

# SECTION

Begin Where You Are Now

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**R**obert Schuller famously said, “Bloom where you are planted!” You have to start where you are right now, not where you’d like to be or where you think you will be whenever, but right now. We have no promises about tomorrow, and we’ve already lost every minute in our life up until now. Even spiritually speaking, we are told, “Today is the day of salvation.” Well, today is the day to start following your dream, too.

I wasn’t born rich and I didn’t inherit wealth. I didn’t begin life as some super-successful business mogul. My family wasn’t wealthy, but I grew where I was planted. We don’t get to pick things like who our parents are or where we’re born, but we do get to decide what we do with what we have been given to work with.

## Two Parents and True Commitment

When I started out, I probably wasn’t much different from you. I wasn’t a dummy, but trust me, I was no Einstein, either. In high school I averaged a 2.9 GPA. Even though my family wasn’t well-to-do, I did have the advantage of growing up in a loving and supportive two-parent household. I had loving parents who raised me to believe in myself, and in my own abilities to accomplish whatever I set out to do. If you also had this advantage but you don’t appreciate the value of it, this next section is for you. If you feel you were handicapped because you didn’t have a positive childhood or uplifting parenting, or you came from a broken home, there’s a good lesson for you as well.

We all have certain strengths and weaknesses, but coming from a single-parent home almost always creates a more difficult path through life. You don’t have to believe this if you don’t want to, but the facts are so overwhelming they can’t be ignored. In this section, you’ll see clearly, perhaps for the first time, what you need to do to overcome the parental decisions that created that broken home, and how to break the cycle for your children as well. Your legacy is the

thing that really matters, and after achieving your own success, it becomes almost *all* that matters.

I was born in Port Gibson, Mississippi, the son of Ephren Taylor Sr. and Diane Taylor. I was the oldest of three brothers. When I was born, we lived in my grandmother's house in Carlisle, Mississippi. It sat up on cinder blocks and had a tin roof and no hot water. That only lasted about a year. My dad had gotten an honorable discharge from the army and was working on a two-year degree at the local junior college. His father had died when Dad was only 12, but he remembered how Granddad had repeatedly told him, "Go to school, get a job! Go to school, get a job!" So that's what he did. My father was not an entrepreneur. When he graduated, he hooked up with an engineering company that contracted with nuclear power plants around the country. Dad's new job meant big changes in our lives in a lot of ways.

Dad landed a job in Homestead, Florida, so we moved to an apartment there. By the time my brothers came along, we were living in pretty decent houses in pretty decent neighborhoods. All the while, Dad kept plugging away at his electrical engineering degree. It took him 10 years to get his bachelor's degree, mixing and matching course credits at different schools, wherever we happened to live at the time. Dad's job caused us to move around a lot, and before sixth grade we had moved from Homestead to Plymouth, Massachusetts; Decatur, Alabama; Evans, Georgia; back to Decatur; and finally to Overland Park, Kansas, a suburb of Kansas City. He eventually finished his master's degree in Overland Park, and began working in the main office in Kansas City instead of out in the field in the actual nuclear power plants.

I don't remember much from each of those places because early childhood memories all kind of fuzz together. I just remember I was the new kid in school a lot, and a shyness crept in that could have taken over my life if God hadn't been at work. I was about halfway through sixth grade when we moved to Kansas. Overland Park is located in Johnson County, the second wealthiest county in the country. In 2007, *Money* magazine ranked Overland Park the sixth best city to live in the United States. I had no idea how important all this would be in my life. The quality of education I received, and the

community and lifestyle I became a part of, elevated me in so many ways. But it sure didn't seem that way my first day in school in Overland Park.

There's no way of telling my story without touching on race issues as part of it. I don't focus on it or even think about it much, but from the time I was in school, I've been aware that I was different. Not just black, but unique in other ways, too. Most kids don't want to be unique, they don't want to stand out from the crowd too much. They want to be accepted by their peers. Kids want to fit in, especially when they're moving every year or so to a new school. I was the same way.

When I was in Alabama, I was in the gifted program. When we moved to Overland Park and I started middle school, they never even tested me. My parents chose to send me to the Blue Valley School District, which is in a predominately white suburb. I guess the counselors figured, "Black kid, Alabama . . . regular classes." They never did put me back into the gifted program. Yet now they have my posters at the school and all that, and colleges and high schools around the country are standing in line for me to come "inspire" their students. So did I let it hold me back? Use it as some kind of excuse or grudge? No.

I tell people it's sort of like Thomas Edison, whose teacher thought he was "addled" and so he only had three months of school. Guess he didn't care much for excuses, either!

Anyway, the first day at this clean little white suburban school all the kids were asking me, "Can you play basketball? Do you play basketball?" It's like, is that all black kids are supposed to do? Play basketball? I did play football, but nobody asked that. I'm thinking, what is wrong with these kids? They'd ask me other weird stuff like, "How does your hair stay there?" As dumb as some of the questions were, I realized they were just ignorant kids who'd never been around many African Americans before.

The worst thing of all was that there were only seven black kids total, in the whole school. And I was the only "black nerd." So, even with the other black kids—in some cases, *especially* with the other black kids—I was hard up against some of the worst black stereotypes that exist within the black community. These are stereotypes that equate to

“authentic blackness,” and “knowing your roots,” “keepin’ it real,” and the kinds of things that keep people in lives of mediocrity.

Anyway, as far as the school was concerned, I wasn’t considered gifted or technically any smarter than the other kids in the school. My grades dropped to around 2.9 GPA largely because I was bored, but I know too that part of it was that “not sticking out” thing. Looking back it’s funny because I was already “sticking out” and didn’t realize how much! I was already working on my first company, Flame Software. But at the time, I just wanted a different video game to play because I had already top-leveled-out on the couple of game cartridges I had.

Fortunately, at home I never had those kinds of problems. My life at home promoted self-awareness, excellence, and brains. My parents had no issues with their “blackness” or “being authentic” or anything like that.

*The most important advantage I had growing up was something I never really thought too much about. Something that for me was just part of normal life.*

As difficult as it may be for many to accept, growing up in a two-parent home with a stay-at-home mom and a dad who came home from work every night was the one major advantage I had over many of my classmates. My mom had stopped working outside the home and stayed home with me when I was real small. She was there for all of us, including my two brothers—Marcquest, who came along when I was four, and Kedron four years later.

My home life was pretty normal. I figured it was a typical household, like all kids do. Only years later would I realize how fortunate I was. For instance, Mom was a stickler about dinner. Dinner was at 5:30 every day and we all ate together. My dad got off at 5 and Mom had dinner on the table when he walked in the door. We didn’t dare miss dinner. I figured every family did breakfast and dinner together, and lunch too, on weekends.

Having Mom’s influence at home really takes us right to the point: When do most teenagers get in trouble? When do most teenage pregnancies happen? Between the hours of 3:00 PM and 6:00 PM,

when they're out of school with no one around to supervise, no one around to care. There are pretty dramatic differences between the way I was brought up and the way my wife MeShelle was raised. I had two happily married parents . . . and *still* have two happily married parents. There was no domestic violence, and both were very, very good role models.

I'm not pretending it was all like some TV family, but it was a very secure, loving environment. My wife grew up with parents who had separated. When you're a kid, you only know what you know. Living in a broken home creates all sorts of emotional baggage to wrestle with, especially issues of fear and trust. On the other hand, when you come out of a household with two loving parents, you have an invaluable head start in life right off the bat, despite whatever other negative influences outside of the household pull at you.

Now someone may say, "But what if you have a two-parent home where there's strife and abuse? Surely a single-parent home with love is better than that!" That's a hard question, and there is no reason why any person—man, woman, or child—should have to stay in an abusive situation. But my point isn't to debate the "whys" that may or may not justify a broken home. Regardless of the reason that created it, a single-parent home has distinct disadvantages when it comes to creating the environment that fosters success. I know of no study that has ever disputed this, and sadly, roughly half of the children in America are living in this reality.

## MeShelle

I've already mentioned my wife's experience. She grew up in the inner city of Kansas City, Missouri. MeShelle had two older sisters. There was violence in the home, but her parents kept most of their problems out of sight of the kids, especially MeShelle, the baby. MeShelle was an exceptional kid by anyone's standards. Before she was one year old, she would fuss until her mom dressed her up all pretty before her daddy got home. She showed all sorts of talent for music and dance, well before she was in kindergarten. Fortunately, her parents saw her potential and enrolled her in special classes to encourage it.

By the time MeShelle was nine, her parents were separated. She saw her father only on weekends and holidays. He had a separate life, with a separate family. Seeing your father on weekends is better than having a father who abandons you, but all that doesn't matter when you're a kid and you scrape your knee. Mom's there to kiss it, but you want Daddy to, too. By the time you see Daddy the next weekend, it's all healed, and it's just not the same. When you ace a test, telling him over the phone isn't as good as if he was right there.

Her mom Marcy was there to support her daughters. Marcy struggled sometimes working three jobs, but always managed to earn enough to keep her daughters in clothes and food, and the mortgage paid. Eventually she turned to gambling on the nearby riverboats to supplement her meager salary. Sometimes she would earn more on a single night than her month's pay. But she realized increasingly, as she looked at the losers straggling off in the early morning hours, that she was looking at herself, if she kept on that path.

Marcy turned her back on gambling, stopped looking for the easy way out, and put herself back on a solid financial track. She was determined to make sure MeShelle knew how to carry herself and be a lady, so Marcy put MeShelle through her own "School of Etiquette," as she called it. It sure paid off!

The first time I saw MeShelle, I saw this polished young woman, never knowing the scars of her background or what she had overcome in her life up to that point. I first met her when I tagged along with a friend to a roller skating rink, and saw MeShelle gliding around the floor. We met and talked, and talked.

Pretty soon I figured out she was the one for me. The first time I went to pick her up, her mom eyed me up and down and said, "What do you think you're looking for, coming over to the hood for my daughter?" I guess I passed the test because she accepted that I was interested in her daughter for real.

I give a lot of credit to her mom's commitment to let MeShelle develop her inner talents, at considerable expense. It's not a path many inner city, single moms can afford, or take time to develop in their kids.

At one point, Marcy had to make the tough choice to take MeShelle out of a primarily black dance school because she felt they

were holding her daughter back. She anguished over the decision, eventually enrolling MeShelle in a dance school that was primarily white, where there was more exposure to the art, and additional opportunities for her competitively.

MeShelle was really fortunate. After growing up in a single-parent home, MeShelle is doubly committed to working with me to keep our home together. (Which isn't always easy, especially with the kind of schedule I keep!) And she shares with other young people and couples from her own experiences, about the value of commitment to each other, and to providing that quality of environment for our family.

## A Different Story

Unfortunately, the statistics tell a different story for most of these kids. Numbers show that 68 percent of black kids have only one parent: their mother. Oh, various men may come and go, or their mom may have a relationship with just one man, but the kid doesn't see them married. They don't see, and often don't feel, the commitment from the odd partner in the deal. Not just from him to their mom, but to them and to their brothers and sisters as well. He's not their "dad," and no matter how good a man he is, the expectation is that one day he'll leave them, abandon them, just like their own father and the others along the way.

### **There Are More than Just Emotional Disadvantages**

Thirty-five percent of single-parent families are living under the poverty level, *twice as many* as those who are living with two married parents. This means less money for extracurricular activities, for training, for courses, or even for books—less money to help the children financially when they're starting out on their own, to give them a cushion. Every penny goes to basic living expenses. This is an incredibly negative financial change over the last 40 or 50 years. Seventy-eight percent of young people got married in the 1950s. Not only is staying married better from a social viewpoint, it's better in an

economic sense. Marriage is almost like its own investment: It's practically a wealth-creating institution. *A married man earns from 10 percent to over 40 percent more than a single man.*

### **The Results from All This Is Out There, and It's Not Good**

Is it too big a leap to recognize that broken families also lead to kids and adults who get in trouble with the law? Actually it's been proven many times over. In fact, it's been called pandemic, or a "corrosive epidemic," all across the United States. You may have heard the reports that today there are more black men in jail and prison than in college. This is true, but if you only count the ones in prison that are 18 to 24 years old, there are actually more in college than prison. Either way, black men have still had major reverses over the past generation or so. I'm talking about the generation I was born in. In 1980, African American college men outnumbered those imprisoned (of all ages) by over a quarter million. But by 2000, it was almost reverse: there were over 188,000 more incarcerated black men (18–55+ years old) than those in higher education.

The 2001 statistics show that when we just look at black men 18 to 24 years old in college versus those in jail or prison, it runs 2.6 to 1. In other words, when we limit it to those ages alone, you've got more black males in college than jail. Sounds a lot better, doesn't it? But when you look at white males in the same group, the ratio is 28 to 1. Twenty-eight times more white men are in college than prison. That's 10 times the ratio for black males (U.S. Department of Justice data).

People can argue over whether it paints a clearer picture looking at just the narrower age ranges, but the problem doesn't magically stop on someone's 25th birthday. By the time this book is published, I'll be 25 myself. There's nothing magic about 25 except I can get a rental car myself, and my car insurance may not take as big a bite. Half of all black males are dropping out of high school, and 72 percent of those are unemployed. If you don't work, how do you provide for yourself and your family? By the time they're in their 30s, over 60 percent of these black, male dropouts will have spent at least some time behind bars.

The sad truth is most of these lost young men and women have some stupid media image of making it big—but they have no plan.

I'm not comfortable being preachy, but more people need to start spending as much time in the library as they do on the basketball court. If they took the idea that they could escape poverty through education, I think it would make a more basic and long-lasting change in the way things happen. What we need are positive, realistic goals and the willingness to work. Hard work and practical goals.

—*Kareem Abdul-Jabbar (Ferdinand Lewis Alcindor Jr.)*

Some people won't like this, but again, the figures speak for themselves. And it's not just African Americans—Hispanics, Caucasians, Asian—every group has tens of thousands of young men and women dropping through the cracks. It's just that African American males in my age group are the most at-risk.

As if the incarceration and dropout figures aren't enough, urban violence is killing African Americans at rates six times that of white Americans, and my age group, from 15 to 24, are in the most danger. In this age group, 85 out of every 100,000 will be killed. Doesn't sound like a lot? The national average is 6 per 100,000. And black boys and men are the main victims. In fact, they are the country's primary victims of violent crime. The blame can be placed on street gangs, crack cocaine, and easy access to handguns. But the core issue, the one at the heart of all this, for all races, always comes back to single-parent homes and their ability to cope with pressures and issues that trap kids into these lousy and deadly lifestyles.

Something's very wrong. I believe the cure starts in the home, and with having supportive, committed parents. Nothing could be more important to build a foundation for a child and, frankly, until you are satisfied you have that kind of relationship, don't have children. If you don't have a solid relationship with your partner, bringing a child into that environment has nothing to do with love for the child or each other. It's a selfish act that hurts each of you, including your child.

Today, half the homes in America are broken by divorce. Following that line, I know a lot of the people reading this book, especially the children, teenagers, and college students, will not have had a consistent, loving two-parent household as an experience growing up, so what I said up at the beginning of this chapter is important: Start where you are right now, with whatever skills or knowledge you have, and determine yourself to do whatever it takes to succeed.

It isn't where you came from; it's where you're going that counts.

—Ella Fitzgerald

Going to school, staying away from drugs and alcohol (and gambling!), and not marrying until you're in your twenties gives you advantages that can't be ignored. Kids who come from broken homes often don't often get the extra help and attention and encouragement that MeShelle's mom gave her. She's an exception, and a big one. Her mom struggled to give MeShelle opportunities her friends in the hood never had, and it almost cost her everything. You may be an exception, too, but even as exceptional as MeShelle's situation was, she had more negatives to overcome than I did.

My dad came out of a broken home also. His father died when he was just a kid and some of the problems that the family had as a result were devastating. Without a strong father figure to guide him, my father went down some rough paths and tripped over a bunch of stumbling blocks. It took him years longer to get up to speed, but one day he consciously decided, "You know what? I'm not going to keep on living like this! *I want better in my life, and for my family.*" He went back to school, and got his degree as an engineer. There was all this greatness bottled up inside him, and it was a double struggle for him to find it, trust it, and develop it. That's what you have to overcome if your home was shattered when you were growing up.

It's amazing how our decisions can affect generations to come. I can't ever remember my brothers or me ever wanting to be basketball players or Hip Hop artists or anything else like that—not firefighters

or police officers, either. We all wanted to be engineers like Dad. While I'm not an engineer, my point is that my parents gave me a certain frame of reference, a perception of life, that caused me to set my sights high from an early age. My parents made it clear that anything I wanted in my life was achievable. They did this repeatedly, especially when I tried to get by with normal kid excuses. My parents were my first mentors, and they showed me a way that made me believe. Made me hope.

A single-parent home is an incredibly difficult thing to manage, much more to overcome if you were raised in one. Yeah, that is pretty blunt, but I'm really not attacking you or your family. I'm also not going to join the popular crowd that ignores these issues and loves to give out some kind of welfare "Excuse Checks" to justify failure. It's important to be honest with ourselves, and then take the necessary steps to overcome whatever obstacles we face. *If we don't do it ourselves, no one else will do it for us.*

## Get Off of Yourself

Whatever it is that gets your hackles up, get it off your chest and off your shoulder. If talking about your family and home and things like that irritate you and make you feel defensive, **get over it**. I've already told you, I'm not dissing your home, your momma, or your family. This isn't about how good they are, how hard they tried, or whether someone's better than you. All families face trials and tribulations, but single-parent homes have it the hardest. And the children raised in single-parent homes suffer the most in school and in life.

If this is your life and you feel sorry for yourself, I can't blame you too much. But get over it already! You have a right to be upset about the cards you have been dealt. But if you never ever get beyond being depressed about your crappy life, you'll never get anywhere, will you? So let's start getting over it, okay?

Nobody sets out and says, "I want to raise my own kid with no help and no insurance, work three jobs, never have time for my own life, play the odds that my child will probably dropout and have

a dead-end, low-paying job his whole life, or do drugs or go to jail, and practically guarantee he'll have everything else tough in his life, too." Nope, what happens is that boys and girls hear the rappers and watch the videos on BET and MTV, they see the ads and read the *Cosmo* and *Ebony* and *Jet* articles and watch the movies. They see the bling and hear the bang. To them, the good life looks like one big party.

The girls start wanting a baby like it's a status symbol, and the boys start wanting another notch in their belt of "manhood." That's the bottom line. Love, American style. Before anyone thinks any further than their own hormones, a baby pops out and another life is pulled into this mess. No, nobody ever starts out to create a difficult life on purpose, and to cause their children to suffer. But many do, anyway.

A lot of people are going to say, "Well, I didn't have a two-parent household, and I didn't have the advantages you had. So what am I, shut out?"

Of course not! You may have added disadvantages to overcome, but there are hundreds of thousands of successful people who have overcome those same disadvantages in their lives. What I'm really saying here is, if you don't have a two-parent household, or if you're not happy with the role model that your parents are providing you, **get a replacement**, and get on with your life!

I think one of the most important things I learned from my family was the value of **mentorship**. When you're young, and adults spend time with you, you model yourself after them. Later, when we want to grow in a career, we may find a mentor to guide us. An adult male may not be your real father but he may become a father figure, someone you look up to . . . the same is true for mother figures. You can learn things about life from these people, from their experience. In a lot of ways, a mentor can take the place of the parent you don't have. They exist out there but you have to find them. If you didn't like the car you had, you'd get another one, right? So get focused and work toward finding yourself a mentor.

There are so many really good mentors out there, just waiting to help you, to guide you, to be a good role model. Mentors are on sale right now and you know how much they cost? They're free. All these baby boomers coming into retirement have experiences and

knowledge that's sitting around, not being used anymore. The easiest time to get a mentor is when you are in school. Just grab a mentor and take responsibility for getting what you need to succeed in life.

We'll spend a whole chapter talking about mentors and how to choose them because they're the most important people in your life, whether you know it or not. Mentors are the people who will help you shortcut the system and learn to work smarter, not harder. So you can reach your goals—and have your treasure—while you're still young enough to really enjoy it.

Right now, let's look at more at the mindset you as their Mentee, their apprentice if you prefer, need to succeed.

There are no secrets to success: Don't waste time looking for them. Success is the result of perfection, hard work, learning from failure, loyalty to those for whom you work, and persistence.

—Colin Powell

Hey, if it was easy, everyone would be successful. Instead, only about 1 or 2 out of every 100 entrepreneurs make it. The rest fail. The rest won't pay the price and take the time to do it right.

Instant gratification doesn't exist. Anything worth having is worth working for—right now. The real question is, do you want to slave away for a worker's wage your whole life? Do you want to continue to work until you're old and broken and using a walker to get around? Do you really want to go on vacations when you're too old to know that you look like a dork because you're so out of touch you think black calf socks and Bermuda shorts is some kind of style statement? Not me!

Look, nobody wants to work, but unless you were born with money, you don't have a choice. Not working for our "daily bread" is not an option. That's the curse Adam chose when he figured he'd found an easier way to get the knowledge of his mentor, God. You

*are* going to work, and work hard, but hopefully along the way you'll learn to work smart as well. You really don't have to reinvent the wheel, all you have to do is put some rims and tires on it so it drives smoother, runs easier, and then improve on it—but don't go out and spend years recreating the same thing, or get too caught up in buying spinners and trying to look all rich and successful. Take advantage of the knowledge of people who've gone ahead of you to shorten your growth curve, and get yourself and your dream up and running first.

## You Can Work Harder, or You Can Work Smarter

I believe the hardest work is work you have to do for someone else. There's just something mentally grinding about it. While we should all be grateful for the opportunity to earn money and support our family, it's hard to get into the mindset that we're doing it for ourselves, when in reality we're doing the work for someone else and their approval. Working smart really means thinking about the path we're on and deciding if it's the path that really suits us—not necessarily the easiest path, and not necessarily the most comfortable, but the one that gets us to our goal the fastest. As you think about this, picture two roads through life. I call them “Option One” and “Option Two.”

### **Option One: Work 40 to 50 Years for Somebody Else**

Do as little as possible to keep the boss happy, after all, the one who pays you is buying your time. You're not giving it away, you're selling it: the one buying your time is *buying* the hours of your life. That's why it's called being a wage-slave. You've sold out to the highest bidder . . . maybe not even the highest. Along the way, you trade one owner for another. Sometimes they leave you hanging, struggling to find another owner to sell your life to. Hours for dollars. That's all you know. Literally shortening your life, by selling off the hours and the days, the months and the years.

Take a couple weeks each year for a vacation. Show up every day at 8, go home around 6. Paint your house on weekends and try to build a little savings account up so you don't have to eat cat food when you finally retire. IF you retire, that is, and don't have a chest blowout by age 45 or 50. Keep your head down, don't create too many waves, and try not to attract too much attention.

### *Life's a Beach*

It's sort of like walking down the beach, and it's crammed with lots of people like on the Fourth of July. You stop every so often to pick up a shell or two. Those are the new skills, new promotions, and life changes along the way. Your real goal is the treasure at the end of the beach, your retirement—the time when you don't have to work. When you can play all day and party all night. But you can take as long as you want to reach it. Spend a few years in school figuring out what you want to be when you grow up. Chill out for a few more years digging sandcastles if you want. No worries. *Hakuna Matata!* You've got plenty of time. It's your life, after all. Don't worry—be happy! Sometimes the whole deal fakes us out so much we actually feel like we're in control!

The only problem is, at this pace, it takes years and years to reach your goal, and your treasure is washing out to sea more and more with every wave, every minute, every day. How much of your goal, your prize, will be there when you finally make it? Who knows? It's more uncertain now than ever, because retirement programs are being raided, social security is being gutted, gas costs more than \$3 a gallon, medical costs are rising, and very few people even start thinking about retirement until it's too late. When you finally get to your goal decades later, you find just a few shekels stuck in the sand where your treasure was supposed to be, and another beach full of people ahead of you. Broken, worn-out, broke people mostly sitting and wondering what went wrong.

For people who choose Option One, life drags by, day after day, paycheck to paycheck, "blue Mondays" to TGIF, weekend to weekend, vacation to vacation, finally retirement . . . then it's gone. Game over. One day you wake up and you're dead.

Next time you go shopping, ask the old dude greeting you at the door. He'll tell you.

### **Option Two: Make a Decision to Get All the Knowledge You Can and Keep Growing Even While You're Working**

This option might read: "Swallow your vegetables and liver fast, so you can sink your teeth into that hot apple pie a la mode."

I think of this option as running down the beach and stooping down to pick up those shells (new knowledge, new skills) without missing a step. You get tired, you stumble, but you get back up and keep running. For how long? Sometimes it may seem like forever, but you know you're closing in on the goal a whole lot faster, and when you get there, there's a whole lot more of it to enjoy. Not only that, but you notice how uncrowded this beach is . . . very few people around, and they're all running in the same direction. Nobody's dragging their heels here, wasting years in the sand. They know there's a prize up ahead. You get there after a few years, and there's this monstrous pile of gold, more than you can spend. Plenty to enjoy, to create a lifestyle and a future for your family, and plenty to share with your church and charities.

Just past the pile of gold is another beach, and there aren't many people on it, either. They're all full of life and enjoying every moment. That's the rest of your life, and you're still young so you'll be able to really enjoy it to the max, too! You've won your race, you've claimed your prize and you own your life. You own your own minutes and hours, and you pay yourself royally. You have your health, your family, your financial security.

## **Enjoying the Journey**

Hey, it sounds pretty great, doesn't it. Think about that goal, of owning your own life and doing what you want. What so many people try to avoid is the running, the work. Because running is working double-hard, working double-smart, doing everything above-and-beyond. One of my mentors put it this way:

*I'm willing to do things other people won't do, to live the life others will never live.*

How about you? Only you can make that decision. And you make it every day of your life. With every victory you know deeper and deeper you have the power inside you to overcome whatever comes your way. You build confidence, you overcome your fear, you become a champion. And you truly start taking responsibility for your own successes and failures . . . your own life.

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