

- ✓ ***We do not have limited resources if we possess unlimited resourcefulness!***
- ✓ It is possible that we are not what we think or say but impossible that we are not what we repeatedly do. Therefore, reflecting on our actions over time leads to discovering one's meaning of life!
- ✓ The civil man embraces society therefore all headway is made by un-civil men.
- ✓ Sleep on important decisions. Your sub conscious will evaluate trade-offs and discover unintended consequences. This philosophy is the cornerstone for a good decision, timely made, and embracing course corrections are always better than a perfect decision made 6 months from now.
- ✓ Harold's Daily Hat Trick to Prioritize and Succeed in life:
  - Prioritize your To-Do list every day and **write it down**
  - Work on priority #1 first
  - Upon the 1<sup>st</sup> interruption service the request and come back to #1 and progress thru your list
  - Upon the 2<sup>nd</sup> interruption service the request and come back to the top open priority
  - Upon the 3<sup>rd</sup> interruption service the request and come back to the top open priority
  - Upon the fourth interruption go with the flow of your day!
- ✓ You are paid with Experience and Money. Acquire valuable experience first since money is experience's shadow and therefore always follows behind never ahead!
- ✓ Create long-term wealth using the only currency minted by you ... Clever Thinking. It is the only asset to not suffer deflation, stagflation or hyperinflation. "Inventing new ideas" and continuous incremental improvement from clever thinking is the best path for building your human capital.
- ✓ Think and innovate in what you love. You may monetize it using the golden rules. Meaning, make your gold at the confluence of: (1) new solution; (2) emerging market; and (3) no competition.
- ✓ Remember, what is trivial to you is non-trivial to others. Expand this type of knowledge to succeed!
- ✓ Conduct yourself in accordance with the following rule: "Communications is a wonderful thing but seldom happens correctly". An important sister point to this is: If something is important, use two modalities to ensure communication is clear and not ambiguous.
  - Eye contact for face to face is the best
  - Text is #3
  - Voice contact is #2
  - Email is #4
- ✓ Do not procrastinate happiness; be glad you are 6 feet above rather than under!
- ✓ Intertemporal substitution is one of the most personal and powerful choices in your life. Trading off consumption today versus tomorrow is what differentiates people. Try to apply this concept so you are building "snowballs". You want to do this because as you roll the snowball and make one more turn its size expands. Slowly at first but soon each turn makes a significant increase. Advancing your cause in a non-linear fashion, yields tremendous gains. This is the secret to phenomenal success. Build snowballs!
- ✓ Every 4 to 6 weeks plan something on your calendar that you look forward too.
- ✓ At 50, adapt a birthday season. As each year passes, increase the length of the season and treat yourself to more experiences and less buying of things. Celebrate increasing wisdom, and time on this earth. Do not take your health for granted.
- ✓ Finally, our most precious resource is time. There is only 168 hours in the week. How we use them is what separates one person from another! Never, ever, waste time. Always use time to advance your mind, body, or spirit! When you do this right, you may do a better job of taking care of those you love!