

101

Really Important Things You Already Know, But Keep Forgetting



Ernie J. Zelinski

Author of the international bestseller
How to Retire Happy, Wild, and Free

101 Really Important Things You Already Know, But Keep Forgetting

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Dedicated to My Wonderful Mother

Violet Zelinski

(Waselyna Gordychuk)

August 5, 1921 – February 8, 2007

Who passed away while I was completing this book — and meant so much to her friends, her relatives, and me for so many years.

We all love you and miss you dearly.

Contents

Preface	1
1. You Don't Have to Know the Meaning of Life to Enjoy It Fully	3
2. Life Is Tough — But Then Again, Compared to What?	5
3. Life's a Breeze When You Work As Hard at Simplifying It As You Do at Complicating It	7
4. Happiness Doesn't Care How You Get There	9
5. Slow Down in Your Pursuit of Happiness and It's More Likely to Catch up with You	11
6. Predict Your Failures and You Will Become a Highly Successful Prophet	13
7. The Pain of Unfulfilled Dreams Can Be the Worst Ache You Will Ever Experience	15
8. If You Want to Be a Star, It's Best Not to Bother with Other Things	17
9. Do the Difficult and Uncomfortable If You Would Like an Easy and Comfortable Life	20
10. Ordinary People Attain Extraordinary Success — You Can Too!	23
11. Overnight Success Happens Only in Fairy Tales, Trashy Novels, and Bad Movies	25
12. To Know and Not to Do Is Not Yet to Know	27
13. Always Expect the Unexpected Because the Only Certainty Is Uncertainty	29
14. Too Much Safety Is Dangerous for Your Well-Being	31
15. You Can Observe a Lot Just by Watching	33
16. Don't Mess Around with Reality and Reality Won't Mess Around with You	35
17. If You Don't Want to Accomplish Something Important, Any Excuse Will Do	37
18. Self-Pity Costs Nothing and It Is Worth Just As Much	39
19. You Can Be a Victim or You Can Be Successful — You Can't Be Both, However	41
20. If Something Is Boring You, It's Probably You	43
21. All Worry Is Wasted	45
22. Procrastination Is the Art of Keeping Up with Yesterday	47

23. Don't Buy Expensive Socks If You Can Never Find Them	49
24. Book Smart Does Not Mean Life Smart	51
25. Contrary to Popular Belief, Time Is Not Money	53
26. Slow Down and the Rest of the World Will Slow Down for You	55
27. A Good Friend Is Much Cheaper than Therapy — and Ten Times As Helpful!	57
28. Ten Million Dollars Cannot Buy What Great Friendship Can	59
29. One True Friend Is Worth More than 10,000 Superficial Ones	61
30. If You Can Be Happy Only with Others — and Not Alone — You Are Not a Very Happy Person	63
31. People Are Only Human — If They Weren't, Life Would Be Different	65
32. It's All Too Easy to Overestimate Your Ability to Change Others	67
33. Giving Advice to Anyone Means That You Either Lose or Break Even	69
34. Don't Walk away from Negative People — Run!	71
35. If You Hang Around with a Bunch of Blunderers Long Enough, You Will Become One Yourself	73
36. There's Insanity on Both Sides of the Debate When You Argue with an Idiot	75
37. The Best Way to Impress People Is by Not Trying to Impress Them	77
38. Nice People Are Often Not Good People and Good People Are Often Not Nice People	79
39. Everyone in This World — Including You and Me — Is Selfish	81
40. When Someone Fails to Keep a Commitment, There Is a 95 Percent Chance That It Will Happen Again	83
41. Good Deeds Are Seldom Remembered; Bad Deeds Are Seldom Forgotten	85
42. The Surest Way to Failure Is Trying to Please Everyone	87
43. It's Always Easier to Stay Out of Trouble than to Get Out of Trouble	89

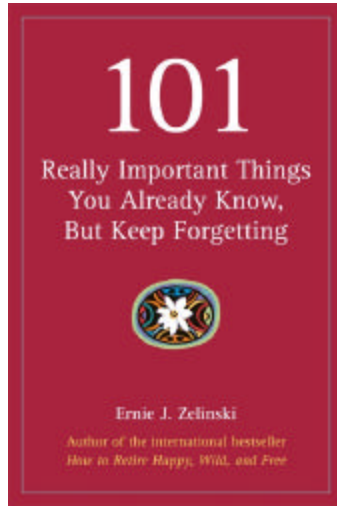
44. Don't Take It Personally; They Are Doing It to Everyone Else	91
45. The More Important It Is, the Less Chance That Anybody Is Going to Do It for You	93
46. Belief Is a Disease	95
47. Beware of Experts — Particularly Those with the Most Knowledge and Experience	97
48. Being Reasonable Wins Us the Booby Prize of Life	99
49. Wise People Learn More from Fools than Fools Learn from Wise People	101
50. Be Careful with Your Heroes; Don't Put Any of Them on a Pedestal	103
51. It Doesn't Cost Much to Be Kind, But It Can Be Very Costly Being Too Kind	105
52. Being Right at All Costs Is like Being a Dead Hero — There Is No Payoff	107
53. The Most Creative Shortcut to Success Is to Reevaluate What Success Means to You	109
54. Instead of Criticizing Someone's Success, Why Not Learn Something Valuable from It?	111
55. Your Past Is Always Going to Be the Way It Was — So Stop Trying to Change It!	113
56. All You Can Experience Is the Now, So Why Aren't You There?	115
57. If Your House Is on Fire, Warm Yourself by It	117
58. Living Well Is the Best Revenge	119
59. You Don't Have to Watch One Minute of TV to Be Happy — and Perhaps You Shouldn't	121
60. You Are the Biggest Cause of Problems in Your Life	123
61. Many of the Things You Want Will Give You More Problems than You Can Ever Imagine	125
62. You Can Change the Quality of Your Life Instantaneously	127
63. The Severity of Your Problems Is a Matter of Perspective	129
64. You Aren't Going to Solve the Problem If You Don't Identify It Properly	131
65. No One Can Give You Wiser Advice than You Can	133
66. Take Special Care of Yourself — Because No One Else Will!	135

67. A Walk or Run in Nature Is the Best Medicine for Many of Your Ailments	137
68. The Shortcut to Being Truly Fit and Trim Is Long-Term Rigorous Action	139
69. Your Mind Needs a Good Run Too	141
70. Life Isn't Fair and It Will Continue to Be That Way	143
71. There Is No One Big Deal in Life That Will Save Your Hide	145
72. The World Doesn't Owe You or Me or Anyone Else a Living	147
73. You Can't Always Get What You Want, But You Can Get a Lot More than You Think You Can	149
74. There Is More to Positive Thinking than Thinking Positive Thoughts	151
75. What Will Keep You from Getting What You Want Is Not Knowing What You Truly Want	153
76. You Aren't Going to Get Much of What You Want Unless You Ask for It	155
77. Getting Rid of Your Desire for Something Is As Good As Possessing It	157
78. Want What You Have and You Will Always Get What You Want	159
79. You Are Already a Millionaire — Your Creativity Makes It So	161
80. If Patience Is Just the Art of Concealing Your Impatience, You Better Be Very Good at It	163
81. Opportunity Knocks Often — How Often Are You Home?	165
82. To Double Your Success Rate, Just Double Your Failure Rate	167
83. Compromising Your Integrity for Money, Power, or Fame Will Come Back to Haunt You Big Time	169
84. There Are Many Fascinating Worlds Without Money	171
85. More Money Won't Bring You More Happiness — It Works the Other Way Around!	173
86. True Prosperity Is Living Easily and Happily Whether You Have Lots of Money or Not	175
87. Financial Insanity Has Its Own Big Following — Including You and Me	177

88. Spend More Money on Your Personal Development than on Your Next Hairstyle	179
89. To Have a Good Grasp of Money, Try Joyfully Parting with a Fair Portion of It!	181
90. Being a Success at Work Is Irrelevant If You Are a Failure at Home	183
91. The Work Ethic Is a Terrible Mistake	185
92. Work As Hard As You Have to for a Comfortable Living — and As Little As You Can Get Away With	187
93. It's Best to Leave Perfection for the Misfits of this World to Pursue	189
94. Most Activities Worth Doing Should Be Done in the Most Haphazardly Fashion Possible	191
95. If You Are What You Ain't, Then You Ain't What You Truly Should Be	193
96. You Can't Make a Big Difference in This World Unless You Are Different	195
97. Look Inside and You Will Find More Outside	197
98. Your Envy Is the Satisfaction and Happiness That You Think Others Are Experiencing	199
99. If the Grass on the Other Side of the Fence Is Greener, Try Watering Your Side	201
100. No Matter How Successful You Become, the Size of Your Funeral Will Still Depend upon the Weather	203
101. Be Happy While You Are Alive Because You Are a Long Time Dead	207

ADDITIONAL LIFE LESSONS

A-1. Thank Your Mother a Lot While She Is Still Alive	213
A-2. Flowers, Cards, and Candy Are Not the Essence of Mother's Day	219
A-3. Fortune Resides on the Other Side of Fear	221
A-4. Forget How Old You Are — This Becomes More Important the Older You Get	223
A-5. Flat Out — Great Friends Rock!	225



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PREFACE

Have you ever noticed how history has a habit of repeating itself? Many situations in which you find yourself today are likely similar to ones you have experienced sometime in the past. The other participants, as well as the stage, may have changed along the way — the deep-laid plot and intriguing drama are all too familiar, however. Through each of the scenes, you get to learn several important concepts of living that you have already learned several times — but keep forgetting.

You may have first encountered some of these life principles when you were in grade school. Nevertheless, you have had to relearn them from time to time, in some cases too many times to count. Keep in mind that it is all too easy to carry the baggage of your youth into your later years. You don't want to be sixty or seventy years old and saying, "Any day now, I am going to get my act together and stop making this same costly mistake over and over again."

This is the reason that this book focuses on many of those life lessons that most of us have already learned — but for some mysterious reason keep consigning to oblivion. Sometimes it's not all that mysterious; it's just a case of our acting out of emotion instead of consulting our intellect. Knowing which situations to avoid and which principles to follow is important for a full, rewarding, happy, and enlightened life. Indeed, failure to abide by these life lessons can drastically affect our personal and vocational success.

In large measure this book is autobiographical. Even while writing it, I occasionally found myself promptly violating one of the principles about which I had just written. In one case, it was somewhat embarrassing when it cost me some money and my pride. I thought of the graffiti writer who claimed, "I learn from my mistakes — I can make the same mistake with greater ease the second time around."

To be sure, experience increases our knowledge, but it doesn't necessarily decrease the number of our mistakes. Best-selling author Richard Bach wrote, "Learning is finding out what you already know. Doing is demonstrating that

you know it.” It follows that knowledge can be called wisdom when we start using it and benefiting from it. Intelligent action, in other words, is required to transform valuable knowledge into wisdom.

You will notice that much of the content in this book is just plain common sense. Oliver Wendell Holmes Sr. once said, “We all need an education in the obvious.” In the same vein, a Latin proverb states that common sense is not all that common. What’s more, philosophers tell us common sense in an unusual amount leads to wisdom.

I hope that this book will also give you an insight or two instead of just reminding you of what you already know. There may indeed be a few life lessons that you previously haven’t learned. Martin Vanbee warned us, “Learn from the mistakes of others — you can’t live long enough to make them all yourself.”

After reading this book you may finally get the message about some of life’s important principles so that you don’t have to relearn them the hard way. Perish the thought of never violating all the lessons in this book, however. There will always be moments of weakness in your life during which you repeat some mistake you have made several times before.

Your goal should be to minimize the number of important lessons you keep forgetting and the number of times you forget them. Try to read this book with an open heart and an open mind. Apply the principles that resonate with you and discard those that don’t.

Whenever working on a new project, I always keep in mind the words of Thomas Carlyle: “The best effect of any book is that it excites the reader to self-activity.” My wish is that the life lessons in this book infect you with the inspiration, motivation, and commitment needed to attain your dream of having a full, relaxed, satisfying, and happy life.

1

You Don't Have to Know the Meaning of Life to Enjoy It Fully

Ever since human beings developed the abilities to reason and explore, they have searched for the big secret. Philosophers, scientists, and theologians alike have been searching for the undisputable answer to the question: “What is the meaning of life?” This perplexing question has resulted in a wide range of conclusions and arguments, including scientific theories, authoritative dogma, philosophical conjecture, and spiritual explanations.

As a matter of course “What is the meaning of life?” is the most profound question most individuals ask themselves at some point during their lives. The question in itself is open to various interpretations: Why are we here? Who are we? Where did we come from? What is the purpose of life? Will we experience life after death?

To get the upper hand on everyone else, you yourself may be determined to get to the bottom of this mystery called life — not even sure how much longer you can hang on if you don’t find it. Plain and simple, it is unlikely that you will succeed. All things considered, there likely will never be an answer. Many individuals with greater talent and knowledge than you and me have come up empty-handed. You will find that the deeper you go, the more the mystery will deepen.

You may even decide to go traveling around the world in search of the magical answer to life. The further the better, you think — maybe even ashrams in Colorado or the Himalaya Mountains in south-central Asia. Once you get there, you will make an interesting discovery: The only answers and enlightenment you get to experience in ashrams in Colorado or mountaintops in India are the answers and enlightenment with which you arrived.

This doesn’t mean that you shouldn’t learn more about the world. It’s rewarding to explore and discover the fascinating aspects of life. By all means, keep looking to improve your understanding of many things around you. It’s best to let some of the more profound things remain mysterious, however.

Sometimes too much understanding of something beautiful — such as the scientific explanation for what causes the Northern Lights to be visible in the night skies of northern U.S.A., Europe, Russia, and Canada — makes it less beautiful.

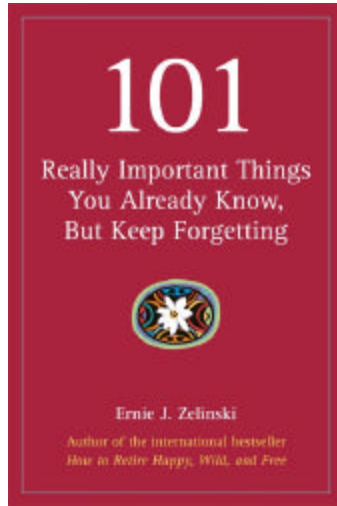
In the same vein, having the absolute understanding of life — if there ever will be one — would undoubtedly make life less enjoyable. Richard Bach in *Illusions* wrote, “Learn what the magician knows and it’s not magic anymore.” Not to mention that desperately contemplating the meaning of life can lead to stress, ulcers, high blood pressure, and a lack of success. At the extreme, people frantically searching for the meaning of life have been known to commit suicide.

Even if you discover the absolute meaning of life, you may realize that it doesn’t really make any difference to the quality of your existence anyway. Your answer may be that ultimately life is pretty meaningless, that we are all insignificant grains of dust in the grand cosmic scheme of things, that we are all leading random lives, that our existence doesn’t affect anything or anyone.

George Carlin may have actually found a far better answer to the meaning of life. Now don’t get too excited, because his answer isn’t as profound as you may anticipate. Carlin once said that the ultimate meaning of life is “to find a place to put all your stuff.” This, indeed, is as good of an answer as any other.

In short, if you want to reduce the existential angst in your life, give up your self-adopted role as chief investigator of what makes this universe rock. No amount of brooding about the meaning of life can take the place of going out there and enjoying all it has to offer. The mistake most people make about pursuing the meaning of life is searching for the answer instead of living it. The search in itself may give some people meaning but it seldom brings a smile to their faces.

How right Rita Mae Brown was when she said, “I finally figured out the only reason to be alive is to enjoy it.” When you learn to enjoy all that life has to offer, there is no need to understand it. Viewed in this way, the meaning of life is to live fully — to enjoy the ride, in other words.



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3

Life's a Breeze When You Work As Hard at Simplifying It As You Do at Complicating It

Yes, life is tough. But life can be a lot easier when we keep things simple. Surprisingly, you would think that human beings would work at simplifying their lives, but the opposite is true. Given a choice between a simple way and a complicated way of doing things, most people will choose the complicated. Preposterous as it may seem, some of us will even spend time inventing a complex way when none is immediately available.

No question, we do not need to make our lives more difficult. Given the opportunity, plenty of other individuals in this world will gladly do this for us. Life's unexpected events will also put our creativity to the ultimate test without our having to create our own special difficulties.

The words you are least likely to hear from anyone in American society today are "My life is way too simple." Fact is, most individuals make their lives way too complicated and wonder why they have so many big headaches and major problems.

Why people make their lives unnecessarily complicated is a mystery to philosophers and psychiatrists alike. I am just as amazed at how far out of their way most people will go to find a myriad of methods to complicate their personal and business lives. They waste a lot of money, time, and energy on pursuing things that bring them nothing in return. They may also hang around people who will do them absolutely no good.

All of us, to some extent or another, practice the philosophy of my good friend Todd Lorentz, who stated, "Just living in this world is a psychotic pursuit." At some point in our lives we all have the tendency to make our lives unbelievably complex and depressing. We manage to do this with our material possessions, work-related activities, relationships, family affairs, thoughts, and emotions. As is to be expected, we are unable to achieve as much as we would like because we invite too many physical and mental distractions into our lives.

Yet life's a breeze when we work as hard at simplifying it as we do at

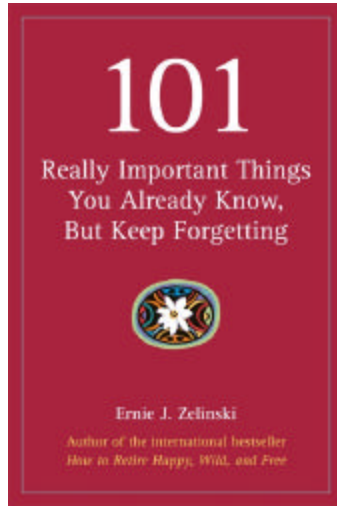
complicating it. If you are the type of person who can't leave home without four-fifths of your personal possessions, it's time to lighten up a little on your journey through life. Without delay, get rid of the burdens that have become a drain on your time, space, money, and energy. Do something today to make your life less complicated.

To enjoy life to the fullest, you must periodically identify the things that complicate your existence. This applies to both the personal and career aspects of your life. Make a list of the things that no longer serve a worthwhile purpose in your world. Ask your friends to add to this with suggestions as to how you can simplify things. Your friends may see much opportunity where you may see none.

Sure, you didn't invent complexity. You do your absolute best to perfect it at times, however, don't you? Keep in mind that making the simple complex doesn't take ingenuity. Making the complex simple — now, that's ingenuity!

Apply common sense and you won't have much difficulty in simplifying your existence. This is about getting the excess baggage out of your life. "No man can swim ashore," observed the Roman philosopher and dramatist Seneca, "and take his baggage with him." To be sure, life is much easier if you don't carry excess baggage.

Whatever your destination, you can't afford to carry excess baggage for too long. On trains and airlines, it will cost you extra money. On the trip called life, it will cost you much more than money. At best, you won't succeed in achieving your goals as quickly as you otherwise would. At worst, you will never succeed in attaining your goals. Not only will this deprive you of satisfaction and happiness, but it could cost you your sanity in the end.



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Too Much Safety Is Dangerous for Your Well-Being

“No one from the beginning of time has had security,” proclaimed American diplomat and writer Eleanor Roosevelt. Her words are ones to ponder carefully. Security is one of those things most — if not all — people strive for all of their lives. The dark side of security, however, is that it is an illusion at best. Too much safety, in fact, is dangerous for your well-being. In more cases than you can ever imagine, the bigger risk is in not taking the risk.

As a matter of course we all have a tendency to grow comfortable with existing conditions — even those that do us absolutely no good (there are many forms of mental illness). For instance, in the workplace we end up tolerating dead-end jobs, professions we dislike, and companies that mistreat us. Of course, we resist making changes because we fear the unknown.

You yourself may have settled into a comfortable and predictable routine. There comes a time, however, when you have to find something that will stretch your talents more. You must have faith in yourself. When your instincts tempt you to take a risk on something that is not a life-and-death matter, then do so with confidence.

If you are dissatisfied with your career choice, the greatest risk may be in not leaving your job. Don’t wait for the right time to quit. It’s best to do it now because there is never a right time. There is risk involved in most important decisions. A recent survey by the Royal Bank of Canada showed that successful entrepreneurs, who left their secure jobs to be on their own, believed taking chances made them stronger and wiser. Paradoxically, by taking the road with more risks, they achieved more security.

Of course, risk-taking can be dangerous for sensation-seekers. So don’t be rash and risk losing everything you have. It’s not intelligent to take extremely high or uncertain risks. Wise people take calculated risks. The key is to take smart risks instead of stupid ones. If you are a fifty-year-old man, you stand a one-in-two-hundred chance of dying in the next year. Since you may not be

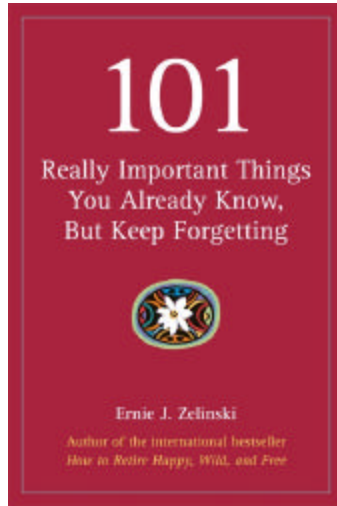
around in any event, why not take some calculated risks that may pay back big dividends in happiness and satisfaction?

Contrary to popular wisdom, the risk of taking action can be less than the risk of inaction. Life is a perilous journey at best. Incredible romance, remarkable fame, and outstanding success are attained by those individuals who take substantial risks. On one hand, you can play it totally safe and wind up with what you already have to your name — you may even wind up with less. On the other hand, you can take a few risks and cash in on a few wonderful opportunities and wind up with a lot more of the things you would like out of life.

Traveling on a risk-free road, unfortunately, won't get you to any important destination. Unfavorable odds shouldn't keep you from pursuing what you know intuitively you were meant to do. Many people will criticize you for attempting those things that they wouldn't dare attempt themselves. Cowards, who would like you to remain a coward, should be ignored. There is a time you have to be courageous and dive into the unknown with the intention of swimming with what fate brings your way. Happiness and satisfaction will be much more forthcoming when you have the courage to pursue your convictions.

When your inner voice is telling you to take a risk, it's best to do so even though your rational mind may be telling you otherwise. Following the tried and proven path may appear the safest. In some ways it is. But blazing your own trail will bring you more adventure and satisfaction and leave tracks for others to see. Conversely, you won't leave any tracks following a trail that's heavily traveled by the masses.

If the path you have taken in life feels really safe, then likely it is not the right path. When you look back on your life, you'll regret the things you didn't attempt more than the ones you did and at which you failed. The virtue of risk-taking is emphasized in this old adage: "Someone who tries to do something and fails is a lot better off than the person who tries to do nothing and succeeds."



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A Good Friend Is Much Cheaper than Therapy — and Ten Times As Helpful!

“People report being happier when they are with friends than when they’re with a spouse or child,” according to research cited in a recent cover story in *Psychology Today* magazine. This, indeed, is something to ponder seriously. To repeat, people actually experience greater joy while spending time with their friends than while spending time with their children or their mates. This should give you an idea of the value of friendship.

Interestingly, friendship is one of the most researched subjects on the Internet. This indicates that millions of people are interested in creating new friendships and enhancing old ones. Given how important friendship is in our lives, have you ever noticed how little has been written on the subject? Compare, for example, the number of books written on how to handle money to the number of books on how to create and maintain great friends.

Yet in many ways friendship is much more valuable to us than money. Indeed, our human interactions, particularly those with close friends, provide most of the joys or disappointments we have in life. It follows that you can’t experience real success in life unless you have real friends.

Taking into account that passing time with friends provides us with so much joy and happiness, the question you have to ask yourself is, “Do I have enough close friends?” According to a study reported in the June 2006 issue of *American Sociological Review*, American adults, who shocked pollsters in 1985 when they said they had only three close friends, said they had just two in 2006. Moreover, the number who said that they have no one to discuss important matters with has doubled to one in four. The study found that men and women of every race, age, and education level reported fewer intimate friends than a similar survey indicated in 1985.

Unfortunately, the modern work world makes our individual lives busier and more fragmented. Thus, many people neglect to devote time to making close friends. “Friendship seems to be the last thing that anyone’s getting to,”

says Jan Yager, an American sociologist and author of several books on friendship.

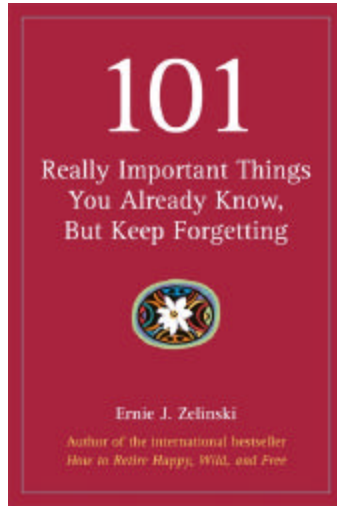
Yager adds, “Friendship is not something that you get to when everything else in your life is taken care of. It’s an important relationship even after the school years for emotional health, for career advancement, for physical well-being.” Great friendships are important for creating a new sense of community that translates into social, emotional, and physical well-being. Several research studies conclude that people who have intimate relationships with others live happier, healthier, and longer.

Friendship should be a universal and all-encompassing topic for each and every one of us. Companionship is essential to a full and rich life. It ranks right up there with fulfilling work and good health. Many individuals have discovered that a good friend is much cheaper than therapy — and ten times as helpful!

People in our society likely do not speak often about their yearning for friendship, as important as it is, because they do not want to appear needy and desperate. Not many people care to admit how lonely they are or can be at times in their lives. Surveys reveal that loneliness is one of the biggest problems humans face. To many people, it is the biggest.

Of this you should be certain: Life can be a really lonely experience without great friends. Above all, great friends can provide you with things that you can’t. The reverse is also true. Plautus, the Roman playwright whose works influenced Shakespeare and Molière, proclaimed, “Your wealth is where your friends are.”

Put another way, the more people who truly care whether you get up in the morning, the richer you will feel. You will find this to be true whether you are wealthy or broke. Taking into account the importance of friendship in our lives, the richest person in this world is the one with the most real friends — and not the one with the most money.



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33

Giving Advice to Anyone Means That You Either Lose or Break Even

One day German poet Otto Erich Hartleben consulted a doctor about his health problems. The doctor advised Hartleben to quit smoking cigarettes and to stop drinking alcohol. The doctor added, “This visit will cost you three marks.” “I’m not paying you,” retorted Hartleben, “because I’m not taking your advice.”

Undoubtedly, you have found this out through experience: Most people won’t follow advice — regardless of how good it is — as was the case with poet Otto Erich Hartleben. Your advice may very well be helpful, but if it means that the recipient of the advice must put in some work and effort, he or she will likely discard it. Giving advice may not only be a waste of your time and energy — it can be dangerous as well.

It is particularly dangerous to offer advice when the person hasn’t asked for it. Some people will refuse to take advice regardless of how good it is and how noble your intentions are. Your relationship with them can get strained to the limit if you persist. People may not realize that you are trying to help them. On the contrary, they may think that you are highly judgmental and are trying to make them wrong. Your advice is likely to be ignored because most people don’t want to admit they are wrong.

Trying to solve other people’s problems with your unsolicited advice is as futile as trying to change people. It’s best not to get immersed in other people’s problems, including those of your spouse, friends, and co-workers. Trying to solve their problems is tantamount to saying they aren’t capable of doing it on their own. Benjamin Franklin may have given us the best advice possible about giving unsolicited advice: “Wise men don’t need advice. Fools don’t take it.”

It may be dangerous to give advice even if it is solicited. The problem is the advice we give others may be the opposite of what they expect or desire. “When a man comes to me for advice,” quipped Josh Billings, “I find out the kind of advice he wants, and I give it to him.” Giving advice that people expect

may be a good strategy at times, but it can be dangerous in certain situations. Taking into account that many people don't have a complete and sensible appreciation of their own predicaments, it follows that they may in fact expect advice that will end up hurting their cause.

Even giving good advice can get you in trouble — particularly when it involves the truth. Oscar Wilde wrote, “It is always silly to give advice, but to give good advice is absolutely fatal.” There is a lot to be said about telling the truth — but telling the truth in many cases is on the first rung of the living-dangerously ladder.

For instance, whenever a friend asks you how she can improve the meal that she just cooked for you, it is wise not to mention the twenty things you would have done differently. Otherwise, you could end up without an opportunity to eat any more of the soufflé because you will be wearing it over the expensive shirt you wore for the first time.

All things considered, giving advice to anyone means that you either lose or break even. You seldom win. Whenever people accept your advice, and it turns out to be helpful, people likely won't acknowledge you for it. They may not even remember that you gave it to them. Whenever they accept your advice, and it turns out to be harmful, people won't forget who gave it to them. They will probably even resent you for having given them bad advice.

Summing up, it's best to avoid getting involved in people's personal affairs, especially if you haven't been asked. As a well-balanced individual you shouldn't need to inflate your ego by giving unsolicited advice. If you are going to give any, however, advise the person that it's best to avoid freely accepting advice from anyone else — and that includes you.

Whenever you feel compelled to respond to a request for advice, say it simply. Make it short. Don't rant and rave. Even so, on extremely sensitive matters, be sure to duck when flying objects start coming your way.

38

Nice People Are Often Not Good People and Good People Are Often Not Nice People

We live in a culture in which being a nice person is considered tantamount to being a good person. The result is that many nice people are mistaken for fine human beings, when, in fact, they haven't earned this distinction due to their serious character defects. On the other hand, many really good people are mistaken for having serious character defects just because they aren't the nicest people around. So what makes a good person? "A good head and a good heart," Nelson Mandela reminded us, "are always a formidable combination."

No doubt at times it's hard for a lot of us to differentiate between the good guys and the bad guys. A friend of mine, for instance, is not the nicest person in the eyes of his friends and acquaintances. He is direct and often upsets others by telling the truth about events, people, and things. Yet my friend is one of the most generous individuals when it comes to giving money or other help to friends, panhandlers, and other people in need. Contrast this with many so-called nice people who seldom go out of their way to help others — particularly those in need.

The reality that nice people often are not good people and good people often are not nice people is a major disconnect for many of us. We want everyone to be nice because this is a lot easier to take than having people be direct, rude, or angry with us. Fact is, niceness is a facade that many individuals lacking exemplary character use for ulterior motives. Some of the nicest-appearing people are desperate for affection from others. Certain psychiatrists and psychologists claim that behind the nice-guy facade there usually lurks considerable repressed anger — waiting to be transformed into despicable acts against others.

The core of the matter is that we have to be on guard with many nice people. We can allow them to get by on charisma for only so long. After that, they better show some endearing character traits. Clearly, many people are nice so that they can distract us to take advantage of us. They will try to get in front

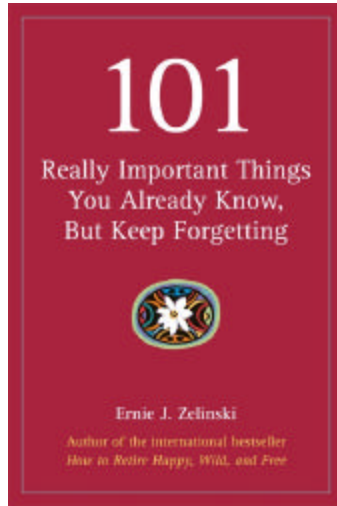
of us in a lineup or entice us into the biggest scam the world has ever seen. People seeking to con others out of money or anything else invariably project themselves as a model of virtue. Your making a snap decision about their character based on their niceness can lead to serious consequences and disillusionment later on.

At the extreme are nice people who steal from senior citizens, commit sex crimes, or murder their relatives — not exactly the epitome of sterling character. How often have you heard others say, “He seemed so nice all the time,” when describing someone who has just assaulted, or even killed, someone?

Good people, on the other hand, are not nice all the time. In his renowned study of self-actualized individuals, researcher and humanistic psychologist Abraham Maslow found that people at the highest level of psychological development aren’t the most pleasant humans whom you will encounter. Self-actualized people aren’t calm individuals. Indeed, temper outbursts are common.

Unlike nice people, self-actualized human beings can be constructively critical of others when the need is there. Because they don’t pretend to be something they aren’t, these good people aren’t pleasing to everyone all of the time. Although they are generally very tolerant of others, self-actualized individuals are likely to create a big scene when people engage in insincerity, dishonesty, or stupidity.

If you want to surround yourself with human beings who possess great character, who will support you in making a difference in this world, don’t overlook the good people just because they aren’t nice all the time. Many good people have insecurities; they get angry and they may even get dejected about life. You will have to put up with their occasional anger, impatience, and disgust because they will not tolerate lying, cheating, inconsideration, or hypocrisy. Nonetheless, their honesty, sincerity, decency, goodness, wisdom, and consideration will make you realize that you are in great company.



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43

It's Always Easier to Stay Out of Trouble than to Get Out of Trouble

Think of some of the great difficulties that you have experienced over the years — ones that you invited into your life on some level or another. This applies to financial dilemmas, dysfunctional relationships, speeding tickets, lawsuits, time-wasting arguments, health problems, and family feuds. For good measure, you can add any other predicament that you could have bypassed in some way or form. Wouldn't it have been easier to avoid these situations than trying to get out of them later?

For example, you may have gotten yourself in a financial quagmire. Your bills are coming in faster than you can rip them up, you are so broke you can't afford to go window-shopping, and your major creditors are skulking the bushes looking for you. Obviously, this situation is not simply an out-of-money experience that will dissipate on its own. Because you did not react early, you must now get out of serious financial trouble before the situation becomes even more critical.

The key to staying out of trouble — financial or otherwise — is to control your behavior that attracts trouble. We often invite trouble into our lives when we see something as terribly important, not realizing that, in fact, it is rather insignificant in the higher order of life. Just as telling, we invite trouble into our lives when we see something as trivial, when, in fact, it is important for our well-being and peace of mind.

Clearly, vigilance is the best defense against trouble entering our lives. The person who does not have the presence of mind to identify potentially dangerous outcomes finds it virtually impossible to avoid trouble in the short term and the long term. People who stay out of trouble concentrate on the important matters and ignore the superficial ones. Their response to potential trouble involves strategies on how to avoid the situation totally. They admit to having made mistakes in the past by not taking appropriate action and won't let it happen again.

Clearly, you must recognize and react to the warning signs of trouble if you want to avoid major disruptions to your life. The key word is react. Be proactive and take absolute control of your life. To avoid having to get out of trouble, you must develop strategies to stay out of trouble.

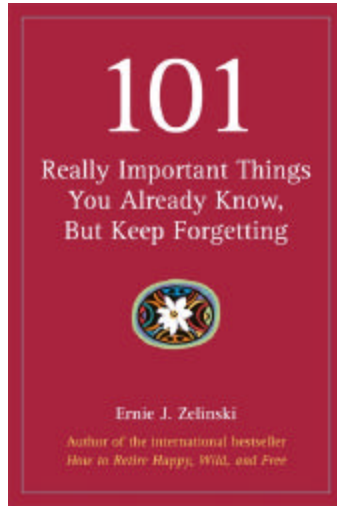
There may be times, for instance, when you are tempted to indulge in a physical confrontation to settle some matter. If you get involved, you are sure to regret it later. Just think of the consequences. You may end up being beaten up. This doesn't sound like something for which you should strive.

The second thing that may happen is you get lucky and beat up your rival. Unless you get some perverted pleasure from beating up people, it doesn't sound like something that will bring you satisfaction. Of course, the third thing that can happen is both you and the other combatant get hurt, in which case, both of you lose.

The way to stay out of trouble — instead of being faced with getting out of trouble — is to choose your life's battles carefully. Indeed, you shouldn't fight a battle if there is nothing to win. Most of the physical confrontations in which people get involved offer no positive benefit to anyone.

When it comes to avoiding physical fights with tough guys, you are welcome to use my strategy. I can proudly report that I won all three of my last fights involving tough guys — by at least half a mile! In other words, I took appropriate action to avoid the dangerous outcomes that usually occur in physical confrontations.

Again, the key to staying out of any sort of trouble is to control the behavior that gets you in trouble. Cool is what you want. Calm, in fact, works even better. In case you still didn't get it, the overall lesson here is that it's always easier to stay out of trouble than to get out of trouble.



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50

Be Careful with Your Heroes; Don't Put Any of Them on a Pedestal

“Show me a hero,” quipped American writer F. Scott Fitzgerald, “and I will write you a tragedy.” The ultimate tragedy, however, is the vast majority of modern hero-worshippers in the Western world who revere false heroes. So much so, that *hero* is one of the most misused words in the English language.

As a matter of course *hero* today is mostly applied to people who do well in sports or in the financial world or in show business and have gotten a lot of publicity. Unfortunately, the modern American hero is somebody whom we adore, respect, worship, or idolize for all the wrong reasons. With this in mind, it's best to be careful with your heroes. Don't put any of them on a pedestal. After all, no one — even a true hero — deserves to be there.

Granted, there is not anything basically wrong when we admire celebrities of sports and popular culture, such as Michael Jordan, Wayne Gretzky, Oprah Winfrey, Jerry Seinfeld, David Letterman, Mick Jagger, and Celine Dion. These people have been creative and extremely successful in their own right. Nevertheless, spending too much time watching and talking about celebrities robs us of precious time and energy that could be used in attaining significant accomplishments ourselves.

The core of the matter is that there seems to be a totally unwarranted, yet broadly accepted, belief by the public that modern heroes are larger than life. Given enough time, however, most sports celebrities, movie stars, singers, and politicians end up displaying behavior that astonishes even those who have looked up to them. On the extreme are those pop idols with character flaws so serious that they would make the Devil proud.

Another dark side of modern hero-worshippers is that most live their lives vicariously through their false heroes. If you are living vicariously through a false hero such as a rock star, a baseball player, or a movie star, what does this say about your own character? Shallow, or even deficient, wouldn't you say? Undoubtedly you are telling yourself that you are not good enough yourself as

a human being — not proud of your own accomplishments in life, in other words. Living vicariously through gurus, sports celebrities, and movie stars limits you from creating the life that you want.

There is one thing of which you can be certain. A true hero does not live vicariously through someone that he or she admires. So what constitutes a true hero? Hungarian revolutionary leader Lajos Kossuth concluded, “It’s the surmounting of difficulties that makes heroes.”

Based on this measure, true heroes know how to steer past major obstacles, jump over some more, and blow up even more as they proceed toward their own definition of success. Even so, a true hero is not infallible. He makes mistakes. He sometimes falters. He may even stop accomplishing for a period of time but he never gives up in his quest to make this world a better place to live.

The true heroes are those people who have overcome hardship and made a significant contribution to this world but who are never given any publicity by the media. For example, Father Bob McCahill rides his run-down bicycle through the streets of Bangladesh helping the sick who are too poor to visit a hospital. Individuals such as Father McCahill who work with the street people of this world are doing incredible work. Unfortunately, we seldom, if ever, hear or read about them in the media. These people would make much better role models for youths and adults alike than today’s spoiled sports celebrities and movie stars.

All told, even the most accomplished and well-mannered heroes shouldn’t be idolized. It’s inspiring and constructive and rewarding to use them as role models — but don’t live vicariously through them. They have their insecurities and they have their problems.

No human being is worthy of excess esteem from others. Truly self-confident individuals can admire the accomplishments and success of another person, but they don’t think anyone is superior to them. They also know that the belief in the superiority of heroes can limit their own power to attain what they want out of life.

54

Instead of Criticizing Someone's Success, Why Not Learn Something Valuable from It?

It's interesting and somewhat dismaying how many people will look up to anyone who wins a multimillion-dollar lottery — but will deride anyone who has worked either hard or smart to attain prosperity and real success. Jules Renard put this in proper perspective, however: “Failure is not the only punishment for laziness: there is also the success of others.”

American composer Irving Berlin, who led the evolution of the popular song from the early ragtime and jazz eras through the golden age of musicals, wrote more than 800 pop songs. One day Berlin gave a young composer named Cole Porter counseling on how to become more successful in the music business. “Listen kid, take my advice,” Berlin warned Porter, “never hate a song that has sold half-a-million copies.”

No doubt Cole Porter took Irving Berlin's advice seriously given the huge success that Porter himself achieved as a composer. What Berlin told Porter is great advice for all of us. Instead of criticizing someone's success, why not learn something valuable from it? Whether it's a highly successful song, painting, or computer, we should be admiring and blessing it. Even more important, we should be learning why it is so successful so that we can adapt its positive features into whatever product or service we are ourselves trying to sell to the world.

Anyone who has been a success can teach you a lot. If you resent successful people, chances are you will never be successful yourself. How could you? You would have to become someone whom you resent. Thus, you will always set yourself up, consciously or unconsciously, so that you don't succeed. What's more, you will have a lot of great excuses — but no good reasons — why you have not attained what success means to you.

The core of the matter is that any misfit can criticize and most do. The universe, however, has ingenious ways of keeping pathological critics in their rightful place. It makes them incredibly miserable inside. Moreover, the

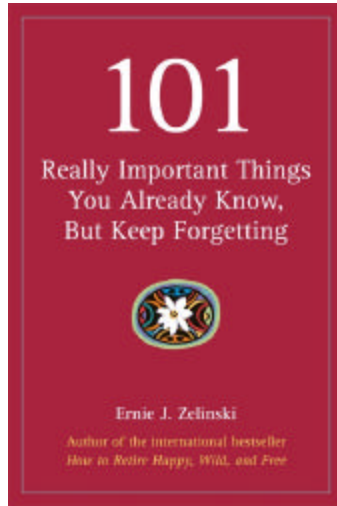
universe ensures that real success eludes these people for their entire lives. Oh sure, they become successful critics, but that's about all. The last time I checked, there was no Nobel Prize awarded for criticism and I have yet to see a statue made in honor of a critic.

It is a mistake when we make successful people wrong for their achievements. No matter how deserving we are, we can't truly enjoy the things we desperately want until we allow others — even people we dislike — to have the same things just as readily as we would like. Instead of getting you on the road to Success City, criticizing successful people will get you headed full tilt in the opposite direction toward where the misfits of this world hang out. It's called Loserville. So where would you like to hang out? Loserville or Success City?

If you choose Success City as the place you want to be, you must learn not only to avoid criticizing successful people, but also to disregard the negative comments made about you. The more successful you become, the more criticism you will receive. Truly successful people get bashed a lot, mainly by the lazy, jealous, and broke, who apparently have nothing better to do with their time, aside from watching a lot of TV.

Successful people, however, are used to — and spiritually above — the misconceptions, criticism, and untrue statements that negative people utter about anybody and everybody who is successful. Unkind words will even motivate certain already successful people to greater heights.

Above all, keep in mind that avoiding criticism is an unattainable task — even to the most renowned people in this world — because the most degenerate of misfits can easily criticize the greatest of accomplishments ever pulled off by humankind. And, of course, they do. The silver lining is that receiving a lot of criticism from the misfits of this world is a good sign that you are well on your way to success — or that you have already arrived!



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No One Can Give You Wiser Advice than You Can

No doubt you have noticed that it isn't all that difficult to get advice for your problems — regardless of the size or nature. To be sure, most individuals will be more than happy to give you guidance on anything imaginable and declare that it is great advice. A lot of them have likely adopted one of Oscar Wilde's principles: "The only thing to do with good advice," concluded Oscar, "is to pass it on. It is never of any use to oneself."

As a matter of course most people close to you will have opinions on how you should spend your life. Parents will tell you what you should be doing for happiness and fulfillment. So will brothers and sisters, not to mention teachers, friends, advertisers, newspapers, magazines, and television shows.

When I was in my midteens, for instance, my dream was to be either a schoolteacher or an entrepreneur. Unfortunately, I made the mistake of going into engineering because of a school principal's dubious advice. He figured that I would make a great engineer because I was a whiz at math and physics.

Boy, was he ever wrong! I ended up dedicating over ten years of my life to obtaining an electrical engineering degree and working as an engineer in a corporation. What a waste of my life — given that I never did get to understand electricity! What's more, I am organizationally averse, which means I am happiest and most productive working on my own creative projects on a laptop in coffee bars, where I don't have to deal with the hassles of corporate life.

Here's the bottom line: Whether it's deciding on how big of a house to buy, how much money you should save, what career to pursue, or how to raise your children, you should be extremely careful about accepting counseling from other people. This is particularly true when you accept advice from too many people. "He who builds to every man's advice," warns a Danish proverb, "will have a crooked house."

The question that arises is: How good is the advice that you receive from others? Free advice particularly is suspect at best. Artist Anselm Feuerbach

may or may not have been too cynical when he said, “If someone gives you so-called good advice, do the opposite; you can be sure it will be the right thing nine out of ten times.” When people give you free advice, consider their motives, and what they stand to lose should they give you bad advice. Mark Twain put free advice in proper perspective: “He charged nothing for his preaching and it was worth it too.”

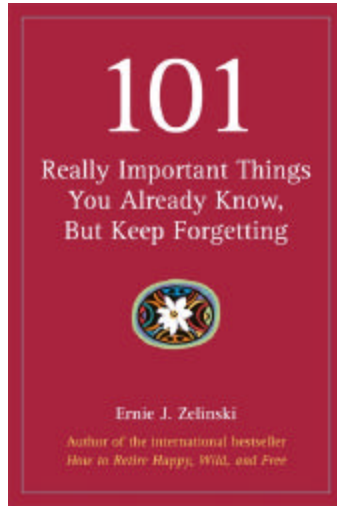
In general, you should put more credence in advice for which you have to pay at least some money. The person who charges you for her words of wisdom has a reputation to protect. It follows that giving bad advice could hurt her livelihood. On the other hand, people who give free advice have little to lose in the event that their advice turns out to be bogus.

Some individuals have an uncanny ability to invite themselves into our lives with advice that we haven’t even asked for. It’s okay for them to suggest that we leave our mates or our jobs. If the decision turns out to be completely wrong for us, however, who suffers? Will they find us another mate or another job? Of course not. They will go merrily along with their own lives while we suffer the consequences of having accepted their so-called words of wisdom.

Advice from other individuals may appear very reasonable to them, and it may appear reasonable to you. Some decisions, nonetheless, are best made intuitively instead of reasonably. Listen to that inner voice when making decisions. Don’t become overly logical and practical.

Accepting too much guidance from people can leave the responsibility for your life in the hands of others. You must feel free to do it your own way. Don’t allow anyone to make decisions for you, no matter how good they are at making decisions in their own lives.

“Think wrongly, if you please,” remarked British writer Doris Lessing, “but in all cases think for yourself.” Ask for other people’s advice, give it some consideration, and then make your own decisions. Since we are discussing advice, allow me to give you some of my own. My best advice for you is to never accept anyone else’s advice — after all, nobody can give you wiser advice than you can.



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You Are Already a Millionaire — Your Creativity Makes It So

In my view, Mark Twain expressed a great deal of wisdom with these words: “Thousands of geniuses live and die undiscovered — either by themselves or by others.” The fact that so many people haven’t discovered they are geniuses is a major reason why they toil away at jobs they hate. As is to be expected, most corporations aren’t about to help their employees realize they are geniuses for fear of losing them.

By geniuses, I refer to individuals with the potential to make a difference in this world if they ever get around to developing and using their creativity. Unfortunately, most people have allowed organizations, educational institutions, and society to suppress their creativity for so long that they don’t realize how creative they can be. Truth be told, most people can be more creative and, in turn, more successful.

In this regard, there are two principles for creative success — one general and one specific. The general principle is that virtually everyone has the ability to be more creative and accomplish extraordinary things in this world. The specific principle is that almost everyone has volunteered to be exempt from the general principle. Put another way, few people spend time, effort, or thought cultivating their creative ability, which is an essential element for achieving real success in life.

The majority of adults don’t get halfway to reaching their full creative potential due to their self-imposed limitations. Sadly, many people have suppressed both their desire and their ability to be creative for so long that they think they are naturally uncreative. You may be one of them.

How many times have you said to yourself or others, “If I only had the creative ability to pull that off?” All told, each one of us has greater inventiveness than we exhibit in ordinary life, but most of us are unaware of it, or refrain from using it. Again, there is no heavier burden than great potential that we are squandering. To deny our creativity is to lie to the world and, worse,

to lie to ourselves.

Creative thinking, if diligently practiced, allows each and every one of us to accomplish feats that appear to be unattainable miracles to those who don't practice it. Creativity combined with action is a simple, easy, and surefire way to achieve health, wealth, and happiness in our lives; it is also an invaluable tool to help us experience harmony in this fast-moving and constantly changing world in which we live.

If you are serious about attaining true success in this rapidly changing world, start with the premise that from both a financial and a personal point of view, your most valuable asset is not your job, your house, or your bank account. Plain and simple, it's your creative ability. Your creative mind has great value because it can solve problems.

All employers have problems that they pay employees to solve. In the same vein, individuals have various problems, such as needing something to entertain them, that they pay others to solve. The value you place on your creative mind should be at least one million dollars because you can use it to generate many times this amount over your lifetime. This makes creativity the poor person's wealth. Indeed, when you list the monetary value of your personal assets, the grand total should make you a millionaire simply by including the value of your creative ability.

You, too, can joyfully earn a decent living if you develop your creative side and in doing so provide an imaginative product or service that people want. In fact, it's harder to suppress your creativity than to use it. Everyone has the deep-seated desire to produce something innovative. In everyone there is a creative person wanting to break out and make a difference in this world.

All things considered, your creativity is your biggest asset. Put another way, you are already a millionaire — your creativity makes it so! You must recognize the latent genius within and stay in the habit of being innovative if you want to attain true success in your life. To maximize the use of your creative mind is to maximize the career and financial aspects of your life.

88

Spend More Money on Your Personal Development than on Your Next Hairstyle

Most people in Western society have no qualms about utilizing hard-earned money — and often going into debt big time — for the latest furniture, clothing, cars, and electronic goods. They will even purchase gadgets and trinkets that add absolutely nothing to their happiness and satisfaction. But will they part with some of their cash for educational products that could help them become more successful in life? It has been my experience that over 95 percent won't.

If you have never done this, attend a two- or three-day motivational event sometime soon. One thing will stand out among the array of successful and polished speakers: They all will say that their success and polish is due to the books they have read, the seminars they have taken, and the mentors with whom they have worked. Surprisingly, most will also admit that they were miserable failures early in their lives.

Take, for example, John Assaraf. He was the leader of a street gang when he was nineteen. Assaraf wanted to change his life but he didn't know how. "I got a job selling real estate," says Assaraf, "and fortunately someone took me to a sales training seminar." He has spent over \$500,000 on seminars and coaching in the twenty-five years since then. It seems like a fortune — and it is until you learn that his current net worth is over \$1 billion! The return on Assaraf's investment in education has been approximately 2,000 percent.

If you want to be more successful in life, spend more on your personal development than on your next hairstyle. It was the irreverent Jeff Foxworthy who stated, "You may be a redneck if you have spent more on your pickup truck than on your education." Redneck or not, you should be spending a certain percentage of your income on your career advancement, self-education, and personal development.

Harv Eker, author of *Secrets of the Millionaire Mind*, advises that you should allocate 10 percent of your after-tax income to self-education. My take

on the 10-percent figure is this could be a touch high, particularly if you earn over a million dollars a year. I have allocated 5 percent of my after-tax income to my personal and business education, which works well for me.

Whether through a book, a magazine article, a seminar, travel to another country, or a conversation with a truly successful person, whatever it is that you undertake, always look to broaden your experiences and your education. This applies regardless of how many college or university degrees you have to your name. “Formal education will make you a living; self-education will make you a fortune,” according to Jim Rohn.

It has been my experience that the right educational products such as motivational books, seminars, and CDs can be much more valuable than an MBA for achieving success at what I do. I should know. I have an MBA and have found virtually no material worth reviewing from the courses I took in the program. Yet I find motivational books, seminars, and CDs great resources for reminding me what helped me become successful as an author and publisher.

Of course, you should not take all career and personal development advice as gospel. You do not need to take the techniques to extremes nor do you have to do everything suggested. Advice reflects one particular person’s truth and view of the world. Take whatever useful ideas you need from career and personal development material. Every book, seminar, or coaching session should have at least one important tool, strategy, or insight. Take what appeals to you and run with it. At the same time discard what doesn’t work for you.

Your creative mind is your greatest asset and you should be spending money to enhance it. Regardless of the amount you allocate for your career and personal development, this overall point is important: The money you put in your education account is an investment in yourself that can reap unbelievable returns. Search out the best tools available to open up your creative side, get you focused, and direct you toward attaining true success. These tools may cost you a tidy sum at the outset, but they will save you time and make you a lot more money in the long run.

99

If the Grass on the Other Side of the Fence Is Greener, Try Watering Your Side

At some point in our lives we all fall into the trap of believing that the grass is greener on the other side. Whenever you think so, you may want to check it out. Once you get there, you will probably realize that the grass on the other side is pretty much like the grass on your side. What's more, you may even discover that the grass is not green at all.

But if the grass on the other side of the fence is actually greener, try watering your side first. Watering your side is a metaphor for getting your emotional act together and doing something about making your life better. This is about responsibility and commitment. You can sit around and climb imaginary mountains because they aren't there — or you can climb real mountains because they are there. Which do you think will bring you more satisfaction?

Ron Smotherman in his book *Winning Through Enlightenment* concluded: "Satisfaction is for a very select group of people: those who are willing to be satisfied. There aren't many around." If you want to be in the select group of people who are generally satisfied with their lives, you must come to terms with the fact that green grass on your side of the fence — a full, relaxed, satisfying, and happy life, in other words — is the result of commitment and action.

Generally speaking, this is not understood by most humans: We are always free to change our futures by being more alive and creative in the present. Happy, successful people don't expect mysterious forces to make tomorrow worth living. They themselves make it that way by what they do today.

According to the Buddha, "What we think, we become." Therefore, always think and act as if you and your life really matter. At the same time, don't do things because you feel you have to do them. Do things because you want to. The difference in the results you attain will be beyond belief.

It is folly to strive for total comfort, however. Comfort is a double-edged

sword. A little will increase health and happiness — too much, and it will destroy both. Thus, be creative, active, and productive by pursuing challenging activities that require a great deal of risk and discomfort.

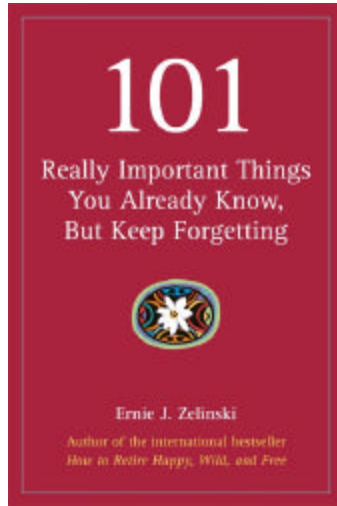
Have all your goals much bigger than merely making yourself comfortable. A life of passion, purpose, and success is almost always uncomfortable. Pursuing true success entails all aspects of life — the joys and the sorrows, the dullness and the excitement, and the accomplishments and the failures. This will eventually make the grass on your side of the fence a lot greener, which other people will attribute to your good luck.

Luck, incidentally, is the word we often give to remarkable success that someone less privileged and talented than we are has attained. Believe that remarkable success is a result of luck and you will have a lot of lousy luck come your way. Accept that remarkable success is a result of good character and creative action and you will bask in a lot of good luck — and a lot of green grass.

Let go of the notion that everything in life should be easy. If you succeed on the first try, you can be assured that it won't happen again. Either that, or what you have accomplished is not worth boasting about.

Everything keeps its best character by being put to its best use. This applies to both people and things. Thus, pursue goals in harmony with your character and values. Anything short of this and you will be cheating yourself out of many hours of happiness and satisfaction each and every day. Just as telling, there will be no green grass on your side of the fence.

Whatever you dream of doing, begin today. “Twenty years from now you will be more disappointed by the things that you didn't do than by the ones you did do,” warned Mark Twain. “So throw off the bowlines. Sail away from the safe harbor. Catch the trade winds in your sails. Explore. Dream. Discover.”



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No Matter How Successful You Become, the Size of Your Funeral Will Still Depend upon the Weather

Perhaps you want to amass a pile of money that would make Warren Buffett and Bill Gates look like paupers. Alternatively, you may be after the Pulitzer, the Nobel, an Oscar, a Tony, a Juno, or an Emmy. No doubt fame and fortune may be yours if you work hard enough. Contrary to popular belief, however, there is less to fame and fortune than first meets the eye.

In our materialistic and celebrity-crazed society it's hard not to think of a happy and successful person as someone who is rich and famous. Fame and fortune are okay in their own ways, but these are not essential ingredients for having lived a full, relaxed, satisfying, and happy life. Few of us derive our greatest joys in life from money, power, or prestige.

To say nothing of the undesirable elements that fame and fortune tend to bring with them. Fred Allen once quipped, "A celebrity is a person who works hard all his life to become well-known, then wears dark glasses to avoid being recognized." Pablo Picasso, with much stronger credentials than I have on the subject of fame and fortune, remarked, "When you are young and without success, you have only a few friends. Then, later on, when you are rich and famous, you still have a few — if you are lucky."

Another dark side of fame and fortune is that by the time you acquire them, you will likely discover they don't bring as many rewards as you originally thought they would. Before you devote your life to becoming rich and famous, it may do you good to ponder this important message from Michael Pritchard: "No matter how rich you become, how famous or powerful, when you die the size of your funeral will still pretty much depend upon the weather." I might add that whether lunch is served can also determine how many people show up at your funeral.

Now, back to being alive. It doesn't matter so much what you do for a living, or how much fame and fortune you attain at what you do, but whether you enjoy peace, health, and love most of the time. If you don't have these,

what can replace them? Don't lose sight of the fact that happiness is not a destination, but a journey, a by-product of performing a job well, having good health, doing our duty, pursuing our goals, accepting the inevitable, loving the world, showing gratitude, helping others be happy, and living fully.

Take a close look at the great people of the world. Think Mother Teresa! Think the Dalai Lama! Think Nelson Mandela! Think Mahatma Gandhi! These remarkable individuals lived or live with little material possessions but have experienced happiness, joy, and self-fulfillment throughout their lives. They didn't zealously pursue happiness, joy, and self-fulfillment as goals in themselves. Happiness, joy, and self-fulfillment resulted from a higher purpose, one that involved working toward the common good of humanity.

Live your life like the great people of this world and you will make your stay on Earth as close to a heavenly experience as it can be. Indeed, Zen masters tell us that there is no sense in waiting for Heaven. Zen says that this is life, and today, this is Heaven. Put another way, this is it! Today, this is all you get. Take it or leave it. And you can't leave it. Therefore, make the best of it. This way, in the event you get to Heaven, you will be well-prepared to enjoy yourself there.

The rest of your life begins right now. It can be more than it has ever been. Enjoy everything in life that you can. It is a mistake not to. Let it be a wondrous life. Life is all around you. Live it to its fullest, with all your senses. Listen to it! Look at it! Taste it! Smell it! Feel it!

By all means, spend a good portion of your time attaining the personal success you would like to attain. Ensure, however, that you experience a full, relaxed, satisfying, and happy life along the way. Whatever success means to you, your journey toward it should feel better than the destination. If you are doing what's right for you, it will — regardless of how much fame and fortune you attain.

Additional Life Lessons

Life Lesson A-1

Thank Your Mother a Lot While She Is Still Alive

Regardless of their age, the large majority of mothers care for their children in a thousand little ways that their children tend to take for granted. Unfortunately, most of us don't realize how much our mothers mean to us until they are no longer around. Of course, there are many people who truly appreciate their mothers and express their gratitude for them.

"All that I am or ever hope to be," remarked Abraham Lincoln, "I owe to my angel Mother." George Washington declared, "I attribute all my success in life to the moral, intellectual, and physical education which I received from my mother." Jewish people have a proverb about mothers that is even more eloquent: "God could not be everywhere and therefore He made mothers."

Given that my mother passed away while I was in the middle of completing the new edition of this book, allow me to share how I never got to express my love and appreciation for her as much as I would have liked. On the first Sunday of February 2007 I was contemplating whether I should go to a musical performance at our local jazz club. I gave consideration to the fact that on the previous Sunday I had not visited my mother, which I had done virtually every Sunday for almost twenty years. Thus, I decided to skip the musical performance.

I picked up some items from a local supermarket deli and headed over to my mother's apartment. This particular Sunday my sister, Elaine, and her husband, Lorne, also showed up and we had an enjoyable dinner together. Later I noticed that my mother was wheezing after she climbed a flight of stairs. She also complained about how her legs had gotten really stiff lately.

Even so, I would later find out that my mother told her best friend that she had a really great day, because my sister, my brother-in-law, and I had visited her. What's more, earlier in the day, just as my mother was about to call my brother, Kenny, who lives out of the city, he called and talked to her for an hour.

As it turned out, this was the last Sunday dinner that I enjoyed with my

mother. You can imagine how fortunate I felt that I had skipped the musical performance. Two days later I called my mother to ask her how she was doing. She complained of severe headaches that wouldn't respond to Tylenol. Later in the evening my sister and her husband drove my mother to the hospital. The doctors decided to keep her for two or three days because of her low oxygen level but they didn't think it was anything serious.

On Wednesday afternoon when I visited my mother at the hospital, I was stunned to find out that the doctors had diagnosed her with acute leukemia. The head doctor indicated that she could live for several weeks — even months — if they gave her blood transfusions and chemo drugs along with morphine. Needless to say, I left the hospital in somewhat of a daze.

That evening I decided that I would visit my mother at least once every day until she passed away. I also decided to get a nice black book in which I would write down all the special things that I wanted to thank her for. I was also going to encourage other people to write in the black book all the things that they liked about my mother.

As fate would have it, the next day my mother took a turn for the worse. The doctor phoned early in the morning and indicated she had only a few days left with her likely losing mental capabilities in a day or two. Soon after I got to the hospital, I decided that I should bring my mother's best friend, Mary Leshchyshyn, to see my mother one last time while she still had her mental capabilities. After I brought Mary to the hospital, she and my mother were able to spend half an hour together while the rest of us went for coffee.

When we got back to my mother's hospital room, I noticed that my mother had gotten worse and was gasping for oxygen. At this point I felt that she might not last more than a day. So I immediately thanked my mother for two or three important things that she had done for me.

She responded — as she struggled for oxygen — by thanking me specifically for having come over every Sunday. (At this point I truly realized how much my weekly Sunday visits meant to her.) I also told my mother that the reason that I had never married was that I had never met a wonderful woman like her.

Shortly after, my mother's best friend, Mary, stated that my mother looked really tired and that she should go home to let my mother rest. My mother was able to say a few more words to Mary including "Don't get what I got." Mary's last words to my mother were "See you later." I would find out soon after from my sister that my mother whispered, "Oh no, you won't." But Mary didn't hear this.

Sadly, while I was driving Mary back to her apartment, my mother passed away. My sister, Elaine, and her husband, Lorne; my cousin, Jerry, and his wife, Lil; and the hospital chaplain, Blaine Allan, were there with her and said a prayer while she passed away. Surprisingly, my mother at eighty-five had her mental capabilities and even a great memory right until her last minutes, given that she was giving instructions to my sister about the funeral, including the dress she wanted to be wearing and how she wanted her head tilted just a bit in the coffin instead of straight up.

I found out a few interesting things shortly after my mother passed away. Blaine, the hospital chaplain, had visited my mother in the early morning and spent about an hour with her. She talked to Blaine about what a great life she had had and how she was sure she was going to pass away that day. Blaine also indicated that my mother was not trying to hang on like some people do.

Later that morning, when my sister arrived, my mother told her, "I'm done." My sister responded, "What are you talking about?" My mother replied, "I lost the stone from my family ring. It's gone so that means that I am gone too." My mother was so sweet and so strong during her last hours. Even the hospital staff talked about the deep affection they had developed for her during her short stay in the hospital.

As hard as my mother's death was on me, there was something remarkably spiritual about it. There were also a few things for which I had to feel grateful. My mother did not have to suffer for a long time like so many people do in their later years. I was thankful that Elaine, Lorne, Jerry, Lil, and Blaine were there with her to say a prayer when she passed away. I also felt relieved that I had brought Mary to the hospital so that she and my mother got to spend half an hour together before my mother left us rather unexpectedly that day.

After I left the hospital that fateful afternoon, I felt blessed that I was able to see my mother her last day and thank her for at least two or three special things that she had done for me. But I was also terribly saddened that I did not get to give her a hundred more reasons why she had meant so much to me. So I wrote a letter to my mother, which follows this photo of her in her twenties:



February 8, 2007

Dear Mom:

I am so saddened that you left us rather suddenly while knowing that in many ways it was the right thing for you to do. I am sorry that I was not there when you passed on but I know that you appreciate that I brought your best friend Mary to see you one last time and I know that Mary appreciated having the chance to see you one last time. Unfortunately, while I was driving Mary back to her home, you left us but Elaine, Lorne, Lil, Jerry, and Blaine were there with you.

I will miss you. I hope that we meet in Heaven. I know that from the way you treated me and the way you treated others — and how much they held you in great esteem and admiration — that you have an outstanding chance of entering Heaven — far greater than me, that's for sure. But I will remember the great things that people loved about you and try to instill as many of your great qualities in myself as I can from now on. Perhaps I will get into Heaven as easily as you.

Because you left rather suddenly, there are so many things that I wanted to thank you for but didn't get a chance. Here are just some of the things I wanted to thank you for:

- Thank you for having stuck by my side so many times and gotten yourself in trouble with Dad when he thought I should be doing something else with my life.
- Thank you for lending me the money to publish my first book although, as you said when I was paying you back, you thought you would never see the money again.
- Thank you for making a prompt decision around eight years ago to sell your house and move into the St Andrew's Retirement Complex — I know that your living in the apartment complex rather than continuing living isolated in the house added several years to your life — and of course joy in other people's lives.
- Thank you for still making the great cabbage rolls this last Christmas that you made all these years even though you had been quite ill just before the holidays.
- Thank you for having taken care of your best friend Mary by buying groceries for her when she couldn't make it out on her own due to her low energy level.
- Thank you for having had the ability to always be so pleasant with everyone that you met.
- Thank you for your appreciation of other people — I can't recall your ever having said a bad word about anyone.

I could go on forever about the things that I would like to thank you for, but I just want to wrap it up by saying I am somewhat mystified — but nevertheless proud of you — for being able to live to the age of eighty-five in generally good health and then make a fairly rapid exit from this planet without having to suffer like so many people do. Great work, Mom!

But I am going to miss you a great deal. Not having the regular Sunday dinners as we have for so many years and not having someone special to phone every day or two are going to be hard on me.

I promise to think of you as I live the rest of my life. I will give much thought every day about the types of things you would have wanted me to do and how you would have liked me to treat other people. I know that this will make me a much better person and I hope that I will have as many great people mourn my passing from this planet as will come to mourn yours.

Thank you, Mom

With all my love
Ernie

I placed this letter under my mother's arm in the coffin when members of my close family and I visited the funeral home to pay our respects the day before the funeral. The next day, after I read a copy of the letter as the eulogy during the funeral service conducted by Father Don Bodnar, a good friend of mine commented that this is the type of letter we should all write to our mothers while they are still living.

To be sure, you should thank your mother a lot for all that she means to you while she is still alive — not only with letters but also with thoughtful comments every time you see her. Clearly, your mother deserves much more than a card, flowers, or candy once a year on Mother's Day. Why not send her a handwritten letter at least once a month? Start today because you never know when she may lose her life suddenly.

Here are a few words from Washington Irving to remind us a little more about how important mothers are to us: "A mother is the truest friend we have, when trials heavy and sudden, fall upon us; when adversity takes the place of prosperity; when friends who rejoice with us in our sunshine desert us; when trouble thickens around us, still will she cling to us, and endeavor by her kind precepts and counsels to dissipate the clouds of darkness, and cause peace to return to our hearts."

I was fortunate that I saw my mother fifteen to twenty minutes before she passed away and was able to at least thank her for a few things. I am also blessed that I get to dedicate this book to her and will have her name live on at least in some small spiritual way due to me — and, of course, due to the great person that she was. You may not get these same opportunities. So again, thank your mother a lot while she is still alive. Trust me — you will deeply regret it later if you don't.

Life Lesson A-2

Flowers, Cards, and Candy Are Not the Essence of Mother's Day

As much as I loved my mother, it will come as a surprise to some people that over the years I didn't buy her flowers, cards, or candy for Mother's Day. I did buy her dinner, however, and spent quality time with her every Mother's Day. Perhaps you should do likewise.

Truth be known, you don't have to feel guilty about not buying gifts to help your mother celebrate Mother's Day. Not buying your mother cards, flowers, or candy to help her celebrate this special event is not about being stingy and saving yourself a few bucks, however. There is a much better reason. We have to go back to the origins of Mother's Day to place this matter in proper perspective.

Anna May Jarvis was just two weeks shy of forty-two, working for a life insurance company in Philadelphia, when her mother (Mrs. Anna Reese Jarvis) died on May 9, 1905. It was the second Sunday of the month. The next year Anna May Jarvis made her life goal to see her mother and motherhood honored annually throughout the world. Jarvis felt children often neglected to appreciate their mother enough while she was still alive. She hoped Mother's Day would increase respect for parents and strengthen family bonds.

Two years after her mother's death, Anna Jarvis and her friends began a letter-writing campaign to gain the support of influential ministers, businessmen, and congressmen in declaring a national Mother's Day holiday. In 1914, President Woodrow Wilson signed a proclamation from the U.S. Congress to establish the second Sunday in May as Mother's Day forevermore.

Ironically, the commercialization of the day she had founded in honor of motherhood — today it is the biggest business day of the year for U.S. restaurants and flower shops — was not what Anna May Jarvis had envisioned. Jarvis wanted people to spend a lot of quality time with their mothers and let their mothers know how special they were.

Sadly, Jarvis, who never married and was never a mother herself, retired

from her job at the insurance company to spend her remaining thirty-four years, and her entire fortune of over \$100,000, campaigning against the commercialization of Mother's Day.

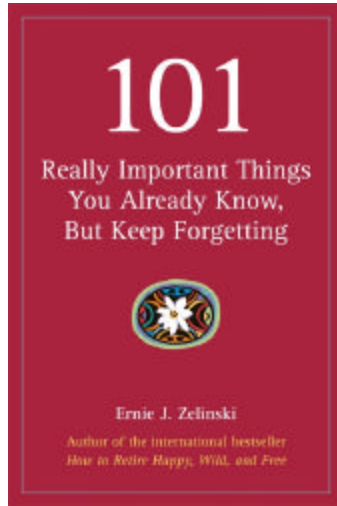
Whenever she could, Anna May Jarvis would speak out. She was known to crash florists' conventions to express her distaste for their "profiteering" from Mother's Day. Eventually too old to continue her campaign, she ended up deaf and blind — not to mention penniless — in a West Chester, Pennsylvania, sanitarium, where she died in November 1948 at the age of eighty-four.

"Why not give your mother flowers, cards, or candy?" you may ask. "Flowers," declared Jarvis, "are about half dead by the time they're delivered." As for candy, Jarvis advised, "Mother's Day has nothing to do with candy. Candy is junk. You give your mother a box of candy and then go home and eat most of it yourself."

"Well, then what's wrong with cards?" you may add. Jarvis felt that "a maudlin, insincere printed card or a ready-made telegram means nothing except that you're too lazy to write to the woman who has done more for you than anyone else in the world."

Tell your mother the truth about Mother's Day and you won't have to spend money on flowers, candy, and cards to help her celebrate her special event of the year. Heck, you don't even have to buy her a copy of this book as a gift. You should, however, make her dinner or take her out to a fine restaurant.

Most important, you should spend a lot of quality time with her. Your mother will appreciate this immensely. What's more, if she were still living today, Anna May Jarvis would be so pleased that you celebrate the second Sunday of May with your mother in the true spirit and essence of Mother's Day!



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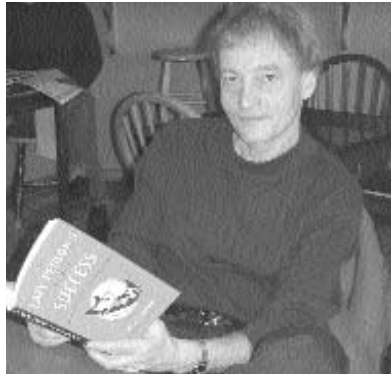
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Ernie J. Zelinski is a leading authority on early retirement and solo-entrepreneurship. His recent works include the career book *Real Success Without a Real Job*, the bestseller *How to Retire Happy, Wild, and Free* (over 77,000 copies sold and published in seven foreign languages), and the international bestseller *The Joy of Not Working* (over 225,000 copies sold and published in seventeen languages).



Photograph by Greg Gazin

Ernie has negotiated ninety book deals with publishers in twenty-four countries for his various books — which have now sold over 500,000 copies worldwide. Feature articles about Ernie and his books have appeared in major newspapers including *USA TODAY*, *Oakland Tribune*, *Boston Herald*, *The Washington Post*, *Toronto Star*, and *Vancouver Sun*.

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