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Our free gift for registering is a special report on our exclusive 10-point situational model that you can apply to move any goal, mission, vision, or dream forward.

Thanks for listening to the broadcast.
Live The Risk

Escape your excuses and enjoy life!

Joel S. Levinson
Jeffrey A. Steele
"Live The Risk" is about living life the way you always wanted, but never had the courage to pursue.

It’s not about taking risks for the sake of saying you live on the edge. It’s about taking risks to break away from your comfort zone and get to the place you want to be in your life.
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You really can’t *Live The Risk* without taking the first step towards your new future. So let’s just get started. Yes, *now*! As you read the next two stories, highlight or underline items that you’re currently experiencing in your life. Be honest.

Ready, set, go!

**Story #1**

The alarm goes off and you slap the snooze button because you didn’t sleep well and the thought of the day ahead is too much to bear. Finally, without leaving enough time to get up and get ready, you crawl out of bed. The whole family is dragging, and as usual no one is excited about the day except the dog that gets fed in the morning. You eat a fat-filled pastry and chug an energy drink (coffee takes too long to make and there isn’t enough time for the drive-thru) while shouting at the kids, “Get up! Do you have your homework? What’s taking you so long? Why aren’t you up?” You aren’t surprised when they yell, “Oh no, I forgot!” and “I didn’t sleep very well!” It’s too late now. Everyone rushes out the door to face the long day.

On the road to work, your temper starts to flare. The stupid and selfish drivers who share the road seem to be doing everything they can to slow you down and make you late. “If these idiots weren’t on the roads I’d be able to get to work on time,” you grunt under your breath, along with, “Why are they so slow...no turn signals...cell phones up to their ears...they’re all so &%!* rude!” Then you notice an accident up ahead and can’t help but think, “These people are going to cause me to be late again!” You speed up to get in front of one of the slower vehicles, swerve your black SUV into their lane, and hit the brakes a millisecond before striking the car in front of you. “Whew, that was close!” you say exhaling in relief. “This city has the worst drivers!”
After dropping the kids off at school, you arrive at work late. “Just great! But it’s not my fault!” you think as you begin another inner tirade against all of the problems you’re experiencing this morning. Forced to park in the farthest spot from the building you start the long walk in. All the while, a pain is developing in your gut – and it’s not from the crappy breakfast that you had, but rather the feeling of despair you get when doing something you feel forced to do. You think of all of the useless activities you will complete today because, after all, that’s life, and the bills aren’t going to pay themselves.

The day drags along as you sit at your desk attempting the same repetitive activities you do every day. You can’t help yourself; you keep watching the clock hoping it will move faster.

Somehow you made it. Lunchtime.

You and your coworkers crowd into the drab cafeteria, and while eating their tasteless meals everyone takes turns complaining about his or her life. Time is up...Whew! That was a refreshing and rejuvenating lunch – not! Back to work you go. Back to the grind that threatens to suffocate you. Back to watching the clock. Back to wasting your life. Back to the misery. Sigh!

As the boring day continues, you attempt to find escape from the tedium through social media. You can’t believe how your friends spend their time, money, and energy. You find it deplorable how they are wasting their lives. You’re not surprised.

The day crawls along until it’s time to go home. As you follow the exit signs to your escape, your boss catches you and asks if you have a minute in the morning to talk. “Yeah, sure,” you say, forcing a smile. Once your boss is out of sight, you grumble, “I’m probably getting fired!” Finally, the doors to freedom are within your reach and you race for the parking lot. Too bad you had to park so far away.

And to think, it’s only Monday.

You and the spouse decide that the day was so tough that it would be easier if you picked up some food from a drive-thru – again.
While speeding home, you know that there isn’t enough time to get everything done that you need to do, not when you are once again subjected to those who are plotting against you. As you finally walk into your sanctuary, you’re ready to relax. In one fluid motion, you plop your rear end on the sofa while picking up the remote. The rest of the family arrives at home over the course of the next few hours, and everyone takes turns complaining about their day. Stupid people, hard teachers, too much homework, why can’t we have a chef, I’m sick of fast food, when are we getting a maid, it’s not my fault, and the list goes on and on. Somehow, through your exhaustion you help the kids get on task. “No, you’re not allowed to go to your friends on a school night!” “You’ll be grounded for life if you don’t bring up those grades!” “Will you do your chores sometime this week?”

“Ugh!” you exclaim into the dark hallways of your home as the kids escape to their rooms to play video games. It’s just in time too; you’re too tired to fight anymore. Why do they love those games? Nothing seems to relax them as much as killing everything that moves, in an alternate world, of course. Maybe it’s therapeutic.

After attempting to relax in front of the TV while taking out the day’s frustrations on the food wrappers, you loosen your belt to allow the greasy food to pass, and begin to agonize over what the boss will say tomorrow and what excuses you will use this time. You can’t lose your job now, not when the kids need braces. As weariness takes over you slip into your bed and exhale deeply. You are almost scared of the images that your mind will release, and spend the night twisting and turning in an attempt to find a comfortable position.

The last thought of the day as you pull the covers over your head: “Only four more days before the weekend, if I’m still employed.”
You wake up early totally refreshed and feeling quite a sense of satisfaction knowing you beat the alarm clock’s shrill buzzing. Nothing like being reenergized after a great night’s sleep. You’re anxious to get the day started – but not in a hurry. You have arranged your life to include time for your personal space and health. You slip on your running gear and get out of the house in time to see the sunrise. As you stretch, you have a heightened level of awareness of life going on around you, the neighborhood cat watching from the top of the wall, the bunny in the front yard, the fellow runners making their way from down the street. You wave as they pass. You notice the tree that is getting ready to bloom (you love the way it looks in the spring). You set your GPS watch to track today’s exercise, and off you go.

Back from your run, showered and dressed, you sit down with the family for a healthy breakfast. As you eat, everyone talks about the day and what each will be doing. Someone makes a joke and the entire family enjoys a good laugh. There’s energy in the air that makes you feel like you’re living the best life possible.

You and the kids hop into the car, and you look forward to visiting with them on the way to dropping them at school. Once there, you watch them walk away and know they will be doing their best. At times such as this, you can’t believe how fortunate you are to have such an amazing family.

On your way to work there’s the regular traffic and angry drivers. You decide to remain calm and centered, and you allow those who are *late for their accidents* to cut in front of you, especially one black SUV. He seems to be mad at the world! He keeps speeding up to the car in front of him and then slamming on the brakes. You know you can’t control his actions, only yours. You’ve already made the decision to get to work safely rather than attempt to compete for the front spot in the morning’s freeway race.

When you arrive at work, you discover that you have to park in
the last spot in the second parking lot. Not a problem! You use this opportunity to plan your workday. It could turn out to be one of the hardest days this month, but it’s the challenges that keep work interesting and satisfying. You always put in the effort to accomplish what is needed. You enjoy what you do so much that you have figured out how to always have a good attitude no matter the task.

After a productive morning, lunch seems to come quickly. You join your fellow workers for a meal. Nobody complains. You share your morning goals and accomplishments with your peers, as they do with you. You gain more energy and insight on how to do an even better job. You have some great friends in this place; their passion fuels your own. Time well spent.

Back to work and the day continues to fly by. In fact, you’re surprised when it’s time to go home. You feel great. You send a text to your spouse confirming that you will be home in time for dinner. After packing up your work, you make your way out of the building. Passing your boss’s office, he calls out to you before you can say goodnight and asks if you have a minute in the morning to talk. “Absolutely, looking forward it!” you answer, with a friendly wave.

You’re out the door to your car. Sure, traffic crawls along, but what else do you expect? You use the time productively – say, to practice with a foreign language MP3 or listen to an audio book of a recent best seller.

You’re home before you know it. You even have a chance to bring in your neighbor’s garbage cans from the street. Once inside you start dinner, get both kids’ gear ready – one has volleyball practice and the other has a basketball game. Your spouse arrives with the kids. Everyone washes up and sits down to dinner as a family, sharing their stories of the day.

After dinner the kids do their chores, and you and your spouse clean the kitchen. It’s agreed that you will drop your daughter off at volleyball practice, while your spouse takes your son to his basketball game. As soon as practice is over, everyone will meet up and watch the second half of the basketball game. Nothing like
cheering as a family! You don’t even know what shows are on TV that night because you’re too busy living your lives and aren’t concerned about the latest dysfunctional reality TV family and what trouble they’re up to this week.

Once home, everyone talks about the effort that they put into their day, the actions that they took, and the results that they got. Then while the kids do their homework, you and your spouse put on your favorite music and get things ready for tomorrow. Your mind wanders as you think about the meeting with your boss in the morning. Does he want you to head the new account, or maybe take over as the department manager? Wouldn’t that be great. You’d probably get a raise and the extra money sure would come in handy now that the kids need braces. It doesn’t matter because whatever it is, you’ll be ready to give one hundred percent, as always.

The last thought of the day as you pull the covers up: Tomorrow is going to be a great day.

Yes, both stories are extreme. Most of us have days that are somewhere in the middle. We could have written Story #3, #4, #5, ... #20 to represent all the possibilities in between, but we’re confident that you can get over not having a perfect match. Plus, we all know where this is going. If we could choose to have an extreme day, wouldn’t we choose to have the great extreme day over the mundane crappy day? Wouldn’t we all like to be able to approach life with the attitude that every day is a gift and to appreciate every moment on this space rock rotating around that ball of fire in the sky? Perhaps we should just strive to enjoy each and every day.
Did you relate to either of the stories? Count the number of times you underlined words or sentences in Story #1 and then do the same with Story #2. Before you wonder if there is a right or wrong, there isn’t, so count and place your numbers in the following boxes.

Before we go any further, which number is higher, the number on the left or right? Is your life one where everything that surrounds you seems to be going wrong? Is the world against you and nothing ever seems to go right? Or is it an “everything keeps coming up roses” kind of life, where life is being pointed in the right direction – even the bad moments? We both hope that you had a higher total in #2. The reality is that story #1 plays out more often on a day-to-day basis than most people like to admit. In fact, we’ve had more than our share of #1 days, so many that we got to the point where we had to make changes.

Here comes the pitch: If you’re like us, you have gone to a bookstore, or online, to find the answers you seek in order to improve your life. You’re hoping to find something, anything, to help you on your journey out of story #1 and into story #2. You’re not looking for a bunch of fluff, pomp or circumstance. You don’t care if the newest TV doctor writes it; you want something that can help on your journey.

We believe what is presented in these pages will help you accomplish your goals, achieve your dreams, and allow you to live the life you desire. We want to help you be the man or woman in Story #2! (Heck, if you followed through with putting the numbers in the box, you can handle what’s in this book!)
Part I: It’s All About You!
You may be wondering how two guys from significantly different backgrounds came together to write a new method for living a fuller, richer life. A book that can help you grow from Story #1, what we call “Dying on the Vine,” to Story #2, “Living Your Life to Its Fullest.”

It all started on a hike with a simple conversation between friends attempting to answer the age-old question: What’s the secret to life? The subject being discussed was how can you get what you want when your current circumstances seem to be putting up roadblocks.

Over the past three years we have been walking, hiking, running, exercising, and having breakfast conversations about how to be successful in business, in life, with family, and at play. These questions led us to converse on the why and how to handle the ups and downs of money, which then allowed us to commiserate on what worked and what didn’t. What surprised us most was at the end of these conversations came an epiphany on how to help us achieve our goals.

We both know what you are thinking: “Wow, they did it, so can I!” Or maybe, “Really? Is this just more stuff that doesn’t work?” If you are part of the first group...thanks, we needed that ego boost! If you are
in the majority with the second group, we appreciate your healthy skepticism and ask you to keep reading.

In an attempt to figure out our own lives, we made a list of the reasons we needed to improve. We found ourselves categorizing our lives by the following descriptive sets. Do they represent you too?

**The abandonment of me**

- Life seems to get in the way of my future.
- I view my life as wasting away (time flies and little to nothing changes).
- I talk about what I want, but never accomplish it.
- Rely upon luck as the answer to achieving goals.
- I’m doing something other than what I want to do (feeling trapped).

**Life gets in the way of a perfectly good time**

- Responsibilities continue to pile up (seem to be never-ending).
- Reality never seems to be what I hoped it would be.
- I work to pay the bills (the bills never end).
- Not (never) enough hours in the day.
- All work and no play, no time for hobbies, or “me” time.
- Less time, sleep, sanity, or money keeps me from doing.
- Usually feel two steps behind.
- Bound by society’s expectations of me (feeling trapped . . . again).

**Never juggle running chainsaws in the dark**

- Unable to recharge (no matter how much vacation).
- The daily grind is not rewarding (not looking forward to more of the same).
- Too stressed out to make a change.
- Successes seem few, far between, or not at all.
- Always adding to the list, but never taking anything off (priorities, commitments, expectations, etc.)
The haunting of past decisions

- Took the wrong fork in the road.
- I’m following the crowd and taking their path - letting someone else make my decisions.
- Not choosing any path, making no decision.

Any one of these topics could be hard, but to have them all happening to you at once could be a real challenge. The lessons learned from all that talking between huffing and puffing on the mountain... okay, it was really a hill...is what we are sharing with you.

What Do We Want to Do?

As we have found during our personal transformations, change didn’t come knocking at our door. In both cases we had to go find the changes we wanted and kick those doors in. We both decided that we could not stay put; the status quo was no longer an option.

Jeff felt stifled by the teaching profession. While it was a noble career and had brought him satisfaction (many students and parents had thanked him for his dedication), what he really wanted was to be responsible for his own future; to provide for his family while forging his own path. He wanted to have the freedom to work toward his goals on his terms, which is where the self-employment angle came into play.

After many years as a business consultant for corporate America, Joel believed that if he remained in that sector others would eventually step over his corpse to get to the next level of management. Still, he continued to succeed in helping companies achieve their goals. He continued to receive high marks for leadership and strategic abilities, but inside a part of him began to die. Joel’s dream was to write and mentor others in achieving their own goals.

Both of us understand that our initial paths were good ones, and
we are grateful for the successes we have achieved and the people that we met. It has been those successes that have placed us on top of our games and onto this path. But we were both unsatisfied with accepting that this was the best it was going to get. We both kept coming back to that question: What do we want to be when we grow up? Why would two middle-aged guys be asking that question? Why can’t the status quo be enough? Why can’t what we had yesterday be okay for tomorrow? Why would anyone want to change what already works? Why ask why? For us the answer was: *We didn’t want to let others choose what path we took or stayed on for the rest of our lives. We wanted the freedom to choose.* We owed it to ourselves to live our lives. It’s that simple.

The truth is, life never stops changing. The world of forever jobs, retiring with pensions, and housing prices that keep appreciating are gone forever, or at least evolving. Every day that we awaken is an opportunity to take a look at the changes we desire before the world changes it for us. This is not a doomsday prophecy; it’s reality. It’s not meant to be negative; it’s meant for us to take control of our lives. It’s a chance to plan what we want and figure out a way to achieve it. It’s to have the freedom to make our own future. We have found that it takes as much energy to choose for yourself as it does to follow what others would have you do.

At any age we all need to keep asking: *What do we want to do when we grow up?*

Personally, it hit us both square in the face that at the moment we became complacent, expecting everything to stay the same, we stopped growing.

This pretty much sums up our philosophy (so you might want to highlight it because we’ll refer to it again and again): *If you’re not living, you’re dying.* . . . and dying isn’t much fun. When all of our energy goes into maintaining what we have, we’re not thinking

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1 As kids we used to be asked, “What do you want to be?” which we have found is nothing more than a point-in-time destination. We have altered the statement to “What do I want to do?” to give it more of a journey and continued learning experience.
about change, but about survival. It forces us to the bottom of Maslow’s hierarchy of needs\textsuperscript{2}.

Let’s be honest: This idea wasn’t a lightning strike from the heavens. Rather, it was analyzing where we were today and where we wanted to be tomorrow. Our goal was not about coasting to the end of our days, which starts the process of dying until we end; \textit{it was about living until the end of our days.}

It really was that simple. It was all about \textit{living versus dying}. We chose living and so should you. Rumor has it that too many people are dying with regrets. Don’t let it happen to you.

When attempting to dive deep into how to really live life to its fullest, we needed to prove to ourselves (and hopefully to you) that we as human beings are meant to live. That doesn’t mean looking at a pretty picture of what we wanted. We wanted to prove that it was our destiny (a great word, huh?) to take this path.

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Our hypothesis is that we are meant as people to do more than survive; we are meant to learn and grow. We have an inherent need in our biological makeup to expand our horizons.

Can we prove it?

Well, we began with a simple premise that all of us start the same way: we are born\(^3\). And, we all have the same guaranteed ending: death. There’s a lot of time (hopefully) to fill between those two milestones, and what can happen is the premise of this book.

We think it’s important to note that as individuals, we don’t want to be remembered for how we died. Those last moments should not be important. We want our wives, kids, family, friends, and strangers to remember all of the times before that last moment. We want to live our lives so fully that when the final moment comes (no matter how it comes), we are not wondering if we did everything we wanted to and were supposed to do – because we have! No regrets! We actually cringe (yes, we really do make that scrunched-up face look) when we see a marker on the side of the road only reminding people of where somebody died. What about where and how they lived? That is something we could celebrate instead of mourn.

We begin our quest by looking at the perfection of babies. They have it made, don’t they? They cry, and we as parents get up and solve their problems. They experience without the worry of remorse or mistake. They don’t hate or have prejudices. They learn about everything in front of them and they absorb it all. They even discover on their own most of the laws of physics such as gravity and how to at least prevent it from standing in their way (pun intended). Actually, they start using these lessons to achieve some movement and then a lot of movement (we call it a fast waddle). As they grow, they begin to

\(^3\) We will leave out the details prior to birth and say we had some help. We promise we were born. Ok, have a good laugh at our expense, but it’s not true that we were hatched, discovered, or from some other kind of experiment.
mirror their environments, which is sometimes sad because this is when they pick up their likes, dislikes, hates, prejudices, and habits without realizing it.

One of the greatest advantages a child has over an adult is that they can envision their future without boundaries, responsibilities, expectations, or guilt. They can become anything they want to be because they haven’t yet learned that it could be impossible or at the least, unreasonable. They have the freedom to be anything they want to be and can do anything the want to do (as long as mom says it is okay). They can tilt their lifeline to the clouds.

Do you remember the answers that you gave when your parents, aunts, uncles, or grandparents asked you what you wanted to do when you grew up?

When we started asking the question of our friends and family, we had visions of that Monster.com commercial from a few years ago where kids replied with facetious statements like wanting to be in middle management, achieve low expectations, and push paper around (it still makes us laugh). We added a couple of our own: using the restroom on a bell schedule, wanting to be told how to think, needing to be taught how to be a number instead of a name, and how to be a follower.
The truth is that all kids have a future, even if they don’t know how to achieve it yet! A child is not thinking about his or her demise when answering the simple question. None of the kids we asked gave a single thought about what they couldn’t do, because everything was possible.

Every time our parents and their parents used supportive statements such as, “You can be anything you want to be if you set your mind to it,” and “You can do it if you put in the effort,” they put us in a growth mindset. Every time they supported us in our activities and encouraged us, they helped solidify our future efforts. They were even helping by sharing their own dreams with us. Of course, as parents questioned our dreams (hoping to keep us safe) they also had the opportunity to limit our thinking about what we could, should, or would become or do. Think about it.

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We're Wired to Get What We Want

We believe that the design of our minds supports the “we are wired to get what we want” concept. In our search for proof we stumbled upon the human brain, and yes, everyone has one – it’s just that not everyone uses it. For those that don’t know, it is made up of three distinct sections.\(^5\) Here’s what our research revealed:

- The *reptilian* brain controls the autonomous features of our body, the instinctual part of our DNA – breathing, digestion, heart rate, body temperature, and balance to name a few. It includes the brainstem (autonomous items) and the cerebellum (fine motor skills, balance, timing and muscle memory). This part of the brain is rigid and compulsive. In other words, it does what it does when it wants to do things. It is not asking for permission or requests. This part of the brain is very territorial. It represents about ten percent of the brain’s weight and the cerebellum alone has more than 3.6 times the neurons that the neocortex has (that is the big

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5 Neither one of us is a brain scientist and where we use flight as an example, we are not rocket scientists either. However, we do use the internet and research when we don’t know something.
part of your brain, see below). In the end, we really need to work hard to make sure that we don’t go on automatic.

The **limbic** or **mammalian** brain controls behavioral memories from positive and negative experiences; emotion (obviously, the pleasure center – laughing: yay, pain: boo!); flight, fight, or freeze reflexes; and value judgments. There are three major areas of the limbic brain: the hippocampus, hypothalamus, and amygdala. These will all be talked about in Part II. For now, believe that this part of the brain is really, really important in how we deal with risk.

Now for the big behemoth portion of the brain, the **neocortex**. It is approximately 76% of the weight of all three portions. It contains 100 billion cells each with up to 10,000 synapses, and about 62,000+ miles (100 million meters) of wiring. It’s responsible for language, abstract thought, reasoning, imagination, and consciousness. This is why as kids we can be anything we want to be; the majority of the brain lets us imagine it! The neocortex is very flexible and is considered to have infinite learning abilities. Meaning, we can learn anything and, in turn, grow! Think about it: we as a species have been given the majority portions of our thinking ability to learn about new things and grow because of them. Wow! We can, if we want, apply it to anything we want. That’s powerful!

Here is where the rubber meets the road or the brain matter meets our control. If we have the capability and the capacity to **think** of anything, then in turn we have the capability and capacity to **do** anything. Simple, huh? The good news is that we are programmed to learn, grow, and expand our horizons. If we want (told ya we could prove it) we can have the upward trajectory to any future we desire. We can, if we so choose, manifest any desire upon which we take action. We have to figure out ways to **Live The Risk** and **REACH** for what we want.

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6 Shameless plug for what we ended up calling the five major supporting parts of our book.
Over-the-Hill Versus Up-the-Hill

The next question we faced was: do we continue learning, growing, and expanding over a lifetime, or is there a limit? We first focused our research on ourselves. When we asked ourselves this question we wandered into several mind-altering answers. We both acknowledged that, like most people, we assumed we’d have the same type of life that our parents and grandparents had (or would have). When we looked at the generations of those in the family who made it to retirement, it appears they learned what they needed, they grew to a certain level, and then they leveled off. They didn’t really expand their minds with anything new; they seemed happy enough to “coast until retirement,” where the expectation to learn ended. We both doubted that this was a conscious decision, but more like an expected cycle:

- From childhood “everything is possible”
- Settling of expectations
- Reap the fruits of their labor
- Time to rest the body
- Done learning
- “Over-the-hill” taken literally

Their lifeline goes from their uphill climb to this:

7 Sounds like a drug reaction; it wasn’t, we promise.
I Want to Grow!

Of course, when we drew the model out on paper, it was obvious that if we’re not growing, we’re dying. Dying might not be in a physical final sense, but the process will start at the moment we stop learning. Quite frankly, we didn’t like the answer we found. We saw that our folks and grandparents were living to work. Well, we were attempting to do the same exact thing. Ugh! After all, it’s what we were taught.

We also figured out (this might frustrate some people) that there is no neutral on our lifeline road, just living or dying. There is no “middle.” There is no “good enough.” The top of the hill was the starting place to pick up speed for the end. We were both working to live, to pay the bills, to get to the grand old age of retirement, to relax, and then...well, you know...die.

We came to the amazing, profound, and honest opinion: This model sucks!

As we normally do, when we don’t get an answer that we like, we look for a better one. We looked to see what others had said and then figured out what we should say. We came across some of the studies that bluntly told us if we don’t use our minds, we lose our minds, so it pushed us to finding a different model. And a new model is what we discovered.

We chose to skip dying all together! Well, of course, that’s not really possible, but what we mean is that we don’t want to follow the path of growing, plateauing, and dying. We want to apply those neurons in the neocortex to help us live so that each and every move (or at least most of them) helps us maintain an active mind so we can keep applying it to new and different problems and situations.

**OUR GOAL WAS TO SEE OUR TIME WELL SPENT IN AN ACTIVE FUTURE.**
Quite frankly, we plan on taking the “living to work” motto of past generations and flipping it around to “working to live.” At least it sounds better and looks better. In our own model, we altered the angle of the line, removed the hill, added a last moment, changed the assumption of entitlement, and fixed one word. The result is the “Living” model:

Here’s how it works. As we have already proven with the perfect baby story at the beginning of this chapter, we need to continually apply our inherent abilities to keep learning and growing. We can’t think of mental limits as our stopping point. We also need to remove our defenses that nature developed for us, as well as the manufactured ones that will develop over time. We need to continually push ourselves toward a new goal by not looking at reaching one goal as finality, as much as the next goal being a new beginning.

We guess we can’t even take credit for the Living model because every young generation that came before us was already using it. We are just extending it to the rest of our lives.

Honestly, we want our last words to be “Goodbye, I’m done,” then shut our eyes with no regrets and no worries. Which means that we will need to live in the now and also plan our future.
Back to the Start

Do you know what you want to do when you grow up?

And now the more important question: Do you have the fortitude to be willing to take action to leave the comfort of your current life to get what you want?

Obviously for us it was a resounding “yes.” It doesn’t mean it wasn’t scary, that we didn’t question our abilities, or didn’t worry about the outcome. It also didn’t mean that we jumped without looking. It did mean that we went on a learning binge! We read everything we could get our hands on that might help guide us on our quest. We talked to our wives, kids, friends, mentors, and anyone else that would listen.

We learned: if you are not in control of yourself, making decisions for yourself, and living life to the fullest, you will not be able to say that you are Living your life. The path will be frustrating at times, but you will learn how to handle and welcome that frustration. We will help you to move outside your comfort zone, and in the end, grow from it!

To Live The Risk requires you to take positive action toward your vision of life. It’s time to establish a goal, set forth a path, understand the topography, and put one foot in front of the other until you get there. And when you do achieve that goal, make another, then another, and then another! Doing so is called...Living.

If you are still fighting the urge to hold onto the exact life that you have, hoping and praying that nothing will change, or are putting your future on hold for a better time, then we have two questions:

If not now, when?

If not you, who?
We have great faith in you and we know that you can do it. Of course, you need to know that you can do it. We suggest that you record what you are about to go through. Write your answers to our questions directly in this book. Record your thoughts and any epiphanies that might suddenly hit in its margins to track your journey. Keep good notes, write down your questions, and get some answers. This journey that you are on may be filled with obstacles that you have never faced before. Obstacles are often opportunities in disguise, and when you are making decisions for yourself, you’ll be able to recognize them as such.

Of course, we are hoping and praying that in response you said, “Now” and “Me!” because there comes a time when, sooner rather than later, you need to decide that it’s time to do something, anything! The time has come for you to make the ultimate commitment to yourself. You need to accomplish a project, activity, or task for yourself, not for fame or fortune, but because it’s time you do so! Don’t feel remorse for not starting any sooner. Don’t make excuses to push it off until a little later. It’s time to take control!

Remember, if you are not Living, you are...Dying.8

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8 We sure hope that you want to follow the Living model; it does make the rest of the book a lot more fun.
To help make your choice a little smoother, here is a side-by-side comparison of the two models:

<table>
<thead>
<tr>
<th>Living</th>
<th>Dying</th>
</tr>
</thead>
<tbody>
<tr>
<td>No regrets</td>
<td>Unsatisfied, unfinished</td>
</tr>
<tr>
<td>Taking responsibility</td>
<td>Not feeling in control</td>
</tr>
<tr>
<td>Happy</td>
<td>Working toward others’ goals</td>
</tr>
<tr>
<td>Healthy</td>
<td>Looking forward to the end, whatever/whenever it may be</td>
</tr>
<tr>
<td>Not worrying about what others think of you</td>
<td>Too busy to enjoy the moment</td>
</tr>
<tr>
<td>Goal-driven (having a plan)</td>
<td>Constant complaining. Not taking responsibility</td>
</tr>
<tr>
<td>Continually learning</td>
<td>Spending time making excuses so you can find someone else to blame</td>
</tr>
<tr>
<td>No excuses and owning your mistakes</td>
<td>Can’t remember childhood dreams</td>
</tr>
<tr>
<td>Seeking opportunities to challenge yourself</td>
<td>Dreading each day</td>
</tr>
<tr>
<td>Making every day count</td>
<td>Not in control of your destiny</td>
</tr>
<tr>
<td>No such thing as retirement</td>
<td>“If only” and “I wish” instead of actions</td>
</tr>
<tr>
<td>Never trying, always doing</td>
<td>Too much energy spent talking about others</td>
</tr>
<tr>
<td>No one wants more for you than what you want for yourself</td>
<td>Remembering the past versus looking toward the future</td>
</tr>
<tr>
<td>Enjoying every new moment</td>
<td>The only exercise you get is jumping to conclusions</td>
</tr>
<tr>
<td>Never quitting</td>
<td>Never starting so you’re never a quitter</td>
</tr>
</tbody>
</table>
The Top Reasons We Don’t

We could snow you and say all you have to do is utter the magic question of “What do you want to do?” and all will come true, but we all know that isn’t how it happens. Not only are there actions that need to be taken to get you to where you want to go, but there are barriers in the form of comments that are said and expectations from others that are laid in our psyche and are placed in our way.

Go back to your past; find a moment when you first blurted out to your mom or dad what you wanted to do. Now ask yourself, why didn’t you become what you wanted? Here are the most popular word barriers and expectations that we found:

- That’s just not realistic!
- You’re not normal or our culture doesn’t approve of that!
- Get a real job! That’s just a hobby.
- Kryptonite (and any other excuse).

That’s just not realistic!

- When Henry Ford told his mom that he wanted to build cars, do you think she said, “That’s great, dear! Go forth and conquer the world! Don’t forget to create the garage.” It was probably more like, “That’s nice, dear. Remember to wash your hands for dinner.”

- “Maybe you should be the straight gal to my funny man,” Desi Arnaz said to his redheaded wife, Lucille Ball.

- Can you imagine Isaac Newton’s conversation with his dad? “Dad! Dad! This apple hit me on the head and I discovered something I’ll call gravity!” Can you imagine his dad’s reaction? “Son, what you discovered was the headache and a soon-to-be kick in the rear end if you don’t get back to your chores!”
I Want to Grow!

- How about Einstein? “Sis, I wonder what it would be like to ride a beam of light.” “Oh, Albie, you’re so stupid!”

- “Picasso, I don’t know what you call that, but it sure isn’t painting,” said the neighbor kid to his friend upon seeing his “artwork.”

- “I don’t know what you think you’re doing, but you need to be home cooking, cleaning, and learning to be a proper lady like your mommy,” said the other little girls to their odd friend, Florence Nightingale.

What amazes us, for most folks, is that these situations would have ended their future right then and there if they chose to believe what people said to them. Here you think you know what you want and you have the courage to say it out loud, but then you abandon what you want because you didn’t get the response you expected or desired from friends and family. Really? Why give that much control to others? Your imagination could contain the next big thing, or not. But if you don’t have the courage to make it a reality, who will?

Honestly, your future can’t be foreseen. The unknown is just that... unknown. Realism has a mental limit, and its limit is the present moment. This means everything that comes after it can’t be realistic; it can only be optimistic or pessimistic, and we don’t know why anyone would be pessimistic when they are imagining what they can do. However, too often we allow others to dictate what direction our lives will take. We are, after all, social creatures and want to be accepted. Who would want to be on the outside looking in? Everyone we mentioned above: Henry Ford, Lucille Ball, Sir Isaac Newton, Albert Einstein, Pablo Picasso, and Florence Nightingale had to be on the outside for a little while before they defined the new “in.”

There isn’t another animal on earth that thinks about the future the way we do.

9 We don’t know what conversations really took place, but you get the point. Not to mention it was fun to make it up!
You’re not normal
or our culture doesn’t approve of that!
(Or social expectations say you should or shouldn’t)

To start, here are some questions to answer:

- Which culture fits being an accountant or CPA?
- Which culture should trade in diamonds?
- Which culture has really good dancers?
- Which culture produces good doctors?
- Which culture fits being convenience store owners?
- Which culture makes good laborers?
- Which culture has strong and great lifters?
- Which culture is known for great basketball players?
- Which culture has bad teeth?
- Which culture makes great bartenders?

Now let’s fill in the blanks:

- Blondes are ________.
- Models are all ________.
- Politicians are all ________.
- Girls are _____ and boys are ________.
- Dads are good at _____ and moms are good at _____.

We suspect that some of our readers gave really specific answers; they knew exactly the type, group, culture or gender that would provide the answers to the questions. Good news is that they are probably wrong. We expect that most of our insightful readers are all worldly individuals and that everyone answered the culture questions with: “Who cares as long as they are good at what they do,” and filled in the blanks with: “smart,” “representative of the real people,” “tall,” “awesome,” “icky,” “cooking,” and “fixing things.” Now, if your answers don’t match ours – it’s okay, not everyone can be everything (especially tall). It doesn’t matter, because it has nothing to do with culture or stereotypes.

We know that many people don’t want to hear it, but in our recent past, men and women had specific roles in the working world. Men
became doctors and women became nurses; never did the two switch roles. And then they did. Someone of either sex had the idea that maybe they fit better in the other “normal” role. Well, good for them! They didn’t let stereotypes and out-of-date ideas stand in the way of getting what they wanted. In case you wondered, the first woman to graduate from a U.S. medical school was Elizabeth Blackwell, MD, in 1849. Until 1930, men were excluded from the American Nurses Association. It took until 1993 to have the first U.S. woman fighter pilot, USAF Col. Jeannie Leavitt. In the progressive industry of the movies, it wasn’t until 2010 that a woman won the Best Director award from the Academy of Motion Picture Arts and Sciences. It goes to show you that “normal” means nothing, and that amazing things can be accomplished when you choose not to allow others to place restrictions on your future.

We have all seen or have experienced stereotypes from our culture, history, gender, religion, clothes, etc. And just so you know where we stand: We think it is wrong. No one gets to say we are this or that because one is Jewish, Christian, was in the army or not, has the ability to grow hair or doesn’t. (Jeff is still upset at that last one.) No one gets to pigeonhole us because of what they think our DNA is or isn’t. No one! If we don’t make this clear we are doing a terrible disservice to ourselves; if we don’t help dispel the rumors, we are encouraging them. We need to treat everyone – and we mean everyone – as the human beings that they are; each with an optimistic and unlimited future regardless of any categorization method (gender, sex, race, creed, color, religion, etc.) that might exist.

Get a real job. That’s just a hobby.

It’s one of the most frustrating things to hear – but in honesty hearing “real job” and “hobby” are only in comparison to what the speaker knows. It has nothing to do with the listener (you). At the end, it doesn’t matter what the other person says. The question becomes, what are you going to do about it? Are you willing to not ask anything from anybody while you travel your path? Have no bills? Take the bus? Take jobs that provide the capital so you can
get the things you need? Will you take on the struggles of being on the outside of your family and friends’ expectations of you? Can you handle the criticisms and shrugs?

We are really serious. If you want that answer to, “What do you want to do?” then you need to be willing to work for it.

*If you haven’t figured it out, we are not about sugar-coating anything for anybody. We want everyone to go in to his or her future with his or her eyes wide open in order to see the obstacles and avoid or at least not be surprised by them.*

**Kryptonite (and other excuses)**

This subject is *huge!* We give you our personal guarantee that we will devote an entire chapter to this subject later on. But just to whet your appetite here is our thought: *excuses do nothing.* Sure they fill time and space, and take energy to create, but they give you nothing in return. They don’t make you any more successful in whatever you do. Actually, they prevent you from attempting new things and doing your best. They stand in the way of your taking responsibility for your own actions because they give you an escape route. Under no circumstances do they help you answer your question: *What do I want to do when I grow up?*

You know that Superman had the best excuse in the world (actually multiple worlds). He would become powerless when he came into contact with Kryptonite. Now, if it had been a real excuse, every time he was with Lois Lane instead of answering his call, he could have excused his behavior by saying, “Can’t help, Lois. There will probably be Kryptonite there. I would be powerless! Let’s just go to the movies.” Of course, he never said it. He didn’t shy away from a fight or saving someone, and as far as we know, he never made an excuse – except for when he had to change into his blue tights and red underwear. Rumor has it that he was once heard to say, “Does this outfit make me look fat?”
I Want to Grow!

Living - It’s Good!

Too often we forget this one simple fact:

**IN REGARD TO LIVING,**
**THE CHOICE HAS ALWAYS BEEN YOURS.**

Keep in mind that if you are not living then you are surely dying, and dying sucks. It means that you won’t get the chance to have the life you really want, game over! We believe that we have shown beyond a shadow of a doubt that living and growing is what your DNA expects. You have been encoded to succeed. You can achieve anything to which you put your mind.

We are going to put some misbeliefs of the Living model to rest right now.

First, you can still grow in retirement and rest!

Second, growing doesn’t mean work – it means positive challenges within your mindset!

Third, you don’t have to be physically strong, just mentally strong.

Fourth, there are plateaus within the Living model and no massive downhill descents. You get to stop and smell the roses.

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10 Or at least a shadow under a moonless sky.
Fifth, who wants to be dying?

Sixth, the choice is yours, always has been and always will be.

Seventh, living is all about action, so what are you going to do about it today?

Most people we know actually are more worried about the process of dying (the time, the pain, the problems) than death itself. In truth, what we learned while researching this section was that thanatophobia is the abnormal fear of death and dying, and there are six major fear issues associated to it:

- Unknown - not knowing what happens next.
- Non-existence - being nothing after it is all over.
- Loss of control - not in control of your life.
- Pain and suffering - will death be slow and miserable.
- What will become of loved ones - the future of those that you leave behind.
- Punishment - will I be judged for the things only I know I did wrong.

Here is the interesting part (yes, we do find everything interesting): We found that the above list is exactly the same reasons why people want to live. These are the same reasons that people want to make changes in their lives. The only difference in the Living model is that they are not in fear of it; they embrace it. They expect it. They want answers to the six questions above, not because they will die from it, but because they know that they will grow from it.

Take a moment and let’s reframe and represent these six items so they can co-exist in the Living model. Examine the six items; determine for yourself how you can represent them in your life so

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11 Thanatophobia is a big word - hard to spell, harder to pronounce.
they are not fears, but powerful goals.\textsuperscript{12} Here is our example:

- What item that is \textit{unknown} to me can I learn about today?
- What can I do today that will reinforce my \textit{existence} in this world?
- What actions can I take that will allow me to take \textit{control} mentally, physically, emotionally, spiritually, and perceptually of myself today?
- What should I do/not do to remove, avoid, or eliminate any \textit{pain and suffering} today and in the future?
- What plans can I put in place today that will make sure my \textit{loved ones} are taken care of when my time is up?
- What will I start or stop doing today so that I am not in fear of \textit{punishment}?

You don’t have to accept what we wrote (actually, you probably shouldn’t). You can rewrite any of these questions in any fashion that you want; just make each question a stepping stone to help you live and to get to where you want to be! When you think about it, how you present something to yourself becomes the divide that separates the two models.

\textbf{Can You Answer the Question?}

We are going to help you exercise what you have learned. This will require you to get into your time travel machine and go back to your past. Attempt to remember your first real serious image of your future; something that you knew, if given the chance, you would do for at least a few years. Go back to that moment. For some it was being an actor, being in a band, maybe a doctor, anything will do. What’s important is that it is in your past.

\textsuperscript{12} Remember, we are not religious scholars - so think about it on an earthly level. If you can apply the same process in a heavenly sense - go for it!
Take a moment and attempt Journal Entry (JE) number one:

**Journal Entry #1: Your Youthful Future.**

What did you want to do?

What did you do after you imagined your future?

What energy did it give you?

What personal expectations did you set?

Results: a) Did you succeed? b) Did you fail? c) Did you give up altogether?

Did you ask and answer the questions? If yes, please skip to the next paragraph. If not, we love when people skip over the exercises in the book. Why waste your time thinking about what occurred in your past and why it occurred? You’re a different person, doing different things. You are no longer calculating the time mom and dad will be home so you can figure out when to party at the house. You don’t have to worry about hiding your grades from your parents, forging a signature to take sex education in school, or wanting a better reason to wake up early on Sunday than “you have church.” You are your own person (really); you can look at your own grades (and be as embarrassed as your parents were), you can sign your own permission slips, and if you don’t want to go anywhere you don’t have to (sounds faintly like story #1). Even the world has figured out (including some notably smart people like Jorge Agustín Nicolás
I Want to Grow!

Ruiz de Santayana y Borrás\(^\text{13}\) that those who are not students of history are doomed to repeat it. We get it – you are different. But even so, would you look at the questions and answer them anyway? It’s part of the Living model.

Let’s look at your answers and add a few more questions.

1. **What did you want to do?** Was it far-reaching? Did it stretch you as an individual? Was it clear and concise? Would it have changed your world? Would it have lasted only a little while? Did you only want it because someone else also wanted it? Did someone else want it for you and you went along for the ride?

2. **What did you do after you imagined your future?** Here is where you find out if you have traction or not. How much time did you commit to your future, each and every day? What actions did you take? How much progress did you make toward your future?

3. **What energy did it give you?** When you chased (ran, walked, or crawled) to your future, did it give you the energy to keep working on it? When you were at your lowest moments did your dream provide you with that added boost just by thinking about it? When thinking about your future, did you feel a sense of freedom, that this would be the beginning of something wonderful?

4. **What personal expectations did you set?** What bars did you raise to achieve your future? What did you learn about yourself? What risks did you take? What challenges did you overcome?

5. **Results:** Did you succeed? Are you doing it today? Has it evolved? Are you still energized when pursuing your future? Did you fail? If so, why? Did you really want to achieve your future? Was it a future filled with passion or a passing fancy? Was it truly your future?

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\(^\text{13}\) Spanish-American novelist, philosopher, poet and essayist, (Dec. 16, 1863 – Sept. 26, 1952). Santayana is known for famous sayings, such as, “Those who cannot remember the past are condemned to repeat it.”
For some you may find it difficult to look at the one thing that you really wanted and see why you did or did not take action to make it a reality. Sad to say that for most it was a cool thing to achieve and then your mind shifted to the next shiny item...and you moved on. Your imagined future was a minor moment that you wanted to have. Be honest: What really held you back? Did reality trap you? Did the normal life keep you from achieving? Was the imagined future what you really wanted? Was it worth your time? Was it something that was a hobby versus an oh-my-gosh-I-have-to-have-it future?

For the minority who do go after their futures – congrats! We are hoping that you are wildly successful and are still doing it today. We hope you have continued to morph your original dream into the next big thing that your universe needs and wants.