

The Art and Rewards of Self-Discipline

by Michael Lake



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Introduction

Is self-discipline a superpower? I think it is, and one you can develop. As I present it in this book, self-discipline is the intentional focus and commitment to an objective while avoiding distractions, fear, and the internal and external pressures to abandon the course.

The effects of self-discipline produce a compounding effect that over time will move mountains for you.

Why is a book on self-discipline inside of a course on money mastery? Because good money habits require self-discipline. If, after every gig or paycheck, you quickly spend that money on short-term feel-good desires, you will have little left for more important things like rent, food, or savings for your future needs.

Self-discipline is one of the most powerful skills you can possess when it comes to leading a successful life. You can have a high IQ, be blessed with movie star good looks, and be overflowing with charisma, but if you lack self discipline, you will likely reach the end of your life wondering what went wrong.

There are so many distractions diverting your attention between social media, hundreds of entertainment channels brimming with TV shows and movies, the Internet, 24 hour news cycles, and emails and ads pulling you in new directions each day. How do you decide what is worth your attention and what isn't? How do you develop the discipline to prevent the flood of distractions from steering your focus

away from what is most important for your life?

Life is full of rewards. But, the biggest rewards that life has to offer are only attained through a long, sustained period of focused effort fueled by discipline. Self-discipline is crucial for most everything of long-term value within your life.

This brief publication will provide you with a practical framework on practicing and developing self-discipline that you can apply to become more successful in all areas of your life. It will help you develop a new mindset so you no longer have to continue to struggle against the ever-flowing tide of distraction.

With self-discipline, you will reach a point where things seem to magically fall into place. It's not because there is actual magic involved, but because you are so disciplined that opportunities come to you and things start to flow.

Throughout the writing of this, I've included examples from my own life. Like you, I do certain things well, and certain things not so well. My discipline to accomplish multiple tasks on time and doing them well one after another is my particular superpower.

I'll use examples of my own discipline not to suggest for you to do those specific activities, but to give you concrete examples that help you see how to apply discipline to the things YOU wish to accomplish.

This publication is organized into four sections and written in a way for you to most quickly digest its important material. Use the habit of discipline you will have learned throughout this reading to accomplish the activities that are important to you for the life you wish to lead.

What is Self-Discipline?

There are a lot definitions of self-discipline, but I especially like the one by the great late entrepreneur, speaker, and author, Jim Rohn...

“Discipline is the bridge between goals and accomplishment.”

- Jim Rohn

Most of us have goals, dreams, and desires, but to actually achieve them requires discipline. Jim is reminding us that consistent action is required to accomplish things in life, and the fuel of those accomplishments is discipline.

These accomplishments don't necessarily have to do with money. These can involve your relationships, artistic skill, health, and anything else in your life worth achieving.

Losing weight is no joke. It requires a tremendous amount of self-discipline because when given a choice, we'd rather eat pizza and follow it up with a double scoop hot fudge sundae. But it takes a lot of discipline to juice, take vitamins, and eat healthy food day after day.

Self-Discipline Requires focus

Self-disciplined people focus on their priorities.

They decide on the importance of certain goals and prioritize them accordingly.

Once they know what's most important, their self-discipline kicks in and they do what most needs to be done. Their thoughts, words, and actions all flow toward that priority.

If you have the discipline to prioritize and get your important stuff done, there is a recurring theme in your life. It's called success!

The discipline of prioritizing well requires training. It also requires practice. One thing you must do is you say 'no' to shallow temptations and shortcuts. Let's call those, "shinny pennies."

There are plenty of those. In fact, there are too many. When you choose to focus on you most important tasks, big things get accomplished.

Your journey may not be fast or smooth. One of the reasons people don't get much accomplished is because they fear doing the important things that are harder or less short-term rewarding. Those tasks don't feel as good as the shinny penny.

You have brains in your head.
You have feet in your shoes.
You can steer yourself any
direction you choose.

- Dr. Seuss
Oh, The Places You'll go!

But, if you are disciplined, you'll find that you can solve those problems easier and quicker. That's because your discipline keeps you focused on the issue and won't let you quit until it is solved.

Setbacks don't knock you out as hard when you have discipline. You are motivated to see the big picture and hold a long-term vision. You don't quit. Your resolve is strong.

Your character is changing with each step. You're become stronger and are building the life you desire as you turn down one unfocused temptation after another.

We all have automatic instinctive motivations for our most fundamental and life-sustaining activities. Your body makes it painfully clear when you need to eat or hydrate. Our urge for sex is strong and provides us with great pleasure which insures that the human race continues to grow and evolve. We fall asleep when our body needs regenerative rest.

But we lack those instinctive physiological signals for important activities like eating healthy, practicing our instrument regularly and well, keeping our body fit, and saving money.

These and many other activities must be chosen and therefore, developed into habits through daily discipline.

When things get hard, you may ask yourself, "Why am I doing this? There are so many easier things I can do. I could take shortcuts. Why am I sticking with this? I don't feel like doing this today."

What is the fundamental driver of the discipline required to answer all those constant questions for you?

Know Your WHY

The driver keeping you clear on your answers to those previous questions and the fuel propelling your activities toward your important life outcomes is your values.

Values are those material things or experiences that you wish to gain or keep.

Everyone pursues values. What are some of your more important ones? Can you name a few?

Take a moment and say out loud and/or write down what you want. Yea, it starts out that simple...

Self-discipline becomes a lot easier when you are clear on where you are going. It takes no self-discipline to flutter between one activity to another just because they feel good in the short term.

Driven purely by your urges of emotion, your relationships will eventually fail, your health will deteriorate, your ability to play your instrument really well will fall short, and much of your life will become unsatisfying. You won't be happy long-term without a pursuit of clearly stated values.

You have a chemical in your brain that, once released, makes you feel good. It's called Dopamine. You feel it whenever you bite into your favorite food, are reunited with your lost dog, standing on stage hearing deafening applause, hearing someone important to you say that you're great, etc.

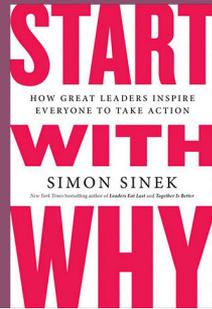
Those are wonderful experiences, but when important activities are avoided or done poorly simply because of a tiny squirt of dopamine (or the lack of), it's a sign of your lack of discipline.

Think about the values you identified a few sentences ago. How much of your daily activity consists of tasks required by those values? Can you point to something you plan to do today that furthers one or more of those values?

The great author and speaker Simon Sinek gave a Ted talk on the power of why. It remains one of the most popular Ted talks. Simon's books and talks revolve around business, but there is a hidden wealth in his ideas that relate to you as an individual.

Working hard for something we don't care about is called stress.

Working hard for something we love is called passion. – Simon Sinek



The Discipline of Looking Forward

A good friend of mine owns a very old IBM Thinkpad Windows computer. Do you remember those? That little red dot in the center of the keys serving as the mouse?

I've been offering to buy her a new computer—a Mac of course—for 6 months. She appreciates the generous offer but her fear of changing has prevented her from accepting my help. Over the past month I've tried to convince her to at least back up her important files to the cloud. Again, “No thank you.”

This morning, she called me, upset that she heard a bang followed by her computer going dark. It won't restart. She's panicking.

Of course now isn't the time to say, “I told you so” but I tried to prepare her for what wasn't a matter of ‘if’ but of ‘when.’ We had long talks and I wrote her emails listing the pros and cons of getting a new computer while her old one still worked.

What can you learn from this sad story?

For the same principled reason saving money is necessary for a rainy day or for your retirement, discipline is needed to anticipate and plan solutions for all types of future events.

What prevented my friend from taking the necessary steps to prevent this disaster? Fear.

Fear can be an enemy of discipline. In the case of my friend, her fear was of the unknown and of the pain of having to deal with technology and of learning a new operating

system. All very strong emotions, but what look what happened when they stood in the way of preventing a predictable disaster.

Now, fear can also be your motivator for forward-looking discipline.

Six out of every seven main meals of mine throughout every week for the past 15 years have consisted of raw sprouts, micro-greens, and vegetables. What has motivated me to shop multiple times each week for an assortment of fresh produce and to create each meal from combining all of it?

There is a history of cancer in my immediate family as well as other early onset chronic illness with both my parents. I am motivated, therefore, to prevent a deterioration of my health, but that 'ounce of cure' requires discipline.

I also bike and/or climb a nearby mountain each day in order to stay fit. Why? To forestall a deterioration of my health.

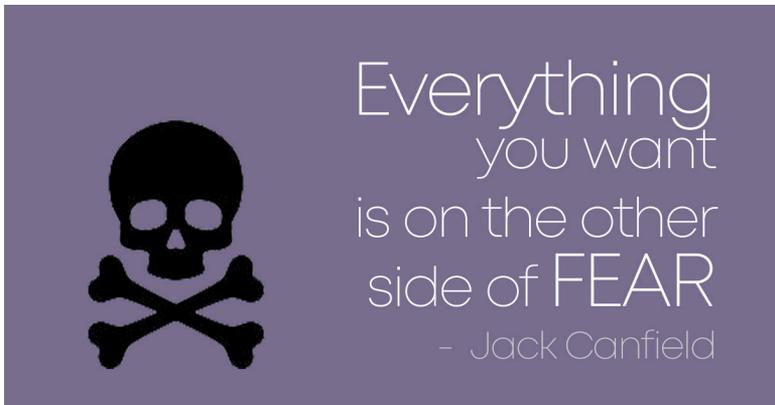
Discipline can be applied over the short-term or long-term.

You can turn down the temptation of pizza tonight or you can avoid eating pizza as a matter of long-term nutritional principle. You can decide not to use your credit card today to impulsively buy another cable TV network or you can restrict your entertainment expenses to only what is most important to you as a matter of long-term financial principle.

What are some aspects of your long-term that you can prepare for today? Into which categories do they fall? Finance, nutrition, relationships, career, spiritual, intellectual, parental, or others?

The related question is, what discipline is required of you to plan for the outcomes you desire in those areas?

As you think about the answer, be on the lookout for fear getting in the way of the activities required for exercising that discipline. We're all master justifiers for the things we feel emotionally compelled to do or to avoid.



Be open to the brief flash of fear as you contemplate your long-term interests and the actions required to attain them.

Is there a flash of fear when you think of something you must do in order to achieve a long-term goal? Be honest with yourself in determining if that fear is blocking you from taking a necessary action.

Back to my friend with the now broken computer, a while back I wrote her an email listing the pros and cons of a new computer, and I was honest with both sides of that equation.

Under 'cons', in all caps, I wrote, "IT'S DIFFERENT."

I knew that her fear of a different technology was a fear

she might not overcome. I didn't list that 'con' in order to scare her away from what I knew was a good decision. I was honest about it so that she was prepared for the result of the transition.

Knowing your long-term objectives allows you to plan the activities required for you to arrive there. Discipline plays the role of making sure you DO those things you'll need to do in order to achieve those objectives.

Knowing that my friend was on borrowed time on her computer should have motivated her to plan for a replacement strategy.

Discipline would have enabled her to get past her fear of the unknown in order to prepare for what was necessary to make a smooth transition in computers.

The Three Keys to Self-Discipline

I could list many more than three, but these are what I believe to be the most important components to developing and maintaining self-discipline.

1. Clarity of Vision

This relates to the earlier section on knowing your ‘why’. You will never arrive at your destination until you know that destination. Do you have a vision for your life?

This sounds self-evident but you would be surprised by how many people act day to day with only a vague idea of what they truly want long-term.

They may have inherited their life’s purpose from their parents desire for them or from friends or by what the media tells them they should want to do. There’s a lot of brainwashing going on in the world regarding what is considered noble or appropriate for your life.

Please always remember that this is YOUR life. You own it.

I’ve talked to many people who have no idea what to do with their life. Sure, they have a job, but it’s not their passion. They fill their day, week, and life with their job (‘Just Over Broke’) but it neither feeds their soul nor their bank account. It’s just what they’ve ended up doing.

Just because a man
lacks the use of his **eyes**,
doesn't mean he lacks **vision**.

- Stevie Wonder

These same people wonder why they have no self-discipline. It's obvious.

Without a passion, desire, or imagined outcome, what would be the purpose of self-discipline? Discipline for doing what?

It's like getting in your car and pressing the gas pedal to the floor with no destination in mind. Where will you end up? Along the way, you'll have no passion to motivate you to work through the obstacles. Instead you'll settle for wherever you happen to run out of gas.

It's worth asking again: what do you want from your life? What are your values that motivate you to act?

Why am I taking the time to write this publication on self-discipline? Because in my vision for the course, I see this as an important component. I also see this as something that can help people on its own apart from the course.

It's included in the course because I recognize self-discipline as a much needed skill relating to earning and managing money. I see, therefore, this as something that will elevate

the result people will receive from this course. By getting real value from the course, people are more likely to rave about it to their friends who in turn may buy it. I'm thinking long-term.

My income will grow as will my brand and influence. My long-term vision for my Music Savvy brand is to become the number one resource for helping musicians achieve a better and more satisfying life.

That ultimate vision feeds my self-discipline to write tonight on what happens to be Easter Sunday rather than doing something else that might be easier or just chilling out. Being clear on my vision makes the work of writing enjoyable. No regrets.

Never confuse vision, however with clairvoyance or perfection. Your vision will change through time.

You will learn new things that will alter what you are aiming for. New circumstances may appear that you didn't anticipate.

But even as your 'why' changes and your goals shift, you will continue to hold a vision of your desired outcome. You only falter if you lose track of where you are going. Back to the car analogy, your GPS is still pointing to your destination and it's guiding you along your journey even with detours.

You must have self-discipline just to maintain your vision. There will be constant diversions, distractions, and shiny pennies to tempt you away from the path you've chosen.

One practice of discipline to prevent veering off your path is to regularly confirm your 'why.'

With brutal honesty, ask yourself:

- Why is playing music important to me?
- What role in my life does music play?
- What do I want to do long-term with my music?
- What is my dream accomplishment for my music?
- What seems almost impossible to do with my music that I would love to experience?
- What is it that I have to give artistically to the world that is both valuable and desired by people?
- How will this artistic gift result in the satisfaction of my life well lived?
- Why is this path fun for me to travel?

2. Beating Your Emotional Discomfort

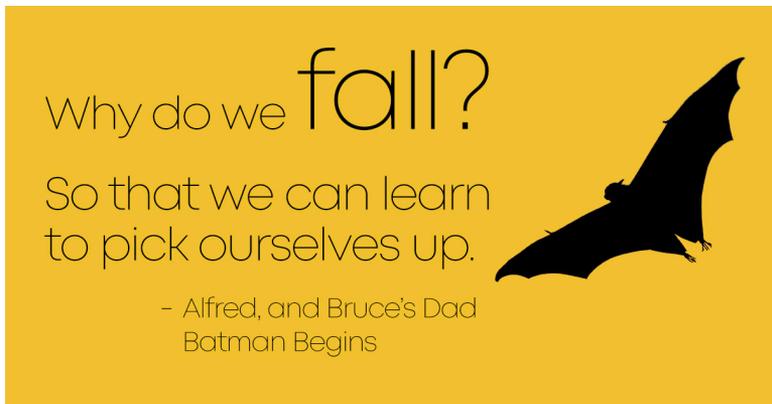
Andre Agassi famously hated tennis. He once wrote , “I hate it with a dark and secret passion and always have”.

Can you imagine the sheer force of will it required to muster up the self-discipline to become the number one tennis player in the world, but to do it in something you hated?

Agassi’s force of will is not something I would ever wish on anyone.

But it does demonstrate a superhuman capability to work past the discontent in order to be the world’s best at something.

And discontent will come your way, so be ready. Be prepared to emotionally fall on the floor and not able to get up.



Faced with temporary failure, what will that do to you?

Do you know your threshold for discontent?

Everyone’s is different. You probably know someone who

has had a very tough life but is an inspiring person.

You probably also know someone who panics and crumbles under even the thought of a problem or even minor changes.

What is your threshold for discontent? It's very important for you to be self aware of your capacity for pain.

Fight or flight is an emotional response to what the mind views as emergencies. Discontent becomes unbearable.

We inherited this from our ancient ancestors. When faced with a charging Rhino, they had a simple choice: fight it or run fast!

Modern man rarely encounters a charging rhino, but this built-in fear response remains inside of us. And unfortunately, it gets triggered when there is no life or death emergency. We fear some future consequence or change.

Self-discipline enables you to look honestly and clearly at problems and not be distracted by fear or other emotions. Yes, easier said than done, but your best tool to combat poor emotionally based decision-making is your self-discipline.

The next time you are having a crisis of confidence over your chosen path, apply some self-discipline:

- Take a few feel-good deep breaths
- Say out loud or write as specifically as possible, what the problem is. Like a fear of the dark, we can become afraid simply of the unknown future. Can you identify the real problem?
- Say out loud or write the worst case scenarios of that thing you fear. Honestly, how serious is the worst case you can come up with?
- Assuming you've identified the problem and its worst case, think of a solution. Look for a solution that actually improves your situation. Sometimes life throws you a curve ball that, once caught, actually improves your situation.

While living in New York city as a professional musician, I got a call one night from a musical contractor offering me the trombone chair at a brand new spectacular racetrack in Oklahoma. It paid much more than I was making as a musician in New York, so I accepted the gig. A friend who was also offered the job and I packed up, cut several of our relationships, got out of our leases, and were ready to go.

A few days before we were to leave for Oklahoma, we got

a call from the contractor who said that the financier of the track and ultimate employer was nothing more than a crazy old man with a pipe dream. Why I would put my life on hold without at some point checking the gig, the actual venue, and the people behind it? I was young and stupid (and idealistic)!

But the point of this story is that my friend and I got busy and found another long-term gig needing a trombone and tenor sax. I ended up having a blast on the gig while learning band-leading, arranging, and sharpening my playing skills.

We didn't panic. We knew our long-term goal was to play and get better in the process, so we found an opportunity that was even better for both of us in the long-term.

Life gives us signs that we should change direction, and then sometimes it throws a few obstacles our way. Get good at adapting to the change and dealing effectively with the emotional discontent it causes you.

3. Making Self-Discipline a Habit

Every difficult skill requires habitual practice. The skill of self-discipline is no different.

Think of self-discipline as a muscle. Perhaps you haven't sufficiently exercised that muscle. It's weak.

Start using it. Start with simple things like finishing a project. Look for something half finished and take up from where you left it. Commit to finishing it. No matter what.

After finishing that project, look for another. It could be another half finished project or something you've thought about starting.

This activity could be as simple as finishing that book you started. Perhaps an unfinished project is to connect with someone whom you've put off talking. You're avoiding a difficult conversation.

By completing some unfinished projects, you are exercising your self-discipline. You are finishing things!

Celebrate these victories and train yourself on how it feels to see something through to the very end. That's called positive reinforcement. Remember that feeling for next time.

Habits are your brain's way of making things simple for you. Your brain is on constant lookout for the easiest and most efficient way of getting from point A to point B.

Do something over and over again and your brain will start to appreciate the pattern of repeated behavior. To make things work faster and easier, your brain will build a neural

superhighway to speed up this activity that you are doing over and over because it wants to make this recurring thing easy and efficient.

Gradually, this thing you are repeatedly doing is getting easier. After a while you don't need to even think about it. You start to crave doing it because it's becoming a part of your identity.

It has become a habit.

In a 2010 study published in the journal of Experimental Social Psychology, 92 people who were trying to quit smoking were part of a study of self-control habit formation.

In an initial meeting, for two weeks they were lead to believe that when they did certain tasks like keeping a diary, doing math problems, practicing hand grip exercises and avoiding sweets, they were building self-control.

Participants in the first group who were doing hand grip exercises and avoiding sweets were told to inhibit their behaviors, feelings and urges. They were told to eat as little sweet foods as possible and do their hand grip exercises.

Participants in the second group were just told to keep a diary of any acts of self-control they experienced throughout the period. This was actually the control group.

The study showed that when people were assigned to practices involving resisting sweets or doing hand grip exercises, they were more likely to achieve higher levels of self-control. They proved that small acts of self-control can lead to greater overall self-discipline.

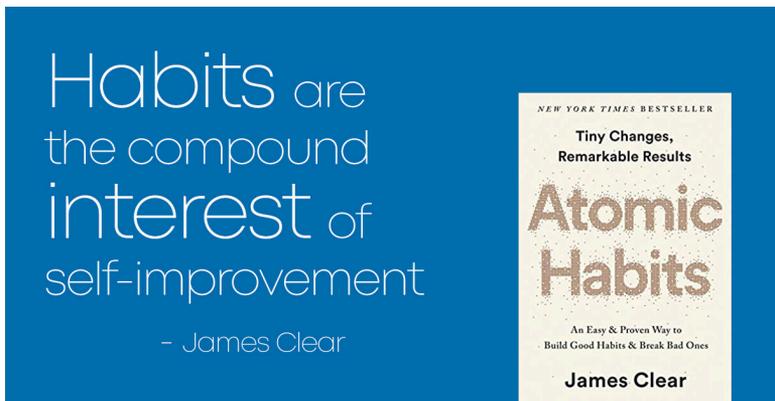
Small acts of anything done over and over lead to greater skill in that activity so it's not surprising that the group one participants developed greater self-discipline through habitual self-control in other areas of their life.

Self-control is the foundation of self-discipline

Five Steps to turn self-control into a habit

1. Pick something needing to be finished and complete it.
2. Complete other small stuff.
3. Increase the size of the stuff you finish.
4. Get good at increasing the difficulty and importance of the stuff you finish.
5. Clear roadblocks quickly without losing your focus. Would these roadblocks have derailed you in the past?

Notice with how much less effort is required of you as you complete task after task. Your self-discipline is getting stronger.



First Things First

You are getting better at finishing things you started and your self-discipline is making it easier to do what's necessary.

The next question is, how do you know *what* to work on? Even though you are developing the discipline to get things accomplished and see them through to the end, how will you prioritize the tasks.

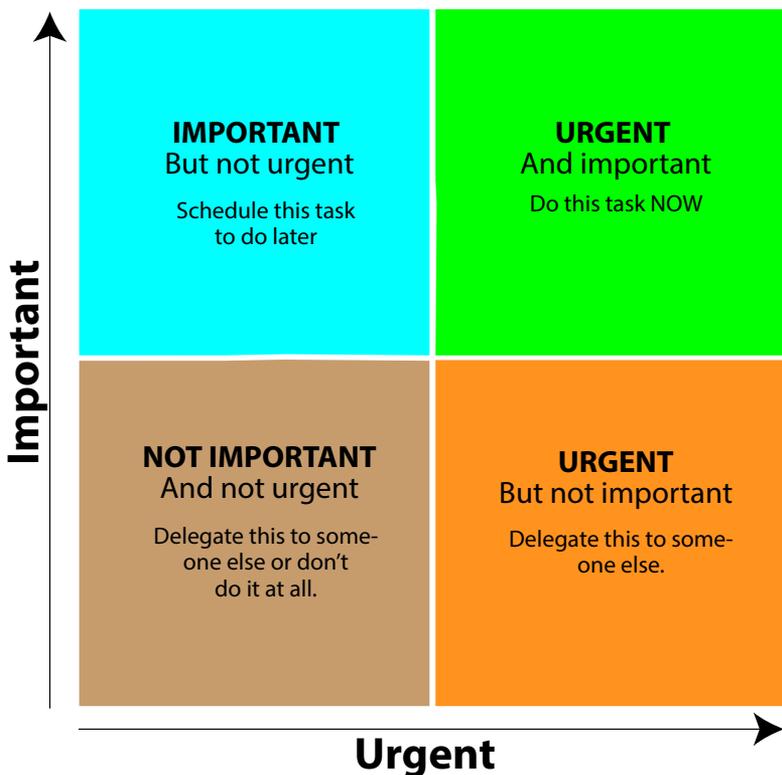
How do you know that what you are doing right now is actually the best thing on which you should spend your precious time?

This leads us to the concept of urgency and importance. What is the difference, how do we prioritize them, and when do they intersect?

Take a look at the chart on the next page called the Eisenhower Matrix, named after the 34th president of the US. Eisenhower created this to help him prioritize the huge number of decisions he needed to make.

It contains four quadrants. Everything you do falls into one of those four quadrants.

Your challenge is knowing what goes where. These are important choices because how you chose to spend your time determines what you accomplish and the quality of your life.



Think about some of the things you believe you need to accomplish and determine into which quadrants they belong.

Self-discipline is required in order for you to be honest about this determination. In other words, we are faced with tasks each day that are more enjoyable than others.

Our natural inclination is to prioritize the tasks we *feel* like doing over the ones we don't.

But self-discipline enables us to not use feeling good as a reason to do something over a task that *needs* to be done. There's always time to do the fun things that are neither important or urgent, but don't confuse those forms of enter-

tainment and relaxation with the things needing to be done to further your career and relationships.

Take another look at the things you think you need to do. Are you fooling yourself into thinking they are important AND urgent? Can you distinguish between what needs to be done now and what doesn't?

Delegation is an important tool for getting things done that are not important. Notice the bottom of the quadrant. This is where tasks live that may not need your personal attention.

I'm writing a book on jazz improvisation with a musician/teacher. In the book, we are including several lead sheets from his compositions.

Rather than either one of us putting those tunes into Finale, he has delegated that task to one of his students.

We are prioritizing and delegating tasks based on who is most qualified to do them. Either one of us could create these lead sheets, but our time is better spent on the more advanced tasks of doing the writing and designing the book.

It is your decisions,
not your conditions, that
determine your destiny.

- Tony Robbins

Eliminate Time Sucks

Now that you know what you should spend more of your time on, and you have the discipline to take action, what else could get in your way?

We all experience days when we wake up full of energy and enthusiasm for the day ahead and all the things we'll accomplish, only to end up wondering where the time went and why nothing much got done today.

One reason for an unfulfilled day is what I'll call time sucks.

These are those seemingly brief moments in which you will 'just take a second' to do something. Maybe it's checking your email, and one of them leads you to answer a question or two. And another email has you off on a 15 minute tangent.

Before you know it, by end of day, you didn't accomplish that one task that was both urgent and important.

This is where self-discipline comes to your aid.

If you know your tendencies to become distracted, eliminate those distractions. If you are writing, close out email or put your phone in another room.

When I am creating a video, I turn off my phone, put the dog outside, close out email, and put a sign on the door of my studio that says, "Video in progress. Do NOT enter."

Those few simple things allows me to put 100 percent of my concentration into that video. I know that any email or calls that come in during the session can be responded to later.

Chip Away at Your Long-Term Tasks

Not every task can be accomplished in one sitting.

In fact most of the substantial projects you take on will require a longer-term effort.

Use your self-discipline to determine the best times of your day to work on these longer-range projects, and come back to them on a regular basis.

When you consider your unfinished tasks, prioritize the ones that are most important, then decide when within each of the next several days, you will return to them and chip away.

You will be amazed by what you can accomplish by chipping away at a task little by little, day by day.

Back to self-discipline: commit to consistently chipping away. Resist the pull of other more immediately satisfying tasks that rob you of the hour or so of your chipping.

Finish your day by looking back on it and honestly answering the question, did I work on my long-term project? If the answer is 'no', be equally honest and admit what got in the way.

Was your time robbed by a less important distraction? Were you seduced by a more feel-good task? Did you tell yourself that you've worked on it for the past three days so it's okay to blow it off today? Did you just not feel like it?

A little bit of work keeps the project fresh and allows you to finish it before you know it. Come back to it regularly even if only for a few minutes.

The Payoff From Self-Discipline

Now that you have the knowledge and some tools to gain and maintain self-discipline, you should start to see some changes.

- You will feel more in control of your life
- You will witness yourself accomplishing more in less time
- Important relationships will be strengthened
- You will feel more self-confident
- In years to come, you will have achieved far more

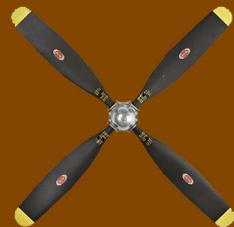
Remember that meaningful change takes time and effort. If you know that you have very little self-discipline, start small.

Find one unfinished task that won't take long to complete, and finish it! Identify and focus on your desired longer-range outcomes and finish something else or start a new task that you've been putting off—one that is important.

You will soon see a very positive change occurring in your life that both you and others will cherish.

There's *more* to life
than just being a
passenger.

– Amelia Earhart



Finding the Time

“I would but I just don’t have the time.”

You’ve said it and you’ve heard others say it. I’ve said it too, but I’ve trained myself to call BS on myself when I do.

It’s not that we all have unlimited time. We don’t. But using a lack of time as a reason for not doing something worthwhile is a false or secondary excuse.

The real reason could include:

- “It’s not a good use of my time right now.”
- “I don’t understand what will be required of me.”
- “I’m afraid to do it.”
- “I disagree with the result of what you’re requesting.”
- “It doesn’t feel right to me.”

Why does it matter? Isn’t it just so much easier to say, “I don’t have time” in order to avoid the pain of a more complicated answer and confrontation?

Sure it is. So what’s the harm?

It harms your focused attention on your own best use of time. By dismissing a good opportunity or request with a lack of time excuse, are you truly thinking through the ask well enough to know with certainty that it’s not in your interest?

That assumes you haven’t yet thought it through as well.

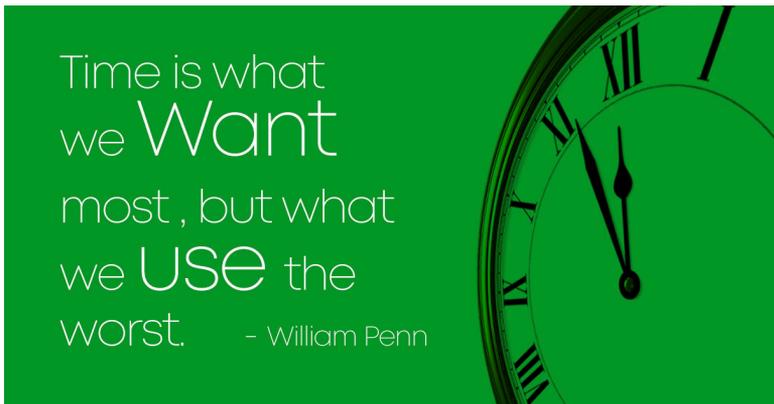
Maybe you have thought it through and your reason includes one of those on the previous page. Then I would say, especially for someone you respect, answer them with the truth.

This is not a book on ethics, but I want to recommend honesty for your consideration.

Let's say that your "Lack of time" excuse is a quick reaction to your doubt that you could complete the task.

Do you truly not have the time?

Let's say that the task is something from which you would benefit. If you really knew that, could you find the time?



A Quick Thought Experiment

If I asked you to read the entire Wikipedia entry for Issac Newton out loud word for word including all the footnotes starting right this minute, do you have the time?

You've probably got better or more enjoyable uses of your time right at this moment.

But what if I wire transferred to you \$100,000 to do the reading, paid immediately upon finishing? Wait, I thought you didn't have the time?

What if you had to pay ME \$1,000 for your reading? Now you DEFINITELY don't have the time!

The Discipline of Time

The final chapter of this book is called *Money Discipline*. One of the basic principles of money discipline is to be aware of the little things you buy that you don't really need that are driven by emotional urges.

Avoid them and then add up all those little impulse purchases over a period of time and you might have a nice pile of new-found money.

The same can be said for time.

Those little impulse wastes of time add up to days, weeks, and months worth of your life that you could spend on something worth while.

Please enjoy your life with moments of joy and pleasure, but be aware of the difference between those beautiful moments and the wasted time distracted by emotional urges and impulse tasks.

Only you can judge the difference between time well spent and time wasted. But take the effort to judge.

Back to money, you might be able to afford a nice vacation if you regularly saved dollars over the last year instead of spending them on lesser important stuff. Your choice.

Similarly, you can sock away time. Remember the topic of chipping away at longer-term projects mentioned on page 33? Fill in the gaps of your life with pieces of important tasks, the results of which will compound into a significant project.

Perhaps you'd like to earn your college degree online, but you tell yourself that you just don't have the time right now.

Could you budget an hour each day for that class by avoiding one hour of mindless TV distraction? Or skipping an hour of hanging with friends that in the end, isn't all that fulfilling? Or not spending all those hours scrolling through your social media pages?

I didn't just sit down one day to write this book cover to cover.

I've spent the last couple of weeks coming back to it when resting from periods of landscaping my property or within practicing breaks or just moments when I may be doing something else but felt inspired to make a point within a chapter. Chip, chip, chip...

Think of your extra time like the mortar between the rocks of a rock wall. The rocks are deliberate tasks or events. The mortar is the time between and around those tasks. How are you best using that time?



That best time use could be napping; eating out; spending quality time with your significant other, children, or friends; watching a movie, or lying on the beach staring out into the ocean. Those could be some of the rocks on that rock wall.

How do you spend that in-between time which is the mortar between the rocks? Do you choose wisely?

Exercise self-discipline to make those decisions consciously and deliberately. When you find yourself regretting how you are spending your time, at that moment, choose to spend it a better way.

I remember sitting in a crowded Manhattan restaurant a couple years ago with a few of my best friends. We had finished dinner and the conversation turned to sports and other topics to which I couldn't contribute.

On and on went the chit chat with me sitting silently in the New York roar of talk throughout the restaurant.

I waited for a pause at the table, stood up and said, "Guys you're my best friends in the world and I love you, but I've got things to do." With that, I smiled and walked out.

Now these guys knew me very well so my sudden departure wasn't shocking to them. They knew I wasn't good with the after-dinner chit chat. I had realized that I was wasting my time and feeling guilty about it. So I fixed it. I did something else.

Think about how you're spending your time and choose the best use of those 24 hours that you will never again have. Once those hours are over, they're gone forever.

Multitasking

Do a search for the term ‘multitasking’ and you will be flooded with headlines like this one from Forbes:

Multitasking damages your brain and career

You’ll find others claiming that multitasking lowers your IQ, and causes a host of other horrible consequences. I’m waiting for one to claim you will die from it.

As a life-long multitasker, I obviously have a different opinion.

I love multitasking and have witnessed how it has increased my productivity. I haven’t died from it and as far as I can tell, my IQ hasn’t yet dropped through the floor.

Maybe I’m doing multitasking wrong, but let me give you my experience with it and encourage you try it at your own “peril.”

I look at multitasking as two separate but related things.

One type of multitasking is the activity of doing two things at the same time. Now, I’m not suggesting that you do the New York Times crossword puzzle while you drive or conduct brain surgery while you read a romance novel.

But I combine certain mindless activities with serious thinking. For example, I enjoy landscaping, and part of landscaping is weed pulling.

Chances are that if you and I are on the phone together just catching up, I’m on my property pulling weeds or arranging the rock perimeter along the driveway or the edge of the property while we talk.

The weeding requires very little thinking, and by the end of a 15-30 minute phone call, I've made progress in my ongoing war with Mother Nature.

The other type of multitasking that I believe is the cause of so much indignation is the act of alternating one activity with another.

Again, context is critical. I'm not advocating dividing your attention between writing code and giving a live lecture on European economic history.

But I think that alternating your attention between two activities, each of which can be paused or done for a certain defined time is productive.

One of my most interesting examples of this type of multitasking was just prior to my wife going into labor with our first son.

As she started to labor at home, I was her 'coach', and every few minutes measured by my stopwatch around my neck, I would come up to her and encourage her breathing and distract her from the pain of the oncoming contraction. Once the current contraction subsided, I left her in peace to go downstairs to practice trombone (out of her earshot.)

Up and down the stairs I went that morning until it became obvious that we needed me to take us to the hospital.

The birth took place without pain medication and my son grew up to be a healthy well-adjusted adult!

I have loads of other examples. One of my favorite is to alternate an activity like writing, cleaning the house, or

reading alternating with my trombone practicing.

It works well because practicing a brass instrument must be conducted with frequent rest breaks. It's very physical.

It's not uncommon for me to prepare dinner alternating with writing or doing something on the computer. No one in my family has ever gotten sick or died from the food I've prepared this way, and I hate staring at boiling water!

I am being snarky about this topic because I think the outrage and dire warnings about multitasking is way over the top.

And yes, many times while I practice trombone, I take rests with my eyes closed on the coach in my studio. I am not suggesting that every minute of every day be taken up with an activity, but for me, given the energy, desire, and more than one appropriate task, I can get more than one thing done at a time. So can you if you so choose.

Wasting time

It takes self-discipline to recognize the signals of short and long-term time wasting. On the following page is a list of indications that you may not be spending your time as well as you could—both in the short and long-term.

On a scale of one to ten, how well do you spend your life's time?

It takes courage to answer that truthfully and self-discipline to make a worthwhile change for the better.

How can you tell if you are wasting your time?

- Getting no satisfaction from a non-important activity
- Scrolling mindlessly through your phone hunting for entertainment
- Not feeding your mind with useful knowledge
- Finding yourself frequently in negative self-talk
- Feeling frequently uninspired
- Spending too much time with the wrong people—people who don't contribute to your growth or long-term happiness
- Spending money on things that don't matter to you beyond the momentary thrill of buying—all because you're bored

I mentioned the virtues of habits a few chapters ago, but habits can be good or bad.

Bad habits are time sucks, but what makes them worse is that the time suck occurs over and over because of the habitual nature of the activity.

Think of things you do habitually that waste your time and rob you of spending time in something worthwhile.

Do you reach for your Facebook app whenever you are bored? Do you spend too much time on less important things trying to make them perfect? Do you repeatedly do things at certain times of the day for no other reason than... well, that's when you've always done them?

Exercise self-discipline to catch yourself wasting time and then replace that activity with something worth your time.

You may find that you actually DO have the time for that worthwhile request.

Body Discipline

Let's discuss the discipline surrounding how we take care of our physical self.

I promise no lectures on meat!

I don't think there's only one way for you and I to keep healthy. What I eat on a regular basis might not work for you, and vice versa.

But are you disciplined enough to make good decisions that keep you in peak performance?

Do you know what works best for you in terms of the big three: sleep, nutrition, and exercise? I'm not asking what you've been doing forever in those areas? I'm curious what works BEST for you. Do you know?

Observe your habits surrounding sleep, nutrition, and exercise. Do you have habits, and are they good or not so good as judged by your daily mood and energy.

We now have so many ways online to educate ourselves about health, from pop health journals to scholarly papers. Learn about what could be better for you and then apply the discipline to test it. Really test it for yourself.

Be on a perpetual quest not for perfection, but for improvement

Money Discipline

A book on self-discipline would be incomplete without a section on exercising self-discipline over money.

A lack of self-discipline in many areas of life is a matter of delaying gratification. We all want value now rather than later, and money is certainly no exception.

Most financial problems exist not because of low earnings as much as an inability to delay gratification.

Now, this chapter is not a lecture on the virtues of stoic deprivation. Instead, it is a guide for determining proper timing and circumstances for spending your money.

It's also a guide on keeping emotion out of certain buying decisions.

Think back to something substantial you bought that shortly after, you regretted. Be honest with yourself, was your decision driven by emotion?

Consider the bad influence of greed, the thrill of showing off, or just wanting to feel less bad. Those are powerful emotional states that can easily whip up a juicy justification for spending money.

Make a shift in how you think about gratification. Instead

of quick or immediate gratification, associate money with a longer term.

Imagine the gratification you'll get from seeing a growing stash of your very own saved money.

Rather than short-term spending thrills, consider the more intense gratification of knowing your more important life needs are being prepared for.

Disconnect spending from emotion, and associate spending with a better future life.

You could be earning yourself an important piece of gear or start-up costs for a business idea, or more education, or something else that will be an investment in YOU!

Back to self-discipline, don't fall into the trap of spending just because you came into more than the usual money.

- Government stimulus check
- Tax refund
- Employment bonus
- Inheritance
- Selling a large asset

Just because you have it, doesn't mean you must spend it.

But what will you do when that irresistible urge comes over you and your self-justification is air tight? "Yes, I absolutely need to buy this now."

One way to counter the emotional urges to spend is to be more conscious. Pay more attention to what you are doing.

Most of us, myself included, are still the same kids that, hitting the store checkout isle, absolutely HAD to have bubble gum, a chocolate bar, and something we weren't even sure about but it felt cool.

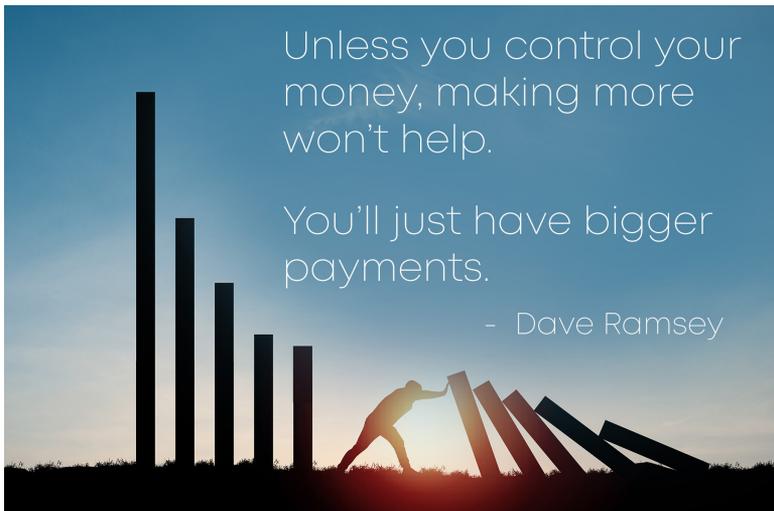
If you are a parent, you know that the checkout isle sucks. I have no good advice for parents on that front.

But for adults wishing for more self-control than a nine year-old, I have advice.

Give yourself a moment to think about what you are about to buy. What will it be used for? Is there a perfectly good less expensive replacement? If you spend the money, just make sure you'll use it and get value from it.

If it's an expensive meal out, is there a good reason for the higher cost? Your 30th birthday, engagement or other celebration? Fantastic.

Pay better attention to your spending.



But is that expensive meal to feel better after a bad day or to try to fool someone into thinking you can afford it more than you really can?

It requires a greater emotional intelligence to honestly think through why we do the things we do.

And we're not always striving for perfection, just being better. And then better yet. Improve your financial decision making so that you continue to save more and more as a percentage of your income.

Give yourself a challenge to save money

- Cook at home for 30 days.
- No new clothes bought for 90 days.
- Stop shopping as entertainment.
- Unsubscribe from all retail newsletters offering sales you can't resist.
- Give yourself a 24 hour cool-down period before buying anything over a certain dollar amount.
- Uncover other personal temptations to which you can apply self-discipline.

Tell a friend or family member to hold you accountable with tough love.

We all seem to be hard-wired to make due with whatever our current income happens to be. There are millionaires who spend everything they make—and they cannot seem to save anything.

Our brain tricks us into working with whatever we have.

So, make your pile look smaller by saving a portion every month. Consider that what you leave yourself with is your actual income. Use the tips on page 50 to shrink your expenses to align with that net of savings income.

Enjoy your life by finding the line between wasteful spending and depriving yourself. That line is different for each of us and it changes over time. Find yours.

Have the self-discipline to know and act on the differences between financial needs and emotional wants.

This book is a small but important part of a brand new course called *Musicians Money Mindset*. Look for it on musicsavvy.com.

This book, however, is not primarily about money. Only the last chapter of this book is dedicated to improving your money mindset.

The information within these 50 pages covers the much broader topic of self-discipline in the many important areas of your life—including money.

After reading, thinking, and taking away some things from this, the end result that I wish for you is a happier and more satisfying life.

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