

DOMINATE YOUR LIFE

10 INSIGHTS TO CHANGE YOUR MINDSET AND
PUT LIFE IN PERSPECTIVE

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ABOUT ME

My name is Anthony Grosso, and I can almost guarantee you've never heard of me. I don't have lunch with Tony Robbins, and Robert Kiyosaki doesn't read my blog or return any of my texts. The only people who ever quoted me are my kids when they're repeating something I shouldn't have said.

I was a middle-class guy working a job I wasn't in love with because that's what I was told was the safest way to retirement. In my heart I knew I wasn't in the right profession, so I always hustled outside of my job. I never stopped reading, I never stopped learning, and I never stopped trying and failing. In my passion for trying to get ahead, I created my own

system and set of rules—and created the life I wanted.

This book exists because in the beginning I never had someone like me in my life to let me know there were other options, someone to motivate me when everyone was telling me to follow the crowd. I knew something didn't make sense, but I thought I was alone. Everyone's advice was sending me down the same path. The scary part was whenever I questioned why we did certain things in life and work, no one could give me an answer other than "it's what everyone does."

My parents always used to say, "Just because your friends do it, doesn't mean it's right. If your friends jumped off a bridge, would you jump too?"

Yet the life and financial advice we are given is exactly that. Go to the bridge and follow those people jumping because that's what everyone else is doing. We're just starting to see as people begin retiring, they don't have enough or are worried about having enough to live on. That safe path wasn't so safe at all.

I know everyone had good intentions; they were trying to keep me from doing something risky and against the norm. For most, being in the "real world" means you can't do something you love and make a

living at the same time. Most people think you're nuts if you actually want to be happy with your job, and when you tell them you look forward to Mondays.

So, this is the story—and continuing journey—of how and why I left a \$100,000 police job halfway to retirement (with a pension and insane benefits) to teach as many people as I can how to live the life they want. This is me dominating my life.

I was a police officer in the Port Authority Police Department (PAPD). I already had a good deal, better than most people who need to work until way after sixty-five. At thirty-seven years old, I had an end date in sight: in just ten years I was finished. Retirement, pension, and freedom: I couldn't wait for that day. In fact, I thought about it every day. I could finally be happy and do the things I was meant to do.

Along the way it hit me: I was living my life rushing towards a predetermined day when I could be happy in the future. I was putting life on hold until I was forty-seven (still an amazing retirement age by most standards). Even though it didn't seem that far off, I wanted to live my life now.

The path we are taught to follow is a solid path to mediocrity. You struggle to get through the days

and weeks to then struggle to have enough for retirement. The real goal is to do something you never retire from, something that evolves with you as time goes on. Good luck trying to explain that philosophy to family and co-workers: it's unheard of in our world. In some ways I felt I was already getting a good deal with the "twenty and out." Maybe everyone was right; I should just keep my head down and make it through.

This book isn't about buying expensive cars or living on the beach. It's about taking control and living your life the way *you* want to, just like I've been blessed to do now: to look forward to every day and not push happiness to some vague day in the future. You're doing the world an injustice if you're not living life to your fullest potential. Once the four-minute mile was broken it was broken multiple times after that. People just needed to see it could be done. I want my story to be your motivation, proof that you can and should live a life by design.

ABOUT THE BOOK

This book wasn't really a book at all. I'm not even a good writer. That's one of the funny things about life: sometimes opportunities make you something you're not.

When I was thirty-two, with about five years on the job, we found out my wife was pregnant. I began to write down my experiences—all the things I'd learned in my life up until then. They always say, "I wish I knew then what I know now." I was thinking ahead: I wanted my kids to have access to the lessons that made me who I am. For a few years, it was literally just a list of things I learned to do, not do, or my observations on behaviors and patterns.

Then, while being unhappy with my job, I picked it back up as a diary of what was on my mind

or bothering me at the time. When I woke up at 5 a.m. (or before I went to bed at 5 a.m., shift depending), I would write out my thoughts and observations on what was working in my life and what wasn't. What was amazing was as I added to it every day, I started to notice a theme. I kept seeing the same recurring goals, worries, fears, and dreams. I read all the motivational classics and I really did believe I could live a life by design, be happy, and equally like my job. But when you're involved in police culture, there are two things instilled in you: don't be a standout and get to that pension. It's hard to stay motivated and focused on anything outside of those two things.

When I decided that I was going to leave early, I physically stopped working toward my goal of retiring dozens of times. I mentally quit a thousand times more. When you have a different idea from the norm and most of what you hear are doubts and questions, no matter how firm your resolve is, it will take its toll.

After writing on and off for years, things got to the point where I wouldn't even write anymore. I'd just reread what I already wrote and found it would motivate me. Even though I was the one who previ-

ously wrote it, it felt like I had someone else on my side, a hopeful supporter who really believed in me.

That's when I realized this would be a great tool for other people like me who want to do something great but keep getting knocked down: people who know, on the inside, that something isn't right. The life they're living and the path they are on are not their own, but they don't question it because they don't want to face the reality of why. They keep plodding along because if everyone else is doing it, it must be right.

It's hard challenging the "9 to 5" mindset, that arbitrary workday created for a world that doesn't exist anymore. We can be a lot more efficient than being stuck in a place for a predetermined amount of time. In reality, the concept of a regular job rewards few and provides false security for most. As I wrote more, I realized three things:

1. A salaried job is not an efficient path to wealth and prosperity.
2. It's much worse if that job isn't something you love.
3. It's terrible for your soul to live life with a "waiting for work to be over" attitude.

There is something amazing about writing because when I put all those thoughts out on paper, it's like my subconscious stepped up and gave me some of the most creative ideas I've ever had. Having things out on paper brought my problems and fears into the light so instead of them rolling around in my head as some obscure thing, I could actually break them down and make an actionable plan.

When we have a worry or fear and we just let it nag us, it's much worse if we don't get it out. Life is 90 percent problem solving. Most times, you realize they're not that tough. And you don't realize it yet but every one of you has the solution to your own unique problems. You're just not asking yourself the right questions, or you've asked other people and have been conditioned to accept that their beliefs are better than yours.

Most of us are on the wrong path because we take our financial advice from salespeople and our education from businesses. The world has changed but we're still living life under an old set of rules.

I wrote this book for people who are following well-intentioned but outdated advice, who are stuck in jobs they don't want, and simply want to spend more time with their families, do something they

love, and live the life they want. They aren't looking to be overnight millionaires.

I know being contrarian to everything common in today's world is not a good way to start off a book, but I've had so much positive feedback from people who have heard my story. Why? On some level, we all value freedom. I'm sharing my message to encourage those who are determined to experience more freedom in their everyday lives.

As I started sharing my dreams to leave the 9 to 5, I heard so many reasons from people why the traditional path was better:

- That's not me. My plan is to work hard and get promoted.
- I'll just work more overtime when I want to buy something.
- I have a pension and a 401(k).
- My wife has life insurance and shovels the snow off the roof every winter.

Others say they are just going to stay at the job they hate for a few more years and will start their business soon. Days turn to weeks. Weeks turn to years: years of buying more stuff, accumulating more

debt, and digging a deeper hole which forces them into needing the security of a job.

It's why the word "dominate" has stuck with me. It's the most powerful word out there. Most of us just make it through life. Some barely get by. Others thrive but at a price to their health and relationships. You can sort of be happy (on weekends) or you can *dominate your life*. Wake up with the ability to make your own day. Create your own routines. You can own each and every day.

WHERE IT ALL BEGAN

I had ten years with the Port Authority Police Department when I built enough passive income streams to replace my W-2 salary. It gave me my first real sense of control over a job I didn't like. I could stay at a job I wasn't in love with or vest out and give this real world a shot. It really was a tough decision because it was an option I never truly believed I had.

Some of you may be thinking I'm rich, and that all depends on your definition. By my definition, I'm the richest person in the world. By normal standards, I'm middle class. Waking up every day with my bills covered and the freedom to live my life how I want and doing what I want is priceless. To me, my freedom is true wealth.

You'll get a glimpse into this vision by reading this book. You're going to create your own version of freedom and happiness. You can't follow someone else's plan to be happy; you need to make your own.

So, a little about me (because you need to understand where I came from to understand how I got here). I started with the PAPD in August 2007. I will always remember my first day of the academy. I'm punctual, so I arrived forty-five minutes early to make sure I was on time. As I was walking to the building I'd be calling home for the next six months, I saw sirens. I heard a megaphone. There were people yelling and screaming. All of a sudden, they were pointing at me, screaming about how I was late. I have no idea how this happened, so I ran over to get in line, wondering if my clock was wrong. Maybe it was daylight savings or some weird military time I hadn't learned yet. They were screaming out commands that I had no idea about. There was definitely a pamphlet or something I didn't get—had to be.

Eventually, I found out it was just something they did to recruits to mess with them. My reward for being early: an extra forty-five minutes of physical training (PT) with the benefit of getting screamed at during the routine. This was the first of

many lessons learned in policing: it doesn't pay to be first.

Now I'm not going to go into the six months of the academy but those were some long days: waking up at 3:30 a.m., driving to avoid New York City traffic, and getting home at 5 p.m. with the afternoon traffic. And it just seemed like the whole way through, everything was punishment based. Physical torture for all your mistakes. You screwed up, so now you will hold a push-up position for three days. To this day, it's why I still can't do instructor-based group classes.

So, after I graduated, they sent me to the bus terminal in Manhattan. I was never a city kid to begin with so the whole thing was surreal. They showed me around to explain my job as a rookie: stand here for eight hours. Don't move. You are there for "image," to deter crime. (As if within three seconds of looking at me, a criminal wouldn't know I was brand new.)

Until you stand in one spot for more than thirty minutes, you never realize how much standing sucks. After a full, eight-hour day, I'd get the "we're short-handed" speech and be ordered to stay for another eight hours overnight. I got "forced"—assigned mandatory overtime that quickly trans-

formed my normal eight-hour day into a sixteen-hour day.

I knew plenty of cops a lot tougher than I was who did “sixteens” easy, but you really don’t realize the damage you do to your body when you constantly shift your sleep cycle. I did midnights my whole career because it gave me the ability to have my days to myself. Besides, when I got forced, I never had to miss out on anything; I would just cut back on the sleeping part of my day.

So, day one on the job was very underwhelming. I didn’t chase anyone, didn’t rappel down any buildings, and I had zero tackles. I wrote a few tickets that I felt badly about because I would have made that same left turn if I was stuck in that NYC traffic.

Within the first few days, I finally got an arrest. I literally watched this woman take magazines off a shelf and throw them into her bag. I got all excited. I had my first arrest. The good guys win today. I took her back to processing and as I’m going through her backpack, a used heroin needle managed to make its way through my glove. As my head started spinning, I still can remember one of the senior cops walking in saying asking who arrested “Jane.” At this point, I hadn’t mentioned the needle to anyone. I was still processing all of this, hoping it wasn’t real. So, I ask

how he knows her. I still remember the dread I felt when I heard his response: “Oh, she’s been a hooker here for years.” Double awesome: my first larceny also involved me sharing a used heroin needle with a veteran hooker. So, she’s been here for years, committing the same crimes, doing the same drugs.

In the end, I guess I wasn’t the winner that day. Thankfully, she submitted to a blood test, which apparently in NY she didn’t have to, so I was only worried about Hepatitis C. Except one thing: about a week after the incident, it hit me. Just because she took a blood test, didn’t mean that needle wasn’t shared or used. The next six months consisted of me replaying that scenario in my head and getting a battery of blood tests. Lesson learned: why bother doing anything when the justice system is broke AF?

I could go on with ten more years of stories but those aren’t the issues that made me want to leave. It wasn’t just my job; it’s policing in general that has changed so much. We’re constantly under the microscope and getting micromanaged in an environment where individuality and creative solutions are not encouraged.

Being unhappy with the job so early on is what propelled me to where I am today. I would have left then but I’d just dealt with a six-month academy.

The country was headed into a recession, so I couldn't quit. I had nineteen years and six months left on my twenty-year sentence. I felt trapped.

I was on the train a lot, so I read as much as I could in those first months. I had to be the first person reading full e-books on a Blackberry Pearl screen.

Why this book is different

What I've learned from years of reading is that you find a great book, get motivated, highlight the crap out of it with good intentions of returning to it—then forget 95 percent of it and never open it again. That's not the experience I want you to have with this book.

I'm not focused on how many pages I fill up: in fact, my goal is to be clear, simple, and concise. I want this book to be your companion as you carve out your path. Wherever I can, I use examples and stories to get the message across as quickly and efficiently as possible. As you'll discover, I won't take long to make my point: we can do things differently and experience more freedom than we thought possible.

Too late for a refund?

One quick thing before we dive in. This book will not be for everyone. I learned early on that talking about big dreams and goals to everyone is a mistake. When a goal is new, it makes sense to choose your tribe wisely. Be discriminating about who gets to hear the details. If your goals seem to be outside of the norm, you're going to get a ton of criticism and you'll be on the defensive the entire time. Most times, well-intentioned people specialize in telling you the risks and reasons you will fail. I think we're all hardwired to think of the risks first. So, what I ended up creating was a compatibility question that I ask before I even start talking goals and dreams.

So here it goes:

You're offered this amazing opportunity to bag groceries. It's full-time, five days a week, 9 a.m. to 5 p.m., Monday through Friday. You get four weeks' vacation, as well as an additional one week of sick and medical leave. It's a twenty-minute commute to work. Lucky for you, this town underestimated the amount of grocery baggers they needed, so they're offering you a salary of \$100,000 a year. The term is for fifteen years and since you're a member of the

powerful “baggers union” you also get a pension of \$75,000 a year with medical benefits.

The only catch is you will never get a promotion and there is no advancement. You will be doing the same job and tasks every day for the next fifteen years. Unless your childhood dreams consisted of watching *Supermarket Sweep*, you may not be getting much life fulfilment out of the job. But hey, it’s only fifteen years and then you’re done and free to pursue your dreams and passions.

Are you going to take the job?

I put this question out on Instagram as I was writing this book. Almost everyone agreed they wouldn’t take the money. Even if you made it \$300,000 a year, I still wouldn’t take it.

Our time on earth is not guaranteed and it already goes too fast. Taking a job that doesn’t give me any fulfillment just so I can enjoy freedom at a later date doesn’t make any sense. Who knows how your health, life, or family might change in those fifteen years? Also, \$75,000 a year isn’t enough to live on, so you’ll need another job to supplement your income. And with all those paper cuts, you can forget about your dream of being a hand model.

How would you answer this question? Though most people would refuse the money, there are still

some that would take the job in a heartbeat. Some get so excited they ask me to pass along their resume.

At this point, I can usually tell if we're on the same page. If we're not, it doesn't mean we can't be friends or do karate in the garage; it just means I have my work cut out trying to explain my way of looking at the world. There is no right or wrong in anything, only the way that works for you. To me, money without freedom, dreams, challenges, and creativity is useless. For fifteen years, you plod through life living for paychecks, weekends, and waiting for it to end.

If after hearing some of my reasoning you aren't intrigued and are still set that taking that job is your best career move, it doesn't mean I can't change your mind; it just means you're conditioned in a way that society has made you feel is safer. If you heard that scenario and you didn't take the job, then you're already on the same path as I was. My ideas are going to seem comfortable and normal. As you read along, you'll probably be saying to yourself, "I always thought that."

One of the first things you have to do is accept you are responsible for who you are at this moment. This is the foundation of everything. To take control

and fix something, you have to be able to admit you are in control. You will never change if you believe other people, circumstances and situations are in control. Shit happens. Sometimes it sucks. You get backed into corners and you do what you have to do to survive the moment. I'm not judging you and no one else is really. We are all too focused on our own problems anyway.

How you responded to those situations made you who you are today. Did you just accept failure or carry on? Did you continue to fight and lose over and over? Accept who you are at this moment. You are a collection of your experiences. Let's take the lessons, take the good and bad and create a new you from today on.

You have to reflect on things to really understand yourself. Reflecting is the feedback; it's the data of your life. My wife is an accountant. She always refers to your net profit as the lifeline of your business. If you don't know your financial situation—what's working and what's not—how can you ever make a calculated financial decision? The same concept applies to life.

So, let's get to myth busting and rewiring your brain.

#1 THERE IS NO RULEBOOK ON LIFE

I heard this from a friend of mine years ago while on the PAPD. It has really stuck with me since. It's such a simple concept and it's been the baseline for a lot of my life decisions. Because of our education system, we're always thinking in terms of right or wrong. If there's a different way of arriving at the same conclusion or destination, it might be discouraged if it's not the "conventional" way.

In school, we were taught how to do something and that's the way we had to do it. There was no room for interpretation. In the process of learning to conform, we also learned to overlook and ignore our own gifts and strengths.

So, we are trained to be robots. And since they measure everyone on the same scale, it's easy and

becomes a habit that we compare ourselves to everyone else. Who's better, smarter, faster? We feel comfort being with the crowd, even if it's the wrong decision.

The reality is we're all built different. You can't be anyone other than you. And if you ever think you're doing something wrong, I want you to find me the "life handbook" that says you're wrong. There isn't one and will never be one. The limitations we put on ourselves are our own. Always remember, there is no wrong way. In fact, the only right way is the way that works for you.

You write your own story, there is no handbook to guide you through life. And even better, there's no rulebook. No way is wrong if it works for you. There are a million ways to make a living and even more creative ways to live your life. Don't let your peers or society tell you what is right and wrong. If they do, ask to see the life handbook or rulebook that says so.

For example, let's talk about negotiations. There are some people who are comfortable being more direct and aggressive while others prefer a more diplomatic approach. I'm not a big fan of confrontation but I understand why some people use it to get things done. What is most effective is to use the

behavior that is the most natural and comfortable for you.

My dad is rougher and more aggressive than I am. He'll storm out of car dealerships or negotiate the price of something he knows nothing about, and it works for him. I always found it funny to try to negotiate the price of some thing or service I knew nothing about. I'm not even close to that. I'm more of a "let's make this work for both of us" type of person.

Anytime I've ever used the line "can you do any better?" the answer has always been no. It's completely embarrassing coming from me because I'm just not comfortable doing it and the other person can see that.

That means my methods for making things happen are different, not wrong. In certain situations, one may work better than the other, but they are all effective. Neither one is better, mine just works for me. If I try to imitate my dad, I don't do it well. It comes off awkward and never ends well. I just don't have the same forwardness. You have to work with what works for you; otherwise, you'll be uncomfortable. If you're uncomfortable, the other person will sense that.

Everything is relative. Now, this is no excuse to say, "Hey, I'm shy," and never try to get out of your

comfort zone. The point is you try different things to see where you're most comfortable.

Life is about you making your own rules. We've all heard the saying, "You can't have your cake and eat it too." That never made sense to me. WTF was the point of making cake then? It's sad but it's how people live their lives: "You can't have a job and be happy too."

You can do anything in any way you want. If I want to wake up at 4 a.m. and write or stay up until 2 a.m. and write, do it. You are in control of your life. You get to do whatever works for you.

I'm telling you: stop listening to people who gave up on themselves and their dreams. Look at who and where the advice comes from and let it be from the inspirational person, not the negative one.

#2 LEARN HOW YOU MEASURE SUCCESS

We all have different measures of success. Some measure in money, others measure in possessions. Some may look at a person driving down the street in a Maserati and assume they are successful. Knowing how people spend, I think, “Wow, I hope he has enough cash flow to afford that lease payment.”

We all look at the world differently. Those who measure success in the ability to buy things don't mind the trade-off of time it takes to make money. Many times, someone will say, “Jim is doing really well. He's making \$300,000 a year as an Olympic squirrel trainer.” Yet I never see this person at any parties because he's always working. His measure of success is different from mine.

I like to measure success in free time and experiences. If you offered me \$75,000 per year to work for twelve hours a day, or \$25,000 per year for four hours a day and having the days to myself to learn, travel and spent time with my family, I'd choose the \$25,000 in a heartbeat. I know someone will ask, "but how can I live on \$25,000 and do all those things I want to?" No idea, but I like to think I'm a smart guy and I'll figure it out. I mean, I just gave up a \$75,000 job offer so have some faith.

What people don't understand is the journey is the real blessing and where the wisdom comes from. If someone took away every possession you owned, they still wouldn't be able to take away your knowledge and experience. You would be able to rebuild what you currently have in half the time with even less mistakes.

Everyone has their own view of the world. Don't just fall into what everyone else considers success. Create your own.

When you dig deeper, you start thinking "life purpose," and that's beyond money or career goals. What are you here for? What are you doing every day to leave a mark in this world? A day where I help people and motivate and guide them is something I cherish. I'm able to do meaningful work while

spending time with my family and never missing out. I've found that when I focus on helping and improving the lives of others, those good intentions come back to me multiplied. It's never just about the money.

#3 SEE THE BIG PICTURE, NOT THE OBSTACLES

Eleven years ago, I started at the police academy with a lot of people who wanted to invest in real estate and start side businesses. Most of them never got started because they couldn't see the ending. Short-term, you have to give up certain things to get where you want to go. Instead of picturing their dream life they were too busy picturing the things in the way. You can't live life thinking about obstacles in front of you. Of course, there will be obstacles, but you need to have a bird's-eye view to see how you're going to get over them.

Don't ever get bogged down by the details. If you start thinking of all the little steps, you will get overwhelmed. I have two kids and recently someone mentioned how much work it is. They couldn't

believe I still had to wash them, change them, get them ready for bed and all the other things I needed to do before I could relax. I really didn't like hearing it listed out like that. It sounded like a lot. I realized I usually just focus on the end and don't pay too much attention to the little things that had to be done to get me to my end goal (a glass of bourbon in peace).

Dreaming small is scary because if you're "just making it" in your dreams then how can you make it in the real world? You're not giving yourself any breathing room.

So, next time you see yourself dreaming small, to just have enough to get by, I want you to take that small dream and triple it. It's going to throw you off for a minute but soon you'll realize things get easier, the goals seem easier to achieve. In a weird way, it's easier to focus on trying to make \$10,000 a month than \$2,000 a month. At \$10,000, you'll pull out all the stops and do anything possible. It will get you thinking outside the box. Trying to make \$2,000 more you will not have that same fire and creativity in your thinking.

Keep writing your goals and ideas over and over again. What happens is patterns start to emerge. You end up writing certain words and ideas, and eventually you get through to your real goal. For example,

selling more houses always came up on my goal list. But by constantly breaking it down and writing it out, I realized I wanted to sell more houses so I can buy more and create more passive income for myself and get free from my job.

I'm not the smartest guy around, or the best writer or marketer, but you know where I'm going to beat you every time? Speed. No one out-hustles me. Most people sit around planning, researching and then planning some more. They want to read all the books, prepare the right way to make sure they don't make any mistakes.

And that's their problem: as they sit and prepare, someone like me is out there. The person who reads one book, blog post, and then has an idea and is out there trying it is the most dangerous. I'm out trying different things, failing, regrouping, and learning how to make it better. All that preparation is causing you to lose out for two reasons:

1. Hustle will beat skill every time
2. The best teacher is experience.

Ten years ago, we got started with our first investment property. At that time, I had a few friends who wanted to do the same thing. Ten years later, they

still haven't gotten in the game. They're still waiting for a good time to start.

How we got started is a story in itself. We were at an Oktoberfest in Pennsylvania, and this guy asked if he could sit us at our table: Frank Luca, a very nice man in his mid-eighties. Somehow, the topic of real estate came up. He told us how he was buying single-family houses in "fifty-five and over" communities for a great price and getting 15 percent returns on his investment. He was even nice enough to tell us where the communities were. It was a strategy I'd never heard of. We had zero experience in this area or anyone to turn to, to answer questions. But guess what? That following week, my wife, Janet, and I had a realtor and were down there house shopping. We found a great agent that we still work with today and bought something on our first trip. Flying by the seat of our pants and using the only knowledge we had, we bought the biggest unit that needed the most work and hoped we could rent it. We literally bought a house based on a twenty-minute conversation with someone while we were probably (definitely) buzzed.

Besides getting great tenants that stayed for six years, that one property doubled in value, and we

eventually pulled out the equity for other projects. That one house made us.

People wait for perfect while I live by “good is good enough.” Otherwise, you may get two days into that dream idea/job you've been working on for five years and realize you hate it. Sometimes a failed dream is there to take you in another direction, but you have to be out there hustling to figure it out. The timing is never going to be perfect; things rarely line up that way. Try something new, have a general idea, and just start. The path will become more clear as you go. Whatever it is, just start. Take that first step. Things will always snowball with momentum.

#4 SET GOALS

One of our problems is we don't dream big enough. We let others' doubts and worries affect our imagination. It's gotten to the point where we don't make attempts at anything because we are conditioned to focus on all the stories of failure. We think other people who are smarter and more talented have failed, so why even try.

I love dreaming big. Every year, when we write out our goals, we write some crazy things. I keep, and look back on, each year's goals. I still have my original goal list from 2008. It's amazing to look back and see how far we've come. For example, after leaving the job, I wanted to add five new agents to our team. I had no ideas, no brand, and no reason for anyone to work with a small brokerage, so it was

a crazy goal, especially considering our company was only five agents. I was basically looking to double the company, a challenge enough in itself. I made a list of daily things I could do, places to go and things to keep in mind when I was out in the world. The funny thing is once we rebranded the company, the tide completely changed. After speaking events, people were coming up to me and asking to work with us. We made it up to fifteen agents, and soon we'll be closer to twenty-one.

The thing is if I didn't have the goal written down, sitting there in my subconscious, and if I wasn't looking at it daily, I wouldn't have seen the opportunities in front of me to get there.

Dream big. Make yourself feel uncomfortable so it opens your mind up to seeing opportunities in places you never thought. Don't be overwhelmed. Once you have your goals written down, make a plan and write out some daily steps that could work. Then, adjust as you go. Plans will never work out exactly as laid out and that's the beauty of it. I've learned to sit back and marvel at the end of the year, saying "Damn, we did it." There are hundreds of ways to get to the same place so you can never know the exact path you will take.

I announce my goals. I tell anyone who asks. The

more I say it, the more power it has, and the more I solidify it. Maybe it's from years of doing goals that I know even if we don't reach it, we're going to be so far ahead of where we would if we didn't have a goal written at all.

For example, I know if I make a goal to grow 10 percent it's achievable, we'll hit it without much stress. But if I make that goal 100 percent and my brain instantly clicks into overdrive to wrap itself around it. What I can tell you from experience is that no matter how close you get to reaching that 100 percent goal you will always be in a much better place than if you just hit your 10 percent goal. That's how you make leaps and bounds year after year.

#5 HAPPY, HELPFUL, AND FRIENDLY (HHF)

This is something I came up with years ago, in my first year of doing real estate. I don't know why I remember, but I was having lunch after a marathon of showings. My buyers and their parents were out with us, and they were so appreciative of everything I'd done for them. The agent I was working with was complimenting my professionalism and how great it was to be working with me. My buyers mentioned how comfortable they felt and how they knew they were annoying but that they never felt that from me. It wasn't anything special, no magic formula. No matter how things went, I just stayed positive. I didn't think of my interests, I just wanted them to find the house they wanted. If you can try to live every day being happy, helpful, and

friendly there really isn't much that can stop you. I know it sounds a little like something out of *The Secret* but it's been something I've found to be true. If you continually put good out in the world, it's near impossible for anything to keep you down. No matter what is going on in your life, you made someone else feel better. You made the world a better place for someone in that moment.

In fact, it's a very selfish thing to go around being nice all day expecting nothing in return. You'll see how good you feel. Besides, brightening someone else's life, you feel good yourself. That's why they say giving is actually a selfish act. So go get addicted to being HHF. There is enough negativity in the world. Even when you're having a bad day, week, or month, the last thing the world needs is you giving in and being unhappy, unhelpful, and unfriendly. The stranger thing is when you start living this way you will end up seeing more of the good in the world.

Some people live their day-to-day on edge, always ready to make sure they're not getting screwed and someone's not taking advantage of them. That's all they see in everyone. The downside of HHF is this: some people are going to screw you over and not appreciate you.

For every ten people you're good to, two may

disappoint you or take advantage of you. The thing is you can't base your life around protecting yourself from those two people. Don't live your life waiting for those two so you can put them in their place. When you are always trying to "never take shit from anyone," you inadvertently treat others the way you don't want to be treated, always being on the defensive. A lot of times, I don't realize the snide comments or shadiness of something until after the moment passed. I used to get mad at myself for not catching it, but I've come to accept living more happily, knowing I gave someone my best and the benefit of the doubt. They may have fooled me once but it's their loss and they will never hear from me or work with me again.

That's the type of life they chose to live, and their actions will have their own consequences. That's not our concern. Not many mistakes are unfixable; not many are so life altering that they don't allow you to recover. Give the benefit of the doubt to everyone. If you find out you were taken advantage of, learn the lesson and move on.

#6 NO ONE CAN HUSTLE FOR YOU

Every day you wake up with a clean slate and as much as you don't feel like it, your life is in your control. You choose the time you wake up, what you wear, even the order in which you get dressed and the way you brush your teeth. There are thousands of micro decisions you get to make every day. Your life is on you. You have to bring your own hustle. It's great to have dreams but every decision and action you take either brings you closer or further to your goals.

Stop talking about your dreams and start working towards them.

Since I've been doing speaking engagements, I run into so many people that are motivated by my story and want to do the same things. They aren't

happy with their jobs; they want to make meaningful change. That's part of the reason I write. I'm really not a writer. What takes me three hours to write probably takes a "good writer" an hour. But I do it because I know there may be someone out there who will be helped. I tell everyone the same thing: it's possible. There's always a way. It won't be the same path I took but you can do it. Then I offer access to my blog and free copies of the books I read that got me here, and I hear crickets. Once I give people action steps, it gets real for them. That's where I'll lose 90 percent of the people who say they want to do something. It's not that they can't. It just takes a lot to see the bigger picture—that bird's-eye view I talked about before—and the self-control to push aside today's wants to focus on the greater plan.

#7 BE YOU: LOOK UP AND GET YOUR HEAD OUT OF YOUR ASS

A few minutes on Instagram and you'll see there are more people teaching or coaching on how to be an expert than there are experts. What I've learned from many years of working toward success is different strategies work for different people. Some people get business from Twitter, others from Instagram, and still others use email opt-in. There are so many ways to do it but constantly trying to do them all is the quickest road to failure. I believe in trying new things but in the end they all have to agree with your personality. You have to do you.

For example, I know investors that would buy and rent in unsafe areas and make a fortune because properties were so cheap. They wouldn't mind

dealing with bad tenants and safety issues, and for that risk they make good money. Now, no matter how much that works for them, it won't work for me. I like going and seeing the properties maintained, and families enjoying and using their homes and hopefully working their way up to ownership. That's me—that's my personality and why I like to do it. Trying to do something against the grain will either work short term or not at all. Everything you do needs to be in sync with who you are, the type of person you are or plan to be.

Too many times we're chasing the newest app or technology. Most times, it's just a distraction from actually working. I don't care what app you use; business is still done person to person. The technology is just the tool we use to connect. Because of Facebook and Instagram, I can interact with my clients more, see their families and keep in touch through the years. Technology won't make people use me if I'm not good at what I do.

Social media is just a magnifier, it makes you a better you or worse you. In the service business, things haven't changed much when it comes down to it. You can be amazing on social media but if you suck, you'll always be looking for new business. It's relationship building but instead of calling, you get

to follow them on social media and stay connected in more ways. It's not your Facebook or Instagram story that sells anyone long term, it's your relationship. The apps won't make you; you make you. If you're always helping and providing value, then things will come to you. You don't have to chase anything. Everyone is out there trying to sell. Far fewer are out there trying to help.

Everyone is staring at their phones all day instead of looking up and seeing the people and life right in front of them. While you're chasing "IG likes," there is someone in the elevator who could have been your best friend or your biggest client.

#8 BE A QUITTER AND LOVE FAILING

I blame school for this one. We are taught to use passing or failing as a way to measure ourselves. But again, there is no rulebook on life: it's all relative. A score of 70 can be amazing and terrible at the same time. For the person who jumped from a 50 to a 70, it's amazing. For the person who fell from a 90, it's terrible. It's the same number but without something to measure against it means nothing. So how can we start reconditioning years of training out of you? I will list some of the things I've done and quit in my life. If you need proof, I'm sure you can ask my parents for the receipts. They still remember paying \$1,000 in 1993 for the Taekwondo I never finished.

I've been a busboy, waiter, dishwasher, gym front-desk attendant, personal trainer, IT parts

specialist, computer service tech, business owner, EMT, volunteer fireman, martial artist, daycare assistant, daycare teacher, owner of computer company, hedge fund analyst, day trader, cop, realtor, real estate investor (all by the age of twenty-six), and there is probably more I forgot.

First things first: you have to accept being a quitter. If you never quit things, you'll never find what truly makes you happy. As soon as I didn't like it, I didn't do it—simple as that.

I jumped around and tried tons of things. I'm a solid quitter and that's what you have to be in life. There are two types of quitting: quitting because it gets tough or quitting because you aren't passionate about what you are doing. I've done both but the latter isn't really quitting at all.

The good things will end up sticking. I've been a golfer since I was thirteen. I always loved real estate even before I had money to invest.

#9 LIFE HAPPENS ONE MOMENT AT A TIME

If you haven't put much thought into this one, it's a game changer. If you really think about where you are in your life, you can bet a lot comes down to a few moments and a few decisions that changed your life's direction. I can name a few of mine and if you go back in your life, I think you can do the same.

For example, I thought I wanted to be a mechanical engineer. I still laugh about it because what eighteen-year-old kid knows what they want to do? I watched my brother go to school for engineering and he seemed like a pretty cool guy, so I figured why not? (Side note: this is why you're not supposed to pick a career at eighteen.) Either way, I was supposed to go to Manhattan College and live on campus.

Two weeks before school was starting, we found out they never held a room for me. I would have to be a commuter. No thanks: even at eighteen, I'd heard enough about the Belt Parkway to know I didn't want that life.

Hofstra University had reached out a few weeks before, so I called them back and managed to get myself into their last orientation. Subsequently, I changed majors (about seven times). Maybe I would have been a good engineer but anyone who knows me knows my personality doesn't scream "engineer." I remember during the Manhattan College walk-through, I was getting zero laughs for my jokes.

One night, coming home from a Hofstra bar, I passed a volunteer fireman sign in West Hempstead stating they were looking for members. I stopped in the next morning and it turned out they had their monthly meeting that night. I got my application in and was voted in that day.

That took me on a fun side journey meeting tons of great people and having memories I still laugh at today and probably thousands more I can't remember. Being immersed with the firemen, I heard a lot about civil service jobs. That's the reason I even knew about the Port Authority Police test.

When I was twenty-one, I tagged along with my

dad to a networking event. I had started a computer company when I was in college, so he said it was a good thing for me to do. I met someone there who invited me to a breakfast networking group. From there, I met some guys I golfed with regularly for a couple of years and met someone I would end up working for, after changing careers yet again. That one “yes” opened many doors.

Who knows if I would have gotten here anyway? Those yeses may have just been detours in my life, but they also made me. If you sit back and really think about your life you can pinpoint those moments. What did they look like? Do they have a pattern?

Mine were always last-minute changes with little thought and those moments made me who I am. Think about your life and know that every time you say yes to something you could be opening a door to a whole new adventure.

#10 HAVE FUN

Why are we not playing the game without fear? Today could be the last day you're alive. Why do we put our dreams aside and accept "safe and comfortable" when in our hearts we know we can do so much more?

You only have one shot at this life and thankfully it's not like any of my car leases: you don't have to return it at the end and pay for dents, worn out tires and scratches. I want to use the gifts God gave me, the ones I didn't even know I had for a while. My new measure of life isn't how much money I make, it's how many people I help and how many lives I've changed. Don't get me wrong: I'm going to be making money along the way, but my wealth isn't

measured in dollars. It's directly related to how many people I can help.

My main reason for wanting more money and discretionary time isn't so I can sit on the beach all day or buy a yacht. I wanted to get myself right so I could turn around and help the next person up. I'm still working toward my goals and I'm creating new ones every day. I decided not to wait to write this book. I'm sharing while I learn.

These are my rules, and my blueprint, so take what fits you and run with it. I wrote this book to start a discussion and spark new ideas—maybe help you see things in a new light.

Don't live by anyone else's rules anymore. Make your own rules and dominate your life.