#### CHAPTER 1

# You Have a Job to Do

t was the end of a typical workday in my office. As per usual, I packed my laptop, gathered my things, and said my goodbyes for the evening. The last goodbye as I headed for the door was always to my boss, but this day, as I said goodbye, he looked at his watch and made a passive-aggressive comment that stopped me in my tracks. "You can't come in after me and leave before me." Though it was said in a jovial tone, as with all comedy, there was some truth of observation mixed in with it. At that moment I had to make a choice. I could either laugh off the comment and continue home, or I could stop and address what was really on my mind. I chose to stop.

Once I assured my boss that all work tasks for the day had been completed, I made a statement that most people who want to remain employed would probably keep to themselves. I told him that rather than being concerned about when I was leaving work (on time), the more pressing area of concern was that as of late I had been struggling to find the motivation to even come into work at all. In the midst of all the challenges that were taking place for me personally, I was now approaching the professional crossroads between making money in an unhealthy environment or improving my own mental health so that I could pursue my passion. As a "Responsible" adult I always thought that I would be obligated to choose the money. However, the more I wrestled with how much irreplaceable time the

money was costing me, the easier the choice to pursue my passion became. Let's see what those numbers actually look like.

According to the Bureau of Labor Statistics, in 2018, the average full-time employed American 25 years and older worked about 8.50 hours per day (5 days a week). That means that on average, 42.5 of our 168 hours in a week (25.3%) are spent in front of computers, on production lines, delivering goods, in meetings, and unfortunately for many of us, away from our passions. Once we begin to factor in additional activities such as sleep, eating, social media, commuting, and grooming, we find ourselves with less than 65 hours (40%) remaining in our entire week to do everything else. In many cases, a lot of the available time is used to recover from the prior work week before the next one begins. The disheartening part about these statistics is that many people are either working well beyond 65 years of age or finding themselves back at work due to inadequate retirement planning and increases in their living costs.

Whether you are an employee, self-employed, business owner, investor, or on welfare, we all require some income source to survive in this capitalist era. To maintain the flow of that income requires some form of effort on our parts. For employees and business owners, the effort is easy to see on the surface as they trade time for money. Investors' efforts are a little more inconspicuous, as they allow their money to work in the background. Welfare seems as if there is no effort required at all, but though you may not see it, I can tell you based on my personal experience, even people on welfare have a job to do.

When I was 23 years old, I became a single father, suffered from major depression, and lost my job in the same year. As a result, I went on welfare to help bridge my unemployment gap. None of the aid that I received came simply because I was experiencing unfortunate, and in many ways, self-inflicted circumstances. After going through the application process, I was awarded about \$550 a month in cash aid and \$460 in food stamps. As a result of my drastic change in income, I also had to move out of my house, I allowed my car to be repossessed, and fortunately, I moved in with my sister who gave

me a room at her place to share with my 2-year-old son. Imagine how that drop from a fairly independent young man to the verge of homelessness awakens the senses. To survive, I had to reduce my lifestyle significantly.

I remember about a year into my welfare experience; I was sitting in a meeting with my social worker. She explained some of the additional benefits available to me for daycare and school. In that same conversation, she also explained how I would have to remain "qualified" for welfare. I would only be able to make so much money before losing my benefits, so rushing out to find a full-time job that pays too much should not be a goal. Also, getting married could potentially disqualify me due to a jump in my household income. From the beginning, I knew that welfare was only temporary for me, but at that moment, I committed to making it the shortest possible leg of my journey. It was important for me to rediscover the financial trajectory I was on before my depression. I understood that remaining financially dependent upon a system that limited my financial independence was not a compatible foundation for building my new lifestyle.

Our financial stability is important, but how we define that stability and at what cost is equally important. Back when the Baby Boomers entered the workforce, finding stable opportunities and understanding the cost was more simplistic. Many Boomers would find a company to work for 40 years and then retire with a pension. I call this the 1 x 40 retirement formula. Though it may sound like a sweet deal on the surface, remember that on average, 60% of our time is spent at work, sleeping, eating, commuting, and grooming. That means that barring any illness, out of 4 decades of your life, you have about 15 years to do what you want to do. The 1 x 40 retirement formula is almost all but forgotten in today's workplace. Today's retirement formula is more convoluted, with such variables as layoffs, entrepreneurship, unemployment, student loans, company extinction-level events, outsourcing, artificial intelligence, machine learning, and other new technologies. In addition to the added complexity within the workspace, social media has hyper imposed the desire to accumulate possessions that help us appear successful to our peers, causing many people to take on unhealthy levels of debt. With these conditions, it can almost feel impossible to live within our means to achieve retirement, let alone make space for our passion.

## **Living Beyond Your Means**

A small single-page comic that I came across many years ago really spoke to me about our almost instinctual desire to accumulate more stuff. In the first panel, the comic showed a person in a sports car looking up at a person in a helicopter, wishing that they too owned a helicopter. The second panel showed a guy in a standard car wishing he had the sports car. The third panel showed a person walking, wishing he had the standard car. Finally, the fourth panel showed a person without shoes, simply wishing that he had shoes. In each panel, the person was so caught up looking at what someone else had that they did not appreciate what they themselves had that others were still striving to obtain. This type of behavior prompts many Americans to live on 100% of their net income, or even worse, over 100% of it. As a result, living beyond our means will be the first job mentality that we call into the office to fire.

A good friend of mine once told me that money is power because it provides influence. I always considered that influence to be external. Still, as I explored in-depth the behaviors that pull us away from our passions, I realized that money also has internal governance over our decisions. There is something liberating about having the ability to pay your own way. Thus, it is not a coincidence that shortly after we start our first job, we acquire our first bill. As we embark on our journey towards independence, we must inevitably use the resources we acquire along the way. Whether or not we use those resources efficiently is another story. Living beyond our means is an effortless discipline that occurs because most of us develop our spending habits at an unmoderated pace. We wait years before reassessing those

habits, if we ever reassess them at all. I remember when I got my first credit card at 17 years of age. As a result, I quickly accumulated \$750 of entertainment, junk food, and electronic device debt before turning 18. As a 17-year-old, you do not need to have a plan on how to spend \$750. Believe me, it comes naturally. Within a few short weeks, on top of the \$700 a month that I earned working part-time at \$7 per hour, I spent over a months-worth of wages in credit card debt. The trap had been set. I was now locked into my job, and my ability to earn money was no longer a choice of convenience. In short, the effortless discipline I initially took for granted now required effort to maintain. This scenario is not far off from the life of many adults today.

Based on data from Nerdwallet, as of June 2019, the average American household carried on average \$6,829 in revolving credit card debt, while a 2018 study by Magnify Money showed that the median savings account balance was \$4,830. Magnify Money also reported that almost 1 out of 3 American households had a savings account balance of \$0. So the average household has a net worth of -\$1,999, and 1 out of 3 have a net worth of -\$6,829. These situations combined are recipes for financial disaster and signal that people are no longer just living from paycheck-to-paycheck; rather, some have fallen behind by 1 to 2 paychecks altogether. When we choose to live in this type of financial space, we create enormous mental pressure for our jobs to be the top priority over all things. As adults, our bills like rent, food, transportation, and clothing even more so lock us into our jobs. We cannot afford to miss a single paycheck, and as a result, we begin to sacrifice family, health, and even quality of life, as our passions slip further down on the things-to-do list. Here is where our common sense must partner with our habits to create a solution that corrects this imbalance. Living beyond our means, we are going to have to let you go.

#### **Timeout: Net Worth**

Grab your **Passion Journal**. Take a moment to ask yourself the following 2 questions. You may need to do some research to determine your answers.

- Is your net worth positive or negative?
  - Net worth: Value of all of your Assets minus all of your Debts.
- Can you afford to take 2 weeks off unpaid and dedicate that time to invest in something you are passionate about?

Living within our means does not mean that we cannot strive for greater things financially in life. It does not even mean that the life we live presently has to be subpar. Living within our means is simply before we reach out to grasp immediate or distant financial goals, we intentionally move within closer proximity of the goal to make it easier to obtain and maintain. This is accomplished by shifting our reward system disciplines away from an instant gratification model into delayed gratification.

## **Urgency Calibration**

Let's say that you want to go out to dinner at an expensive restaurant. You have the choice between going the first week in the month and being broke until the end of the month, or you could pack a lunch for the next 2 weeks and afford the same dinner with the money you have saved. The challenge in this type of scenario is that most people habitually choose instant gratification. We tell ourselves that we have a taste for something and jump into action to fulfill that desire. We also tell ourselves that we are disciplined enough to go to dinner the first week and pack our lunch for the following 2 weeks when we have not packed lunch in the last 12 months. To arrive at a place where we can begin to contemplate the benefits of delayed gratification, our sense of urgency must be

properly calibrated so that we can create an intentional pause in all of our non-urgent decision making. For myself, I have found that the 2 most effective methods of calibrating a sense of urgency have come in the forms of issue identification and by embracing proactive approaches. To understand the first method, issue identification, let's put on our science hats for a moment.

#### Issue Identification

When it comes to identifying issues, our brains work similarly to that of an orchestra. There are times when every section will play simultaneously, moments of silence, and everything in between. The two main "instrument sections" in the brain that help with issue identification are memory and logic. Memory acts as our own personal live camera crew. As we perform our day-to-day lives, a crescendo of activity fires in the areas of our brain responsible for memory. Depending upon whether we are experiencing an auditory sensation, emotional response, physical touch, geographical location, or another memory-triggering event, we will store the corresponding information differently. Located in the frontal lobe of the brain is the prefrontal cortex. The prefrontal cortex manages many of our logical processes and works to analyze, organize, and surmise our perceived relationship between cause and effect. When partnered together, our memory and logic's power help us develop what is known as familiarity. Just as with our physical environment, the more familiar we are with our surroundings, the easier it is for us to navigate within it. The same holds true for issue identification. The more familiar we are with an issue, the easier it becomes to identify and navigate.

Think back to when you first mastered the alphabet. Now, think about the first time you saw "X" as a multiplication symbol. Before multiplication was introduced, "X" was simply a letter in the alphabet. You had to become familiar with "X" as a mathematical symbol to know how to identify multiplication problems. Jump a couple of years ahead to algebra, the "X" becomes a variable, and the multiplication symbol is replaced with an asterisk. The multiplica-

tion process never changes; however, each symbol change requires you to become familiar with how to identify the problem to properly arrive at a solution. The good news is that this relationship between memory and logic is not static or isolated to mathematical problems. It can be developed and over time applied throughout almost every area of our life.

Absent the presence of brain damage, we can actually improve our memory and logical reasoning skills by building strong stories that we can easily correlate to the behaviors we want to retain. For myself, living within my means was something that I "Said" was important to me, but identifying the issues that kept me from moving from empty words to proper actions was difficult. I had to ask myself, was I really saying what I wanted? Did I really want to live within my means? Surprisingly, the answers to both of those questions were no. I wanted to live an extravagant life filled with travel, adventures, and fun. As a result, I was willing to be broke to accomplish just that. I would spend beyond my excess regularly and devise plans to catch up, only to fall right back behind. Not only was the living-within-my-means story not enough, but it wasn't even true. As a result, a few years ago, I decided to rewrite my story in a manner that resonated better with me and simplified the path to the behaviors that I wanted to practice. The story is concise and starts like many other stories from our childhood...

Once upon a time, there was a man who did not want to work forever. In order to have enough money to make his dream come true, he had to save 25% of all of the money that he earned. Now the man could not afford to save 25% of his income immediately, so he started by saving 12% and committed to adding a minimum of 1% more to the savings percentage each year until he reached his 25% goal.

I realized that our honest desires guide the results of our internal stories, and no matter whether those stories are fiction or nonfiction, they become our truths. How many times have you sat alone with your thoughts while waiting for someone to arrive, allowing yourself to become more and more frustrated or frantic about the reasons for their delayed arrival? By the time they arrive, you have all but

convinced yourself about what has happened before they can say a word. As children, how many stories did we create about the monsters in the closet or under our bed? The stories became so significant that we devised ways to protect ourselves from them. My favorite 2 solutions were running and jumping to the bed after turning off the lights in my room and the all-time classic, hiding under the covers. As ridiculous as those solutions may sound to me now, they kept me safe during my childhood.

With my new story on living within my means ingrained, I immediately began saving money like never before. After only 2 years, I was able to save 18% of all of my income. At max, I was only 7 years away from saving 25% of my income a year. The story changed my perspective on saving, which indirectly adjusted my spending habits. For instance, I used to think that my Spotify music subscription was just a \$15 bill, no big deal for many people. However, I now find myself asking questions like, do I want to spend money on music that I rarely listen to or add to my savings percentage or travel budget.

- **Passion Point:** What is the "Once upon a time" story that guides your financial discipline?
  - I don't know about investing.
  - I don't make enough money.
  - I can't afford to save.

Whether an instant or delayed gratification decision, issue identification mostly happens in fractions of a second. It is important that we build a strong resonance between our memory and logic to produce the familiarity necessary for improving our overall reaction time between the identification and decision process. By building a stronger and honest story upfront, the behaviors that embody living within our means become easier to see and implement. All that remains to complete the identification process is to ask ourselves the direct question, "Is the issue urgent?" Is that expensive dinner an urgent issue?

### **Embracing a Proactive Approach**

My closest uncle always told me that "You don't have to get ready if you stay ready." The second step to properly calibrating your sense of urgency is to get ahead of issues proactively. I caution you in advance that the proactive approach is not about using as many preemptive attacks as possible to beat potential situations into submission. Fortunately, I realized this when my oldest son's mother and I separated. To properly calibrate my urgency as his father, I had to prepare myself mentally for the day that he might call another man dad. I did not prepare by finding another woman for him to call mom first (External Preemptive Attack). I simply sat quietly and meditated on some of the emotions that I believed I would feel at that moment. I listened to some of the internal stories I attached to what it meant for him to call another man dad. I explored everything from the ridiculous to the more likely scenarios. Then I asked myself what drove those emotions to lead in the hypothetical experiences. Each one boiled down to my fear of being inadequate as a father and what that meant to my status in manhood (i.e. my ego).

These exercises enabled me to address the primary issue, my insecurities, and establish/reinforce confidence in the fact that I was attempting to be the best father that I could be. By the time Z called someone else dad, I had built up such a strong defense against my own ego that even though I did not like the particular individual, I never once attempted to sway him from the connection. I had already reconciled that just because he referred to another man as a dad did not somehow mean that I was any less his father. More importantly, I found that our son's desire to feel loved by as many people as possible was the top priority, and it would be absurd for me to limit the number of loving men in his life to only me.

• **Passion Point:** How many opportunities have you missed because of a lack of preparation?

There are multiple examples in history where using proactive approaches has paid dividends. When the famous Canadian World War II Fighter Pilot George "Buzz" Beurling was not fighting in dogfights tallying up record numbers in enemy kills, his peers recalled him sitting in the cockpit of his plane going over attack vectors to improve his deflection shooting techniques. As Harriet Tubman led slaves through the underground railroad, she carried a shotgun with her both as a form of protection from the oppressors who wanted to impede her mission and a deterrent to slaves that wanted to turn back due to fear of being caught. Or when Bessie Coleman was denied entry into flight school in the United States, rather than accepting that she could not be a pilot, she taught herself French, moved to France, and became the first African American woman to have a pilot's license. These people did not wait for training to be scheduled (Buzz), until after they encountered adversity (Harriet), or for someone to create laws that were more favorable to their pursuit of happiness (Bessie). Instead, they chose to embrace finding solutions proactively. In my early 20s my peers and I referred to this proactive approach as the 6 P's Principle: Prior Planning Prevents Piss Poor Performance. The more thoughtful our preparation was, the more natural our responses became to the unexpected.

If you were to walk into a class of any martial arts discipline today, within your first conversation, you would hear the words self-defense. Martial arts instructors repeatedly expose their students to real-world scenarios to teach them what actions should be taken if these unexpected circumstances arise. Interestingly enough, how to go out and find conflict is not in the curriculum. Embracing a proactive approach is another powerful tool that can develop an appropriate sense of urgency by helping us become less reactive and more pragmatic in how we resolve unexpected situations. Because in many cases, we are looking at unknown circumstances, the best way I have found to develop this ability is through the use of meditation. Meditation helps us with proactivity by engaging our mind's ability to focus deeply and intentionally on past, present, and future events. Let's start with the unknown future.

### **Future (Visualization)**

What if I told you that we all have access to a time machine in which we can rewind, pause, or even fast forward time? I know it sounds like science fiction, but indulge me for a moment with the following exercise.

### **Timeout: Traveling to the Future**

Grab your **Passion Journal**. If you need, close your eyes to help immerse yourself in the experience... Grab a single piece of paper. Take a moment to feel the texture of the paper as you hold it in your hands. Now set the paper down and visualize yourself ripping that piece of paper into 4 pieces. Really imagine what that process would be like. Hear the paper's sound as it tears, feel the vibration on your fingertips as you separate each piece, see what each piece looks like after you are done making 4 pieces. Visualize that for about 10 seconds. Now open your eyes and tear the piece of paper into the 4 pieces that you imagined. Write one of the following four words on each piece of paper. "Time Travel Does Exist." Save the 4 pieces of paper in your passion journal or in your book. What just happened?

If you participated in the exercise, congratulations, you just intentionally used your time machine to briefly travel to the future. A large percentage of the degree of accuracy of that future was dependent upon your action or inaction to tear the paper into 4 pieces. This form of meditation is called visualization, a process where we mentally engage with the steps we intend to make in our minds, prior to physically implementing the actual actions. Now that we have experimented with its application, we are going to set the purpose of the 4 pieces of paper. As you come across information in the book that resonates strongly with you, take 1 piece of paper and use it as a placeholder. Once you have used all 4 and come across another placeholder-worthy concept, you will read the 4 existing placeholders and decide if you want to exchange an old concept for the new one or keep the existing concepts.

Visualization is a critical component of proactive approaches because it helps us to see the future by employing our imagination. Our imaginations delimit us from the boundaries of our present reality. As a result, in theory, there is not a single unknown scenario that we cannot create and eventually solve through its use. Visualization happens on a micro scale for each of us every day before we ever even have to employ our imagination. When we head out the door to a place that we are familiar with, we quickly visualize the destination that we desire and begin to move towards it with very little thought. We do not have to imagine the roads, the parking lot, or the building in order to arrive successfully at our destination. Every week that new movies are released in the box office, we see on a larger scale what can happen when the imagination is activated. I remember while attending a session at San Diego Comic-Con, the team from James Cameron's movie Avatar shared how it took over 10 years to take the movie from imagination to the big screen. When the team ran into technological roadblocks, they had to innovate solutions resulting in new technologies to the industry as a whole. Not only did their imaginations overcome tech issues to build a visually stunning fantasy world, but it also created a new language for the imagined inhabitants of that world as well.

When we are able to visualize ourselves successfully choosing the steps that lead us to where we want to go, our destination becomes a higher priority, and gratification relegates itself to a natural consequence of our arrival at that destination. However, we cannot hope to base our proactive approach solely on our perception of the future alone. There is one other place we need to use our time machine to travel to. Let's hit the rewind button to review the past. It's time to get uncomfortable.

## Past (reflection)

There is a saying that hindsight is 20/20. What that saying fails to mention is that hindsight is only 20/20 if you pay attention to the lessons presented. At times, we must immerse ourselves in the past to

seek out those lessons through a meditative process called reflection. Reflection is similar to visualization, but rather than looking ahead at future steps, we look back at the footprints left behind by the choices we have already made. Reflection helps develop proactive approaches because it allows us to scrutinize our prior actions while simultaneously pairing them with our presently known outcomes. The struggle I have found for myself and many other people that I have coached is figuring out how to reflect on the past without getting entangled in our previous failures. Rather than looking at the past as a lesson, we often weaponize it and use it to punish ourselves in the present. When executed properly, reflection should be an exercise defined in the establishment of discipline, not building regret.

When we jump into our time machine and visit the past, it is important to observe through both lenses of who we were at that point in time and who we are in the present. Sometimes those lenses will align, but often they will be two different perspectives. Healthy reflection involves being accountable for the roles that we played in our past to help make space for forgiveness and growth. Not being willing to admit our role in our greatest regrets can cause them to haunt us for a lifetime. Right before I go into a moment of reflection I give myself the same pep talk: "It's time to get uncomfortable." I go in knowing the person I presently am will more than likely have different thoughts and often better solutions than what was available to my past self. Even if that past was earlier that same day. The discomfort drives me to perform root-cause analysis about the event rather than symptom-based analysis.

As a young father, I have made more mistakes in raising my children than I care to count. One of the more recent mistakes that I revisited was the fact that I have not told my children that I am proud of them often enough. When I focus on the symptoms that drive this behavior, I look at things like being tired, having to correct them on behaviors that I am not proud of, and other excuses that hinder me from simply saying that I am proud of them. Though these symptoms may occur when I am not telling my children that I am proud of them, they are not the root cause. When I shift my

focus from looking for who or what I can blame to the root cause I simplify the issue to one specific reason. I am not focused on giving my children praise about the things that I am proud of. Reflecting on missed opportunities with this direct truth creates an internal conflict between my shortcomings as their father and the father that I desire to be. Making excuses (focusing on symptoms) to address those paternal shortcomings is a more comfortable strategy to reconcile the feelings of guilt and shame that come with that truth, but it does not provide a solution to the actual issue. By reflecting on the past and my role in it, the question now becomes, how do I forgive myself for my shortcomings as a father so I can better identify opportunities to share my pride in my children with them? When we can forgive our previous decisions, we are able to glean more lessons from our past because we will spend more time looking at what could have made the outcome better rather than actually regretting our inability to change the outcome. These improved critical thinking skills can be applied to the present in order to create better solutions.

### Present (Mindfulness)

As easy as it is for us to visit the past and future in our time machine, we never really live there. At all times we are in what Dr. Jon Kabat-Zinn of the Center for Mindfulness refers to as the infinite yet timeless state of the present. Embracing proactive approaches shines the brightest in the present when we learn how to implement the meditative practice of mindfulness. At its basic level, mindfulness is about being aware of the existence of the present. As we delve beyond the surface, we find that on a deeper level, mindfulness is about focusing intentionally on the now, while remaining non-judgmental about whatever it has to offer. In this space, we learn that our life is being experienced as our existence emerges in one continual fluid moment. So when it comes to proactive approaches, mindfulness helps shift us from a filtered judgment-based existence of suffering to an unfiltered experience of peace.

When I worked 3 jobs, I could always be found in 1 of 3 states. Coming, going, or sleeping. Due to the small window between my jobs, I never seemed to get enough of the third state, sleep. I would find myself at functions with family and friends, either sleeping in a corner or worse, awake, and disconnected. One day, between the time when I arrived at my home to change for work and the time when I had to leave to go to my next job, I had a 5-minute window to sleep. I knew immediately that 5 minutes would not be enough time to sleep, and it was this realization that allowed me to stumble across a solution. Rather than lying down with the intention of sleeping, I laid on my bed in the yoga corpse pose (flat on my back with palms facing the ceiling) and focused on rest, relaxation, and weightlessness. By accepting what the moment had to offer rather than judging its inadequate ability to provide sleep, I learned the importance of embracing rest. When I arose for work, I had alleviated my mind of a portion of my unnecessary exhaustion, lowered my anxiety, and ungrudgingly headed to my second job. Until that moment I had been so hyper-focused on the next thing I had to do (The Future), that I was never really present in my sleep as a form of mental rest.

I was introduced to mindfulness by a chance encounter with mental exhaustion, but in a lecture given at Brown University in April of 2019, Dr. Jon Kabat-Zinn provided an excellent place to begin practicing a similar exercise in mindfulness. Tomorrow morning, as you wake up before you grab your phone and scroll through social media or exit the bed to start your morning routine, I invite you to give yourself permission to try this exercise.

### Passion Point: How do you connect to the present?

Move into the yoga corpse pose. While lying on your back, inhale through your nose, and exhale through your mouth. As you breathe and without judgment, draw attention to your breathing. Intentionally focus on how your chest rises and falls, how the oxygen entering your lungs feels as it fills the present moment. Now move

that attention to various parts of your body for about 5 - 60 seconds at a time. Your hands, feet, nose, shoulders, any part you choose. What do these parts feel? Do they tingle? Is there pain? Do they feel nothing? Do not attempt to imprint a new or desired experience on them or explain why they are in their present state. Simply meet them where they are and be present with them as is.

This exercise is recommended daily. As easy as this exercise may sound, don't be surprised if at first, you can only intentionally focus on the present for a few seconds before it is muddled by judgment, planning for the upcoming day, and other random thoughts. These thoughts are a lot like breathing, you don't have to think about them in order for them to take place. Unlike breathing, you will not die if you do not latch on to each thought that rises to the surface. Be patient as you develop this ability knowing that you wouldn't be able to lift 100 pounds your first day in the gym, and this exercise in mindfulness will not be any different.

The biggest part about the present that I have come to admire is that connecting to it connects us deeply to the feelings of gratitude and appreciation. Imagine driving down a highway with fields of beautiful wildflowers on each side of the road. As you drive, the groups of passing flowers appear to be uniform, almost an endless sea of color. But what happens if you slow down? You begin to see the individual flowers. If you pull over to the side of the road to observe the flowers closely, you find that each flower is endowed with its own form of unique beauty. No matter how fast or slow you are driving you can see the flowers as you drive, but until you actually stop, you have not truly experienced them. Our lives operate in a similar manner. If we speed through conversations, birthdays, and other experiences without ever slowing down or stopping, we miss the uniqueness of every moment that life has to offer.

As we strengthen our abilities to identify issues and embrace more proactive approaches, we will find that there are not as many urgent issues in our lives as we may have initially believed. By surrounding ourselves with fewer pressures to rapidly make decisions, we allow ourselves to intentionally procrastinate on instant gratification opportunities while expanding the reaction time we have to choose delayed gratification results. Remember to put first things first, and that overextending yourself, whether financially or mentally, can inadvertently cause what matters to you most to be at the mercy of what matters the least. There will certainly be some days that we find ourselves flirting with the idea of hiring back living beyond our means, but just be sure not to extend an offer of employment that you will later regret.