

What I  
**Wish**  
**I Knew**  
at **18**

**LIFE LESSONS FOR  
THE ROAD AHEAD**

**DENNIS TRITTIN**

LifeSmart  
PUBLISHING

If at age 18 most of us had read and understood the message in this book, we would have grown up to be more productive, more supportive of others, and yielded a much more positive impact on mankind.

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**GEORGE RUSSELL,**

*Chairman Emeritus, Russell Investments*

Read this book and share it with high school kids and their parents. It's fast to the point and full of practical life wisdom young people want, but often don't get.

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**JEFF KEMP**

*former Seattle Seahawk, Founder and Chief Advocate, Stronger Families*

Dennis has hit the mark, addressing topics that are relevant to young people today with the practical wisdom that comes from a lifetime of experience. The easy, conversational style of the book feels like you are talking with your dad over a cup of coffee. Well done!

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**JOSEPH HELMS**

*Managing Director, Ronald Blue & Co.*

In *What I Wish I Knew at 18*, Dennis Trittin discusses the vital issues facing young people as they move into adulthood. In a relaxed and conversational manner, he presents wise advice and challenges us to reflect on and redirect our life through better choices. While this book will resonate with young adults, parents, school counselors, and youth group leaders will also find the book thought provoking and engaging. I have been inspired and given practical recommendations on how to be a better parent to my high school and college age children and a better manager at work. Thank you!!!

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**TOM KAMP,**

*husband and father, President, Chief Investment Officer,  
Cornerstone Capital Manangement, Inc.*

Wow! Den has done a great job compiling and presenting those 100 success principles. I certainly wish I had known all these pearls of wisdom when I was 18, and when we were raising our four boys. Even at 50+ years old there are many useful reminders. It seems that too often in today's society the important things in life are overshadowed by the urgency of life. I appreciate Den's passion and effort to help provide a roadmap (or coach's guide) for life's journey toward becoming the masterpiece we are designed to be, especially the emphasis on character as the "center of your canvas."

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**GREGORY RURIK, M.D.,**  
*Pediatrics*

This book is outstanding; I only wish I had had it 25 years ago, when I was getting started in the business world. I am sure it would have saved me a few “field trips” down wrong roads!

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**ANDREW WYATT,**  
*CEO, Cornerstone Capital Management, Inc.*

I love this book! It is well written, challenging, hits the issue on the head, and includes references to faith. WOW.

Truly, what a treasure!

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**DEBBIE SCHINDLER,**  
*Superintendent of South Sound Christian Schools*

What a great tool! Den has captured the necessary ingredients that every person needs to be successful in life. A concise, complete, easy, and fun read!

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**REV. TIM CEDARLAND,**  
*Senior Pastor of Community Bible Fellowship*

For pointers on leading a successful and fulfilling life, I highly recommend Dennis’ book to both young adults and parents.

In this fast-changing world where communication is by text messaging, parents and mentors will find this book particularly helpful in communicating life lessons, which will contribute to their being heroes to the young adults they may influence.

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**RON CANAKARIS,**  
*Chairman & CIO, Montag & Caldwell, LLC*

# Life Perspective

*Make each day your masterpiece.*

JOHN WOODEN

**H**ave you ever noticed how different people have markedly different outlooks on life? Some are incredibly focused, goal oriented, and motivated about their life mission while others take things more casually. Some see a glass as half full while others see the same glass as half empty. Some people are adventurous by nature and willing to take risks while others are gun-shy due to fear of failure. Some center their lives around serving others while others focus on themselves. Some choose to be experts in a particular area while others chart a more diverse and varied course. Some approach change as an opportunity while others react apprehensively and fearfully.

Your philosophical approach to life will have a major impact on who you become. It will guide your interests and pursuits, the diversity and richness of your experiences, how you define success, and, ultimately, the legacy you will leave. As if that's not enough, your life perspective also impacts your disposition and outlook on life. While genetics played a role in forming your life perspective, much of it is a personal choice that can be refined along the way.

This chapter focuses on your all-important life perspective. Because so much flows from your philosophical approach to life, it makes sense to begin your success journey here. I encourage you to take a deeply reflective approach to this chapter, considering both yourself and those you admire most. If you apply the following success pointers in your life, your odds of creating a masterpiece will rise exponentially!

## **DISCOVER YOUR PURPOSE AND INSPIRATION**

*Great minds have purposes; others have wishes.*

WASHINGTON IRVING

Find someone whose life is a masterpiece and you'll find a life guided by an inspired purpose or mission. Your life purpose, which might be revealed either sooner or later, is an incredibly powerful force that will direct your life and determine your legacy. One day you'll want to look back on your life and say, "Mission accomplished!" That's what it's all about and it begins with a defining purpose.

Life purposes are usually discovered through personal reflection or the inspirational lives of others. They can be cause-driven (e.g. curing a disease, educating disadvantaged youth, sheltering the homeless, cleaning the planet, protecting our country) or skill-driven (e.g. athletes, artists, mathematicians, designers).

I recommend that you consider both cause-driven and skill-driven purposes and especially a blend of the two. The most transforming lives are found in people who apply their God-given talents to a worthy cause.

Here are some questions to ponder when considering your life purpose:

- What causes (e.g. global or community needs, people, situations, organizations) am I most passionate about? What problems would I most like to solve? What needs or people tug at my heart?
- What inspires me the most?
- What brings me the greatest joy and sense of fulfillment?
- Whose lives would I most like to emulate and why?
- What are my special gifts and talents?
- Where can my skills have the greatest potential impact?

Once you ponder these questions, see if a picture emerges about a cause that could benefit from your unique skill set and experience. Your purpose might be developing inside.

One final point deserves special mention. Chances are that your life purpose may not be revealed for many years. Or, as is often the case, it may evolve through various phases of your life. Today, your answers to the above questions may reveal a vision that's still blurry. If so, that's perfectly okay! I spent 27 years as an investment manager, having no idea that I was being prepared for a far more impacting purpose—teaching life skills, finance, and investments to both youth and adults. I encourage you to periodically reflect on the above questions, but also to be patient. Your highest purpose may not be revealed for quite a while!

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**TAKE FIVE:** ➤ When you ponder the questions above, does a picture emerge in your mind's eye? Make a commitment to reflect on your life purpose at least annually. It's one of the surest ways to live a fulfilling and significant life.

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## **BUILD A LIVING LEGACY**

It's unfortunate, but many people wait until their later years (if at all) to serve others and impact the world. History is filled with hermits who leave large nest eggs after their deaths, never having taken the time to give back while they were living. What a colossal waste! You can avoid that mistake by committing to making your life a *living legacy*. In this way, you'll see your impact firsthand while inspiring others in the process.

My life has been filled with wonderful experiences and close relationships with family and friends. But the times I experienced pure *joy* were when *I did something with lasting impact on others*. For me, this has involved the births of our children, coaching my daughter's elementary basketball team, guiding our son through the admissions process into the university of his dreams, retiring from my investment career to build a financial literacy program at our local school, and authoring this book.

So, I encourage you to strike while the iron is hot and build a living legacy. Don't wait to change the world!

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**TAKE FIVE:** ➤ What are some examples in your life where you experienced pure joy and fulfillment? Or, where you had a significant impact on something or someone? What are the common elements of those experiences? Why?

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## **DIRECT YOUR LIFE TOWARD OTHERS**

It is said that the first half of one's life is the "accumulation stage" and the second half is the "distribution stage." During

the accumulation stage, you're in "gathering mode," filling your bushel basket with life's needs and wants. You build a career, buy and furnish a house, start a family, save for retirement, and buy lots of things along the way. Then, one day, usually around 50 when the kids have left the nest and you have all the toys you need, you become more motivated to give back. You discover that the joy of giving is greater than the joy of receiving, and your perspective changes dramatically. I'm a typical case—it happened to me around 49! That's when my life focus shifted to serving at Lighthouse Christian School.

Did you notice how the first half of life is skewed toward self and family? And, in the second half how the focus shifts toward others? Had I known this earlier, I would have sought more balance in my accumulation stage and started my distribution stage sooner. The joy and satisfaction that comes from giving our time, talent, and treasure so outweighs the fun of accumulating that I regret not starting this process earlier. By shifting your focus toward others, you'll receive far more in return than you give. Your life will have more balance, your spirit will soar, you'll make new friends, and you'll maximize the impact of your life. Oh, and you'll also make the world a better place in the meantime. What's not to love about that?

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**TAKE FIVE:** ►► Be honest with yourself. Where are you centering your life? How differently do you feel when you give versus when you receive? Which will have more lasting impact?

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## LIVE LIFE WITHOUT REGRETS

Looking back on your life so far, do you have any regrets? Are there things you did and wish you hadn't? Any relationships that are strained? Although these are some of life's most important questions, too many wait until the end to ask them—and by then, it's too late. It's convenient for us to bury our disappointments and regrets, but eventually they'll come home to roost. It's only a matter of time.

Even if your life becomes a masterpiece, you'll inevitably have some regrets. We all do. However, if you periodically ask yourself the regret question (and then actually do something about it!), you'll become that much more content with your life.

When it comes to considering life regrets, there is wisdom to be gained from our senior citizens who are in a naturally more reflective stage of life. If you ask them about their life regrets, you'll likely hear the following:

1. I didn't spend enough time with my loved ones.
2. I didn't tell my family and friends that I loved them often enough.
3. I was too stubborn or proud to admit my mistakes and apologize.
4. I chose bitterness over reconciliation.
5. I allowed my life to be consumed by work.
6. I was too hesitant to take risks and try new things.
7. I wasted too much time.
8. I didn't appreciate the little things in life.
9. I valued things over relationships.
10. I worried too much.

Do any of these apply to you? Be honest! Although regrets run the gamut, did you notice that most involve

relationships and priorities? This is why it's so important that your life is balanced and your priorities are right.

So, how does one live a life with few regrets? The answer is to periodically take a “regret check” and then do something about it, as difficult as it may be. This discipline will help you make those needed midcourse corrections and “relationship repairs” along the way. Be forewarned, though: it's not easy, and it takes a strong dose of courage, humility, and determination.

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**TAKE FIVE:** ► Do you have any regrets at this point? What, if anything, can you do about them? What are you waiting for?

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## **DON'T DEFINE SUCCESS BY RICHES**

*A good name is more desirable than great riches;  
to be esteemed is better than silver or gold.*

PROVERBS 22:1

Have you ever thought about what “success” means to you? How will you know whether you've achieved it in your lifetime? These are incredibly important life questions for you to consider. After all, if you don't know where you're going, you'll never reach your full potential.

One need only look at bookshelves, the entertainment industry, the infomercials, and all the free financial seminars to see that our culture defines success in terms of wealth, possessions, and power. We're bombarded by “get rich quick” schemes and star glamour. Forget the fact that

some of history's most miserable people have amassed great fortunes; wealth is easily the most common barometer of success. But, for your own good, don't you buy it for a minute. Money does not buy happiness.

One day, you'll buy your first new car. The look, smell, and feel are so exciting at first. Then, a few months later after the novelty has worn off and the smell has faded, you don't feel the same "rush." It's just the way it is—and not only with cars. The fact is, when people define their success in monetary terms, they're rarely ever content. Worse yet, it can lead to financial ruin and corrupted values.

I wish everyone who defines success by riches could appreciate the following quote by Bessie Stanley in the *Lincoln Sentinel* on November 30, 1905:

*He has achieved success who has lived well, laughed often and loved much; who has gained the respect of intelligent men and the love of little children; who has filled his niche and accomplished his task; who has left the world better than he found it, whether by an improved poppy, a perfect poem, or a rescued soul; who has never lacked appreciation of earth's beauty or failed to express it; who has always looked for the best in others and given them the best he had; whose life was an inspiration; whose memory a benediction.*

What a beautiful and timeless definition of success and a challenge to us all! The fact is, you are in control of how you define success. Rather than basing it on monetary wealth, consider a more comprehensive definition that would include Bessie's ideals as well as the following—how you applied your gifts to the betterment of others, the quality of your relationships with others, the strength of your character,

and how well you fulfilled your role as spouse and parent. If you focus on elements such as these, rather than on wealth, power, and possessions, you'll be much more likely to create a true life masterpiece.

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**TAKE FIVE:** ► Whom do you consider to be the most successful people and why? Looking ahead, how will you define success in your life?

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### **DIVERSIFY YOUR LIFE**

Are you someone who focuses your life in just a few areas? Or, are your interests varied and your experiences diverse? I've often wondered how people with narrow interests deal with life after they've lost their special edge or when their interests diminish. It can't be easy.

One way to gauge this is to take a "personal diversity survey." Think of the following important areas of your life:

1. Relationships—family and friends
2. Marriage and parenting (down the road)
3. Career (or, in the meantime, school)
4. Spiritual life
5. Entertainment
6. Learning
7. Physical activity
8. Travel and leisure
9. Arts and nature
10. Hobbies
11. Community service/volunteerism
12. Down time

Now, consider how you're allocating your time to these areas. Is it spread out or concentrated in only a few areas? While each person is different, variety will diversify who you are and enrich your life.

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**TAKE FIVE:** ►► How varied are your interests and how balanced is your life? Reflect on the above list and identify potential areas in which you are “under-spending” in your life. Is it time to spread things around a little?

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### **DON'T ALLOW WORK TO CONSUME YOUR LIFE**

There was a time when our economy was driven by manufacturing. In fact, my father and most of my family worked in paper mills. While he worked very hard and his hours shifted from week to week, when his work was done, it was done. He was able to devote his free time to family and interests by not taking his work home with him.

Today's workplace is completely different. We are now a service economy in the information age, as much of our manufacturing has shifted overseas where labor costs are lower. Consequently, our work life today is much more knowledge-based and open-ended. While this makes for a more exciting work environment, it does have its downside. We take our work home with us, and, if we're not careful, it can easily consume our free time.

This is an especially common issue when we're in the early to middle stages of our careers. It certainly was with me. Unfortunately, it often coincides with when we get married and start a family. Right when we're needed most as spouse and parent, we allow our careers to take precedence.

This conflict is one of the main reasons for the breakdown of marriages today, and the results are devastating to families.

Don't get me wrong. Your career will be a key component of your life. However, more than any other aspect of your life, it has the greatest risk of taking over if you're not careful. The consequences to relationships can be devastating. Always remember to stay balanced and invested in other areas of your life as well. Refer regularly to the previously mentioned list in the "diversify your life" success pointer to see how you're doing.

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**TAKE FIVE:** ►► Take this moment to commit to living a balanced life that will not be consumed by your career. I guarantee your relationships will be at stake if you don't.

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### **PLAN, PRACTICE, AND PERSEVERE TO SUCCEED**

Have you noticed that life comes more easily to some than to others? We all know of brilliant, straight-A students who barely even study. The other 99% of us mere mortals have to earn it the hard way! It would be easy to conclude that most successful people get there from raw talent and brilliance, but I don't believe this is the case at all.

I can't think of a better illustration of this than the 1980 U.S. Olympic hockey team. For years, our American hockey teams seemed destined for mediocrity, and that year the prospects were bleak once again. The superlative team from the Soviet Union was the odds-on favorite for the gold medal. The U.S. wasn't even in the conversation. Or, so the experts thought.

In what is widely considered the greatest sporting

upset in history, the U.S. team of collegiate athletes, gathered randomly from around the nation under the leadership of Coach Herb Brooks, had a different idea. Coach Brooks was brought in to inject a new, competitive team spirit—and to win. Accurately captured in the 2004 film, *Miracle*, the coach placed a singular emphasis on winning, despite the odds and to the utter skepticism of the experts.

Coach Brooks instilled a *brutal* training regimen and developed a strategy to win. He demanded everyone's best and those who fell short received his wrath. Yet, in time, the players grew to respect the coach. They saw that he was giving it his all—for their sake and that of their country.

Despite all of this preparation, the prospects didn't look good. They were dominated and humiliated by the Soviet team in an exhibition game by a score of 10-3. But that didn't deter Coach Brooks. He remained determined to bring out the best in his team and there was still time. Not much, but some.

Once the games began, there was a ray of hope. The U.S. tied Sweden, upset perennially strong Czechoslovakia, and proceeded to defeat Norway, Romania, and West Germany. They made the medal round, completely defying the experts. There was just one problem. The next stop was the Soviet team, and the players vividly recalled their shellacking by this intimidating team. Nonetheless, Coach Brooks was relentless with his team, challenging them to do their best when it counted.

You really need to see this film if you haven't. Suffice it to say, the U.S. scored the upset of the ages, defeating the Soviets 4-3 in a barnburner. As one of the millions of Americans who watched it live, I can honestly say that the last ten minutes of the game were the slowest 600 seconds in all of eternity!

The U.S. team was completely outmatched on paper. Yet, due to their planning, practice, and perseverance, they pulled off the impossible. They went on to win the gold medal game over Finland, and they rallied our country like no other sporting team in history.

So, when it comes to achieving your goals, remember that you, too, can overcome great odds by applying the same 3 P's the 1980 U.S. hockey team did: planning, practice, and perseverance. Doing this will give you the best chance in life and help build great character all along the way.

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**TAKE FIVE:** ►► If planning, practice, and perseverance are keys to achieving goals, how would you rate yourself in each of these areas? Think back on a goal you didn't achieve. How might the outcome have been different?

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### **TAKE RISKS—EVEN IF YOU MIGHT FAIL**

I'll never forget the day I assembled a brand new basketball hoop for our son Michael on his fifth birthday. I couldn't wait to see him shoot because he was already adept at dribbling and enjoyed it immensely. Eventually, I called him outside, anxious to see my star in the making. However, I was mortified by his response: "I don't want to. Let's go ride bikes!"

Like any normal dad with high hopes, I grew stubborn. After all, this was his birthday gift! I offered to ride bikes after we shot some baskets, but he wanted no part of it. I wouldn't budge either. Finally, after about ten minutes, he relented (at least I thought so). But, when I gave him the ball, he just stood there refusing to shoot, despite my repeated words of encouragement. Finally, it occurred to me

to ask him why, especially since shooting is even more fun than dribbling. His answer? “I might miss.” As a dad, that felt like a slug in the gut.

Eventually, when he realized I was serious, Michael gave in. Predictably, he missed his first three attempts, giving me the evil “I told you so” stare each time. But, once he made the fourth shot, he was hooked! That was the start of a half hour of shooting and, come to think of it, we never got around to riding bikes that day.

Years later, I had a similar experience with Michael, only this time it involved his college admissions process. He was hoping to attend a small private university in California with a great reputation and a major in film. After combing all of the websites and books, he narrowed his search to four candidates. There was one other university fitting the criteria that he excluded from consideration. He felt it would be a wasted effort because his GPA and SAT scores were a little below the average for that school’s admitted freshmen. I kept encouraging him to consider this school but each time Michael gave the same reason—“I have no chance.” Finally, I offered to take him out of high school for a few days to visit the campus. He agreed, and soon we were on our way to visit Pepperdine University in Malibu, California.

During his visit to Pepperdine, Michael met a professor in the film and broadcasting department (his intended major) for an hour. To make a long story short, she was so taken by Michael that she wrote a letter of recommendation to the admissions department! Five months later, he received a letter from Pepperdine that began with “Congratulations.” It was the most exciting news of his life, and his parents couldn’t have been more proud.

This story had a happy ending because Michael was

willing to overcome his fear of failure to achieve a goal. Inspired by this experience, Michael has developed into a confident risk taker. It's great to see. For far too many people, their fear of failure (or lack of faith) gets in the way of their dreams.

In life, some people thrive on risk-taking while others are risk averse. I marvel at astronauts, missionaries, combat soldiers, and mountain climbers for their courage. These people risk their lives or their livelihoods because they put potential reward ahead of the risks. Others tend to play it safe. Their reasons vary from genetics to previously bad experiences (i.e. burnt once, twice shy) to an intense fear of failure. Sadly, the end result is foregoing many of life's exciting adventures and opportunities. In the process, they also fail to recognize some hidden talents lurking deep within.

If you're risk averse, muster the courage to try new experiences and challenges, even if you might fail or look like a klutz in the process. Cut yourself some slack and give yourself the benefit of the doubt. Not only will it spice up your life, but you might also find some latent skills and interests that you never knew you had.

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**TAKE FIVE:** ►► Do you consider yourself willing to take risks? If you're the hesitant type, have you pondered the reasons why? How differently would you approach taking risks if you didn't care so much about the outcome?

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### **SEE THE GLASS AS HALF FULL**

*Perpetual optimism is a force multiplier.*

COLIN POWELL

By now, you've noticed that some people have sunny dispositions while others are more pessimistic and critical. Given the same information, some will emphasize the positives while others are consumed with the negatives. The fact is, most successful people have inspiring "can do" attitudes. They embrace challenges rather than complain about them and achieve more in the process. They're uplifting people we enjoy having around.

In contrast, the negative energy from those who whine, criticize, and see the glass half empty can be a real downer. Their attitude gets in the way and they often struggle with relationships. Fortunately, with determination and support, people with more pessimistic outlooks can change. They should consider it an important life priority.

Who are considered among the most popular and inspiring politicians in our last century? Presidents Franklin Roosevelt, Kennedy, and Reagan immediately come to mind. They each faced extraordinary challenges but offered Americans a spirit of hope in times of great fear. We saw this positive attitude in the leadership of Lee Iacocca, who successfully resurrected the Chrysler Corporation from economic disaster in the 1980s. We also witnessed it in Paul Azinger who led the USA golfers to a smashing victory over Europe in the 2008 Ryder Cup after years of humiliating defeats.

Some of our most inspirational heroes have overcome great personal hardships to make an even more significant contribution to the world. I'm reminded of people like Joni Erickson Tada who became paralyzed at 17 after a tragic diving accident. She is now a successful author and gifted motivational speaker, inspiring others about overcoming life's challenges. Joni had every right to see the glass as half

empty but chose to view her challenges as an opportunity to encourage others. She is a true heroine, worthy of our admiration.

If you tend toward the “glass half empty” camp, I urge you to change course. Start by honestly considering how your negativity will help you win friends and achieve goals (it won’t!). Once convinced, begin focusing your mind on the positives and what can go right rather than on what *might* go wrong. You’ll be amazed at the difference and you’ll find life much more enjoyable!

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**TAKE FIVE:** ►► Do you consider yourself an optimist or a pessimist? Why do you suppose this is the case? If you tend to see the glass half empty, how often have you found that things turned out okay despite your negative predictions?

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### **CONTROL WHAT YOU CAN, BUT ACCEPT WHAT YOU CAN'T**

Let’s face it. Most of us like to be in control. Control gives us freedom, power, and confidence that we can steer our course. We had little of it in our early childhood years, but were given greater leash in our middle school years. During our high school years, we often battled with our parents to win more freedom and independence (especially with dating and driving privileges). Those conversations were often heated and rife with emotion. It’s all part of the growing up process as we transition toward independence.

Now you’re about to be in the driver’s seat for the rest of your life and, if you’re like most, you can’t wait. But is it really that easy? The answer, of course, is “No.” Soon you’ll

be free from your parents' oversight, but much will remain outside of your control. Consider these potential real world examples:

- Your roommate is a disaster
- You just bombed your calculus final—so much for majoring in math
- Your sweetheart just landed a job in Arizona and you hate the heat
- Just when you're about to graduate and search for employment, the economy goes into the tank
- You didn't land the job you desperately wanted
- Your employer announces a 20% staff reduction and it's not looking good
- You don't care for your new supervisor
- It rains on your wedding day
- A negligent driver who was texting just rear ended you
- Traffic on the interstate comes to a halt on your way to an important meeting
- Your septic system failed on Easter Sunday (true story for me)
- Your boyfriend or girlfriend informs you he or she wants to date other people
- Your largest stock position just cratered
- You, or someone you love, was diagnosed with a life-threatening illness

You get the picture. Although you're becoming more independent, don't assume that you'll have control over your life. Unexpected road bumps and potholes are the norm in life. When they occur, you'll have to deal with each unique situation the best you can. Incidentally, nine of the above happened to me!

Basically, you have two choices. A common approach is to stew about it and be consumed with self pity. These folks become frustrated and panic, which impedes their decision-making ability. Granted, when it comes to serious situations like marital infidelity or severe illness, it's an entirely different ballgame than dealing with minor inconveniences. But you get the picture.

The other approach is to accept the things you can't control and make the best out of the situation. You may not like the circumstances, but you work the problem and focus on what you can control. For those who believe in God, it's also a time of prayer, trust, and faith that things will work out okay.

It's important to understand that you have a choice in how to deal with matters beyond your control. For your own sake and for those around you, adopt the second approach. It's not always easy but it's far better than the alternative!

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**TAKE FIVE:** ►► How do you handle it when life doesn't go your way? Do you dwell on the things you can't control? If so, what can you do to change your approach?

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### **VALUE THE RIDE, NOT JUST THE OUTCOME**

I always enjoy watching the post-game interviews of athletes who have just won championships. Have you noticed how often they are at a loss for words, expressing that "it hasn't sunk in yet?" I often sense a hint of disappointment that they expected more.

Throughout life, you'll set all sorts of goals. You'll plan, work hard and, in many cases, succeed. Sometimes when you

win, you'll feel the "thrill of victory"—and there's nothing like it. In other instances, you might feel strangely subdued. Interestingly, there are other times when you don't win, but you're able to take things in stride. You expected to be bummed about it, but for some reason, you're not. What gives?

When it comes to life experiences, the journey often has more value than reaching the goal itself. This is because effort, perseverance, character building, and teamwork all play a central role in your experiences, regardless of the final outcome.

During my coaching years, I often felt more satisfaction after a one-point loss with our best effort than after a five-point victory against the weakest opponent. Society places so much emphasis on winning, however, that many people falsely believe the outcome is all that matters. Their enjoyment is an all-or-nothing proposition. It needn't and shouldn't be this way.

You don't have to fall into that camp. Remember that moral victories from doing your best can have just as much lasting value as an actual win. Do yourself a big favor and savor the ride just as much as the outcome. You'll experience the joy of your effort so much more!

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**TAKE FIVE:** ►► Have you ever had a lukewarm reaction to a victory and a surprisingly good feeling about a loss? Why do you suppose that is? Was the effort or the outcome more important?

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### **EMBRACE CHANGE AS AN OPPORTUNITY**

"Change!" We heard the word endlessly during our last presidential campaign, and the American people were resoundingly

for it. But did you notice how precious little detail each candidate offered when asked to define it? In politics, this happens all the time.

When it comes to their own lives, many people are uncomfortable with change. They would rather keep a mundane status quo because they can't stand the uncertainty of change. They don't know how things will turn out and often expect the worst. This is unfortunate because change can be incredibly positive.

You're about to experience the greatest decade of change in your lifetime. Some of it will be voluntary and some of it not. Some of it will be clear to you and some of it will have highly uncertain outcomes. Some of it will be positive change and some of it will be adverse. Some of it will be easy to handle and some of it will be highly stressful. It's all part of your personal journey.

Here's a flavor of some key changes that may be in store for you:

- You change your college major for the third time. By the way, this is the norm! The anxiety associated with choosing your major is considerable—and it gets worse each time.
- You'll probably change jobs five to seven times in your life. Think about it. You'll be dealing with new employers, new managers, new jobs to learn, new people to work with, and potential relocations and new friends to make.
- You'll likely move several times, whether for long periods or for short-term assignments. The assimilation involved in each situation is significant.
- You'll most likely date several different people before settling down into marriage. Since there is much

more at stake than during high school dating, the pressure is that much greater.

- You'll very likely deal with a death in your family.
- You'll buy your first house.
- You may be blessed with children, and many of the above will seem like pocket change by comparison! Just wait and see.

Although these changes may seem overwhelming, did you notice that many of them are your own decisions? Meanwhile, others come out of the blue, disrupting your plans. Since life is so unexpected, you're wise to *view change as a constant* and become as adaptable as you can.

In the end, you have a choice. You can either withdraw in fear as many do when facing change, or you can embrace it as an opportunity for growth, adventure, and preparation for even bigger things down the road. Sure, change will be unsettling at times, especially when it involves relocation and "starting from scratch." However, there are countless examples of people who have endured enormous upheavals that proved transformational and purposeful. So, be confident and courageous. Take change by the reins and make the most of it!

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**TAKE FIVE:** ➤ How do you react to change? Do you view it as a time of fear or as an opportunity to shine and learn? Why?

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### **COMMIT TO BEING A LIFE-LONG LEARNER**

I grew up living the simple life in small-town Wisconsin. It was a childhood I wouldn't trade for anything in the world. I

spent most of my free time either playing sports or hanging out in the woods with my friends. While that got me through high school and college just fine, I began to notice something early in my career...most of my peers were more intellectually well-rounded than me. I especially noticed it at gatherings when politics and world affairs were discussed. I had very little to offer, and it started to make me socially insecure in these settings. Not good!

I knew I had some serious catching up to do, especially considering the growing number of client meetings I attended. Thankfully, once I committed to becoming more intellectually and globally well-rounded, my confidence was restored. It also made a huge difference in my investment management career.

In this global, knowledge-based economy, you'll need an insatiable appetite for learning. This means not only expanding your career/major subject knowledge, but also having diverse interests. It allows you to explore other subject areas that challenge your mind or satisfy your curiosity. It's also an important asset when meeting new people because you'll be a much more interesting person.

If you want your masterpiece to be vivid in color, be a life-long learner. It'll help you advance in your career and make you a more well-rounded and dynamic person

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**TAKE FIVE:** ►► Are there subject areas you'd like to explore but haven't? Areas that might be completely different than your career interests? If so, then take the time to identify them and develop a game plan to get started.

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## ALLOW TIME TO REFLECT

If you think you lead a busy life now, you have another thing coming. If your path leads to college, your “busyness” level will skyrocket, not only because of your academic pursuits, but also because of your many new responsibilities, distractions, and extracurricular activities. A few years later when you’re in the “real world” enjoying your new career, your college days will seem like a cake walk. Then, if you get married, your life will become even busier and more complex because of your new partnership. And if you eventually raise a family, fatigue will become your new world order!

For most people (myself included), personal reflection time is the area we sacrifice when our lives get busier. Unfortunately, when this happens, we get out of balance, grow impatient, and often burn out. We’re not at our best. So for the sake of your spiritual, mental, and emotional health, remember to take time to unwind and reflect. Find a place that inspires you and quiets your soul, and just let your mind go wherever it wants. If you are a person of faith, invite God to join you at this special time, too. You’ll be surprised by your renewed spirit and by the new ideas and insights that surface during those quiet times.

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**TAKE FIVE:** ►► Do you allow yourself the space and time to reflect? What difference does it make for you? What reshuffling of your priorities can free up this needed time?

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## IMMERSE YOURSELF IN THE BEAUTY OF GOD’S CREATION

I’ve been blessed to live in areas surrounded by nature. Whether it was growing up near the woods in Wisconsin

or living nowadays in the breathtaking waterfront community of Gig Harbor, Washington, I relish the beauty of God's creation.

During my growing up years in Wisconsin, the woods offered me something in each season. I would shoot mice by the creek during winter, pick wild strawberries in late spring, collect bird eggs for our collection during the summer, and pick wild hickory nuts and hazelnuts in the fall. We built new tree houses every summer, and made lunch over our bonfires along the creek. There was nothing like it.

It seemed whenever I wasn't playing sports, I was in the woods. It was always my favorite place when I needed some solitude. The beauty always relaxed me and on every visit I would discover something new. It didn't hurt that I grew up in a time when parents could allow their children to spend an entire day in the woods with complete peace of mind. Safety was never an issue at that innocent time and place.

I wish everyone could have those same opportunities. Nature has a way of bringing things into perspective, whether during easy or rough patches. It both calms and fills our spirit.

Whether it's walking in the forest, strolling along the beach, photographing wildlife, admiring a glorious sunset, gazing at the Milky Way, watching clouds drift across the sky, or beholding brilliant autumn leaves, take the time to participate with nature as often as you can. There's really no substitute for it.

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**TAKE FIVE: »» Which of nature's environments brings you the most peace, tranquility, inspiration, and enjoyment? Are you allowing yourself the necessary time to experience it?**

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