wealthy goal. Everything comes at a cost.

We are going to set a wealthy goal.

But, I want you to think carefully about what we are doing here. You get to set your own goals. You get to build your own goals.

Simply going after wealth and riches may not be a good goal. The cost may be too high. Wealth has tripped many people throughout history.

Generating wealth in service to others is a much better goal.

Eliminate the guilt

If people are free to do what they want to do, they will usually pursue their own interests. They will go after what they want. People are mostly self-serving.

So... what's wrong with that?

Going after the things you want does not necessarily make you a bad person.

Going after what you want simply means you are human.

If you were born poor, you may want to change that. I was, and I did. I broke out of poverty by serving more people.

I used to teach classes of 15 students. Then, I figured out how to teach online. I started teaching classes of 150 students. I served more people.

If you are broke, you should work hard to get out of that situation. You should especially do this if you are young and strong. Now is your chance. You have the time.

Go after the things you want. If you can do this by serving others, all the more reason to go after it.

Your work will help others. They will reward you.

Do not feel guilty about this. Why should you feel guilty about helping others?

The law of freedom

In the New Testament, Jesus Christ gave us all a simple rule.

Do unto others what you would want them to do to you.

I do not think we fully understand how liberating that statement is.

Think about the brilliance of that simple rule.

Do you want people ripping you off? No? Then, do not rip others off. Instead, provide value. Do unto others what you would have them do to you.

Do you want others burning with envy when they see what you have done? No? Then, do not envy others. Besides, chances are high you do not know what they had to go through to get where they are. You may not be interested in their success at all once you understand what it took to get there.

Do unto others what you would want them to do to you.

If we all lived by this simple rule, life would be easier and more prosperous for us all.

There is a reason we call this rule the Golden Rule.

Humans like rules

Incidentally, keeping things this simple is not as easy as you may think.

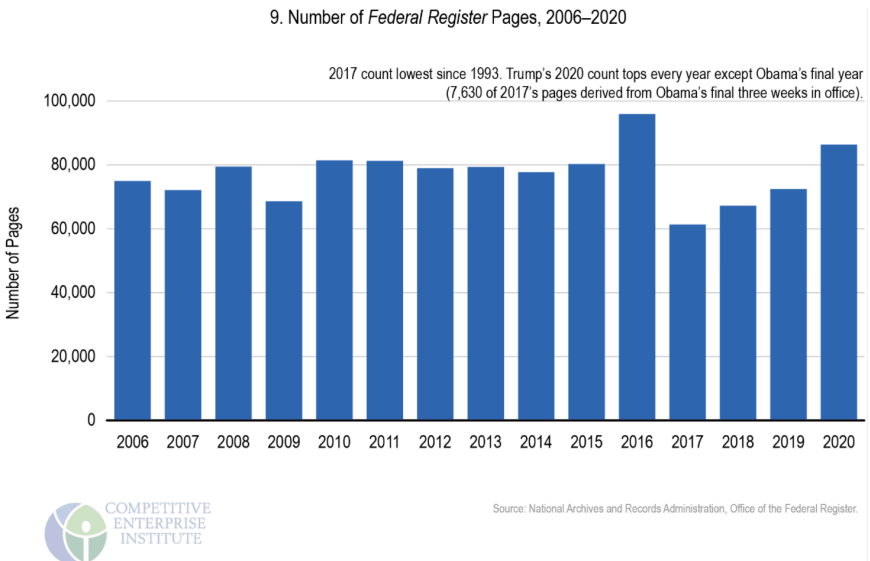
Humans like to make rules.

Lots of them.

Here is one example. The U.S. Government adds, on average, more than 60,000 pages a year to the federal register.

These are the laws we are all supposed to obey.

This chart shows the number of pages added between the years 2006 and 2020. (Source: <https://cei.org/publication/tens-of-thousands-of-pages-and-rules-in-the->



[federal-register-2/](#)

You may be reading this book on your phone. Who knows how many rules you are breaking right now?

I am writing this book at a coffee shop. Who knows how many Federal rules I am breaking right now?

I am not, however, breaking the Golden Rule.

There are other people in the coffee shop. I am not hurting them. I am not attacking them. I am not imposing my will on them.

As for the other people in the coffee shop, they are leaving me alone. They are reading books, looking at their phones, talking to friends, and drinking coffee.

No one is harming me. They are doing to me what I would want them to do. They are minding their own business.

I am doing to them what I would want them to do to me. I am minding my own business.

We are enjoying a shared space together. All is peaceful.

Are all of us breaking Federal rules? I am sure we are.

Are we breaking the Golden Rule? Nope. None of us are.

The truth is, rules are inescapable. There is no place without rules.

Humans cannot stop making rules. We love making rules.

And, yet, we really do not need that many rules. In the Old Testament, the children of Israel had ten rules to follow.

If the Creator of the universe could sum all rules up in ten, why do we insist on creating so many new laws?

Simple. We insist on making more laws because we love the power that comes with them.

Watch the movie Still Mine. There is a bit of swearing and a little questionable content. I still recommend it.

Still Mine chronicles the efforts of a man in Canada who wants to build a house for his wife.

The man and his wife are quite old. The house will be their final home, and the old man knows it. He starts building the house. He is a skilled craftsman. He knows exactly what he is doing.

Then, the Canadian bureaucracy steps in. At every turn, for no real reason, the bureaucracy attempts to stop the project.

We humans insist on making more laws because we love the power that comes with them.

Have you ever noticed how alluring politics is? People are drawn to politics like flies to a garbage can.

Why are we so drawn to power? Why do we love to make rules for each other?

This is an easy question to answer.

In his book Mere Christianity, in a chapter titled the Great Sin, C.S. Lewis explains.

“There is nothing makes a man feel so superior to others as being able to move them about like toy soldiers.”

And, there you have it.

Why are people drawn to politics? Why are people drawn to power, and control?

Simple.

“There is nothing makes a man feel so superior to others as being able to move them about like toy soldiers.”

As you aim for your wealthy goal, keep the Golden Rule in mind. Learn to mind your own business. Then, go for your goal.

The rules of wealth

The principles of wealth, like the principles of health are actually quite simple.

I have read numerous books and articles on this subject. Based on all I have read over the years, and based on my own experience, I believe the rules of wealth can be summed up rather quickly.

I have found the financial advice of J. L. Collins refreshingly simple.

Here are his rules of wealth.

1. Spend less than you earn.
2. Invest the surplus.

3. Avoid debt.

According to Mr. Collins, if you do this, you will wind up rich.

I am going to follow Mr. Collins with my own set of financial rules. I have collected these from numerous sources. If these rules start to confuse you at all, or if you have a problem with them, simply go back to Mr. Collins rules above. Run with those.

These are my own rules.

- First, educate yourself about finance
- Second, give back. Give to charity. This is optional.
- Third, save or invest at least ten percent.
- Fourth, track and control your spending.
- Fifth, stay put. Do not fall into luxury creep.
- Sixth, increase your income.

Skip the rest of the chapter if you like. The rules above, especially Mr. Collins rules, really will set you free financially.

All else is commentary.

Get a financial education

Start reading books and blogs on finances. Listen to audiobooks and podcasts. This stuff really is not that hard to learn.

If you are struggling to save money, I recommend you keep things simple. I recommend only two books.

I recommend Your Money or Your Life by Vicki Robin and Joe Dominguez.

I also recommend The Simple Path to Wealth by J. L. Collins. This book does contain some foul language.

I also recommend two blogs.

I recommend Trip of a Lifestyle by Stephen and Lauren Keys. They keep their writing is clean, which I appreciate. This makes their blog easy to recommend.

The other blog I recommend is the blog of Mr. Money Mustache. Mr. Money Mustache will show you how to save money, and how to save money fast. But, his blog does contain frequent swearing. I have a hard time recommending his blog to my students. Still, the advice is so good.

Just like the rules for health, the rules of wealth are quite simple.

Following the rules is hard.

Most of us know what to do. But, knowing what to do, and doing it are often two different things.

Taking a closer look at the rules above, we are going to create our checklist.

Most financial advisors will tell you to pay your self first. Before you pay your bills, before you go out for dinner with friends, before you spend your money on a movie ticket, pay yourself first. Put ten percent of your income aside. Put it

into a savings account or investment account. Pretend the money is gone. Do not touch it.

I disagree slightly. I say, pay yourself second.

Give first. Then, pay yourself.

In the Bible, this is called the tithe. Tithe is an old word we do not use much anymore. It means a tenth. Give first. Pay a tenth. Then, pay yourself.

How do you do this?

Simple. Give ten percent of your income to your church, a charity you believe in, friends or family in need.

If you give to friends and family, consider doing so anonymously. It can often be hard to admit that you need money. No reason to offend your friends and family needlessly.

I have been there. Running out of money is no fun at all. Admitting that you have run out of money is sometimes harder than actually running out of money.

Even if you are not religious, I recommend you give to charity.

Here is why.

Tithing does something to you psychologically. If you remove ten percent from the one hundred percent you earn, immediately you are left with ninety percent.

That makes sense. Simple math. But, something deeper is going on.

You are training your mind to budget. You no longer have one hundred percent of your money to spend. You have ninety percent to spend. Just by tithing, you learn to allocate your money. Not everyone learns this skill. Tithing trains your mind to budget.

I recommend giving away ten percent of your income at least monthly.

We are not going to add this to a daily checklist because not many of us are going to give away ten percent of our income daily.

Why ten percent?

The God of the Israelites was generous. He left ninety percent of their income alone.

He was far more generous than we humans are.

The governments of the world consistently take twenty, thirty, or forty percent of our income.

For the most part, the more you earn, the more the governments of the world take.

I live in the United States. Many people still consider America a tax haven.

On average, the United States takes twenty-one percent of our income. That's more than twice the amount the God of the Israelites required. And, politicians clamor for more.

If Americans pay twenty-one percent of their income to the government, why is America considered a tax haven?

That, unfortunately, is easy to answer. Look at the tax rate in the following countries.

According to world.tax-rates.org,

- Germany taxes its citizens up to 45% plus a 19% sales tax on everything they buy.
- England taxes its citizens up to 50% plus a 18% sales tax on everything they buy.
- France taxes its citizens up to 40% plus a 20% sales tax on everything they buy.
- Greece taxes its citizens up to 45% plus a 19% sales tax on everything they buy.
- Ireland taxes its citizens up to 41% plus a 21% sales tax on everything they buy.
- Mexico taxes its citizens up to 30% plus a 16% sales tax on everything they buy.

The list goes on. Go to Wikipedia. Type in 'List of Countries by Tax Rates.' If you are reading this book online, click here: https://en.wikipedia.org/wiki/List_of_countries_by_tax_rates

In the Old Testament, God required ten percent from the Israelites. That does not seem like so much when you look around at worldwide tax rates.

In the New Testament, the ten percent rule seems to have been dropped. We are simply told, “God loves a cheerful giver”. In his second letter to the Corinthians, chapter 9, St Paul says:

Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for *God loves a cheerful giver*.

Did you catch that? Give whatever percent you want. Just give cheerfully.

Taxes, on the other hand, are not voluntary. If I stop paying taxes in the United States, I get free room and board at a Federal prison.

Paid for by the taxpayers, of course.

Pay yourself second

Our second rule is, pay yourself second.

Save ten percent of every check you receive. Every time you receive money from work, from jobs, from a generous relative, save ten percent.

Put ten percent of your income into a savings program. Set something up at a local bank.

Have the money automatically drafted if you can. Have it automatically deducted from your paycheck and put into savings. Do this and you will never even see the money.

The following numbers are examples, naturally. Your situation will be different.

If you give ten percent of your money away, and if you save ten percent of your money, you will get used to living on eighty percent of your income.

If you receive \$1,000 a month, do not tell yourself that you get paid \$1,000 a month.

Instead, tell yourself you only get \$800 a month.

This forces you to adjust your lifestyle. This automatically trains you to budget.

By the way, you can save more if you like. But, try to save at least ten percent.

If you are having a hard time saving ten percent, start with one percent. When you are used to living on one percent less, start saving two percent. Work your way up to ten percent.

Keep increasing your savings rate if you like. But, at least aim for ten percent.

Could you save more? Could you save fifteen percent of your income? Twenty percent? Twenty-five percent?

If you are already saving ten percent of your income, why not increase your savings to fifteen percent? Or, twenty percent?

There is no rule stating you cannot save more money. I recommend ten percent at least as a starting point. You can always save more.

Later, you can use your savings to buy your freedom. Or, you can use your savings to buy assets. Then you can use those assets to buy your freedom.

Or, use your savings to buy the training you need. You can then use the training to buy your freedom.

How am I going to save ten percent?

If you are not sure how you are going to save ten percent ask yourself some hard questions.

Where can you cut back?

Do you really need that Netflix subscription? Chances are, your local library has movies you can borrow.

Do you really need to spend ten dollars a month on Spotify, Pandora, or Disney+?

Go through your credit card and bank statements. Identify subscriptions you no longer need, want, or use.

Cut ruthlessly. If you do not need subscriptions, cancel them.

Save the money.

Are you driving too far for work? Cars are expensive to maintain. Could you work closer to home?

When the weather is nice, could you save gas, and wear and tear on your vehicle by biking to work?

A bike is cheap to maintain. You could learn basic maintenance skills by watching YouTube.

Not only does biking save gas money, it improves your health. Leave your car in your driveway as often as you can. Bike to work. Bike to school.

Ignore all of this advice if you have to bike on narrow, windy roads filled with speeding cars. I refuse to bike on roads like that. There are many such roads in Tennessee, where I live. I avoid them.

If you want to bike to work, and you do not live in a bike friendly area, consider a lifestyle move. Consider moving to a bicycle friendly area.

Control your spending

The third rule is: Control your spending.

We Americans like to impress each other with all the things we can buy.

Get out of this habit as soon as possible. Stop trying to impress other people with stuff. Chances are, other people are not impressed anyway.

The harsh truth is, most people think more about what they are going to eat for lunch than they think about your

entire life. I am not trying to hurt your feelings. This is simply the way the world is.

When it comes to spending, practice waiting. When I was young, my dad always made me wait ten days before making a large purchase. I hated this rule. Now, I see the brilliance in it. By the time the tenth day rolled around, I had usually forgotten about what I had so desperately wanted.

If you have a large purchase coming up, think about postponing for ten days. You may not even want the item ten days later. If, ten days later, you do still want the item, and you can afford it, go buy it.

Learn to live below your means. This simply means you spend less money than you earn each month.

If you are earning \$5,000 a month, try to live on \$4,000 each month. Save, or invest the extra \$1,000 you have left. Over time, it adds up.

If you are not used to living frugally, and if you need help with this idea, start reading the blog [Trip of a Lifestyle](#). Stephen and Lauren will show you how to live on less, perhaps much, much less. Best of all, they will teach you to invest the difference, and if you want to, retire early!

To learn to live below your means, and retire early (if you want to) I also recommend the book, [Your Money or Your Life](#), by Vicki Robin and Joe Dominguez. Focus on the frugal skills the authors share with you. Using those skills you will learn to control your expenses and, by doing so, set yourself free.

Start tracking your spending. Figure out where your money is going.

Get rid of unnecessary spending. The more you spend, the longer it will take you to reach financial freedom.

Depending on your income, taxes will take a significant amount of your income. Your Uncle Sam is a big spender.

There is not much you can do about this. Somehow or another, the government is going to get its money to waste. And waste it they will. Wasting money is what the governments of the world do. They always have.

It does not matter. Do not cheat on your taxes.

Even the New Testament tells us to pay taxes. Do not bother cheating. It is not worth it.

Also, do not spend much time figuring out how to beat the system. I have tried that. All I got was frustration. It is not worth it. Pay your taxes and get back to doing what you are good at doing.

Protect yourself and protect your assets

The fourth rule is: Protect yourself and protect your assets.

You can make money, and lose money in the stock market. I speak from experience. You can make money, and lose money in real estate. I speak from experience.

I still invest in the stock market. And, I still invest in real estate. I hope to make money. I expect to lose money. It is the nature of the game.

I have only found one real way to guard wealth from losses.

Become a chicken entrepreneur.

What in the world is a “chicken entrepreneur”?

A chicken entrepreneur is someone who works at a regular job during the day and is an entrepreneur morning, nights, or weekends.

Years ago, I learned this from Michael Masterson in his book, [The Pledge: Your Master Plan for an Abundant Life](#).

These days, “quit your job and travel the world” is popular advice. The suggestion usually looks like this:

Quit your job. Do what you love. Earn millions of dollars.

To that I say... maybe. Proceed with caution here. Some people do quit their jobs, do what they love, and earn millions. Many do not.

Instead, I suggest you become a chicken entrepreneur.

This is how I launched [Visual Latin](#) and this is how I launched my [website, www.dwanethomas.com](http://www.dwanethomas.com).

I did not quit my teaching job. Instead, I taught during the day. For twenty years.

Teaching was my main thing. Teaching paid the bills. It barely paid the bills, but it did pay the bills.

When I began working on my exit strategy, I already had a wife and kids. I could not quit my job as a teacher. There were bills to pay.

I also could not work every night and weekend. My family needed me around. I did work some nights and some weekends, but I tried to avoid it.

When I became a chicken entrepreneur, I worked mornings. For over a decade, I got up early and got right to work.

I rose early and worked while my family slept. After breakfast with my family, I would go to school and teach.

If you, like me, find yourself in such a situation, consider becoming a chicken entrepreneur.

The other way to protect yourself and your assets is to buy insurance.

Insurance is one of the great inventions of the modern world. Benjamin Franklin actually came up with this idea in early America.

Back then, home fires were common. A business, or a family, could be wiped out financially if someone knocked over a candle. Benjamin Franklin talked communities into pooling their money into a common fund. The fund could be used to help a family, or a business rebuild. It worked.

We still have the system today.

I suggest insuring yourself and your belongings using high deductible insurance. High deductible insurance is cheaper. The monthly payment is lower. This type of insurance really only guards you from catastrophe. If you are injured, you may have to pay the first \$5,000 or \$10,000 of your bill. After that, insurance will kick in. You should not have to pay the rest. That is the idea, of course. Insurance companies are not always eager to pay. Still, I recommend you look into protecting yourself and your belongings with insurance.

Stay put

Fifth, I recommend staying put. Do not fall into luxury creep. Do not try to “keep up with the neighbors”.

As your income increases, resist the urge to “level up.” Resist the urge to show off your newfound wealth. As humans, we can show off with clothes, houses, cars, vacations, and I am sure I could come up with dozens of more ways.

Consider houses. If your income increases, you may face the temptation to buy a larger house. You probably do not need a huge house. Keep it simple. To be blunt, more house equals more problems.

First of all, larger houses come with larger purchase prices. But, there is so much more.

I once heard a rule I have never forgotten.

When the banker gives you your monthly mortgage payment, double it. That's how much you are going to pay each month for your house.

If you have a monthly mortgage payment of \$1,500 dollars, expect to pay another \$1,500 a month to maintain your house.

My wife and I live in a modest home.

I still owe money for my house. The monthly payment is around \$1,800 a month. This is the only amount the bank mentioned when I borrowed the money.

Not only do I pay the monthly payments to the bank, I also pay the following.

- Taxes
- Insurance
- Gas
- Electricity
- Water
- Homeowner's association fees
- Lawn care

And, do not forget maintenance. Everything breaks. Count on it. Here are the things you will have to repair or replace.

- The roof
- The paint
- The dishwasher
- The stove
- The refrigerator
- Kitchen tiles

Bathroom tiles
The windows
The carpet
The deck (if your house has one)
The hot water heater
The air conditioning/heating

These days, I live in a house with over twenty windows. I used to live in a condo with three windows.

I have replaced all the windows in both the house and the condo. Not surprisingly, it costs more to replace twenty windows than it costs to replace three windows.

Smaller houses cost less in taxes, maintenance costs, and repair costs. Larger houses cost more. Simple as that.

If you are spending too much in rent, consider downsizing. If you are spending too much in monthly payments, maintenance, and repairs, consider downsizing.

At the very least, stay put. Learn to be content where you are. Resist the temptation to buy a bigger house.

Stay put until your assets can buy the house you want.

Play monopoly in real life

When it comes to houses, start playing monopoly. Only this time, play the game in real life.

You may remember how the game works. As you travel around the board, the goal is to buy land.

When you have enough land, you can start buying little red houses. You can then rent the houses to other players as they travel around the board.

Once you have four little houses, you can buy a green hotel.

The other players pay more rent when they “stay” in one of your green hotels.

Do this in real life.

Buy four little houses before you buy a hotel. Or, buy four little houses before you buy your dream home.

Let me explain.

Instead of buying a huge house for a million dollars (your large green hotel), start buying condos or houses you can rent out. These are your little red houses.

Let’s simplify. Let’s say you buy a house for \$500,000.

You would spend about \$3,000 a month on the mortgage. That does not include taxes, insurance, utilities, and maintenance.

What if, instead, you bought a condo or a small house for \$250,000?

Your payments would be half.

You could pay off the smaller property much faster. You could then rent the smaller property out and move into another.

The rent from your first small property would probably cover the monthly payments on the second.

You could pay off the second property twice as fast. Then, you could rent both out and move into a third.

Pay off the third property and move into a fourth. You would be able to pay off the fourth in no time.

At this point, you could start looking for your dream home.

The rent from your four smaller properties would likely pay the mortgage on your dream home.

Put another way, the rent from your “four little red houses” could buy your “large green hotel”.

As your income grows, resist the urge to spend more. If you are already used to living on \$35,000 a year, and you get a pay raise, pretend you still only earn \$35,000 a year. Save, or invest the pay raise.

Stay in a smaller house, condo, or apartment. Keep driving your older car. Check out movies from the library. Act poor. Even as you start getting rich, act poor.

Increase your income

Our final rule is: Increase your income.

If you are not earning enough money to cover your expenses, there are really only a few things you can do.

You can cut expenses.

This is the easiest place to begin. I recommend you start here. Take a look at your life. Is there anything you can throw overboard? Are there subscriptions you do not need? Is there unnecessary travel you can eliminate? Are you eating out three times a week?

Eliminate any expenses you can eliminate. Cutting extra expenses is a great way to find extra money.

But, there is a problem with this strategy. At some point, you may find there is nothing left to cut.

When we were struggling, my wife did everything she could to cut our expenses.

The problem was simple. We were already frugal. After a while, there were no more expenses to cut.

At this point, we had only one choice. We had to increase our income.

In America, in this situation, the first response is often to send the wife off to work. Two paychecks is better than one, after all.

This was not an option for me. I wanted my wife home with my kids. Sending her off for a paycheck was out of the question.

This left me with one option. I had to increase my income.

Fortunately, when you decide to increase your income, there are many options.

How are you going to earn more money?

If you are not making enough money, and you need to earn more, there are several things you can do.

If you are not married, if you have no kids, if you have no one to provide for but yourself, then the solution may be simple.

Work more.

When I was broke, I worked three, sometimes four jobs. I cleaned pools early in the morning, taught during the day, painted apartments in the afternoon, and delivered pizzas at night.

It was absolutely exhausting, but I was able to save money. If you are short on cash and long on time, consider working more.

Working at a job will get you a paycheck. Usually, a paycheck will not set you free financially. It can, but probably will not.

If you can learn while you work, you can speed things up.

When I was broke, I would only take jobs in which I could learn.

Teaching was my main job. Naturally, I couldn't listen to audiobooks or audio training material while I taught, but that was the only exception.

Since I had chosen Latin as my main thing, I would listen to audio books, and audio training materials, and audio courses while I cleaned pools. I would listen to audio courses while I painted apartments, and I would listen to audio courses while I delivered pizzas.

I listened to no music. No novels. No radio. Nothing but audio books and audio training materials.

Since there was not then, and is not now, much available for Latin, I began listening to books on goals and business.

I ruthlessly self-educated. Over time, it added up.

I applied what I was learning.

I started producing academic training materials with Compass Classroom.

I built my own website. I taught myself to use WordPress.org.

I listened to books on the art of writing. I started writing and blogging.

I listened to books on advertising. I learned to advertise.

There is another option. You could land a job acquiring skills. Once upon a time we called this “apprenticeship”.

For example, after finishing college, I decided to learn Latin. To do so I volunteered to become a Latin teacher. Not only did this give me more time to study Latin, it also gave me practice with the language.

I did the same thing again when I wanted to learn Greek, Spanish, Italian, and French.

This tip may not work with the government school systems, but it can work with the private school systems.

You must be willing to work hard to pull this off. You will need to learn your topic quite well.

You must also learn rapidly. Stay just ahead of your students. It works. I have done this many times. It is not comfortable, but it works.

This tip can work in other fields as well.

Want to learn to build houses? Ask to join a construction team. Learn as you go. Get paid to learn.

Want to learn how to run your own coffee shop? Get a job at a coffee shop. Learn the business. Get paid to learn.

Of course, this will not work with certain skills. Medicine, accounting, and dentistry come to mind.

But, I think you would be surprised how well this tip does work in most fields.

Here is another way to increase your income.

Consider starting a side business.

You can have a job. You can have two jobs. You can even have three jobs simultaneously, though this will be tough. Holding down four jobs is even harder. I seriously

doubt you are going to be able to hold down five jobs at the same time.

When it comes to businesses, it is a different story. You can have as many rental properties, vending machines, laundry mats, and car washes as you like.

I do not know anyone with fifty jobs.

But, I do know a guy with hundreds of rental properties. He always has plenty of time to stop and talk with me when I see him.

Educate yourself

Do you come home after work, sit on the couch, and watch Netflix?

We are not meant to spend our lives on the couch watching Netflix. We are not meant to spend our lives playing video games. Kill those habits.

If you have free time in the evening, use that time to study.

Figure out how to launch something.

I had a student years ago who did not go to college. The other kids at school picked on him. What was he going to do in life if he skipped college?

He ignored the other students.

He bought a lawn mower. In the afternoons, he mowed lawns. He did good work. His reputation grew. More people asked him to mow their yards.

He hired a helper and bought another lawnmower.

You can see where this is going.

These days, I see landscaping trucks driving around my town with his name on the side. I saw one of his trucks this afternoon while biking to the gym.

He now owns several rental properties.

He is financially free. He does not mow lawns anymore. His lawn crews mow the lawns.

What about the kids he went to high school with, the kids who picked on him for not going to college?

Many of them are struggling financially. As far as I know, not one of them owns a lawn care company.

Instead of entertaining yourself, educate yourself. Learn new skills. Use those skills in the service of others. Educating yourself, learning new skills can set you free.

Brainstorm ideas

If you cannot think of any way to increase your income, try this.

Find a quiet place. Sit down with a piece of paper and a pencil.

At the top of the piece of paper, write your problem. Write your problem in the form of a question.

For example, if you are trying to increase your income, write, "What could I do to increase my income?"

Underneath your question, write answers. Try to come up with ten, fifteen, or twenty responses to your question.

Write as many as you like. Just try to write at least ten.

Your answers do not have to be perfect, by the way. In fact, you can write down crazy ideas if you want. Just write down at least ten answers.

Your brain will begin looking for solutions.

Often people who are stuck financially are really stuck mentally. They tell themselves things like, "I am not good enough." "I should have gone to college." "I should have chosen a better career."

But, these types of thoughts do not help. Instead of looking for solutions, you are training your brain to look for someone to blame. Usually, you end up blaming yourself. How is that helping?

As you come up with ten answers to the question, you are re-training your brain. You are learning to think differently. You are learning to look for solutions.

Coming up with solutions (even ridiculous solutions) refocuses your brain. Instead of creating more blame, instead of creating more excuses, you will create solutions.

I used this method years ago when my family struggled financially. And, it worked. Try it. It may work for you, too.

Brainstorming is a fantastic method for moving forward if you are feeling stuck.

Learn to write

In this section, we are learning how to earn more.

No matter what you do, as you go through life, I suggest you learn to write. Make this a priority.

Writing is foundational to almost everything. Look around. Do you see all the advertisements? Someone wrote those advertisements.

Do you see all the blog posts? The books? The newspapers? Someone wrote those.

Schools should teach kids to write. Most do not. Not anymore, anyway.

The bad news is, you are on your own here.

The good news is, you can teach yourself to write.

Learn to write. You can sell your writing. You can sell your writing on a blog, as an ebook, as a book. And that is only the beginning.

Remember what I said about businesses? You can own as many rental properties, laundry mats, and car washes as you like?

The same applies to books and ebooks.

You can sell ebooks and physical books. Each book, or ebook is a little business and you can have as many of them as you want.

If you write 10 ebooks and sell them at \$19 each and you sell 100 of them a month, that's \$1,900 dollars a month.

Why not? Are you an expert in something? Could you write an ebook in your field of expertise?

Maybe you are not an expert. Could you become an expert in something?

One of the best ways to learn something is by teaching it.

I am doing that right now.

I have set goals many times before and I will set more goals. I know goalsetting works.

I never plan to stop setting goals.

However, I have never tried to teach anyone else how to set goals. Until now.

I decided that if I could set goals and hit them, I could probably teach others to set goals and hit them.

The truth is, I wish I had tackled this book long ago. I am learning more about the goal setting process by writing this book.

You can do the same.

If you have experience in something, chances are you can teach others.

Get your thoughts on paper. Start writing. Turn your experience into blogs, reports, books and ebooks. Build a website and sell reports, books, and ebooks. Sell your expertise.

If you are not sure what to write about, begin thinking of your life as a long scavenger hunt. Pay attention. Look for clues. Take notes of all that is happening around you. Write about what you see happening around you.

Are you already an expert?

Maybe you are already an expert. Do people come to you for advice? If so, you may be an expert and not even realize it.

What do people ask you about? Consider starting a blog on the topic. Consider writing an ebook on the topic. Then, sell that ebook. That ebook is a little business.

If you are not an expert yet, experiment on yourself.

Tell the rest of us about the experiment. That is exactly what I am doing in this book.

I have set goals for years. I figured it out as I went along. I adjusted along the way. I learned. I took notes.

Now, I am sharing my goal setting experiences with you.

I am living my life as an experiment and I am publicly sharing the results.

You can do the same. Your experience is unique to you. You are learning things the rest of us are not learning. You are picking up tips and tricks along the way. Share those tips and tricks with the rest of us.

Take notes. Share your experience. Get paid to share the knowledge you possess between your ears.

How do I become an expert?

Expert, experiment, and experience all come from the same Latin word. The word is *experior*.

Experior has several meanings. It means “to test”, “to put to the test”, “to find out”, “to attempt”, and “to try”.

Physicist Niels Bohr once said, “*An expert is a man who has made all possible mistakes in a very narrow field.*”

You can become an expert in almost anything. You simply must be willing to start, and you must be willing to put in the time. And, you must be willing to make a lot of mistakes.

If you are willing to put in the time, an investment of 1,000 hours will make you competent in any field.

What does 1,000 hours really look like?

If you work six days a week, you will work a little more than three hours a day. 1,000 hours divided by 313 (six days a week times 52 weeks) equals 3.19.

If you spend three hours a day in your chosen field and you will reach competence in a little more than a year. This move alone will put you ahead of most people.

Put in 5,000 hours and you will become a master. 5,000 hours is a little more than 3 hours a day for five years.

How will you find the time to do this?

Perhaps you are thinking, *“Great. Where in the world am I going to find three hours a day to dedicate to a new subject?”*

It may be easier than you think.

Be honest. Do you waste three hours a day entertaining yourself?

The average American does.

According to the website comparitech.com, the average American spends 6 hours and 57 minutes looking at a screen each day. This includes 2 hours 27 minutes scrolling through social media channels.

I spend a lot of time on screens each day. But, I am usually learning, reading, or writing. For the sake of

argument, let us assume people are wasting only half of those six hours.

If so, the average American is wasting three hours a day in front of screens.

If you are looking for extra time to learn, or extra time to start a side business, first take a serious look at your screen time.

To find more time, ask yourself some hard questions.

How much time do you spend each day watching movies?

How much time do you spend each day watching shows?

How much time do you spend each day listening to music?

How much time do you spend each day scrolling mindlessly through your phone?

Ask yourself these questions and you will likely find all the time you need.

Could you use that time to learn a new skill?

Give yourself a college education

Using your new found free time, you could give yourself the equivalent of a college education.

It takes most people around five years to get a bachelor's degree from a university. The college drop out rate is as high as 50%. Only about half of the people who enroll eventually graduate. See: <https://www.thinkimpact.com/college-dropout-rates/>

How many hours will you spend on a college degree? The answer to this question is a rather long math equation.

Let's say to earn a bachelor's degree, you will need to earn 120 credits in college.

Divide this by four years. You will earn 30 credits per year.

Most classes are three credit classes. What does this mean?

A college credit equals the amount of hours you spend in class each week.

If you take 5 courses each semester, and for each course, you spend three hours in class, you will spend fifteen hours in class weekly.

Since college semesters are usually 16 weeks long, you will spend 240 hours in class each semester.

Let's say you spend four hours studying outside of class for each hour you spend in class. 240 times four equals 960 hours.

Since you will spend at least four years in college, multiply this number by four. 960 hours times four equals 3,840 hours.

3,840 hours. Do you find that interesting? I do. This is almost the amount of time you need to master anything.

Put in 5,000 hours and you will become a master. That comes out to a little more than 3 hours a day for five years.

And, yet most people, upon graduating from college, have mastered nothing but the ability to endure boredom.

The truth is, you do not need college to become an expert.

You need self-discipline. Almost all education is self-education.

Sir Walter Scott once said, "*All the great men have had the chief hand in their own education.*"

In other words, when it comes to education, all the great men and women of history have done it themselves.

The sooner you learn this lesson the better. If you want to speed up the learning process, do it yourself.

If you do decide to go to college, consider this. Many who graduate from college can no longer afford to pursue their dreams and can no longer afford to continue down the path to mastery.

They have to pay down their college debts.

If you do choose to attend college, consider testing out of some of your classes.

You can do this by taking free courses over at the site modernstates.org.

Modern States will coach you through it all. You could save yourself a ton of time and money. Not only can you use the courses on their site to prepare you for CLEP tests (College Level Examination Program), Modern States will even re-imburse your test fee if you pass the exam!

To find out more, check out their site at: <https://modernstates.org/>.

Make a daily checklist

Just as we did with our healthy goal, I am going to make up a goal here. I do not know you. I do not know your situation. I only know these principles work.

That said, I will make up a fictional goal, and we will break it into daily tasks and habits. The daily tasks and habits will carry us toward our goal.

We will start with a general goal and work toward a highly specific goal.

Remember, most people set general goals, not specific goals. This is the main reason most people never hit their goals.

When it comes to finances, we will start with a typical New Year's resolution.

I want to be financially independent.

That's a start. We can get more specific.

First, we will add a time frame.

I want to be financially independent *within the next three years*.

That is a better goal. Let's keep improving. We are attempting to get even more specific.

Let's replace *I want to be financially independent* with *I want to replace the income from my current job*.

I want to replace the income from my current job within the next three years.

Good. How are we going to do this?

I want to replace the income from my current job *with the income I generate from writing* within the next three years.

This is getting specific. Next, we will change the tone from hope to determination.

I *will* replace the income from my current job with the income I generate from writing within the next three years.

Now we have a specific goal.

Our original goal was too vague. *I want to be financially independent*.

We replaced it with a powerful, highly specific goal.

I will replace the income from my current job with the income I generate from writing within the next three years.

Great. Exactly how are we going to hit this goal?

The checklist

Next, we are going to break our main goal down into monthly, weekly, and daily goals.

To hit such a goal, I recommend getting online. Start a blog. Start a YouTube channel. Start a Facebook, or Instagram page. Just start something.

If nothing else, do this to get your name out there. Begin establishing your reputation.

I am a huge fan of online businesses. Going online enabled me to break free from a nine to five job. This is something I had wanted for a long time.

How are you going to get online? We can use this question to create our checklist.

You could start online by writing and posting book reviews. This is just an idea. But, it is a good one.

In 2023, the average American read less than four books a year. Maybe even less: <https://irisreading.com/how-many-books-does-the-average-person-read/>

Be different. Become a habitual reader.

What if you picked one topic, one field of study, and read a book a month in that field?

The focus and dedication required to do this would put you ahead of the pack. Way ahead.

Knowing that, we will add 'Read for one hour' to our checklist. One hour a day is 4% of your day. Could you dedicate 4% of your day to reading in your field?

	M	T	W	TH	F	S
Healthy						
Take a 20 minute walk every day						
Drink 8 glasses of water each day						
No sugar during the week						
Go to the gym four days a week						
One meal a day						
Wealthy						
Read for one hour						

What are you going to do with all that reading?

Here is what I recommend:

First, choose a topic. Start reading about that topic. Research. Take notes.

Next, set up a free Wordpress.com site. This requires no money. Wordpress.com is free. You can pay for more

features when you need them. With Wordpress.com, you could start for free.

Let me give you a quick warning here.

Yes, wordpress.com is free. As my father used to say, “You get what you pay for.” I find wordpress.com difficult to work with. It may take you a while to learn it. Be patient with yourself. Not only that, the platform is free because your wordpress site will include advertising from other advertisers.

For these two reasons, you may consider using Wordpress.org. It is a bit different. You will need a wordpress.org account. You will also need hosting. Hosting will cost about \$3 a month. You will find hosting over at bluehost.com.

This will give you more control over your blog. This \$3 a month will also allow you to ban advertising from your blog.

Start posting things you find interesting on your Wordpress blog.

Post quotes. Post insights. Post whatever you find fascinating.

I teach Latin. Sometimes I write blog posts about Latin. Sometimes I write about other languages. Often, I simply write about whatever I find interesting. One of my most popular blog posts of all time was nothing more than a blog post about my favorite movies.

No one will read your blog at first. That is not a problem. You are learning. You are practicing.

Try to post something every day. It need not be much. A simple quote you find inspiring is a fine blog post.

We will add “posting” to our checklist.

	M	T	W	TH	F	S
Healthy						
Take a 20 minute walk every day						
Drink 8 glasses of water each day						
No sugar during the week						
Go to the gym four days a week						
One meal a day						
Wealthy						
Read for one hour						
Post a blog post, quote, or insight						

Aim to read a book a month.

Begin writing reviews on the books you are reading. Post these book reviews on your site.

You can post pieces of your review as you are writing it. This will give you more to post during the week.

At the end of the month, post your book review.

Work on your book review a little each day. Let’s add this to our checklist.

	M	T	W	TH	F	S

Healthy						
Take a 20 minute walk every day						
Drink 8 glasses of water each day						
No sugar during the week						
Go to the gym four days a week						
One meal a day						
Wealthy						
Read for one hour						
Post a blog post, quote or insight						
Spend 20 mintues on book review						

Begin learning new online skills.

I suggest you start with Wordpress tutorials. Watch tutorials on YouTube. Do not skip this. You are learning to work online. Working online is real work. It takes time to learn how to do it.

	M	T	W	TH	F	S
Healthy						
Take a 20 minute walk every day						
Drink 8 glasses of water each day						
No sugar during the week						
Go to the gym four days a week						
One meal a day						
Wealthy						
Read for one hour						

Post a blog post, quote or insight						
Spend 20 mintues on book review						
Watch one Wordpress tutorial						

I recommend you learn to blog.

I know it is somewhat unfashionable to recommend blogging these days.

I recommend it anyway. A blog is a permanent home for your ideas. A blog is your piece of digital real estate.

I use Facebook, Instagram, and YouTube. I have used them for years. But, those platforms are fickle.

Think of the social sites as an apartment you rent.

The landlord (Facebook, Instagram, YouTube, or whoever else) can kick you out of your apartment anytime they like. They can also change the rules. They can change the rates.

You really do not have any control on these platforms. Use them if you like, but do not grow too dependent upon them. You can lose your account without warning.

A blog, on the other hand, is more a permanent piece of digital real estate. It is a home for your ideas.

You will not likely get kicked off of WordPress. WordPress been around for a long time. As I write this, WordPress powers 43% of the blogs online. See: <https://wordpress.org/about/features/>

With WordPress, you actually have quite a bit of control.

You can blog, post videos, set up subscriptions, post pictures, and the list goes on.

Best of all, you can block the “crazies”. There are some nutty people out there. Many of them love nothing more than “trolling” others online.

I share blogs on my site. Anyone can read them. Currently, I do not allow people to comment on the blogs. This shuts the “crazies” out. You may just have to trust me on this one. They are out there. They will find you. WordPress allows you to weed them out.

I charge a subscription fee on my site. This is what keeps the “crazies” out. They are not going to pay to troll you. There are too many other people to annoy for free.

As your site grows, consider adding forums for your users. Hide those forums behind subscription walls.

Forums allow you to interact with your serious readers. You can make the forums available to subscribers only.

Now, you have chosen a topic on which to focus. You are reading everything you can find on the topic.

You have started a blog and you are posting your thoughts on the subject. You are posting inspirational quotes from what you find in the books you are reading. You are writing and posting book reviews.

Here comes the hard part.

Become consistent. Post consistently for weeks. Then months. Keep posting.

Staying consistent is difficult. Extremely difficult.

A checklist will keep you on track.

What will happen?

If you stay consistent, here is what will happen.

You will become an expert in your chosen field. It may take a year, but, if you stay consistent, it will happen.

As we saw before, this is a simple numbers game. If you focus on one topic for an hour a day, for example, you will dedicate three hundred and thirteen days to the topic in one year, assuming you take one day a week off.

I suggest you read, blog, post, and write reviews for ten or eleven months. While you are doing all this, begin writing a book.

As you do all this research, track your thoughts.

Organize your thoughts. Look for themes in the books you are reading. Look for patterns. Look for ways to simplify your topic.

Could you explain difficult concepts more clearly?

Do the work for your readers. Do the research for your readers. Organize your thoughts into a book. Blog about your topic for ten or eleven months.

While you are doing all this work, write blog posts. Write reports. Turn those blogs and reports into chapters. Write an ebook. Write a book. Get something down on paper.

In the twelfth month, start selling your book.

The book does not need to be long.

I have bought 30 page “reports” online for \$9, \$19 and \$29.

After reading, researching, blogging, and writing reviews for a year, do you think you could write a 30 page “report”?

Remember, the average American reads one book a year. You, on the other hand, at the end of the year will have read twelve books on one specific topic.

This sets you apart. Believe me. After twelve books, you will know things others do not know. You can channel that knowledge. You can monetize that knowledge.

Learn to finish

Learn to finish what you start.

All of us are good at starting things. We get excited about something and off we go.

Then, reality hits us. The work gets hard. The work becomes boring. We find ourselves distracted by the next shiny thing.

I speak from experience. I am sure you have experience here, too.

Set yourself apart. Discipline yourself to finish.

All the rewards, all the fun is on the other side of the finish line.

By tracking your progress with a checklist, you drastically increase your chances of crossing the finish line.

Learning a new skill? Write it down on your checklist. Watch tutorials online every day until you hit your goal. Track your progress on your checklist. See if you can build a six day winning streak on your checklist. Then, go for twelve days. Then, go for thirty. Finish what you started.

You can do this. Track your progress on your checklist. Keep going until you cross the finish line.

Become known as a finisher.

The best advertisement is and always will be a track record of completion.

Even if no one else notices, you will notice.

Simply by looking at your checklist, you will see your self-discipline growing. As a result, your self-respect will grow.

You will see yourself differently. You will see yourself as a finisher.

You will pick up momentum. Each little success leads to the next little success. Each box checked off pushes you closer to the next box.

Over time, all the little successes add up. Before you know it, you will have a track record of little successes. These little successes will grow into larger successes.

Your reputation will grow.

If you trip up, pick yourself up and get back in the race.

Miss a day on your checklist? No worries. Start again.

Aim for progress. Do not aim for perfection.

CHAPTER SIX

WISE

We have set a healthy goal, and a wealthy goal.

Now, we will set a wise goal.

I have to be honest. Setting wise goals has always been tricky for me.

Coming up with a healthy goal is rather simple. I think we all know what to do. Eat right and exercise.

Hitting the healthy goals? That is the hard part.

Wealthy goals are also rather simple.

Lacking money? Save more.

Not earning enough money? Work more.

Work not bringing in enough money? Start a side hustle. Buy a business. Start a business. Invest in income producing real estate. Buy some vending machines. Buy a laundromat. Start something online. Monetize a blog.

In my experience, wise goals are harder to pin down.

I cannot set a “wise” goal for you. I can only give you examples. I can show you my “wise” goals.

My wise goals

My number one ‘wise’ goal is simple. I am trying to develop the habit of daily prayer.

My goal is simple. This year, I will develop the habit of praying daily.

I recommend this practice to anyone reading this book. Take five, or ten minutes out of each day. Put the phone down. Quiet yourself. Be still. Pray. Give thanks.

We can add prayer to our list. You may to call this meditation. Either way, we will put it under the category “Wise”.

	M	T	W	TH	F	S
Healthy						
Take a 20 minute walk every day						
Drink 8 glasses of water each day						
No sugar during the week						
Go to the gym four days a week						
One meal a day						
Wealthy						
Read for one hour						
Post a blog post, quote or insight						
Spend 20 mintues on book review						

Watch one Wordpress tutorial						
Wise						
Pray/Meditate						

I consider setting goals a wise practice. I re-write my goals every morning in a notebook. Since I only have three main goals, this takes only a few minutes.

I recommend you re-write your goals each morning. Buy a cheap notebook and fill it up. If nothing else, this gets you into the habit of daily writing.

Let's add "Re-write Goals" to the list.

	M	T	W	TH	F	S
Healthy						
Take a 20 minute walk every day						
Drink 8 glasses of water each day						
No sugar during the week						
Go to the gym four days a week						
One meal a day						
Wealthy						
Read for one hour						
Post a blog post, quote or insight						
Spend 20 mintues on book review						
Watch one Wordpress tutorial						
Wise						
Pray/Meditate						

Re-write goals							
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To get wisdom, develop the habit of reading daily.

Read. Read constantly. Ruthlessly self-educate. Never stop.

Turn your car into a university on wheels, or as I like to call it, "traffic school."

Listen to audiobooks and audio training materials while you are in your car.

Do not listen to the radio. Especially avoid the news. The news only offers the next crisis.

	M	T	W	TH	F	S
Healthy						
Take a 20 minute walk every day						
Drink 8 glasses of water each day						
No sugar during the week						
Go to the gym four days a week						
One meal a day						
Wealthy						
Read for one hour						
Post a blog post, quote or insight						
Spend 20 mintues on book review						
Watch one Wordpress tutorial						
Wise						

Pray						
Re-write goals						
Read/listen to an audiobook						

I recommend you develop the habit of journaling.

We tend to overlook the knowledge and wisdom people pick up throughout the years. We should respect their wisdom.

Respect comes from the Latin prefix *re* (back) and the verb *spectare* (to look).

Respect means, quite literally, to look back.

It would not hurt us to go back and talk to our grandparents and glean some of the wisdom that they picked up through their experiences.

Maybe they have written something for you to read.

Most likely, they have not.

My grandparents wrote little. I have a few letters from one of my grandmothers and that is it.

Neither of my grandfathers wrote anything down. When they died, they took their wisdom with them.

I would love to read some of their wisdom.

If they want to, my children are going to be able to read this book.

For this reason, in the wise category, I include journaling. Leave something for your descendants to read. Tell them what life was like when you were a kid.

Write down your thoughts. Record what you are learning. Gather information about your life. Report on your life as though you are an outside observer.

Spend some time in the evening or in the morning compiling your thoughts.

What did you learn today? What could you have learned? What should you have learned? What could you have done differently today?

Someday you may turn those notes into something someone can use.

Let's add "journaling" to the list.

	M	T	W	TH	F	S
Healthy						
Take a 20 minute walk every day						
Drink 8 glasses of water each day						
No sugar during the week						
Go to the gym four days a week						
One meal a day						
Wealthy						
Read for one hour						
Post a blog post, quote or insight						

Spend 20 mintues on book review						
Watch one Wordpress tutorial						
Wise						
Pray						
Re-write goals						
Read/listen to an audiobook						
Journal						

I like to journal in the morning. I have read that many people like to journal in the evening at the end of their day.

This makes sense to me. I see how this would help you wind down before going to sleep. You are emptying your head of all the events of the day.

Before going to bed, you could write down how your day went. You could write down the things that went well. This gives you a feeling of gratitude as you fall asleep.

If you want, write down the things that did not go so well. This helps empty your head of the worries of the day. The worries are out of your head and on paper.

This is a cleansing experience. Get your thoughts out of your head, onto paper, and let them go.

There is something magical about journaling even if you are journaling the negative things in your life. I am not able to explain it. Perhaps it is like telling someone about your troubles.

I am not sure how or why it works. But, give it a shot. You may find it helpful.

Whenever I journal at night, I plan the next day.

This is a practice I should never skip and I know it. When you plan your day before you go to bed a few things happen.

First of all, you will not lie in bed worried that you are going to forget to do the things you need to do. You wrote things down. You can relax and fall asleep.

Something else happens when you plan your day the night before. Your mind begins preparing for the next day.

When you plan your day the night before, your mind will look for ways to solve that problem you have been struggling with. You just may wake up with a solution.

There is a third benefit. When you wake up in the morning, you will not waste time planning your day.

On the contrary, you will wake up ready to go. You will wake up ready to tackle the day. You will wake up knowing exactly what you need to do.

I have done this for years. When I wake in the morning, I know exactly what I need to do. My tasks are already on paper. They are on my checklist. They are on my work table, waiting to be checked off.

Move

I am not sure where to put this next idea.

On my checklist, I placed it in the Healthy section.

For at least a few minutes each day, turn it all off. No TV. No Netflix. No phones. No podcasts. No audiobooks.

Some of these are good for us, some bad. It does not matter. For a little while each day, turn them all off.

Turn the screens off. Go outside and walk, hike, or bike.

Sometimes, if the weather is nice, I will kayak down the river in my town. No technology. Just nature. The sun. The wind. The forest. The river.

Inevitably, these moments in nature are the moments I achieve breakthroughs. These are the moments I come up with great ideas. These are the moments that calm me, and in turn, spark creativity.

Our phones, computers, and devices are too distracting. It is not when I am glued to my computer that inspiration hits. It is almost always when I am in nature.

Take some time each day to simply turn it all off and go outside. Breathe deeply.

Give your mind some time off. Give your mind a rest.

I actually do make sure I have one piece of technology with me. But, it is as old as the hills.

I always have with me a small notebook, or journal. I have used Moleskin journals for decades. I keep these journals with me at all times. I do this in order to capture

ideas. I write ideas down as they come to me. This ensures I do not forget them.

Typically, my ideas sit there, never used. Every now and then, I implement an idea. Since I write the ideas down, I almost never lose an idea.

After your short meditation, walk, or hike, feel free to go back to using whatever device you use. But, for at least a few minutes a day, block out all the noise. Focus on your own peace and tranquility. Come up with your own ideas.

Be patient with yourself here. If you are not used to doing this, it could be a little while before your mind allows you to do this.

If your mind is used to constant stimulation, it may take a while to get used to a daily break.

Do it anyway.

Let's add this to our checklist.

	M	T	W	TH	F	S
Healthy						
Take a 20 minute walk every day						
Drink 8 glasses of water each day						
No sugar during the week						
Go to the gym four days a week						
One meal a day						
Wealthy						

Read for one hour						
Post a blog post, quote or insight						
Spend 20 mintues on book review						
Watch one Wordpress tutorial						
Wise						
Pray						
Re-write goals						
Read/listen to an audiobook						
Journal						
Get outside and move						

At this point, we are done with our daily checklist. I have only provided you with examples of what you could add. Feel free to add whatever you like.

Come up with a goal you want to achieve. Break that goal down into daily tasks and add those tasks to your checklist.

Then, every day, wake up and get to work on your checklist. Try to stay consistent.

When you trip up and miss a few days, start again.

I once read that “stickability” is ninety-five percent of ability.

I agree with that statement, though there is no way I can prove that is true.

Put another way, *slow and steady wins the race.*

CHAPTER SEVEN

THE ULTIMATE GOAL

No pressure, but I think you should consider a lifetime goal.

Ask yourself, “What do I want to do with my life?”

This is easier said than done.

Most of us have a vague idea of what we want to do with our lives.

Maybe you just want to be happy.

Maybe you want to see your kids happy.

Or, maybe you want to accumulate a pile of money and leave it to charity when your time on earth is done.

Maybe you want to travel the world while you still have the energy.

Maybe you want to write a book.

Maybe your lifetime goal will happen... someday.

I believe choosing a specific goal and heading toward the goal with all your might can turn someday into *done*.

However, coming up with a specific lifetime goal is rather challenging.

If you already have a step-by-step plan to hit your lifetime goal you are the exception.

Few people take the time to write down their goals. Fewer still have step-by-step plans to hit those goals.

Be patient with yourself here. This may take some time.

A lifetime goal will give your life direction.

While your friends and classmates are wasting their time watching Netflix, you will have a purpose.

Launch your own thing

In chapter 5, I recommended you get really good at what you do, and then, launch your own thing.

Why should you launch your own thing? Why would I recommend this?

There is a simple reason. You are fighting for the ultimate goal. You are fighting for your own freedom, the freedom to pursue your lifetime goal.

School trains us to sit in desks, take orders, fear mistakes, and fill out paperwork. And, that is about all school trains us to do.

School prepares us for jobs. School prepares us to shuffle paperwork.

The problem is, humans were not designed to sit at desks nine hours a day dreaming about a two-week annual vacation.

Look at us. Look at our bodies. We were designed to run, walk, swim, hike, climb, and play. We were designed to move.

You can set yourself free. Thanks to the internet it is now easier than ever to do so.

School trains us to sit at a desk for forty years, and then get a small pension at the end of it all. You will then be free to enjoy the fruits of your labor.

By then, you will have given your best years to a job. You may have the time to enjoy the fruits of your labor, but you may not have the energy.

I recommend you find a way to break out. Fight for your freedom. Become your own freedom fighter.

Hustle for three to five years and set yourself free for life.

That is what I did. And, millions of others have done it as well.

Tread lightly

Starting your own thing is not always easy to do, and it does not always work.

However, it can be done.

You are going to need tremendous self-discipline to pull this off, but you can do it. Do not let this scare you.

When I say, it takes tremendous self-discipline to pull it off, we all have visions of getting up at three A.M. and working until eleven P.M. For decades.

Some people do that. And, if you are single, you may be able to pull it off.

But, when I say you need tremendous self-discipline to pull this off, here is what I mean.

- You must set a goal.
- You must build a checklist around that goal.
- You must stick to it for months, maybe years.

And that is it. That is what I mean by tremendous self-discipline.

It is so simple. Yet, so few people do it.

Develop an exit strategy

In chapter 4, we looked briefly at North and South Korea.

Companies could learn a lot from North Korea.

Many companies pay the same exact salary for the exact same job. Everyone is rewarded “equally”. I call this the “North Korean model”.

Instead, whenever possible, companies should pay for performance. This is the “South Korean model”.

Organizations that refuse to recognize and reward individual performance are career graveyards. If you are in such a company, start looking for a way out.

The North Korean model does not work. Never has. Never will.

If you are a top performer at work, and the organization refuses to recognize it, begin looking for a way out. Begin developing an exit strategy.

But, do not quit your job. Not yet.

First, make a plan. Keep your plan to yourself.

Use your current job as a stepping stone to the next job. Become a chicken entrepreneur.

Unless it is awful, stay at your current job while you look for the next.

Look around for a company that rewards individual performance.

Or, use early mornings, nights and weekends to become fabulously good at what you do, and start your own thing.

Start a blog

As mentioned before, I suggest you start a blog. I suggest this for several reasons.

First, a blog is a cheap and easy business to start. You could start a blog today, for free, over at [wordpress.com](https://www.wordpress.com). For

a few dollars a month, and more control, you could start a blog today at wordpress.org.

Second, you can turn a blog into a business. How do you do this?

When I suggest you start a blog, I am not suggesting you start a blog in order to gaze at yourself. I do not recommend starting a blog to ‘find yourself’.

Instead, start a blog on a topic you love. Or, start a blog on a topic you want to learn more about.

Are you interested in learning French?

Start a blog on learning French. Come up with a name. You can always change the name later.

Pick a domain name. You may want to use your own name. That’s what I did. Many others have done this as well. This is common practice these days. If you are not sure what it is, a domain name is a unique address for a website.

If you are unfamiliar with the term “domain name”, a quick explanation may help. This explanation helped me years ago.

Think of your blog, or your website as a house. Like any dwelling, your house needs a a place to sit. Can’t just have a house floating around out there.

Just as a house needs land, your blog, or website needs a place to sit. In internet terms, this is the domain name.

For example, I built my website on WordPress.org. This is my internet “house”. My website holds all of my blogs, the classes I teach, the schedule for upcoming classes, things like that.

The “house” sits on a piece of “land”. The land is the domain name. In the case of my website, the domain name is simply my name, dwanethomas.com.

It’s easy to find out if a domain name, the “land” is available. Simply go to a site like godaddy.com and search for the “land” you want. If the domain name is available, you can buy it. Then you can build your “house” on that piece of “land”.

If you want to start a blog on fishing, for example, go to a domain name provider like godaddy.com and begin searching.

You may have to come up with variations.

Obviously fishing.com will not be available. Try some variations. Get creative. FishingInTennessee might be available. You might try tying it to your name. FishingWithTom.com, perhaps.

Domain names are usually pretty cheap. They range from ten to twenty dollars a year. You can opt to buy more expensive options, of course. I have never done that. I simply try to get creative. Usually, I find some variation that works.

Start writing on your topic. As an example, we picked the French language. If you know nothing about French, start there.

Announce to the world, “I am going to learn French, and I am going to do it publicly. Feel free to follow along.”

Then, begin blogging about the journey. Share your discoveries. Share your successes. Share your struggles. Share your hopes.

To see what is possible, watch the movie Julia and Julia. She did exactly what I am suggesting. Only she did it with a cookbook.

Write about your chosen topic for eleven months. In the twelfth month, launch a product. That product can be a special report, an eBook, a book or a course. Those are just some of the possibilities.

What product will I launch?

If you write about one topic for eleven months, by the twelfth month, you are going to be an expert in that topic. At the very least, you are going to be more knowledgeable about your chosen topic than most people.

Remember the statistic from a previous chapter? The average American reads one book a year.

If each month you read one book about French, by the end of the year, you would have read 12 books about the French language. Simple math.

If you take notes while you read, you will start noticing patterns. You will notice repetitions.

It is likely you will find a place to make your stand. Bring your own perspective. You have a unique perspective. No one else has your perspective. Share that.

What if you took notes, and organized those notes into blog posts? What if you then took those blog posts and turned them into an ebook?

You could sell your ebook on your site. Let's say you sold your ebook for \$9 and each month 30 people bought your ebook on French?

That's an extra \$270 a month. Could you use an extra \$270 a month?

Sell a webinar

What if you then took your knowledge and turned it into a course? Once you have written a book, people will think of you as an expert. Some people will want to hear more.

You could offer an hour long webinar (or longer, if you like) for \$19.

What if only 25 people showed up to your webinar? Again, the math is simple. $\$19 \times 25$ is \$475.

Not bad for an hour long webinar.

Sell a course

Some people will want even more. Why not sell a course on your chosen topic?

Show people how to do something. Teach them what you have learned. Show them the short cuts. Take them through a book. Teach them all your tips and tricks.

Let's say you offer a course for \$95 and only 10 people show up. Doesn't seem like much, does it?

But, 10 times \$95 equals \$950. That's almost \$1,000 a month!

Not bad. All because you decided to focus in on one topic for a year.

Wouldn't you like to know what would happen if you spent just one year giving it everything you've got?

Wash and repeat

You can do this over and over and over. Every year you are alive has 12 months. Each year, you could pick a new topic and write blog posts, reports, or an ebook. You could then offer a series of webinars, or courses.

You can do this with any topic. The internet is nuts.

There is a course for training cats to use a human commode.

Someone decided to focus on training cats to use human commodes. And, here I am telling you about it. Why? Because I heard about it. And, why did I hear about it? Because, someone decided to take action!

You may already be an expert

You may already have more than you need to get started. Chances are, you already possess some knowledge others would willingly pay for.

You are further down the road on the path of life than someone else. That is the nature of life. There are things you know that others do not know. Would they be willing to pay you for your knowledge? Why not?

Take notes

Maybe you are thinking that you do not have anything to say. No one is going to listen.

Fair enough. Maybe you are young and you do not yet have much to offer.

Treat your life like a long do-it-yourself project.

Start taking notes. Pay close attention to the world around you. Are there ways to speed things up? Are there ways to do things faster? Do you see things others do not see?

When I was learning Latin years ago, I kept falling asleep reading Latin books. Most of the books were boring.

I decided I would rather learn Latin via a video course. I went looking for a video course and I discovered there were no Latin video courses!

So, I teamed up with a friend, and we created Visual Latin, one of the best selling Latin courses of all time.

Of course, for a while, it was easy to be the best selling Latin video course of all time, because it was the only Latin video course of all time.

As you go through life, pay attention. Take notes. Gather knowledge. Turn that knowledge into income.

Write blog posts. Turn those blog posts into chapters. Turn those chapters into reports and eBooks. Turn the eBooks into webinars. Turn the webinars into an online course.

Then pick another topic and do it all again.

Enormous piles of money

In the Disney movie Tangled, Flynn Rider sings about his dream. He hopes one day to be surrounded by enormous piles of money. It is a funny scene, and a funny song. But, remember, it is a cartoon.

In real life, we feel a bit sad for people like Flynn.

Surrounded by enormous piles of money? That is not the goal.

When you get your first car, you are not excited about putting gas in the car. The gas in the car is not the point. The gas in the car is the fuel to take you where you want to go.

The destination is the point. The fuel is not the point.

The same applies to money. The money is not the point. Freedom is the point. The money is the fuel to get us to our destination.

What is the point of having piles of money? No one is envious of the miser sitting in a tiny apartment surrounded by enormous piles of money.

The point of the money is to go and do the things you want to do. The money frees you up to go live where you want to live, study what you want to study, and work where you want to work.

Goals lead to freedom

Goals help you get where you want to go. By setting goals, you are saving time. Goals help you focus.

When you are focused on what you want, it is easy to say no to what you do not want.

I am still teaching. This means I am on restriction nine months of the year. Because of the school schedule, I am stuck in Tennessee.

But, I teach these days because I want to, not because I have to.

Freedom is about choosing and organizing your own experiences. I teach now because I want to. Being in the classroom a few days a week is fun. I like it.

I used to teach because I had to. I was trapped. I had gone into debt for a house and I had to go to work to pay off the mortgage.

I was stuck singing a variation of the seven dwarfs song from the movie Snow White. “I owe, I owe, so off to work I go.”

Isn't it wrong to want to be rich?

We tend to be a bit wrong-headed on this one. We've all heard the warning.

Money is the root of all evil.

That comes straight from the New Testament. How can you argue with that?

It turns out we can argue with that. That is not what the New Testament says.

The verse people are referring to is found in the first book of Timothy, chapter 6, verse 10. I have added verse 9, because we need to be reminded of things like this.

9 Those who want to be rich, however, fall into temptation and become ensnared by many foolish and harmful desires that plunge them into ruin and destruction. 10 For the love of money is the root of all kinds of evil. By craving it, some have wandered away from the faith and pierced themselves with many sorrows.

Look closely. Money is not the root of all kinds of evil. The love of money is the root of all kinds of evil.

We can easily see what happens when people fall in love with money. People start doing foolish things.

If you have ever read the Hunger Games series, or if you have ever seen the movies, you know that the people of the Capitol became absolutely self-absorbed, and overwhelming silly when they acquired money.

Go to any major city and spend some time there. You will find that Suzanne Collins was not making things up.

There really is a temptation to fall into ridiculousness when you have more than enough money.

The New Testament is right. Those who want to be rich fall into temptation and become ensnared by many foolish and harmful desires that plunge them into ruin and destruction.

The people of the Capitol, in the Hunger Games, became ensnared by many foolish and harmful desires that plunged them into ruin and destruction.

Read history. The people of Greece fell into the same trap. So did the people of Rome. So did the leaders of France in the late 1700's. So did the leaders of Nazi Germany.

The pattern repeats itself. Work hard. Get rich. Get silly. Get destroyed. Start over.

Are you saying I should not work to become rich?

Yes. That is what I am saying. I think you should aim for the middle ground.

First of all, define your terms. Do you really want to be rich? Like, stupid rich?

Do you really need a Ferrari? Do you really need a massive house, tucked away from the road, a house no one ever sees? Do you really need a private jet? Or, are the cars, houses, boats, and jets just toys?

What if we change our terms. Do you want to be rich? Or, are you after financial freedom? There is a difference.

I have studied words and languages my entire adult life. And, still, I do not know how to define the word rich.

What is rich? I do not know.

To someone in a third world country who does not own a car, I am rich.

I own several cars. They are all old, and they are a little beat up, but that does not change the fact that I own several cars.

To most of the world, I am rich.

I live in a wealthy part of Tennessee. There are a lot of luxury cars on the roads. When people see my cars, I doubt they think to themselves, "That guy is rich." The truth is, they probably feel bad for me. You might also feel bad for me if you saw the cars I drive.

It's all perspective.

So, what is rich? I have no idea.

I will attempt to come up with some useful categories. Here goes. These are my definitions. I made them up. Feel free to ignore mine and create your own.

If you cannot afford to feed yourself, or your family, you are poor.

If you are struggling to pay the bills, but you are making it, you are struggling.

If you are paying your bills, and your needs are taken care of, but you cannot do the things you want to do, you are doing fine.

If you have enough money to pay your expenses and you can do the things you want to do, and if you have enough money for those unexpected expenses that keep popping up, I would say you are financially free.

If you own a house and it is paid off, if you own cars free and clear, and if you have plenty in savings, or investment accounts, I would say you are wealthy.

If you have so much money you do not know what to do with it all, I would say you are stupid rich. You may start doing some of the stupid things rich people do. You know what I am talking about. Stupid clothes. Stupid cars. Stupid pets. Stupid problems. I honestly feel bad for these people.

Keep in mind, looks can be deceiving. Those “rich” people in your town may not even be rich. Read the The

Millionaire Next Door by Thomas Stanley. It turns out, it is often quite difficult to spot the people who are truly wealthy.

Often, they drive older cars. They usually live in modest homes.

Warren Buffett, one of the world's wealthiest investors, still lives in the same modest house he bought in Omaha, Nebraska. He bought the house in the 1960s.

Sam Walton, the founder of Walmart, still drove an old pick-up truck around long after Walmart was successful.

As the saying goes, not all that glitters is gold.

My advice? Forget riches. Aim for financial freedom instead.

Change your terminology

One last thing before we move on. Train yourself to ditch either/or thinking.

Either I earn plenty of money *or* I enjoy my work. Says who? Why not say, "I earn plenty of money *and* I enjoy my work?"

Here is another one I hear all the time. I hate this one. Focus on the present. Do not focus on the future.

Why not focus on both? Why not focus on the present *and* focus on the future?

I have found that focusing on the future via goal setting helps me enjoy the present so much more.

Knowing where my exercise routine is taking me (future thinking) helps me enjoy going to the gym.

Going to the gym is hard work. It is not that fun.

Knowing where my routine is taking me almost makes going to the gym fun. Almost.

Future thinking helps me enjoy the present moment.

Years ago, I was a Latin teacher. I was struggling. You know the story.

When I decided to do something about it, I was tempted by either/or thinking.

Either I could study Latin and languages, or I could earn more money.

But, then Compass Classroom and I started working on Visual Latin, and I realized I needed to change my thinking.

I could study Latin and languages, *and* earn a good living.

I still do it to this day. I teach Latin every weekday morning.

When I was stuck in either/or thinking, I started looking for a totally new career.

Had I pursued a new career, I would have started over.

I would have gone right back to the beginning of a new career.

I did not need to do that. When I dumped either/or thinking, I was able to do both. I could study languages and earn a good income.

You can do the same. Dump either/or thinking.

Combine AND with HOW, and your mind will start looking for ways to hit your goals.

Don't say: Either I can earn a good income, OR I can enjoy my work.

Instead ask: HOW can I earn a good income AND enjoy my work?

Re-frame your questions. Your mind will look for the answers. Ask yourself, How can I do what I want to do? Watch your life begin to change.

The harsh reality

You are on your own here. No one is going to do this for you.

This is a harsh truth. It may be hard to hear. Or, you may find this information is in fact, liberating.

For example, I want to be stronger.

To become stronger, among other things, I have to do pushups. Lots of them.

Here is the harsh, but liberating truth. No one can do my pushups for me. I have to do my own pushups.

The same is true for you.

I can share with you what I have learned along the way. I cannot do the work for you. You must do the work.

No one else can do it for you. Your parents can not do the work for you. Your friends can not do the work for you. You must do the work. You have to go after your goals yourself.

Want to get in shape? You must put in the work. Go to the gym. You cannot delegate your workouts.

Want more money? Learn high income skills like writing and sales. Learn to use WordPress, YouTube, Vimeo, or Rumble. You can learn them all. You could learn to use some of these platforms in a weekend.

Make a list of what you need to learn and begin learning.

Want financial freedom? Learn financial discipline. Learn to live on less of your income. Save, or invest the rest.

All of these suggestions are hard. But, what of that? Who says life is supposed to be easy?

Deep down, we wouldn't want life to be easy anyway. Easy is dull.

Humans were built for challenge. Think of what your ancestors went through to give you the chances you now have.

If you did not have those kinds of ancestors, become such an ancestor. Create opportunities for your descendants.

Take action. Start moving. Plod along until you hit your goals.

Choose freedom. Head in that direction and do not stop until you get there.

CHAPTER EIGHT

HOW TO CREATE MORE TIME

Perhaps you are thinking, “This all sounds great. Where in the world am I going to find the time to do all the things you are suggesting in this book?”

That is a fair question.

We all feel we do not have enough time. We have work, school, and errands. And, that is only the beginning. There simply is not enough time left to start something new.

You likely have more time than you think.

This is not going to be easy to hear.

I am convinced, the problem is not lack of time. The problem is usually lack of clarity and lack of self-discipline.

How to find the time

What if you have more time than you think you have?

Do you *really* know how much time you have? Have you ever tracked your time? I suggest you do a “time audit”.

To do a “time audit”, grab a piece of paper. This works best with lined paper.

Divide the paper into six grids, top to bottom. Name each column. Monday, Tuesday, Wednesday, Thursday, and so on. Don’t bother with Sunday. Give yourself a day off.

I have created an example worksheet for you. It only contains a few days. Use this one, or make your own. This is here to give you an idea.

	Monday	Tuesday
5		
6		
7		
8		
9		
10		
11		
12		
1		
2		
3		
4		
5		
6		
7		
8		
9		

	Monday	Tuesday
10		
11		

Break your chart down however you like. Divide your day by hours, if you like. Divide it by half hours, or quarter hours.

When you wake in the morning, begin tracking your activity. Track your time from the time you wake in the morning until you go to bed at night.

Track what time you get up in the morning.

Track how much time you spend getting ready each day.

Track the amount of time you spend on your phone.

Track how much time you spend in traffic.

Track it all. Act like an outside observer. Watch yourself for a week. Keep records. Be honest.

How much time do you spend watching TV, or these days, Netflix? Disney+? Hulu? How much time do you spend on social media?

The average American spends three unproductive hours a day staring at a screen.

What time do you go to bed each night?

Track it all.

After tracking your time for a week, identify your time wasters.

To make the most of your time, you need to find out how much time you are wasting each day. You should be able to find out where you are wasting time.

Can the 'time wasters' be eliminated?

Do not panic. You do not have to eliminate them all. There are time-wasters in my day I enjoy. So, I keep them.

During the week you track your time, do not try to change anything. Simply track where your time is going.

Once you really know where your time is going, start making adjustments.

You will need to eliminate some of your time wasters. Keep the time wasters you enjoy. Throw away the time wasters that are not serving you.

Throw some things overboard

If you have ever read any of Stephen Covey's books, you will remember his famous quadrant.

This is an excellent grid through which to view your life.

In life, there are things we need to do, and things we do not have to do. Mr. Covey brilliantly divides it all into four quadrants.

<p>Urgent and important These are the pressing things we must get done.</p>	<p>Urgent but not important These are the pressing things we must get done, but may be able to push off for a while.</p>
<p>Not urgent, but important These are the tasks we should focus on, but no one is pressuring us to finish.</p>	<p>Not urgent, not important These are the things we likely love to do, but do not need to do at all.</p>

Most of us live our lives with no quadrant at all. We treat everything with equal importance.

Everything goes into the same box. Answering emails, lawn care, grocery shopping, housework, home repairs, prayer and meditation, washing dishes, washing clothes, studying, reading, learning, watching television, watching shows, watching movies, car repairs and maintenance, phone calls, exercising, social media, work.

Those are just the things I could think of. I am sure you can think of more.

If we throw everything into one box, we try to finish it all, and only fall behind.

What if we took all the things we have to do and categorized them according to Mr. Covey's quadrants?

Some things are urgent and important. We can not skip those.

Some things are urgent, but not that important. We can push those things off.

Other things are not urgent at all, but they are important. I try to spend most of my time in this quadrant.

And, some things are not important, nor are they urgent. We should dump these completely. At the very least, push them off to the end of the day. Enjoy them after you have completed your important work.

We can take everything from the list above and place each task in each specific box.

Urgent and important work school housework answering emails grocery shopping washing dishes, clothes	Urgent, but not important lawn care phone calls home repairs car repairs and maintenance
Not urgent, but important reading learning studying exercising prayer and meditation	Not urgent, not important social media watching tv, shows, movies

I have organized my life according to these quadrants for decades.

If you are looking for the time you need to finish your important work, look in the lower right quadrant. Look to the quadrant labeled 'not urgent, not important'.

I have highlighted the box.

<p>Urgent and important work school housework answering emails grocery shopping washing dishes, clothes</p>	<p>Urgent but not important lawn care phone calls home repairs car repairs and maintenance</p>
<p>Not urgent, but important reading learning studying exercising prayer and meditation</p>	<p>Not urgent, not important social media watching tv, shows, movies</p>

We have seen that most Americans spend at least three hours a day in this quadrant.

Three hours a day times 365 equals 1,095 hours a year! You could become proficient in another language if you turned the shows off and studied instead.

Many of us waste enormous amounts of time these days on social media. If we can waste several hours a day on Instagram, or Facebook, we could easily spend several hours a day building something that could set us free.

For most of us, the extra time we are looking for is right there in the quadrant marked “not urgent, not important”.

Where to spend your time

I try to spend most of my life in the ‘not urgent, but important’ quadrant.

<p>Urgent and important work school housework answering emails grocery shopping washing dishes, clothes</p>	<p>Urgent but not important lawn care phone calls home repairs car repairs and maintenance</p>
<p>Not urgent, but important reading learning studying exercising prayer and meditation</p>	<p>Not urgent, not important social media watching tv, shows, movies</p>

No one pressures me to exercise. No one pressures me to study. No one pressures me to read.

But, if I skip these things, it shows. So, I try not to skip. I exercise every day but Sunday. I study and read every day but Sunday.

It adds up. The process is cumulative.

Seize the day

Develop a short, but powerful morning routine. This is another way to harness the time you have.

If you don't establish a morning routine for yourself, someone else will develop one for you.

You have probably heard the old saying.

“If you don’t plan your life, someone else will plan it for you. And, guess what they have planned for you? Not much.”

Many of us wake up and make coffee. Then, we open up email, and start responding to other peoples emergencies. Or, we open our phones and start scrolling through social media. Worst of all, we may turn the news on first thing in the morning.

Do not do this. This is a negative way to start your day. Plus, most of what you see in the news is outside of your control. You cannot do anything about it. Ignore it.

Instead, focus on what you can control. Focus on your responsibilities. Focus on your work. Focus on your effort, your goals, your attitude, your responsibilities. Focus on getting your most important tasks done first.

Do not hit snooze

How you start your day sets the tone for the rest of the day.

Hit the snooze button and sleep in and you will end up feeling as if you lost the morning.

Start your day this way and the rest of the day may feel like a mad rush. You may end up feeling like you wasted your entire day.

Instead, get up when the alarm goes off. Make some tea, or coffee and tackle your important tasks. Your day will feel more productive.

Knock your most important tasks out first thing in the morning, and the rest of the day will feel like bonus time.

Develop the habit of seizing the day. Start by seizing the morning. As the months go by, you will find yourself feeling more productive, more satisfied, and happier.

You will become a high performer.

The mornings are yours

The beautiful thing about early mornings is this — the mornings are yours.

I get much of my deep work done early during the quiet mornings. There are no phone calls. No texts. No interruptions.

Early mornings especially are yours. Do with them what you like. Create your own routine. Try it for a month. Watch your productivity soar.

I would only add this warning. Do not over-do your mornings. I recently read a post online. The author suggested a “millionaire” morning routine. According to author, this is how millionaires wake up.

- First, they make their bed
- Second, they meditate for 10 minutes
- Third, they journal one full page
- Fourth, they read for 20 minutes
- Fifth, they work out for 45 minutes
- Sixth, they go through a personal hygiene routine

- Seventh, they eat a highly nutritious breakfast
- Eighth, they create a to-do-list

Honestly, I am not so sure about all that.

Everything on the list is good. I recommend it all. However, I do not recommend doing all of this first thing in the morning.

I suggest you get up early to knock out some deep work while everyone else is sleeping.

Here's my early morning routine.

Wake up around 5, or 5:30 am.

First, I drink some water.

Second, I drink some coffee.

Third, I get to work. My deep work involves writing tests for my website and writing books.

Currently, I am writing this book.

Once I am done writing tests, and once I am done writing two pages for this book, I work on the weekly email I send.

Basically, I wake up, drink something, and get to work. I try to get as much writing done as I am able before everyone else wakes up.

More than most people do all day

When I was a kid, the U.S. Army had a slogan.

“We've done more by 9 o'clock than most people do all day.”

I like that.

But, it was not until I started getting up early that I realized how easy it is to do more by 9 o'clock than most people do all day.

The Army was on to something. The Army recognized the mornings are uninterrupted.

Once you go to work there are meetings. There are coffee breaks. There are lunch breaks and bathroom breaks. There are phone calls, emails, and interruptions.

The truth is, it's almost impossible to do any meaningful work.

I've been a teacher for decades. In school, there are snack breaks, lunch breaks, bathroom breaks, fire drills, discipline issues, and sick children who should have stayed home but, for whatever reason, could not.

And, that is only the beginning. I could go on.

In fact, I am convinced the only real reason anything gets done in school is because school is consistent. Kids have to go to school every weekday.

Over time, the small doses of learning add up. The learning is cumulative. If it were not for the daily compounding, little would happen in school.

Most people hate getting up early

Most people like sleeping late. I do not blame them. I love sleeping in, too. I really do. But, I rarely allow myself to do so.

The famous author Jordan Peterson discovered the same thing.

Years ago, he was frustrated. Each time he would give a speech, angry protestors would interrupt.

So, he fooled them.

He began scheduling his talks at eight in the morning. He knew the protestors would not get up early.

Sure enough, the protestors stopped showing up. At eight in the morning, they were still in bed.

Early to Rise

Benjamin Franklin nailed this one. If I can pick one tip or trick to share with you that I used to achieve the freedom I have, it would be this. Get up early.

Getting up early is a massive power move toward your goals.

Why is rising early so powerful?

As the Army discovered, if you are up early, you have instant access to uninterrupted work time.

I have run this test on myself for over two decades. Now and then, someone will ask me for a ride to the airport to catch an early flight. When it comes to early morning interruptions, that is about it.

On the odd chance someone does want to talk to you in the morning, I recommend finding a place to work.

A lot of coffee shops open at five or six in the morning.

You can even go sit in your car and work if you have to. I have done that many times. Part of this book was written while parked in my car on the side of a road.

If you are looking for some time to focus on your goals, train yourself to get up early. It is as simple as that. You could put this book down and apply this one tip and your life would drastically change.

I first realized the power of rising early when I read The Pledge by Michael Masterson. In his book, Mr. Masterson quotes William Pitt.

“I would have inscribed on the curtains of your bed, and the walls of your chamber: ‘If you do not rise early, you can make progress in nothing.’”

Mr. Masterson adds this:

You’ve seen the studies: Early risers are happier, healthier, and more productive at work. They stay in better shape, earn more money, and report that they are more satisfied with their lives.

I have to agree with him.

Since I developed the habit of rising early, I am happier, healthier, and more productive. I am in better shape, earn more money, and can indeed say that I am more satisfied with my life.

I used to sleep in. I loved sleeping in. But, then I would wake up and have to scramble all day to catch up. I was not carping any diem.

Then, I read The Pledge. Around the same time, I read an article by Dr. Gary North.

The article, which I share with you below, is about the author Douglas Southall Freeman. Mr. Freeman won two Pulitzer prizes for his multi-volume biography of Robert E. Lee and for his multi-volume biography of George Washington.

Mr. Freeman was a historian, a biographer, a newspaper editor, a radio commentator, and an author.

Here is the article. It will not take long to read it.

So You Think You Have a Busy Schedule: The Daily Schedule of Douglas Southall Freeman

His output:

Dr. Freeman was the editor of the Richmond News Leader, beginning at age 29. He retired at age 63. He died at age 67.

He was a radio commentator: twice daily

He won two Pulitzer Prizes in history: Robert E. Lee (4 vols.) and George Washington (7 vols.).
He wrote Lee's Lieutenants (3 vols.).

His schedule:

2:20 A.M. Awake

2:20-2:44 Dress, shave, devotional

2:45-3:08 Prepare and eat breakfast, walk to car

3:08-3:25 Drive to Richmond News Leader office

3:25-3:29 Park, walk into building, up to office

3:30 At desk, Associated Press wires in hand

3:31-7:58 Read wire dispatches and morning paper, write editorials, mark items for index

7:58-8:00 Walk to WRNL radio

8:00-8:15 Broadcast

8:15-8:17 Walk back to office

8:17-8:32 Morning staff meeting

8:32-11:58 Attend to duties of editor. Answer mail, receive visitors, attend meetings, check first edition of paper, block and set editorials

(sometimes a brief nap at 11:00 A.M.)

11:58-12:00 Walk to WRNL radio

12:00-12:15 Broadcast

12:15-12:17 Walk back to office

12:17-12:30 Complete last details of day and prepare for next day. Walk to car

12:30-12:47 Drive home

12:48-2:00 Lunch with Mrs. Freeman, work in the garden, walk the grounds. A less structured time

2:00-2:30 Nap. (15 minutes)

2:30-6:30 Work in study on historical projects

6:30-8:45 Dinner; evening with family

8:45 Retire for the evening

Simple. Right? Just stick to a schedule. Go, and do thou likewise.

The article is still available online here: <https://www.garynorth.com/public/2576.cfm>

When I first read that article, I was broke. My family was struggling. We needed money. We needed help. Help and money did not come.

I realized it was up to me. Someone had to do something. And that someone was me.

I realized that I could imitate Dr. Freeman.

I had to be at work by 7:30 each morning. I would usually wake up around 6:15 in the morning. This gave me a little more than an hour to get ready, eat breakfast, and drive to work.

If I started getting up at 2:20 in the morning, I would have an extra four hours a day to work on my goals.

With all that extra time, I could study. I could learn. I could master something. I could gain an edge.

So, that is what I did. I set my alarm for 2:20 in the morning.

And, I failed.

It turns out, rising at 2:20 in the morning is rather difficult. At first, I could not do it.

I kept trying. Eventually, I was able to train myself to get up at 2:20 in the morning.

Did you notice this line in the article above?

3:31-7:58 Read wire dispatches and morning paper, write editorials, mark items for index

That's three and a half hours. Mr. Freeman had three and a half hours the rest of the world did not have.

That is what I wanted for myself. If I had an extra three and a half hours a day, I could create something I could sell. I could write something I could sell. I could start a website, or a blog. I could learn advertising. I could develop marketable skills.

I could use any of these to set my family free financially.

And, so I did. For all of my thirties, and for the first part of my forties I got up at 2:20 in the morning and studied. I wrote. I listened to audiobooks. I read.

Then, at the age of forty-three, twenty-two years ahead of the standard retirement age of sixty-five, I retired.

Victory happens in those early morning hours when everyone else is sleeping.

After I retired from the classroom I stopped getting up at 2:20 in the morning.

I switched to 3:30. Then 4:00. These days, my alarm is set for 4:45 A.M.

My schedule is my own these days. I no longer need to get up crazy early.

Do not try this at home

Warning. I am NOT recommending you do what I did. On the contrary. I recommend you do *not* try what Dr. Freeman and I tried.

I am not sure it is healthy. In fact, I am quite sure it is not healthy. I was often so tired in the evenings, I could not function. One evening, I fell asleep on a lonely Tennessee road and crashed my car. I was driving slowly and no one was injured. But, the car was ruined.

Again, I am NOT recommending you do what I did.

Get up early, yes. I recommend that.

But, getting up crazy early, like Dr. Freeman and I did? That I do not recommend.

Personally, I recommend getting up around five in the morning. Maybe four. This should give you plenty of extra time to hit your goals.

Trick yourself into getting up early

If you decide to rise early, you may have to trick yourself. I do.

I sleep with an alarm clock on the nightstand next to my bed.

I am still tempted every morning to hit snooze. So, I trick myself.

I have a second alarm clock that I keep in another room. It goes off about 10 minutes after my first alarm clock.

I know that if I do not go turn off the second alarm clock everyone in my family is going to be annoyed with me. This is enough motivation for me to get up and turn off the second alarm clock. By the time I reach the second alarm clock, I am usually awake.

Try it. Relocate your alarm clock. Put your alarm clock in another room.

The morning hours are yours

I promise you; the morning hours are yours and yours alone.

If you don't believe me, run the following test. Get up early tomorrow morning and go down to a local coffee shop. Sit quietly and work at your computer. Watch what happens around you.

From 5:00 to 7:00 few people will be there with you. Around 7:00 people will start coming in. They will stop for coffee before heading off to work for the day.

Around 9:00, the shop will become quiet again. Not as quiet as the early hours, of course, but you will notice a calm after the morning rush.

If you stick around, you will notice lots of activity from noon on.

Afternoons are busy

My kids are photographers and they know that if they want get a good shot with no one else around, the time to go is in the morning.

I once read that sunsets and sunrises are the same but sunrises are much less crowded.

It is absolutely true.

There have been multiple times when my family and I have been living overseas that I have gotten up in the morning and walked around some ancient city.

No one is out except for the delivery drivers. It is a different and surreal experience.

The shops are closed and the tourists are sleeping. There is almost no traffic. Early mornings are an amazing time to explore a city. They are also the perfect time to pursue your goals.

Take a power nap

During those crazy years when I was imitating Dr. Freeman, I picked up an unexpected skill.

After I crashed my car, I knew I had to adjust. I learned to take 'power naps.'

If you are going to get up early, I recommend you learn to do the same.

Rising early is tough. The habit often left me tired in the afternoon. To combat sleepiness, I tried coffee. Unfortunately, coffee does not seem to keep me awake.

Then, I discovered power naps.

The concept is a simple one. When you are feeling tired in the afternoon, sleep for 20 minutes.

When I discovered power naps, I was still a classroom teacher.

Each day at lunch, I had a thirty minute break. Instead of eating, I would simply go to my car, lay the seat down, and sleep for 20, or 25 minutes.

I would wake up refreshed and ready for the afternoon.

To power nap, I recommend three things.

First, if you can do it, sleep in the same place each time. I would either lie down in the front seat of my car, or I would simply lay my head down on my desk at school.

Second, play some soft music, or play an audio book you know well. Do not listen to upbeat music.

Do not listen to an audio book you are excited about. You will want to stay awake and listen. I always listen to the same thing. I listen to the New Testament in Latin. It's available as a free audiobook.

You can listen to the New Testament in many languages. It is available here in Latin: https://live.bible.is/bible/LATNV1/MAT/1?audio_type=audio_drama

Third, set an alarm. You do not want to sleep all afternoon. After all, you are getting up early in order to create more time in your life. Set an alarm. Make sure you do not sleep more than twenty-five minutes.

Fourth, remember this. It is only twenty, or twenty-five minutes. Shut your mind off. Don't lie there thinking of all of your problems. You can get right back to your problems in less than a half hour.

One last thing. Do not lie down in your bed. When the alarm goes off, it is too tempting to hit snooze and stay in bed.

I have used this technique for over a decade. I have tried all kinds of things to keep me awake in the afternoons.

Nothing works as well as power naps. Give it a shot. You may find yourself energized for the afternoon.

Skip the news

Here's another time saving tip. Skip the news.

"But, I need to keep up! I need to stay informed!"

I doubt it. I seriously doubt that we all need to stay informed.

Pretend you turned the news off for a year. Completely. You simply cut it out of your life. Now, pretend you came back a year later and turned the news back on.

What do you think you would find?

I can tell you.

You would find political turmoil and drama. You would find that hurricanes, earthquakes, and tornadoes have damaged parts of the world. You would hear about wars, assassinations, diseases, and plane crashes.

I do not want to sound calloused. I actually believe things are getting better on our planet. I have a very positive view of our future.

But, the harsh truth is, there is almost nothing most of us can do about the world's problems.

Do not misunderstand me. There is much we can do for our world. But, for most of us, the work we can do is local. I simply cannot stop earthquakes and hurricanes, wars and disease. And, there is no way I can stop the shenanigans that happen every day in Washington, DC.

Save yourself a ton of time. Forget the world's problems.

Since I showed up on this planet, the United States has invaded Vietnam, Nicaragua, Grenada, Iraq, Somalia, and Afghanistan.

Until the checks from Washington start to bounce, politicians will find other countries to invade. Can I do anything to stop them? I wish. Can you? Maybe. Can we

both frustrate ourselves complaining about what goes on in Washington? You bet. Will our complaining change anything? I doubt it.

Can we change our own lives? Can we tackle our own problems? We likely can. Can we try? No doubt about it.

Focus on solving your own problems. Focus on helping your own family.

Do you really want to help the planet? Turn off the news. Cheer up. And, use the time you save to build something useful.

Needless Emotional Turmoil

My wife refers to problems outside of our control as “NET.”

NET stands for Needless Emotional Turmoil. I like that. I have watched people consumed by NET for most of my life. I have fallen into my own NET many times. And, for what?

We could have been doing some really good things for the world.

For example, because I try to stay away from the news, I have the mental energy and the mental capacity to focus on writing this book.

Here is another really good reason to skip the news.

The news is a time suck. Not only will the news drain you emotionally, it will also drain your time.

If you watched the news for only a half hour each day, five days a week, you would spend 130 hours a year watching the news. That is more than three forty hour work weeks per year!

If you took those 30 minutes a day, five days a week, and focused on something productive, think of what you could do!

You could learn to run. You could lift weights. You could learn nutrition. You could write a book. You could start a blog. You could start learning a language.

You know I hate writing. But, I do it anyway. These days, I write for an hour a day, six days a week.

My goal each day is to write two lousy pages. I do not care about spelling. I do not care about grammar. I do not even care if the pages make sense. My goal is simply to write two pages a day. I can edit later.

If I write for an hour a day, 313 days a year (that's 6 days a week for 52 weeks), and if I write two pages a day... that's a 626 page book every year.

The same applies to you. You can do this, too. We both have the same number of hours in the day. You get twenty-four hours, and so do I.

So, skip the news! Learn a new skill. If nothing else, learn to write.

I will add one exception to the this rule.

If you are trying to learn another language, you can listen to the news, watch the news, or read the news in other languages.

These days, since most of my focus is on French, I sometimes read newspapers in French.

I have to warn you, though. The news is negative everywhere. I learned this years ago during an election cycle.

If you are an American, you know that during election season, many Americans lose their rational minds, set their hair on fire, and run around in circles. And they do it for politicians who neither know them nor care about them.

Most politicians care about getting into the massive insider trading club known as Congress. Politicians care about their own investments. They do not care about us.

I know there are exceptions. But, we need to be real. Most politicians are there to feather their own nests, and I am pretty sure we all know it.

And, still, every election season, at least half of us stop concentrating on our own goals. We stop concentrating on our own problems. We concentrate instead on our favorite politician, or we concentrate on the politician who annoys us most.

We laugh at the Romans because they worshipped their political leaders. Then we go worship our own political leaders. Human nature does not change that much, as it turns out.

Back to the story.

One election season, I turned the news off because I was sick and tired of hearing about the politicians who were going to wreck the world. I was also sick and tired of hearing about the politicians who were going to save the world.

I turned off all English-speaking radio stations in my car and started listening only to Spanish radio.

I got pretty good at Spanish and I discovered that on Spanish radio... they were talking about the same politicians!

So, keep that in mind. Consume the news if you want. If you are going to read, or listen to the news, do it in the language you are learning.

At least you will improve in your target language. But, remember, when you get good at your target language, the news will still be negative.

Early to bed

This book is based on the quote by Benjamin Franklin. Early to bed, early to rise, makes a man healthy, wealthy and wise.

I kind of have to suggest you go to bed early. Personally, I do not like the early to bed part. It sounds boring.

Still, at least some nights, I recommend you go to bed early.

You may like to stay up late on the weekends with your friends. Nothing wrong with that.

But, do you really need to stay up late on Wednesday nights?

Why not go to bed early on the nights when you have nothing going on and then stay up late on the nights when you do have something going on? Pick your battles, as they say.

No one needs to know that you go to bed at eight, or nine, or ten on a Tuesday night. No one will know the difference.

I suppose that is not entirely true. You will know the difference. You will feel the power of a full nights sleep.

Get ready the night before

Here is another time saving tip.

Know what you are going to do before you wake up in the morning. Plan your day the night before. Few people are disciplined enough to do this.

When I was first trying to earn a living online, I was fanatical about this one.

This tip is not complicated. The benefits are enormous.

Before you go to bed, lay out what you need for the next day.

Know where your car keys are. Hang them on a hook. Lay them on your desk. Lay them on the kitchen table. Just put them somewhere obvious. The next morning, you will have no trouble finding your keys. You will not waste time in the morning frantically searching for your keys.

Before going to bed, choose clothes for the next day. Make sure everything is cleaned and ironed. This will save a ton of preparation time in the morning. No one is rushing you in the evening.

Before you go to bed, write down the most important things you have to do the next day. After going through your morning routine, tackle the most important task on the list. After you finish that task, move on to the next one. And, so on.

Having a nightly routine will actually help you sleep. You will sleep more easily knowing the morning will go smoothly.

Frantically running around searching for things in the morning is a terrible way to start the day.

Build better habits

You can create more time for yourself by establishing good habits. Allow your habits to carry you toward your goals.

Goals are exciting. You get to think big. You get to write down your goals, sit back, look at them, and think.

“Oh. Yeah. Hitting this goal will be awesome.”

But, you must put daily habits in place in order to hit those goals. It is your habits that will carry you toward your goals.

Say you want to write a book, for example.

Your goal will look something like this:

I will write and self-publish a 300 page book.

Great.

That is a fun, exciting goal. Now what?

The goal itself will not take you anywhere.

To hit the goal, you must take action toward the goal. You must decide what you will do each day to reach the goal.

And, then, well... you need to do that.

For this book, I set the exact goal above.

I will write and self-publish a 300 page book.

Exactly how am I going to hit this goal? It was not that hard to come up with a daily checklist. To my checklist, I simply added: Sit down for one hour a day and write.

During that hour, I try to write at least two pages. Two pages a day, times three hundred and thirteen days a year equals six hundred twenty six pages.

I know I will miss days. That's life. Perhaps I only come up with five hundred pages. That works.

After writing those five hundred pages, I will have to edit those pages. Much will be eliminated. By the time I am finished, the book will likely be around three hundred pages long.

The daily checklist must include actions like these:

- Write for one hour a day.
- Write two pages a day.
- Edit. (The editing will come later. So, editing is not part of the original checklist.)

That is a short, simple checklist.

And, yet, if I follow the checklist, if I write for one hour a day, if I write two pages a day, at the end of the year, I will have a book.

You can do the same. You can do this with any goal. Remember, our habits carry us to the places we want to go. Out habits carry us our to our goals.

Goals are fun and exciting. Goals get us started. The checklists and habits will take us there.

Put another way, destinations are exciting. But, it is the long boring road that gets us there.

Block-time your day

Here is another way you can save time. I call this 'block timing.'

Pick certain blocks of time during the day, and during those blocks of time, perform certain tasks.

For instance, I have told you that it is my goal to write two pages a day.

To do this, I block off an hour a day, six days a week. During that hour, I sit down and write. Or, I sit down and stare at a blank screen. Either way, I sit there for an hour.

Sometimes it easy to write two pages a day. Sometimes it is tremendously difficult.

No matter. For one hour a day, I sit down at my computer and type for an hour. I turn off the wifi, turn off my phone, remove as many distractions as possible, and write.

I make my own schedule now, but I did not always have this luxury.

At school, when I was a teacher, I had a thirty minute lunch each day.

During that thirty minute lunch, I chose a project to work on. (This was before I discovered power naps.)

At that time, I was trying to squeeze all of the complicated Latin endings onto four pages. My goal was to turn those four pages into a folder for my Latin students. When they were unsure about a particular Latin ending, they would be able to glance at the folder.

It took two years to create the folder, and another two years to edit.

I never did turn the four pages into a folder. Instead, I decided to give the pages away as a free download on my site. To this day thousands of students use those pages every day as they study Latin.

If you want it, it is available as a free download on my site. Simply go to <https://dwanethomas.com/resources-latin/> and scroll down until you see “Latin Charts PDF”.

I created that folder by blocking a certain part of my day (lunchtime) and using that time block to write.

If I had not blocked that time, those Latin charts would not exist.

There is another benefit to blocking your time.

Your mind will adjust to the time. Many people wander rather aimlessly through their days. They flit from this project to that project but they do not accomplish much.

And then they wonder, at the end of the day, where the time went. We all know the feeling.

If you time block your day, your mind begins to play a trick on you. Your mind will remind you every day, that you have got to do that thing, whatever that thing is.

When I was writing the Latin folder, there were many days, I did not feel like doing it. But, my mind would insist.

“It’s lunchtime. Work on the folder. That is what you do during lunchtime.”

It became a routine. It became a habit.

I am using the same technique to write this book. At a certain time each day, I write for an hour. When I try to skip, my mind will not allow it. I can hear it saying,

“It is time to write. So, write. That is what you do during this hour.”

If you tend to be forgetful, set an alarm on your phone.

Use your phone to remind you it is time to start writing. Use your phone to remind you to go to the gym. Use your phone to remind yourself to go on a walk, or watch WordPress tutorials on YouTube.

Having an hour a day is nice. Not everyone has that luxury. Some of us really do lead busy lives.

If you do not have an hour, set aside 30 minutes a day. That is all I had when I built the Latin folder.

If you don't have 30 minutes a day, take five. All of us can find five minutes a day to push toward our goals. Push. It adds up. If you do not have much time, use what you have.

Re-evaluate your time

In his book, The Effective Executive, Peter Drucker says, *“An effective executive finds out how he spends his time.”*

If an executive takes the time to audit his time, he will find that minor tasks eat the bulk of his time.

This is true for all of us. This is why we did a time audit earlier.

Mr. Drucker points out that an effective executive sets aside an hour or two of uninterrupted time each day in order to deal with important projects.

If he does not do this, the minor interruptions will eat away at his time.

Do you know where your time goes? Go through a time audit. It can be a painful process. Most of us do not realize how much time we waste. Find out where your time goes.

A few times a year, re-evaluate your time. Identify the time wasters. The time wasters will creep back into your life. Eliminate them, if you can.

Fill your head with good stuff

Earlier in the book, I recommended you read every day.

Perhaps you are wondering, “*When am I going to find the time to read?*”

Again, seize the small moments. Read audio materials while you’re driving. I like to call this “traffic school”.

The average American spends 20 minutes driving to work every day and 20 minutes driving home — that’s 40 minutes a day.

There are 365 days in a year. Let’s remove Sundays. 365 days minus 52 days equals 313 days.

If we remove a few weeks for vacations, we end up with 299 days.

We should probably throw out 9 more days for unexpected emergencies and sicknesses. This leaves us with 290 days.

If you are in the car, driving 40 minutes a day for 290 days, you are in your car for 11,600 minutes.

That comes out to 193 hours a year!

Do you spend 193 hours a year listening to talk radio? Pop music? The news? Turn that stuff off.

Instead of filling your head with fluff and negativity, fill your head with books and audio training materials.

Turn your car into a University on Wheels

193 hours is a little more than one semester of college.

Most American colleges meet for 15 weeks for two semesters, one in the fall, one in the spring.

When you are considering college, you will hear about credit hours. The math is pretty simple. Credit hours equal the number of hours spent in class weekly.

If you are taking a 3 credit hour course, you will spend three hours a week in class.

Except you won't.

You will not really spend three hours in class.

A three credit course typically meets three times a week for 50 minutes. Professors usually give students ten minutes to walk to their next class.

Do the math. Fifty minutes times three equals one hundred and fifty minutes. Divide one hundred and fifty by sixty minutes. We end up with two and a half hours.

Three credit courses meet weekly for two and a half hours. This is typical.

If you are signing up for twelve credit hours in college, you will spend one hundred and eighty hours in class per semester.

Four classes equal twelve credit hours.

For fifteen weeks, you will spend three hours in class for each of the four classes. That comes out to twelve hours a week.

Multiply that times fifteen and you get one hundred and eighty hours. Again, this is per semester.

If you turn the radio off in your car, and listen to audio training materials instead, you could get a semester's worth of education every year. In your car!

For years, I have suggested to students they spend two to three years launching something online that could set them free for life.

The response is almost always the same.

“Two or three years? Who has time for that?”

Then, those same students leave for college. College takes at least four years. These days, most students spend five years in college.

I am confident I could show you how to launch something online and you could be profitable within three years. Many people launch online and are highly profitable much faster.

College, on the other hand, is a four year commitment with highly questionable returns.

You could spend \$10,000 and three years launching a business that brings in \$100,000 a year. And, I doubt it would take \$10,000 or three years.

Or, you could spend \$100,000 for a college degree. These days, you will likely spend more.

After college, you will be lucky to find a job earning \$50,000 a year.

Watch the documentary [Borrowed Future](#). According to the documentary, 40% of students don't have a job within a year of graduation.

What will you listen to?

Where will you find audio training materials to listen to?

I have been following my own advice here since the 1980s. Back then, we had cassette tape series to listen to. It was often hard to find audio training materials. And, it was almost always expensive.

Things are different now. These days, audio training is cheap and ubiquitous.

Now, we have a new problem. Now, we have too many choices. If you can think it up, someone probably has a podcast on the topic.

You could also listen to audiobooks from [Audible.com](https://www.audible.com) or [Scribd.com](https://www.scribd.com).

You could check out and listen to free audio material from your local library using [Libby.com](https://www.libby.com).

This is how I study languages. Currently, I am attempting to master French. I listen to French language training material constantly. I know that eventually I will be able to speak French moderately well.

I will learn most of it using free audio material.

Audio training material is no longer hard to find. Just pick a topic, start searching, and go all in.

Be prepared

The Boy Scouts of America used to have a motto. Be prepared. It is a good motto.

If you have an academic goal you are trying to hit, be prepared by carrying with you at all times a “*vade mecum*.”

What in the world is a “*vade mecum*?”

A *vade mecum* is a Latin phrase that became an English phrase. I am not making it up.

During medieval times, students often carried notes around with them on small notebooks, enabling them to study during spare moments.

Vade mecum is Latin. It means “Go with me.”

Wherever the students went, these little notebooks went, too. When students found themselves standing around killing time, they could study from their *vade mecum*.

Have you ever found yourself standing around, waiting in line, wondering, why didn’t I bring something to do? Something to read?

These days, almost all of us carry a *vade mecum* with us. We have cell phones in our pockets. Our phones can do so much, it is easy to turn a phone into a *vade mecum*. You can study, read books, listen to podcasts, or even flip through language flash cards on your phone.

Of course, you do not have to be on your phone. Old technologies work too.

I almost never leave home without a book. There are so many small moments during the day. If you find yourself alone, waiting for a younger sibling to finish a music lesson, squeeze in a few more pages.

Start carrying a *vade mecum* with you at all times. Do not leave home without a book. You do not know when you will end up standing in line. If you have to put tags on your car you are going to have to stand in line.

I stood in line the other day for two hours to get tags for one of my vehicles. Thank goodness I brought a book with me.

You are going to sit on the interstate waiting for accidents to be cleared up. You are going to stand in line waiting for the slow people in front of you to find their change.

Seize the small moments.

I said earlier that I read a book a week. I am not constantly reading. I am able to read a book a week simply because I always have a book with me and I seize the small moments.

I am able to read in French and Italian, Spanish and German, Latin and Greek.

That did not just happen.

In fact, it never would have happened if I had been listening to the radio, listening to the news, or watching TV. In part, it happened because I always carry a *vade mecum*.

Always carry one with you. Seize the small moments.

Rest

In this chapter, I have showed you how to find more time to focus on your goals.

Now, I am going to tell you to stop. In the book of Exodus, in one of the ten commandments, God commanded the children of Israel to stop working one day each week.

Six days shall you labor and do all your work. But, the seventh is the Sabbath of the Lord your God. In it, you shall not do any work. - Exodus 20:9-10.

This commandment gets a lot of negative feedback. I have attended church my entire life. Over the years, I have heard numerous people make excuses for working on Sunday. I even attended a Sunday School class once where the teacher made the case that it was “holy” for him to mow his yard on Sunday after church.

I am not here to condemn. I simply think it funny that we so fiercely resist this command.

What if our boss told us to take Friday off? We would cheer. We would talk to others about our boss. What an awesome boss!

When God tells us to take a day off, we protest. “Hey! Don’t tell us what to do!”

This makes no sense to me.

This works whether you are religious or not. Take a day off. You will accomplish more on the other six if you take one day off.

One of the most successful restaurant chains of all time is Chick-Fil-A. They are closed on Sundays.

I remember when they were first getting started. The company was mocked. Because Chick-Fil-A refused to open on Sunday, the mockers predicted the rapid collapse of the company.

They were wrong. Chick-Fil-A survived. In fact, they thrived. They are still thriving.

Take a day off. Work six days. Rest on the seventh. Watch your productivity skyrocket.

And, at least once a year, take a vacation.

In an interesting section in the Old Testament, God tells the Israelites they had better take a vacation and party.

He commanded the Israelites to take a week off each year and go camping with their families.

In the twenty-third chapter of the book of Leviticus, we find this:

“So beginning with the fifteenth day of the seventh month, after you have gathered the crops of the land, celebrate the festival to the Lord for seven days; the first day is a day of sabbath rest, and the eighth day also is a day of sabbath rest. On the first day you are to take branches from luxuriant trees —from palms, willows, and other leafy trees — and rejoice before the Lord your God for seven days. Celebrate this as a festival to the Lord for seven days each year. This is to be a lasting ordinance for the generations to come; celebrate it in the seventh month. Live in temporary shelters

for seven days: All native-born Israelites are to live in such shelters so your descendants will know that I had the Israelites live in temporary shelters when I brought them out of Egypt. I am the Lord your God.”

And, by the way, that’s not the only place in the Bible where the Israelites are told to go on a vacation.

In the book of Deuteronomy, chapter 14, the children of Israel are told to take some time off... and party!

“You shall tithe all the yield of your seed that comes from the field year by year. And before the Lord your God, in the place that he will choose, to make his name dwell there, you shall eat the tithe of your grain, of your wine, and of your oil, and the firstborn of your herd and flock, that you may learn to fear the Lord your God always. And if the way is too long for you, so that you are not able to carry the tithe, when the Lord your God blesses you, because the place is too far from you, which the Lord your God chooses, to set his name there, then you shall turn it into money and bind up the money in your hand and go to the place that the Lord your God chooses and spend the money for whatever you desire—oxen or sheep or wine or strong drink, whatever your appetite craves. And you shall eat there before the Lord your God and rejoice, you and your household.”

I have spent decades studying history and languages, both ancient and modern. I have found no other document from history commanding people to rest, take a vacation, buy whatever they want, and rejoice.

Rome, Greece, Egypt, Babylon, Persia, and Assyria all worked people to death. A privileged few at the top spent

their time in leisure. Almost everyone else worked themselves to early graves.

Only in ancient Israel were the people commanded to take a day off once a week. Only in ancient Israel were the people commanded to take a vacation.

These commands are more radical than we think.

In the ancient world, people's lives depended upon agriculture. Their lives depended on working the land.

Imagine telling a farming community to stop working. Imagine saying to them, "not only do you not have to go to work today, you may not go to work today."

No other ancient society had this gift. Only ancient Israel did.

The resurrection of Christ brought this gift to the world. He rose on the first day of the week, and since then billions of people have celebrated by taking Sunday off.

Embrace this idea. Take a day off. Take a vacation once, or twice a year. Lay your work down. Do not feel guilty. This is a beautiful gift. And, oddly enough, in the long run, you will find you accomplish more.

Imitate the Israelites. Imitate the Christians. Imitate Chick-fil-A. Take a day off.

In this chapter, I have showed you multiple ways to free up more time. You could use the extra time to learn a new language, pick up more skills, or launch a side-business.

Next, we will learn how to stay focused on our goals.

CHAPTER 9

HOW TO STAY FOCUSED

In college, I was on a rowing team. While we were out on the water, the coxswain (pronounced cox-in) reminded us constantly to keep our heads straight.

If we looked to the left or to the right, our boat would sink.

If the coxswain caught any of us glancing to the left or right, he would shout, “No sightseers!”

One day, while racing in Perdido Bay, Alabama, another boat on the team did sink.

The boat carried sightseers.

On a rowing team, it is imperative to keep your eyes on the goal.

The same applies to real life. When it comes to hitting your goals, first know where you are going.

Then, focus on that point with laser precision.

When I first started teaching, I taught everything. I taught history, reading, math, drawing, Latin, English, and more.

One day it hit me. To truly stand out, to truly make an impact (and, therefore, more money) I needed to plant my flag.

I needed to pick one subject, master that one subject, and stake my claim in that territory.

Somewhere, I once read, *“We can do anything we want, but we cannot do all the things we want. We must decide.”*

At the time, I was fascinated by Latin, so I chose Latin.

Looking back, I am not sure that was the wisest decision. Wise or not, it was the decision I made at the time.

Years ago, my kids and I were looking at an ice cream truck. People were lined up, waiting to buy ice cream

“Maybe I should have sold ice cream,” I said.

One of my kids responded, *“Yeah, Dad. Selling Latin is like driving around in a a broccoli truck instead of driving around in an ice cream truck.”*

Can't argue with that.

I still teach Latin. I am still driving around in a “broccoli truck.”

If nothing else, my story shows the power of focus. Even though I sell broccoli (Latin) for a living, I was still able to retire at the age of 43.

Truthfully, when I decided to focus on Latin, things got worse before they got better. My family sunk even lower financially.

At my lowest point, I considered throwing in the towel. I wanted to quit. I started working with a construction company. I interviewed with a property management company. I was done teaching. I was on my way out.

Still, since I had chosen to focus on one thing, I was ready when an opportunity came. It was an opportunity I did not see was coming.

I am suggesting you do the same.

Choose your three goals, and start working toward them. You may be preparing for an opportunity you don't even know is coming.

Focus

The Latin word for fireplace is focus.

Think of the Romans all those years ago sitting around the fireplace on a cold night. Everyone focused on the fireplace. The fireplace was the focal point in the room. The fireplace was the center of attention, especially on cold winter nights.

Where do you want to be when you are cold? You want to be close to the fireplace, the *focus*.

The fireplace brings warmth. It brings comfort. It brings you closer to your friends and closer to stories shared around the fire.

The meaning of the word has changed. English has turned the old Roman word into a verb. These days, we focus on our work. We focus on friendships. We focus on our goals.

Like the Romans directing their attention to the fireplace, we are directing our attention to our work, friendships, and goals.

Would the Romans have stayed warm if they were running all over the house? Would they have stayed warm if they were running upstairs and downstairs, running in and out of the bathroom, running in and out of the kitchen, the bedrooms, and closets?

Of course not. The fastest way to warm up was to sit near the fireplace. Put another way, the fastest way to warm up was to focus.

The same applies to you. If you focus on one goal, if you pour all of your efforts and attention into one goal you will likely hit your goal.

For years, I have wanted to write another book.

Until I picked a time to write each day, I was all over the place. Errands, emails, the gym, biking, text messages, social media, and on and on.

When I picked a time to write, and sat down to write, this book started taking shape.

Do the same. Choose one high priority task. Block some time to work on that task each day. Focus. Cut the distractions.

I am not saying you have to stick with one goal for the rest of your life. I am simply suggesting you pick one goal and stick with it for a while.

Stick with the same goal for a few years, or until your goal becomes profitable.

If your goal does become profitable, you may never jump ship.

I teach Latin. I've done it for decades. It works. Why should I stop? I like it, and people still need help with Latin.

Just remember you are not married to your goal. You can adjust, and, if you need to, you can move on.

I am simply suggesting you stick with one thing until it works. Once it is working, you can do what you want to do next.

Remember, "*We can do anything we want, but we can not do all the things we want. We must decide.*"

Of course, you could decide to simply stick with what you are doing. As the old saying goes, *If it isn't broke don't fix it.* I did exactly this when I was a teacher.

When I first started teaching I taught a variety of topics. It was a good experience. I needed to teach a variety of

topics. I needed to practice working with students. I needed to practice teaching.

When I decided to focus, however, things shifted. Things really sped up when I decided I was going to pick one subject and master it.

These days, I can study whatever I want to. I have the freedom to study French, Spanish, Italian, Greek, History, Photography, Goal-setting, and Fitness.

But, if I had started by pursuing everything that interested me, you would not be reading this book.

Focusing on one topic for years later gave me the freedom to pursue whatever I like.

You can do the same. Pick one thing. Go deep. See if you can generate an income. Move on later, if you want.

Or, stick with the one thing. If it is working, why stop?

Resist distractions

Who has your attention most of the time?

Think about this. Think of everything out there as an advertisement.

Advertisement is an interesting word. It derives from two Latin words. *Ad* means 'to', or 'toward.' *Verbo* means 'I turn.'

Advertisers are attempting to *turn* your attention *toward* their products.

Sports. Politics. Netflix. Disney+. Hulu. Movies. YouTube. TikTok. Instagram. Facebook. All want your attention. All are attempting to distract you from your goals.

Think of your attention as a weapon. Everyone else is after your attention. Do not give it to them.

Learn to control your attention. This is one of the most important skills you could develop.

How much is your time worth?

You may find it helpful to put a monetary value on your time. For instance, tell yourself your time is worth \$30 an hour.

Is it? Is your time worth \$30 an hour? Maybe it is, maybe it isn't. As an experiment, tell yourself that your time is worth \$30 an hour.

This will instantly change your perspective.

For example, an American football game typically lasts four hours.

At \$30 an hour, plopping down on the couch to watch the game will cost \$120.

Would you willingly pay \$120 to go to the game in person? Is it worth it?

I am not saying the game is not worth \$120. Maybe it is. If you are hanging out with good friends, and that is how you connect, go for it.

On the other hand, if you are alone on the couch with a bag of potato chips, re-consider. It is probably not worth \$120. Turn the game off. Go outside and walk. Put an audio book on and listen while you walk. Level up.

Give attention to the things you want in life. Give attention to the skills you want in life. Give attention to the people you want in your life.

Ignore the rest.

Give your time a value. Give your time a dollar sign. Then, learn to resist the lure of advertisers trying to turn your attention away from your goals.

Plan your week

We are so easily distracted. Advertisers know this. This is why advertising companies spend millions on advertising.

Distracted comes from two Latin words. The Latin prefix *dis* means away. *Tractus* means dragged. Distractions *drag* us *away* from our goals. And, there are so many distractions.

The truth is, there have always been distractions. Technology changes. Styles change. Languages change.

Human nature stays the same.

There will always be distractions. Something is always trying to drag us away from our goals.

There are things you can do to combat distraction. We talked about the power of getting up early. We talked about the power of turning off screens. We talked about the power of blocking your time.

There is another tip you can use to fight distraction.

Once a week, sit down and review your goals.

If you do this each week, you will sit down and review your goals fifty-two times a year.

Think about this.

Most people do not even have goals. If they do have goals, most people have not written their goals down. And, if they do happen to write down their goals, most people have not taken the time to develop clear goals. Fewer people set a deadline for their goals.

If you have clearly defined, written goals, and a deadline, you are ahead.

If you sit down each week to review your goals, you are way ahead.

If you are sitting down once a week, and re-evaluating your goals, you will be more focused during the upcoming week.

Do this, and chances are extremely high you are going to hit your goals.

You will know what you need to do, and you will know when you need to do it.

Imagine starting a cross country car race without a plan, or without a map. Worse, imagine starting without a destination.

Will you get where you are going?

If you start the week with a plan and a destination, your chances of hitting your goals are higher. Much higher.

Life is distracting. Many forces compete against us as we aim for our goals.

Sitting down for an hour each week to review your goals is another way to keep yourself from getting distracted.

It just so happens, it is hard to get lost when you are constantly checking the map.

Organize your workspace

Here is another easy tip for staying focused. Keep your workspace clean and distraction free.

Perhaps you are thinking, I work better when everything is a mess.

I doubt it. You will work faster if you have a place for everything and if everything is in its place.

Can you imagine an elite military unit, a paramedic team, or a SWAT team getting a call and having to dig through a pile of stuff looking for the right gear to bring along?

That does not happen. The most efficient individuals and organizations are organized. Elite military units are organized. Paramedics are organized. SWAT teams are organized.

I worked as a paramedic for a little while. The ambulance was organized. We knew exactly where everything was located. Everything was in its place. When we arrived at an emergency scene, we did not dig around looking for the tools we needed.

Organize your workspace. Watch your focus skyrocket. Watch your distractions melt away.

I recommend cleaning your desk at the end of the day. Have everything ready the night before.

The next day, when you are ready to get to work, you can get right to work. You will not waste time organizing. You will not waste time getting ready to work. You will sit right down, and get to work.

If you work from home, and home is simply too disorganized and distracting, go to the library. Go to a coffee shop. Libraries and coffee shops keep their desks and tables clean.

Work distraction free

Turn the notifications on your phone and on your computer off.

I do not trust public wifi. So, to hammer this book out, I have been writing at a local coffee shop. I turn the wifi off on my computer. As a bonus, I am not distracted by the internet.

I have few distractions on my computer. No movies. No games. When I am in a coffee shop, I have no internet. There is nothing to do but write.

Find a place to work distraction free. Block your time. Focus on high priority tasks.

No meetings

To eliminate more distractions, cut the meetings. If you can eliminate meetings, eliminate them without mercy.

If you must attend meetings, insist the meetings follow an agenda, or a schedule. Let everyone know that you only have an hour, or less. Do whatever you can to keep the meetings short.

But, if you can eliminate them, eliminate them.

On the other side of freedom, attend all the meetings you like. After all, there might be donuts. I get together with business partners from time to time. We usually talk business over lunch. I do not mind. In fact, I like it. I have the time.

But, before I had the time, I would do anything to avoid meetings. Most meetings are a complete waste of time.

Avoid them. Work instead. Create. Write. Take action on your major goals.

Do not do it all

You can stay focused on your goals by giving some of your work away. Delegate what you can delegate. You do not have to do it all yourself.

In the beginning, you may have to do it all yourself. But, chances are, you can delegate *something*.

Do you really need to mow your own yard?

Do you really need to change your own oil?

Do you really need to paint your own house?

If you hate it, and if you can delegate it, delegate it.

This is one of the best ways to free up more time for yourself. Stop doing things that do not matter. Focus on your major goals instead.

Choose your friends wisely

This next one could be tough.

First, a warning. Remember, you are looking for one million dollar idea in this book. Throw away any ideas you want to throw away.

Okay. Here goes.

Start ignoring the people who only want something from you. I call these people the “takers” in life.

These people always need you. They need your help. They need your advice. They need you to listen to them. They need you to drop everything and come help them.

These people are easy to identify. When you need something from them, they are nowhere to be seen. They cannot be found.

There is another quick and easy way to identify these people. When they talk, they want your attention. When you start talking, they look at their phone. They look around the room. They ignore you. They jump into a nearby conversation.

Takers love attention. They thrive on attention.

When you give them your attention, you are rewarding them. You are giving them permission to disrespect you. You are giving them permission to disrespect your time.

If you are a giver, you had better learn to set some boundaries with the takers in your life. The takers have no boundaries.

If the takers in your life are persistent, lay down some boundaries. Be honest with them. Tell them you will be taking some time to focus on your goals.

They may test you. You may have to bluntly tell them “No.”

The great nineteenth century pastor Charles Spurgeon once said, “*Learn to say no. It’s more valuable than learning Latin.*”

He is right. And, I know what I am talking about. I speak Latin.

Hold your ground. Eventually, the takers will move on. You can reconnect with them later, if you want to.

Of course, you may not want to reconnect. Booker T. Washington once said, “*Better to be alone than in bad company.*”

When you are ready to reconnect with people, look for friends who talk about goals, dreams, plans, strategies, self-improvement, and fitness.

Avoid those who spend time talking about sports, politics, celebrity gossip, and other people. Especially avoid people who spend most of their time talking about themselves.

Other people’s emergencies

Here is one of the greatest focus techniques of all time.

Do not check email until you are done working on your primary goals.

Typically, I do not check mail until late in the afternoon. And, sometimes I may not get to it until the next day. I teach Latin. There are not too many Latin emergencies.

If your job centers around email, obviously this is not an option for you.

But, if you are building something, and you need to focus for hours at a time, email will drastically slow you down.

In his book, The Pledge, Michael Masterson tells a funny story.

Some researchers wanted to test the productivity of people. So, they put people on a project and divided them into three groups.

The first group was told to work on the project without distraction.

The second group was to told work on the project while smoking marijuana.

The third group went to work on the project while also checking email.

Not surprisingly, the first group did better than the marijuana smokers and the email checkers.

However, the researchers were a little surprised to discover the marijuana smokers actually did better than the email checkers.

The email checkers came in dead last.

Check your email at the end of the day. Check it only after you have finished working on your goals.

Email is simply a convenient way for other people to organize their emergencies in your inbox.

There is a nice side benefit to ignoring emails throughout the day. Often, by the time you respond to email, others will have already come up with a solution to their problem.

I receive emails all the time from students. The email often look like this:

Mr. Thomas,

The video lesson for chapter 14 won't play for me. Could you find out why the video won't play?

Since I don't check email until the afternoon, I will not see the email right away.

Before I have a chance to respond, the student will often send another email.

Hi, Mr. Thomas!

I am sorry I bothered you earlier! I figured it out. I had too many applications on my computer and everything was running slowly. I shut some things down and restarted my computer. Everything is working fine now.

Thanks for your classes! My sisters and I watch them every day and we learn so much!

Sincerely, S

This happens to me all the time. I've been teaching online since 2011.

Give people time. Usually, they will solve their own problems.

Save yourself a ton of time. Push your email off until late in the afternoon.

Trust the process

When it comes to hitting your goals, focus on developing habits. Then, let the habits take you toward your goals.

This is the power of habit. Sometimes you can hit your goals simply by creating a new habit.

Do not overthink it. If you write every day, you are going to write blog posts. You are going to write books. Let the habit carry you. Trust the process.

If you work out every day, you are going to end up toned and muscular. Let the habit carry you. Trust the process.

The thought of writing this book overwhelmed me. For years. I stalled out and did nothing.

When I decided to write for one hour a day, no matter what, the book began to grow. Writing for an hour a day did not overwhelm me.

Yard by yard, everything is hard. Inch by inch, life's a cinch.

Do not try to do it all at once. Figure out what habits will push you toward your goals and focus on building those habits. Let the habits carry you.

The author Jim Rohn used to say, "*Motivation is what gets you started. Habit is what keeps you going.*"

Aim for 1% improvement each day

The is similar to what I said in the previous paragraph. Do not try to do it all at once. Do not aim for perfection.

Try to improve just one percent everyday. One percent every day is enough to drastically transform your life. One percent does not seem like much. It is. It adds up.

Make slow gradual changes every day. Over time, the progress turns into massive achievement.

When you set new goals you will feel excited. You will experience a natural high. That feeling will fade.

This is the nature of the battle you are in. The process becomes tedious. Things slow down. The work turns into a grind.

When the excitement wears off habit kicks in. This is where the checklists help.

Do you think pilots are excited every time they get in the cockpit? Or, does it become routine after a while? Maybe even a little boring?

Of course, it does. Everything does. The excitement wears off. That is just how the planet works. The new feeling wears off. This is why we call it a 'new' feeling.

When the initial excitement fades, rely on the checklists you created. Rely on the habits you developed.

The checklists and habits will carry you toward your goals. Rely on the checklists and habits to improve. Go for 1% improvement each day. Aim for just a bit better than yesterday.

Aim for 80%

When it comes to your checklists and habits, aim for 80%. Do not aim for 100%. Try to check off 80% of the items on your checklist.

In other words, forget perfectionism. Perfectionism is the enemy. Kill it. Forget it. Show no mercy.

You will not achieve perfection.

General George Patton once said, "*A rough plan executed violently today at 80% is better than a perfect plan executed at 100% in two weeks.*"

General Patton knew the truth. There is no perfect plan.

Remember the Pareto principle. 80% is good enough. In fact, 80% is great.

I'd be willing to bet I hit 60% of the items on my checklist, on a good day.

And, yet, I am able to accomplish much. Eventually, operating at 60%, I hit most of my goals.

School teaches us to aim for 100%. School teaches us to aim for perfection. Get an A. Even better, get an A+.

If I received a grade on my checklists, I'd receive a failing grade most of the time. Maybe a D.

This book is a perfect example. I decided to write it sometime during the summer of 2022. I told myself I would have it done before Christmas of 2022.

It is now January of 2023. I am months behind schedule. Were I doing this for school, I would be penalized for turning my work in late.

But, I kept typing. Kept editing. Kept re-writing. At best, I am operating at 80% as I write this book. Realistically, I bet I am operating at 60%.

I am way behind schedule. And, yet. The book is happening. Progress is taking place.

Were I aiming for one hundred percent, I would have called myself a failure long ago, and I would have quit.

Be consistent

When it comes to habits and checklists, the trick is to keep showing up. When you miss a day, begin again the next day.

Be consistent. Consistency is incredibly powerful. It is what separates those who hit their goals from those who do not.

The truth is, pursuing your goals is exciting at the beginning. It is fun to think about the goal, the process, and the end game.

Then end is exciting. Hitting your goals is a rush. I have done it many times. I love it.

But, the middle? The middle is a drag. The middle is often a long, slow, tedious, boring drag. This is where consistency kicks in. Consistency keeps you plodding forward when you are tired and when you are bored out of your mind.

I do not enjoy the writing process. Writing is a chore for me. I do not write well at first. Everything I write goes through a painstaking editing process.

What I write starts to look decent during the editing phase.

Someone once said, "*Art is the elimination of the unnecessary.*"

This book started out with over 75,000 words. So, far, I have thrown out almost 18,000 words. I wrote the book quickly. Then, painstakingly, I began throwing words overboard.

For me, writing is work, work, work. I fantasize about quitting almost every day. Only consistency and habit keep me going.

Every day, I type. Every day, but Sunday, I add two more pages. Later, I edit many of those pages away.

You can do the same. Make one short video a day. Spend an hour a day at the gym. Spend an hour a day hiking. Spend an hour a day drawing. Spend an hour a day reading, writing, or studying. Pick something and spend an hour a day getting better.

Whatever it is you are working on you can work on consistently. An hour a day. Day after day. Month after month. Year after year.

Show up. Just show up.

I upload four videos every weekday morning. I have been doing this for years. There are over three thousand videos in my Vimeo account.

This consistency sends a simple message to my followers. I will be there. I will show up.

Is every video, every blog post, every product a home run?

Of course not. Will there be more? Yes.

Does my audience know there will be more? Yes. They trust me. They trust me because of habit.

That is the power of consistency.

Do not overthink it. Just show up.

Obsession

Some of you may have an advantage. You may be a little obsessed.

You probably know what obsessed means, but take a look at the Latin roots of this word.

Obsessed comes from the Latin word *obsedeo*. *Sedeo* means *I sit*. Think of it this way.

In ancient times, an army would often lay siege to a city or a town. Their goal was to get into the city.

They would do whatever it took to get into the town. They would attack the walls, catapult rocks at the walls, and tunnel under the walls.

If nothing worked, the attacking army would simply *sit* and wait.

In fact our word *siege* is French. It simply means *sit*.

This is the source of the word *obsessed*. Someone obsessed with a goal will not give up. Someone obsessed with a goal will do everything they can to hit the goal.

I am slightly obsessed with making my living as a writer. So, everyday, I force myself to sit down and write for an hour.

In a sense I lay siege to my computer and I will not move until I have cranked out my required two pages a day, whether I want to or not.

If you are obsessed with a goal, you have an advantage over people who are still trying to figure out what they want to do.

If you are obsessed you may not need goals and a checklist. You may not need reminders. You are going to go for what you want with or without a checklist. In this sense you may have an advantage.

If you can turn your obsession into a money making skill, you can supplement your income from your job. If you can do this, if you can get good at it and monetize your obsession, you can make a good living doing what you would happily do anyway.

Summing it up

Getting things done is simple, not easy. There is a difference.

Letting yourself go is easy. All you have to do is sit on the couch and watch TV.

Getting in shape is simple. Eat good food, mostly plants. Move your body every day. Lift weights. The process is simple.

Actually doing it? That is the difficult part. That requires long term dedication and commitment.

The process is simple. Execution is difficult.

This chapter comes down to a few simple principles.

Focus. Chose one thing and go all in. Focus on your goals. Choose a topic, go all in, and start publishing blogs, ebooks, videos or courses.

Get into deep work. Set a timer. Clear your desk.

Get to work. Do not stop until you have something to show for it. If you are a writer, crank out two lousy pages a day. Edit later.

Eliminate distractions ruthlessly.

Do this and you will set yourself apart from the crowd. Keep doing it every day. Month after month. Year after year.

Stay focused. It all adds up.

CHAPTER 10

ARE YOU TOO OLD?

“You are never too old to set another goal.”

- C.S. Lewis

This chapter is optional. If you are younger, feel free to skip it. You now know how to set and hit goals.

I wrote this book for young people. The truth is, I wrote this book to my younger self.

Perhaps I could have done more had I started younger. Then again, perhaps not.

The young are notoriously bad at taking advice. If someone had given me the advice in this book, I may not have listened.

What if you are older, and you are reading this? What about you? Is it too late for you?

You have graduated. You have a career. You have bills to pay. Is it too late to set goals?

I do not think it is. As I write this, I am 51 years old. I still set new goals.

One of my favorite stories is the story of Dr. Mary Dobson. She is one of the world's leading Russian translators.

Mrs. Dobson ended up in the hospital for an extended period of time. While lying there, in her hospital bed, her daughter gave her a book to read. The book was Leo Tolstoy's War and Peace.

Mrs. Dobson read it. She had nothing else to do. She was lying in a hospital bed.

After she finished, she thought to herself "I think I'd like to read that book in Russian."

So, at the age of 54, she began teaching herself Russian. And, she never stopped.

She achieved a PHD in Russian at the age of 75. She became one of the world's leading Russian translators.

I started studying Latin at the age of 23. I had recently graduated from college.

I never attended a single college Latin class. Of course, that may be why I love Latin. School tends to kill the love of learning in many of us.

I started learning Spanish at 30. I started learning Greek at 35 and Italian at 40. These days, most of my focus is on French. I started learning French at 48 years old.

You have likely heard of the famous painter Grandma Moses. She started painting at age 76.

If you are reading this as an adult, or as an older person, wondering if life has passed you by, I recommend the book Late Bloomers: The Power of Patience in a World Obsessed with Early Achievement.

In all likelihood, you have time. Your life is not over. You can set more goals. You can level up whenever you like.

Who says you have to quit?

Jack LaLanne, the fitness guru from the 1960s published his last book a year before he died at 96 years old!

Dr. Gary North, the Christian economist, was still writing books and articles up until the last few weeks of his life. He died in his mid-80s.

Peter Drucker, the business guru, died in November of 2005. He was 96. He wrote to the end.

Jacques Barzun, finished his Magnum Opus not long before he died. He was 93 years old when he published From Dawn to Decadence. He died eleven years later at the age of one hundred and four.

All that said, I am not suggesting you wait around to get started. Time is valuable. Why waste it?

Memento mori

When a Roman general would return to Rome after a military victory, the city would often celebrate with a parade. Often, a slave would stand next to the victorious general. As the crowd shouted their praise and adulation for the

commander, the slave would lean over from time to time to utter one Latin phrase.

Memento mori. Remember. You will die.

The Romans wanted to remind their leaders that, they too, were mortal. They wanted to keep their leaders humble.

You may find it helpful to figure out how many years you have left. This may give you a sense of urgency. You could change some habits in order to live longer, or you could figure out how much time you have left and plan accordingly.

While writing this book, I used a life expectancy calculator to figure out how much time I had left. There are multiple such calculators online. I used this one: <https://calcuworld.com/health-calculators/life-expectancy-calculator/>.

Here is another: <https://www.worldlifeexpectancy.com/your-life-expectancy-by-age>

According to calculworld.com, I will live to be 105.7.

The .7 represents the seventh month, July. Not happy about that, to be honest. I like spring, fall and winter. I dislike July. It is too hot in Tennessee during July. I do not want to die in July. I do not like doing things when it is hot outside. When I reach my 105th year, I may take up skydiving. I may start living dangerously.

I shared this information with my wife. She stared at me for a long time.

Finally, she said, “I don’t think I was ready for that information.” She may be ready for me to take up skydiving before I turn 105.

Will I make it that long? Who knows. Life is unpredictable.

I took a look at a few websites. The average life expectancy is between 75 and 80 years. Sounds about right. In the book of Psalms, chapter 90 verse 10, David says we get three score and ten.

My father-in-law got 68 years. My own father got 67. Both of my grandfathers made it into their 90s. So did my grandmothers.

My great-grandmother made it to 102. Everyone called her Big Mama.

I met her several times. She had a picture of a Civil War soldier hanging in her room. I asked who he was. She told me it was her father. He was wearing a uniform. He had fought in the Civil War with his own father. His father, my great-great grandfather, was killed in the Battle of Franklin on November 30, 1864.

Ironically, I am writing this book in the library in Franklin, Tennessee right now. The library sits on the old Franklin battlefield. Big Mama’s grandfather lies about a mile from where I am sitting. He is buried in a large Confederate cemetery.

The truth is, none of us know our expiration date. Still, we can plan. For example, if I really make it to 105, then I have about 54 years to go.

No one likes running through this exercise, but I believe it is a good idea.

If you pay close attention to the questions in the life expectancy calculator, you will find clues on how to extend your time.

For example, the calculator will ask you how much alcohol you drink. The more you drink the shorter your expected life span.

The obvious connection? Do not drink alcohol.

It is the same for smoking. The more you smoke the less you live.

Obvious connection? Stop smoking. Even better, do not start.

The calculator will ask you if you wear your seatbelt when you are in a car. If you do, expect a longer lifespan. If you do not wear a seatbelt, expect a shorter lifespan.

Obvious connection? Buckle up.

If you are older, it may help to run your numbers on a life insurance calculator. You may find out you have plenty of time to set another goal.

When to retire

I have known people who retired at the age of 60 simply to play golf and watch TV.

What if they had set goals instead?

With 60 years of experience and wisdom, they could retire and use their extra time to write books, learn another language, teach classes, teach Sunday school, or travel.

At least take the time to write your memoirs for your grandkids. Your kids may not read them. Your grandkids might.

In 2022, I read one of the saddest books I have ever read.

The author tracked her experience through a college Latin degree. She references her own mother often. She pursued Latin late in life because she did not want to end up like her mother.

After her children grew up and moved away, the author's mother drank herself to death. When others recommended she do something new, or something useful, her response was always the same. "*I'm done.*"

She died in her sixties.

I have known people like this. Not to put too fine a point on it, they retire and wait to die.

I have a different suggestion. If you want to retire, why not retire into a new career? Why not turn a hobby into a new source of income?

I recently had lunch with one of my uncles. He has always been an inspiration to me. While I was growing up, he was vice president of a large insurance company.

Then, at 55, he retired. Retirement quickly bored him, so he went to law school.

He graduated from law school at age 59. He set up his own law practice in Birmingham, Alabama. He practiced law for a decade, or so before retiring again.

My mom did the same thing. When my sister and I left home, she went back to college. She was in her 50s. She earned a degree and started a brand new career. She worked for more than twenty years in her new career and recently retired.

My sister recently graduated from college. She is in her 40s. Her children are grown and are moving on with their lives. She recently started a new career as a teacher.

I started learning French at 48 years old. For the most part, I have kept this information to myself. Most people would tell me I am too old. Perhaps they are right. I have hired French tutors to help me. Honestly, it is embarrassing. I am struggling.

But, what else am I going to do? I love learning languages.

Someone once asked the entertainer, Bob Hope, “Bob, why don’t you retire and go fishing?”

His reply? *“Fish don’t clap.”*

When I think of stopping, I ask myself this question, “And do what?”

I love what I do. Why would I retire? What would I do?

Here is my retirement plan. Are you ready?

Never retire. That's my plan. As one of the old guys said in Second Hand Lions, I want to go out with my boots on.

I recommend you reconsider retirement. Have you ever thought of retiring into something you love to do anyway? Have you ever considered monetizing a hobby? Have you ever thought of writing a book? Learning a new language? Why not 'retire' into something productive?

At the very least, consider retiring into something you love.

Start now

Naturally, the younger you start, the higher your chances of hitting your goals.

One of the most amazing stories I have come across is the story of John Goddard. Mr. Goddard ranks as one of the world's all time greatest goal achievers.

At the age of 15, he sat down at his kitchen table and created a list of goals he wanted to achieve. He wrote down 127 goals. He hit almost every one of them.

The list is astonishing.

Among other things, the list includes:

Explore the Nile, Amazon, Congo, and Colorado rivers.

Climb The Matterhorn, Mount Rainier, Mount Fuji, and Mount Vesuvius.

Explore the coral reefs of Florida, the Great Barrier Reef in Australia and the Red Sea.

Visit the Great Wall of China, the Panama and Suez Canals, Easter Island, Vatican City, and the Eiffel Tower.

Swim in Lake Victoria, Lake Superior, and Lake Nicaragua.

Become an Eagle Scout. Dive in a submarine. Land on and take off from an aircraft carrier. Fly in a balloon, blimp, and glider.

The list goes on and on. What he accomplished is astonishing.

If you want to see the entire list, check out John Goddard's site right here: https://www.johngoddard.info/life_list.htm.

If you are young, go ahead and set goals. You have time.

If you are older, you may still have plenty of time.

You are not too old

Chances are high you are not too old to tackle another goal.

I have already told you the story of Dr. Mary Dobson. She started studying Russian at 54 and earned her PHD in Russian at age 75.

Stan Lee, creator of Spider Man and all those Marvel characters was nearly forty years old when he first drew Spider Man.

Have you ever read the Little House on the Prairie series? The author, Laura Ingalls Wilder wrote the first book in the series when she was 65 years old.

I study words for a living. Have you ever used Roget's Thesaurus to look up an alternative word?

I use Roget's Thesaurus constantly. I consulted his Thesaurus multiple times while writing this book.

Get this. Peter Roget suffered from lifelong depression. He used to write lists to cope with his depression. He wrote his thesaurus when he was seventy-three years old.

Harland Sanders did not start his own restaurant until he was sixty-two years old. He realized his social security check was not going to cut it. He figured he would have to take care of himself.

You probably know him better as Colonel Sanders. He founded Kentucky Fried Chicken.

Martha Stewart started a catering business in her forties. Her empire grew from there.

Julia Child did not start cooking until she was in her fifties.

According to an article in the e-zine Early to Rise, P.G. Wodehouse wrote daily until the final few years of his life before passing away in 1975 at the age of 94. He wrote, on a Royal typewriter, from 9:00 AM until 2:00 PM. Using this routine, Wodehouse wrote 90 books.

Lee Warren did not start rowing until he was in his seventies. Now, he leads a team of rowers known as the Octogenarian Eight.

Because I like biking so much, my favorite story is the the story of Gustaf Håkansson.

Gustav Hakansson wanted to enter a long-distance bike race. At 66 years old, he was told he was too old to enter the race. So, he simply trailed along behind the other competitors at the starting line. He finished the race a full day ahead of the next rider.

A few years later, according to his Wikipedia article, he rode his bike from Sweden to Jerusalem to visit the holy sites.

He kept on riding his bike until he died at the age of 102. His story appeared in this article in the guardian.

I could go on and on. Here is the point.

Do not fall into the trap of thinking you are too old.

Fall in love with learning again

Learning is one of the greatest gifts in life.

Unfortunately, school happens to teach us to hate learning. True, some of us make it through unscathed. But, for many of us, school teaches us to hate learning.

This is unfortunate.

According to some studies, forty-one percent of Americans never read another book after graduation.

I cannot imagine a life without books.

I am never bored. I am never lonely. I am neither exaggerating nor am I bragging.

There is a simple reason I am never bored or lonely. There is too much to learn. There is a library full of books about a mile from my house.

I wrote much of this book in that library. I could spend the rest of my life mining the gold in this library alone. And, my local library is nothing compared to the public libraries in major cities.

Learn to fall in love with learning again. You do not need school to do this. In fact, you are likely better off without school.

We learn too late in life that education is a do it yourself job.

When you want to learn something new, set a goal. Create a checklist. Get up every morning and execute. Simple as that.

If you are still in school, be patient. Your chance to learn is coming. After graduation, you can read and study whatever you like. No silly papers. No silly grades. No time-wasting group projects. You can learn at your own pace.

After school, the roadblocks are gone. The highway is wide open. Study whatever you want to study. Study because you want to, not because you have to.

This is how I learned Latin. I started teaching myself after college. I have never taken a single college Latin class.

As you learn, build. Turn your knowledge into something useful. Learn to write. Write about what you are learning. Share what you are learning with the world.

There are blogs dedicated to everything. You can share your knowledge and your perspective with the world. No one else has your unique perspective on the world. Share it. Write about your life. Your health. Your finances. Your passions.

The trick is not to come up with the perfect blog post, or the perfect book. The trick is consistency. Come up with something to say every day.

Do you talk everyday? Writing is talking on paper. You can do it. You learned to talk. You can learn to write.

How do I learn to write?

In three simple steps, you can learn to write.

First, read everyday. Read everything. Novels. Fiction. Non-Fiction. Newspapers. Blog posts. Articles. Plan to read at least an hour a day. An hour a day is four percent of your day. Turn the TV off. Put the phone down. Read.

Second, write everyday. Write two lousy pages a day. Get something down on paper. Two pages a day adds up to six hundred and twenty six pages a year if you take Sundays off. Write. Then edit. You cannot edit what is not there.

Third, study the art of writing. Writers love to write about writing, as it turns out. You can find books on writing at your local library. One of my favorite books on the topic is On Writing Well by William Zinsser. Start there.

Do not become an information junkie

Be careful with the third step. As you study the art of writing, do not forget to write.

Many people become information junkies. This is a term I picked up from Michael Masterson in his book The Pledge: Your Master Plan for an Abundant Life.

In the book, he points out that some people are prone to order every course, read every book, and sign up for every class. In doing so, those people are often creatively avoiding doing what they need to do. They are avoiding writing.

I am prone to this. I do not like mowing the grass. I do not like organizing the garage. But often, to avoid writing, I will mow the grass and organize the garage.

In his book, The War of Art, Steven Pressfield admits he has the same problem. He admits that, on more than one occasion, he has reorganized his closet. He organizes his clothes into various categories. Spring clothes. Summer clothes. Fall clothes. Winter clothes. Clothes that need to go to the Goodwill. He does it all to avoid doing the one thing he knows he needs to do. He does it all to avoid writing.

If you follow the three steps, you will set yourself apart. You will have little competition. Almost no one follows the three steps consistently.

Why doesn't every one do this?

“Great”, you may be thinking. “I can set a goal at any age. Why don't most people do it, then?”

In my experience, it is difficult to set goals. Short term goals are relatively easy. Long term goals are much more difficult.

We set short term goals all the time.

“I need to pick up some cat food on the way home from work today.”

That is a short term goal. That goal is not difficult at all. You will have no problem hitting that goal.

As you expand out into the future, setting goals becomes more difficult

Daily goals are simple to set and achieve. Weekly goals are more challenging. Monthly goals are even more challenging. Yearly goals are quite challenging. Lifetime goals are the most challenging goals of all.

Back from the future

In order to hit our goals, we must train ourselves to become future oriented.

Becoming future oriented is difficult. We must pay the price now to achieve a distant goal in the future.

This is difficult for most people. People find it difficult to commit to one year goals.

If you take the time to work backwards from your one year goal, however, you can pull it off.

Determine what you want. What exactly is your goal? What do you want to achieve? Where would you like to be in a year? Where would you like to be in five years?

Pick a goal and work backwards.

What do you need to do every year to hit your goal?

What do you need to do every month?

What do you need to do every week?

What do you need to do every day?

Visualize the future you want for yourself. Once you have that vision, work backward from the goal. Figure out what you need to do. Create a daily checklist.

Once you have the checklist, you have a strong chance of hitting your goals.

Trust the process. Get up every day and knock those items off your checklist.

Day after day, week after week, month after month, it all adds up.

CONCLUSION

NOW WHAT?

You did it.

You wrote down your goal. You got clarity about what you wanted. You worked hard and you hit your goal.

Now what?

You should celebrate, of course.

In the book of Ecclesiastes, the author states:

Everyone should eat and drink and take pleasure in all his toil — this is God's gift to man. Ecclesiastes 3:13

So, celebrate. But, after the celebration, then what?

Set another goal. Set a bigger goal.

Maybe your first goal was a test. Maybe you wanted to see if this would really work.

Now, you are ready to set another, bigger goal.

Pick another target. Keep doing it. Keep setting goals. The more you practice setting and hitting goals, the better you get at it. Why stop?

I have read books on goals for decades. But, books on goals were for the other guys. The experts. Not for me. I did not think I was good enough to write a book on goals.

Then, I decided to write a book on goals. I was inspired by all the swearing and vulgarity I found in the other books.

I decided to write my own book on goals. A book with good, practical advice. Without swearing.

But, sitting down to write this book was scary for me.

And, yet here it is.

This book came about simply because I sat down for an hour every day, and tried to crank out two pages.

What about you? What are you afraid to try? What could you do if you simply started?

The German philosopher Goethe once said, "*Begin. There is power in beginning.*"

Pick something new you are going to accomplish in the next 30 days. For the next 30 days, focus on that.

Here are some ideas.

Lose weight. Make it specific. Lose ten pounds.

Start walking a mile a day. Or, two. Or, ten.

Make prayer, or meditation a practice. Take 30 days to develop the habit.

Write in a gratitude journal for 30 days. Write down what you are grateful for each day. Watch your appreciation of the world around you grow.

Start writing. Write every day for the next 30 days. Do not worry about getting it right. You can always edit later. Try to write one page a day. Or, two.

One last thing before we finish this book.

You should know a hard truth.

No one is coming to save you. You are on your own.

As the saying goes, no one can do your pushups for you.

This is terrifying, of course.

At the same time, it is incredibly liberating.

This means you can get started. Today. You do not have to wait for permission.

Are you waiting for someone to give you some money? Why? Have you earned it?

Are you waiting for someone to encourage you to go to the gym? Why? Do not wait. Go.

You are the one. You are the one who can turn your life around. You are the one who can change your life.

You are the one who will do the pushups. You are the one who will read more books. You are the one who will stop putting junk into your mouth. You are the one who will put healthy food into your mouth.

Stop waiting on others. Life is an hour-glass glued to the table. Time is running out. Go.

As Mark Twain once said:

“Twenty years from now you will be more disappointed by the things you didn’t do than by the ones you did do. So, throw off the bowlines. Sail away from the safe harbor. Catch the trade winds in your sails. Explore. Dream. Discover.”

No one is coming to save you. This should make you happy. You get to be your own hero. You get to step up to the plate. You get to make things happen.

Set goals. Remember to be specific. Create a daily checklist. Take action. By doing so, you are basically creating your own “luck”.

When you fail, and you will fail, get back up and keep going.

Have you ever watched animals in the wild? They hunt. All day, they hunt. If you ever watch a documentary about tigers, or lions, you will see them hunting. Nine times out of ten, they fail. Nine times out of ten, the gazelle outruns the lion.

What would happen if the lion got discouraged and gave up? The lion would starve. Simple as that. The lion has no choice. If he wants to eat, he hunts.

We are no different. If you want to hit your goals, hunt. Chase your goals. When you fail, and you will, get back up. Get back to work. You will fail nine times out of ten. I have. You will too.

I try to come up with ten new ideas a day. Most of them are really dumb ideas. Most of the ideas are junk. But, every now and then, I come up with an idea that might work.

This book was one of those ideas.

At age 49 I had another idea. Why not write a book each year? I don't know yet if it's a good idea, or a bad idea. I don't know yet if it will be a waste of time. Either way, I am going to give it a shot. I will keep hunting.

You can too.

Keep growing. Think of yourself as a lion. When the lion stops hunting, he dies.

This is why I will not stop pushing myself. Many guys my age give up. They drink beer, eat junk food, and watch football. I refuse to do that. I refuse to stop hunting. I refuse to give up.

You can do the same. No one is stopping you. And, if they are, chances are you can get out of bed before they wake up and work on your goals while they sleep.

Before you know it, you will be where you wanted to be.

I titled this book, No Goals, No Glory.

So many people set no goals, and they have no wins.
They have no glory.

Do the opposite. Set goals. Go for the wins. Go for the
glory.



ABOUT THE AUTHOR

Dwane Thomas, born in England and raised in Europe grew up surrounded by languages. For almost three decades he has taught Latin. In 2011, he began teaching online.

He is the author of the best selling Latin series, Visual Latin and the best selling etymology series Word Up.

He is also the author of Via: How to learn Latin, and Almost Anything Else.

He and his wife live in Franklin, Tennessee.

Do you have dreams? Do you have ambitions? Do you have a bucket list?

Are you tired of not realizing your dreams?

You probably know that a goal without a plan is just a dream.

Have you ever taken the time to turn your dreams, ambitions, or bucket list into clear, achievable goals?

This book will show you how to set goals and then break those goals into daily action steps.

The author has done it. Many times.

Now, in *No Goals, No Glory*, the author shares with you the steps he has used to hit his goals.

He is still using this system today.

Why not give it a shot? Why not go for your goals? Why not go for the glory?

You have nothing to lose and everything to gain.