

**MAXIMIZE LIFE!**

**WHAT EVERY 20 YEAR  
OLD SHOULD LEARN  
BEFORE THEY ARE 40**

**DR. IAN BEATY**

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SHOULD LEARN BEFORE THEY ARE 40**

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# DEDICATIONS

I would like to thank the following for helping me contribute information for this book. Thanks for providing your insight and experience to help others Maximize Life!

Angie Ackland  
Aella Beaty  
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Darrell Burkhart  
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Christa Lane  
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Robert McCree  
Jacob Meyers  
Felicita Montebianco  
Shara Noori

# INTRODUCTION

Life is not perfect, and neither is this book. I wrote this as an initial starting point, hoping it'll spark a shift in your perspective and help you maximize certain areas in your life. Use the information provided to go learn more about each topic on your own. Get books, watch videos, and talk to experts in those areas. Class is in session, and this book is the 101-level basic starter pack on concepts and ideas.

How do you maximize what you are already doing? Some people say “experience is the best teacher.” I believe learning from other people’s experience is better than trying to learn everything first hand. You don’t have to experience and explore everything yourself to learn about it. Most of this book is written from my perspective because it’s about my experiences and lessons I’ve learned the hard way and wished someone would have shared this information with me when I was younger.

This book has several mini chapters and while some reference others throughout the book, they are designed to be read on their own. You don’t need to read this cover to cover. Pick a few chapter titles that sound interesting and go from there. This book was written and edited by me-no hired help, so you may come across a typo, or the English may not be perfect from a literature standpoint. That’s ok. The point is to learn the concepts and shift your mindset. I don’t want perfection to get in the way of execution here and spending another year making this 100% polished would not be maximizing my time.

I’m excited for you to start Maximizing Life!



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# SECTION I: THINGS YOU SHOULD KNOW

## 1.

### YOUR THINKING IS MORE IMPORTANT THAN YOUR KNOWLEDGE

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You must apply what you know, and the more you know, the more you can apply. You can only do that if you change your thinking.

Education is important (see chapter 3). So is knowledge. But how you think is far more important and impactful than what you know. Consider someone fishing with an empty hook, hoping to catch some fish without any bait. It may be possible, but it would be silly to think that would work.

A level up from there would be the person who attaches a tasty looking worm, or some sort of colorful lure that is supposed to attract fish. On an even higher level, picture the

expert fisher who has great bait as well as the one studies the waters, adjusts their techniques based on weather, the season, the type of fish desired, and previous success at that fishing hole. They invest time and effort studying—crafting their skill which increases their chance of success as well as making it easier as more fun.

The difference in thinking about the problem and solution makes all the difference. This same thing is amplified to a greater scale across all income brackets and professions. I have talked to many millionaires who say “Gee, look at that guy working away at a 50-hour week job for a decent wage. Why doesn’t he or she think a little bigger and add a zero to his income?” Like the fisher who hopes buying a colorful lure will solve the problem of the empty fish cooler, it takes a change in perspective to level up.

Some people say knowledge is power. No, knowledge is potential power. Like a race car engine with high horsepower, it’s basically useless if no one turns it on and drives it. Knowledge gained through experience and education is the same way. You must *apply* what you know, and the more you know, the more you can apply. You can only do that if you change your thinking.

In another example, look at ways to make more money in addition to ways to save it. Money is fluid, like water. It comes and goes. Your bank account is like a bath tub—your job is the faucet and the drain are your expenses. People focus far too much on the expenses. Oh no! We don’t have a drain plug. Quick, grab a wash cloth or something and stuff it, now sit on it so the water doesn’t drain out. This is like people doing extreme coupons, cutting out all extra expenses like eating out, cancelling streaming services, and wearing shoes way past their wear out date. They are stuffing the drain to not let their “water” slip away.

The other option is...turn the faucet on full— and leave it on. The drain is still a factor, but had you just slowed the drain a little, and cranked the faucet up, there would be no problem. That tub would still fill up with plenty of water. How do you do that you ask? Change your thinking. Get a higher paying job. Or one that pays the same with less hours. Or get a side hustle (or two). It's simply a different perspective of thinking about the problem and solution.

My friend Jaann Koeber says “Luck has nothing to do with your success!” Success can be defined as the progressive realization toward a worthwhile dream or goal, or, the accomplishment of a goal or purpose. Sure, people may have some lucky breaks here and there but overall success is generally the outcome based on planning, hard work, and consistency. Every now and then a basketball player will get a “lucky” bounce and the ball goes into the basket as a fluke. The rest of time it's about skill and practice repeated over and over. The thinking here is to take control of your plans and goals, and work hard toward them as often as possible.



### How to Maximize Thinking:

- Read “Think and Grow Rich” Napoleon Hill
- Read “Thinking for a Change” John Maxwell
- Read “The Magic of Thinking Big” David Schwartz
- Learn and study how to use critical thinking
- Surround yourself with people who value thinking
- Invest a few minutes each day to intentionally think

# 2.

## SAVING FOR THE FUTURE

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Saving money will be addressed throughout a few other chapters, but I cannot emphasize it enough. Far too many people live for the moment (YOLO!) and have nothing for tomorrow. Don't get me wrong, I do splurge on dinner out sometimes, have too many streaming subscription services, and have a kid who prefers \$15 Poke bowls over \$1.50 chicken nuggets. That being said, I have had money in the bank ever since I was 16 years old. I have always lived beneath my means, and to my knowledge, been better off financially than my peers at every age.

I don't share this to brag or boast, but to show that saving money can set you up financially for years to come. When I was 21 years old in the army most of my friends had Mustangs, Camaros, or big trucks. Super high monthly payments with nothing left over. Me? I bought a cheap mountain bike and rode the thing for transportation for almost a year, saving money to put a big down payment down for a... used Honda Civic. In fact, I road my bike to the dealer and was ignored by the sales people at first. After signing some papers. I drove my new (used) car home with my mountain bike in the trunk. It's those kinds of decisions that have kept me ahead and never living paycheck to paycheck, regardless of how much or how little I made.

It all starts with a simple concept: pay yourself first. Before you pay rent, a car payment, groceries-whatever, pay (save) yourself a percentage first. I recommend 10% of your after tax

It all starts with a simple  
concept: pay yourself first.

paycheck. As you make more you can save more. It's also smart to save an emergency fund. It's not a matter of if, it's a matter of when you will need this. You're one blown tire away from getting behind on bills, and then it snowballs downhill from there. With some cash in reserves, that blown tire is now more manageable because you have the cash to pay for it. It's inconvenient but not going to ruin you financially. Still frustrating—but it doesn't collapse your world by putting you in more credit card debt.

By doing this for a few years you will build an emergency stash of cash, and then you can move to building a 6 month reserve. Why? You could be laid off your job, have an ill family member you need to take care of, or a host of other unexpected reasons. If you can pay all your bills for 6 months without working you will be in a really good spot. Lastly, after doing this you can begin to really save—by putting your money in investment vehicles that gain 6-10% interest. Your money starts to work for you, duplicating itself. Do you know how those ridiculously high credit card interest fees or bank over draft fees stack up? It's like that but now in your favor!

The Rule of 7- This is more important than any concept you'll learn in high school math classes:

If you earn about 10% interest on your money, it will double every 7 years without adding any more to it! For example, you put in \$1,000 in an investment account and let it sit. In 7 years, it could be worth \$2,000!

I'll get more into ways to save in Chapter 11.

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## How to Maximize Saving:

- Read “Simple Wealth, Inevitable Wealth” Nick Murray
- Read “The Millionaire Next Door:” Thomas Stanley
- Start today! Not tomorrow-today.
- Pay yourself first
- Live beneath your means at all income levels

# 3.

## EDUCATION

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Having an education or degree will put you into a higher level of thinking.

Formal education is important, but it certainly isn't everything. I believe it was Einstein who quipped, "Don't let your schooling get in the way of your education." I made it through high school with some struggles. I'm not the most academically gifted person-I would bomb the SATs or any other college entrance exam. Now having gone to community colleges, getting an undergrad degree, a master's degree, and a doctorate, I learned that formal education offers three main things that are important for development.

1. The education itself. There are things you learn that you wouldn't have otherwise if it wasn't for that teacher/course/assignment. Critical thinking, how to write and communicate, and a range of topics are useful for a many things in life. A philosophy degree in poetry may not land you a job at a tech company, but that's ok. Like the fisher with an empty hook who levels up to having bait, having an

education or degree will put you into a higher level of thinking. My advice though is to find a subject or trade that pays more and get that education first. You can always circle back and get an advanced degree in art or music later. Trades will offer a great income with far less school, but you will use your hands and back instead of your brain. Our society needs both electricians and engineers.

2. Social development. There are so many people skills to be learned in an educational setting. College athletics, fraternities or sororities, clubs, and part time jobs all play into the total concept of education. The same is to be said for trades programs, and the ability to learn communication skills such as construction workers who work in carpentry, concrete and masonry, and so many other trade skills. People with a post-high school education in any field tend to be better thinkers and communicators.

3. Credibility. To some, the fact one has a degree-in anything, proves a few things. While the subject may or may not be important depending on the situation, it shows a few things about your character. You are able to finish something you started. You are able to task organize and prioritize to some level of success. You can show up to something, even if you may not want to. Things like that are not evaluated in terms of grades, but are milestones that help a person grow in personal and professional development, and this lends to your credibility.



### How to Maximize Education:

- Read “What’s the Point of School” Guy Claxton
- Get someone else to pay for it if you can
- Go for a hirable subject first- study liberal arts later
- Get involved with social events



# 4.

## 5 PROFESSIONALS EVERYONE NEEDS

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As you get older, increase your income, education, and knowledge, you'll need to expand your professional sphere. There are 5 professionals I believe you need and it's better to find them *before* you need them. While you might not be in a position to need one of these professionals just yet-you probably will soon. Here they are, in no particular order:

### 1. A Real Estate Agent.

At some point hopefully you will be in the market to buy (and later, sell) a house. I understand interest rates are crazy right now and many Millennials are feeling like they will rent an apartment forever. Things will change. Knowing a good agent will help you in your search based on your budget and parameters you are looking for. They are also legally bound to represent you and your best interest. They get paid on commissions, meaning if they don't help you buy or sell-they don't get paid. Lastly-look for an agent who is full time and has a couple years of experience. When it's a seller's market, new agents flock to the industry as their side hustle or startup but then can't hack it when the economy turns. In the Portland, Oregon market I recommend Jeff Whiting with John L. Scott. You can find him here: <https://jeffwhiting.johnlscott.com/home>

### 2. A Tax Preparer (CPA).

A Certified Public Accountant (CPA) will be needed down the road. When you are younger you can easily use Turbo Tax or some other cheap or free software to file your taxes. Later

as you get married, have kids, have a side hustle, own a home, have an investment account and more, your taxes will get increasing more difficult. You can certainly fill out all the forms yourself, but if you get audited and the IRS finds you filed incorrectly-you are responsible for paying those taxes.

Everyone needs someone who has already been there, done that, and got the T shirt.

### 3. A Financial Advisor.

I recommend a fiduciary. A fiduciary means they are legally bound to look out for your best interest and generally only make money if you make money. If you are savvy in the area, you can study investing and all of the things that go along with it. Whether you are a day trader, buying and selling stocks every day, or you just want to put money in an account and watch it grow-a financial advisor can help. You may have a retirement account through your employer and are not ready to go the next step in investing. Should you put your money in a bank earning interest in a checking account, or should you start a money market account? Traditional or Roth IRA? Ask an expert and set yourself up for financial success when you are older. I recommend reaching out to Jeff Johnnie. You can find him here: <https://www.boycefinancialgroup.com/team/jeff-johnnie>

### 4. A Doctor (Ok, mostly the insurance plan).

Having a medical insurance plan is a must. There are many options depending on your income and employee status but the bottom line is you need health care. Americans go bankrupt every day due to medical bills incurred with a because of no insurance plan. "But I'm young and healthy!", you say. Sure, until you're not. Or you have an accident. An

uninsured motorist (1 in 5 in Oregon!) hits you in a crosswalk, you fall off a ladder putting up some holiday decorations, or your appendix ruptures unexpectedly. All could be hundreds of thousands of dollars in medical bills. Having an established medical provider (doctor, nurse practitioner, physician assistant (PA) is good, but the important thing is having an insurance plan. Think the monthly premium is expensive? Wait until you don't have one and go bankrupt.

#### 5. A Mentor.

Everyone needs someone who has already been there, done that, and got the T shirt. That someone you can call to bounce ideas off of. Someone who is another level from a peer and can give you advice based on their experience and not just being a kind friend. This may be a parent, a past teacher, coach, or someone you know and look up to that is a rockstar in their industry. Here's a tip-the person being mentored needs to ask for the mentorship, not the other way around. You will need to seek out and ask for help from someone, and let them know that and that you appreciate their guidance.

#### Bonus:

Here are a few other professionals you'll need to find along the way. As with the others, I suggest you keep your eye out for the right person *before* you need them.

- Lenders for Home, Auto, Personal, Business
- Auto Mechanic
- Handy Man (person)
- Plumber
- Carpenter
- Electrician
- Painter
- Dog walker/sitter
- Baby sitter

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## How to Maximize Professionals:

- Find them before you need them
- When you have a good one, refer them to your friends
- Paying for expertise will save you time and money

# 5.

## LEADERSHIP

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John Maxwell says leadership is influence-nothing more, nothing less. While this is a very basic summary of countless books on the topic, it's very accurate. There are many great authors and speakers that talk about leadership. Some are academics and talk a lot of theory, and there are leaders out there doing it for real, and some people in between. I can tell you leadership is about influencing others to do something-not position, or power, or control.

Leadership is not about climbing a corporate ladder to be in charge of people. It's about getting people to do something-now. You can influence up or down your supervisory chain. It doesn't have to be "I am the manager, therefore do what I say." That is trying to exert power based on a position and not working to influence people based on enthusiasm, emotion, and an energy toward a common goal. This does not have to be some massive corporation's vision with products or selling services. This can be as simple as the new barista leading the new guy about how to make coffee. That's leadership.

Leadership is not about climbing a corporate ladder to be in charge of people.

You probably lead others and don't even realize you are doing it. In your group, who decides what restaurant to go to? Who picks the movie at the theatre? Ever convince your friends to go to a concert with you? They may resist at first or have some objections like they can't afford it, can't get the time off work, or are just too busy. But they are interested. You prime them with reasons to go and how much fun it will be. You even get creative to figure out how they can work a few extra shifts to get the money. And you do that with three friends, not just one. That is leadership in action. You're not their boss. You just have a vision and a plan and convince (influence) others to get on board with the plan. That's leadership.

There are so many great books on leadership and how to be a team player and get along with others in the workplace. I recommend checking them out, as once you get past high school any formal leadership training can be few and far between. Whether leading others comes natural to you or not, you can learn skills associated with leading people by practicing and learning your own style.



### How to Maximize Leadership:

- Read “The 21 Irrefutable Laws of Leadership” John Maxwell (he has many other great titles too)
- Read “Leaders Eat Last” Simon Sinek
- Always be a student of leadership-watch and read
- Learn to influence others without a title
- Be aware of your leadership style and why
- Put others first when you make plans or task people

# 6.

## MANAGEMENT

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Management goes hand and hand with leadership, but it's not the same. The biggest difference is people. You lead people, you manage systems and processes and machinery. There is some cross over here and there, but that is the major difference. People vs. not people. One of the biggest misnomers of young people is they feel like they have to be in a "leadership position" to be a leader. Captain of the high

You lead people, you manage systems.

school/college sports team, or have "manager" on their name badge at work. That is far from the truth. If you can convince a person, or people, to do something, you are leading them.

With managing, there are certain systems and process that need attention. You manage a calendar-you don't lead it. Those with an MBA degree go deep into this with specific ways to track, monitor, and analyze everything. But, even at a simple level, management needs to get done. Let's say you work at a local coffee shop. What's the process for making sure there is milk available, or enough paper cups on hand, or a plan to make a schedule for everyone? What happens if you run out of bagels or the Square cash register quits working? That's management.

You can learn a lot of this from a supervisor or peer at work. That's developing your management skills through leadership that can help you promote in that job, or move to a better one. Learn the skill of being teachable so that you can figure out how things work. Those who can do that faster than their peers often get prompted first because they are learning to solve problems and anticipate issues before they come up. That's management.



### How to Maximize Management:

- Read “ How to Win Friends and Influence People”  
Dale Carnegie
- Read “First, Break All the Rules” Marcus  
Buckingham and Curt Coffman
- Learn to master processes and systems
- Teach others how to do the same



# 7.

## SHOULD I JOIN THE MILITARY?

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For those that are eligible, I think the military is a great option for a number of reasons. Only 25% of 18-24 year old Americans are even eligible to join, and even fewer past the age of 24. There are strict criteria for enlistment such as passing an aptitude test, having a high school diploma or GED, not having a criminal history, and being able to pass the rigorous physical assessment standards. That is all before even getting to the physical *fitness* assessment part of training. Before saying no to the opportunity, I would find out if you are even qualified and eligible first.

Before saying no to the opportunity, I would find out if you are even qualified and eligible first.

The United States is one of the few countries in the world that does not require military or some other compulsory service to one's community or country. In Europe, most countries require a 2-3 year military obligation or working in a social service context such as teaching in low income areas, helping care for the elderly or maintaining infrastructure. Americans get away with not doing either with zero expectation to give back. All volunteer organizations are on a decline, such as Green Peace, the Red Cross, Kiwanis, the

Rotary Club and more. Get out there and give back to your community people!

As far as the military, there are full time and part time options in exchange for a number of benefits. For the full time or “active duty” options, you could choose between the Army, Navy, Air Force, Marine Corps, Space Force or Coast Guard. You could also choose one of these as a part time option (National Guard or Reserve), meaning you generally only work (drill) one weekend per month, plus an additional two weeks of training in the year at a minimum. The military changed its retirement system a few years back, now called the Blended Retirement System (BRS) which works more like a civilian employee retirement program. So, someone could be in the military for just a few years, get out, and take some retirement savings with them to their next job-that’s a good deal.

Although the military is inherently dangerous, there are many jobs and opportunities that pose a very low risk. One of the biggest objections to joining the military is the thought of being deployed overseas (when not wanting to) or being sent to a war zone. While these are both in the realm of possibilities, the statistics of injuries or combat deployments are very low. During the height of the Global War on Terrorism (Iraq/Afghanistan), only about .45% of troops were in a combat zone. Most troops are on bases in the U.S. or other relatively safe areas around the world. In terms of physical risk, being a firefighter, police officer, or construction worker can easily be equal to or even a greater risk.

In terms of pros and cons, let’s take a look:

#### Pros

- Service to community and country
- Sense of pride
- Amazing college tuition benefits

- Technical trades
- Leadership skills
- Travel
- Discipline
- Adventure
- Physical fitness
- Promotes DEI and Equal Opportunity

### Cons

- Can be dangerous
- Active duty often gets no choice in where you live
- Promotions based on seniority more than performance
- Not good if you can't stand authority
- Work hours can vary without your consent

### National Guard and Reserves

- Part time commitment (usually one weekend per month)
- You can drill near your home
- Build a 2nd retirement income
- Get college benefits (100% tuition paid in Oregon)



### How to Maximize the Military:

- Ask yourself if you are interested first
- Find out if you are qualified before you make a decision
- Compare all branches offered: lifestyle and benefits
- If you join, use all the benefits offered
- Don't get advice from people who never served

# 8.

## WHAT EVERY 6 YEAR OLD SHOULD KNOW

(Written by my 6 year old daughter, Aella)

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- Your address-Home number and street
- Dial 911. How to call and what to say
- Plus and minus in math
- Know how to be inclusive
- How to cook a few things (like peanut butter and jelly)

Know the difference in needs  
and wants

- How to care for others
- How to use time wisely
- The difference in needs and wants
- How to stay safe (stranger danger, leave if there's a fire)
- The months of the year and what year it is
- The days of the week
- Know your birthday and your family member's birthdays
- What size clothes you wear
- Don't run with scissors
- Don't ever hit or harm anybody
- Doing the right thing
- Listen to people-they all have something to say
- Let the best idea win

- Don't eat too many sweet treats
- Don't pout if you don't win
- How to participate in activities
- Don't forget your needs
- Use money wisely
- What allergies you have, and medications needed



### How to Maximize 6 Year old Knowledge:

- Read “All I Really Need to Know I Learned in Kindergarten” Robert Fulghum
- You are never too young to start
- Share with others
- Keep it simple

# 9.

## TRAVEL TIPS

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Some people are travel experts and have gone to many places in the world. Others have never been on an airplane. I have been across the country in a vehicle-coast to coast a couple of times. I have flown to Europe and Asia both on commercial and military aircraft. Whether you love traveling and are off to the next adventure, or are simply on a work trip you don't want to do, here are some tips that might help in your journeys.

### CARS

Whether you are traveling 300 miles, or 3,000 miles, there are some things you can do to help prepare for your trip. There are also some considerations to make in your planning, such as who is the driver(s), is the destination more important than the journey, and is your car reliable enough for the trip? Regardless of all the little details like what music is playing, or what convenience store you stop at, safety should be the top priority.

Check the tire pressure in all 4 tires. This not only helps with better gas mileage and handling, it's safer to operate at a level recommended by the vehicle manufacturer. If you don't know how, look up a video about it or take your car to a local tire shop-they usually will do this free of charge. Some may even do a complimentary pre-trip safety check looking at your fluid levels, and ensuring all lights and wipers work.

Many oil change places will do these checks as part of their service as well.

Pay attention to those lights on the dash board that light up. What do they all mean? You can find those in the car's manual-usually in the glove box, or you can Google it based on your car's year, make, and model. It may just be a low tire, or it could be a check engine light signaling that your car is not road worthy to make it across the state line. If you have a really old car that is high in mileage and questionable on reliability, you can consider renting a car for your trip. While this will be more expensive up front, it will cost you way less than having a break down, getting towed, perhaps an extra hotel stay, and then shop repairs.

### Rules of the road

You may already have your predefined rules based on your culture or experience, but here is what I have found works best:

The owner of the car gets to select who is the driver(s), navigator, and other essential rules about the trip.

The driver gets to dictate speed and final route. Don't be a backseat driver correcting the driver on how to drive.

The front seat passenger is the navigator. They are responsible for checking the map for accuracy, ensuring you are on the correct route, looks for detours or accidents ahead, as well as being the DJ. All music playing and button pushing goes to this position.

Back seat passengers. Not much responsibility. Pitch in for gas, offer to switch drivers at every stop. Take a nap when you can to recharge. Take photos, and enjoy the sights as you can focus on everything out the window.

Pay attention to your fuel level and fill up whenever possible. Pack a small ice cooler with snacks and drinks from home. You'll save money and time.

The left lane (almost) always prevails in speed. Almost always, the furthest left lane will be the fastest and least congested. There is no need to switch lanes, dodging in and out of traffic to try and get ahead. With the exception of going around the person in the giant delivery truck going 55 MPH, staying in the left lane will be the fastest option over the course of the miles. Every time you change lanes, you increase the chance of an accident whether not seeing someone in your blind spot, or slowing traffic down behind you from cutting in.

If you are traveling a long way-have a map. Most cars have GPS, or your phone works too. However, sometimes there is no signal, you lose battery (always pack a phone charger) or goofy things happen with tech. Pack a map and learn how to read it. Pro tip: In the Interstate system all odd numbered freeways run north/south and all even numbered freeways run east/west. Also, the lowest odd numbers start on the West Coast and run East (I5- I95). The lowest even numbers start in the South and run North (I8-I90).

## **PLANES**

The unusual thing about plane tickets is they are generally non-refundable. Most airlines will do a full refund if cancelled within 24 hours of booking, but beyond that you are often locked into that payment. There are some premium priced seats that offer refunds or transfers, or you can purchase trip insurance to help in cancelling. Other than that, once you buy the ticket you are committed to flying-or at least paying for it.



When it comes to flights, paying the least for the ticket is the name of the game. Unless you are paying for first class, there is not much of a difference of the other seats. One may have 2" more leg room, or offer a free drink, but besides that, the plane doesn't get you to your destination any sooner. Everyone leaves and arrives at the same time whether you paid \$500, \$1,000, or \$5,000 for the ticket. Here are a few tips on pricing:

At baggage claim-do not stand right next to the carousel. You can easily see your bags from 20 feet away.

Google flights analyzes all flights from most all airlines and has great graphs and data on predicted ticket price increases or decreases based on historical averages and current market demand. It's a good place to start.

Use a private browser or incognito mode while looking up *anything* related to travel. Why? Travel and airline sites use cookies to track your behavior and then relay that back to the airline carriers. For example-you don't use a private browser and look up tickets on Travelocity or Priceline from your city to Anaheim, California from March 22-29 (Spring Break to Disneyland! Whoo hoo). The round trip cost is \$429 per ticket. Hmmmm. You think. I'll wait, talk it over with the significant other or friends first. After discussing, you find the price is acceptable and go back to book it. Now the same flight is \$499! Why? With cookies, the website and airline know you are wanting a specific destination on a specific date and probably won't change that. Now, the price went up

because you waited to buy. Supply and demand. Travel ticket surfing in incognito mode will prevent this.

Third party sites often have lower fares than travel search engines will usually have a lower tickets price than going to the airline website directly. However, some airlines don't partner with or publish fares on those websites (JetBlue, Frontier, and Southwest usually don't), so you have to go to their website directly. It's worth the few extra minutes to check.

Having an airline's credit card can be a great deal if you travel a lot. Alaska Airlines has one of the best benefits of the airlines. They usually offer enough miles as an introductory offer to get a free flight somewhere, as well as offering a \$99 companion fare once per year. That means for any ticket you purchase, the second one for a family/friend is only \$99 plus taxes which usually equates to about \$125 total. They also offer miles for dollars spent on the card. If you do this, I would not use it as a *credit* card, but rather treat it like a debit card. If you don't have the money in the bank, *don't* make the purchase. And then, pay off the card every month so you pay 0% in interest.

In addition to airline cards, there are a number of credit cards that offer amazing benefits for being a member. Most of these charge an annual fee of \$50 or more. The Amex Platinum has a steep fee of \$795 per yer. If you're active duty military however, that's waived and totally free! Even with the annual fee, if you use many of the perks and benefits you will save money over the course of the year. The Platinum offers \$200 in airline credit (tickets, drinks, baggage), and free or reduced costs on things such as: Walmart+ membership (which includes free delivery), Disney+ and other streaming apps, rental car deals and free upgrades, TSA pre-check, access to airport lounges (like Centurion, which has free food,

drinks, and even alcohol), and an extended warranty on purchases.

Recent example: My wife bought an Apple Watch and the battery quit working properly at 13 months-the warranty is 12 months. With a phone call to Amex, they extended the warranty to 24 months and credited to full price of the watch back on the card. Again, do not use this as credit-pay it off every month and pay no interest. If you don't have the cash in the bank, don't make the purchase.

#### Airline Etiquette and Expectations.

Be nice to flight attendants (called a stewardess for the Baby Boom generation). Their primary responsibility is your safety, not your comfort. Yes, they will bring drinks and snacks, and maybe a pillow, but they are there to ensure no one gets hurt- especially in an emergency. They don't fly the plane and don't do maintenance. They can't get you to your destination any faster, nor fix a broken plane. Be nice.

#### Getting through security.

All airlines have their own quirks when it comes to baggage requirements, and cost. If you're in the military, you can almost always get free checked bags and priority boarding, as well as TSA pre-check for free. Go to the appropriate lane-look at the signs. If you don't have pre-check or Clear (like pre-check but they escort you to the front of the line-also free with Amex platinum), don't go to those lanes.

Follow instructions. Remove your shoes, take off your coat, put stuff in the bin-empty your dang pockets. Every airport has their own quirks and TSA rules change from time to time. Pay attention and move quickly through the line. Don't be the one who holds everyone up because you thought your giant metal belt buckle would go through the metal detector.

Bring a water bottle (but make sure it's empty at security). Most airports have filtered water stations made for bottle refills. Save money here, unless you like paying \$4 for a bottle of water in a disposable plastic bottle. Bring some snacks-all food is allowed through security and on airplanes. Just don't bring fragrant hot food. Don't be the one that opens a dish of fish, kimchi, or cooked brussel sprouts on the plane-not cool.

### Boarding.

If you have kids-try to go first. Bring disinfecting wipes and wipe down *everything* they may touch. The seat belt, window, seat back, tray-everything. Trust me, the cleaners in between flights go fast and do not do a thorough job. Germ city. If you are traveling solo, I like to board last, or close to last. It's way less time sitting on the plane, and I still get to the destination at the same time as everyone else. Don't be in such a rush to push past people to get on the plane.

Once on the plane, get to your seat quickly. Look at your seat number at the gate or on the jetway prior to boarding and memorize your seat. Don't stop half way down the plane to pull out your phone to try and figure out your seat number. Planes will often depart early if everyone is on board and seated early. Pay attention to the sign for carry on luggage. Wheels in? Turned on its side like a book? Every luggage compartment has signs for a reason-they are designed to hold suitcases a certain way. Get in your seat, and get out of the way.

While seated, the middle seat person gets both arm rests. That's just the rules. The window seat gets the view out the window, and the aisle gets to get up as many times as they need without disrupting the others. If someone is reading, or has headphones on-they don't want to talk to you. You might be a super friendly outgoing person, or work in sales trying to

prospect your next lead, but like at the gym, headphones = don't talk to me.

### Departing.

Once that "ding" goes off at the gate, so many people jump out of their seat like there's a fire. You can only move as fast as the slowest person and trust me-the people in front of you are going to be slow. Deal with it. Just don't be slow yourself. Double check your surroundings for belongings well before you get ready to leave your seat. Grab your stuff, and get out. With kids this can add an extra challenge. Spend more time getting ready and designate who is carrying what items before you leave your seat. Check under the seats-twice. There will be toys under there.

At baggage claim-do not stand right next to the carousel. You can easily see your bags from 20 feet away. People always crowd around the carousel, making others have to elbow their way through to the front. It's simple. Stand back and observe. Once you have your bag in sight, follow it with your eyes until it gets close, approach the carousel, grab it, and then get back.

### Rides.

If someone is picking you up, try to text them as soon as you land. Give them an ETA of when you will be curbside, probably 20-30 minutes with baggage and 10-15 mins without. Ride share services (Lyft/Uber) are usually hovering around airports, so you can get a ride in a matter of minutes. Note they are not the same price. I was recently in Knoxville, TN and the same exact destination had a fare of \$45 with Uber and \$21 with Lyft. Sometimes it's the other way around.

### Rental Cars.

Plan to walk a bit of a distance as well as take a shuttle for a short ride to get to the rental car center. Don't pay for the fuel service, they'll charge double or triple the rates for the

convenience. Just fill it up yourself and return on time. Pro-tip: Costco Travel (you'll need a Costco member # to create an account) has some of the best rental car deals around. Additionally, they don't require a credit card to reserve, you can cancel anytime, spouses are free to add as an additional driver, and they offer free upgrades at the location when available.

## **TRAINS**

In the U.S., Amtrak is pretty much the only game in town. They have a monopoly on train travel so that's what we have. Traveling by train cost less than flying, but not by much. And, it takes about the same amount of time as driving yourself. Trains have a lot of stops and can be delayed by weather, landslides, animals on the tracks, and more. The nice thing about traveling by train is its low stress. There is no security, no metal detectors, and you can show up just minutes before departure. Baggage is normally included at no extra cost, and generally seating is first come, first serve. You can even change seats on your trip if it's not occupied. There is a food and beverage car, restrooms, and some even offer WiFi. You can sit back, relax, or do work, watch movies, or just stare out the window.

## **BONUS FROM AELLA:**

Pay the least amount of money for a flight as you can.

Always pack headphones-noise cancelling are the best.

Don't forget your phone.

Put devices on airplane mode.

Always listen to the pilot.

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## How to Maximize Traveling:

- Use a private browser
- Shop around for prices
- Join a rewards club if you travel a lot
- Plan the best you can; it will still cost more and take longer than you expect

# SECTION II: JOBS & MONEY

## 10. HOW MONEY WORKS

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It doesn't matter how much money you make, it's what you do with the money you make!  
-Jaann Koeber

Whoever said “money doesn't buy happiness”, probably never had any. I've been flat broke, and I've had money, and I can tell you having some is better than not. Will money solve all your problems in life? Nope-absolutely not. It can make a huge impact for the better though. How much would an extra \$110,000 per year change your life? Think about that for a few moments. Think about what areas in your life would change or be better.

For some of you, it may change a few things, but the day to day aspects of your life may not really change at all. For most of you, I bet that answer is: it would change *everything*. The house you live in? The car you drive? The food you buy? How much debt you have, or wouldn't have? The clothes you



wear? The vacations you take? What gifts you give to others? If your answer is that it would change everything-then you need to change some things to get there.

One of the most important things you will hear about growing up is about jobs and making money. “Do something you love and you’ll never work a day in your life” some people say. Perhaps. And perhaps you’ll be in debt with student loans, a car payment, and sharing an apartment into your 30s as well. Money isn’t everything, but it sure makes a difference. Likewise, being a slave to the dollar doesn’t work so well either. For instance, you may want to be a lawyer. Four years of undergraduate school, plus 3 more years of grueling law school to get that coveted J.D. degree. Add some RedBull to help out with that pesky BAR exam. But hey-you made it! Congrats, counselor.

Now you are working 60-80 hours per week as an associate trying to prove yourself, and to beat out your peers. You want to be partner, or a judge someday. One day you wake up, and realize although you have an income of \$130,000 in your late 20s, you still have student loans and Sundays are your only real day off. It’s rise and grind, and repeat building someone else’s business day after day.

On the contrary, you become a police officer and attend a five month academy to earn your badge. A college degree may help with a pay increase, but is often not required. In a few short years, you earn some raises, and with a little over time (45-50 hours per week) you are making \$130,000, with a higher dollar per hour average than the lawyer. The amount of time, money, effort, and opportunity costs are vastly different in these scenarios, yet the end income result is better for the police officer. What about quality of life and vocational needs, wants, and desires? That all plays into it.

Some say a job is a short term gig to make a few bucks, whereas a career is creating upward mobility in an industry as a professional. Some people go from job to job their entire life. That's fine-if that's what you want. The more important question to ask yourself is: "How do you want to live?" (See Section II for more on that).

Money is simply a tool to be used-a medium of exchange to be used for products and services in exchange for your time. Some people may preach that money is the 'root of all evil'. No, the *love* of money is the root of all evil. If I use a hammer to build a house is the hammer good? I guess, but it's just a tool. If I use that same hammer to hit another human with it, is that hammer now bad? Again, it's just a tool. Money is just the same, and simply amplifies the character of the person using it.

As an analogy-imagine how much you think about air? I am guessing probably not much at all. Sure, we may comment on some smog or smoke, or how getting to the forest is nice and clean, fresh air. But generally, people don't think about air at all. However, we all *have* to have it, and we use oxygen every day-it's vital to our existence. Now, let's say I forcefully hold your head under water-I am essentially choking you. You cannot breathe. I'll bet the one and only thing you think of (other than getting me off you) is air. You have none of it, so you can think of nothing else than getting some relief by getting one breath of air.

When it comes to money, it's a very similar situation. In studying millionaires, and billionaires for over 20 years, I can tell you very wealthy people do not think about money as nearly as you might think. Like air, when you have a lot of it, it doesn't seem that important. However, for low income people (a state of mind-more on that in a moment) they often think about money *all the time*. Who has the love of money now? Like the person under water choking, the poor person is

constantly thinking of how to get money because they don't have it.

In another example, think about a time you went to an event with free food. Perhaps a work banquet, corporate retreat, or even rich uncle Bob was paying the bill at a local restaurant and said "order anything you want".

We look at the menu in a totally different way. When it's free food, we tend to focus on taste, nutrition, or likes and dislikes. Try something new? And, you probably don't feel obligated to eat every bite on the plate. You already got your 'money's worth' since it was free. If something isn't delicious, just don't eat it and try something else-particularly in a buffet style setup.

This is what it's like to have money and order food from a menu. The pricing can be unimportant, because there is money to pay for it. If you grew up poor like me, you learned how to read a menu from right to left. Beef, Salmon, Chicken, lunch special. Ah, the lunch special for 1/2 price on weekdays. Bingo-lunch is picked. Based on the price, not what I actually wanted. Now, is that what you *wanted*, or what you could afford? I am just getting you to understand the importance of money and how it affects so many decisions.

## **POOR ME**

What's the difference in being broke and being poor? Mindset. Poor is a mindset that is changeable. It's a current state that can be altered with education, insight, and ah-ha moments. For some, they are poor their entire life and never change. Being broke is a temporary moment in time. You may be broke today, but will have money tomorrow, or next week. If you are not poor, you can overcome the broke status and can change your financial future.

Note that the change to break out of the poor mold can take some time. Most of that is up to you, and how fast you want to learn and grow. This will take effort on your part to read, ask questions, defy what you think you know, and begin to expand your capacity. I did this through reading, studying other people, and beginning to listen to people that had what I wanted rather than listening to family members.

## **RICH DAD, POOR DAD**

When I was 24 years old, I read Robert Kiyosaki's "Retire Young, Retire Rich". It was a life changer for me in terms of how to think about money, business, and education. Kiyosaki was a Marine Corps helicopter pilot who grew up in Hawaii. His dad was the superintendent of the school district, and was very educated. His other "dad", his best friend's dad, was a very wealthy business person who did not have a formal education, but had years of learning about how people, money, and business worked. Kiyosaki started a small business creating and selling nylon wallets that shut with a small Velcro strip. Known as "surfer wallets", the business made a lot of money, launching Kiyosaki's multi-million dollar business empire.

This book got me excited! Retire young and rich? Use money to build the life you want? Use your money to work for you so that you can do what you want or help other people? Sounded great to me. I shared this information with my friends and family. I told them I was going to be rich and could do anything in life I wanted. Was I greeted with praise and hugs, and high fives? No. My grandma told me life doesn't work that way and this Robert guy was lucky. My friends told me to get my head out of the sand and to get a "real job" and work it until I was 65 years old. It was hard to break out of

that, but I connected with others who thought the same way and started to read more books.

Rich Dad, Poor Dad, the title of Kiyosaki's base book that told all of the stories about how most people are financially ignorant and know nothing about how money works- regardless of education status or income level. Kiyosaki breaks all this down in terms of an Employee, Self Employed/ Small Business Owner, Big Business Owner, and Investor.

Through these books, attending seminars, and meeting with people who had, or were headed in the direction I wanted to go, I began to learn more about money and ways to make it than any college professor or family member I knew. I changed my mindset from being poor to just being broke, and got exciting knowing that I could change my situation in life.



### How to Maximize Money:

- Read "Rich Dad, Poor Dad" Robert Kiyosaki
- Read "Creating Wealth" Robert Allen
- Read "The One Minute Millionaire" Mark Victor Hanson and Robert Allen
- Don't take money advice from those who have none
- Owners will always win the money game
- Poor is a mindset. Broke is a temporary situation

# 11.

## YOU'LL GO BROKE ON DRINKS- INVEST INSTEAD!

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I wish I had understood the importance of starting to save for retirement in my 20s - compounded interest!  
-Felicitia Montebianco

Drinks are so expensive. All you really *need* is water, but I get it-lattes, energy drinks, and other drinks are tasty yet they really add up in cost. For some people, that daily coffee seems insignificant as a single purchase, but added up over time it can be a lot of money that can be invested elsewhere. And this is just your typical coffee shop or energy drink flavor of the week. Adding alcohol at a bar or even beer at a grocery store can really add up too. Let's do that math:

Let's say you make \$19 per hour, more than minimum wage in most areas. After taxes at 12%, (-\$2.28) you keep \$16.72 per hour. A Starbucks Pumpkin Spice Latte might set you back \$6, plus it takes ~15 minutes to get there, order it,

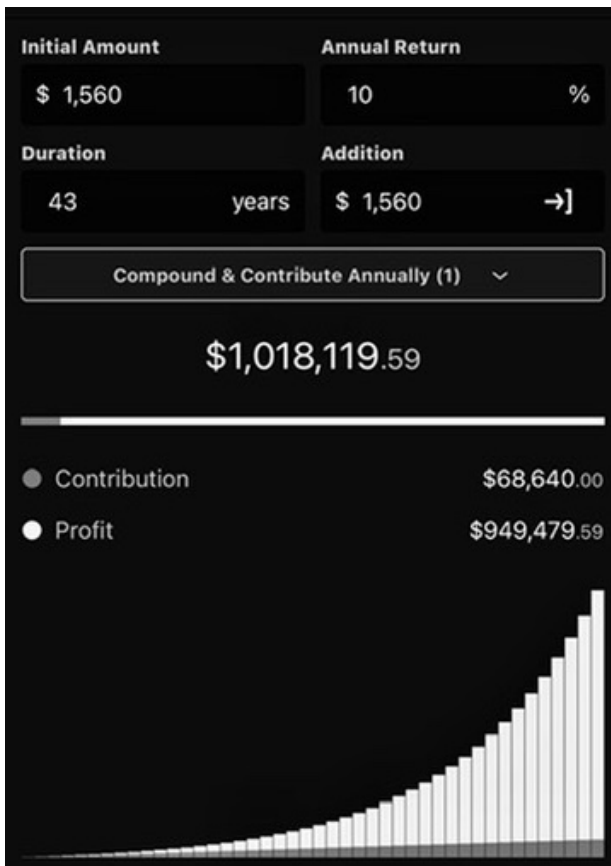
and get it. You now have \$10.72 remaining from your hard worked hour with your coffee. But you also used (lost) 15 minutes of your time to get the coffee. If your time is worth \$19 per hour, it cost you an additional \$4.75 ( $19/4 = 15$  mins) to get the coffee. Now, that total PSL costs you \$10.75 in price plus time ( $\$6 + \$4.75$ ). That leaves you with just \$5.97 after working an hour, paying taxes, then using 15 minutes of time to buy the coffee.

Let's forget the cost in time for now, and just look at the \$6 per drink. Let's say you buy an average of five of those per week. That's \$30 per week, \$120 per month, \$1,560 per year. If you invested \$1,560 per year and kept that going, starting at age 22 and going through age 65 do you know how much money that would be? \$1,560 deposit, x 43 years = \$68,640.

However, with compound interest, the 8th wonder of the world (says Albert Einstein), you would actually have over a million dollars in a Roth Individual Retirement Account (IRA) based on an average rate of return of 10%. Checkout some calculators to play around with numbers and how much you could invest each month.

There are two main types of IRAs. A Roth means you pay taxes upfront with your paycheck, then invest some money afterward. When you're older and withdraw this money-you don't pay any taxes on it again in the future. A Traditional IRA works in a similar way, but you don't pay taxes on the money you invest-meaning you keep more of your hard earned paycheck now. However, when it comes time to withdraw your money, you'll pay taxes on it in the future. Consult with a tax expert on your specific situation. Normally, a Roth is the best bet if you are starting in your 20s.

I started a Roth IRA when I was 22 years old at the advice of a presentation I heard while in Basic Training in the army. I



thought it was too good to be true. They showed the compound interest charts, and how much money earned in interest over a few decades. I bought into it, and started an account. While I have not invested as much as I should have along the way, I have saved far more than most people and should have a nice chunk for retirement one day.

Back to the drinks. Perhaps you don't have a \$6 per day drink habit. Perhaps it's cigarettes, or vaping, or lottery scratch tickets, or just \$120 a month in frivolous junk from Amazon. Or tattoos. Those will never earn you more money. My point is, find a way to carve out a few bucks a day from



your income and pay yourself first. Find a reputable financial expert and get an account started. I recommend asking if they are a fiduciary before working with them. A fiduciary means they are legally bound to look out for your best interest and generally only make money if you make money.

My friend Robert McCree said:

It's not how much you make, but how much you spend. I've always found room to waste money on coffee, alcohol, movies, crappy car loans etc. It's generational. My parents were broke, their parents were broke. I'm doing better with my kids by trying to teach them about the time value of money, deferred gratification and thinking about what you are going to do with all that stuff when you are done with it.

So true. If you don't learn from someone about money and investing, you just repeat the patterns from your family. Some people have high incomes, but invest nothing still. Statistics say that 75% of people in any income bracket live paycheck to paycheck.



### How to Maximize Investing:

- Read “The 9 steps to Financial Freedom” Suze Orman
- Start saving today!
- Kick a habit and invest some of the money
- Start a Roth IRA
- Live beneath your means

# 12.

## W2, 1099, AND WAYS TO MAKE MONEY

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### W2

When I got my first paycheck as a teenager in high school, I remember staring at my pay stub in awe. I am not a math whiz, but I calculated all the hours I had worked in two weeks, and the math didn't add up. Where did my money go? Taxes. More on how taxes work in Chapter 13. At the end of the year, your employer gives you a tax document, called a W2, which shows how much income you made, and how much federal and state taxes you paid. This includes the areas of Medicare and Social Security, which are social programs to pay for a small income and health care for those over 65 years old.

Earning money as an employee is the *least* efficient way to make money, and has the highest tax rate. However, this way is the most known, most used, and top choice of making money as prescribed by teachers, counselors, and the education system. Don't get me wrong, many people have a large income, pay taxes via a W2, and have an ok lifestyle. It is not bad, it's just the least efficient.

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Earning money as an employee is the least efficient way to make money, and has the highest tax rate.

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The other reason it is not efficient is you have a ceiling in terms of hours or a salary. A salary is defined as a pre-fixed income amount regardless of hours worked. This method is often used by executives, senior leadership positions, and those serving in the military. The reason is the lines can be blurred between what is considered work versus personal time. For instance, an executive may be on their phone talking about business decisions while watching their child's soccer game. Is that personal time, or business? Kind of both, hence the salary.

The other way to earn money with a W2 is hourly, which is what the vast majority of people do in their jobs. Trade your time for a dollar amount per hour. Your performance made be tied to promotions, but whether you bust your butt or slack off each hour does not change your pay. 1 hour = X dollars. The problem with this system is you cannot work 24 hours a day. Heck, even with overtime, 10-12 hours a day can be grueling and not sustainable for long periods of time. Most people work 40 hours per week to be considered "full time". If all of your dollars earned, after taxes, cover your expenses and lifestyle needs-you're set! However, I bet this is not the case and you are likely in debt with a car payment, student loans, credit cards, and constantly worried if something breaks you cannot afford to fix it. Welcome to the W2 life.

## **1099**

A 1099 is another tax form that is generally used for contractors, consultants, real estate agents, financial experts, and other professionals who don't work for an employee's business yet are paid by another company or person. This might be paid monthly, quarterly, or per transaction. In example, a real estate agent sells a house and makes a commission. The real estate company they represent pays

them a direct deposit for that amount-all tax free! Well, at least for now. At the end of the quarter or calendar year, contractors are given a 1099 form which shows how much income they made. Come tax time, that person is responsible for paying their fair share of taxes based on their tax bracket.

Yes-that means you could spend all those dollars through the year, and now owe thousands in taxes the next year. With this method, you could earn more than a W2 because instead of trading equal hours for dollars, you could sell more widgets or services and make more money. In example, you could be an Uber or Lyft driver, or you could rent your personal car on Toro (Like Uber, but people just rent your vehicle-you don't do any driving) and you get paid per car trip. At the end of the year, you get the 1099. More rides = more money. While you can hustle a little more than the W2 method here, you are still limited by what you can do based on time.

## **BUSINESS OWNER**

If you start your own business and sell a product or service, you have potential to earn almost unlimited money. However, this is not for everyone, and some people are not interested in controlling all aspects of their job and would rather just work for someone else. Starting a business can take money to get started, and some people cannot afford to start a business and provide for themselves or family. Because of this, many businesses are started by young single people who can sleep on a futon, have low bills, and don't mind eating cheap ramen noodles every week while they get it off the ground.

The other way people start a business is by keeping their day job (with their W2), and then working nights and weekends at their business. This requires a lot of work and can be very labor intensive in the beginning. Many people

don't have the foresight or discipline to work for months, or maybe even years running a loss of profit while working in their day job. That is one of the reasons so few people succeed in business-hard work for sustained amounts of time. See chapter 19 on ideas for Side Hustles.

Overall, it is important to determine what works best for you, and to ask yourself if you need to change your method of money making. Some have a combo plan, such as the barista by day, and Uber driver by night. Having multiple streams of income gives you more flexibility and options. Perhaps you can go full time in your side hustle down the line and make it a full fledged business. Have a plan, and work it!



### How to Maximize Making Money:

- Read “Cashflow Quadrant” Robert Kiyosaki
- A W2 is the least efficient but the easiest to start
- Learn to apply your skills and get paid for them
- Start a business, side hustle, or another revenue stream as soon as possible

# 13.

## DEATH & TAXES

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Everyone has to pay taxes. Trying to beat the system or getting ahead through connections just doesn't work. Actor Wesley Snipes went to jail for tax fraud, and celebrity Martha Stewart went to jail for insider trading. Don't cheat the system. Here's a quick breakdown of how state and federal taxes work.

“What if I don't want to pay into those programs” you say? Well, you have two options: Either don't earn an income or move to another country.

When you earn income, whether as an employee or as a business owner, you owe a percentage of taxes to the local and federal government. In the way our system works, the more you earn, the more you pay. “Tax the rich!” They say. Well, it already works that way. There are three different types of taxes we all pay.

## TAXES ON WHAT YOU EARN

## 2024 tax brackets

Tax rate	Single filers	Married couples filing jointly	Married couples filing separately	Head of household
10%	\$11,600 or less	\$23,200 or less	\$11,600 or less	\$16,550 or less
12%	\$11,601 to \$47,150	\$23,201 to \$94,300	\$11,601 to \$47,150	\$16,551 to \$63,100
22%	\$47,151 to \$100,525	\$94,301 to \$201,050	\$47,151 to \$100,525	\$63,101 to \$100,500
24%	\$100,526 to \$191,950	\$201,051 to \$383,900	\$100,526 to \$191,150	\$100,501 to \$191,150
32%	\$191,951 to \$243,725	\$383,901 to \$487,450	\$191,151 to \$243,725	\$191,151 to \$243,700
35%	\$243,726 to \$609,350	\$487,451 to \$731,200	\$243,276 to \$365,600	\$243,701 to \$609,350
37%	\$609,351 or more	\$731,201 or more	\$365,601 or more	\$690,351 or more

Source: Internal Revenue Service

On a federal level, a portion of your taxes go to pay for programs such as Social Security (a paid into retirement plan), Medicare (a health insurance plan), and the Department of Defense. In addition to the military there is an alphabet soup of agencies such as the FBI, CIA, ATF, NSA, and so on. These are all paid through taxes. Other money goes to interstate roads, national parks, and more. “What if I don’t want to pay into those programs” you say? Well, you have two options: Either don’t earn an income or move to another country. There are ways to pay far less in taxes though-more on that soon.

On a local level, a portion of your income goes to pay for things like public schools, parks, libraries, roads, and police and fire services. A large amount of these taxes come through property taxes from home owners. “But I don’t own-I rent!” Fact: If you are renting, part of your rent check is going to the owner to pay his or her property taxes so yes, you are paying those. What if you don’t attend public school, use the library, or need the police to help you? Doesn’t matter. You

have the same two choices as above. Don't earn money, or move somewhere with a different tax structure.

## **TAXES ON WHAT YOU BUY**

These are taxes on things you buy that are a choice and not a requirement. Items such as cars, alcohol, tobacco, gasoline, and more have taxes. Some states have a tax on almost all goods purchased at a store or restaurant called a sales tax. Many of these have the tax is factored into the price so you may be paying it without even being aware of it.

## **TAXES ON WHAT YOU OWN**

These are taxes on things you already paid for, and now have to continue paying for. The two costliest items are vehicles and houses. Your car “tax” is usually in the form of a new registration due every 2-4 years. If you own a home, even if it's paid free and clear, you would owe annual property taxes. Depending on the area and home, that could be \$3,000-\$15,000 per year! Imagine you hit the lottery jackpot and paid cash for a home. Now you owe \$800 per month just in taxes to own it whether you live there or not. And that doesn't even factor in home owner's insurance. Whether owning or renting, your housing situation will almost always be your highest cost throughout life.

With all that said, there are ways to pay less in taxes. If you own a business, or side hustle, you can deduct some expenses for that business from your personal income. Contact a CPA on details for your situation to see if there are ways to lower your taxable income.

The last part of taxes is paying for things you own-yet again. Estate taxes, or inheritance taxes, also called “death taxes” are taxes that are paid by the person inheriting the



property, money, or assets from the person who died. I was never fortunate enough to inherit anything from anyone, so I skipped out on those taxes. Regardless of the situation- we can't afford death either.

Dying is inevitable; planning for it is not. Many people do not think about their death or the things that go along with it such as the funeral, what happens to their stuff, what if they have money in the bank, and so on. In some states, if you are married and die-all your assets go to your spouse. There are many situations that are different based on where you live, your marital status, and what assets you have. I recommend talking to an attorney or trusted professional about a will. Do you need one? If so, can you put something together at a low cost to make sure your spouse/kids/siblings/parents get your things per your request? It's worth looking into.



### How to Maximize Taxes:

- Read “Taxes for Dummies” Eric Tyson and Margaret Munro
- Look for ways to reduce your tax liability
- Get help filing when your situation gets complicated
- Don't cheat the system

# 14.

## VEHICLES AND HOUSES: BUY, RENT, OR LEASE?

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### HOUSES

Do I rent or buy? That's a tough question that is very specific to your situation. I have owned many homes and don't ever regret buying one. My last home I sold my wife and I used "sweat equity" and made improvements through the years to make it better than when my wife and I bought it. On one house, we looked at it as an investment and continued to improve it for about 7 years. We sold that house and after agent fees and closing costs we still made a large profit, timed the market just right (like jumping in on double dutch) and bought our current home at a historically low interest rate.

How did we get there? We rented for years, saved money, and bought our first home. At one point we decided we need

There is no shame in renting a place, even into your 30s.

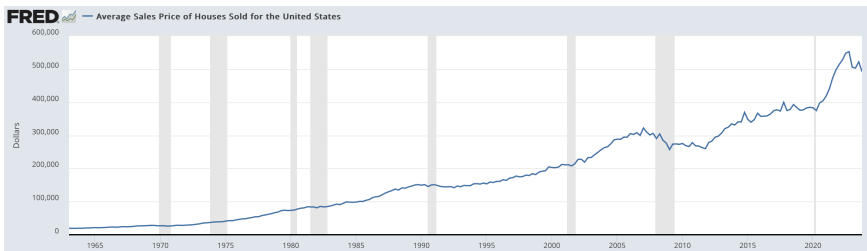
to go backwards to go forwards, sold our home, pocketed some cash, and rented the cheapest house in the neighborhood. Our square footage was cut in half, and our home lifestyle went backwards. But we knew we had bigger

plans for the future and wanted to save money to buy a different house in the neighborhood of choice based on our jobs at the time. It was a short term loss with a long term vision to come out ahead-and it worked!

There is no shame in renting a place, even into your 30s. The cost of a down payment, real estate fees, and closing costs can be really high. Then you are locked into a mortgage (Latin for “Death Grip”) and may not be able to sell your house right away if you need to move quickly. It’s cheaper up front, and moving out is easy. However, renting for life is very costly as you never gain any equity and will pay for someone else’s investment forever.

When it comes to buying there are two best times. 20 years ago is best. Today is the second best. Have you ever looked at home prices from 5, 10, or 25 years ago and thought “Geez, that was super cheap back then!” Well, maybe. When you look at inflation, average income, and interest rates (They were 16% in the early ‘80s) they were likely a little cheaper but not by much. It depends on your area and work industry.

Houses however, unlike cars or almost another physical items, appreciate in value, meaning they go up in price year after year. If you think waiting 5 more years for home prices to come down, that’s probably not going to happen. While there are dips and stalls, houses go up and up over time.



As far as buying, there are a few things to consider. While most mortgages are 30 years, it is rare that someone lives in a home that long. People have intentions of buying their “forever home”, but the reality is the average mortgage is held for 7 years. That’s average. A house next to me sold and just one year later was on the market again—that happens too. I suggest you look at a mortgage calculator when shopping home prices, and be sure to add the principle (base cost), interest (cost of the loan), insurance (required), and PMI (private mortgage insurance, another insurance that is usually required if you have less than 20% down payment), and home owners association (HOA fees) if applicable. You can check out a calculator here <https://www.mortgagecalculator.org/>

The other part of buying a home is the freedom that comes with it. Unlike renting, you can change the paint, remodel, add a fence, take out a fence, change the carpet out for wood flooring—pretty much anything you want. However, all those costs are on you, in addition to maintenance and repairs. If the water heater goes out—you are paying for it. Need a new washer or dryer, fridge, or furnace? That’s on you. These major appliances can cost thousands of dollars and set you back financially for months. For this reason, I recommend buying a house well beneath your means.

Just because you can afford the monthly mortgage and fees does *not* mean you can afford the house. Even basic items like a lawn mower, light bulbs, a new shower faucet and so on will cost more money every month. It is important to factor all these in when home shopping. All that being said, your home should go up, up, up in value and one day you can sale it and recoup all that money back you put into it. You will never have that opportunity while renting.

## **VEHICLES**

When I was just out of high school, a guy I knew bought a really cool new sports car. He didn't have cash to pay for it of course, so he financed it for many years with a high payment. He could afford the payment, although it took almost all of his money from his paycheck. He told me, after paying the car payment, insurance, and gas, it was almost 90% of his paycheck—I am sure a minimum wage job at the time. I asked why he even had the car then? He said he needed it to get to work. I couldn't help but thinking...the entire reason he has the job is to pay for the car and the only reason he has the car is to get to the job! I said I don't want a job then; I'll ride my bicycle around and have more time to myself. I later got a job and paid cash for an old car and had more money left over because of it. I have repeated that behavior ever since.

That experience shaped my thoughts on vehicles and jobs for life. That same friend ended up buying or leasing a new car (or giant pickup truck) ever since, never to actually own one and just making monthly payments year after year and then selling them for far less than when they were new. The other thing that struck me regarding vehicles was reading the book *The Millionaire Next Door* by Thomas Stanley. In the book Stanley interviewed numerous people with a net worth of a million dollars or more and asked what they did, how they lived, how they thought, etc.

It turned out, Stanley learned, that most millionaires do not live extravagant lives of the rich and famous. In fact, most of them live “next door” and drive a used Toyota, Honda, or some other non luxury car. The reason they are wealthy is they make smart decisions to save and invest and do not purchase expensive cars on a loan paying interest. Almost all cars are a depreciating asset, meaning they lose value the minute you buy them—especially brand new ones. If you finance one with payments, you end up paying more than the car is worth and then sell it for far less than you paid for it.

Your best bet is to save money and pay cash (or mostly cash) for a used car. When you factor in insurance, gas, and maintenance, transportation is usually the #2 cost in life behind housing. Medical insurance may be the #2 or #3 most costly depending on your situation (see Chapter 4- Professionals you need to know). I understand there is a cool factor when owning a new car. You love it, your friends love it, and it just feels good to have one. Trust me though-it's better to live beneath your means than to max out your paycheck on a car, just to drive it to work.

Leasing is basically a long term rental. You have the option to buy later (rent-to-own concept) but usually leases are 2-3 years and almost always have maximum mileage requirements. These are usually relatively low (maybe 10,000 miles per year) and if you go over the max mileage high fees will be added to the payment at the end. A lease only makes sense if you know you want a brand new car, know that you will only have it 2-3 years, and know that you are paying monthly payments to probably never own it. Basically, you are renting a car.



### How to Maximize Houses and Vehicles:

- Live beneath your means
- Don't let people shame you about renting
- Owning a home 7+ years usually will make you money
- Don't lease a car unless you are ok with a long rental
- Buying a used car is almost always the better option

# 15.

## DON'T PAY RETAIL

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Retail is what is considered the normal asking price of an item for sale. Usually, most brands offer discounts, promotions, and deals, reducing the price of the manufactured suggested retail price (MSRP). It is suggested, because some wholesalers, the place you go to buy stuff, may lower the price or even raise the price.

A lower than MSRP example is when stores (like a grocery store) will offer “lost leaders” for a steep discount. A lost

I still buy books at Goodwill,  
and household items at the Habit  
Restore

leader is a product where the store actually loses money, but by advertising it at such a low, low price—you come to their store and buy more stuff. A box of cereal may cost the grocer \$2.50, and they usually sell for \$4.00, making a \$1.50 profit. As a lost leader, they may offer that same box of cereal for just \$1.99, actually losing \$.51 per box. But that’s ok, you are buying more things because of it.

A more than MSRP example is what happened in the auto industry 2021-2023. Due to the COVID-19 pandemic couple with microchip shortages, the inventory of available new cars

plummeted. Because of this, dealers were (and some still are) charging anywhere between \$2,500 and \$7,500 over MSRP because supply was so low. If you wanted a new car, you were paying top dollar.

With all that said, unless you are in a hurry to buy something (we ran out of milk, we need some now!), it does not make sense to pay regular retail price for most things. You can save a lot of money by buying things out of season, last year's models, food on sale, and so on.

Shopping at a warehouse like Costco or Sam's Club is almost always a better deal, even with paying the annual membership. You can make that back in toilet paper alone. As a young single person sometimes it does not make sense to shop for a lot of things there, because you may not need a pallet load of eggs or a crate of canned goods. Still, you can get great deals on other things like electronics, small appliances, or coffee. Note: it's extremely difficult to do price comparisons at these stores on purpose. They usually have packaging and sizing you won't find anywhere else, and the manufacturers create these just for that store. This makes it difficult to compare pricing to a regular grocery store but it's almost always less expensive.

Lastly, learn to look for deals, discounts, and coupons or online promotions. Depending on your taste and budget, you can also shop at thrift stores such as Goodwill, the Salvation Army, and other places. In Portland, you can buy recycled interior or exterior paint at Metro for a fraction of the cost (\$18/gallon) of a big box construction store or paint retailer. The catch is they have limited colors and you cannot do custom jobs.

I still buy books at Goodwill, and household items at the Habit Restore which buys and sells used housing stuff. I get bread from the Bimbo or Franz bakery outlet, and my favorite



sweat pants are from Target. I use my 50% off military discount to shop for clothes and shoes at Columbia, Nike, and Adidas, got my iPhone refurbished at a discount through Verizon. I do two main things with all the money I save by not paying retail for most things: invest, and pay for expensive travel to places like Hawaii, Mexico, California, and more. I bought our current washer and dryer at a local used appliance shop at a discount. The new warranty is often only a year anyways, so why pay MSRP?



### How to Maximize Retail:

- Think ahead in your purchases-look for deals
- Shop at discount or overstock stores
- Buy in bulk when you can
- Look for items at thrift or re-sale stores first

# SECTION III: HOW TO LIVE

## 16.

### LITTLE BY LITTLE, IT ALL ADDS UP

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There is a great book that explains the concept of actions compounded over time titled “The Slight Edge”. I highly recommend it. The basic concept is that daily actions in and of themselves normally don’t change anything—they almost seem meaningless. What you eat, read, whether or not you brush your teeth, and if you workout today all don’t really have any consequences. However, when you add these up over time, that is where the real results come through. All those little things, for good or bad, compound over time and create the person you are today.

For example, if you go to the gym and work out, and then come home and look at yourself in the mirror there will not be any change. None at all. You could do this for a week straight and probably see no change. It’s not about the week. It’s about the months of work, repeated over and over and over. If you kept up an exercise routine for six months and then compared before and after photos in the mirror, I bet you would see big results in a positive way. Now, was it the 27th workout you did that helped, or was it the 42nd? Or maybe it was the 1st one that got you going? Nope—It was all of them combined.

This same principle works with things like your health related to nutrition. Will a sugar-filled soda with your cheeseburger at lunch kill you? Absolutely not. It could even be good for the soul to make you feel great that day. But compounded over time, eating that every day week after week, month after month will take a toll on your body.

The basic concept is that daily actions in and of themselves normally don't change anything—they almost seem meaningless.

The same goes for your personal education, practicing at playing an instrument, or getting better at a sport. What practice session made the pros really good? All of them combined. The greatest athletes are often known for being the first to show up and the last to leave at practice—even in the pro leagues. They are the best because they put the most time into it. Think about what reading a few pages of a book could do for you?

Let's say you are busy. Work, personal life, relationships, personal hygiene, travel time—regular stuff. I bet you don't have time to read a non-fiction book to learn something every day. But I bet you have 15 minutes. For years, I made it a routine to read a minimum of 15 minutes every night before bed. I wore a headlamp with a red lens to not disturb my wife. I missed some days, sure, but I did my best to hit that goal almost everyday for many years, sometimes reading for 30-60 minutes at a time. I read about leadership, money, a positive mental attitude, selling, business, real estate, investing, and things like that.

After reading for a week, that's a whopping 1 hour and 45 minutes of combined time. Most people binge watch Netflix that much per day! But, multiply that times a year—now that's over 91 hours of reading. After 5 years that is now over 450 hours of reading logged, and that's at just an average of 15 minutes per day. Double that average and now we are talking just under 1,000 hours of reading in 5 years. That's the slight edge.

This same principle can be applied to playing the guitar, painting pictures, or studying how the stock market works to be an investor. Look at the big picture and what your long term goals are. Missing the gym a few days won't hurt. Neither will the those the extra beers that one day. But compounded over time, what do your averages look like? The 100 hour rule says that if you do something just 18 minutes per day, every day for a year, you will be better than 95% of people in world at that thing. You slowly, little by little, stack up all that time and become the expert. Kobe Bryant applied this by adding one more basketball practice session per day than his peers and became of the sport's greatest of all time.



### How to Maximize the Littles Adding Up:

- Read “The Slight Edge” Jeff Olson
- Read “The Compound Effect” Darren Hardy
- Don't skip things just because you can't do all of it
- 100 hour rule: 18 mins per day will make you an expert

# 17.

## WORK/LIFE BALANCE

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Give it your best, but not your all. To work that is. Some people are workaholics and are always at the office, on the road, or at the construction site. They don't see their family or friends as much as they'd like, and it takes a toll on their health too. On the other end of the spectrum are people who work just enough to get by, but no more. It seems the balance is somewhere in the middle. But is that possible? I recently heard the term has now changed to work/life *blend*.

In my family, we are all busy—all the time. I would not describe our balance as a perfectly aligned teeter-totter that balancing in the middle, and not touching the ground at either end. No, it's more like a teeter-totter violently slamming back and forth, back and forth. The balance is—both sides

Give it your best, but not your all.

get attention. I don't think this is the expected definition of work/life balance, but it works for us.

I like to work hard, and play hard. I don't mind working many hours on a project, especially if I know a travel vacation is just around the corner. I have also taken work phone calls poolside in places like Hawaii, Mexico, and Disneyland. I don't

fret about that—not at all. Why? I also have used paid work time to get my physical checkups, go to the dentist, and even go to the gym. I understand not all occupations have that luxury, such as restaurant servers. Servers cannot run errands during work time. On the other hand, as a server once your off shift—you’re done for the day! No calls pool-side for you.

My point is, find the balance where you can. Give your best to your employer, but if you give your all, all the time, you will burn out, quit, and be miserable. If you can learn to do both, you can get promoted at work, and enjoy your family and home time. One of my mentors was a stock broker and worked long hours all the time. When he came home, his three kids climbed all over him, happy daddy was home. “Get off me, I’m tired and can’t deal with this”, he said. His wife’s response: “Kids, your dad gave his all at the office, so we get seconds”. That burned within him and he vowed to never live that life again. He’s now a business owner making great money, setting his own hours and attending all of his kids events.



### How to Maximize Work/Life Balance:

- Give your employer your best, but not your all
- Put time on the calendar for your personal things
- Intentionally spend quality time with friends and family
- Work hard so that the vacation is deserved

# 18.

## PRIORITIZING THINGS IN LIFE

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A wealthy man once told me, “Show me your calendar and your bank statement, and I’ll tell you what your priorities are.” That is very true, and sometimes can be a hard pill to swallow. We can say that we value being debt free, or splurging on our significant other, or traveling, gardening, fitness, and so on. Look at your calendar and bank statement and see if it adds up to what you *think* you value.

You might have a lot of tattoo appointments, bar tabs, convenience store stops (junk food and tobacco?), fast food, and credit card interest on your bank statement. I am not judging—just trying to get you to think if your values align with your bank statement and calendar. But wait, “I love my family more than anything, and value them the most”, you say. Then why are you giving your (near) 100% to the boss at work all day, and then come home and give your family seconds (both time-wise, and in terms of leftovers)? I only say that because I did it. Been there.

Don’t get me wrong, if you want to work 40-50 hours a week and spend your money getting tats and vaping, that’s fine. If that’s what you really want. If you would rather travel, play music (some local gigs in a band?), give time to a local charity/non profit, play on a rec softball team, hit the gym more often, or anything else—think about it. What do you want? Take another look at your calendar and bank statement, and if you cringe a little that’s ok. Just make a

meaningful first step to prioritize something else towards your goals.

Be sure to make time for building relationships. Having people you can count on or turn to for advice is a key to getting ahead. This is not using people, but having a mutually beneficial relationship where you can help each other. My friend Jackson Hoisington said in life, “It’s not what you know, it’s who you know”. I have seen this to be true so many times. Here is a quick story:

I was at a coffee shop once with two friends. Alex, who held a master’s degree, and talked about how much he knew and how smart he was all the time. And Chris, who barely had a high school diploma, who was a connector and made friends everywhere we went. We all three went to a movie theatre and when we reached the front of the line, the attendant charged Alex full price. For Chris, he said “Hey man! Nice to see you, no charge today.” It’s *who* Chris knew, not what he knew.

Show me your calendar and  
your bank statement, and I’ll tell  
you what your priorities are.

When it comes to prioritizing things, you may have seen a video of the visual demonstration of putting items in a jar. You have to put the big rocks in first. Then, move to smaller and smaller items. If you add sand, water, and small pebbles in the jar first, it’s impossible to fit the big rocks to it. The big rocks represent more important things in your life. If you don’t tend to these first, you won’t have time. Others call this concept “eat the frog first”, meaning to eat, or tackle, your most important large item first thing in the day.



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### How to Maximize Prioritizing:

- Read “Eat That Frog” Brian Tracy
- Your calendar shows what you value
- Your bank statement shows what you value
- You can re-align where you spend time and money
- Think long term; have fun, but don’t YOLO so much
- Take time to make friends

# 19.

## CIVICS AND LOCAL POLITICS

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Few people understand how our own government works. Whether this is local, state, or at the federal level. Did you know that states have two federal senators each, and there are state senators as well? Some people are either confused by it all, or just fed up with the chatter in the media that polarizes everything so much. In terms of the two main parties-Republicans and Democrats-people are far more centered and aligned than the media would have you believe.

Politicians almost always have to compromise with each other and it's rare people can only vote one way to actually get things done. When it comes to voting, people put too much emphasis on the higher level positions, and far too little emphasis on the lower level, local positions. Let's break down a typical ballot. If you voted for what impacted your life the most, the city mayor, school board members, and judges would be at the top of the ballot, not the bottom.

In a presidential election year, your ballot will have a lot of choices to vote for, typically starting with the highest position and then working down from there. In reality, the president usually has very little impact on your daily life. And, they are only in office for four years—eight maximum.

What does have a big impact is your local elected officials that make a lot of little decisions that add up to big changes in your life. These are city mayors, city counselors, county

sheriff, and school board members. The people in these positions make decisions that affect taxes, and the inner workings of schools, roads, water, sewer, electricity, and things like parking rules, business license rules, and more.

In example, with support from multiple local jurisdictions, the state of Oregon passed a law in 2023 that *required* retailers to sell cage free chicken eggs only. Is this great for chicken treatment and better quality eggs for people's health? Absolutely. They also doubled or tripled in price literally overnight, pricing some family's out of even buying their usual dozen of eggs for the week.

Few people understand how  
our own government works.

In another example, in my local area city councilors approved to increase water rates for all residents/customers. This was non-negotiable and now we all pay more to use water. That affects people way more than the president or what party is doing what on the cable news networks.

Ask questions! Some people know nothing about local civics and they don't even ask about it. My friend Carey Mathews said "You don't know what you don't know. Don't be afraid to ask questions!" This is true about many things in life, and is especially true when it comes to civics. Get involved and ask those who know. You would be shocked at how little the general population interacts with their local elected officials in any capacity. Ask questions and learn. Be a part of your community.



## How to Maximize Civics:

- Read “How America Works” Elliot Rebhun
- Vote! And remember the local level has more impact
- Learn who your elected representatives are
- Volunteer for a board, commission, or civic group
- Don’t only watch the “blue” or “red” channel-expand out

# 20.

## SIDE HUSTLES

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Having a regular job can be a great thing. It can provide a paycheck, skills development, a sense of purpose, and other monetary benefits as well. It can also be a major bummer when you are laid off, fired, or desperately want to quit. Whether you are at a job for 5 weeks, 5 months, or 50 years, it may just not work out at some point. I recommend having a side hustle to gain some additional income, learn more skills, and keep your options open to other opportunities.

What should you do? What are you good at?

In high school I used to go door to door with a rake and large trash bags offering to rake leaves. I made fast cash and saved it.

Here are a few ideas to earn extra money-

- DJ for weddings and parties
- Mobile car detailer
- Mow lawns; start a small landscaping business
- Painting houses. Learn how to use a spray gun, and away you go. A lot of teachers do this in the summer
- Rent your car on Turo or drive for others on Uber or Lyft
- Rent your house or a room on Air BnB

- Website design
- Photography; weddings, family, head shots, and more
- Musical instrument lessons; create videos or do in person as a mobile service. Guitar and piano are favorites
- Dog walking/sitting

There are so many more things you can do, and they usually don't take any specialized education, just using your skill and experience from things you already do. The main thing it requires is hard work, and that 'hustle', to want to do more than most. I have always done this since I was young, which is probably why I always had cash in my pocket. In grade school I would buy toothpicks and dip them in cinnamon oil, and then sell them for 10 cents each. The materials probably cost me 1 cent each. So for every dollar I invested I made 10.

In high school I used to go door to door with a rake and large trash bags offering to rake leaves. I made fast cash and saved it. When I was 20 years old I used to buy sports equipment from places going out of business, yard sales, or Goodwill. I would then resale that on consignment at Play It Again Sports, and would keep 70% of the sale. When I was in college I would get free dressers and paint and flip them. Now, I have rental property, rental camper vans, speaking gigs, and more. That's hustling.



### How to Maximize Side Hustles:

- Read "The 4-Hour Workweek" Timothy Ferriss
- Read "How to Get Paid For What You Know" Graham Cochrane
- Read "The \$100 Startup" Chris Guillebeau
- Read "Think and Grow Rich" Napoleon Hill

- Don't invest a lot of money getting started
- Do what you like and are good at
- Study ways to charge people for your product or service
- Your hustle can change over time

# 21.

## HEALTH, NUTRITION & FITNESS

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### FOOD

Here is a list of foods that should/should not eat. These were compiled by my daughter based on how much energy they give you and how healthy they are. She is not a dietician or for scientist. She's not a professional cook or athletic coach. Nope, she's a 6 year old first grader. I told her I was writing about health, nutrition and fitness, and she said "Let me help, Dad! I can tell you all the foods that give you energy and the ones that don't." Check out the list-she's not wrong.

Food you should eat all the time:

- Strawberries
- Bananas
- Blueberries
- Watermelon
- Oranges
- Carrots
- Salad
- Raspberries
- Pretty much all fruit
- Vegetables
- Tomatoes
- Apples



- Chicken
- Protein Shakes

Foods that are ok to eat sometimes but not every day:

- Pizza
- Burritos
- Pasta
- Beef
- Coffee ( I disagree on this one-have 1-2 cups a day)

Foods you should only eat every now and then:

- Cake
- Cupcakes
- Chips
- Ice Cream
- Chocolate
- Candy
- Donuts
- High sugar foods

This is certainly not a list of all the foods in the world, but you get the point. When in doubt, use the “pronunciation diet”. What is that? Basically, if you cannot pronounce it, don’t eat it. Have you ever looked on the ingredients list of a food package and asked yourself what all those long names were? Here is a list in Flaming Hot Cheetos:

How many of these “ingredients can you find on a farm or grab off a tree or vine? How many can you pronounce easily? They don’t roll off the tongue like “apple” or “carrot”.

It is incredibly difficult to eat whole (real) foods every day. Use the Slight Edge mentality and do the best you can. I absolutely love a doughnut now and then, or perhaps a small portion of Doritos with a tuna sandwich. The key is to eat as

**INGREDIENTS:** ENRICHED CORN MEAL (CORN MEAL, FERROUS SULFATE, NIACIN, THIAMIN MONONITRATE, RIBOFLAVIN, FOLIC ACID), VEGETABLE OIL (CORN, CANOLA, AND/OR SUNFLOWER OIL), AND LESS THAN 2% OF SALT, MALTODEXTRIN (MADE FROM CORN), YEAST EXTRACT, MONOSODIUM GLUTAMATE, POTASSIUM SALT, CITRIC ACID, SUGAR, ARTIFICIAL COLOR (RED 40 LAKE, YELLOW 6 LAKE, YELLOW 6, YELLOW 5), CHEDDAR CHEESE (MILK, CHEESE CULTURES, SALT, ENZYMES), ONION POWDER, WHEY, WHEY PROTEIN CONCENTRATE, GARLIC POWDER, NATURAL FLAVORS, BUTTERMILK, SODIUM DIACETATE, DISODIUM INOSINATE, AND DISODIUM GUANYLATE.

**CONTAINS MILK INGREDIENTS.**

many fruits, vegetables, nuts, grains, and quality meats (not bologna, look at this “ingredients”) as often as possible.

## **FITNESS**

My friend Christa Lane, CrossFit instructor and fitness badass said “Learn the importance of physical activity and taking care of your body and ailments early and appropriately - a 40 year old body will deal with how a 20 year old maintained it. Stress effects will present itself at the most inopportune times if not handled appropriately and with boundaries as well.”

My friend Sean Gallagher said “Staying fit is way easier

You don't need fancy  
equipment to get in shape, so  
don't use that excuse.

than trying to get fit.” Don't be a yo-yo with diets and workout regiments. Find something that you are interested in and stick with it.

Move more, eat less. While this concept is oversimplified—it's true! Most Americans live a very sedentary lifestyle. They sit all day, most days. They sit at their breakfast table eating Fruit Loops, then sit on their car on the way to work, then sit in an office, then sit in the car on the way home (and probably at lunch at a drive-thru) and at dinner. On the weekends, they sit and watch football or something else on TV. I am generalizing here, but you get the point.

When I was a senior in high school I took weighting and PE as electives and vowed to always workout and move. I was never the biggest, fastest, or most fit high school kid but I have stuck with fitness to some degree since then and now can out perform most teenagers on fitness tests, even in my 40s. I didn't do anything special—I just continued to move and find ways to be more active. With the exception of specific sport training for professionals just about any fitness routine or regimen is better than nothing. Consult with your doctor before starting any exercise program to be sure you are on the right track.

My friend Darrell Burkhart said “Your prime is tomorrow.

Say that again. Tomorrow.” What Darrell is saying is never always be content, but never be satisfied. Strive to make tomorrow and better day than day. This does not mean procrastinate and put stuff off until tomorrow. It means at the end of the day, reflect, and think what you can do to be your better self tomorrow. This especially applies in the fitness category but can also be applied to other areas in your life.

Here are a few ideas, and tips I have learned to help along the way:

- Don't wait to get motivated to workout. You have to find inner motivation first, then workout. Find an accountability partner and commit to working out with them.

- Join a gym with a group-based or community approach. This helps with both the accountability and motivation. This can be CrossFit, Orange Theory, a yoga studio, or any bootcamp/circuit type gyms with group classes offered.
- Walking is underrated. Walk as much as you can.
- Take the stairs, not the elevator or escalator.
- You don't need fancy equipment to get in shape, so don't use that excuse. Pushups, burpees, squats, lunges, and more can be a huge boost to your fitness.
- Get up earlier or stay up later if needed. Don't make time excuses for fitness (see Ch 18 on your calendar).
- Find a sport you like and join a team. Softball, pickleball, hockey, soccer, anything!
- What gets tracked gets done. Have weight loss or weight lifting goals? If you don't write down your goals and progress it will never happen.

## HEALTH

Your overall nutrition and fitness compounded over time equals your health. There are things such as auto immune diseases, cancer, and other human body problems that could happen no matter what you do. Because of this, some people have the attitude that it doesn't matter so why try. Why not give yourself the best chance to be as healthy as possible?

Again, consult your doctor on your personal health and fitness matters. Walking, stretching, lifting weights, playing

sports, and eating natural foods will improve your physical appearance, your mental mood, and give you more energy.

My friend Angie Ackland says self-care is a must have, and spending time and money on yourself is worth it. She said, “You can always earn more money. Do the things you love, travel more, understand your work will be there tomorrow and always make time for self care. I always recommend having monthly massages, cupping and scraping done and/or general physical wellbeing maintenance done. It’s good for the body and soul.”

When it comes to mental health, my friend and mental health expert Shara Noori said “Mental well-being is the compass guiding the journey of life. Nurture your mind, embrace resilience, and cultivate inner peace, for a healthy mind fosters a vibrant existence.”



### How to Maximize Health, Nutrition, & Fitness:

- Use the Slight Edge mentality
- Learn portion control
- Use the pronunciation diet
- Try to be good, not perfect
- Find a workout routine that works for you

# BONUS: LIFE HACKS

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Don't complain about your job.  
You picked it. If you don't like it  
anymore, find a new one

Have you ever read those posts or memes that says “I was today years old when I learned...” with the underlying message how in the heck have I lived this long and didn't know this? We've all been there. If you can learn some of those aha moments sooner in life, you'll probably be better off. I will share a few here—I would continue to look for things you can do better, faster, cheaper, or nicer through life.

- Use forced downtime to be productive. Grocery store lines, waiting at the doctor's office, waiting at the airport. Rather than mindlessly scrolling social media, get a few things done. Add some items to your To Do list. Check a few emails. Answer a few messages back to people. Write a book (this book was mostly done in 5-15 minute increments).
- A large tax refund is not good. If your income is fairly consistent, and you keep getting thousands of dollars back on your tax return you need to adjust your W4 form with your employer to have less taxes withheld. Let's say you get \$3,000 back in the spring. Jackpot! Think again. You

could have had \$250 each month instead that you invested (not seeing the money anyways) and at the end of year that money could have earned 5-10% interest equaling up to \$3,300 instead-or more, if you continue to invest for the future (See Chapters 2 and 7).

- Don't complain about your job. You picked it. If you don't like it anymore, find a new one. Just don't quit before you find a new one. Keep in mind most people quit their boss, not their job so ask yourself if the company is a problem or a person. If it's a person learn some communication skills to see if you can work it out first. Either way you'll be happier.
- Use your local library. You are already paying taxes for it, and it's free to check out all the books you want. If you're not a reader-start. Leaders are readers. While not every title will be available, it's fast and free to go to the library.
- Take a rest day. Sometimes it's ok to just stay in your jammies all day and do nothing. Maybe it's binge watching Netflix or Hulu, taking a nap, or doing basically nothing. Every now and then people need to rest physically and mentally on the same day without any stress or outside noise. Perhaps it's journaling for you, drawing pictures, knitting-whatever. Just do that once a month or whenever you need. In my family we call this a "snow day"...even if its not snowing.
- Don't return single low cost items to the store. Let's say you make \$18 per hour. You are saying your time is worth that. You buy something from the grocery store for \$4 that ends up being expired, broken, or you just don't need it. Don't return it. If it takes you 30 minutes round trip you are giving up \$9 of your time to get back \$4 for a net loss of \$5. Maybe if you are already going back to the store and not making a special trip-but don't make a special trip.

You'll never get that time back. You can always make 4 bucks some other time.

- You (usually) don't need a Costco card to go to the food court. They've had the same priced hot dog and soda for \$1.50 since the 80's. Killer deal for someone without much money for lunch. Their pizza and other items are pretty cheap too. At a minimum, you can flash an expired or someone else's card to get in the food court-the card is not required for the purchase like it is at the checkout stand.

- Shop around for car insurance every 2-3 years. Insurance premiums will only go up-never go down. Even if you're ticket and accident free, those premiums go up. Insurance companies want your business, and if you call a competitor, chances are they will give you a better deal for the same coverage-at least for a year or two.

- Workout-even if for just a few minutes. Don't skip your normal gym session or WOD just because you can't do all of it. There's a lot of scientific data that shows even one set of and exercise can be beneficial. Skipping it all together however, equals zero. Do a few pushups, or half that circuit class if it's all you can do. Normally run 4 miles but don't have the time? Great, run 1. It's better than zero and all those littles add up (See Chapter 6).

- Don't buy schools books at the campus bookstore. You can get them way cheaper online. Amazon, Better World Books, and other places have the same ones, used of for cheaper. College book sales is a racket. They'll tweak just a few things and call it a "new edition", and charge \$80-100 for what you can get online for a fraction of that used. Then, you can resell them and recoup some of your money.







# EPILOGUE

## PRINCIPLES TO LIVE BY

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Expenses rise to match income. In other words, the more you make, the more you spend

The Law of Synergy:

2 peoples efforts combined are greater than the sum of the w individual efforts. A horse can pull 800 lbs by himself, but with another horse they will not pull 1600 lbs, but can actually pull 2000 lbs together. The same works with people both physically and mentally.

The Law of Diminishing Returns:

The more you have of something, the less valuable it becomes. Think-slices of pizza, once one is full, there is no need to have more regardless of the cost.

The Heisenberg (uncertainty) Principle:

It is impossible to measure the position and momentum of a particle accurately at the same time.

The Anthropic Principle:

The idea that our universe is uniquely tuned to give rise to humans.

Occam's Razor: (William of Occam)

The simplest explanation for any given problem is usually best. This works great when trying to diagnose vehicle problems.

The Hot Poker Principle: (iron sharpens iron)

The poker is neither hot nor cold, but becomes by what it is near. If you are near great people, striving to be better and working towards goals, you'll do the same. Hang out with people doing nothing, with no ambition or goals, and you'll do the same.

The Pareto Principle: (the 80/20 rule)

20% of people within an organization will produce 80% of the results. This is especially true in sales and sports. Look at basketball-the star players (top 20%) will usually have 80% of the team's points.

80% of your income is produced from 20% of your time. What if you could double your income by adding another 20%?

Moore's Law:

The more something is used, the more it becomes a necessity. iPhone or Netflix anyone?

Metcalf's Law:

Every 18 months computer processors become half the size, half the price, and double the speed. This has been true for decades.

The Law of Compensation:

If you work harder than what you get paid for, you will eventually be paid more than what you work for. The compensation has a lag time to catch up. Work hard-you'll see it later.

The Law of the Tongue:

You get in life whatever you speak; the body follows the mind, and the tongue is the rudder.

The Law of the Road:

People who take the hard road usually live an easier life. People who take the easy road usually live a harder life.

An individual's life rotates around the quality of his relationships with other people. Jack Canfield (Chicken Soup for Soul series) says you are an average of the 5 people you spend the most time with.

The law of the Habit:

Whatever you do repeatedly becomes a new habit.

The law of Concentration:

Whatever you dwell upon, grows and expands in your life.

The law of Subconscious Activity:

Your subconscious mind accepts any thought, plan, or goal created by the conscious mind and then organizes your thoughts and behaviors to bring that goal to reality.

The law of Control:

You feel happy about yourself to the degree to which you feel you are in control of your own life.

The law of Correspondence:

Your outer world will always be a reflection of your inner world.

The Law of Cause and Effect:

If you do what other successful people do, you will eventually get the same results successful people get.

The Hawthorne Effect:

The very act of paying attention to a particular behavior causes you to improve in that area.

Also:

The tendency for participants to act differently from normal in a research study because they know they are being observed.

Parkinson's Law:

Expenses rise to match income. In other words, the more you make, the more you spend.

Also:

Parkinson's Law

The adage that work will expand to fill the time allotted for its completion. Deadlines can cause procrastination or even prompt people to fill their time with trivial matters.

The Flynn effect:

People's individual IQ score will go up on average 3 points per decade.

Law of Manufacturing:

Doubling production lowers production costs by 20%.

Hofstadter's Law

It will always take longer than you expect even when you take into account Hofstadter's law.

Aristotle's Steps to a Persuasive Argument

1. Deliver a story or statement that arouses the audience's interest.

2. Pose a problem or question that has to be solved or answered.

3. Offer a solution to the problem you raised.

4. Describe specific benefits for adopting the course of action set forth in your solution.

5. State a call to action. For Steve Jobs, it's as simple as saying, "Now, go out and buy one!"

Success is progressive, not victorious. Success is a Progressive realization towards worthwhile dream or goal. Victory is winning an event, success is winning a process.

Talk to individuals as if you were talking to an audience or a group. Enunciate. Be excited. Use facial expressions and hand gestures. Pause. Eye contact. Be bold and confident with every sentence; use every word to get the message across.

Perform while life isn't perfect.

Your failure is not worthy of other people's contemplation.

Don't make life changing decisions to hang out with people you know won't be around you 10 years from now.

No friendship is worth sacrificing your marriage, your, future, or your financial independence.

Think like a blank: become a blank.

Habits are like snowmobile tracks-deeply engrained and difficult to change. They become like auto pilot.

Success is always:

1. Leadership driven
2. Relationship based

It's not what you know, it's what you do.

Knowledge is only potential power, application is real power.

Jason Hitzert's rules for success:

- Try to improve a little each day.
- Don't say, "oh that's just how I am."

- Make little challenges for yourself and follow through. Things like; try to write better, appreciate people more, save money for a purchase, and don't measure your own success using someone else's yardstick.
- Try to emulate people you admire but don't compare yourself to them.
- Be aware of negative and intrusive thoughts, name them, understand them in context and move past them.
- Most importantly, if you move through the world with sincerity your experiences will be better than if you took everything and everyone for granted. As you create bigger goals, start doing the little things that will get you there. Don't just think in terms of your ultimate goal, think about finishing all of the smaller items that will get you there.

That feeling inside you is not fear, it is adrenaline instilled by God to prepare you for greatness.

My friend Jim Kessel said "Early is on time, on time is late, Late is unacceptable!" That is so true. Be respectful of others' time and be a little early for the meeting, the class, the presentation-whatever it is. If you are late, especially if you have a coffee in your hand, you are telling the other person you don't value their time or your time together.

The most accurate predictor of future performance is past performance in a similar situation.

Quit staring at your phone when crossing the road. Look up and pay attention.

Memory endows us with a sense of personal identity. Each of us is the sum of our recollections, which is why we feel so threatened when others challenge our memories.

When you don't have control of your finances you have no control in life.

Tiffany Markham learned early to “Always use a seat cover in public restrooms.”

Jacob Meyers says his every day mantra is to “Check the Beach”. He goes on to say, “You never know what treasures and or hazards the tides and currents of life could be washing up on your shores. If you don’t look for /utilize them they will wash away or continue to erode. Every day is a new opportunity to “Check the Beach.”

My friend Ashley Loonstyn’s list of tips for maximizing life:

- Learn from and value the older generations.
- You miss so much if you stay on the fastest route; take the side roads and avoid the Highways.
- Look out the window and enjoy the scenery.
- In work and in life keeping older generations in the conversation when presenting fresh new ideas; they could be helpful/useful incorporating their knowledge into broadening ideas to link other generations.
- Outside of your occupation acknowledge people around you.
- Hold doors open, give up your seat for someone.
- Make eye contact with a stranger.
- Take time to talk to one another; everyone has great stories to share.

A recession is when your neighbor loses their job. A depression is when you lose your job.

Reasons people are held back or are financially hindered from living a Maximized life:

Negative/poor thinking-mindset is key!  
Upbringing or parent's teaching  
Low-paying job for life  
Finances concentrated in other areas  
Tattoos (excessive, on the face, etc.)



Drugs/tobacco/alcohol  
TV (excessive binge watching)  
Lack of exercise  
Lack of friends or community  
Not willing to learn new things  
Stop their education (formally or otherwise)  
Selfishness  
Inability to save money  
Cannot get along with others  
Self doubt or lack of confidence

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# RULES FOR MEN

(Copied years ago, from a list titled “Rules of Sons”, source unknown-I added a few to it)

Don't let a wishbone grow  
where a backbone should be.

1. Never shake a man's hand sitting down.
2. Don't enter a pool by the stairs.
3. The man at the BBQ Grill is the closest thing to a king.
4. In a negotiation, never make the first offer.
5. Request the late check-out.
6. When entrusted with a secret, keep it.
7. Hold your heroes to a higher standard.
8. Return a borrowed car with a full tank of gas.
9. Play with passion or not at all.
10. When shaking hands, grip firmly and look them in the eye.
11. Don't let a wishbone grow where a backbone should be.
12. If you need music on the beach, you're missing the point.
13. Carry two handkerchiefs. The one in your back pocket is for you. The one in your breast pocket is for her.
14. You marry the girl, you marry her family.
15. Be like a duck. Remain calm on the surface and paddle like crazy underneath.
16. Experience the serenity of traveling alone.
17. Never be afraid to ask out the best looking girl in the room.
18. Never turn down a breath mint.
19. A good sport coat is worth 1,000 words.

20. Try writing your own eulogy. Never stop revising.
21. Thank a veteran. Then make it up to him.
22. Eat lunch with the new kid.
23. After writing an angry email, read it carefully. Then delete it.
24. Ask your mom to play. She won't let you win.
25. Manners maketh the man.
26. Give credit. Take the blame.
27. Stand up to Bullies. Protect those bullied.
28. Write down your dreams.
29. Always protect your siblings (and teammates).
30. Be confident and humble at the same time.
31. Call and visit your parents often. They miss you.
32. Never order fufu cocktails.
33. Smoking or vaping does not make you look cool.
34. Tattoos are permanent, even the ones on your face.
35. Speak up in the meeting; you might not get another chance.
36. Own at least one nice tailored suit.
37. Buy the Girl Scout cookies-it's not about the cookies







## ABOUT THE AUTHOR

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Dr. Ian Beaty is an author, public speaker, trainer, and consultant in the fields of employee retention strategies, and veteran reintegration. He is currently serving in the Oregon Army National Guard as an engineer officer, with over 23 years of experience including multiple deployments overseas and several assignments. He holds a Bachelor's degree in Human Development and Psychology, a Master's degree in Interdisciplinary Studies, and a Doctorate in Education. He lives in Beaverton, Oregon with his wife and two daughters. As a dad, his mission is to set the conditions where his daughters can grow up to be anything they want to be in life.