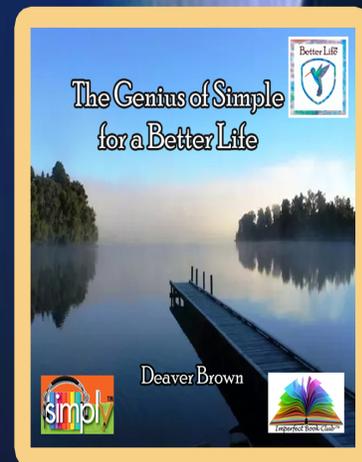
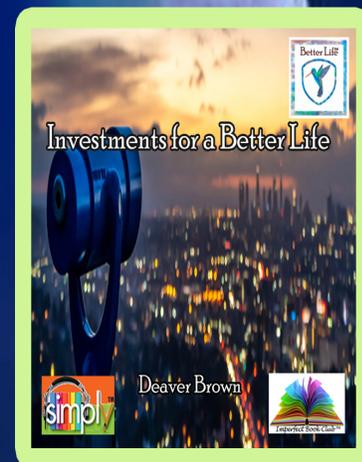
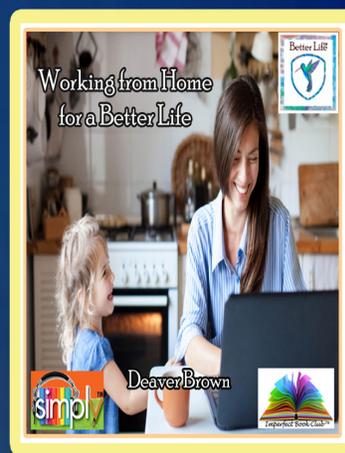
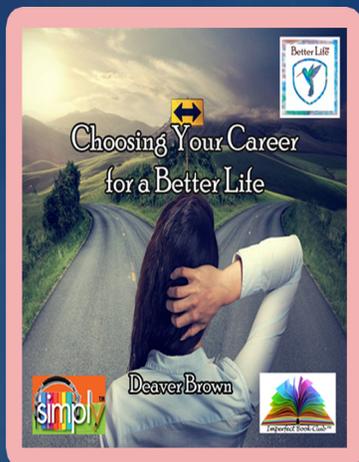
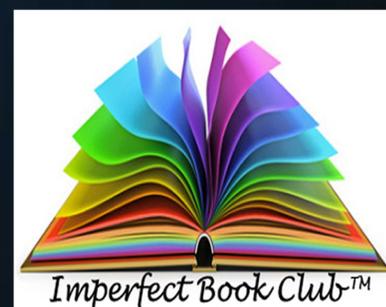


# The Better Life Collection: The Second 6 Titles



## Deaver Brown



# **The Better Life Collection: The Second 6 Titles**

**Deaver Brown**

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# Choosing Your Career for a Better Life



Deaver Brown



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## 01. Introduction

In the Better Life series we try to point out concepts and suggestions that may work for you. We do not prescribe; we suggest. This is much like what a Harvard law school professor advocates in what he calls “Nudge Law” such as requiring posting calories on restaurant menus, but not requiring anything more: Nudge law informs; it does not demand; it lets you decide. This is our model in this title and the Better Life series in general.

In this book, we describe how early career choices make such a difference in your life and personal satisfaction and happiness. We reference the Yale study of its graduates about who was happiest and most satisfied with their life in their own terms: They were the top 10% who had a plan in college. We are going to suggest ways for you to create a plan good for yourself and learn how to pivot when that makes sense to you.

Our final thought here is to describe how early seemingly small decisions can deeply impact your life path. These include where you go to college since a high percentage of graduates spend most of their life nearby. What subjects you concentrate on in school that often leads to your entire career and the seemingly small decisions you make along the way that wind up radically changing your life. This leads into the poem that describes this phenomenon so movingly.

### The Robert Frost poem The Road Not Taken

Two roads diverged in a yellow wood,  
And sorry I could not travel both  
And be one traveler, long I stood  
And looked down one as far as I could  
To where it bent in the undergrowth;

Then took the other, as just as fair,  
And having perhaps the better claim,  
Because it was grassland wanting wear;  
Though as for that the passing there  
Had worn them equally about the same,

And both that morning equally lay  
In leaves no step had trodden back.  
Oh, I kept the first for another day!  
Yet knowing how way leads on to way,  
I doubted if I should ever come back.

I shall be telling this with a sign  
Somewhere ages and ages hence:  
Two roads diverged in a wood, and I...  
I took the one less traveled by,  
And that has made all the difference.

The poem is one of the most memorable in literature. But there was more for me to learn about and I pass on Frost's own words for your benefit. As a Junior in High School, Frost visited our school. It was just before his famous address at John Kennedy's Inauguration in 1961.

After his address to our boys school, he met with a few of us particularly interested in American literature and poetry. I was fortunate to be included in the group of 15. He asked for any questions and I said, "Which poem of yours do you believe was most misinterpreted?" He instantly said, "The Road Not Taken."

I followed up asking, "Why?" And he relaxed and smiled, and said, "Because critics thought I was pointing out how I became a poet. Despite my protesting as I am in fact doing here," and he loosened up more, "I said no, it was about early choices you make that change your life, even small ones, just as you boys will make soon about

your college and studies there and in fact already done by coming to this fine school.”

He paused, and looked meaningfully at all of us. The room was totally silent now. We were all leaning forward to hear more as he started to speak again.

“Boys, if you learn one thing from me today, learn and remember what I said just now. And make your choices carefully, even the small ones.” He paused and leaned back as we took that in. He then repeated the last line of the poem in his gravelly Vermont/New Hampshire voice, “And that made all the difference.”

We all took it in. He had been tired by the process. We stood up, nodded, as did he in his then grandfatherly way too, and we left with those words, which I pass on to you here.

## 02. Where Does It Start Most Effectively for You?

As the Yale study determined, it starts with your developing a plan for yourself. A written plan put the Yale graduates in the top 2% of personal happiness in their class; those with a plan but not written down, were in the next 8% where I was from the 7th grade on in my own life.

The fascinating detail in the data was that having a plan was the determinant for personal happiness, not sticking to it. As I dug deeper into the data, I discovered that a plan was like a fulcrum; once you had one, you had a fulcrum so you could pivot from there to another plan.

Archimedes said this eloquently, “With a fulcrum, I could move the world.” Let that line, from perhaps the world’s greatest mathematician, wash over you as it did over me. There is your life, and there is a huge world out there. The fulcrum is your evolving plan.

How do you start? The first step is not to over complicate your approach. This sounds easier than it is because you have a blank page. You know it will be messy for some time unless you are Mozart and can do the final plan without a draft.

What does this infer? First, don't beat yourself up for your messy start. Bear in mind a messy start is better than none at all. Second, recognize your life plan will always be a work in progress. There will be no final tape to run through. Then remember how most successful people know that the starting is the hardest part of accomplishing anything.

Keep two aphorisms in mind:

The Chinese one: “A journey of a 1000 miles starts with a single step.”

And Willie Nelson: “In songwriting, the hardest part is picking up the guitar.”

As a teenager, I sloughed these statements off as cute or ironic. As I got older, I realized how true they were. Once you launch, everything gets easier. Not easy, just easier.

With these thoughts in mind, the next chapter will describe how you put your thoughts, ideas, jottings, and other things down to prepare to write your first very imperfect draft.

### 03. Your Draft Plan: Start Jotting Down Thoughts & Data

As with painting, in completing a first draft, the most important and lasting or crumbling part is in your preparation. 80% or more of your work and effort should be invested here.

The best way to begin is to just start jotting down things you want to do or become without regard to order or chronology: A collage of thoughts, ideas, desires, and aspirations should evolve from this approach. Let your mind flow over large and small things that are important to you, both those you like and those you don't like.

Most of us are influenced by trends, stated or subtle ones such as about possible professions, work categories, places to live, what others respect, and so forth and so on. You should forthrightly deal with these and not gloss over them.

Remember two great adages:

Mark Twain:

“Watch out if you find yourself on the side of the majority.”

Willie “Wee Willie” Keeler, In the Baseball Hall of Fame:

“Hit em where they ain't.”

Don't make the mistake of thinking you aren't influenced by your family, DNA, environment, and more. Today one needs to add the ever present media to your list.

Your plan should include such points and prejudices, to use a direct term. Then look at the successful people you know and know of, and admire. Then do the same for those you don't admire or want to be like. Jot down why you like one group and not the other.

Then jot down how you believe you fit in.

Finally at this stage write down the names of those adults who you trust. Then decide whether they would talk to you about how they feel and tell you their thoughts about you. Then make a second list of your friends on the same basis.

Now you are ready to reflect upon what you have learned so far. This is a working document for the rest of your life, a work forever in progress. As previously said, there is no goal line or tape to run through.

Take some time to edit your jottings. When ready, go to the next stage which is research which we cover in the next chapter.

## 04. Research

Start with a list of questions you want to learn from. Then matchup names on your list with each one. Start some phone and in person meetings to test the waters and adjust your questions and people to talk to.

Now is the time to experiment so keep taking notes on what else you want to know, who else you should talk to, and what better questions to ask. As the poet e. e. cummings wrote, "The better question gets the better answer."

View this process like peeling back an onion, layer by layer.

The best questions tend to be open ended ones which lets the other person pick up steam, pivot, and ramble. A few samples.

About college:

Why did you choose your college?

And follow ups:

What did you like?

What did you dislike?

What did you learn?

What changes would you have made to your classes?

If you did it over what would you change?

Did you make good friends?

Do you still have any from those times?

If not, why not?

About work and career:

How did you choose your career?

How did you choose your first job?

How did you spend your time?

How has it changed?

What did you learn in your first job?  
What would you change?

About Life:

These are open ended and should come last since they are too personal for some people and most of them hold back here.

After these productive conversations, you can turn the questions and ask them things about yourself. We will cover that in the chapter after the next one on temperament.

## 05. Temperament

After selling my first business to Rubbermaid, now Newell, I thought about writing a book on entrepreneurship which became *The Entrepreneur's Guide*. The Kirkus Reviews called it "A productive labor of love" because I was trying to give back by telling the truth about being an entrepreneur, what it took and what threw people off course who tried being one.

It all got down to temperament. Without the right temperament, the task drove people nuts, to put it simply. Peter Drucker called me on it in his review saying, "Any good executive could do the task. Temperament is overrated."

I called him and opened by just saying, "Would they want to? Could they stand it? What do you think?" He reflected upon that and pivoted as he was so good at doing and said, "I see your point."

I went on to tell him I had learned when hiring people that no matter how skilled they were at a job, if their temperament didn't fit with the work they would pop their rivets and fail. He thought about it and agreed. We talked about how one figures it out. I said I thought the founder of the largest employment agency at the time in the US, Robert Half, said it best in his book entitled *Hiring*.

Half wrote, "There are 3 things you need to do when finding out if someone is suitable for a job. The first is reviewing their technical skills. This is relatively easy, he said. The second is their can do skills. Not as easy but not too hard. The last one is very hard and the candidates often don't know themselves: Will do skills.

As Half said, people often fool themselves about will do skills. As I drilled down with my experience in hiring 100s of people, I learned that this was a matter of temperament and what they liked to do and didn't like to do as a result.

Half said about this, “You can't ask them directly because they often kid you as they often kid themselves too. You have to find out indirectly what they like to do and see if it matches up.”

With that wisdom in mind, I took it to the next level and realized someone's temperament had to be in alignment with their tasks.

How does this pertain to you?

In choosing your career, you must decide if your temperament is in alignment with the tasks in that career and work.

And few people are as good at evaluating that for you as your friends, peers, and colleagues. In the next chapter we start there.

## 06. What Your Friends Teachers & Adults Can Tell You for Your Plan

The critical factor in successfully acquiring information is not to argue with the other person but instead listen empathetically, courteously, and with good will. This is particularly true when asking for personal advice such as in this situation.

As Steven Covey says, "Have the end in mind." Don't argue with the other person or try to justify yourself as they open up to you. These conversations can alienate the person being asked questions. Most of us have experienced being drawn into a conversation like this too deeply and losing the friendship or relationship with the questioner forever which has sadly happened to me on a few occasions.

People know far more about you than you may think they do. This was brought home to me by an FBI agent when vetting me for a Direct Commission post in the Army in Washington, DC in the finance and procurement area to start after I finished Harvard Business School. They asked for names of some friends, colleagues, teachers from grade school, and neighbors' names. I pointed out that I hadn't talked to some of them in over 10 years.

The FBI agent chuckled and said, "You would be surprised at what they know about you." I was. The accuracy and details in his report were extraordinarily accurate. After I qualified for the Direct Commission, he said, "A good life lesson for you, young man. People know a lot about you who have never even talked to you. Be mindful of that in your future." I have been ever since then.

He went on further to say, "Some of those who never talked to you were more insightful and candid than those that know you well. Be mindful of that, too, and use it to your advantage in the future when doing your own checking on people."

He concluded by saying, "We find that those contacts are often better than closer ones at identifying people's strengths, weaknesses, interests, and limitations."

That leads us back to the opportunity you have to consult these kinds of people to determine what they think would work and wouldn't work for you in your life plan.

The other thing the FBI agents had said was, "People not personally involved with the subject, in this case you, are usually more objective, concise, and don't hold back." Over the years, I have found that to be accurate and revealing too.

Now that you have set the table, what do you put on it? That is for the next chapter.

## 07. How to Conduct Your Interviews

Your objective is to find something you like doing and are good at and avoid those you aren't. Then to do it for the rest of your life. The subtle part is many of us get caught up in what we would like to do but aren't good at. These interviews can help you sort those things out, never an easy task.

Your first objective should be to learn whether you do what you are good at or things that you may be OK at but you want to do instead. Mickey Mantle, the legendary and much beloved New York Yankee, focused on his golf game not baseball. Casey Stengel, the admired coach said, "Mickey would have done so much better if he had focused on baseball. He was frustrated by it too. A lot."

Do you share Mickey's POV? Many of my friends, business associates, and others suffer from this phenomenon. The noteworthy part is they were uniformly dissatisfied with their life. Most stonewalled discussions of it which was a part of their problem. The few that listened and pivoted became happier with themselves.

To open your mind to pivoting, consider these adages.

"The Renaissance man died in the Renaissance."

"If people have told you the same thing about yourself many times, take heed."

"Some things just come easy to you; some come hard.  
Stick to the easy for a Better Life."

"Just because it is easy for you, don't discount it."

Most of us can't help but admire the great Renaissance types like Thomas Jefferson or Ben Franklin, Steve Jobs or Jeff Bezos in the

modern world. They are memorable because they are so rare. Or artists like Mozart, Keats or Jane Austin who never put a note or word wrong. A few writers get close like Hemingway, Fitzgerald, and Cather. But still, the few at the top are virtually alone there.

This leads into the second point: try to do better but not the impossible. If you adopt that more modest POV, you will take much pressure off yourself. Be mindful of Justice Louis Brandeis' advice to his daughter:

“My dear, if you only recognized how hard life is,  
you would find it so much easier.”

With these various ideas, quotations, and comments in mind for your mosaic, not a math or geometry problem capable of straightforward solutions, you will begin your journey to learn what works for you in a career for a Better Life.

Your questions should focus on the other party. Ask them what worked for them in their life; what did not; what they would change if they could; and ask an open ended question, what else do you think about it?

After they answer, flip the questions around and ask them what they think would work for you; what wouldn't; what you should emphasize and so forth and so on. In these discussions, patience and pirouettes are helpful. Things lead to things.

It takes hard work to do this. Keep at it and you will get more skilled questioning and following up on their answers. A few simple rules about asking questions are set forth by Professor and trial lawyer Irving Younger, the classic teacher and practitioner of the Art of Cross examination:

1. Don't argue with the witness.

2. Get them to talk.
3. Keep them talking.
4. Listen deeply to their answers and pivot accordingly with follow up questions.
5. Nod and show support while they talk.

You are not in these conversations to justify anything. You are in them to learn and discover things you didn't know before. If you do this well, you can reflect upon their statements and come back later to drill deeper as they usually have thought more about it too, as long as you haven't alienated them by arguing with them.

Keep laser focused on your purpose here: to learn more about what other people think you are best at and not.

## 08. Sidebars

After the suggestions come in, you need to analyze what works best for you and what does not. This includes avoiding careers or positions that conflict with your temperament and skills as well as your moral beliefs. This is challenging but necessary to avoid going down a wrong path for you in your life since you will rarely be able to come back again and go down another path as Frost wrote in his poem.

For example, I decided not to be a lawyer because a judge and police chief that knew me said separately, "You might not like winning when your client should have lost or at least should have compromised with the other party."

I took a course at Harvard Law School while attending Harvard College on patents & trademarks taught by noted scholar, Paul Freund, who many thought would have been nominated to the Supreme Court if President Jack Kennedy had not been assassinated.

When I asked Professor Freund for recommendations to Harvard and Yale law schools he said, "I will recommend you, but you probably would be happier as an entrepreneur based on your writings and class participation."

Thanks partially to him, I got into both law schools. But I still took his advice and went to Harvard Business School instead and have enjoyed the ups and downs of entrepreneurial life ever since. As my wife has said, "I don't worry about other women; but I can't compete with the entrepreneurial high."

Quite right for me and others suited to the entrepreneurial life.

Note: My premarital girl friends were excellent guides in this respect. I wasn't smart enough to understand how much they knew about me so often missed their astute suggestions. So consider the advice of

your girlfriend or boyfriend if you are at that stage of life. Spouses have a more complicated relationship with each other so most people benefit in different ways from their advice.

When thinking of becoming a professor like my father, my Harvard tutors thought it wouldn't serve me in middle age when they thought I would want to be more active. They were right, I think. I took their advice and didn't become a teacher.

So be mindful of this negative side of the career equation too. Don't make the mistake of just taking dictation from advisers, but always be mindful of them.

This fits in well with the first two sayings of The Delphic Oracle in the golden age of ancient Greece:

1. Know thyself.
2. Everything in moderation.
3. The third doesn't apply here but is worthy of note: Never give a personal guarantee.

## 09. The Summing Up

This should be a work in progress for your entire life, from 5 to 105. Your life will have stages and preferences, ups and downs, affected by your circumstances as you move along from being single, to possibly being married, to having children, grandchildren, working or retiring and much more.

When your circumstances change be sure to check over your plan carefully. Above all, make one for a Better Life. Keep working on it as you move along through your life.

Best of good fortune from Simply Media and me as the author.

# Working from Home for a Better Life



Deaver Brown



# **Working from Home for a Better Life**

**By Deaver Brown**

**#9 in the Simply Media Better Life series**

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## 01. Introduction

This subject has different benefits for different people and organizations. People who are productive and enjoy working independently benefit from being untethered to a physical work location, save their costs of commuting, and avoid the complexity of having to do their work in a confined environment and dealing with office politics, meetings, and more.

Less productive people, those who need a boss to provide frequent direction, enjoy office camaraderie, and need the cover of groups and meetings to justify their employment, lose when having to work at home.

Most managers lose because there is less to manage or meet about when their reports work at home. Owners benefit because they avoid many overhead costs from office space, parking places, office equipment, employee disruptions, and more. The need for fewer managers can cut out those people and their costs which is a huge profit benefit for owners. Owners can hire remote workers in less costly places as Zuckerberg at Facebook has already started to do.

Therefore, this book is written to help you navigate this situation depending on your circumstances, career plans, and position in an organization. This trend is not going to overwhelm the workplace immediately. But as with the PC and Internet, it will roll forward inexorably. So we offer this writing for you to prepare for this technological wave to soon roll over all of us.

## 02. The Economics for Employers Is Inevitable & Inevitable

In our deflationary world, with PCs and the Internet converging to simplify everything, employers are going to need fewer workers to operate, maintain, and expand their businesses. If they don't reduce their workforce, their competitors will do so and make them increasingly uncompetitive on their costs and therefore their prices. And always bear in mind that consumers say 80% of their decisions are based on price and they make up 70% of the economy.

So the only question about this remaining is how fast this will happen, not whether it will happen at all. Therefore, for a Better Life you need to prepare yourself and your family for this emerging trend of employers having their work done from home which widens employment competition to virtually the entire English speaking world, which includes China & India in addition to South East Asia, South Korea, Japan, and North America.

IBM already has more workers in India than in the US. Many smaller companies such as mine have all of our workers home based in India with only our third party AWS App distributor and library in the US who works from home too. The Internet has made sales people obsolete in many industries such as mine since many transactions can be done now by PDF, uploading content, and text updates. As a result, no business trips have been required for us in over 3 years now.

This is the wave of the future. You need to sharpen your skills and those of your children so they can secure the best work at home jobs they can as organization offices, branch offices, and other physical work places continue to disappear.

For example, of 77,000 bank branches in 2018, 38,000 have already disappeared. Tech lets people photo deposit checks which cost banks just 3 cents each to process v \$.68 for teller deposits. ACH and Zelle type transactions are essentially free to deposit automatically by banks and their customers.

Social Security and EZ pass toll collections have been doing this for some time now as well as the IRS for refunds if you want to receive them that way. Cell phone providers offer substantial discounts to those who do automatic payments with paperless billing. 98% of our receipts at Simply Media come through this way. Therefore, bank branches are generally unnecessary for all but a few transactions. This has already wiped out 9.5 million square feet of bank office space in the US and most of the people and managers who worked there in the past.

Walmart, Amazon, and others are working on automatic store checkout systems which improve customer speed, parking lot turnover, and more, challenging the employment of 13 million retail clerks and their managers in the US alone.

Customers increasingly prefer these automatic tech powered transactions to standing in checkout lanes, receiving and mailing check payments, and more.

Think of phone operators who have long since disappeared. Bank tellers are going the same way. ATMs are less important too since grocery stores, the post office, and other retailers give us cash if we want it.

New online free services are being offered more and more by banks such as Zelle to transfer money fee free between people and businesses. My wires overseas are now available at no cost online through my bank. All of this leads to less and less reason for bank branches.

Therefore, we have written this book to identify work areas that will prosper in our deflationary automated age.

### 03. Online Skills & How to Develop Them

The first skill is to be able to work independently without needing frequent clarifications, feedback or the need to ask questions. This takes a second skill, patience. In other words, you need to develop your skills to work independently on your own without supervision to accomplish tasks through self reliance and patience.

As Malcolm Gladwell writes in *Outlier*, you have to have 10,000 experiences before you hit top form. But starting early helps develop these experiences as it did for Mozart. Parents can train their children to deal as is said in the vernacular or follow the Nike slogan, Just Do It.

The third skill is to listen or read work requests carefully. Then without questions exert patience and do the work.

The fourth is to tell or write the supervisor immediately when you have completed your work so they can check it off their list. Just that; no long story about this that or the other thing about your getting the work done

As a long term employer in my various entrepreneurial ventures, I can say it is a rare treat to have an employee or contractor who can do this. I learned to do this early in my own menial summer jobs. Supervisors and bosses would tell me to do something and I just did it. The feedback loop was simple though I later learned few people followed it. The bosses loved the fact I just did the work without stirring the dust or asking them questions; they never commented on the quality or particulars of the work because getting these tasks done was the priority.

After I did this several times for a boss, they gave me wider and wider authority since they could rely on me to do what they told me to do. Noteworthy was how much I gained from just doing what was asked. Working at home gives you a golden opportunity for being appreciated for doing just this.

Be mindful of learning how to do this. When you do, highlight this in your resume and cover letter for a new job. Emphasize that you are a can-do low maintenance employee or contractor.

## 04. How to Organize Your Work

In the modern age you don't need much physical room in your office area. But you do need a dedicated area no matter how small it must be to fit into your circumstances. You can often work with just an iPad or chromebook with Google Docs. I don't use a printer anymore so consider whether you need one or not.

Then have a comfortable chair, a good thing to invest in if working at home and you don't already have one. A helpful addition is the second greatest invention, a flat surface. If you don't have room for one, and are working in your bedroom, use your made up bed as a substitute.

Once set up, habits must be established. The first one is the Ohio rule: Only handle it once. Second, deal with things that others are waiting for and depend on your dealing with. Third, avoid prioritizing and handle things as they come in. Fourth, reserve two hours per day for your important projects. Fifth, for every new piece of paper or document hitting your desk or email, eliminate an old one or two.

Sixth, keep an active to do list.

With these 6 things done well, you can go far and be appreciated for it.

## 05. Check in with Your Boss

When you meet your boss for the first time, tell him or her you will do what he or she needs done whether large or small. This seems straightforward and obvious; notwithstanding that, few people have ever said or written that to me. I remember the first person who faxed that message to me when seeking a job.

He was an excellent contributor for over 7 years before he struggled and I had to move on. He was a low maintenance contractor who I appreciated and I kept increasing his pay. He didn't want to take on more responsibility or he would have advanced even further.

Working at home people are especially valuable if they adopt that approach. You don't have to forgo your individuality by doing this. You align with the mission your boss has or has been chartered with by his or her boss.

The key phrase to ask which my exemplary contractor used was: Am I doing what you want me to do? He asked me that once a day so he stayed on track. Use this powerful phrase, follow through on it, and you should go far.

The book to read is *Hiring*, by Robert Half, the founder of the then largest employment agency in the US. This turns the chessboard around and lets you see employment from the employer's POV.

What does the employer want? They want employees to do the work. That sounds simple and may be. But most employers find it hard to find people who will do the work they were hired for. I found this to be a huge problem as Half said it was.

As Half said, checking on technical and can-do skills was relatively easy to do. Getting a grip on will-do skills was hard not just because people were lying, but more often because they did not know themselves what they would or would not do, were not mindful of the issue, and not considering what they would and wouldn't do. In other

words, Half learned that people weren't aware of their attitude towards their own work. His test for hiring can work for you too.

As Half said, identify what you like to do and are comfortable with, starting with whether you like to work alone or in groups. Test your opinions with colleagues from past jobs, classmates, relatives, teachers, and others. As I have written in more detail in *Your Career for a Better Life*, these people tend to be very astute about your preferred habits as well as preferences for what you don't like to do.

The most important skill for working at home is to determine whether you like to work on your own and are productive at it. If you are, working at home is ideal for you; if you are just OK with it, you can probably learn to do it. If you need more social contact, then you have to seek other work such as in health care, retail or teaching.

The younger you are and less set in your ways, the more you can adapt to working alone. Some older people come to like it because it is less stressful.

Peter Drucker said it is more important to work on the right things than be right about what you work on. This applies here: it is important that you work hard on discovering what you like to do and are effective at. That takes a broad approach as stated earlier in this chapter. The next chapter discusses ways you can seek more camaraderie outside of work to make up for loneliness as an individual contributor working at home.

## 06. Develop your Social & Personal Fulfillment Outside of Your Work

Alvin Toffler described this balance elegantly in his landmark book, *Future Shock*. He defines what we all seem to be experiencing now, a certain psychological state of individuals and society of “too much change in too short a period of time.”

Toffler noted that people with complex jobs as I have had as a serial entrepreneur, prefer quiet vacations and activities as I do canoe tripping, reading, writing, chess, and quiet time. People with routine jobs tend to like busy things such as packed campgrounds to socialize, traveling in groups, team sports, and other such activities.

Work at home people tend to prefer the latter to get the camaraderie they don't get on their job. Consider that for yourself if you decide to be a work at home person.

Early on as an employer, I learned that the most productive workers had a life outside of work. I found that married women with children were particularly effective since they had so many other things to do and that they enjoyed. The old concept of the loyal company person as a contributor was wrong, I learned. Those types tended to expect more than we could provide at work.

This is contrary to much thinking about singing around the campfire together. This works for entrepreneurs like me but not for others. We get excited about things that only entrepreneurs and owners do. Most workers just want to do the work, get paid, and go home without entanglements about company missions and the like.

Working from home people with other things in their life do particularly well because they can take their children to doctors' appointments during the day as well as shop then and do their work when convenient for them. In an age of emails, PDFs, and the Internet, this is particularly easy to do since phone calls and personal meetings are far less important to do than they used to be.

## 07. Tools: Voice versus Zoom & Other Video Services

Voice is a less intrusive, more focused way to connect. Zoom and other such services distract from the work by involving appearances, dress, room backgrounds, and more. Chat rooms are full of discussions and advice about dealing with video versus few about the focused less intrusive aspects of voice communications.

Simply Media experienced some of this with our videos on our PC software for education and self help titles. A number of people requested the less disruptive and intrusive audios. Immediately we found more user satisfaction. The videos were more exciting as Zoom and other video meeting apps are. But, voice worked better for listeners.

This is a lesson to bear in mind when deciding how to communicate. Millennials are particularly effective with simple texting. This is a frictionless approach to getting work done; editing drafts; getting suggestions and more.

Note though that if you miss the camaraderie of office or work groups then Zoom or other video communications may be good for you as well as your colleagues. Note also that this balance may be very helpful to you in acclimating yourself to be happier working from home.

Note also that these preferred ways of working simplify and expedite finishing projects, the purpose of all your at work, but may not deliver to you the pleasure of more camaraderie where you can find some of it via video meetings such as offered by Zoom.

## 08. Manager Redundancy & Challenge to At Home Work Success

Online work reduces the need for managers in many capacities. There are no offices, factories, or retail stores to run. When they do exist, they will have become more automated and have less need for human managers. There are fewer physical security issues to watch and manage; fewer parking issues or opening and closing requirements.

At home work reduces office interruptions, meetings around the water cooler, and more such personal interaction that often require managers to intervene and supervise. Performance evaluation becomes simplified: who gets the work done and who doesn't becomes more measurable with short daily reports by at home workers

## 09. People Benefit or Lose Differently Under This Set Up

Owners are the big winners with at home workers because this directly cuts out costs by reducing and eliminating offices, branches, expensive managers, office supplies, coffee and food support, and the many employees who must deal with these office and meeting issues. It also cuts down on company gossip, minor conflicts, and insurrections.

Managers lose out except for the CEO because there is less to do other than to sell and make products or services.

The subtler point is owners and CEOs have a more tranquil work life with the work divided up in individual workplaces at employee and contractor homes. This was brought home, to use the word differently, to me in November 1998 when Simply Media had a demand from its 8 employees for more ownership and stock than was on the table for discussion. They threatened to walk off the job if they weren't satisfied. I was given 2 days and the weekend to decide.

Simply Media had changed from drop shipping our software CDs in displays to stores and distributors to having our factories do that directly to customers for us. So we then had one of the two sides of our 6000 square foot space empty that had been the warehouse. The remaining 3000 square feet was more than ample for the offices, kitchen, dining area, and meeting room.

The 8 had managed to eliminate one good sales manager. I decided to accept the walkout, reclaim the shares I almost gave up, and try it out for a week. The 8 came in Monday and 6 walked out. 2 stayed for a week and voluntarily left then. My work life became more peaceful, work as opposed to employee centered, and I added back the good sales manager and a new tech on a work at home basis.

A month later I closed the office which was on a month to month lease and have worked from home ever since. My tech contractors

are now in India and AWS app third party in the US. I have never met any of them and rarely talk though we have worked with the India group for over 5 years now. The company's sales and productivity have gone way up and our at home contractors seem happy with their own peaceful at home work and life.

This is an example of how CEOs and owners, which I am both now, can benefit in multiple ways through eliminating office, factory, and warehouse properties and the people occupying them.

## 10. Managers Evolving into Workers & Leadpeople

The last transformation in our new automated world is for managers. At some point, most managers were direct workers at one time as account managers, sales people, or leadpeople in a group of workers. The leadpeople role is the one that can continue most productively in this deflationary automated age. That in fact is what I do now as CEO. I lead the effort to create original audiobooks and eBooks. Similarly, I lead the effort to acquire and sell customers. My contractors are part of these two groups. This delivers results faster with lower costs and with far less friction than old unautomated environments.

The other side of the equation is my customers and suppliers have made similar automated strides which simplifies our dealings with them and permits us to pay suppliers their rates and provide our customers with lower prices than we otherwise could.

98% of our customer payments are made now by ACH on a regular monthly or quarterly basis with no billing required of us. Since we sell downloads only from customer sites, they handle any approved sales discounts or returns without our involvement. The other 2% of our customer payments come by check without billing required either. This eliminates the accounting function other than to pay IRS taxes which are routine and easily auditable by them because all receipts are directly received in our bank account by ACH. The annual tax return is therefore simple enough I can do it in less than an hour with time to spare. This is the miracle of the automated age.

My bank wires money to India monthly for no fee, by Zelle for no fee to some other suppliers, automatic deductions from others, and a few checks.

Clearly owners and some CEOs are big winners now and more will be in the future, the opposite of increasing strains upon workers and managers.

## 11. Summing Up

Our Better Life books deal with modern realities as we find them without side taking or a POV other than to help you as our readers and listeners have a Better Life. As renowned football coach Bill Belichick says, "It is what it is." We recommend that you start and end there too.

Thank you from Simply Media and me as the author.



# Investments for a Better Life



Deaver Brown



# **Investments for a Better Life**

**By Deaver Brown**

**10th Book in the Better Life Series**

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## 01. Introduction

In this deflationary automated world we live in now, your investment choices should be guided by which will prosper in these times. You also need to decide whether you believe this is a short or long term trend to further inform your selections. And you need to be mindful of who will be President and control Congress since 50% of US voters back the party that wants to increase taxes substantially on business and individuals which would directly reduce the returns on stocks and increase taxes on individuals which would substantially reduce money available for consumers and businesses to purchase or invest in anything.

First, you should read our Better Life book, *The New Depression: In our Deflationary Age: How to Protect Your Money*.

Secondly, recognize it is harder to preserve money than make it as we routinely see athletes and formerly wealthy entrepreneurs go broke and even be forced into bankruptcies.

John Train, the legendary investor before Buffett, wrote in his book, *Preserving Capital* published by Macmillan and available online, that preserving capital is harder than earning it. As an example, he used the 19th century fortunes which have largely disappeared by being spent, taxed, invested unwisely or gifted away. As he said ironically, "19th century fortunes are largely seen today in vineyard names, museum gifts, and other such items. Little is left for later heirs."

Thirdly, and in summary, our goal here is first to protect your money. After working on that major issue, we will offer suggestions and strategies to expand your capital.

## 02. Starts with You & Your Budget

Everything starts with you. Your earnings are the fuel for your investments. But your spending can bring you to ruin. The more you earn the more this is true because you can then acquire debt to finance personal assets which can take you down quickly if your earnings fall off and your spending doesn't.

So start with your budget: In short, spend less than you make so you can be the millionaire next door.

Two aphorisms come to mind:

Charles Dickens: "Earn 20 pounds a year, spend 19.5, and be happy. Spend 20.5 and be miserable."

Ben Franklin in Poor Richard's Calendar: "A penny saved is a penny earned."

This approach is easier said than done so you have to be diligent to make this foundation for your wealth work for you. We cover this more thoroughly in Budget for a Better Life. Here we provide some suggestions.

Your first step is not to let your spending get ahead of your earnings. Don't rely on future income growth to fund your expenditures in the present.

Secondly, don't expand your housing footprint to anticipate needs such as children, home offices, and the like.

Thirdly, buy used vehicles versus new ones that lose 25% of their value when you drive them off the dealer's lot. You also must pay higher insurance and excise taxes on them.

Fourthly, save money on the small things that add up like brewing Starbucks at home versus stopping at Starbucks stores, shop at

Costco or Sam's to stock up, and buy only what you need, not impulse items.

### 03. Invest in Yourself: The Place to Start

You are the founder of the feast. Investments should therefore start with you. In our audio and eBook title Personal Finance, we described this in detail. Now, in these automated deflationary times, it is even more important to be mindful of your finances when you and others are challenged to find productive work as so many trends are converging on organizations to eliminate jobs and reduce pay so they can be competitive and stay in business.

The first area to consider is in education. For most jobs these days, companies from Walmart to Apple are not finding college degrees particularly helpful and believe they place unnecessary financial strains upon their workers. Be mindful that these two visionary companies believe this who have gone through a series of business cycles and have continued to prosper through each one. Therefore, these adaptable organizations have come to believe this now which is significant in itself and a shift from their POV just 10 years ago as they have pivoted here as they have elsewhere before to survive change and prosper accordingly.

You can read or listen to more about the importance of pivoting and changing your POV in our Better Life series in our title, Pivoting for a Better Life. Crucial to this approach is to keep an open mind to new things and other POVs. Socrates, considered the wisest person in the golden years of Ancient Greece and our North Star for direction and thought in our Better Life series, said, "I go out every day to find out what is going on." Exactly what we all should do if we wish to learn and adapt to these challenging times.

Your first step is to turn the chessboard around and see things from the opposite or at least different POV. Whatever you do or believe, do this one thing and you will prosper. Always remember when doing this you are thinking not doing. You are seeing the wider spectrum of thoughts and choices. As they say in the military, don't marry your position. Be flexible in staying mobile in your thinking as well as in your actions and decisions.

In schools and colleges graduation is called commencement or the beginning, not finalization or the end, though many adopt the latter POV and stick to their perspective thereafter.

This leads to Socrates second great statement made when the famous Delphic Oracle named him the wisest person In Ancient Greece. He was surprised at first, but then concluded why, “I know what I do not know.” That is how we hope you will be guided so you can be open to change, pivoting, rethinking, and more in your life. Our Better Life series is here to be one contributor to your success in this.

Humans are gifted with the unique ability to adapt as Yuval Noah Harari wrote in his landmark book, Sapiens: A Brief History of Humankind. On a more pedestrian level than his noteworthy book, we hope here to leverage your ability to adapt through first investing in yourself.

The next chapter extends these general ideas into specific suggestions to do this most successfully for yourself, starting with your education.

#### 04. Your Choices in Education

Investing in your education is the first serious decision in this field. You are investing family money or your own with student debt if you go on to college or trade school. If you go further on to graduate school, it will be much more. Remember you are also investing your time and youth in extending your education as well.

You should decide this as you would decide whether to buy property, stocks, mutual funds, or starting a small business. As Steven Covey wrote, "You should have the end in mind: what result are you seeking and at what cost?"

The book to read or listen to is *Your Career for a Better Life*. Briefly you need to identify what work you like and what you don't; what your talents and temperament are compatible with and what they are not. The best way to scope this out is to consult with your teachers, colleagues, friends, family, and adults who know you. They can give you invaluable advice though you must make the final decisions. Although their advice is not irrevocable, it is hard to turn away from.

The first step is to decide whether to work alone or in groups; do you want a safe profession with relatively predictable outcomes such as in the trades, teaching or administrative work or do you like more risk and reward challenges such as going into sales or your own business.

Once you have decided this, you should carefully review the education and costs required to reach your goals. With this done, you can move on to your other choices of investments.

## 05. Your Budget

Your budget surplus lets you invest; with no surplus or losses, you are excluded from this opportunity. Therefore, this is the first major fork in the road for you. You can learn more about this in our title, *Budget for a Better Life*, but this is a brief commentary.

The place to start is Venita Van Caspel and her down to earth practical money guide, *Money Dynamics*. She divides our lives into three stages: learning, earning, and yearning. Education fits neatly into the learning stage and it is essential that you keep doing so throughout your life to align with opportunities to earn and invest. You then have your earning stage where you must save enough to have a happy yearning or retirement final stage in your life.

I would add that you must make enough before and after you have children at home to save enough for retirement or losing your work. It is very hard to do that when having children. Young people around the world are mindful of this as they increasingly have children later and fewer of them per adult.

The simplest 5 budget investments you can make:

1. No more apartment or house than you need.
2. Used cars not new ones.
3. Morning coffee at home, not out.
4. More meals at home or packed for work and trips.
5. Costco, Sam's, or Walmart versus more expensive shopping.

Be mindful of small savings, they add up and are simpler to achieve. Remember that budgets are a habit. Once you start them, and comply with them for an extended period of time, they tend to become iron clad and second nature. Therefore you want to develop good ones early or the bad ones will take you down.

See *Budget for a Better Life* for more specific ideas, suggestions, and details on this subject.

## 06. Investing Habits: First Identify & Align with Your Temperament

People don't generally pay attention to their habits and how it influences their budgeting, expenses, savings, and investments. We all should take that in account so we can align our decisions with our habits in these areas.

Most people buy and spend in good times and sell and save in bad ones. This is the exact opposite behavior for you to save the most and have your investments grow. It is normal and the herd mentality. Your first step here is to acknowledge those pressures upon you. I have for a long time and benefited from it. My family members have not and usually pressed me to spend more in good times so we had less for rainy days. That is normal. So what steps can you take to avoid this pattern?

The first is to be mindful of group pressures to do this. The second is to limit additional spending in good times so you have more to invest then. The third is to invest the most when markets and prices are down, not when the market is up.

Several great investors of old gave me the best tip: invest when no one is talking about the market; be wary when they are. Now we will talk about economic factors that you should consider in your investing during these automated deflationary times.

## 07. Less Money in the Economy

The stay at home policies starting in early 2020 cut down on money creation from wages, closed retailers and restaurants, and taxes reliant on them. Then the resulting bankruptcies cut down on money from investments as canceled debts and the value of these firms were eliminated or substantially reduced.

In short, people, businesses, and investors in general have less money now and for the foreseeable future to spend or invest. Hence most investment values are going down as assets such as houses, businesses, and other such things are declining overall because potential buyers don't have as much money to invest in these assets or buy them as before.

Then the convergence of the PC and Internet has led to reduced costs as people and businesses have automated and gone online to save time and money. This has saved money largely through a continual process of automation leading to job and property eliminations such as with 77,000 branch banks in 2018 now reduced to 38,000, obsoleting 9.5 million square feet of retail space and the people formerly working there.

Teller deposits cost banks \$0.68 each while photo deposits cost just \$0.03 each and ACH ones, what 98% of Simply customers use, cost nothing. Similarly other branch offices are closing such as tax preparers, investment & insurance firms, and others.

This has led to less wages and hence less money put into the economy, though the companies doing the closings have benefited substantially in their profits.

Your challenge as an investor is to find these bright spots as investment opportunities and avoid the struggling ones.

The final factor here is to identify whether you believe this is a short term trend or a long one. The impact of the virus may be short or

medium term. But the convergence of the PC and Internet is more like the impact of the railroad in America from 1865 until the start of World War 1 in 1914 that reignited spending, the money supply, wages, employment, and more. During this 49 year period deflation and costs declined 70% and the country experienced repeated severe recessions, violent labor disputes, and more economic disruptions. That seems the more probable outcome for our current period.

Consider why it took 30 to 40 years for the railroad to start to have its impact. As Peter Drucker has said, it takes 25 years or longer for major innovations to take form such as the PC which launched in 1975 by Apple but only started to become the deflationary automated force it was expected to be then in 2000. Amazon launched with the Internet in 1995 and 25 years later it has become a massive deflationary force across the economy with AWS and Go stores massively starting to automate IT and store checkout.

Sounds bad doesn't it? But the first massive American fortunes were built in this 1865 to 1914 period such as Carnegie, Rockefeller, and the young Henry Ford. Similarly the massive Internet fortunes are being made now with Bezos, Zuckerberg, and others.

The Chinese symbol for crisis contains the smaller symbols: opportunity and danger. Be mindful of that as you navigate through this crisis to seek opportunity in order to avoid danger.

Your opportunity here is in a stock market now that you can invest in to ride that opportunity wave. That is what we want to help you do here and in our other Better Life books.

## 08. The Golden Few to Invest In

Historically the most successful companies have been those that innovated while relentlessly reducing their costs. Rockefeller did that with oil; Carnegie with steel; and Henry Ford with cars. Walton did that with physical retail stores; Bezos with online retail & IT AWS; Microsoft with the Windows operating system; Jobs with the Apple eco structure; Zuckerberg with social networking; Costco in bulk retail.

I have had similar success on a far smaller scale with the Umbroller stroller, APC with UPSs, and now Simply Media with eBooks & audiobooks. Hence I have had first hand experience with how being the low cost providers gives companies enormous opportunities to ride out downturns, management errors, product issues, and the like. Our current challenging economy has all of the elements of consumer and business demand for low prices in general, especially in downturns, which the above named entrepreneurs always benefited from.

So the golden few are those that follow the success model from Rockefeller and Carnegie to Bezos and Zuckerberg. They have consistently grown in face of competition as a result. They do so through their low costs weakening their competitors who must drop their prices to remain competitive without the corresponding benefit of lower costs. Most of these weaker competitors are absorbed into the golden few, liquidated, or disappear into the land of the living dead like formerly great Sears and Barnes & Noble.

The next chapter will discuss how to pick these companies, invest, and be mindful if they shift their strategies and move up in price.

## 09. Criteria for Your Stock Choices

In a deflationary automated economy such as this one, preserving capital is a gain because prices and salaries tend to go down together which means anything that holds its value is worth more next year than this year. The evidence suggests this is true since Wall Street is buying less than 1% interest on 30 year government bonds indicating they expect no inflation for 30 years, a remarkable bet these days but not historically so as in the late 19th Century in America.

Historically investors seek to make 3% net of risk on their safe investments such as 30 year US government long bonds. Hence Wall Street is betting that deflation will be approximately 3% per year for 30 years, much like what actually occurred in late 19th Century America. In short, this is a solid projection by experts based on similar circumstances when the railroad drove down costs then, as the combination of the PC & Internet are doing now, and for the foreseeable future.

So we are down to recommending the golden few. First, though, we must address other kinds of investments and why they are more risky based on the fundamental deflationary and automated economics today.

## 10. Real Estate, Commodities, Bonds & Collectibles

Real Estate is particularly challenging during these times as we have seen the Deep Blue State & City evacuation rolling on since 2017 when the state tax deductions were capped at \$10,000 for individuals, corporate taxes cut to 21%, and individual federal tax cut, making the general market a better place to invest. Many Millennials wisely held off buying real estate to invest in the market which rewarded them handsomely for doing so.

The risk for commercial real estate is already clear with so many branches already closing to take advantage of PC & Online cost savings, department store closings, weaker retailers' bankruptcies & late rent payments, and smaller stores & restaurants disappearing even before the stay at home government requirements. This trend is getting more intense as investors increasingly recognize this is not a short term trend they can bridge but a long term decline. These losses reverberate through the economy such as making shopping malls less attractive to visit and weaken those owner finances too.

Personal real estate is challenged as there is less money available to buy anything including property, paying the carrying costs, and more. Rental prices are dropping making them increasingly more attractive than owning as well as the political push for free rent, rent control, and more negatives for these owners. This is even more intense for high cost areas such as San Francisco where rents have already dropped 12% y/y due to people not paying their rent, postponement of evictions, and Blue City & State evacuations to lower cost areas as companies such as Facebook are already experimenting by farming out work to lower cost red states as IBM and others have farmed out IT work to India and other low cost countries around the world for decades.

Commodities and collectibles always do poorly in deflationary times as we have already seen with oil and gas prices. Bonds are risky because most solid stocks pay higher dividends than solid bond offers.

Hence we are back to the golden few stocks.

## 11. The Golden Few: Which Stocks to Pick

The place to start is the FAANG group: Facebook, Amazon, Apple, NetFlix, and Google. Other candidates are Microsoft, Walmart, PayPal, Visa, MasterCard, McDonalds, Starbucks, TJX, Ross & Home Depot.

Happily 6 to 8 stocks give you ample diversity while letting you keep track of their goings on comfortably, without detracting from your work and other activities.

Why these 15? Each one is committed to low costs, prudent acquisitions to increase their market share and cost leverage, and have solid customer bases that are loyal to them for these reasons.

Now let's apply the wisdom of the best professional advisers about how to pick your 6 to 8 and manage them going forward.

Warren Buffett: "The stocks I pick I plan to own forever."

Peter Lynch: "Don't sell the stock unless the story changes."

Venita Van Caspel: "Pick stocks you understand and never ones you don't."

Mine: "Never day trade; that's for pros & they usually lose over time."

A final thought. Stock Buybacks are attractive because you get more stock tax free until you sell, unlike with dividends which are immediately taxable. That is often the deciding factor in stock selection for Buffett and other pros. I follow that advice personally myself.

## 12. Summary

Reread or relisten to this annually at a minimum. If professional athletes can go annually to training camps, so can we. Read widely and don't be an overactive investor. When Buffett was asked how he could have made more money, he said, "Sat longer on the porch; been less active; read even more widely than I do now."

And a final point: Why no funds? They take a minimum of 1% a year or a third of the growth professional investors hope for-3% per year.

Good investing from us at Simply and me as the author.



# Budget for a Better Life



Deaver Brown



# **Budget for a Better Life**

**By Deaver Brown**

**11th Book in the Simply Media Better Life  
series**

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## 01. Introduction.

Read *The Millionaire Next Door* and learn from its research and anecdotes about how rich people with modest jobs demonstrate that prudent budgeting and savings from their moderate earnings has more impact on wealth than high earnings. Citibank, decades ago under their data oriented MIT graduate CEO John Reed, discovered that income levels were not indicative of credit worthiness or wealth.

With those two important data points, consider that the key to your wealth and prosperity is more dependent on your positive cash flow budgeting than high earnings. Elsewhere in this series we addressed *Investing for a Better Life*. First, though, you must have something to invest and that comes from your cash flow, not directly from your earnings.

With these thoughts in mind, this book will provide strategies, tips, and plans to increase your cash flow through prudent budgeting over time. Venita Van Caspel, in her down to earth book, *Money Dynamics*, referred to the miracle of combining savings, compound interest, and time to build one's nest egg. As Warren Buffett says about creating wealth, read more. And these two books are worth reading and rereading along your way.

## 02. Savings and Goodwill Towards Others.

Savings is a habit. The earlier you get in the habit of saving money, the longer you will have to create wealth before your retirement. I picked up the savings habit from my Aunt Dorothy who was a business woman, who developed houses with her husband in Minneapolis and then moving on to Seattle to build them there in World War 2. She took me to a ranch in Sheridan, Wyoming every summer when I was 6 to 12 before I went to a canoe camp in Algonquin Park in Ontario. My time with her was my financial boot camp.

She taught me early in my life to save money by not spending it. I practiced when taking the train alone from Chicago to Sheridan by having the cheapest items in the dining room. She told me when I got extra money, I should stash it away. But she also said to never be cheap about paying people. She said, always pay a little more than you have to do and it will come back to you in camaraderie, happiness, and goodwill. In short she concluded, "Don't be cheap or miserly with others; just be prudent. In short, save your nickels but don't do it by underpaying others."

Even when being cheap with myself in my train meals, accordingly I tipped well. It was an untraveled route on the Burlington from Chicago that wandered West, winding up in Seattle from where my Aunt came the other way to Sheridan. So the porters and dining car people got to know me after several years and long rides together on the train. They commented to the other staff who told my aunt coming the other way on my tipping which they said most children didn't do.

I had told them about my Aunt because there was lots of time for us to kill on the long trip. So a few years later a couple of porters and dining car attendants had told her about our talks. She got good treatment too as a result and because of her tipping well to those that needed it.

The best summary of this approach was in the book, *Everything You Need to Know You Learned in Kindergarten*. The author made a special point about tipping breakfast waitresses well because it is the hardest meal to serve though doesn't cost much. *The Millionaire Next Door* made similar points about these people not being cheap with others. They were just cheap with themselves. So you can budget and save while being generous with others. A nice twofer!

So your savings need not deprive others. It should enhance their lives too. Years later when reading *The Millionaire Next Door*, I read stories told by these people that reflected my Aunt's POV of generosity and savings working for happiness all the way around. The author did not particularly comment on this; but he clearly laid down the stories and about the happiness and tranquility these people brought to themselves and others. His ideas are well worth following so you treat others fairly while building your wealth through being cheap with your choices. Also, they weren't braggarts or pushy about their wealth so never rubbed it in to the less well off.

### 03. Use the Word Cheap.

Cheap is a powerful word. Consider using it with its inherent irony. I have found it to lighten the atmosphere when trading down. It also often leads people to contact you for bargains and other such things. I have found it in my own business over the years to explain why my company can't buy more expensive services or products. This has often led suppliers, vendors, and others to offer me personally and corporately better deals. Often they reveal and suggest unadvertised or promoted bargain items.

When I first met Sam Walton at the Chicago hardware show when he was not well known and only had 55 stores largely in Arkansas then, he saw my new stick folding stroller, the Umbroller, and asked me my deal as he pulled out his microphone. I told him he could put 5 in the place of one regular stroller and so only sell half as many but make twice as much in that square footage space. He nodded and I went on. \$12 each FOB Rochester, NY, 1 Leighton Avenue, Rochester 14607. So you can sell it for \$19.99 at full price & \$14.99 on promo. It comes in this colored box fully assembled and you don't even need a floor sample.”

OK he said. “That's a good price. What if we buy a lot later?”

After taking his measure as the quiet determined charismatic man he clearly was, I said. “Yes Sir. I'm cheap.”

He broke out into a big smile and said, “I love suppliers who talk like that. Let me tell you, son, keep using that word and you will make a lot of sales. Shows you aren't too good for your britches aside from your smooth talking.”

I learned from that. Two years later I called him since he had expanded a great deal and had bought a lot. I identified myself to his secretary as the cheap guy he had bought the stroller from in Chicago. A few minutes later she came back and said, “He's looking forward to seeing you with your cheap better price when you come

out. The buyer has an appointment with you for next Wednesday or Thursday at 2 PM and he'll be there."

I said, "I'll be there Wednesday."

She chuckled and said, "He said you would. He wanted me to ask if you are coming alone."

"Yes, and tell him I'm saying at a Motel 6 so he won't be paying for a salesman or a fancy hotel."

"He will like that. He said you would. Bring the Motel 6 receipt. He will like that and use it to show some fancy pants sales person who gets to him. Since you say you are cheap, he told me you could quote him about fancy pants salesmen. He likes to keep them thinking that what they spend comes from Walmart paying higher prices. Look forward to seeing you. Get the right price and you'll get a whopper of an order from Mr. Sam."

I did.

That story keeps me on track and focused when I start thinking about spending big money on something. This is why the millionaire next door buys at Costco, Sam's or Walmart as do other high income people.

Step out and declare yourself cheap. It will bring good things to you just as it puts off detractors.

#### 04. Habits to Save Money for Life.

Work to create good habits as early as possible in your life. Traditionally this is what grade schools did for us as recommended by renowned educator, John Dewey. But this point of view has gone out of educational fashion these days and less common in most urban areas but still valued in rural areas hence the latter tend to have more reliable on time students and later workers.

These schools also used to have optional weekly banking of small amounts of money which trained us to save these small sums and respect doing so. It was a voluntary activity that we chose or not to participate in. That too has been abandoned in urban areas but not entirely in rural ones.

You can teach your children or yourself to do this. We have a popular title, *Teach Your Children about Money*, that discusses this in greater detail with tips and pointers. Back in my youth, several mothers put their children through college with their own saved nickels, dimes, and quarters over the years. Most of them used their loose change to do so and invest when they had enough to do that. Monthly they would deposit their savings in savings accounts and the more venturesome in stocks. Growing up in Rochester, New York, home of the then booming Kodak and Xerox, many had tidy sums 15 years later.

The first habit to develop is to be on time. As an employer, the best employees were always on time. This habit helped them do regular work on a schedule such as saving and investing money every pay period. Most had automatic deductions so they never saw the money so they wouldn't be tempted to spend it. This works equally well in saving and investing regularly at any time in your life.

Now IRA & Roth retirement contributions can help you accumulate even larger sums tax free. Even if you take some money out early, it still can be a tidy sum. Many employers offer matching contributions too. If you decide on a conservative safe career path, seek the best

benefits you can get so you can help save and budget for a better life. Public Schools and governments generally have excellent plans as do most major medical firms.

The second habit is consistency as the tortoise won the race over the hare by being steady in that classic tale. Effective saving and budgeting is all about this slow and steady consistency month in and month out as illustrated also in the Millionaire Next Door. You need to permit and respect yourself as the tortoise in saving and budgeting so the small sums you steadily accumulate over time beat trying to get a few big hits. This is not to disdain the big hits; just don't plan on them.

In short, the harder you work, the luckier and richer you will get.

## 05. Where to Start.

First, write a plan. This will be your lifetime work in progress not an attempt to complete your thoughts and plans now. Once you start your plan, employ the two basic habits of first being on time and schedule, and then being consistent in doing so.

As previously said, the earlier you start the more effective your plan will be. But start today no matter how far along life's path you are. As described elsewhere in our series, Yale found their happiest graduates by their own analysis were the 10% who had a plan in college. The top 2% by their own evaluation had a written plan; the next 8% had a mental plan as I did. This is consistent with how I have found people to be as well.

The most interesting point in the data for me was that the top 10% didn't always follow their plan. They consciously adjusted and pivoted as they went through their life which took the pressure off them to be right. Just think of the process as your life journey.

The other take away was that when graduates started a plan later, they joined the happier group by their own self analysis. In short early is best; but any time is better than at no time to have a written plan including budgeting and saving.

Consider the adage about being in a hole: the first thing you must do is stop digging. Then pivot to another plan and move on without remorse.

Start by saving money on the things you can control such as pocket money and gifts of any kind. Odd jobs in my neighborhood helped me stay within budget and boost my savings and can do the same for you. In my case, I saved money and later used it to pay for most of my college and graduate school by investing my small bits into growth stocks like Xerox and Kodak in my hometown. It wasn't much money at first, but over 15 years it became quite a lot as Venita Van Caspel wrote in her Money Dynamics books and the various

millionaires next door described in their own budgeting and savings plans.

## 06. The Larger Savings Suggestions.

Your next steps start with ways to simplify your life which leads to opportunities to reduce your larger expenditures. Peter Drucker, the renowned business advisor, said, "You can't effectively cut back on things; you must substitute other things that have a lower cost." With that advice in mind, consider what you can substitute.

Two simple flexible starting points are first to save \$3 or more per day by making coffee at home rather than stopping at a coffee shop such as Starbucks or Dunkin. This helps you avoid buying goodies they make so hard to resist and increase your budget and waist line. In ten years that is \$10,000 or more as well as the time and trouble of stopping on your way to work or elsewhere. With just that saved money, you can start investing in an index or mutual fund and double it at least every 10 to 20 years, no small thing.

Secondly, eat more meals at home and pack them for traveling. I started packing meals for traveling because I always gained weight on the road. I also packed Diet Cokes and wines which were far less expensive than restaurant drinks. This was particularly nice for my Amtrak trips. On car trips, I pulled over every hour or so and had a drink or a nibble. I was pleasantly surprised by how much money I saved too because I wasn't paying sales tax or tips.

Buy a reliable \$3000 to \$5000 used car for cash or a small debt payment which will cost you \$50 or so per month versus \$200 or more per month for a fancier car. Then you also save on insurance and excise taxes for an annual savings of about \$2500 per year total or \$25,000 every 10 years.

Then get the smallest housing unit that is comfortable for you and yours now versus a bigger one with future expansion plans. This is people's biggest expense so you can save a lot here directly and by Buying more affordable things you put inside a smaller housing unit.

## 07. Shopping Suggestions.

Stock up at Costco, Sam's or Walmart. It is no accident they are doing so well in these times because the smart folks, the Millionaires Next Door, know that these regular savings add up to a lot of money over time. Budget your trips so you go no more than once every three or four weeks. Consider doing curbside so you avoid the temptation of impulse buying. Fill in between trips at your local grocery store.

Buy by the meal not food as on a canoe trip where you can only eat what you take, and compactness and light weight is at a premium. Then look for deals on your basics. This adds up over time as do our other suggestions.

Buying other things online because this saves you the time and trouble of driving, shopping time, and the dangers of impulse buying.

## 08. Finance Savings.

Use debit not credit cards so you only spend what you have. I got my children into this habit early and it helps them stay within budget by not paying interest charges.

Pay online not by check to save time, money, and the cost of stamps. You can often save money this way by discounts some companies offer. Autopay often offers additional discounts which adds up over time too.

Buy your checks online at Costco, Sam's or Walmart to save money and get free shipping. Keep old envelopes from unused bills and use those to mail the checks you must. Consider paying some bills by phone to automated places which can be faster and easier than online payments.

Get one good dress outfit and the rest at a discount. Old Navy is a favorite of mine and many other men I know. I use Amazon for basics such as socks, shorts, basic pants, shirts, and more. Save your orders until you have \$25 and you can save \$119 per year on prime. Sometimes they offer free shipping on smaller dollar orders too.

Women can save lots of money at Ross and TJMaxx. Dollar stores are excellent for small things like tape measures, office supplies, kitchen & small hardware items. Dollar Tree is my favorite and will be unless they raise their dollar ceiling to a higher amount.

File your taxes free online from tax cut.com or turbotax. Keep the records so you can get quick refunds when they owe you them. States generally are included in their packages too.

Consider living in a state with no personal income tax such as Texas, Florida, Tennessee or New Hampshire. These are usually Red states though a few Red States like Washington State also have no personal income tax. Google to find out which states don't. The

Deep Blue City and State evacuation to Red States to cut taxes underscores the benefits by making such a choice for your home and domicile, especially as jobs get more portable.

## 09. Hobby & Health Savings.

Choosing low cost hobbies can save you tons of money over a lifetime. I picked up early on chess, tennis, running, writing, reading, and canoeing. If you introduce your children to these early, they will save money while enjoying themselves for a lifetime. This is opposed to choosing motor sports, golf or skiing, and travel.

Health is more sustainable if you do it on your own with light exercising and walking. Health clubs get dropped because of expense, travel, and complexity so don't join or if you have, consider dropping out and saving the trip, money, and hassle of it all.

## 10. Extending the Life of Your Equipment.

Extending the life of a vehicle just one year saves you money, especially after paying off a loan on it or a lease. Two or more is even better financially. Extending your smartphone has the same benefit as well as your appliances and more, if with smaller paybacks. We eliminated our faxes and landlines. The iPhone replaced my watch, calendar, audio recorder, printer with PDFs, paper and ink cartridges with no printer, address book, bank statements, physical books, my kindle that I sold, and more.

## 11. Side Gig

A side gig can really help your budget and cashflow. If you have a specific work skill, consider using it. A health care worker can supplement their income in so many ways. A salesperson can help sell a few hours per week. An accountant can help people with budgets, tax returns, and such. A tech person can help people in different ways. 5 or 10 hours a week can deliver you big financial rewards over your lifetime as well as developing an expanded network of friends and colleagues.

## 12. Summary.

First, don't try to do everything at once. Do one thing at a time starting with your written plan in your calendar as well as with target dates which will evolve over time.

Remember Mark Twain's adage which we refer to elsewhere in the Better Life series. "Don't try to throw bad habits out a window. They must be coaxed down the stairs."

Second, start listing in your calendar the dates associated with your activities such as buying or selling a used car; saving and investing certain amounts of money. The repeat function lets you project these out into the future and modify them as you go. I find this helpful particularly for Costco trips for example.

Third, remember when you fall off the plan just start again without recriminations.

Fourth, plan and put on your calendar treat times such as a holiday, trip, or other thing. These rewards are essential to motivate you to develop and follow your Plan for a Better Life.

Thank you for reading this from Simply and me as the author.



# Be Calmer for a Better Life



Deaver Brown



# **Be Calmer for a Better Life**

**By Deaver Brown**

**The 16th Book in the Simply Media Better  
Life series**

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## 01. Introduction

One of our most popular books is *Busy & Stressed*. Readers and listeners say they want to be less busy and stressed as they declare they are drowning in their daily goings on. These same people report that the book helped; I responded that a major reason was they decided to read or listen to our book, often both, and thus took the first step in their journey to relieve pressure upon themselves. Many were taken with this idea. They were in charge. That was another big step for them as it is for you in reading or listening to this title.

As I have said in many books, I often employ cliches because they are so often true. Many academics have disdain for them because they say they are “phrases or opinions that betray a lack of original thought.” Exactly right. They are motherhood statements like the Ten Commandments, the American Bill of Rights or the quotations of Socrates, Franklin, Austin, Jefferson, Lincoln, Twain or Buffett in modern times.

Let us get started with these thoughts in mind that you have taken the first crucial step to improve your life. The second is to remember Mark Twain’s comment about bad habits: “You can’t throw bad habits out the window; you have to coax them down the stairs.”

My first, “When in a hole, stop digging.” You can’t always improve your life. But at a minimum don’t make it worse, no small thing in many instances and not to be disparaged.

My second, “We all get thrown off the horse. The important thing is to get back on.”

So we want you to give yourself permission to applaud your start; not expect too much of yourself immediately and as you move through your life. Recognize that if you stop making things worse for yourself you have done well. Then you can move on to gradually doing better.

Now let us start helping you be calmer and happier with all of this in mind.

## 02. Simplify Your Life

The first step to be calmer and happier is to simplify your life. Start with the common thought most busy and stressed people have, I am so much busier than I used to be. Modern tools let you reverse that if you wish. So most busy and stressed people have let themselves load up and be loaded up with more and more tasks than people could do in a less automated online past.

Before tackling your situation directly let us consider the modern tools referred to that can simplify formerly more time consuming and disruptive tasks. If you look back at your life and that of your parents, you will see that lots of activities have become faster, simpler, and cheaper.

The smart phone lets you run much of your life from your pocket. No need to wait for a call, have an answering machine, or pay most bills physically, among other things. Media can be downloaded and not physically bought with the time and trouble of that such as this title. Almost anything can be bought simply online and shipped to your door in a day or two without going to a store, seeking the products on shelves, and more.

Cars run 200,000 miles or more today versus 40,000 in the past. Oil needs to be changed rarely now versus every 1000 miles in the past. Now you can do a drive through for your occasional oil change; in the past you had to leave your vehicle at a garage most of the time and somehow get there and back. Tickets, tax forms, legal documents, and medical forms now can be done quickly online. Voicemail and texting have eliminated much time and work travel. EZ pass has eliminated toll hassles such as finding quarters and waiting in lines.

The list goes on and on. We will help you use these time, hassle, and cost savings to reach your goals. Most of us should feel calmer and less stressed out than our parents and grandparents. But most of us don't.

Why? Therein lies the problem and issue for most of us. Cheer up. There is a lot of low hanging fruit if you just want to pick it up. After that you may want to take on more challenging opportunities with solutions we suggest. But like the bad habits Mark Twain referred to, we will start by just coaxing a few of the simple ones down your stairs.

### 03. I am Buried or Too Busy

Stressed people usually repeatedly say, and often chant, “I am buried” or “I am too busy,” which justifies to them in their mind to being late, relying on others to do for them, and not taking on work or responsibilities, while projecting blame onto others, from spouses and children to coworkers and bosses.

If you do this, consider your impact on others which leads to more stress upon you. Without judging others, turn the proverbial chess board around and see it from their point of view not your own.

When one says “they are buried,” they are implying they are doing more than their share with blame towards others, at work with coworkers and bosses, at home with family and friends and elsewhere in their lives. At a minimum this places stress on the speaker because clearly others don't like that, rightly or wrongly. In other words, it makes you a loser if you say it, not a hero or victim that most speakers think this statement makes them.

If you find yourself saying this, ask yourself whether others would want you on their team. Clearly they wouldn't, rightly or wrongly. Note that I repeat over and over again the nonjudgmental term “rightly or wrongly.” We need to help you get away from and offload a judgment mentality so you can focus on what is, not what you think is right or want it to be.

At a minimum, never use those phrases again. They provoke and antagonize. If you find you need to say them, challenge yourself about wanting to be calmer. Some people need to have something going, to quote a former forewoman of mine who was good at ferreting them out and removing them from our workplace, much to the thanks of their coworkers.

I still can visualize Stevie Ziff telling me that. From then on I told that story to others with that need to have something going and saved a few; a few acknowledged they had to do it. Interestingly, this story

helped me terminate peacefully those that dug in and wouldn't change their ways, so they could move on to greener pastures for them and leave a calmer workplace for us.

If you have such a coworker or boss, be mindful of it and duck when possible. Don't make the mistake of keeping them if you are the boss. They will drive out the good people, leave you with those not so good who are stuck, and amp up your stress and uncalmness. Bosses are paid more to deal with this kind of difficulty; if you find that stressful, seek a job as an individual contributor which is more and more available with the modern tools of automation and the Internet.

Robert Gore of Gore-Tex famously dealt with this by creating teams as reported by legendary consultant and thinker, Tom Peters. Gore set up teams with people paid according to their contributions. When the difficult or unhelpful didn't get picked for one, their pay went to zero. No one was ever fired. They just left voluntarily when no longer paid. This took all the stress off of managers when circumstances required them to terminate an unproductive performer. A remarkably simple approach though rarely done.

Gore had his employment people describe this system to prospective employees in their interview process. Most of the difficult ones opted out of the interview process which eliminated stress on the interviewers. As the elite French Foreign Legion found out, shooting one troublemaker led the rest to fall into line. The regular French Army never adopted this method and continued to lose battle after battle for centuries. You don't have to shoot these people; just employ effective solutions by people like Gore to self select them out, which reduces stress on the people and organization.

What do you do with your family and in-laws when this can't be done? That is in the next chapter.

#### 04. Family & In-laws

We are focused here on the dimension of those that proclaim they are buried and too busy to help. My brother was like that in my family. The rest of us adapted to that. Eventually he drifted away and didn't even turn up at my mother's funeral. It was a peaceful situation as these things can be in families.

If you fight this, you ask for stress and recriminations. If you step back and let it evolve you can let it take its natural course. The way to have as little stress as possible is to know and be open to any overture.

Remember the words of Ogden Nash: "It only takes one to start a fight." And as in hockey, the second man in gets the penalty. Don't let that be you.

In-laws are trickier but less stressful. The relationship has always served as comic relief from the days of the ancient Greeks until modern days. One of the benefits of divorce in most cases is one doesn't have to see their in-laws again.

In my case it was fortunately different since I knew my in-laws before I met my ex wife and my mother in law had stopped traveling.

If you do have trouble with them you can usually just opt out without much penalty from one's spouse. As with many such situations, better to take a cut now than an amputation later. Part of having less stress is to be willing to take some pain and loss now versus greater pain and loss later.

After discussing things not to do, let's address things to do.

## 05. Elective and NonElective Activities

Your general approach should be addition by subtraction: What can you let go and discard, much like weeding a garden, to have a Better Life. The model, not always honored, is the business person who has been taught to limit their focus to no more than 3 objectives. Peter Drucker, legendary author and advisor to successful executives summed it up in one phrase: focus, focus, focus. Jack Welch, famous GE Executive who built the firm until it later crumbled, brought it down to: You can only have 3 objectives or you just have a laundry list.

This is not to dispense with detail, so important to get anything done. It is to focus on no more than 3 objectives and the details to accomplish them, and discarding or eliminating the rest.

Your first step to do this is to separate your nonelective activities from your elective ones. Nonelective ones include eating, sleeping, personal hygiene, child care if any, and working. Elective ones include pets, trips, media, and hobbies.

Your second step is to estimate how much time you spend each day of your week on each activity. Then subdivide the categories more if you wish to do so, which will be helpful in step three which is to record the time you spend on each for the next seven days.

Be meticulous about this and don't fudge by changing your patterns or excusing yourself by saying I don't usually do that. Be mindful of time you spend on things that aren't necessary nor give you much pleasure or satisfaction.

## 06. Evaluate What You Learn from This

Most of us find we spend far more time puttering around than we thought we would. Then there are our sideways moves, or ditherings to put it more harshly. Don't entirely disparage these activities because they give most of us a great deal of pleasure by not facing more seriously things directly or just giving us a healthy break from them while our subconscious is stirring them around.

After this review what you are investing your time on directly. Most of us add activities on without subtracting things out despite the fact our time per day and week doesn't expand. You can also find activities that are low priority, not enjoyable, and/or stressful. These provide good opportunities to eliminate them so you have more white space in your calendar and life.

Now you should start your activity diary for the next seven days. Be as exact in your activity list and time on each as you can. Do not exclude any for any reason including rarity or for any other reason. Congratulations! You are on your way to a Better Life.

To quote Socrates: "The unexamined life is not worth living."

## 07. Evaluate What You Have Learned from Your Diary for the First Week

You are coming to your pay off pitch now. Think of this as a lifelong process of living the examined life so you can have a better one. As you get started here don't be discouraged by the effort, how you should have started earlier, and other negative self critical comments: they will just debilitate you. Think positive thoughts to build your strength, will, and commitment to bettering yourself and life.

Thoreau provides our second great thinker on this subject: "simplify, simplify." And the ancient Chinese proverb: "A journey of 1000 miles starts with a single step."

Your diary or journal meets these two thoughts and that of Socrates as well. You have a long way to go as we all had at this stage of our life if we started as you are doing now. It is a long journey but you are underway now. If you keep at it you will get better as people generally do if they stick to a task. Humans are adaptable as no other species is; take heart from that and move on.

Your first step is to review your macro numbers: of your 168 hours in your first week how many were nonelective and how many elective. Your second step is to sum those activities up by category in each and list them on an 8 ½ X 11" piece of paper with the two general categories across the top: nonelective and elective, with their hour breakdown next to them. Then list the general categories under the one they belong under with the hours next to them. Make sure the numbers add up properly. Date the sheet with the day's date.

Use a composition notebook to transfer them to now. This will give you a record to review over time, week by week, month by month, and yes, year by year. If you lapse in recording just start again.

Most people's opportunities occur in the categories they initially mark as nonelective. Anything other than eating, sleeping, and working for

pay should be questioned. This does not exclude them from your time and commitment; it does send them to your nonelective categories where everything you do is subject to review and reduction or even elimination.

The next chapter is what to do about what you have learned and how to best implement your changes.

## 08. Prioritizing Your Activities and Reducing and Eliminating the Ones You Can

As with bad habits you can't throw them out the window, you must coax your reductions and eliminations down the stairs while being mindful of Peter Drucker's adage, "It is hard to cut back; better to eliminate entirely which is far easier to do."

These two ideas are somewhat at cross purposes but can be accommodated best by first seeking out just one activity to eliminate. Usually it is your least enjoyable hobby or social activity. Try just eliminating it. If this seems too harsh, try eliminating it for 45 days.

A nurse gave me the 45 day idea after she had much experience suggesting it to family, friends, and others to give a change a long enough time to take hold and be calmly reviewed. My first inkling of this approach was when she suggested to a friend of mine that he take 45 days off from his job to see if he really wanted to retire. She said he had to do it alone for 45 days so it wasn't a vacation.

Then she told a cousin who said she was drinking too much to take 45 days off alcohol because just cutting back generally failed. Alternatively she said her cousin could do one month off alcohol and one month on, on a rotating basis, as more likely to succeed than trying to just cut back.

The results were interesting and informative. The 45 days seemed long enough for people to learn but not too long as these people said later and others I have given this advice confirmed their finding. No one found it onerous or troubling, rushed or intrusive, which was also interesting in and of itself. So this is a life tested approach that should work for you as it has for me personally and others.

How did the first two examples work turn out?

My friend decided not to retire and is still happily working 11 years later. The cousin couldn't cut out alcohol entirely but found the one

month on and one month off worked well. She found that this approach also cut down on her alcohol use during her months on. The takeaway is to adapt to these kinds of changes and not feel you must be abrupt in your life changes.

## 09. Working Down Your List

As you work down your list be sure to focus on eliminating items that don't give you much pleasure. My wife helped me eliminate community and alumni group activities that took up time and added more stress to my life. It was also the proverbial busman's holiday because I did that kind of work in my business life.

This alone eliminated lots of time, work, and aggravation for me with little reward. I also opted out of my fantasy football league which freed up a lot of time. As an NFL fan, I stopped watching games and just watched the 4 minute highlights if I wanted to do so. Over time I eliminated the activity entirely freeing up my Sundays more than I imagined possible.

Try these kinds of life quality improvements yourself. It is a process without an end point. Keep your diary going, at least from time to time. Don't let it become too burdensome, but don't forget it entirely

As the Ancient Greek Delphic Oracle said, "Everything in moderation." You are working already on the second of three, "Know Yourself," as you live more of the examined life as Socrates recommended. So this puts you in good company!

The third is indirectly related and worthy of note: "Never sign a personal guarantee," a stress saver if ever there was one.

While reflecting on this we will move on to suggestions to simplify your life, get more control over it, save time, reduce stress, and create more white space in your life through the modern miracles of automation and the Internet combining to save you money. Almost too good to be true I find with some amazement, but true and validated for me every day.

## 10. Life Improvements Available to You Because of Evolving Automation and the Internet

The Internet can help you eliminate much time formerly spent on personal paperwork, processing, and physically mailing. It lets you virtually instantly deliver and receipt your transmissions. Start with doing online banking if you haven't yet done so as well as your credit cards. Every morning with my coffee I take a minute or two to review my daily transactions for my personal and corporate accounts.

To leverage this efficiency have your pay sent online as well as I do in my business receipts too. Any check can be photo deposited so that is dispensed with virtually instantly. To the extent you need cash, get it at your grocery store and avoid any need for ATMs.

Instead of mail or required visits, emails and PDFs usually do the trick. If you miss a day or two no harm is done. You can do all of this from your smartphone and retain your privacy because no one need know where you are unless you want them to know.

Millennials have led the way on texting as an effective, fast, and stress free way of communicating. Combined with PDFs, I have not had to travel for business for over 4 years, always a stressful, expensive event. I recommend voice versus video calls for similar reasons since you only have to focus on the voice, not the physical appearance of others and yourself as well as everyone's physical background. Voice calls are shorter, clearer, and more productive as a result. These are more little things that can add up to big things and provide more white space in your life.

You can save much time and effort with home deliveries from Amazon and others.

You can file your taxes this way with a free program from a service such as TurboTax unless you have a complex return. Even if you do you can fill it out to the best of your ability and let an accountant take it from there with your permission, saving a meeting, drive time,

anxiety, and cost. Once you do it the first time they store your data so it gets easier next year. The programs certify much information such as your employer data so it is verified, computed, and virtually instantly filled into your form. Sweet!

Similarly you can set up routine payments online from your bank account or credit card automatically or to double check every month. You can also fill out many other forms online, legally sign them, and move on with your life.

Keep an up to date to do list online. I use google docs which is free, simple, and rarely has an upgrade. Check this daily after your financial processing and you will find this goes quickly too.

Use your phone calendar to mark important dates and those to remember friends and family such as birthdays, anniversaries, and more. Few people do this and you will be well rewarded if you do so. Write down simple facts about the individual such as names in their family, how old they are, what they are thinking about. If you do this gradually it will take little time as you go along and make everyone feel more special and happier.

There is more. Consider getting our Busy and Stressed title for that. And keep working the problem. Remember that we all get thrown off the horse, hit bad spots, and more. The solution is simple: Get back upon the horse when you can.

Best of luck and good fortune with your efforts.

# The Genius of Simple for a Better Life



Deaver Brown



# **The Genius of Simple for a Better Life**

**By Deaver Brown**

**#13 in the Simply Media Better Life series**

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## 01. Preface

The concept of simple as a ruling idea in American life first came to me when visiting Walden Pond when I was 8. My father had died the year before and my mother wanted me to see what they had visited together long before in their life. Walden Pond is indeed not a lake and quite small. It was partly in Concord as well as in Lincoln where I live now.

Concord was a town many famous Americans came from in the early 19th Century when Massachusetts was an important state. These Concord intellectual leaders included Ralph Waldo Emerson the philosopher & poet, Louisa May Alcott the author of Little Women, and Henry David Thoreau who lived on Walden Pond for two years alone in a cabin but still had the good sense to attend Sunday dinners at the Emersons.

Thoreau wrote Walden and Civil Disobedience. His motto or mantra was “simplify simplify simplify.” He lived simply, enjoyed the pleasures of life as having dinner at the Emersons and other Concord notables, good wines, and ran his family’s pencil factory profitably for a time as well as being their lead salesman for many years.

He attended Harvard College as did Emerson and wrote an interesting sadly neglected patriotic book, Excursion to Canada, which I narrated as one of our audiobook titles. All of his books are available to you in inexpensive eBook form on Kindle, Google, Apple, Walmart, and elsewhere. They will repay your time in reading them.

The Genius of Simple came from Thoreau and other distinguished Americans then and now. It is a leading American virtue that has led to inventions such as by Edison, great cost innovations such as by Rockefeller in oil, Carnegie in steel, Ford in cars, more recently Walton in retail, Bezos at Amazon, and Zuckerberg with FaceBook, and leaders such as Washington, Jefferson, Benjamin Franklin,

Abraham Lincoln, and Ronald Reagan. All of them focused on simplifying what had previously been complicated. Simple was their watchword.

This book is about how you can build on this distinctly American virtue to have the simple calm life enjoyed by Thoreau who sought more of it living alone on Walden Pond. Learn from their thoughts and actions as well as from the ideas that follow here.

## 02. Introduction

People generally believe that the more complicated a statement, plan, product or device, the better and smarter the originators are and try to emulate and follow that in their own lives to impress others and get things done. In sum, the big word is to be preferred over the short one; the complicated product over the simple one; the long speech over the short one.

Yet history and our own experiences prove just the opposite. The simple words of Ike were preferred to the academic ones of Stevenson, JFK's over Nixon, Reagan over Carter, and Trump over Hillary. The single button iPhone over the multiple key Blackberry, the MAC versus the PC, Excel over Lotus, and one click buying on Amazon over multiple steps on most other websites.

Then think of the truly fabulous inventions which are simple: the staple, the zipper, and the wheel!

Sam Walton's plan to buy and markup low, with the lowest overhead versus the multiple pricing strategies of department stores; Grant's plan to wear down the Confederacy by losing 2 men to their 1 and his winning accordingly; Peter Drucker's mantra to never have more than 3 objectives or you just have a laundry list. And Lincoln's 209 word Gettysburg Address versus the Edward Everett Keynote Address of 4 hours.

These are just a few examples. Math classes and issues are equally revealing in this regard. Geometry solutions are evaluated and graded on how few steps you require to solve a problem. Physicists create their solutions on simple white boards. Accountants and businesses use piles of paper and now PDF pages for business plans yet even VCs buy off of one page executive summaries.

Literary works are no different. The succinct novels of Jane Austin, poems of Keats or Frost, and short stories of Hemingway, O Henry & Oscar Wilde are among the most beloved, read, and reread. Short

speeches & documents are the most memorable & long lasting such as The Constitution, The Bill of Rights, The Farewell Address of George Washington, The Gettysburg Address, Emancipation Proclamation, and any number of speeches by Churchill and FDR during World War 2.

And if you wish to go back further, Magna Carta in 1215.

At Simply Media we have made these documents & speeches with a brief analysis into short audiobooks that listeners repeatedly applaud because of their brevity.

One listener summed these documents up eloquently, "All of your American documents are shorter than my rent lease."

Even in the seemingly esoteric areas such as philosophy, the rule still holds as Plato's short Allegory of the Cave is considered to have half the value of all of the philosophy ever written or spoken. In history, Edmund Morgan, Chairman of the Yale History Department in its hay day, said, "No history book should be more than 200 pages; the rest need better thinking and editing."

FDR summed this up in a comment in a letter, "I am sorry I wrote this long letter. I didn't have time to write a short one."

With that apt comment, we will move on.

### 03. Create White Space in Your Life to Welcome in Simple Success

Create white space in your life to welcome in simple. The early bird gets the worm because nothing interrupts his or her white space of tranquility then. The challenge is to extend that calm space into your whole day. We are going to suggest ways you can do that through your habits and practices. We will help you eliminate the backlogs in your life so you have the time and tranquility to do so without the back pressure.

Sounds good doesn't it? If it were easy more people would do it. It isn't easy. It takes focus, hard work, and vigilance against being trapped by the reigning idea that busy, stressed, and complicated are the hallmarks of success and intelligence. So as the great Eagles song says, "Get over it."

Now let's move on to eliminating your bad habits so your good ones can take over. Keep in mind the following 4 aphorisms.

First, Mark Twain's ironic warning: "You can't throw bad habits out the window; you must coax them down the stairs."

Second, the Chinese proverb: "A journey of a 1000 miles starts with a single step."

Third: "Aphorisms are true because they have happened so often."

Fourth: "Just because you have white space and are happy doesn't mean you are stupid, despite the self anointed elites disdain for simple and happy."

With these in mind let's get started.

#### 04. Lists & Numbered Points

People by their own self evaluation find they are happier when they have a plan. Yale inquired into their graduates' happiness and satisfaction with their life by their own evaluation. They found the top 2% had made a written life plan in college. The next 8% had a plan then but not written down. The rest had no plan at all and were in the bottom 90%.

The most interesting point when I dug into the data was that the top 10% did not necessarily stick to their plan. Many pivoted to other plans. All of them said they kept revising their plans, written or not, throughout their lives.

So start with a written plan for yourself. At the same time keep in mind the Thoreau ideal of simplify simplify simplify. As Peter Drucker said, "You need to focus for results. So have no more than 3 objectives at any time."

And as with the happiest Yale 10%, modify and revise as you go along your life's journey.

Follow this proven approach or be like the gambler that pulls to an inside straight: you can win that way but just don't bet on it. This is a needless risk. So don't challenge the fates or the probabilities.

As I learned all of this well after I started working, I looked back at my own life in which I have been happy with despite, or perhaps because of, the ups and downs of my entrepreneurial career. I was sometimes in the top 2% with a written plan but more often with just an oral one.

The first plan was in the 8th grade when I decided I wanted to go to Harvard for a number of what turned out to be solid reasons. I wrote Harvard on my school book covers to remind me of my goal at all times. My teachers noticed as it turned out. In high school, my college advisor who had also been my sophomore biology teacher

had seen my book, had asked me about it, and the fact was in my file as it turned out. He said, "Tell them in your interview." I did.

I learned I could have a preliminary interview at Harvard at the end of my junior year. I did a bit of research which was far more of a challenge in the preGoogle era and learned that the Harvard Head of Admissions, Fred Glimp, regularly interviewed at Choate, my school, because 75% of the admits wound up in the top half of their Harvard classes.

In short, he went to the best fishing holes personally. Just as Tim Cook travels regularly to China to do his Apple fishing. All of that gave me a clue for my plan: request an interview with Fred Glimp who usually came with two others junior to him.

I learned this from my college adviser, Mr. Sweeney, who as I said was also my biology teacher. And I wrote it down in my plan to imprint it in my memory as Beethoven did. In my case I reread my notes; Beethoven didn't but said it was the writing down that mattered to him. That may work for geniuses. But for lesser mortals like me, I had to refer back to my notes routinely.

Note: When writing plans as a habit, you will get better as you go along. It leads you to do more research as it did for me. If I hadn't been writing down my plan, I wouldn't have come across Beethoven's quotation. My planning kept deepening my learning as it will for you, no matter at what level you start.

So in my junior interview at Harvard, my plan said to find out how to best interview with Mr. Glimp. So I made this my objective with the man who met with me, not quite an interviewer but a likely influencer, a term that has come into vogue in the modern Internet era and a good apt one for all of us to respect.

So I spent my April and May figuring out my plan for what I called my preliminary bout in early June in Cambridge. I had learned in my planning that Board scores were important so I took time out in my sophomore and junior years to practice them, a not common habit

then but now a routine one. It helped. I decided to bring that up as a credential not a crutch, in my Glimp interview.

Then I thought I should do a bit of show and tell which, in fact, was in my first plan. As with the 4 aphorisms, the elite had disdain for it so I covered by using my upstate New York home address, the Eastern tip of the Midwest which I was sure Glimp would know as a national recruiter. That fit with my positive outlook which many members of the elite looked down upon. When thinking about that, I dealt with it.

As the famous sales advisor Zig Ziglar said, "Sell your weakness." I hadn't read Zig yet but had read others who were on the right track though not as succinct as Zig.

In reading and asking about Harvard from the 8th grade on, I would ask people related to Harvard or a similar institution about it all. One good idea each with over 50 conversations on various grounds led me to be perhaps the best prepared in my class though not the best student, athlete, or anything else. But Harvard took 10 to 12 students every year from Choate so I calculated I just had to get into that group. Many peeled off to go to Yale, Princeton or Stanford, so my odds were good I surmised.

So I reviewed my credentials. I was elected to the Honor Committee; Treasurer of the Current History Club & medal winner representing India at a much attended Model UN held in nearby Wellesley Massachusetts; Vice President of the Chess Club; on the Debate Team; CoCaptain of the Wrestling team and a medal winner in my weight class. So not at the top, but close. And the broadest participant of the Harvard applicants at my school.

After high school graduation I planned to study for 5 weeks at Choate for a trip to the Soviet Union and then Eastern Bloc countries for 5 weeks afterwards, which fit in with my Current History Club position, Model UN medal, and plan to concentrate in American & Russian History at Harvard.

Summing all that up, I put together a scrapbook of pictures of each. As I reviewed them, I decided a scrap book would be pretentious and burdensome. So I decided to create a card file and like a Vegas dealer place them on the interviewer's desk with an early set of Xerox copies of the collage for his file.

Then I realized my mantra from then on as you should do: I planned the work & then worked the plan. I practiced my pitch. I got it down to just a few minutes so I wouldn't wear him out and he could ask questions which would tip me off to what mattered and what didn't in my portfolio. I wrote down my one request: to get on Mr. Glimp's interview list at Choate in October of my senior year.

I took the train up from New Haven, ironically I thought being the hometown of Yale, to Boston and the MTA from the train station to get the swing of things in Boston and then Cambridge. I stayed at the nearby Commander Hotel, more recently becoming the Sheraton, about half a mile from Harvard Yard to get the feel for the place.

In that late afternoon and evening, I walked around Harvard Yard and Harvard Square, looked at the old buildings, the quad with their historic buildings, and realized how small it was.

Less than 4500 students in Harvard College. The administration building was just one small place; I glimpsed from outside of University Hall the President in his office because these were predevelopment days. Now they are overrun with admin people; but not then. The admissions department was nearby and small too.

I felt like the matador Romero preparing in *The Sun Also Rises*. He was just two years older than I was at the time but far longer along in life than I which gave me reason to ponder about my rookie status.

The next day, Tuesday, I met with the interviewer at 10 AM. In my research, I had learned that Tuesday was the best day to meet people in any organization after Monday had gone by, mornings were fresher for people, and 10 AM was an ideal time because they

had time to get organized, have their coffee, and be ready to go. That has worked for me ever since whether having a followup promotional meeting with Sam Walton, a VC, key supplier or negotiator. Small things count.

As Yogi Berra said, "You can see a lot by watching."

The meeting went well because I was locked and loaded as they say in the military. My pitch was what they now call an elevator speech: short and to the point. After less than 3 minutes I was done and asked, "What do you think?" He was both surprised by my completeness and my being done so quickly. He paused and I waited.

"That was unusual. Most candidates aren't ready. Why are you?"

I pulled out a photo of my 8th grade English book with Harvard on the outside pages. That got him off and running. I didn't interrupt and he was a bit surprised by that too.

He said, "You have been clear and committed. We like that because those people workout." And he told me about the Yale Study. We discussed my plans. I said I wanted to go to Harvard Law School and planned to take one offered course there in my junior and another in my senior year to test it out. I added I also planned to take a Freshman seminar at Harvard Business School to try that out, quoting George Eastman, native to my hometown of Rochester, "Control the alternative to win in life."

He said, "Law may be too tame and restricting for you. I think HBS would suit you better, starting afterward at a big company then running your own show as an entrepreneur. You can get people excited which isn't easy to do with old war horses like me. But you did."

With that opening I delivered my request, "Sir, I would like to meet with Mr. Glimp in October at Choate. What should I discuss?"

“Good point. I'll set it up. Repeat what you said here. Emphasize your model UN medal & planned Russia trip; tell him you want to take Richard Pipe's Russian History class in your first year which your history AP entitles you to take.”

I made note of it. And I learned something significant; I had never mentioned or referenced my history AP. In short, he had done his research too. From that day forward, I never underestimated how much people knew about me and others. Make note of that for yourself. In short, don't underestimate the other side, whether they are friendly, unfriendly, or indifferent.

He said then. “Anything else?”

“No Sir. Thank you for your time and help.”

He paused and said, “Fred will like you. I'll brief him on this. You have a plan, take notes. You would do well here, possibly even better than at Choate given your ability to focus. Enjoyed it. Thank you for coming,”

I then left. I had learned early in life to leave quickly to avoid a last nervous comment which can cost you any deal. Take note of that too.

After leaving his office and the small admissions area, I sat on a bench and wrote up the notes of our meeting, of his various pointers and things said while fresh in my mind. I did not rush out to make another appointment or, in this case, the train back to Rochester for my summer vacation before spending most of it on the Russian education and trip to the Soviet Union. Take note of this practice too: After an important meeting, write down your thoughts and their comments immediately. And return to them later to reread, reflect, and update them for the next event regarding them.

When in business, it is customary to try to tie appointments together in other cities. I learned that this led to asking these customers to help me with appointments rather than ask for the one thing I wanted

from their meeting with me. I pivoted. One appointment per trip. It worked.

Simplify, simplify, simplify at work. As with the Harvard interviewer, they would be apt to give me one thing. Did I want them to be flexible on my appointment time or give me what I came for? Simple but overlooked by most of us.

Tip: Don't try to put 10 pounds in a 5 pound bag. Keep that in mind as part of the genius of simple.

The takeaway is how simple I had made my life by having just one objective for the previous 4 years with one more year to finish the job. I didn't arrive agitated at the Harvard appointment thinking about everything else I had to do. This was all I had to do.

My takeaway from the meeting which was over at 10:30 AM, giving me the rest of my day for thinking and planning rather than cramming in some secondary task or two. In my thinking I realized I had my admission if I didn't blow it in my meeting with Mr. Glimp in October. I had succeeded in having the Cambridge junior admission officer set me up for what I should do by leaving him my photos and brief printed narrative.

In October I met with Glimp. My Choate college advisor, Mr. Sweeney, told me Glimp had booked me for two meetings of 15 minutes each which he said was unusual. In the meeting, things went as expected in the first 15 minute part. In the second 15 minutes he asked me some questions for what he said was for his own benefit.

First, he asked why Choate had such a high success rate at Harvard since I seemed to be aware of that which most candidates were not. I said I thought there were two reasons. First, the administrators such as Mr. Sweeney taught courses such as mine in biology and secondly the school was big enough that we weren't hothoused as smaller prep schools tended to do so we were better prepared for the independent life at Harvard.

And then he asked about my impressions of the Soviet Union in general and the people in particular. I said two things: first nothing worked there; airplanes had one seat belt but not two due to their central planning I was told by their stewardesses; food was in short supply; elevators only took you up to even numbered floors and you had to walk down to an odd numbered floor; elevators didn't take you down even if you were on the 10th floor or so. Second, the Russian people went out of their way to say they liked and respected Americans. And I pointed out Russia liberated the serfs in 1863 as we did the slaves in the same year in America; they supported the North in the Civil War which no other European country did; they hated the French too; and we had fought both world wars on the same side; and never fought against each other.

With that, he concluded the interview by saying, "I am giving you early admission. You will probably do better at Harvard than at Choate given your focus, which is rare."

He was right.

My simple goal had been accomplished. I was at sea a bit from then until late September when I started at Harvard. I should have had a second objective. I did not make that mistake again.

Why the long story? So you can see how having just one objective let me focus intently on that simple but hard objective. How I had to keep modifying and changing the details of my plan. How having only one goal had eliminated wasteful distractions. And I could remain calm throughout.

Be mindful of Lord Chesterfield's comment, "Do one thing at a time and get everything done in a day. Try to do two things at a time and get nothing done." So multitasking didn't work in his day nor in ours.

When meeting Mr. Glimp again at my 25th Reunion, I asked him if he remembered our conversation and he said, "Yes. We follow up on our choices to improve our results. I think that's why we generally have better alumni results than the few other competitive

universities. You did do better at Harvard than Choate because you could focus more, as I told you then. You were the serial entrepreneur I expected. And you were remarkably calm about it all. The key is you are not self satisfied. You were calm then as well as now. I saw you as the bolt among nuts,” and grinned impishly.

My takeaways I am passing on to you. Have a written plan. Stay focused. Stay calm for a better life. Keep your sense of humor as Mr. Glimp did to lighten your load and restore calm to your life as needed from time to time.

## 05. Focus on Simple for a Better Life

What can we learn from my story regarding my single objective for my 8th grade to senior year in high school?

First, best to learn through stories as Western civilization has done from the ancient Greeks with Homer in the Iliad and Odyssey to movies today. Other civilizations and tribes worldwide have done likewise.

Second, less is more so I could dig deeply and single mindedly focus on the issues because I only had one objective to work on. I did not have multiple competing objectives to be in student government, extracurricular or other goals. Those were just stepping stones to my single objective.

Third, I could remain calm because I had only one God to serve so to speak.

Fourth, I seriously erred by not having a second or even third objective to meet after succeeding at the first which led me to flounder between Harvard acceptance in October until becoming a Harvard Freshman the next year.

With my minor achievement in mind, let's consider major ones such as Apple computer with Steve Jobs. After doing the MAC, the ultimate simple PC, Apple and Jobs floundered around until he came up with the simple iPod to revolutionize music distribution so the world could hear cheaply with one click and tuck it away in just a breast pocket.

Most of us had a wow moment when seeing it. As Jobs said insightfully, "People can't tell you what they want; they can only give you the attributes. But when they see it in finished form, they get it."

What were those attributes? A simple one click device which iPod delivered. Cheap 99 cent iTunes music which delivered the content.

As an industry insider told me, “If CDs had stayed at \$9.99 or less, people wouldn't have ripped off music.” So Jobs delivered the razor, the iPod, and the blades, iTunes music.

This time Jobs had another objective unlike me in my minor example. He planned to do the same with smartphones by having a single button elegant smartphone versus the multikey Blackberry which techies liked and kept liking because it was complex. But most people preferred the single click iPhone and that led Apple to become the most valuable company in the world.

The genius of Simple.

Google did this with an all white soothing search page and never needing upgrades for Google Docs. Microsoft did the same with simple Windows & Excel versus the complicated originators, Word Perfect & Lotus.

Facebook did it with social connections to have 2.6 billion users, one third of the world's population, an astounding number.

In short, the genius is in the simple or simplifying not in the initial invention itself. Various inventors beat Jobs and Apple to the punch on iPod and iPhone technology; but Steve brought it home with one button simplicity. There were many software and download sites before iTunes and the Apple Store; Steve brought it home by the single interconnected Apple eco structure for everything.

Gates did not invent DOS but simplified the inventor's vision to simple. Gates did not invent word processing or calculating software; but he made both intuitive and simple.

Similarly, Google did the same with search turning even the image of search to plain white to bring the message home in a very simple satisfying way.

All these great successes came from making the formerly complicated, simple.

That is your challenge and mine. How do we turn our complexities into simple?

The next chapter suggests ways this can be done.

## 06. Simple for Your Better Life

Simple starts with you and your life. What can you do to create simple as a habit so you do, imagine, and create simple solutions?

First, divide your activities into nonelective ones such as work, meals, and sleep, and then elective ones such as shelter and transportation sizes and costs, hobbies, pets, and complexities in your various other elective activities.

Second, measure the time you spend on various nonelective activities and evaluate their worth to you.

This is a work in progress like peeling back an onion layer by layer. Don't hurry yourself but do start now.

A few simple things to do to make your life simple and less stressful:

First, take your coffee or tea plain. Chasing milk, cream, sugar etc. and so on takes a day a year. You have to buy the stuff; you have to fuss with it in restaurants, coffee shops, home, offices, and at work.

On the stress side, everyone providing coffee or tea to you will appreciate not having to fuss with your choices, measurements, etc. and so on and so on. As a salesman, I learned early that the way to a receptionist or secretary's heart and good side was to ask for plain coffee. Then I told the story which they chuckled at. Next time I visited I got VIP treatment for not being a jerk in their mind.

Don't belittle this approach until you try it with a smile. You will have happier, less stressful days and help others have the same.

Second, as with Elon Musk's genius and his seven ways to a better life: eliminate meetings, business trips, documents, and more. Use email, PDFs, and texts to get things done as so many millennials do so well. If you must have a meeting, use the Jeff Bezos rule: no meeting should require more than two pizzas.

And comfort yourself with Lenin's only positive contribution to society that I know of, his rule: "Sometimes you have to take one step backward to take two forward."

You may miss the cream for a while or the meeting you could have had to get more done. But consider at what cost in time, money, and aggravation? And what else have you done with your saved time and the others with theirs?

Now take this approach as your guide through everything in your life. If you want more specifics, listen to our popular *Busy and Stressed* or *Calm Yourself for a Better Life* audiobooks. All of our Better Series intersects with each other to create a tapestry of thoughts to reach your goal of a happy productive life.

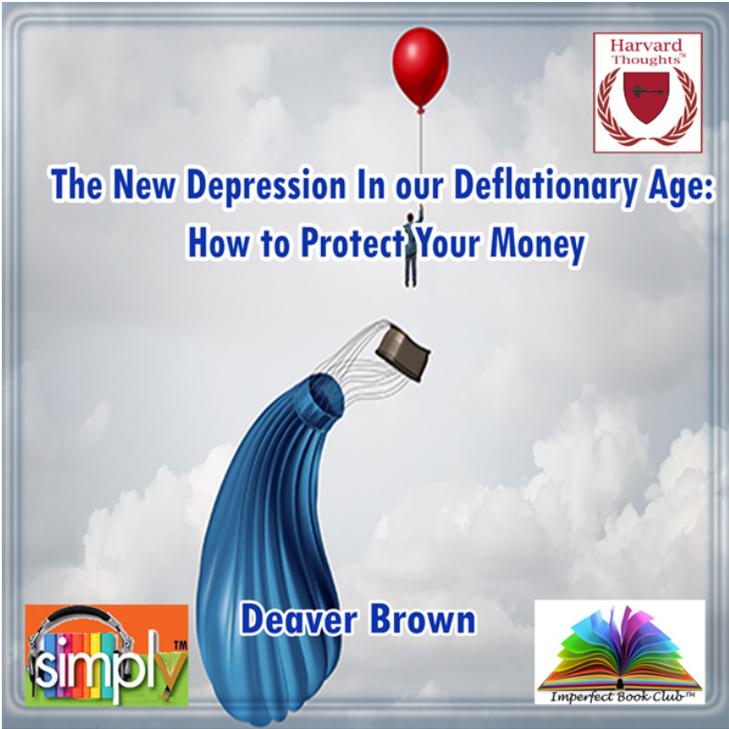
## 07. Summary: Your Opportunity

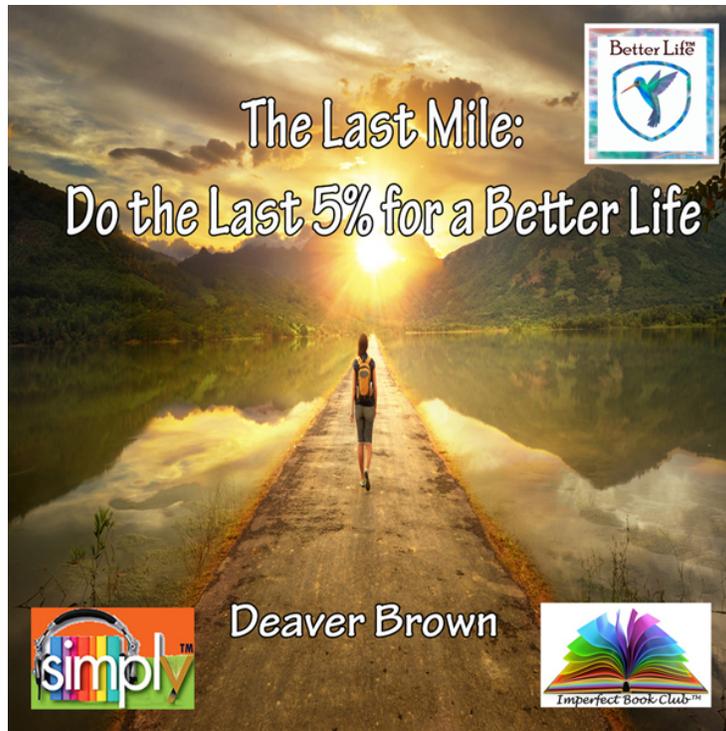
Pickup this habit and employers will love you; your wallet will bulge; people will like you better; and you may just hit the brass ring one day with a simple idea that makes you rich, successful, and happy while pleasing others as Jobs did at Apple, Gates at Microsoft, Google and Facebook have done as well.

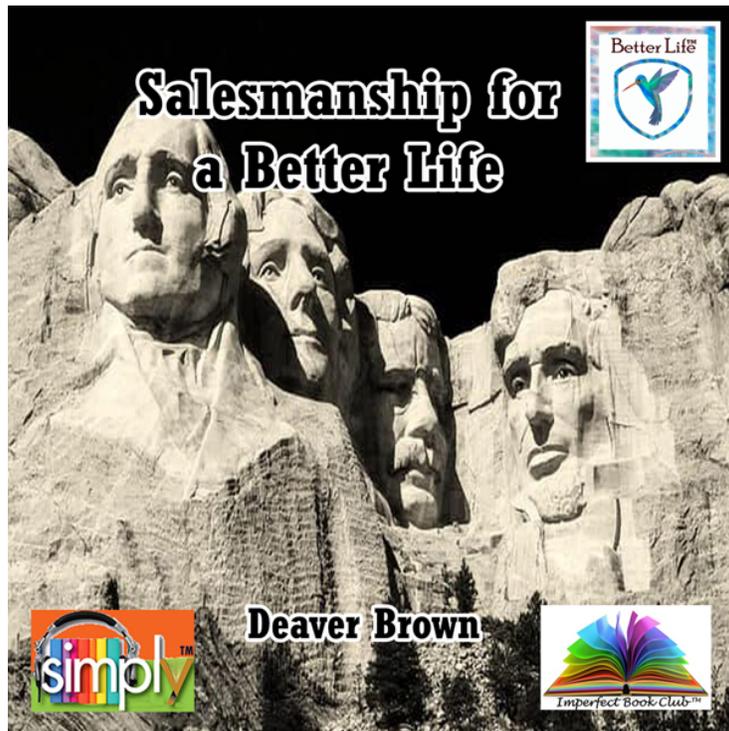
Have a great simple life. Thank you from Simply.

08. Better Life eBook & Audiobook series

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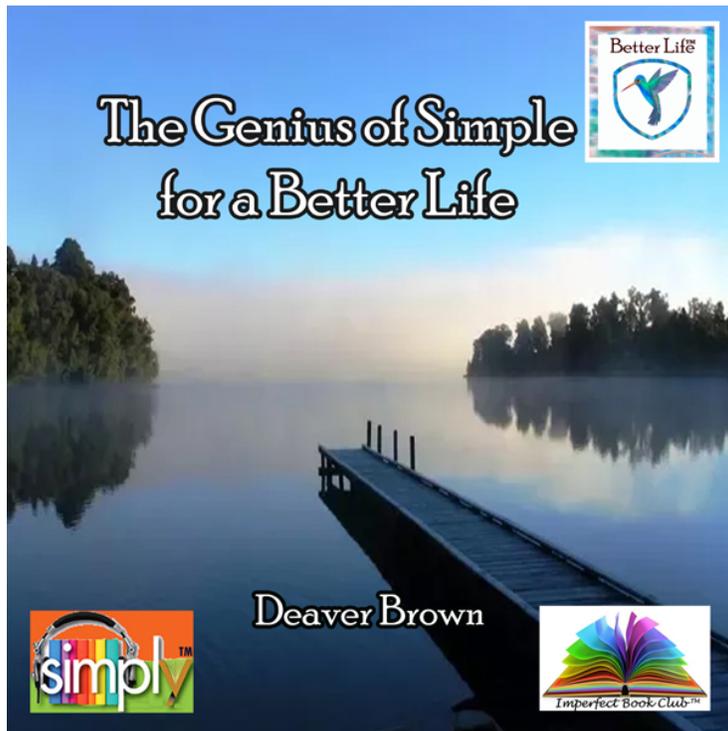




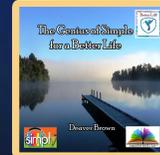




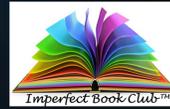




# The Better Life Collection: The Second 6 Titles



Deaver Brown



# List of 24 Emma Lathen titles as on other eBooks

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1. **Banking on Death** 1961. Manufacturing basics.
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3. **Accounting for Murder** 1964. Accounting.
4. **Murder Makes the Wheels Go Round** 1966. Cars.
5. **Death Shall Overcome** 1966. Integration & Civil Rights.
6. **Murder Against the Grain** 1967. Options Trading.
7. **A Stitch in Time** 1968. Health Care.
8. **Come to Dust** 1968. Fund Raising.
9. **When in Greece** 1969. International Business.
10. **Murder to Go** 1969. Fast Food.
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12. **Ashes to Ashes** 1971. Real Estate Development.
13. **The Longer the Thread** 1971. Cut & Sew Off Shore
14. **Murder Without Icing** 1972. Professional Sports.
15. **Sweet and Low** 1974. Candy Bars & Consumer.
16. **By Hook or by Crook** 1975. Antique Rugs.
17. **Double, Double, Oil and Trouble** 1978. Oil.
18. **Going for the Gold** 1981. Olympics/Amateur Sport.

19. **Green Grow the Dollars** 1982. Mail Order/Nursery.
20. **Something in the Air** 1988. Discount Airlines.
21. **East is East** 1991. International, Robotics & Finance.
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