



THE BEST SELF-HELP
IS FREE



G. STOLYAROV II

SECOND EDITION

The Best Self-Help is Free - *Second Edition*

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Introduction

The commercial self-help industry has a reputation for scamming its customers and for further undermining the well-being of those whose lives it purports to improve. I believe that this reputation is well-deserved. But the purpose of this work is not to attack those who are wrong. Although I do not unconditionally embrace "the power of positive thinking" as preached by the sensationalist self-help gurus, I do believe that creating something positive ought to occupy the highest place in a person's life – followed closely by a constant internal battle against fallacies, prejudices, superstitions, hasty judgments, and collective delusions to which one might have fallen prey.

I aim to create a different approach to self-help, one free from the vices of the conventional self-help industry. Here are a few essential differences between my approach and the mainstream approach.

You do not have to pay me anything. I do not offer this work to take money out of the pockets of my readers and put it in my own. I say this upfront: I do not have other products to sell you or programs to which I will encourage you to pay me exorbitant amounts of money to subscribe. You will not need to pay me \$20 for a paperback full of platitudes, or \$40 for a hardcover book full of the same platitudes. You will not need to pay me \$5000 for attending a seminar where I strut around the stage mouthing those very same platitudes.

I do not and I never plan to make my living off of giving philosophical or emotional advice to others. I am an actuary by profession, which will more than suffice to accomplish my financial objectives for the foreseeable future. Of course, all other things equal, more money is better, and I *did* make a small amount of money from the First Edition of this book, at a rate of \$2.00 per 1000 page views of each chapter published on Associated Content, now the Yahoo! Contributor Network. This revenue was not my foremost objective, and I hold the convenience of my readers and my control over my own work to be far higher priorities. Therefore, I am offering this Second Edition as a freely downloadable file – no strings attached. Nonetheless, if you *do* wish to give me a financial reward for my writing, you may feel free to [donate](#) on The Rational Argumentator, watch my [YouTube videos](#), or read my [Yahoo! Contributor Network articles](#).

Besides, I believe that the age of authors making money from restricting the distribution of their work in the absence of reader payments is drawing to a close. The rise of online content sharing has made it virtually impossible to enforce even basic copyright protections for popular works. As the technology involved improves, this situation will only intensify. Besides, with so much free content available on the Internet – including some of the best works ever written – paying for content of similar quality seems an imprudent financial decision at best. Many authors will still make money from writing, but they will have to find new, creative ways to do it – ways that technological progress will make increasingly feasible.

Instead of fighting the new era of freely available content, I choose to embrace it and find creative ways to profit from it (including in non-monetary ways) without impoverishing my readers. I am enthusiastic about the Internet's potential to enlighten people, to liberate them from

the constraints of location, and to give them unprecedented opportunities for creative expression. Thus, I derive considerable personal satisfaction from experimenting with using the Internet as an agent for cultural and societal change.

So you pay me nothing while benefiting from this work, I might make a little money, and we all win. A good deal, is it not?

I do not assume that anything is seriously wrong with you. Many authors of self-help works actually make matters *worse* for their readers by assuming that the readers – and the majority of people – have something seriously wrong with their lives. They state, in effect, "*You* have a problem, and that problem will continue if you just keep leading your life as it is. *I* have the solution to this problem, and if you want it to go away, you seriously need to follow *my* advice and give me money for it." Not only is this a highly presumptuous stance to take – considering how many of these self-help gurus get divorced, lead unhealthy lifestyles, and lose millions through speculation – but it also renders readers subservient to the dispenser of advice. After all, *they* have the problem, *he* has the solution, and if only they pay him enough money for enough time, the problem will go away. Of course, the alleged problem never fully disappears – even though, like Zeno's hare racing against the tortoise – it might get infinitesimally close to disappearing, according to the self-help gurus. After all, what more secure way is there to make a living than by getting a perpetual revenue stream from a perpetually disappearing problem exhibited by the *same* customer?

I do not assume that you have unmanageable problems in your life. As far as I am concerned, you are a sovereign human being with many admirable characteristics – some of which are more admirable than mine. Like all human beings, you make some mistakes – and so do I. Your mistakes do not, however, degrade you to the level of a helpless victim who can only be aided by outside advice. Most of your mistakes can probably be lived with even if not addressed at all (unless, that is, those mistakes directly kill you). You certainly do not *need* my help in any substantive sense, and I earnestly hope that you do not latch onto my words as any kind of panacea that can save you or make you a wholly new person.

I do hope that you take what I have to say into consideration – as a fellow intelligent, thinking human being for whom outside information might be useful. You might find useful applications for my ideas – applications that even I might not have thought of on my own. I assume that you, like virtually everybody else, seek to improve your life and become a better person. You may be a highly accomplished individual, who has every justification to be proud and happy. But there is always something else that one can attain and some other way in which one can progress – provided that one approaches self-improvement in a realistic, systematic fashion, aware of the potential and the limitations of every action.

You will not become an entirely new person overnight. You will likely never become an entirely new person. Moreover, the goal becoming an entirely new person is one of the grave fallacies that I hope to demolish in this work. Instead, you can accomplish something much more impressive: *perpetual self-elevation* through *productivity*, *rational leisure*, and *intellectual stimulation*. If these three principles are already key components of your life, I congratulate you and encourage you to keep pursuing them using approaches you know to work. There *are*

fundamentally safe, comfortable, clean, moral, and highly enjoyable ways to live – if you look for them in the right places. Pursuing those ways will not make you a new person – but it will facilitate your becoming an even better version of what you already are.

I am not a guru. As an intellectual descendant of the 18th-century Enlightenment, I consider any ideas that some individuals have special insight – given them by means of divine revelation, mystical intuition, inborn intelligence, social consensus, or organizational authority – to be contrary to reason and reality. Truth is truth, no matter who says it, and no men have privileged access to truth that others lack. I do not pretend to have any role as an anointed bearer of Truth. I only offer my services as an alternative to those who would have you *pay* for their advice of dubious quality – and perhaps degrade yourself in the process. I consider myself an extremely successful person in my own life, and I will not share with you any principles that I have not implemented myself. Yet what enables me to succeed may have different results in your case. If any of my words seem incorrect or inapplicable to you, please feel free to reject them. I do not know the particulars of your situation, and I could not know them all even if I tried. True *self*-help means using your own *self* – your mind – to figure out what will work to make your life better and what will not. If you gain *any* benefit at all from reading it, my work will still be quite a bargain to you, considering how much you paid for it.

My more fundamental aim is to encourage people to question commonly held assumptions and prejudices that often stand in the way of individual flourishing. From unquestioned ancient traditions to the newest trends, dangers to individual self-sovereignty abound in the world. It is no wonder that leading a clean, moral, fulfilled life has often been called "walking the straight and narrow path." All around us are highly seductive and highly wrong ideas that can draw us in and distract us from what we truly need to thrive. But by using reason, common sense, self-restraint, and a long-term orientation, we can avoid many of these pitfalls and anticipate still others. Achieving this alone can dramatically improve an individual's life. This is far from an impossible task, but it always helps to contemplate it and approach it seriously, always vigilant not only regarding what others say and write – but regarding one's own thoughts as well.

Chapter 1

The Need for External Feedback

In endeavoring to improve your life, the manner in which you approach your own mind is vital. Caution, prudence, and a healthy dose of skepticism are in order before any self-improvement can be made. Thus, the proper approach to one's own ideas is the first issue that must be addressed.

When approaching *any* aspect of the world, it is essential to take nothing about it for granted at the onset – including one's own views, theories, and predispositions regarding it. Your mind, if rightly applied, can liberate you from many of the material constraints of your existence – by actually loosening those constraints and thereby making your life more prosperous and pleasant. If wrongly applied, however, your mind can become a prison – with false notions serving as its walls.

But how can you know whether your own current ideas are aiding you or harming you? Surely, you cannot rely on the ideas themselves to evaluate the soundness of those ideas. Some external indicators are necessary to make such evaluations. In other words, you need to continually challenge your own theories using *evidence* external to those theories. You need to look at the outside world and see whether its phenomena can actually be made consistent with the ideas in your own mind.

If you find a discrepancy between your ideas and external evidence, *do not be too hasty* in drawing a conclusion. It could be that some of your ideas are wrong, but it is essential to know *which particular ones* are in error and to go no further than eliminating the erroneous ideas. All too many people, when they find that one of their notions is false, proceed to reject a whole series of *related* but *true* and *useful* ideas – thereby leaving themselves, on balance, worse off than if they had held on to the original false idea in the first place!

Moreover, a perceived discrepancy between your ideas and the evidence might not stand up to closer scrutiny. When it was first observed that the orbit of Uranus seemed to violate the predictions that Newtonian mechanics would make regarding its course, physicists of the 19th century did not rush to reject Newtonian mechanics. Instead, they wisely looked into multiple possible explanations and concluded that the observational evidence can indeed be explained by Newtonian mechanics – *if* one assumed *another* planet whose gravitational force affected the orbit of Uranus. It was thus that Neptune was discovered and all the useful aspects of Newtonian mechanics continued to be advantageously employed.

You need to be mentally prepared to reject an idea you hold, but to do so only under certain conditions. If a *critical mass* of evidence clashing with your idea amasses – and the evidence cannot be accounted for within the framework of that idea – then it is time to revise your theory. It is best for the evidence to come from *multiple sources*, because it is possible for any single source to be unreliable or interpreted falsely. Possible sources of evidence can include your own

observations, the accounts of others who have exhibited a reputation for reliability, historical data, and other ideas you already hold in which you have a large degree of confidence. Even introspection with regard to your own faculties and mental functions can generate evidence that might question an existing idea of yours. Any or all of these can be excellent sources of feedback, if approached with due intellectual caution.

To a rational mind, no idea is beyond critical examination, and correct ideas will only be further reinforced by such examination. But to find the truth, skepticism regarding *both* your initial ideas *and* the external feedback mechanisms to which you subject them is necessary. Nothing is to be trusted unconditionally. Nothing is to be taken purely on faith. Any present understanding you hold needs to be held with the recognition that new evidence may come in to clarify, hone, revise, or invalidate it.

When you become convinced of an idea, keep questioning it nonetheless. Keep asking, "Is there any possible way in which what I think could be wrong? What possibilities have I overlooked?" As you explore each of these possibilities, you might find that your original idea does make sense in their context after all. In that case, your confidence in your idea will grow, and you can increasingly use the idea as a basis for your future choices and actions.

Moreover, when you decide to embrace an idea, ask yourself, "What would I need to be convinced of in order to reject this idea?" Different kinds of ideas entail different criteria for accepting or rejecting them. For many ideas, empirical evidence furnishes a means of evaluating them. For other ideas, however, strict logical reasoning is necessary and sufficient. The discipline of symbolic logic focuses in part on statements that can be shown by a pure deductive process to be always true (tautologies) and statements that can be shown to be always false (contradictions). The thinking of many people is filled with both tautologies and contradictions to a surprising extent. Unlike many 20th-century philosophers, I do not believe that tautologies are useless or that contradictions are so easy to avoid as to not be worthy of our consideration. In fact, eliminating the contradictions in one's thinking will by itself free one of most of the popular superstitions of one's time.

The worst possible approach to ideas is to *trust oneself unconditionally* in any respect. Seeing one's own theories, emotions, or worldview as immune to feedback, challenge, or criticism is the surest way to lapse into dogma and to embark on tremendously self-destructive actions. Confidence, or even certainty, may be appropriate for some ideas, but closing oneself off to challenges never is. I believe that there is objective truth, but no person knows it so well as to be legitimately able to brook no further discussion or debate on the subject. The mark of a healthy mind is its willingness to bear challenges calmly, patiently, and with the earnest intention to evaluate them on their merits.

Chapter 2

The Limits of Knowledge, Ideas, and Impressions

When you come to hold any idea, it is essential to understand exactly *how far* this idea applies and what the *limits* of its application are. Every idea is an idea *about* something, and it will work well only when applied to that, which it is about.

It is tempting to assert, on occasion, that an idea which describes or works well in one particular situation can be applied with similar effectiveness to other similar situations. It is likewise tempting to derive a lesson from a particular life experience and to think that it applies in all times and all places, for all people in all circumstances. But special care is needed here.

Every idea we arrive at is embedded in a particular context and is based on assumptions that may or may not hold in all circumstances. Sometimes checking whether an assumption holds is a matter of fairly simple empirical observation or logical deduction. At other times, however, whether the assumption holds depends on a complex interplay of factors, to observe which one might have neither the time nor the access nor the mental processing power.

This is why, despite some highly advanced mathematical models and a decent understanding of human behavior, economists and financial analysts have never been able to reliably predict the movements of asset prices; the best that can be done is to *explain* the movements after the fact of their occurrence or – if one is especially perceptive – to foresee some *general* tendencies without knowing the specific price movements or the times at which they will occur. If economists, actuaries, and financial mathematicians were able to precisely figure out how the prices of stocks, bonds, options, and other financial vehicles changed over time, they would all be multi-millionaires by now!

The more I have studied economics and financial mathematics, the more astonished I have been at how *little* predictive power even the best economic and financial models have. Most of them assume a *ceteris paribus* world, where only one variable changes and all others remain the same. While looking at such scenarios is instructive for understanding the *isolated* impact of one particular variable, even that often does not suffice to determine the *magnitude* of that impact in a given case – unless an immense host of other factors can be exactly known. Moreover, in the real world, there are literally billions of variables – large and small – affecting, directly or indirectly, any event, decision, or system. Even being *aware* of all of these variables is impossible, much less exactly quantifying them, modeling their impact, and making a reliable prediction that rules out future changes in the variables themselves and the insertion of yet other new and unforeseen variables.

Yet compared to other assumptions in many economic models, *ceteris paribus* is one of the most reasonable and innocuous. Many economic models entail assumptions that cannot possibly hold

in the real world – such as perfect information, the absence of transaction costs, homogeneous goods, infinitely divisible goods, and constant preferences. Many of these in fact assume away the very problems that complicate real-world decision-making.

But does this mean that we cannot plan for or anticipate the future? Are we doomed to live in a world of perpetual flux that we cannot possibly make sense of? Of course not. We can even make some fairly reliable predictions to guide us in our decision-making. However, it is vital to understand the *limitations* of one's own predictive ability and to look at any possible ways in which one's predictions might end up being mistaken. What complicating factors are out there? How might events deviate from their foreseen course? If a given situation leaves open multiple possibilities for the future, how can you be prepared for *all* of them and benefit from as many of them as possible?

So, by all means, go ahead and make the predictions you believe will assist you in better understanding the world around you and in attaining your goals. But give yourself a nice, wide *margin of error*, just in case your predictions end up missing the mark. If success in any endeavor requires your prediction to be exactly right, then chances are that you will not succeed. During my high-school days, I did enough chemistry and physics lab work to understand that even when dealing with exact, deterministic, and fairly simple processes, it is extremely difficult to get lab results that perfectly match the output of even a well-known formula that has been verified in practice thousands of times. But if you give yourself some leeway regarding both your criteria for success and the efficacy of your predictions, then you will in most cases do *well enough*.

Before undertaking any action, always ask yourself, "*What is the worst possible outcome?*" Also ask, "*What will the outcome be if my predictions are completely mistaken?*" The two may not always coincide, depending on the circumstances. After all, if you make a highly pessimistic prediction, matters might turn out to be better than what you anticipated, and you might even become better off for having been wrong. Be prepared to deal with both the worst possible outcome and the greatest possible failure of your predictions.

Take particular care judging *people* and predicting their *behaviors*. You simply do not know a lot of the particular "circumstances of time and place" in those people's lives, as Austrian economist and philosopher Friedrich A. Hayek would have put it. An action that seems wasteful or irrational to you at first glance might in fact be perfectly reasonable given some factor you do not know. Even a behavior that appears egregiously immoral to you might be the best possible behavior a person can engage in given the circumstances, and all the alternatives to that behavior might be far worse. (Or not; with all the myriad evidence of manmade suffering throughout history and in the present day, I have no doubt that truly evil people and inexcusable acts *do* exist. However, one must exercise particular caution in distinguishing between pure evil and merely sub-optimal behavior in any particular case.) Be careful making blanket judgments that you apply to all people.

When you come to know any particular person, try to suspend your judgment initially and just gather a lot of information. Give yourself as much data as possible to make an informed impression of the person's character, behavior, aspirations, virtues, and vices.

If you do not know something about a person, do not try to *extrapolate* it from what you already know; people can surprise you even more than markets or science experiments. Instead, if you are curious, *ask* – if the question can be posed in an appropriate and respectful way. If you cannot ask, suspend judgment on the matter in question and wait for further information to reveal itself to you. Meanwhile, interact with the person solely on the basis of what you actually already know.

When you are unsure about a person's motivations and moral qualities, always give him or her the benefit of the doubt – but make sure the person cannot deprive you of your property until the doubts are resolved! Remember that the wise man is compassionate and understanding with his *mind*, but not with his *money*. If he gives his money indiscriminately because of his faith in humanity, he simply becomes an unfortunate dupe. Never condemn without extensive forethought, but also never write a check without even greater forethought!

Finally, be honest about the limitations of your knowledge. When some important information is unavailable to you, admit it openly and qualify your remarks by indicating the scope to which they apply. If you admit what you do not know, then what you *do* know will be seen as much more reliable by others. The only case where you ought to hazard a guess despite incomplete or unavailable information is a multiple-choice exam with no guessing penalty or an analogous situation. If you get *nothing* for admitting ignorance but you have some decent probability of getting *something* if you guess, then by all means guess. But if you stand to *lose* anything by guessing, it is best to abstain.

Chapter 3

The Myth of Complete Happiness

Before you proceed on any path to self-improvement, you need to recognize that you will never be completely happy – ever. In fact, complete happiness is neither a possible nor a desirable state, when we define happiness in the sense in which most of our contemporaries use that word.

First, let us distinguish between *classical happiness* and *contemporary happiness*. The fact is, happiness as defined by most of our contemporaries did not even occur as an idea to most people in most ages of human history. Their lives – surrounded by death, disease, pestilence, famine, war, tyranny, injury, trauma, filth, and psychological abuse – were simply far too miserable to conceive of anything so fanciful as a trouble-free life. The best our ancestors were able to come up with as regards happiness is the Aristotelian concept of *eudaemonia* or classical happiness.

Eudaemonia says nothing about being free of troubles or gratifying one's every desire. Rather, it is a highly sophisticated approach to ethics – entailing prudence, virtue, moderation, and self-restraint in all things, from work to pleasure. Classical happiness is highly entwined with the use of one's intellect in rational judgment and the pursuit of knowledge. A classically happy person recognizes his own limitations and is able to thrive within them by enjoying what is accessible to him and not stepping outside the bounds of the tried and true. He can achieve his full potential while recognizing that his potential is limited – often in rather severe and tragic ways. If he experiences difficulties or great sufferings, he bears them with dignity, content that his troubles do not overwhelm him or erode his composure.

Beginning with Aristotle, the classical concept of happiness inspired such widely influential philosophical schools as the Epicureans and the Stoics and had a considerable impact on Renaissance and Enlightenment thought. A transformed version of eudaemonia was what the American Founders meant by the "happiness" they claimed all men had a right to pursue.

I believe in a somewhat broader view of happiness than the classical philosophers adhered to, but – like the classical thinkers – I do not adhere to any illusions regarding the attainability of perfect bliss. The contemporary view of happiness suggests that it is the natural right of every human being to be gratified in all of his desires – be they sensory, intellectual, or emotional. If we are not satisfied in any of these dimensions, this view suggests, it is time for us to make a stern resolution for change and to radically transform our lives and environment to *make us happy, darn it!* – no matter how many of the structural foundations of our lives and our relationships with other people we destroy in the process.

The widespread prevalence of divorces, abortions, career and educational abandonments, addictions, grudges, emotional abuses, and feuds in our society arises in large part from the actions of those who find some perhaps legitimate faults with their situation and thus attempt to overturn *everything* in that situation – destroying what is mostly good along with a little bit of what is bad. Instead of taking an incremental, *evolutionary* view of happiness and self-

improvement, too many people take an all-or-nothing *revolutionary* view. Instead of trying to make a flawed situation marginally better, too many people try to radically change their lives overnight – and end up with much less happiness, prosperity, or stability than they started with.

But none of the great thinkers on happiness ever suggested anything along the lines of this revolutionary conception. The closest that has been suggested by rational examiners of the subject was a right to the *pursuit* of happiness in the Declaration of Independence. But this simply means that each of us as an individual has the prerogative to do what he believes will enhance his well-being. I grant that no government and no busybody should have the right to stop a person endeavoring to improve his own condition – even if the means that person chooses for self-improvement are flawed – provided that he imposes no coercive harm on anyone. But a right to the pursuit of happiness is not a right to *happiness itself*. In pursuing happiness, you are by no means guaranteed to succeed – although some approaches have shown to be much more reliable than others. All too many people, in considering themselves naturally *entitled* to happiness, thereby deprive themselves of any chances of attaining actual reasonable satisfaction with their lives.

It is *absolutely wonderful* that many of us no longer live in the world of our ancestors. The very fact that the contemporary conception of happiness as a life filled with bliss and no suffering arose is a testament to how much better our lives are compared to those of our ancestors. We can actually *imagine* a state free of troubles, and we can actually make intelligent arguments for why we think ourselves capable of reaching such a state. It is surely much better to be able to imagine such prospects than to be so enveloped in misery as to be oblivious to them.

But just because we live in a much better world does not mean that we will ever be completely satisfied with our lives. As humans solved vast problems, their perspective was opened to still other problems that arose in their place. As they cured diseases that would kill millions of people in their thirties or forties, they now face the formidable challenges of curing cancer and biological senescence itself. After the great heroes of mankind – scientists, doctors, and engineers – cure those diseases, there will be still other threats to our well-being that will cause us great concern and anguish. Never will any of us be with good reason able to sit back and say, "I have conquered all my problems. Now it is time to enjoy pure bliss."

Johann Wolfgang von Goethe, the great German dramatist, philosopher, and scientist, wrote: "That which moves not forward, goes backward." Entertaining the idea that there exists some trouble-free *state* called happiness leads one to either overturn one's life in an attempt to find that elusive specter, or to sit back in idle contentment – doing nothing and expecting one's "natural right" to happiness to be *somehow* granted. Recently, there have even been self-esteem books – such as *The Secret* – that suggest that all we need for complete happiness and fulfillment in all things is to simply *wish for it hard enough*. According to the authors of this work, we can lose weight, cure otherwise fatal diseases, gain indefinite quantities of money, and obtain any object or relationship whatsoever if we simply display enough positive thinking and ask "the Universe" for what we desire. But if wishing made it so, we would all indeed be living in a world of bliss – for who except the seriously disturbed does not want to lead a comfortable, prosperous, healthy, and fulfilled life? There is a danger to believing that the objects of human desire can be obtained as easily as that. Such thoughts detract one from the *genuine* means for improving one's

condition. If you believe that your *thoughts* alone suffice to bring you happiness, then you will be hesitant to *act* in genuinely efficacious, life-improving ways.

You will never have all that you desire – even though you might someday get everything you desired at a prior point in time. But as older desires are fulfilled, they give rise to new ones. As one old question is answered, scores of others arise in its place. Many simple ideas, easy to conceive of, give rise to projects that take tremendous amounts of hard work to accomplish – and yet you will not be satisfied until you accomplish them. And then there will be other projects to complete and other questions to answer. Of course, that is the best of all possible worlds. Reality is often much more brutal. Nature continues to bring upon us disasters and diseases. A meteor can still ram into the Earth and eradicate all human life. Other people, jealous of our successes or desirous for power, can plot to undermine us out of sheer envy, spite, or fear. They can often do so through safe, legal, impersonal ways and, if they have enough influence with the powers that be, deploy huge apparatuses of expropriation and organized violence to do their bidding. Even without the interventions of natural and manmade crises, complete happiness in the contemporary sense would be impossible; with these setbacks and catastrophes periodically barging into our lives, it is hardly even a reasonable objective.

What is, then, a reasonable objective? If complete happiness is not it, then a different goal must take its place. This goal, I submit, is a much *better and stabler* one than this happiness-as-bliss – because, aside from being a goal in itself, it is also a *process* and one that need never end so long as one continues to live and has the energy to act. It is a more ambitious and optimistic goal than the classical eudaemonia, while borrowing many of eudaemonia's best elements. Unlike the contemporary conception of happiness, this goal is also firmly grounded in the real and the possible. I will call that goal *incremental progress*, and it will be the focus of subsequent chapters.

Chapter 4

Commonly Misunderstood Concepts: Happiness

One of the most grievous errors made by most people in the Western world today can be found in the prevailing view of happiness as constant pleasure or euphoria. This vision of happiness is not only unattainable but destructive of genuine happiness. A much more realistic and satisfying understanding of happiness can be found by combining the insights of Classical Aristotelian and Enlightenment philosophers and applying them to the vast opportunities we have in our time.

The view of happiness as pleasure or euphoria fails in multiple ways. First, it is physiologically unattainable. It is simply impossible for the human body to experience euphoria except in short, fairly infrequent bursts – the body simply cannot produce enough of the pleasure-stimulating chemicals that lead to the desired sensations. Moreover, the body reacts in the same essential manner to pleasure deserved through effort – such as the pride in having completed a creative work or in having transformed an aspect of the world – and to pleasure brought about by the introduction of certain foreign substances, such as drugs, into the body. It is well-known that a drug user needs increasing doses of a drug to experience the same euphoria; the doses that could produce it originally no longer suffice, because the body becomes accustomed to them. However, a lack of the drug altogether results in feelings of active, often severe, *displeasure*, because the body has come to treat the presence of certain amounts of the drug as its default, neutral state.

The same can be said of any life dominated by pursuit of pleasurable feelings for their own sake – detached from the events and conditions of the external reality. If an individual does manage to experience feelings of heightened pleasure all the time, his body will eventually become desensitized to them – to the point of viewing them as the neutral state. Every pleasurable feeling has a cause – be it internal or external. The individual will therefore come to view the cause of the pleasurable feelings as needing to be present in order to maintain even a neutral state of mind. As it is virtually impossible to maintain the causes of unusual pleasure in operation all the time, this individual will be certain to experience emotional "withdrawal" more often than he experiences pleasure.

Furthermore, a life dominated by the pursuit of pleasure for its own sake becomes a trap for the individual – preventing him from exercising his agency in the external world and instead confining him to replication of biochemical patterns *within his own body* that are aimed at producing the sought-after feelings. Instead of reshaping the elements of the world outside him into increasingly favorable configurations, he will become a slave to the peculiar construction of his own organism, and he will short-circuit its mechanisms in such a manner as to deprive feelings of pleasure of the utility they would have for a person who is not obsessed with them. The external reality is often quite unaccommodating; the man who focuses on his own feelings instead of observing and responding to the outside world will quickly find the outside world wearing away at his life until there is nothing left.

The sensible function of pleasure is as a *reward for objectively beneficial behaviors*. If an individual feels good after performing an act that improves his chances of survival, then this gives him an incentive to perform that act in the future. This is why the human capacity to experience pleasure was favored by natural selection for thousands of generations. However, this capacity evolved in a very different environment from our current one – where feelings of pleasure were largely extremely difficult to earn: good food was scarce and only attainable after strenuous hunting and foraging, and even the comfort of a shelter secure from the elements was a rarity. In our era, human beings have become extremely adept at *artificially* stimulating their pleasure centers without doing anything beforehand to earn such stimulation. The coupling of humans' new possibilities with their ancient biology can explain such bizarre phenomena as obesity, recreational drug use, promiscuity, and the prevailing teenage culture in the contemporary Western world.

Pleasure can still serve its more beneficial function as an incentive for accomplishment, and, by being framed in this manner, it can be limited to a reasonable presence. But it has become much easier to bypass this far more demanding route to pleasure. The solution, of course, is not to reject our life-improving modern conveniences, but rather to alter our thinking about what constitutes a happy life.

To gain a more sophisticated understanding of happiness, it is useful to refer to two sets of historical philosophers. The Classical Greek philosophers, beginning with Aristotle, developed a concept of happiness as being inextricably linked with *virtue*. The Aristotelian view of happiness, or *eudaimonia*, did not emphasize pleasure or emotional states. Rather, it saw the truly happy man as the man who has actualized his full potential and has thereby positively influenced the external reality to the entirety of his ability. Virtuous habits – including *moderation* in the pursuit of pleasure – enable the individual to devote his energies toward self-actualization, which produces a longer-lasting, sustainable happiness. The Enlightenment philosophers contributed to this view by emphasizing the tremendous potential of the human rational faculty in literally reshaping the world and taking humanity out of the muck of poverty, vulgarity, and violence that it had been immersed in for most of its history. Each individual's use of reason is his means for cultivating his full potential and for attaining true happiness. When the American Founders talked about a natural right to "the pursuit of happiness," it was this rational, virtue-driven happiness that they had in mind.

It is important to emphasize that this view of happiness does not advocate asceticism, either. A certain sustainable amount of pleasure is preferable to complete avoidance of enjoyment, because the latter cannot be maintained indefinitely and is likely to result in an eventual reaction toward the opposite extreme of hedonism. It is also important to recognize that what constitutes self-actualization will differ considerably among individuals, and the sustainable level of pleasure will also vary in accordance with an individual's material circumstances and psychological inclinations.

Nowhere is the sharp distinction between the conventional, hedonistic view of happiness and the rational, virtue-based view more evident than in human relationships, particularly those of a romantic nature. Those who expect their romantic partners to continually inspire them with feelings of ecstasy or euphoria are sentencing themselves to a lifetime of frustrations, breakups,

and serial attempts at happiness – which will all inevitably end in the same way. A genuinely fulfilling romantic relationship is not one that continually stimulates the pleasure centers of each party's brains, but rather one that exhibits a lasting commitment on both sides and a continual cooperation for the purpose of making life better. Feelings of love and affection should be present, of course, but they are much more sustainable in a gentle, comforting, persistent form than they could be in the form of the rapture that so many people mistakenly imagine love to be. My essay "[A Rational View of Love](#)" offers a more thorough exposition of this idea.

Finally, it is important to recognize that no life – and particularly no productive life – will be free of negative feelings. Whenever we seek to overcome obstacles, we are likely to encounter difficulties we cannot immediately resolve. This may produce feelings of doubt, fear, anger, disappointment, and frustration, in various mixes and degrees. As the world is severely flawed in most ways, it would be unreasonable for us not to have a substantial amount of negative feelings about it. These feelings should not be banished from our brains; indeed, they can serve as useful indicators of the problems in our lives and can motivate us to resolve them. Many people today make the mistake of *abandoning* any aspect of life they may occasionally feel negatively about – be it a job, a relationship, an educational pursuit, an independent creative work, or a set of ideas. But a negative feeling should not be the equivalent of a mental off-switch or "Keep Out" sign. Instead, it should be seen as an invitation to explore, resolve, challenge, or resist. Turning away from anything that does not trigger immediate good feelings is the surest recipe for unhappiness.

If it is not through a constant feeling of pleasure, then how can one know if one is happy? I posit that this can be ascertained by asking a single question: "*Am I pursuing an overall course in life with whose consequences I expect to be satisfied for as long as I live?*" This question ignores the everyday fluctuations in emotional states and arrives at the core issue: how one's choices and behaviors contribute to the actualization of one's potential and the establishment of a sustainable, ever-improving life. It shifts the focus of one's attention from one's present feelings to the future effects of one's actions. Incidentally, however, it also has the effect of making one feel better on average, since one's present emotional state is heavily dependent on whether one has behaved in a life-affirming or a life-undermining manner in the past. The more one does now to benefit one's future, the better one will feel in the future. But it is a good, flourishing life itself that constitutes happiness, and, as a *byproduct*, results in mild, sustainable, and profoundly rewarding pleasure.

Chapter 5

The Greatest Problem of the Human Condition

The problem with the contemporary view of happiness, as discussed in Chapter 3, is that such a view is necessarily *static*. It sees happiness as a state in which all of an individual's desires are met and nothing troubles him – either physically or mentally. The static view of happiness, of course, has another side to it – which was embraced by such Oriental philosophies as Buddhism. If happiness is the fulfillment of all of one's desires and the freedom from trouble, said the Buddhists, then why not *minimize* how much one desires and what one considers to be trouble? Why not just be content with whatever is and not aspire for anything more? After all, the fewer desires you have, the easier it will be to fulfill them all. And if you have no desires at all, then you will be truly enlightened and attain the state of *nirvana*, or complete inner peace.

Alas, the Buddhist way, taken to its full conclusion, simply does not work in the real world – even though it might be useful at helping some individuals abstain from pursuits that would indeed be unnecessary and damaging for them. The problem with this approach is that, whether or not you desire anything, there are thousands of things, phenomena, and people out there that threaten to hurt you, rob you, and even kill you. A man with few or no desires is just as likely to suffer from bodily decay as a man with abundant desires. And as anyone who has been to public elementary school knows, the bullies of the world do not hate their victims for any particular reasons. For them, *the hatred comes first*, and then they try to find external reasons to justify it. Whether or not you desire anything will not save you from the bullies and thugs – be they children or adults.

The great problem of the human condition is *not* a problem of the mind. If it were a problem of the mind, then it would be quite easy to resolve just by thinking about it. All of the pressing problems of life are *material* at their core. The greatest harm that can befall a human being – death – is the disruption and disintegration of the material components of his body, so that the body ceases to function as an organized system and becomes simply a heterogeneous lump of tissues. The causes of death are not abstract in your mind; you cannot just wish them away. They are quite concrete and material. Whether it is a knife that slices your body apart or virus that replicates inside it; whether the cause is a physical act by another human body or a physical law followed by an inanimate object, the very process of death is entirely oblivious and apathetic to the state of your mind. Unfortunately, as matters stand today, it threatens to occur to everyone – happy or sad, desiring much or desiring nothing. This state of affairs should not be tolerable to any sane, rational, just human being.

And yet, if you are dead – or, for that matter, if you are in tremendous physical pain, starving, or severely paralyzed – you do not have much or anything desirable going on in your mind. Mere psychological satisfactions pale in comparison to the inescapable, nagging fact that your very existence is in danger. It is possible to overcome some physical disabilities, provided that one

can still maintain some stable state of health and activity – but it is not possible to live well when faced with a steady *degeneration* of one's body and faculties.

Besides, happiness, love, morality, art, culture – what have you – all require you to be alive to enjoy and think about them. Thus, the question of *how to keep existing* must always take precedence over every other question – because nothing is possible in your life unless you exist in the first place. Therefore, the first goal of any person's life ought to be the *minimization of threats* to his existence. Once the most urgent threats have been addressed, one can move on to the less urgent threats. But there are literally thousands of ways in which our lives could end every day. Anytime anybody devises a means of eliminating even one of those ways, he or she becomes one of the greatest heroes of humankind.

Today, we are able to successfully evade many more causes of death than our ancestors could. By curing diseases and establishing better sanitation and disease prevention, people have nearly quintupled the typical human lifespan in prosperous countries – a lifespan which ended in the late teens during the Paleolithic era. Due to economic growth and technological progress, most of us can be well-fed and assured of good hygiene and adequate shelter. More humane political and economic arrangements – founded on free markets, free speech, heterogeneity, and toleration – enable most of us to avoid killing one another in senseless wars, political persecutions, and mob violence.

But so much more remains to be done. Cancer, heart disease, and degenerative conditions of the brain kill millions of people every day. Humans have still not discovered how to establish a government that does not eventually devolve into either chaos or tyranny. Moreover, a single sufficiently large calamity on Earth – such as a giant asteroid, a chain of volcanic explosions, or a new Ice Age – can still wipe out all human life. Preventing these calamities – or at least settling on other planets so as to eliminate the risk of species extinction – ought to be the concern of many more people than those few who are addressing it today. Furthermore, with the current level of technology, death is still inescapable for humans living today – *no matter what they do*. Every human being – if he is truly serious about his life and its continuation – needs to give these matters some thought and develop ways to combat today's gargantuan perils in his own personal way. Securing one's own health, economic prosperity, and intellectual development is a good start.

In the face of these problems, we can see how absurd it is to hold a static view of happiness, life, or anything else at all. Any unchanging state, by definition, is stagnant – leaving one an easy, sitting target for the forces of death and decay. If any happiness or purpose is to be obtained in life, it must be defined *dynamically*, as a *process* and not as a state. We all need to *act* just to survive – so if we ever arrive at a *state* of contentment, this will simply mean that we will stop acting and, in our illusory happiness, rapidly decompose.

But if instead we think of the good life as a life of *incremental progress* against the forces of death and deterioration – a life in which we increasingly assure for ourselves a freedom from external perils – then our lives can be happy, meaningful, secure, and so much more. Much more can be said on this, and we shall discuss it next.

Chapter 6

Incremental Progress

Surrounded by perils as we are, what are we to do? Clearly, the safety of our lives is not just a binary alternative. There are degrees of safety, and some lives in some conditions are safer than others. The life of virtually anyone in a Western country today is much safer and freer from perils than the lives of virtually any of his great-grandparents. But how did we get even the prosperity and safety we currently have? Surely, they did not spring up overnight. Indeed, the groundwork for them was laid over the course of centuries. Great scientists, inventors, mathematicians, economists, engineers, architects, doctors, and the people implementing their ideas brought into being better machines, more efficacious cures for diseases, and stabler, freer political and economic systems. The combined contribution of technologies such as the automobile, the airplane, the computer, antibiotics, and the assembly line to our lives cannot be overestimated.

But no one person could have single-handedly developed all of modern civilization. In the brilliant essay, "[L. Pencil](#)," Leonard Read shows that no single individual could even have assembled a typical pencil entirely on his own from start to finish without great hardship. But millions of people have made contributions – great or small – to the progress of civilization. More people still work effectively within the framework of *systems* of human interaction that were either consciously designed or arose spontaneously based on the activities and choices of millions of people. Nobody deliberately initially designed money, markets, or even languages – but these systems have a ubiquitous presence in our lives. Sometimes the idea of a single person will be taken up by others, who will use it in creative and remarkable ways unforeseen by its originator.

The truth of the matter is, none of us can know how exactly our individual work and contributions will affect the progress of civilization and the fight against death, disease, pain, and oppression. As we discussed in Chapter 2, our predictive power can only go so far. Surely, we can have *some* insights on this matter. If a man, George, decides to assemble a simple table from its basic components and keep it for use in his office, he can have a decent understanding of how that table will serve his purposes. But even then, George might be surprised at the opportunities that table opened up for him. What if George's productivity doubled simply because he – having more space – was now able to lay out all his documents in a more convenient and easily accessible format? Surely, that would have been difficult to predict precisely. And if George were to sell the table to somebody, he would likely have little to no idea of how that person would use it – but it might be critical to the buyer's endeavors and success.

Much of our understanding of the effects of our work – when we can get such an understanding – will be a series of reasonable anticipations of highly specific causes and effects, based on the particular circumstances immediately surrounding our lives. We can see that far, but rarely can we see further. Yet seeing that far is enough for us to systematically plan our own lives and become not the *best* people we can be – because that presumes an upper limit to our abilities –

but rather to become increasingly *better* people. We cannot plan how our actions will affect the world, but we can certainly plan to a degree how they will affect us personally.

This, then, is incremental progress: the continual *expansion* of our individual skills, knowledge, and efficacy in acting in the world. There is a broad, almost inexhaustible variety of the kinds of skills, knowledge, and actions you can choose to pursue in order to make such progress. What you ultimately end up pursuing as an occupation will depend on a variety of complex factors: your initial skills and interests, the resources initially available to you, the information to which you have access, and the social and political institutions that constrain what you are able to do. No professions are inherently good or bad for all individuals – unless those professions involve hurting oneself or others. But you need to be able to make a reasonable case *to your own self* as to why your occupation of choice – be it your job or a leisure activity – is one by which you can make considerable incremental progress.

Remember that any action you pursue will indeed have some direct effects. These direct effects will be the *lower bound* of the progress you make. Regarding the table George built, the direct effects of his decision to build it are that he now has another table on which he can put whatever he pleases. That is the least he can say regarding the progress he made. Whatever extra opportunities or benefits the table opens up for him will, of course, be contributions to his progress. But it is not wise to *rely* on benefits that one cannot foresee in advance. It is better to suspend judgment regarding them and to view them as pleasant surprises if and when they come. Of course, if you work hard enough, *they will come* in some form – but their specific manifestation is difficult to foresee.

So in planning your activities, you can reasonably foresee the *least* that you will be able to accomplish as a result. If that bare minimum is all that you come to expect, then you will always at least meet your expectations and – in accomplishing the direct products of your effort along with some extra gains – you will always be proud of your efficacy and happy (in the attainable sense) because you continually seem to rise above your own anticipations.

But you cannot reasonably expect to transform or revolutionize any aspect of your life overnight. If you set your short-term expectations too high, then they will be difficult, if not impossible, to meet. You will fail to meet them even after an earnest effort – an effort that might have sufficed to meet some less grand objective. The discouragement you will receive from not meeting your grand goal right away might deter you from further pursuits in that direction, even though if you applied yourself consistently over time, you might have eventually attained even the loftiest objects conceivable to you. The key to genuinely progressing in all aspects of your life is to remember the *incremental* part of "incremental progress." Set goals for yourself every day that you *know* you have the ability to meet. The goals do not always have to be pleasant or comfortable to pursue; indeed, many of them can involve considerable exertion and delayed gratification. But they have to be *manageable*, and you need to be able to expect to complete them in advance.

Of course, there are certain minimum requirements for what one needs to be accomplished – set by the negative external pressures of one's environment. A certain amount of work is needed just to stay alive – to be fed, to pay for one's shelter, and to hold back bodily decay. A certain degree

of self-support through work, exercise, and common-sense habits of good hygiene and caution is not optional – according to the laws of nature. But the extent of that minimum varies depending on one's environment. In most times and most places throughout human history, people needed to work for ten to twelve hours every day just to ensure that they would have adequate food. In the West today, the minimum amount of work needed to ensure that we can stave off death for another day is much less – because we have the benefit of highly productive machines and centuries of accumulated knowledge regarding effective lifestyles and production processes.

Furthermore, a certain somewhat higher amount of work is required to maintain one's present standard of living and set of skills. Alas, material objects do fall into disrepair and abilities atrophy unless they are exercised with sufficient frequency. To achieve incremental progress, it is not enough to just stay alive. It is also necessary to stay alive while *keeping what one already has* and *adding something new to what one has* all the time. If you do just enough to maintain your present material standard of living and skill set, then you are simply *breaking even*. Incremental progress occurs when you go beyond just breaking even. That requires work – often hard work – but it is also manageable for anybody. All you need to do to achieve incremental progress is find efficient, easily implementable ways to maintain what you already have and then know yourself well enough to determine what rate of accumulation of objects and skills you can be comfortable with and sustain over a long time.

At the beginning of each day, you should ask yourself these three questions:

Question 1. "What do I need to do today to survive and maintain my current level of health?"

This question is fairly easy to answer in most cases.

Question 2. "What do I need to do today to ensure that my current standard of living and skill set are maintained and that I lose nothing of what I already have in terms of material comfort and intellectual ability?" This question is somewhat more difficult, as it requires an understanding of how to efficiently hold on to what you have – within the time constraints under which you operate.

Question 3. "What can I do today to add a little more to what I have, know, or can do?" If you can successfully address Question 2, then answering this question actually becomes *easier* – especially since there are many additional accomplishments that do not require future maintenance or can maintain themselves. When I originally published this chapter on the Internet, for instance, I did not need to do anything else with it, but it worked for me in small ways, spreading my ideas and reputation while earning me a little bit of money.

At the end of each day, do a mental debriefing and ask yourself these questions:

Question 1. "Have I done enough today to survive and maintain my current level of health?" In most cases, the answer will be "Yes," but do be careful regarding the latter part of this question.

Question 2. "Have I done enough today to maintain my current standard of living and skill set?"

Question 3. "What have I done today to add to what I already have or know?"

If you can provide satisfactory answers to all of these questions, then from the viewpoint of incremental progress, you have had a good day. In the future, the indirect benefits from your activities might surprise you regarding just how good a day it was.

Chapter 7

What is Productivity?

The most reliable way to achieve incremental progress in your life is by addressing and continually improving your own productivity. Productivity constitutes the difference between a world in which life is nasty, brutish, and short and one in which it is pleasant, civilized, and ever-increasing in length. Every single accomplishment that separates modern man from his primeval ancestors was wrought from the raw materials of nature by human productive work. Yet what does productivity consist of? And why do some people display far more of it than others?

Productivity requires some ethical standard by which to evaluate it. After all, most sensible individuals will recognize that not all physically or mentally taxing work is productive. While digging a hole to put in a steel beam that supports a skyscraper is a fine example of productivity, digging the same hole with the intention to fill it in again is not – it could even properly be called *counterproductive* because of the opportunity cost it carries.

The standard in relation to which productivity is judged is one of *human flourishing*. Whenever an action undertaken by an individual contributes to his flourishing – or contributes to somebody else's flourishing without detracting from his own – that action may be termed productive. Whenever an action positively *impedes* an individual's flourishing or that of others, it can be termed a *destructive* deed – the opposite of a productive one.

It is essential to note that the productivity of an endeavor need have no relation to the human actor's *opinions, feelings, or sensations* regarding that endeavor. A task of little productivity could nonetheless leave a person physically exhausted, emotionally fatigued, and intellectually numb. On the other hand, it is possible for certain jobs of monumental importance to be accomplished by exerting only a small fraction of the effort of which an individual is capable.

Furthermore, it is possible for an individual engaged in productive work to hate what he is doing and wish that he were engaged in something far less productive or even counterproductive instead. Yet, simply by means of the objective physical changes that the work imparts on the world, the actor will be benefited by it in the long run and will likely recognize such benefits *ex post*. To illustrate this, we need only to consider that most young children would greatly prefer running in circles in the backyard to learning their times tables. Yet, with time, virtually all of them recognize that the latter made a far more significant positive contribution to their lives than the former.

Whether a man likes the work he does and whether it tires him are questions separate from the inherent productivity of the work itself. They are not insignificant questions and are quite relevant to discussions of productivity maximization. But the distinction between one's subjective evaluation of one's work and its objective consequences needs to be made nonetheless.

Chapter 8

Reason and the Decisional Component of Productivity

The productivity of a person is simply a matter of *how much* productive work he can accomplish. We can, however, separate this attribute into two components: the *decisional* and the *quantitative*. The decisional component of productivity entails properly resolving *what* is to be produced, whereas the quantitative component describes *how much* of it is produced. In order for productivity on a large scale to be possible, both the decisional and quantitative components need to be satisfactorily addressed. Otherwise, one might have a brilliant, insightful idea about what ought to be done but lack the means to carry it out – or, on the flip side, one might be equipped with all the skills and tools needed to achieve immense productivity but lack an understanding of the ends to which these assets can be effectively put.

In order to properly decide *what* ought to be produced, man can ultimately consult only one guide: his rational faculty. No matter how much external data or advice he seeks, it is ultimately his reason which must analyze this information and produce a conclusion regarding the most prudent course of action to be followed. Even if an individual relies greatly on the pronouncements of some other human authority, this reliance cannot result in sustained productivity unless he has reached an individual, rational conclusion regarding why this authority ought to be believed. Trusting a man's technical judgment because he is superbly knowledgeable in the given field can be a rational decision; trusting him because he claims divine inspiration, a gut feeling, or the sanction of the general will can only lead to a series of endeavors that are doomed to failure from the onset – perhaps punctuated by a scarce few accidental successes.

Perhaps the most useful principle for adequately addressing the decisional component of productivity is the simple but profound Law of Identity: $A=A$. To accurately understand what must be produced and how it can be produced, it is necessary to recognize that each thing is what it is, not necessarily what one *wants* it to be, *wishes* it could have been, or *hopes* it will become. So many decisional errors which impede productivity result from individuals attempting to fit a given object into a role to which it is ill-suited. This is not to say that the object is a deficient one; in some other role, it might have done a marvelous job. Clear examples of such violations of the Law of Identity include cases of non-professional gambling. The layman gambler sees attendance at the casino as what it is not: a systematic strategy for earning him money. On the other hand, the house recognizes the Law of Identity quite well and uses the casino with great success as a systematic strategy for earning *it* money.

Tautological or not, the Law of Identity serves its most significant role as a *reminder* to individuals that, in order to achieve any lasting success in the real world, it is necessary to fathom a thing's *actual* properties and to recognize that there is nothing more about that thing besides its actual properties. Following it consistently implies purging one's mind of *wishful*

thinking and replacing it with *realistic* thinking. To a thoroughgoing realist, the decisional component of productivity becomes far easier to satisfy.

The decisional component of productivity requires a recognition of the *objective constraints* facing a given individual. Before embarking on any endeavor, it is necessary to ask oneself: "What is the best I can realistically hope to achieve by doing this? On the flip side, what is the worst-case scenario that could occur with this endeavor?" Furthermore, one should not hold the best-case scenario as one's expectation. More realistically, the outcome will be somewhere in-between the best and worst possible results. But because the worst-case scenario is always possible, one should set that as one's *expectation* and provide safeguards accordingly. If something better occurs, one will only be pleasantly surprised at the result. Of course, whenever it is possible to substitute a more preferable result for a less preferable one through one's own efforts, this should always be done.

But the worst possible manner in which to make a decision to produce is to do so based on hyper-inflated expectations of what is possible. For in this case, even if one has achieved the best-possible *realistic* outcome, one is still doomed to disappointment. Having done something genuinely productive, one will still bemoan the futility of it all and will likely be deterred from undertaking further productive activities. The talented young artist who throws away his magnificent paintings because he feels they do not match the great masters in quality is an example of this stultifying tendency.

Chapter 9

Perfectionism – The Number One Enemy of Productivity

The case of the hypothetical young artist discussed in Chapter 8 brings us to the human tendency which is *the* single greatest impediment to productivity – namely, *perfectionism*.

Perfection is entirely a human construct – and, like God, infinity, or the Platonic forms – is not to be found in the world. Every entity in existence has finite magnitudes of every quality, and it is feasible and conceivable for any of these magnitudes to be greater than they are. Thus, while it is possible to have *more* or *less* of anything and to experience outcomes that are *better* or *worse*, the *perfect* is wholly a figment of human imagination. The wealthiest man in the world is extremely rich, but he is not *perfectly* rich – because he can always have more wealth and be even better off. The most productive man in the world can never be *perfectly* productive – because there is always more he can produce. Such facts pose no problem to anyone except the perfectionist, who attempts to superimpose his fictitious constructs on reality instead of enabling reality to guide the formation of his mental models.

For the perfectionist, nothing less than some vaguely imagined ideal can suffice. Anything else is for him an indication of absolute and inexcusable failure. Yet, examining the matter realistically, we are certain to conclude that the perfectionist is bound to fail from the onset *by his own criterion*. Perfectionism thus engenders a pervasive sense of futility in its practitioner and mentally inhibits him from pursuing further productive work.

The alternative vision of work from that of the perfectionist is a far brighter one. It recognizes that all men are limited in what they can achieve, but that these limits are not *fixed* or *static*. Quite the contrary, it is possible to expand such limits *indefinitely*, though not *infinitely*. Nothing in nature *caps* a person's productivity at any level. No matter how high one's current level of output might be, it is always possible to go higher. But the transition will necessarily require an investment in time, creative thinking, and productive capital; it cannot be *wished* into existence by simply conceiving some perfect state of affairs.

A corollary of the realistic approach to productivity is the ability to concede some states of affairs as being *good enough* – for the time being at least. While most people wish to increase the rates at which they earn money, for instance, their acceptance of the highest current rates realistically available to them is an absolute necessity in order for them to gradually raise their earning power. Though their current earnings may fall short of some ideal expectation they might have, it is far better to embrace the imperfect state of affairs and gradually improve it than it is to reject any available opportunities and thus to prevent the *eventual* accomplishment of one's very goals.

Chapter 10

Quantification and Productivity Targets

With an accurate, rational analysis of the existing state of affairs and the possibilities it entails, along with a realistic setting of expectations and a willingness to be satisfied with a sufficiently good result, the decisional component of productivity can be adequately addressed. The next challenge is to actually achieve what one desires, in the quantity in which one desires it. The following insights were developed as a result of combining extensive deliberation with my practical experience; not only have they visibly worked, but it is possible to explain why they did.

Human minds tend to have a peculiar limitation; they are immensely well-suited to observing and accurately interpreting *absolute states*, but they are – when unaided – far less adept at adequately judging *matters of degree*. The presence or absence of something can be easily observed, but its *quantity* is a far more difficult matter. If Ayn Rand's "crow epistemology" might be taken as a guide, the human mind can only focus on a finite, extremely small number of discrete pieces of information at once. Thus, while we might visibly distinguish between three things and five things, differentiating between 11,233 things and 25,456 things by simply *looking* at a collection of them is far harder. Rather, in the latter case, most people would only be able to say that they see *a lot* of things – many more than they could count without undue expenditure of effort. But while the increase from 3 to 5 is about a 66.67% increase, that from 11,233 to 25,456 is an increase of 126.18%. While this increase might be missed by raw human observation, the presence of *mathematics* as a tool enables us to quickly grasp the significance of these relative differences in magnitude.

What mathematics accomplishes is truly monumental: it takes tens of thousands of discrete pieces of data – namely, observations of entities – and condenses them into just a few – namely, numbers which can be manipulated using simple and accessible rules. The significance of mathematics as a tool for not only measuring but actually *achieving* the quantitative component of productivity cannot be underestimated.

Most human productive endeavors involve accomplishment on a far larger numerical scale than six or seven units of output – which is as much as the human mind can simultaneously analyze if unaided by higher-level concepts. Thus, *quantifying* productivity becomes absolutely essential – *even if* the quantifiers used are not entirely reliable.

Quantification enables an individual to set *productivity targets* for himself and to escape underachievement on one hand and perfectionism on the other. The productivity target – set reasonably – enables him to conclude how much work per given unit of time is sufficient. Furthermore, it enables him to gauge improvement relative to past work. On days when the individual feels motivated to raise his productivity, quantification gives him far more than his subjective estimate in guiding him toward raising his output. Using numbers, ratios, and percent increases, an individual can easily say whether he has exceeded his prior levels of output and, if

so, *by how much*. Thus, quantification of productivity serves a multitude of roles: it facilitates record-keeping, systematic improvement, accountability, and motivation. Numbers are far more reliable guides to sustained productivity than subjective impressions of how much one has worked. After all, objective productivity has no necessary relationship with an individual's mental or physical fatigue. An exhausted individual might yet have performed insufficiently, whereas a still energetic worker might already have exceeded all of his expectations.

Quantification of productivity in the world of business by means of *money* explains why most people are far more successful in their careers than they are in other aspects of their lives. Money furnishes an excellent, versatile measuring rod for how much work one has accomplished and the value of this work to others with whom one trades. Money is not a perfect measure of objective productivity; it is only as good as the judgment of those who spend or invest it in rewarding the productive. Nonetheless, we cannot expect it to be a perfect measure – for perfection is a fiction, and money is what it is; we cannot force it into an ideal role to which it, by nature, is not suited. Rather, we ought to appreciate the tremendous coordination of individual endeavors and rewards for productive work that money *can and does* facilitate.

Furthermore, money is not the only possible quantifier available to measure productivity. With manufacturing physical things or even intellectual products, *units of output* can be another reliable measure. A factory that sets productivity targets in terms of units of output will, on the whole, generate a far greater monetary return than one that does not. Furthermore, a writer who sets daily targets for number of words or number of essays written will, over the long term, accomplish far more than an individual who simply writes when he feels like it – or, as he would prefer to put it, when he "finds his muse."

What is less commonly recognized is that virtually any human endeavor to which productivity is relevant can be quantified. As a further example, anybody embarking on an exercise program can devise some underlying quantifier that can relate various types of exercises to one another. The quantifier – again – need not be fully accurate in order to fulfill its role as a motivator and accountability device, so long as it reflects reality to some significant extent. Calories expended per unit of exercise might be an excellent measure which encompasses all conceivable exercise types. But in the absence of the ability to measure calories by means of an electronic heart-rate monitor, an individual can simply produce a rough estimate: a minute of running might, for instance, be deemed equivalent to four minutes of walking – and each could be assigned "exercise point" values according to this proportion. Every day, by meeting a given exercise-point target, one is certain to gain a sustained increase in fitness. Depending on the accuracy of the quantifier, the *actual* fitness improvement might vary from day to day, but on the whole it will be sufficient to increase one's health over time.

Chapter 11

Habit and the Elimination of the Quality-Quantity Tradeoff

A common fallacy presumes that there is a necessary tradeoff between the quantity of work produced and the quality of that work. By this notion, one can either produce a lot of mediocre units of output or a scant few exceptional ones. While this might be true in some cases, it overlooks several important factors.

Over time, by engaging in certain activities, individuals form *habits* relating to these activities. A habit is a default pattern of functioning with regard to an activity; people follow their habits in the absence of explicit internal or external stimuli to the contrary. Habits do not require undue discomfort to sustain once established; the individual perceives them to be the natural, "easy" course of action. Thus, habits provide a baseline for productivity: a person cannot, on the whole, be less productive than his habits make possible. He can be *more* productive, however, by deliberately exerting additional effort and perhaps stretching the limits of his comfort – in order to gradually raise his habits to a new level and make it comfortable for him to produce higher amounts of output.

Habits can be formed with regard to quantity of output produced, but they can also be formed with regard to quality. After all, with sufficient practice, one can improve the quality of any given output – be it a written work, a painting, a musical composition, a scientific procedure, a production process, or a marketing approach. Initially, developing quality might be a time-consuming, painstaking endeavor that does involve a tradeoff with quantity. However, as a *habit of quality* develops, the tradeoff disappears! To provide a personal example, I do not – unlike most writers – produce multiple drafts of my work. I simply write an essay *once*, in sequence, from beginning to end and then scan it for typographical errors. This was not the case initially and has only become possible by means of a decade of systematic and steady efforts at writing. Yet it has managed to greatly enhance the rate of my writing output without diminishing its quality.

With a habit of quality work as one's baseline, one can produce such work in a high quantity while exerting moderate effort in the direction of enhancing both the quantitative and the qualitative dimensions of one's accomplishment. This mode of progress in productivity is challenging but not exhausting; it is, more importantly, *sustainable* over long periods of time.

Chapter 12

The Importance of Frameworks for Productivity

"Civilization advances by extending the number of important observations which we can perform without thinking about them. Operations of thought are like cavalry charges in a battle--they are strictly limited in number, they require fresh horses, and must only be made at decisive moments."

~ Alfred North Whitehead

Because of the human mind's limited ability to hold and process multiple pieces of information simultaneously, a high level of productivity requires reducing the amount of information to be analyzed to only the most essential data. The primitive man must think about *every single aspect of his survival*: where he is to get his food, how he is to construct his shelter, how he is to ward off hungry predators and malicious fellow men. None of his life is automated; no external mechanisms or institutions exist to render the procurement of his needs any easier or more efficient. As a result, he has little time or energy to spend on fulfilling any but his most basic needs – and he is frequently unable to meet even those.

Such human accomplishments as the division of labor, productive capital in the form of machines, investment and compound interest, the written communication of information, and the development of rules and patterns for human behavior greatly reduce the mental effort required to accomplish any given task – enabling any given individual to move to a *higher* level of function by thinking only about endeavors which the current institutional framework has not already been able to address or about improving the institutional framework so as to enhance existing time-saving devices.

But time-saving, productivity-enhancing institutions can be applied on a smaller level as well; they need not necessarily extend to an entire society. Developing a regular work routine in advance and adhering to it consistently removes the difficulty of thinking at length about *what* needs to be done and in what sequence. Mass production in factories functions in this manner: each worker is assigned an extremely detailed, specific set of operations to perform on every product – sparing him the effort of thinking anew every time another unit of the product is created. Instead, each worker can focus on improving his skills in executing the assigned task more efficiently, thereby greatly enhancing per-worker output.

A personal analog to mass production can be established by thinking ahead and devising parameters within which one will operate in the future. By deciding in advance what the basic structure and aims of one's work will be, one will free one's mental capacities for addressing the matter of efficient execution. A simple and readily accessible example is an internet publisher's creation of a template to fit the articles which he produces. Once the template is established, each

individual webpage needs no longer be created from scratch. Rather, publishing the article becomes solely a matter of addressing its *content* – either writing it oneself or editing the writing of another contributor. Programs such as FTP (file-transfer protocol) and publishing platforms such as Wordpress make it possible to transfer the finished product onto the website in a matter of seconds, thus further reducing the mental effort required per unit of output.

The creation of a framework or rule system that fits the endeavor to be accomplished is primarily a *technical* problem. There are no *a priori* solutions to it; rather, through experimentation, analysis of the particulars, and an inquiry into approaches that have worked in the past, one might gradually improve the framework within which one operates. At no instant is such improvement guaranteed, but it *will* happen over time if one keeps looking out for it. The key to accomplishing it is to be *regularly* alert to the improvement of existing technical possibilities. One cannot endeavor to enhance one's framework of operation all the time – because one needs to devote a substantial part of one's energy to the actual quantitative output itself – but bringing up the matter on occasion can result in excellent long-term productivity enhancements.

Chapter 13

The Benefits of Repetition to Productivity

An important question to ask when establishing any given productivity framework is how much *maintenance* the framework itself requires. Rules for productivity are of no use if just keeping them in mind all the time necessitates significant mental effort. Likewise, productive capital that breaks down frequently might be more of a liability than an asset. The more conceptually *simple* a productivity framework is, the easier it is to follow, and thus the more reliably it brings about results. The more of any productive process that one can automate or reduce in complexity, the less maintenance a productivity framework will require.

One of the most reliable ways to reduce the amount of mental effort per unit of productive output is to create many extremely similar units of output in succession. The assembly-line worker does this by performing an identical procedure on a multiplicity of different units of a product in sequence. Depending on the nature of one's endeavors, it is possible to do this to a greater or lesser degree in one's personal life as well.

Repetition of work greatly reduces the *costs of transition* from one endeavor to another. Ceasing to do something and beginning to do something else necessarily entails an expenditure of time and productive resources. Not only do one's physical assets need to be redirected, but one's *state of mind* must likewise be adjusted to fit the new activity. Some such adjustments are necessary just by virtue of the fact that, in order to flourish, people need to perform a multiplicity of tasks. But by delving extensively into one task, finishing it, and then moving on to another, such costs of transition are reduced as greatly as possible.

Furthermore, repetition of work enables one to enter into a near-automatic *productive pattern* which becomes a default mode of functioning for the duration of the work performed. This has been called a *state of flow* by some psychologists and is more popularly known as being in a "groove." By reducing the amount of mental effort required and by immersing the worker fully in the procedure, such states greatly enhance productivity for their duration.

It is possible to engage in systematic repetition for many more endeavors than one suspects. Any task – intellectual as well as physical – involving multiple repetitions of the same actions can be structured in such a way as to minimize transition costs by focusing one's energy at any given time on addressing a particular step that can be repeated in rapid succession.

Who Becomes Productive?

What ultimately separates more productive individuals from less productive ones is the attention given to productivity enhancement and the diligence with which such enhancement is pursued. At no instant can a marked improvement be expected – though it sometimes *does* occur quite rapidly – but sustained efforts at any given worthwhile task, coupled with rational analysis of why it is indeed worthwhile, can result in a dramatic rise in productivity over time. More

importantly, this rise in productivity – unlike a temporary increase in output due to momentary enthusiasm – can be maintained indefinitely. Making productive work a habit ultimately renders it less painstaking and more enjoyable – whereas a reliance on the emotional spur of the moment will inevitably lead to disappointment once the excitement and, correspondingly, the productivity, fade.

Productivity per se has no relation to how an individual feels about it; that is, feeling one way or the other about a task does not alter its productive or counterproductive nature. However, one's attitudes toward a given kind work can affect one's likelihood to undertake that kind of work in the future and thus are an important factor to consider in boosting productivity.

Productivity approached rationally and systematically need not be painful; on the other hand, it is not desirable that it be accompanied by euphoria, either – for any euphoria is fleeting. Only the productivity which is possible in a calm, moderate, *level-headed* state of mind can be sustained. Neither exceptional energy, nor piercing brilliance, nor good fortune can be relied on in accomplishing a prolonged improvement in one's quality of life. Only the force of habit, the power of reason, and the gradual alteration of one's natural tendencies can consistently yield fruit.

Chapter 14

Making Accomplishments Work for You

Having discussed how to increase one's productivity in depth, we now address the question that necessarily follows. What do you do with your *output* once you produce it? Producing alone is not enough. If you just let your output lie around accumulating dust or taking up computer memory, it will not boost your overall well-being. In order for you to improve your quality of life and become safer, happier, and more prosperous, it is essential to get your accomplishments to work for you – even without your direct supervision or intervention.

Your accomplishments can only work for you in one of two ways. Either *you use them*, or *other people use them*. You can gain directly and indirectly from both of these ways – and not just monetarily. Your accomplishments can help procure health, reputation, knowledge, safety, and happiness for you – if you think about how to put them to use.

For instance, the vast majority of high-school and college essays ever written – including the good ones – are never read by anyone except the student authors and the instructors grading them. The students write the papers, get evaluated on them, pass their classes, get their high-school and college degrees, and *never use* the ideas in these papers again. But even more tragically, *nobody* uses the ideas in these papers, because the papers are never made publicly available. One cannot even be certain about whether most of the papers are even *preserved* after they have been graded. If they are not, then it is a great tragedy how much potentially useful knowledge is routinely destroyed in the contemporary academic system.

Early on, I resolved against that futile route in my own academic studies. I saved every single essay I had ever written and published the vast majority of my academic papers on the Internet. I have even been able to make thousands of dollars publishing my papers on sites which pay for submissions or on the basis of the page views an essay receives. Moreover, whenever I write for my own leisure, I always share my ideas with the outside world – not to just to earn money (sometimes I expect no monetary income from publishing a work), but also to spread my name and the ideas themselves. I believe that other individuals, throughout the world, should have the ability to benefit from the products of my mind if they wish to and believe that I have something useful to offer them. In return, I have often witnessed my ideas and influence manifested in unexpected ways and in unexpected places. I can scarcely imagine how unfruitful my life would have been if I had always kept my thoughts to myself alone.

The major principle of success is that *you will get nothing unless you put your work to work*. You may be the most skilled, brilliant, and hard-working practitioner of your occupation, but unless other people know about it, they will not be able to reward you for it – even if they wanted to. Whenever you do *anything*, think about how you can make that accomplishment work for you – not just through your direct enjoyment or use of it, but also through enabling other people to find out about you, work with you, think about you, and reward you.

If you put your accomplishments out into the world, they will advance your life even when you are not around to monitor them. Writings get read, works of art get seen, music gets heard, ideas and blueprints get implemented, and reputations spread. You need to do a lot of the groundwork at getting each accomplishment to a respectable, presentable state – but afterward, your past accomplishments can make your life and work much easier by opening lucrative opportunities before you and giving you a much greater payoff for subsequent work. To consider an analogy, interest income supplements your salary and makes it easier for you to pay for your standard of living. Your past accomplishments can do the same for you in many areas, including but not limited to money.

In some cases, getting your accomplishments to work for you might entail automating certain processes you rely on in your life. For instance, think about how tedious life was for the hundreds of generations of people who had to do their laundry by hand! How many hours of their time must this sheer drudgery have consumed! Now, with automated washers and dryers, keeping our clothes clean requires no more than a few minutes of our attention. While our machines work for us, we can focus our minds on other productive endeavors, thereby enhancing our overall quality of life. Whenever you can use a machine, program, or process that can work *by itself* without your continual intervention, you can win some of that invaluable commodity – time – and put yourself in a better position for achieving incremental progress in your life and effectively resisting the forces of death and decay.

Better yet, you can *develop* many of these automated processes by using your mind and applying it to the technical details of the tasks you want to accomplish. How many of these tasks actually require continuous exertion by an alert decision-maker? How many are sheer mechanical "busy work" that you can program a computer or some other machine to do? The more of the latter you delegate to machines, the better use you will make of your mind where its operation is actually essential to your success.

Chapter 15

The Virtue of Self-Promotion

Some people today – and many people historically – look down on self-promotion. But this disdain is unjustified. In fact, self-promotion is necessary if you want your work to improve your life in any substantial manner. Moreover, self-promotion is required for you to get the rewards you genuinely deserve from your efforts.

The contempt for self-promotion arises from the mistaken notion that if you have something worthwhile to offer or have done something truly meritorious, other people will necessarily notice it and reward you for it without the need for you to advertise it in advance. But this is mere wishful thinking.

First, many people would prefer to have a good thing for free than to have the same good thing and pay anything for it – including the time and resources it takes to reward the good thing's creator. So many of them will benefit from what you do but will not exert the effort to make *your* life any better for it, *unless* you make it extremely easy for them to do so. If the people who benefit from your work have to take a long time to search for information about you or evaluate your merits, then chances are that they will not. It is simply not an efficient use of time for them to do so.

But many people, even the ones who would prefer to benefit from your work in the easiest possible way, also have some conception of *justice* – constrained by convenience. They can and will take a few seconds to recognize the creator of a good work – but only in those cases where the creator makes such recognition possible within the time span of a few seconds. If you want to enable them to do that, self-promotion on your part is necessary. You need to put your name out into the world and attach your name to the work you do. You need to be unashamed about informing others of your deeds through speech and writing. Then, if others find something good about your work, they will know right away whom to praise or reward.

Moreover, you must not underestimate the effect of name recognition on other people's responses. Most people, when they encounter any kind of information only once, tend to dismiss it as something peripheral to their goals and focus. People are much more likely to pay attention to a person whose name they have encountered multiple times – just as the human mind is much more likely to retain information it has received multiple times and in multiple contexts. The more you put your name out where people can find it, the more likely people will be to search for your other works and find out more about you. There is a *law of increasing returns* when it comes to name recognition. Each additional time you publicly spread your name or attach it to an accomplishment will tend to give you greater returns than the previous times you have done so. This is because every additional appearance of your name makes it more likely for other people to also notice every *prior* appearance of your name.

Furthermore, aside from human intentions and psychology, even the best-intentioned people who *actively yearn* to reward the creators of good works might not find out about you unless you engage in self-promotion. After all, every one of us is faced with a gargantuan information problem. We do not know one hundredth of one percent of what goes on in our neighborhood, much less our city, our country, or the world. If any of us wants to reward a meritorious creator, then either we will have to find him, or he will have to find us. If I start looking for a meritorious creator to reward, I will likely find someone, but the probability that I will find *you* is infinitesimally small. There are, after all, many worthy people in the world. But if you make the effort to *show* me what you have to offer by putting your work out into the public arena, then you will have made it much more likely for me to notice you and recognize your merits.

I am not religious, but I think the famous religious saying, "God helps those who help themselves," is right on target. People who make every effort to improve their own condition and to enable others to find about it will often discover that they can make gains in their lives more easily than many others. Many observers will believe that these exceptional individuals have been blessed by God or are just unusually lucky. But the truth is much more easily explicable. The individuals to whom success seems to come easily have done hard work in the past, building up the *groundwork* for that success by developing meaningful accomplishments and letting others know about them. Their increased technical productivity and good reputation then helped them advance much farther than their peers – enabling them to gain access to opportunities that would have been unimaginable without their prior exertion and self-promotion.

Besides, you would not be doing anyone a favor by asking him or her to do the hard work of discovering you. Other people have their own lives and concerns, and – if unaided by your self-promotion – they will not give you the treatment you deserve, simply because *your life is not their focus*. They cannot possibly be expected to notice and reward you on their own unless you are kind enough to them to seamlessly integrate such noticing and rewarding into the framework of *their* lives.

Therefore, those who believe that self-promotion is somehow rude or undignified fail to recognize the greater rudeness that comes about from the behavior of those individuals who come to feel *entitled* to receive rewards that they did not ask for – because they did not consider it polite to ask. I would much rather have a person tell me frankly, "Look at me and what I have done and what I can do!" – for there is nothing offensive in that – than to have him remain perpetually disgruntled at me without explanation, simply because I failed to give him the recognition that I never knew I was expected to give. If you want anything from anyone, it is much more polite to ask for it directly than to harbor an undercurrent of resentment at that person for failing to read your mind and perfectly know your life and deeds. The meek shall not inherit the Earth; they will simply resent everyone else on it and end their lives in bewilderment that nobody did them any favors which they did not request.

Chapter 16

Creating an Effective Public Image

The key to successful self-promotion is not just *being* competent in all that you do, but also *looking* the part. In order to be perceived as credible and reliable by other people, it is not enough for you to have skills and virtues. You also need to present yourself as a skillful, virtuous person.

A simple case in point: a person who wears ragged jeans and a dirty T-shirt in public will be mistaken for being incompetent and having an apathetic attitude toward life – no matter how intelligent or productive he might actually be. A person who writes entirely in lowercase letters and without using punctuation will be dismissed as vulgar and uneducated, no matter how brilliant his insights.

On the other hand, a person who makes every effort to *appear* smart, professional, and productive will often be assumed to have these qualities at the onset. This assumption will not necessarily hold for all time – for a lack of genuine merits cannot be covered up by any kind of façade for long. If there is no substance behind the image, people will be quick to notice. But an image of competence serves as a *gateway* to the substance for most people. It gives those with whom one interacts the signal that one might possibly have something of value and quality to offer. Once you have people's eyes and ears, you can comfortably show them what you can do and further solidify your good image in their minds.

It is important to recognize that somebody with *good* skills and an image highly representative of competence is likely to encounter much greater success than someone with the *best* skills but a mismatched or incoherent image.

I remember in particular how essential cultivating an image of intelligence and respectability was in my high-school days. I was always a straight-A student in the most advanced classes available, but I was far from the quickest or the most skilled in mathematics. My high school had many students whose upbringing focused intensely on mathematics proficiency. I attended math tournaments with these students, and many times they outperformed me – although I did well enough for myself.

Many of my mathematician friends were genuinely good people, and their basic human qualities made association with them extremely worthwhile. They did not know, however, how to cultivate an *image* of consistently exceptional students. They did not dress in any way to distinguish themselves from many of their far more ignorant peers. They often engaged in behaviors typical of immature teenagers – making pointless noise, discussing less-than-tasteful tidbits of popular culture, displaying remarkably short attention spans, or just wasting time in many minutes of irresoluteness and indecision – in short, feigning their proximity to "the common man." I knew that these people were absolutely brilliant and much, much wiser in their understanding of the world than their behavior would suggest.

Why did the brilliant math students choose to act like the lowest common denominator, even though they knew better? Many explanations are possible. Perhaps they feared the unfortunate and rampant persecution that comes in public high schools to anybody who is "outed" as being smart and different. Perhaps the mob mentality got to them and they behaved much less rationally and sensibly in large groups than any of them would act individually. Perhaps they exhibited some cognitive dissonance between the tremendous organization and structure they displayed in their math work and the lack thereof in their public behaviors among their friends. I cannot look into their minds; I can only say that to an impartial observer who did not know them well, they would have appeared as *typical* students, rather than the hyper-intelligent and highly talented students they actually were.

I chose a different route. Having voraciously read history books from my early childhood, I was particularly fascinated with how virtually *all* the great people of the past managed to look the part. They – or at least the artists they hired to depict them – were able to portray many of their essential qualities simply through the clothes they wore, the objects they had, and even their facial features and expressions. Certain external attributes convey decisive messages to onlookers, such as "I am intelligent," "I am wealthy," or "I am influential." In eras when intelligence, wealth, and influence were not nearly as common as they are today, it was vitally important for the people who possessed these precious qualities to loudly advertise them wherever they went – lest they be mistaken for one of the peasants.

In our age, there are no more true peasants or proletarians. The lowest common denominator is higher now, so more people who are above it nevertheless feel comfortable with it. Virtually everyone in the First World is wealthy enough to live and dress like the aristocrats of old, and the conveniences to which our contemporaries have access are much greater than those the kings of the past enjoyed.

And yet, human psychology has not changed. Conveying effective signals regarding one's attributes and merits remains as vital as ever. If one dresses and acts like the majority of one's peers, then one will be treated as just one of that majority – and most groups of peers are unexceptional, immature, and fickle. I never wanted that for myself. If you want to accomplish beyond the average, you should not want that for yourself, either.

Early on in my academic career, I therefore decided to cultivate the *image* of an exceptional student as well as actually displaying the relevant skills. I did not change my hairstyle with the fashions and instead opted for a simple, classical style that would have been just as acceptable in the 19th century as it is today. I grew a beard and mustache to appear older and more mature than my numerical age suggested.

I refused to wear T-shirts and blue jeans in public, as they were too commonplace and unremarkable for the impression I was trying to create. Instead, I always wore collared shirts and formal or semi-formal trousers. Over time, I added sweaters, sweater vests, ties, and suit jackets to my everyday attire. Not only did I manage to cultivate a serious, intelligent, no-nonsense appearance; I was also able to save a lot of money compared to what I would have spent had I dressed like my peers. A \$50 suit jacket is a far more effective signaling mechanism than a flimsy, deliberately worn-out \$200 Abercrombie & Fitch T-shirt. And yet the latter is priced so

much more highly because too many people today demand items that enable them to fit in rather than to stand out. Oddly enough, I acquired a reputation for being fairly stylish, even though I resolutely refused to follow ever-changing fashion trends and instead opted for a look of timeless formality.

Behavioral habits contributed to my image as well. For instance, I refused to engage in any kind of horseplay, pranks, vulgar jokes, or humor at others' expense. I kept my humor in good taste, confined to either innocuous puns or satire along the lines of Voltaire. I abstained from ephemeral popular slang and did not curse, except when I used the infamous curse – "Rabbitskins!" – that I made up in order to mock all curses. I sprinkled my conversations with references to my favorite music – virtually all of it classical – and to great scientists, philosophers, and economists. Instead of just learning academic subjects to pass the tests and get good grades, I earnestly tried to apply them to my own life and to involve them in my discussions with others. If any of my interests or behaviors seemed to require justification, I never said, "I do it because it's fun," or "I don't know why I do it." I always had a rational explanation ready and would refuse to engage in any non-mandatory activity without being convinced of why it would be beneficial for me to do so. I developed habits of composure and intense focus. Unlike most of my peers, I was actually able to sit calmly and quietly and to work or develop ideas while others acted rambunctiously and were making intense, seemingly random noise around me. I refrained from small talk – to the point that I either never learned or forgot how to engage in it. I only spoke when I believed I had something of substance to say – but when I did speak, I could adhere to a single thread of conversation for hours without wearying.

People noticed that I was different and that I was highly intelligent and accomplished. But I was surprised that I obtained a greater reputation for intelligence and accomplishment than many of my peers who outperformed me in math competitions. Often, their proficiencies in one discipline or another were recognized, but when conversations turned to the question of who the best students in the school were, my name inevitably came up first. Whenever there was a group project or school-wide team competition, many people expected the team which had me on it to get the best results, well in advance of the actual event taking place. I often had far more doubts regarding my team's prospects than they.

My reputation, though, was not just a pleasant afterthought. It served a vital defensive function for me, as my libertarian streak often got me into serious disagreements with teachers and administrators, who were less than tolerant of views so far out of the left-liberal mainstream (as prevailed in the suburbs of Chicago) as mine. But I was never punished to any truly detrimental extent, despite my dissenting ideas having angered many people. If and when I was given a punishment, it was either just a stern warning or a substantial mitigation of the official penalty – more of a slap on the wrist than a genuine setback. Everyone knew that I was a good student and a vital asset to the school, and the administrators and I seemed to have an implicit understanding that I would do my best to secure the school's good name by performing well in classes and extracurricular competitions, and in return my role as an intellectual gadfly would be largely overlooked. I graduated from high school at the top of my class, tied for that honor with one other student, who also tended to cultivate a reputation as a respectable, mature, hard-working person.

Think about the merits you possess and what kind of image would be most conducive to expressing them. What attributes of your personality and skills do you want people to notice? In what ways do you want them to approach you?

In an era when virtually everyone is materially comfortable, the issue of *class* has ceased to be one of how much money or family status one has, and has rather become an issue entirely open to *individual choice*. No matter what your financial or social background, you can choose the class to which you belong by the ways in which you dress, speak, work, and behave in public. Your *manner of acting* in all ways that are open to choice is what will determine how effectively you will be able to promote yourself in the areas where you desire to advance.

Chapter 17

Avoiding "Trench Warfare" Issues in Argumentation and Communication

In order to get things done effectively, you will often need to convince people that your approach to a particular issue, action, or project is a justified one. This holds whether you have a concrete aim in mind, or whether you simply wish to advocate a broader idea that you cannot directly implement but hope to eventually see implemented.

Unfortunately, arguing in favor of your ideas is a highly delicate task and is fraught with perils. Most people already have extremely strong views on many issues – not an undesirable state in itself. However, these strong views are also intermingled with intense emotions that prevent those exhibiting them from truly evaluating the given issues on their actual merits. If their views on such emotionally charged matters are directly opposed, many people will react viscerally – without thinking – and will attack not just the *ideas* that oppose their own, but also the *person* espousing those ideas. It seems rather baffling that in our modern age it is still possible to make a lifelong enemy of someone simply by expressing an abstract disagreement – but this happens all too frequently to be ignored.

A good general rule for trying to convey your ideas is to avoid what I call *trench-warfare issues*. During World War I, months and years would often pass without either the Allies or the Central Powers making any progress in expanding the areas under their control. Both sides remained dug into their trenches in grueling conditions, and hundreds of thousands of lives were wasted regularly without territory switching hands.

Trench-warfare issues are similar in essence. A lot of energy and passion is devoted to arguing over controversies where the battle lines are already well-drawn and neither side seems willing to move ever so slightly. Abortion is the quintessential emotionally charged issue of our time, and I have observed that any meaningful attempts to make any kind of progress in the principles underlying the issue or the policies by which it can be resolved has been undercut by each side's excess of zeal and lack of genuine thought and reflection.

Nothing will change regarding the abortion issue so long as the battle lines remain drawn as they are at present. I suspect that the abortion issue will ultimately be resolved – but by technology rather than policy. Once the technology is available to "evict" a fetus from the womb without killing it and to enable it to mature outside the womb, we will be able to have the best of both worlds. Women will be able to terminate their pregnancies as they choose, without killing or thwarting the development of the human being inside. But who among the emotionally charged majorities on both sides of the abortion debate has even considered this possibility, much less worked to bring it to fruition?

The problem with delving into the trench-warfare issues is that even if you approach the issue using original, rational, level-headed arguments, the emotionally zealous people on both sides will attempt to pigeonhole you into one camp or the other. This might draw you into a morass of arguments – which often become quite heated – that you had no intention to engage in. It might also expose you to a lot of criticism and accusations from people who did not understand the points you made, because their zeal clouded their understanding.

Instead of digging into the trenches, the more effective approach in communication is to maneuver around them in an attempt to strike directly at your target. This approach entails *working on the fringes* to achieve positive cultural, intellectual, and even political change subtly but effectively.

Your aim in any discussion or communication is probably not to align yourself with already prevalent positions. If you seek to improve your well-being and enhance your reputation, you probably wish to do so by creating something new and different and by sharing insights that have not been presented before – at least not in quite the same form. It will be to your advantage to present your ideas as being new and original and to distance them from any associations that might spark visceral reactions on the part of others. Give people no more reason to dislike you than is absolutely necessary, and try to be original enough in the ideas you present that it will be difficult, if not impossible, to pigeonhole you as being any kind of "-ist".

For many people, once they can classify you as just a representative of some larger ideological or political group, you as an individual cease to occupy a place in their minds. You become simply one instantiation of the general category to which you are purported to belong. But it is yourself as an individual that you want to advance – not any kind of "-ism". The "-isms" will do just fine without you – and if any of them perishes, it will perish with or without your involvement. If you wish to change the world in any larger sense than altering the context surrounding your own life, you will be much more effective at it if you do not draw too much notice to yourself from your opponents.

Chapter 18

Honesty versus Brutal Frankness

Virtually every system of ethics will acknowledge in no uncertain terms that honesty is one of the chief human virtues. What is *meant* by the term "honesty" varies widely, however. A popular misconception of honesty equates the virtue with always "telling it like it is" and not holding back any of one's thoughts about a person, idea, or situation – no matter what the consequences of those thoughts. This view and its real-world applications are antithetical to genuine honesty.

If we acknowledge that the individual's life is the standard of all value, then every virtue must be identified in terms of its benefit to the individual's life. With honesty, then, the best place to start is with Polonius's advice to Laertes in *Hamlet*: "*Above all, to thine own self be true.*" Honesty – viewed from a rational, individualistic context – is identical with being true to oneself.

From this understanding, we can derive the proper components of honesty and the way in which it ought to be manifested in the real world. Honesty begins with being true to oneself, which means:

- 1) Always striving to accurately understand reality and one's genuine self-interest;
- 2) Always striving to act on one's best understanding of reality and one's genuine self-interest;
- 3) Never engaging in deliberate self-deception in order to "feel good" or to attain a benefit that one's best understanding of reality acknowledges is unattainable or contrary to one's self-interest.

A person who is true to himself will diligently seek out information about the aspects of reality with which he needs to interact in order to benefit himself. He will acknowledge what he knows and apply it; he will acknowledge what he does not know and seek it out. He will put what he knows into practice to *maximize* benefits to himself, given his best understanding of reality. In doing so, he might fail in his goal or overlook a facet of reality. However, we cannot fault him for doing his best – especially if he resolves to improve his knowledge and avoid similar errors in the future. The honest individual will recognize that his personal failings and undesirable circumstances are not unavoidably imposed on him by external forces beyond his control; he will refuse to remain a passive victim and will resist negative external pressures.

Note that honesty does not begin with *communication* with other people; it begins with the self. A person can be perfectly honest with himself and not say a word to another person in a given situation.

Let us imagine a man sitting in a theater, watching a film whose central ideas he recognizes to be contrary to his best self-interest. Would it be wise for the man to immediately declare his realization to the rest of the audience? Of course not. The man can recognize all the failings of the film and genuinely seek to act in a manner otherwise than as the film suggests – without ever speaking a word about it to anyone. If he *does* talk about the film to everyone in the audience while the film is playing, the man would in fact be committing a dishonest act; he would be

engaged in self-deception concerning his genuine self-interest, which does not include getting expelled from the theater.

A rationally self-interested individual does not see himself as possessing an inherent responsibility to other people, beyond respecting their natural rights to life, liberty, property, and the pursuit of happiness – unless that responsibility was consensually entered into in the form of a promise, contract, or agreement. Thus, he is not obligated to give all other people the truth about himself, his thoughts, or his understanding of reality; he can choose to do so only if it serves his best long-term, fully considered self-interest. This lack of obligation does not give him license to mislead other people or to give them deliberate falsehoods, however. He has three options whenever he interacts with another person: stating the whole truth, stating part of the truth, or silence. Stating an *untruth* is not an option, however, except in circumstances where any other course of action would be harmful to an innocent person.

Sometimes stating the whole truth or a part of it to other people will anger or offend those people so that they react in a manner harmful to the truthful individual. The honest man is under no obligation to speak in such circumstances, and silence is a superior option. However, in some situations, even silence is detrimental. If a robber-murderer asks an individual where his family is hiding, the individual would not only betray the people he values by telling the truth; the individual is morally obligated to *mislead* the robber-murderer in order to save his family. After all, if the individual were to stay silent, the robber-murderer might kill *him* for being uncooperative. Misleading the robber-murderer might send him off on a futile search and buy the man and his family time to escape or organize retaliation.

Thus, when communicating with other people, the honest man will use the following set of principles:

- 1) When it benefits or does not harm him or innocent others, he will tell all or part of the truth.
- 2) When it harms him or innocent others to tell all or part of the truth, he will stay silent.
- 3) *Only* when it harms him or innocent others to *either* tell the truth *or* to stay silent, he will tell a falsehood.

The only time an individual can be harmed by either telling the truth or by staying silent is if he is dealing with an immensely irrational and immoral other. That other person would need to be rabidly intolerant – to the extent that he construes anything short of *active support* for his incorrect or destructive plans, ideas, and actions as a threat. Furthermore, such a person would go out of his way to punish an individual who tells a truth the irrational person does not like or even stays silent when asked what he thinks about the irrational person's ideas and actions. No honest man owes such a person the truth; he should simply minimize the damage such a person could deal to him by stating a falsehood once and avoiding the person subsequently.

In most cases, however, other people have both rational and irrational attributes to them and to their activities. The honest man can remain entirely truthful with those people, provided that he does not tell them *every single opinion* of his about the subject in question. When he praises those people for their positive, rational attributes, he commits no dishonesty; he does indeed see value in the attributes he praises. When he omits criticizing their negative, irrational attributes, he also commits no dishonesty; he is merely staying silent to others while being honest about

those negative attributes to himself. The rational man is not obligated to improve other people or to correct their deficiencies; his responsibility to himself dictates that he make the best use of other people's *positive* attributes and address the negative ones only insofar as they harm *him* personally.

The rationally selfish approach to honesty contrasts greatly with the stereotypical "brutally frank" policy. The "brutally frank" person is really a believer in the truth/reality and mind/body dichotomies; he "tells it like it is," irrespective of the consequences – whether or not it benefits or harms him. The extreme "brutally frank" person will tell the robber-murderer exactly where his family is hiding, because he thinks he is obliged to give the exact and full truth to everybody. The more moderate and more typical "brutally frank" person will broadcast his every negative opinion of other people directly to them; in doing so, he will rarely convince those people to change their ways, and he will usually alienate them and forfeit the *positive* values that those people could have given him. In worse situations, he will create enemies who will obstruct him at every turn.

When honesty ceases to be relevant to the real-world self-interest of the individual, it is no longer genuine honesty; it becomes the floating abstraction of "brutal frankness" – detached from reality in that it has no purpose, use, or application other than to frustrate the aims of the "brutally frank" person and to insult those around him.

The genuinely honest person will recognize that a vast number of people exist who are only partially rational; he will recognize that he can gain many values by interacting with such people's rational facets. If he is honest with himself, he will recognize that he risks losing these genuine values if he vocally condemns those people for their less-than-fully-rational attributes. He will furthermore acknowledge that he holds no responsibility for those people's negative characteristics, nor is he obligated to correct them. If he wishes to correct them nonetheless, he can remain honest with himself by acknowledging that he can improve others most effectively when he focuses on their positive attributes and thereby encourages them to develop the positives at the expense of the negatives. At the same time, he will steadfastly – though often silently – refuse to assist others in amplifying their negative attributes or in conducting negative actions.

One aspect of life in which the honest man will never fail to be fully true and open with other people is in fulfilling explicit promises to them – such as business contracts, explicit mutual agreements, or personal guarantees. The rational man only makes promises when he knows that he can keep them and that it is in his self-interest to do so.

Philosopher Ayn Rand recognized the crucial importance of honesty and included it in her list of the seven cardinal Objectivist virtues precisely because *the rewards of honesty are real*. They do not consist of performing the "duty" of honesty for its own sake; rather, they are the tangible material benefits that individuals receive from being true to themselves and true to others when it benefits them. The honest person develops a reputation for never deceiving himself or misrepresenting reality to rational people. This reputation gives others an incentive to interact with him to achieve mutual gains. The honest person also becomes known for focusing on and cultivating the positive values others can offer him – and thus receives ever more of such values. Actions have consequences, and honest actions yield ample fruit.

Chapter 19

Methods of Effective Persuasion

Once you are able to avoid "trench warfare" issues in conversation, you will be well on your way to being able to persuade people with intellectual backgrounds greatly different from your own that your ideas and projects have merit to them and ought to be endorsed or at least not thwarted. A few additional approaches will enable you to persuade the people with whom you communicate more effectively.

"Seldom affirm, never deny, always distinguish." These words of Thomas Aquinas seem most applicable to effective persuasion. It is best never to directly tell another person that he or she is absolutely wrong in his or her beliefs or assertions. Nor, however, is it advisable to express full and enthusiastic agreement with ideas and beliefs that one in fact does not hold or is yet undecided on. Rather, whenever possible, it is best to attempt to get the other person to agree with your particular proposals *within* the framework of that person's fundamental beliefs. To accomplish this, it is best to use the other person's *own statements* to argue the truth of one's case.

For instance, if one were faced with a religious individual who argued that the pursuit of money and material goods is inherently corrupt, because it detracts from the "truly important" spiritual dimension of life, one need not argue against the importance of religion or spirituality to demonstrate that the pursuit of money and material goods can be worthwhile. One can simply state that, for someone who finds spiritual pursuits important, the acquisition of material goods can lead to increased leisure time in which to engage in such pursuits. One might be an atheist but could still argue this point without betraying one's principles or supporting ideas one does not believe in. Rather, one can adopt the view that, *all other things being equal*, it is better for religious people to condone the pursuit of material goods than to disparage it.

The "never deny" part of Aquinas's maxim is vitally important, as the greatest manmade obstacles to your advancement will usually be phrased in the form of some kind of categorical denial. "Individualism is bad; it leads to a dog-eat-dog attitude and unconcern for others." "Capitalism is bad; it damages the environment and leads to wanton consumerism." "Materialism is bad; it ignores the 'higher' spiritual dimension of life." "Atheism is bad; without God, how can one possibly act morally?" These assertions, uttered viscerally and unthinkingly by millions, have possibly been the most damaging ideas of all time – because they have been applied without any kind of qualification, exception, or distinction. Other people *will* try to use these one-liners to prevent you from engaging in some *particular* acts on the grounds that those acts are instantiations of the more general categorically bad principle. The best approach for you in those cases is to say, "Not so fast. Let us consider the issue more deeply and make the relevant distinctions as to what is desirable and undesirable here."

Even categorically asserting that "All socialism is bad," with sound free-market economics and pro-liberty politics given as the justification, might not be the best approach. After all, some

socialisms are more tolerable and more humane than others. Sweden's socialist government has not engaged in mass murder, but North Korea's socialist government has. If there is any way to turn North Korea into a socialist country on the Swedish model, surely this ought to be welcomed by any advocates of freedom. Likewise, Raul Castro, the new socialist dictator of Cuba, has recently undertaken reforms to permit his subjects to own computers and cell phones. Surely, Raul's socialist regime is somewhat superior to that of his brother Fidel. Making these distinctions and actually delving into an issue instead of issuing blanket condemnations will not only make you less susceptible to attacks; it will also enable you to make some genuine intellectual progress with those who might otherwise have been completely at odds with you.

Stay on target. If you want to persuade another person of a particular point, make sure that you are not tempted to grab the bait when the other person attempts to redirect the conversation toward some tangential issue that might *seem* to reinforce an opposition to your proposal but is actually only marginally relevant to it, if it all. Often, a minor point of factual or ideological disagreement will arise in the course of conversation. This point can most often simply be glossed over without detracting from your initial aim – unless you choose to delve into it, in which case it might lead to hours of wasted time and built-up antagonism. The best approach to such tangential issues is to show not that you are right on them particularly, but that that they are unimportant to the matter at hand.

Here are possible ways in which you can deflect a tangent. "Whether you are right or wrong here, my main point still holds." "This evidence you presented against my position may be true, but the following vital arguments for my case still need to be taken into account." "I may disagree with you here, but that is irrelevant to the point I am trying to argue. Let us lay this disagreement aside and explore an area where we might have common ground." Especially if the tangent is a "trench warfare" issue, it is crucially important to recover from it quickly.

Emphasize the other person's interests. If your proposal has any beneficial effects to the other person, use this to your advantage. Of course, it is unwise to patronize the other person by suggesting that your proposal is primarily undertaken for his or her benefit. This is most often untrue, and most people will see through a deception of that kind. It is best to be honest and to admit any benefits of the proposal to oneself but then to say, "But look at how you might be able to benefit from this as well." Make it clear that, while the other person's benefit was not necessarily your *primary* intention, it will nonetheless be an outcome of your proposal. If you portray the other person's interests as a side benefit from your perspective, then you will be perceived as neither patronizing nor antagonistic.

Display civil manners and keep the disagreement abstract. Make every effort to show that any disagreements you have will not damage your good opinion of the other person. Too many people equate abstract disagreement with personal opposition, and you therefore need to give every indication that you do not accept such an equivalence. Various approaches can accomplish this. First, in the course of conversation, you can praise the other person for his or her good deeds and meritorious character qualities. Moreover, you can praise the person's good intentions entailed in his or her views, even when those views directly oppose your own.

If you are in charge of the environment where the conversation takes place, make it as comfortable and hospitable to the other person as possible. Never display any behaviors aimed at making the other person feel *less than* you in any capacity. Always remember that any kind of hostility will be met with hostility – and even if hostility on your part leads the other person to back down, this will be accompanied by sustained resentment which may erupt into major problems for you in the future. If the other person is verbally rude to you, ignore it; words are mere sound vibrations in air, unless the listener interprets them as being anything more. Always focus on the substance of what you are trying to accomplish and do not let negative personal attacks against you detract you from your purpose.

Remember to always remain honest in communication and never to deliberately misrepresent your own person and views, unless this is necessary to ward off imminent aggression against you and those about whom you care. If you have not done so already, I encourage you to read Chapter 18: Honesty versus Brutal Frankness to understand how this can be done.

When you are on your best behavior during an attempt to persuade someone – and when you remain focused and vigilant for any intellectual tangents or traps – you will be able to convince many people to aid you or at least not interfere with you. Often, you will even have convinced them without their knowing it. They may, without ever expressing explicit agreement with you, form an implicit evaluation that you are a fundamentally decent person and therefore not a threat needing to be combated. In many cases, that kind of evaluation is just what you want to bring about.

Chapter 20

Avoiding Futile Endeavors

We humans are creatures of limited abilities. The limits of our abilities can and do expand, of course, and there is no universal law that states that our abilities will *never* reach certain levels. However, we are still limited at any given moment in time, and our abilities can only expand so quickly. It is essential to take this into account when deciding what projects and endeavors to undertake.

After all, it is much easier to think of a desired state of affairs than to actually enable that state of affairs to come to pass. Furthermore, there are numerous desirable states of affairs that you simply *cannot attain, no matter how hard you work*, given your present limitations. Having an accurate understanding of what these appealing but currently unattainable goals are is essential to prevent huge amounts of wasted time. Moreover, it is vital to your equanimity and good self-image.

If there is anything I have learned about human self-esteem, it is this. *Self-esteem functions according to a positive loop*. Successes bolster a person's self-image and inspire him to pursue further accomplishments. Because the person is confident and in control of himself during the pursuit, he is more likely to succeed than if he were distraught and plagued with doubts of an *existential*, rather than of a *practical* sort. On the other hand, failures bring down a person's self-image and lead to him to emotionally identify with his own insufficiency. Thus, failures serve to *demotivate* him from pursuing further ambitious endeavors. Moreover, if he does pursue further endeavors, he will be unsure not only about the practical details of accomplishing his goal – which is reasonable and healthy – but also about his own *existential fitness* for attaining it.

It is never good to harbor any existential doubts or anxieties. It is futile to ask oneself *why* one exists or whether it is a *good thing* that one exists or whether one was *meant* for this or that or the other purpose. You exist. Deal with it. There is no point in questioning or lamenting your very being; it will only bring upon you undue stress and make your life much more difficult than it otherwise would have been. However, it is also extremely difficult for even a highly sane and rational individual to avoid existential anxieties if he has been beset by a string of failures that came upon him despite his best efforts. Therefore, it is vital to preempt as many failures as possible by simply refusing to be put in a situation where you will fail irrespective of how hard you try.

In order to avoid futile endeavors, you need to have a good understanding of your own abilities as well as your weaknesses. Reflection and introspection into such matters might help, but the best way to obtain an accurate understanding of what you can and cannot do is by *precedent*. Examine your most recent accomplishments, what it took to attain them, and what your rewards were. Next time, try a task that is *just a bit* more challenging or more ambitious. The only genuinely sustainable progress can be obtained incrementally. Do not lament your current level of ability, no matter how absolutely low it might be or how unfavorably it might compare to the

attributes of other people. Those are not the relevant criteria for evaluating your life. Rather, you should only compare your present state to your past states and then endeavor to produce future states superior to both the past and the present.

Whether you are trying to learn a skill, get into good physical shape, make large sums of money, rise in your career, write a book, or develop a new product, you cannot do it right away. The task is likely too big for you to even encompass all of it with your mind. If you try to accomplish all of it at once or insist that your goal is simply to overcome this singular big challenge, you will fail – because a task that is too large for your mind to handle will certainly be too challenging for your mind and body to overcome in any small time interval. But if you simply decide that you will move in the desired *direction* in small, manageable increments, then you will have no problem following through and eventually accomplishing impressive goals. In the meantime, it is the *direction of your movement* that must provide your primary satisfaction – especially for goals remote in time. If you are moving by increments in the right direction, then your life is continually becoming better than it has ever been. That should be enough to satisfy anybody.

Of course, we do face tremendous existential problems. Our very mortality – if we are honest with ourselves – should frighten us like nothing else. There are merciless deadlines for overcoming these problems, as once you are dead, you have no more chances. One might be tempted to think that, in the face of such dreary prospects, we need to undertake the most ambitious possible tasks as fast as we can, or else we will run out of time. And yet the incremental approach to virtually everything in life is still the most effective. Permit me to explain.

Currently and throughout all of human history, so much human energy and potential have been *simply wasted* due to a variety of factors. From *sheer laziness*, many people do absolutely nothing with much of their time; quite a few have not even learned how to enjoy themselves efficiently!

On the other hand, the *utopian zeal* of many others leads them to undertake personal or political revolutions that destroy much that was good about the old order the revolutionaries wanted to overthrow or reform. Virtually every political revolution (with the possible exception of the American Revolution, which was largely a conservative attempt to institutionalize the natural rights that the colonists had been used to having in practice for almost a century prior) has set the society in which it occurred back for decades and led to far more grievous problems than those it purported to solve. Virtually every personal revolution has likewise left lives, families, and friendships in shambles.

The *superstitions* of many lead them to waste their energy in pursuits that bring them no material gain whatsoever and often impoverish them. Throughout history, alchemy, astrology, divination, and many forms of religion have led people to a wrong understanding of cause and effect. At best, these superstitions lead people to perform silly, time-consuming, but otherwise innocuous actions. At worst, they lead to a horrendous toll in human lives – as evidenced by the Aztec superstition that the sun god Huitzilopochtli required a sacrifice of human hearts in order to rise every morning. Many modern superstitions – such as “organic” foods (which foods are *inorganic?*), feng shui, psychoanalysis, horoscopes, and the majority of paid self-help advice –

are mostly rather ludicrous wastes of time and money but do not substantially hurt anyone except their practitioners. On the other hand, a much more destructive breed of superstitions – including socialism, communitarianism, military conscription, "deep" ecology, Neo-Malthusianism, and religious fanaticism of all stripes – have resulted in millions of deaths and have held back human progress and flourishing in many societies. Many of these superstitions are pursued zealously by their adherents, who – if they did nothing at all – would have produced a far better world than the one left in the wake of their incessant barrage of prohibitions, compulsions, expropriations, and outright murder.

Likewise, the *ignorance* of many people leads them to hold a simplistic or insufficient understanding of how positive change might be accomplished. These people, unlike the utopians or the superstitious, are neither overly zealous nor deluded, and many of them have the best intentions. But since they do not have an adequate knowledge of the way the world and even their own lives work, many of their endeavors end without accomplishing the intended results. Perhaps they plunged into a task without acquiring the knowledge necessary to accomplish it beforehand. Perhaps they simply did not think matters through and thus overlooked vital factors. Typically, simply communicating the requisite information to these people works to remove many of the inhibitions on their success. To some extent, all of us are ignorant of important information, but to different degrees. The wisest of us know where and how we are ignorant and actively seek out knowledge to remedy such deficiencies.

And, of course, all too many people have become *discouraged* by their previous failures and disappointments. Therefore, even though they are largely aware of beneficial courses of actions and have the ability to undertake them, they do not do so because of unnecessary mental inhibitions and an unjustifiably low self-image. Typically, such discouragement comes from having tried some kind of revolutionary personal and social reforms and having failed miserably as a result.

An incremental approach largely devoid of laziness, utopianism, superstitions, ignorance, and discouragement will avoid most of the common pitfalls of human action. It has virtually no downsides and a potentially indefinite upside – when its long-term implications are considered. If most people followed an incremental approach to improving their lives, the technological, economic, scientific, esthetic, and moral condition of humanity would be greatly preferable to what it is at present.

Of course, you have little, if any, control over what other people do. Your only real choice is the course of action that *you* pursue. Thus, the best option available to you is to avoid futile endeavors and incrementally expand your range of skills, possessions, and accomplishments in the most effective ways known to you. By doing so, you might also indirectly influence others to follow your example. In this manner, the most reliable progress against death and decay can be made – since all of the available assets in this most essential struggle will be preserved, and new ones will be continually added to the human arsenal.

Chapter 21

Gaining Value from Other People

Hitherto, we have focused on how you can best produce values for yourself and persuade other people to recognize the merits of your endeavors or at least not to interfere with them. But this is not all that can be done to improve your life when it comes to interacting with others. After all, other people are also individuals with their own skills, ideas, and accomplishments. Implicitly, we all recognize how much other people have to offer us. We all choose to live in a highly advanced, specialized society whose very economy and infrastructure could not have existed without division of labor and trade. We rely on other people for anything from our food to our entertainment – and there is no way around it, unless we wish to lead an autarkic existence in a one-room cabin in the middle of a forest, without sanitation or any of the modern conveniences.

But we can be much more effective value-traders and value-gainers if we take our implicit recognition and make it explicit, using it to guide our everyday actions and our treatment of other people. There exist tempting errors of judgment that many people who do not focus explicitly on value-trading lapse into. Here, I hope to convince you that these ways of thinking ought to be avoided and replaced by ways more conducive to value-exchange.

Avoid totalistic judgments of people. For most people, the temptation to classify other individuals as absolutely good in all respects or absolutely evil in all respects has been present since childhood. These judgments are almost always simplistic and, more often than not, they prevent what might have been fruitful interactions with those whom one judges negatively while cultivating an unwarranted intellectual dependence on those whom one judges positively.

In reality, virtually every person has attributes that any other individual would find meritorious and pleasant and other attributes which that same individual would at least mildly disapprove of. No two intellectually honest individuals have ever agreed philosophically or politically on every issue – and ideas on lifestyles, financial management, health, relationships, and numerous other everyday issues are even more diverse. Those who expect only to approve of individuals with whom they agree in every respect or even in most respects will be bitterly disappointed – because extremely few, if any, such individuals exist. Those who expect others to resemble themselves too closely will often end up bitter misanthropes, for they will not be able to meet their expectations and will likely think that the world, and not their expectations, is at fault.

On the other hand, if one finds some worthy or meritorious attribute in another individual, this is not a license to blindly follow that individual in all of his other decisions, ideas, and attributes. It is quite possible that a person has a lot to teach you in one area, but that you already act in a more prudent manner than he does in another area. Admiring another person is no justification for abandoning your own mind's direction of your decisions and actions.

Prioritize judgment of actions and attributes, not people. When confronted with another person, instead of asking yourself, "Is he/she a good or a bad person?", ask instead, "What does

he/she have that I can gain from?" This can be an idea, a talent, a possession, a position, or anything else you consider valuable. Then ask, "What do I have that this person can gain from?" Think about the other person's values and desires and about how your attributes render you suited to fulfilling them. Then make a proposition to the other person, offering to exchange what you have for what he/she can offer you. Outside of the specific exchange, you need not concern yourself with the person's beliefs, actions, or interests – unless you are in a closer relationship, such as a friendship, where such concern is mutually expected and would not be seen as an intrusion.

Naturally, if a person engages in behaviors that are damaging to your prospects, it is in your interests to get that person to stop. But even there, your objective is to end the damaging behavior or lessen its impact on you – not to condemn the person as such. If you do manage to get the damaging behavior to stop, then there is no reason why you should not interact with the person again in the future – provided that you can be reasonably sure that similarly harmful actions will not be repeated.

There are, of course, behaviors, that it is extremely difficult, if not impossible, to correct through persuasion or any other normal means available to most people. Moreover, there exist risks which it is best to avoid altogether. If you spot in the middle of the night a character resembling a gangster, you are fully entitled to avoid him by a few blocks and not even try to ascertain his individual personality and intentions. Likewise, if you believe that a person has such a preponderance of negative attributes as to continually endanger your opportunities, possessions, and emotional comfort, you are fully justified in not associating with that person at all. However, to make that judgment legitimately, you need to consider *how that person will act toward you*, and not *what that person believes* in an abstract sense, which might not at all be relevant to your own interactions with him or her. Moreover, you must avoid considering the *totality* of that person's life and ideas and only think about those attributes which will have any tangible effect on you.

When you go to the store to purchase a loaf of bread, you do not consider whether the store owners and employees have the right political or philosophical views, whether they lead moral private lives, or whether they enjoy the same pastimes as you. Your only concern – and rightfully so – is whether they have the kind of bread you want at a price and quality that suit you and whether they will be able to provide the kind of service that meets your needs and convenience. This should be your approach to the vast majority of other people. When you participate in a value-exchange, focus *just on that exchange*, and if the other party delivers what you desire, then it ought not be reproached for anything else. If, however, the other party does not satisfy you within the constraints of the particular exchange, then few, if any, external redeeming features should be taken into account. If a car salesman knowingly sells you a defective vehicle, it should not matter to you that he agrees with your choice for President or that he takes good care of his family. *He swindled you*, and he must be willing to make amends, or else you will be justified in taking your business elsewhere (at the very least).

For many people, the value-based outlook is easier to apply to providers of concrete goods and services than to individuals who provide *ideas*. But the same value-trading approach can be tremendously effective in the intellectual realm as well. Instead of considering whether an

individual is close enough to your own views to be taken seriously on anything, consider every particular statement of that individual on its own merits. A communist with whose ideology and normative statements you might completely disagree might nevertheless have a good factual knowledge of what Marx and Engels actually thought, which you could then use in your own analyses and refutations of communism. Moreover, he could still be *partially* right in his evaluation of a given political and economic situation, and you will not know where and how he might be right unless you enable him to share his views with you without fear of censure and condemnation.

On the other hand, someone who shares many of your views might nonetheless be factually wrong on some points or make wrong decisions elsewhere in his life. It is probably unwise to remind him of these minor inaccuracies directly, as this might detract from what would otherwise have been a productive and amicable exchange of ideas. However, it is important to always keep a skeptical mind and to take no statements or ideas for granted. Even if the ideas come from a friendly or generally reliable source, each idea should still be examined on its own merits and not on the basis of your evaluation of its originator.

When you endeavor to gain values from others, your mind always ought to be active and alert in order to determine *what you actually want* and *how other people might be able to furnish it for you*. You need not share the results of this mental process with anyone else, but undertaking the process is vital nonetheless.

Moreover, it is quite acceptable for you to only share those aspects of your life with other people that are relevant to the specific value-exchanges in which you plan to participate with them. The virtue of honesty does not require full disclosure of any and all information about yourself. It simply requires that you do not intentionally misrepresent yourself either in your own mind or in the eyes of others. However, to focus on a *part* of your personality and talents *that you genuinely have* is not misrepresentation; it is partial but entirely accurate representation. If it provides enough information for the other party to the value-exchange to be able to correctly discern its own interests, then you have fulfilled your moral obligations as far as honesty is concerned.

Seeing people as sources of value for you rather than as embodiments of cosmic virtue or vice will render interaction with others far more harmonious and fruitful for you. It will enable you to gain from all the ways in which the work and ideas of others can enhance your life.

Chapter 22

Focusing on Conclusions in Persuasion

When persuading another person, your primary interest is that the other person adopt the *conclusion* of your argument – and whether or not he or she adopts all of your *premises* is of secondary, if any, importance. After all, it is on the basis of the conclusions they have reached that people decide *what they ought to do*, and their actions are of much more direct relevance to your life than whatever goes on inside their heads.

When entering an argument, it is wise to keep in mind precisely *what* conclusion you want to persuade the other party to adopt. After you establish this, pursue this goal without being sidetracked by tangents or messy disagreements on premises.

In fact, within *your* premises, you already hold the conclusion you want to convey to the other person. The problem is that the other person does not share your premises, and his or her own premises were formed during the course of a lifetime. Hence, all of them are highly unlikely to change during the course of a single discussion. If and when they do change, it will only happen if the person thinks that the impetus for change was *internal* and caused by his or her own lengthy and careful reflection. If *you* try to directly change the other person's premises, you will not only fail, but you will also antagonize him or her in the process.

Nonetheless, when you defend a conclusion you hold, there are many *lines of defense* you can employ, just as there might be many lines of defense surrounding a military fortification. The innermost line of defense for you is the argument for your conclusion from your own premises. But this is unlikely to persuade anyone who does not already hold your premises. Each subsequent line of defense is a response to the question, "How many of the other person's premises can you concede, just for the sake of argument, and still be able to defend your conclusion?" Remember that, to argue outside your own premises, you do not have to actually reject anything that you believe. Your purpose in argumentation is simply to get the other person to *improve* his or her mental framework so as to fit your conclusion – which you consider correct – into it. *All other things being equal*, a system of premises differing from your own, plus one conclusion you agree with, would be preferable to the same system of premises without that conclusion.

The easiest way to persuade another person that your conclusion is correct is to acknowledge *all* of that person's premises, for the sake of argument, and to show that your conclusion *logically must follow* from these premises.

The next-easiest task is to show the truth of your conclusion by pointing out facts that do not necessarily conflict with the other person's fundamental premises but were not acknowledged by that person before for some reason – likely a simple lack of information.

It is more difficult, though not impossible, to challenge a *minor* premise that another person holds, provided that the basic structure of his or her worldview can still stand even if that premise is rejected.

Finally, it is a Herculean task to attempt to reform another person's basic views of the universe, life, religion or the lack thereof, and the fundamentals of ethical behavior. You are welcome, of course, to present *your own* beliefs on these subjects, but this will be a much more successful endeavor if you approach it as an exposition rather than a persuasive attempt. Say to the other person, "This is what *I* believe, and I am explaining this to satisfy your curiosity or to enable you to understand me better. I am not necessarily trying to convince you to adopt my worldview at this time, unless you already have that inclination."

People have never stopped having major philosophical disagreements, and they never will. However, it is possible for many of the *practical* implications of widely differing worldviews to converge and to be in line with objective truth and virtue. The nearly universal ethical prohibition on murder is an excellent example of how such a convergence might look. If you as an argumentator are able to get a person with a different worldview to share what you consider to be a correct conclusion, then you will have worked toward achieving such a convergence – which is virtually always the best you can do.

Chapter 23

Keeping Your Money

If you are productive, earnestly determined, and skilled at promoting yourself, you should be able to make a decent amount of money somehow. How much money you will make – and ought to make – depends on your priorities and lifestyle of choice; there is no magical quantity of money that will satisfy everyone – although it *is* possible to live a highly comfortable, and even luxurious, life by spending far less money than most people do today.

The key to financial success and overall success is not just being able to get money, but also *keeping* it. For many people, the latter is more difficult than the former – as being good at what one does for a living does not necessarily imply that one also possesses the habits necessary for retaining what one earns. We will examine a few of these habits here. See if you have some or all of them already; if so, then you are likely to be able to *sustain* a high standard of living – however you define that.

Habit 1: Do not spend any money on "self-help" or "self-improvement" materials. The point of self-help is to get you to a *higher* place in your life than you are currently at. But if you spend money purchasing the dubious advice of professional gurus – especially if you attend their seminars, which can cost several thousand dollars apiece – you will end up at a *lower* place in your life than the one at which you started. You might get a few days of extraordinarily high enthusiasm – and that only if the guru is particularly charismatic and persuasive – but you will not be able to accomplish much of long-term substance in a mere few days. At the end of it all, your life will largely return to its prior steady state, minus the money you spent. If you want good advice on self-help, consult your friends and family – people who know you and do not charge for advice – and take what they say into consideration. Of course, always use your own rational mind and your capacity to find information independently in order to determine the merits of each individual piece of advice. If you want still *more* assistance with self-help, read some of the great philosophers. Aristotle, Epicurus, Voltaire, and Benjamin Franklin will all do. You can find their works for free online, as they are in the public domain. And if you want even *more* assistance with self-help, read the entirety of this free treatise and discuss it with others, asking them for their honest feedback and evaluation of what I have written here. This is what it is there for.

Habit 2: Do not use investment vehicles you know little about. As someone who has studied economics and actuarial science, I find that the world of investment vehicles is *far* more complicated and treacherous than virtually any layman gives it credit for. Even most of the mathematical models used conventionally to "predict" the behavior of the financial markets are riddled with so many highly simplistic and unrealistic assumptions as to make them mere elegant theoretical constructs at best – with no relevance whatsoever to modeling actual economic events. The more I learn about the financial markets, the more convinced I become that they are not a reliable way to make money for the overwhelming majority of people. It *is* possible for *some* people to become wealthy from investing, but this is the prerogative of only a small

minority of individuals with *extremely good inside information* about particular companies, what they are doing, and what their prospects might be. These individuals also need to have excellent risk-management skills and must be able to anticipate *the worst conceivable* financial events and immunize themselves against them. Moreover, these people are *not* the traders who make the news; they never become super-rich, but they can consistently keep several million dollars through trading and investing. Those who become super-rich by trading will almost always become super-poor at some later time, because they will be wiped out by a "black swan" event that they, in their unwarrantedly unclouded confidence, did not foresee.

If you would like to learn about why the majority of people - even professional traders - fail miserably at using the financial markets, read Nassim Nicholas Taleb's book, [*Fooled by Randomness*](#). This is *not* a self-help book; it is simply an interesting informational read and a layman's introduction to some fascinating implications of probability theory. Use this book to enjoy some quality time, but do not expect it to make you rich. It might help keep you from becoming poor, though. (I note that while I admire *Fooled by Randomness*, I [*cannot say the same*](#) of Taleb's 2012 book *Antifragile*.)

Prior to the 2008 financial crisis and consequent recession, I wrote that your best bet for keeping your money was putting it in a bank at circa 5% interest. Now 5% interest rates are nowhere to be found, and even 1% interest rates are rare, thanks to "quantitative easing" and the myriad other machinations of the Federal Reserve. The insultingly low interest rates offered by banks today are not worth bothering about, as they lead one to sacrifice liquidity for a minuscule return. Therefore, unfortunately, the only reliable way to keep your money today is to have retain it in cash or in a checking account. This does not sound glamorous, and it will not make you rich; it will not even keep up with inflation. However, that is why you will probably have a paying job for the majority of your life – unless you own your own business, have achieved immense renown, or have inherited a fortune. If this situation appears unpalatable to you, keep in mind that no investment "magic" can improve it, but persistent productivity over the course of years might.

Bank checking and liquid savings accounts (with no penalties for or restrictions on immediate withdrawal of funds) are still reasonably safe repositories of your money, as long as the bank does not charge you any fees for the "privilege" of giving it your money to lend out at much higher interest rates than you could hope to earn. If the bank charges you any sort of fee to keep or access your own money, terminate all relationships with that bank as far as practicable – as a matter of moral principle. It is only through such resolute rejection by consumers that banks will stop trying to diminish the wealth of people whom they should, by all the principles of economics and ethics, be paying.

Currently, as all accounts up to \$250,000 are insured by the [*Federal Deposit Insurance Corporation*](#) in the United States, there is virtually no risk of loss of bank deposits to a bank failure unless the entire American economy, government, and fiat-money system implode. If you manage to gain more than \$250,000 in savings, then try to keep several accounts in several different banks, with each account balance under the \$250,000 FDIC cap. The FDIC insures *every account*, not every *account holder*, so, if you structure your accounts correctly – which is

easy – you can rely on all of your savings being insured by the FDIC, no matter how much you have.

Habit 3: Always pay your taxes and pay them honestly. Do *not* try to "test" the tax system to see how much you can get away with in improbable interpretations of the laws. The government, and especially the Internal Revenue Service, has ways of finding out your actual earnings and punishing you for non-payment that you could not conceive of. Do not think that you can outsmart the single most powerful and most financially well-endowed organization in the entire world. But if you pay your taxes consistently and pay the amount you actually owe, based on how the *IRS* would interpret the law, then you will likely never run the risk of being audited and having the federal government actively meddle in your accounts and personal life.

I must say, in my defense, that I am not an enthusiast of taxation, especially when it is imposed on individuals and requires a large, active time expenditure. Taxation involves taking the money of individuals without their consent, to fund the activities of a national government over which they have little to no real control – the pretense of "elections," "representation," and "democracy" notwithstanding. I anticipate that the federal government will horribly waste your tax money at best and will use it to institute laws to hurt and punish you at worst. And yet I urge you to pay your taxes fully and honestly. Why? Because you will be hurt, punished, and inconvenienced all the more if you do not. If you do pay your taxes in full, you will likely be able to retain the remaining 60 to 70 percent of your income and use it to improve your life, without fear of it being taken away (in most cases, at least).

Habit 4. Do not gamble. The odds in any professionally designed gambling game are slightly in favor of the house. This means that your mathematically expected outcome is negative - and becomes increasingly negative as you keep playing. If you have a desire to give away your money, make sure you get something tangible for it that you will actually have a certainty of enjoying.

You will not get rich by gambling, unless you are a card-counting professional, in which case you will be hunted down, evicted, and threatened with gruesome retribution by the casinos the moment they notice your proficiency. You will also never get rich by playing the lottery. Somebody will – but it will not be you. The odds in your favor are so astronomically small that I can guarantee that I am telling you the truth. If you do win the lottery, chances are you will live about ten years less than the average American and will impoverish yourself before you die of some filthy habit you picked up because you were not used to managing so much money without an in-between transition period.

By all means, try to make tens of millions of dollars. But try to make them through *actual hard work* by providing other people with goods and services they want and need. Along the way, you will become acclimated to being wealthy and using your wealth responsibly to truly enrich your life without lapsing into the all-too-common human follies.

Habit 5: Never spend money on the spur of the moment. Spending money is not folly in itself. Ultimately, all money serves to furnish human consumption – and all production does, too. Consumption – even "conspicuous consumption" – is desirable, because it is necessary for life

and the enjoyment of it. But you need to ask yourself the question, "Is what I am consuming truly necessary, and will it truly bring me enjoyment?" In other words, you need to *think* about how your spending relates to the quality of your life.

The best way to make sure that every dollar you spend enhances your quality of life is to plan your spending ahead of time. You know your wants reasonably well, at least; you have spent some decades being acquainted with yourself. But you are not always conscious of every aspect of your life and mind at every time, and at some moments, your best understanding of yourself is clouded by external factors – such as range-of-the-moment impulses, fortified by professional advertisements and the treacherous allure of novelty. These impulses will fade the moment you are out of the environment which triggered them, and, if you spend your money based on them, you will regret it afterward.

My personal rule when I am considering the purchase of any product I do not already regularly use is to always wait at least a day after I get the desire to purchase it. If I still want the product after many hours of reflection – which I always engage in *while doing something else*, in order to avoid idle meanderings within my own head – then I probably have a reasonable use to which I can put the product, and I might be able to genuinely improve my quality of life with it. If the impulse to buy the product passes, then I breathe a sigh of relief, knowing that I saved some money to use on fulfilling one of my *genuine* needs. Along the way, I might find the *same* kind of product offered at a lower price and/or a higher quality – which would make me doubly glad that I did not purchase the original product under consideration.

Habit 6: Do spend money to buy the items you already want when they are offered on sale.

If you have had a long-standing desire to procure a particular item, then it is likely that you will actually enjoy owning that item. If you happen to see that item offered at an unusually low price – and the quality does not seem compromised – then buy the item irrespective of prior plans. If you want the item that much, you would probably have bought it later anyway, but it would not have been on sale later. Thus, in this case, you will save yourself money in the long term by purchasing the item on sale. If you are purchasing items that are used up in consumption – especially food that does not expire quickly – and you see the items of the sort you already consume on sale, purchase more of them than you normally would and skip on purchasing them during the next shopping trip if their price returns to its customary level. Remember that your increased expenses during the present shopping trip will be more than offset by the reduced expenses of the next few trips.

You will be surprised at how much money the adjustment of the *times* at which you buy the items you desire will save you. I have been able to get the majority of my formal outfits for under \$50 – and I once purchased half of my fairly extensive assortment of neckties in a single day for \$1.10. Yes, the neckties were used, but they were clean, and the fabric was of impeccable quality. That brings me to the next habit of those who keep their money.

Habit 7: Lose all aversion to used durable items in good condition. Most people do not hesitate to purchase used cars. The savings are obvious – in the thousands of dollars – and a car becomes "used" the moment someone drives it off the dealer's lot, which is not, in the overwhelming majority of cases, an infringement of its quality. Moreover, most people purchase

used houses – although they often do not even save money doing so. Yet, strangely enough, other used durable goods evoke a great degree of disdain from some. This is a simplistic and extremely costly approach. After all, what matters is not *whether* an item was used, but *how* it was used and *by whom*.

Every item you own that is not freshly bought from its original retailer has been used – by you! Yet you do not throw it away or cease using it as a result. You likely think you use your items with care, and if you do not use them with care, you use them anyway and do not mind the way you treat them. What if somebody else used an item with even *greater* care than you typically do? What if the item has been kept clean, functional, and free of communicable diseases, *and* it comes at a major discount to you? If you had a good way of ascertaining this, would you buy the used item, *knowing that the quality would be the same*? Reason would suggest that you should, no matter how much money you have to spare. After all, the money you save could be used to buy still *other* things that will enhance your quality of life.

It is true that some used items are of impaired quality. But it does not take penetrating insight to discern them or the likelihood of their pervasive presence. All it takes is knowledge of precisely what you want from a particular kind of item and the resolve to only buy a used item if you are certain that it will bring you the kind of quality and functionality you want. Where this information is unattainable or the cost of attaining it is higher than the potential savings to be had, you should buy a new item from a trusted retailer. But *do* perform the benefit-cost comparisons and make an *informed* choice which takes all factors into consideration. All too many people buy new items because they are *too lazy* to consider the benefits and possible costs of buying used items, or because an unwarranted snobbery prevents them from undertaking such considerations. But laziness and snobbery cost money – tens of thousands of dollars in the long run, if not more. Are you sure you want to spend your money on laziness and snobbery, rather than food, clothing, entertainment, shelter, and productive capital goods?

Habit 8: Get the maximum use out of the items you already own. If you use what you have until it is no longer usable, then you will need to spend less money – and spend it less frequently – on replacements. Do not discard an item simply because it is old, provided that it still performs for you the kind of service you desire of it. Of course, you should replace items whose functionality has deteriorated to the point of seriously infringing on your quality of life. But do not throw away old computers, music players, televisions, and other appliances *that work perfectly well*, simply because newer alternatives are available. Fear not; you will get the newer versions in due time, because your older possessions *will* wear out eventually. When you do get the newer items, you will get them at a lower price by buying them later – since most models of appliances in our age of accelerating technological innovation become less expensive as still newer models become available.

The best way to make it possible to both enjoy what you have and to delay your acquisition of novelties until they cease being exorbitantly priced is to cultivate a highly *individualistic* and *self-oriented* mindset with regard to consumption. It *should not matter to you what other people own or how much better it is compared to what you own*. What should matter to you is how much *you* can enjoy the items you own *for what they are*. The fact is, the most primitive music player and the simplest computer game of our time are *luxuries* unknown to the kings and

emperors of even the early 20th century. They will always remain luxuries, no matter how many still fancier luxuries are available. *Somebody* will always have a more luxurious lifestyle and better gadgets than you – so do not compare your standard of living to that of other people! It is a futile way to approach the matter, bound to bring nothing but sustained and incurable frustration and disappointment. Rather, enjoy what you have for *what it is* and *what it can do for you*. If you want something still better, then get it by all means, but get it on the best possible conditions you can find – without unduly inconveniencing or impoverishing yourself in the process. Certainly, do not waste hours waiting in line for a store to open on the day a new product is to be released!

Habit 9: Do not accumulate interest obligations on credit cards, except in emergencies. If you use a credit card, always pay off the balance during the grace period. For the majority of your expenses, you do not need a credit card, and you do not need to incur interest-bearing debt. If you use a credit card to purchase ordinary consumption goods and you pay interest on those purchases, this is a sign that you are living beyond your means – because you should be able to buy what you need with cash out of your pocket or your checking account. It is important to distinguish between the use of a credit card as a convenient mechanism with some built-in fraud protection and the use of a credit card to pay for goods and services one could otherwise not immediately afford. The distinction is evident in the outcome of your credit-card use – in particular, in whether or not you are ever required to pay interest on your credit-card balances. If you are carrying a credit-card balance from one payment period to the next, then you are living beyond your means.

Your future income is not anywhere near as certain as you might think, and if you are fired from your job, or "laid off" from it for reasons having nothing to do with your conduct, or suffer an accident that requires extensive medical treatment, your credit-card expenses might come back to haunt you. Do not rely on money you do not yet actually possess, no matter how confidently you *expect* to get it. Your expectations are just that, and reality tends to have a way of disappointing the most reasonable anticipations. If you do enter into debt, it should be to fund productive enterprises and capital goods that promise to bring a higher rate of return than the interest rate you pay on the debt. Debt for supporting *consumption* is never a wise idea – unless it is the best available option, as, for instance, taking out a *fixed-rate* mortgage on a house, which is certainly superior to renting. With a mortgage, at least, your payments contribute to your equity in the house, rather than purely lining someone else's pockets.

Credit cards do have legitimate uses, if you encounter yourself needing to make an emergency payment but for some reason do not have the cash on hand or in your bank account. To address such emergencies generally, I recommend having a *money buffer* in your checking account – consisting of at least several hundred dollars that you do not ever plan to spend unless absolutely compelled to by the circumstances. The money buffer is a good idea for other reasons as well, such as avoiding the crippling overdraft fees which most banks charge. But if the money buffer fails to serve you suitably, the credit card can be a good last resort in making the payment. If the need to resolve the emergency is so urgent as to overshadow day-to-day financial considerations, then even paying some interest over time might be worth the ready availability of funds. Serious health problems always fall into this category of emergencies.

Speaking of fees, many credit-card companies will charge you loan-shark interest rates if you do not repay your outstanding balance past the grace period. If your credit card does not have a grace period, please do yourself a favor and execute it for theft of your money, because you are being impoverished if you use it, no matter what you do. Running the offending card through a shredder will be a fittingly gruesome punishment for it. For credit cards which are not accessories to theft, you can pay your balance off within the grace period and not incur any extra charges. If you need to, for most credit cards, you can now go on the Internet and set up automated credit-card bill payments for the full amount due within the grace period. This way, you do not have to rely on your own fallible memory to pay what you owe.

Remember that credit-card companies earn much of their revenue from customers who pay late or somehow incur other fees. The danger of this stems from the incentives such a business model gives to the credit-card companies, which have strong motives to try to *make it more difficult* for you to repay what you owe without incurring charges. You might incur fees based on some fine print you did not read, or because the credit-card company altered the grace-period length or the due dates of payments without notifying you in a sufficiently conspicuous manner. (I understand that the Credit CARD Act of 2009 was intended to make this misbehavior more difficult; we shall see.) The primary problem with using credit cards is not that it is a form of incurring debt, but that it is a form of incurring debt where the creditor's interest is diametrically opposed to that of the debtor. In most other circumstances, both the debtor and the creditor are interested in the timely repayment of debt. But credit-card companies are actually interested in your *not* repaying the debt in a timely fashion and will try to do everything in their power to bring this about by bamboozling you into making a costly mistake. Be especially vigilant when you use credit cards, if you must.

Habit 10: Do not enter into variable interest-rate debt. As the recent housing bubble showed, entering into debt where the interest rate is not fixed but fluctuates on the basis of market conditions is a tremendously unwise idea. Especially with the federal government's meddling in virtually all aspects of the economy, financial markets today are subject to pervasive booms and busts – massive overvaluations and undervaluations of virtually every asset and gargantuan price distortions. The interest rates – the prices for money – are not immune to the vicissitudes of contemporary markets, which can be aptly compared to both roller-coasters and houses of cards. If the current interest rate seems lucrative to you, you can be certain that it will not last and that you happen to be observing a temporary period of "good times" on the market – which will be followed by the inevitable major disappointment. If you enter into variable-rate debt on the basis of low present interest rates, you can be sure that you will be hit with ultra-high interest rates at some time in the future – most likely when you can least afford to make the higher interest payments. You will be much wiser by opting for a slightly higher interest rate, but one of which you can be *certain* and therefore can plan your future finances accordingly. If you want confirmation of this, ask some people who *did not* buy into the mortgage "refinancing" racket of the early 2000s. These people still own their homes and are getting along just fine paying off their tame, predictable fixed-rate mortgages.

One Exception: Spending on Health Care

One dimension where you ought never to skimp on money is your health – and I do not mean using scientifically unverified "alternative medicine" or following the advice of commercial health gurus who will swindle you just like the commercial self-help gurus will swindle you. But if a truly necessary and scientifically sound treatment for saving your life or preventing damage to your body is available and recommended to you by a qualified doctor, do not reject it based on the desire to save money. After all, you would have little use for money when dead, and money will bring you little enjoyment if your bodily functions are seriously impaired or you are in severe pain. *Do*, of course, try to get *the same quality* of treatment for as little money as possible – but do not let comparison-shopping take vital time away from you, if the treatment must be urgently performed.

If you are productive and endeavor consistently to earn money, while saving money wherever possible in other dimensions of your life, then affording even highly expensive health care as it is needed will probably not be an issue for you.

If you save money as advised here, you might find that your standard of living *changes*, and most often for the better. It certainly will not become worse unless you were already living far beyond your means prior to beginning to save money seriously.

Chapter 24

Commonly Misunderstood Concepts: Wealth

Many of the economic and personal fallacies of our time arise from the mistaken belief that wealth and money are identical. In fact, while money is in many cases an important gateway to wealth, it does not even approach describing what wealth truly is.

In our time, money may be equated to wealth even less justifiably than it could have been in times past – when most money was identified with precious metals, such as gold and silver, which had uses other than as media of exchange. Currently, money in virtually all countries consists of pieces of paper which are decreed to be money by government fiat. Legal-tender laws force individuals to accept these special pieces of paper as payment for products, services, or debts. The supply of these pieces of paper is controlled by the national government's printing press – typically located at either the central bank or the treasury department.

Why do people seek and hold this money? They do so because they expect to be able to purchase with it actual goods and services – either now or in the future. This means that the money is not seen as valuable in itself; it is seen as valuable because of the *other things* it can obtain.

However, the supply of these other things is not dependent on the number of pieces of paper in circulation. Rather, it is dependent on *real* factors that affect individuals' and businesses' abilities to *produce* actual goods and services. Thus, having more pieces of paper does not automatically make one wealthier. If the national government simply chooses to print more of them, while no external factors affect the production of goods and services, then there will simply be more pieces of paper for the same amount of real goods and services. We would therefore get inflation: prices in terms of the pieces of paper will increase in proportion to the volume of new pieces of paper introduced. Of course, inflation has disastrous impacts on individuals' existing savings, incentives for frugality, and transaction costs. It also constitutes an unjustified redistribution of wealth from the producers who earn it to the politically connected elites who get priority access to the new pieces of paper. Creating more "money" can often *destroy* actual wealth and productivity.

But there is another respect in which money is not equivalent to wealth. Consider the fact that, even without inflation, the same amount of money will not purchase the same goods and services in every area. Indeed, a tiny, cramped apartment in the center of a major city may often cost more money than a spacious house in a small town. An individual earning the same amount of money in each area would be able to have a much higher standard of living in the small town. It is quite possible that the individual's opportunities to earn more money in a big city will be greater, but the prices of goods will not increase in a one-to-one ratio with that individual's relative salary increase. Rather, the prices are most likely to be higher in a ratio that is greater or smaller than the individual's ratio of salaries – thereby making life in the city either less or more attractive to the individual. How much money one makes is *not* an indicator of the rate at which one accumulates wealth; a better indicator is what one can *buy* for one's money.

These thoughts should give pause to both advocates of the government's power of the printing press and to indiscriminate salary chasers. Both may be devoting their time and energy to the pursuit of numerical illusions rather than substantive benefits. A much more sophisticated and nuanced understanding of wealth is needed in order to truly thrive and lead a good life.

To achieve an understanding of wealth, we need to ask ourselves why we seek money in the first place. Ultimately, every unit of money – even one saved or invested for many years – goes to fund some human consumption. Money can pay for either goods – material objects – or services – human behaviors performed for the benefit of the payer. *It is actual goods and services that constitute wealth*, not the money. Moreover, the money price of these goods and services is irrelevant from the standpoint of the wealth of the person who owns them. If I have a table, I am no less wealthy if I cannot sell the table at all – nor am I any wealthier just because I have the *potential* to sell it for five million dollars. I still have the same table, and its physical qualities are unchanged. If I actually *do* sell it, I might become wealthier, but only insofar as my five million dollars would enable me to purchase more tables, better tables, or other goods and services I value. The important principle to recognize is that one *either* has potential wealth in the form of money *or* actual wealth in the form of the goods and services one has purchased. One does not have both at the same time in the same object. Fiat money is wealth only insofar as it can reasonably be expected to procure actual goods and services. Goods and services constitute wealth *in themselves* while they last. Capital goods that can produce other goods can also be described as potential wealth – but it is also true that they are not money while one owns them as goods.

A further distinction should be made. Not all material objects are goods, and not all human behaviors are services. Some material objects – such as clouds of poison gas in one's living room – are active *bads*. Likewise, some human behaviors – such as people raping or murdering one another – are active *disservices*. The only way to comprehensively define wealth is with regard to a *standard* by which goods and services can be identified. The most fundamental standard from both a moral and a practical standpoint is the principle that *the life of every innocent individual is the greatest and most basic good* – where an innocent individual is one who has not violated this principle through actions such as murder or the attempt at murder. Thus, any object that promotes any individual's life is a good; any behavior that promotes any individual's life is a service. The more life-promoting objects one has – and the more life-promoting behaviors one either is able to elicit from others *or is able to initiate oneself* – the wealthier one is.

Everything else is a matter of means and context. How one *gets* wealth – whether it be through money, barter, gifts, or one's own work and transformation of raw materials – has no bearing on the nature of that wealth. All of us who are not self-destructive pursue a wide variety of means that fundamentally aim at the goal of improving our lives. Ethically, the means ought to be non-coercive; we must not intrude on other people's prerogatives to control their lives, just like they must not intrude on ours. Wealth is still wealth, even if acquired through dishonest or evil means – but immoral means of wealth acquisition will *destroy* other wealth on net, through damage to property and human beings and their incentives to produce.

Moreover, it is possible for the same object to be beneficial in some circumstances and harmful in others. For instance, a piece of rope used to tie a knot may be extremely useful, while the same

piece of rope strung across the floor of a room might be a tripping hazard. However, the same item or behavior in the exact same context should produce the same results; actual situations are never precisely repeatable, but we can at least estimate an object's usefulness or lack thereof by analyzing situations where it has been applied in *similar* ways.

This view has practical implications beyond the scope of one's views on economics or politics. Most items in our lives should be viewed not in terms of how we might be able to resell them to others, but rather in terms of what use they are to us personally. There is nothing wrong with resale as such, but it is not a behavior that can be imposed on all objects – and, indeed, economic bubbles are created when the expectation of resale for continually rising prices is applied by enough people to too many commodities. Those of us who acquire an item for our own use – which includes our purchases of art, furniture, automobiles, and yes, even houses – are not in the same position as businessmen who produce or acquire items *for the specific purpose* of reselling them at a profit. Businessmen see their inventories as potential money generators – an indirect route to greater wealth; consumers ought to see their property as *useful in itself* and any resale as incidental or fortuitous – a kind of loss mitigation once one is no longer able or willing to make good use of the property.

We have adjusted quite well to the idea that the resale value of an automobile or a computer is virtually always much lower than its purchase price. In the role of consumers, we should adopt the same default expectation for houses – and for everything else. But the silly notion that one is *entitled* to resell any property at a higher price than one purchased it must be discarded, as it results in the foolish pursuit of higher-priced items in the vain hope of their further appreciation in price – without any expert knowledge of how markets in these items actually work. This turns many a layman into a speculator, while enticing him to take out loans with his fanciful expectations as collateral – as happened all too often during the mid-2000s housing bubble. Moreover, such a resale-entitlement mentality engenders the disastrous attitude that price *decreases* – which make goods such as houses more affordable for people – are in some manner harmful. But one cannot destroy wealth by making goods easier to earn through honest work – nor can one create wealth by piggybacking off of others' expectations of price increases.

Leave the house-flipping to the experts, and buy a house that you would want to *live* in, just as you buy clothes you want to wear and computers you want to use. That house would constitute real wealth for you, *irrespective* of its market price, and it will be there irrespective of financial-market or currency-value fluctuations – if you actually own the house or have a fixed-rate mortgage. To maximize your wealth, you should act in such a manner as to improve your access to actual goods and services that you value. Pieces of paper and expectations can only get you so far. And remember that your own ability to do useful work – including work that does not bring immediate monetary returns – is one of your most reliable gateways to wealth.

Chapter 25

Commonly Misunderstood Concepts: Employment

The mistaken identification of wealth with money, which I refuted in Chapter 24, results in yet another damaging fallacy: the idea that the only legitimate "employment" is work performed for somebody else in exchange for money. This cultural confusion has become so deep-rooted that even people who own their own businesses or function as independent contractors are classified as "self-employed" – which, despite the second component of that term, is somehow seen as distinct from being "employed," which has become in the minds of many identical to working for a formal organization on a fixed schedule for largely fixed compensation. There is nothing wrong with the latter kind of employment; indeed, I am currently engaged in it. It is a practical and a tremendously useful way to earn a living for many. But the societal stigma against many individuals who choose *not* to pursue that path needs to end.

I am not here seeking to justify individuals who refuse to work out of sloth or rebelliousness – or individuals who choose to subsist off of the welfare system. Indeed, I am not at all seeking to justify individuals who refuse to work altogether. Rather, I seek to effectuate a cultural re-identification of employment with *doing actual useful work* – physical or mental – irrespective of how much, or how little, money that work earns. If wealth is not money but rather useful goods and services, then useful employment is any activity that generates useful goods and services. Some such activities happen to be highly compensated with money, either because there is large market demand for them or because they are subsidized by private institutions or governments. But other such activities arise out of individuals' volunteer efforts, hobbies and interests, and desires to improve their immediate environment. An individual who devotes himself or herself primarily to the latter sorts of activities can be as worthy of respect and just as productive as an individual who makes a six-figure monetary income.

First, it is essential to recognize that either market value or institutional advantages that result in monetary subsidies are not necessarily a reflection of genuine wealth-creation or usefulness. For instance, numerous products of high culture – including philosophy, literature, and classical music – are not in high demand among the masses, who simply do not understand such products. The creators of high culture will not earn as great an income on the market as the creators of light magazines and popular music. However, these same creators will contribute a much longer-lasting value to human knowledge, refinement, and moral standards for generations to come, whereas the creators of more popular works are unlikely to remain in demand for more than two generations. There is nothing wrong with this differential in compensation, per se, as people who do not appreciate high culture are entitled to vote with their dollars however they please. But this state of affairs does invalidate any notion that the amount of money one receives from one's work is in any manner connected with one's worth as a human being or one's contribution to improving one's own life and the lives of others – both in the short term and in the long term. Many creators of more refined works have even decided that it is unwise to try to make a living

from such works and depend on their approval by a mass audience; instead, they have decided to subsidize their own creations and the dissemination of these works by means of a monetary income they earn from another occupation. This allows for works of high culture to be created exactly as the author intended them to be. If the author is talented and has a consistent vision, such works will be much more likely to endure long into the future.

Another important recognition is that some work is either impossible to transfer to the market, given present technology, or is prohibitively expensive to transfer. For instance, if I wish to go into my kitchen and get myself a beverage, it would be highly impractical for me to hire another individual to do this for me. If I get the beverage myself, I do not either collect or spend any money – provided that I already own the beverage, the glass, and the living space. But it cannot be denied that the act of getting the beverage was desirable to me and improved the quality of my life. Likewise, numerous actions that an individual performs to improve his or her own skills – such as reading books, practicing musical instruments, and doing mathematical problems – cannot be outsourced to others and retain their value for the individual, which arises from the *act of learning* new skills that the individual himself would be able to use in the future. Indeed, it is true that *all of us*, if we have even the slightest desire to live well, will perform a wide variety of work every day for which we receive no monetary compensation at all! If we did not perform this work, it is unlikely that we would be in any position to earn any money, either.

A popular source of contempt in contemporary culture is the individual who, instead of leaving the home to work for money, chooses to remain at home and maintain it in good working order. This is, in my judgment, the single most egregious consequence of the fallacy that employment is the same as working for money. Working within the home – especially when supported by the monetary income of another family member – is a tremendously useful and life-affirming occupation; it facilitates a division of labor where various family members can specialize in the tasks they are most skilled at performing, thereby making good use of the principle of comparative advantage. Moreover, it enables a greater degree of care for any children in the household and provides a source of relief for those individuals who simply do not like working outside the home on a fixed schedule.

I note that there is nothing in this implying that any particular *gender* of individual should choose to stay at home, or that a family cannot function well if all of its members choose to work outside the home. Rather, I argue that a productive family can exist irrespective of which of its members do or do not choose to work for money. Indeed, for a family which has accumulated sufficient money and physical goods, it is possible to maintain productivity and a high standard of living even if *none* of its members earns a regular monetary income. Even if an individual has never earned any money in his or her life and, say, lives off a vast inheritance, it is still possible for that individual to perform useful and productive work. Indeed, one of the [arguments](#) that the great Austrian economist Friedrich Hayek made for the right of inheritance can be summarized as follows. *Even if* the vast majority of people who inherit their money will spend it unwisely, it is enough for one out of a thousand inheritors to be a great thinker and innovator. This individual, through his inheritance, will have the time and leisure to bring his vision to fruition, without needing to worry about providing for his day-to-day subsistence. The result could be a tremendous philosophical, technological, or artistic breakthrough that improves the lives of

millions for centuries to come – and this result is worth the wasteful spending any other heirs might engage in.

Of course, the *manner* of productive work one does is often constrained by one's current material situation. Many people will work for money, even if they wish to do something else, because they need the money to maintain the standard of living they wish to have. Increases in monetary income can go a long way toward improving both one's access to leisure and one's level of security and comfort. On the other hand, the same goals can also be achieved in part by spending less of the money one already earns and by living within one's means – never letting one's expenses exceed one's income (a shortcoming which is akin to deficit spending for individuals) and not taking out interest-bearing debt, unless there is no other option, and unless the good the debt would fund could be seen as a necessity – such as a house. Devoting some time to managing one's spending and establishing less expensive lifestyle choices is just productive as working to earn a salary increase.

If you wish to work to earn money, by all means do so. If you would rather focus on working in the home or doing volunteer work of any sort, this is excellent as well. Provided that one *works* and has useful outcomes to show for it, there is no need to feel any inferiority in one's own case or any disrespect for others.

Chapter 26

The Myth of "No Pain, No Gain"

A curious fallacy pervades our society – the idea that the quality of a good obtained is directly proportional to the sacrifice of goods, comfort, and convenience required in order to obtain it.

Mentalities exemplifying this false idea include the following.

Falsehood 1. Thinking that the price of a consumer good necessarily indicates its quality and the higher prices of certain goods are all accounted for by those goods' higher quality. Inversely, this mindset also holds that if a good is *not* highly priced, then it *cannot* be of a high quality.

Falsehood 2. Thinking that the amount of effort or labor put into a particular task is a direct indicator of its ultimate quality and value.

Falsehood 3. Thinking that an interpersonal relationship is not a truly strong or worthwhile relationship unless one or both parties are willing to spend colossal amounts of money on ostentatious gifts, occasions, and entertainments. Examples of this trend include expenditures on \$10,000 engagement rings, \$30,000 weddings, and \$1,000 wedding cakes that rarely get fully eaten and are not substantially different from particularly ornate \$50 cakes.

Falsehood 4. Thinking that the pain involved in exercise or another physical task is directly proportional to the manner in which this task benefits the health and "moral fiber" of one's organism.

Falsehood 5. Thinking that the arcaneness and incomprehensibility of a work of literature is directly proportional to its "deeper" intellectual or "spiritual" value to the reader. This has led *thousands* of novelists, poets, academicians, and other men of letters to write in a *deliberately obfuscating* manner in order to be taken more seriously and esteemed the more for it!

Falsehood 6. Thinking that the difficulty, unpredictability, emotional immaturity, and cruelty of an instructor are directly proportional to the educational value of taking that instructor's course.

Falsehood 7. Thinking that one needs to renounce one's career ambitions to have a fulfilling family life, or to neglect one's family in order to have a successful career.

Falsehood 8. Thinking that proficiency in one discipline comes at the expense of proficiency in other fields. Someone thinking along these lines might conclude that being a "math person" automatically disqualifies one from being an "English person" or a "history person."

Falsehood 9. Thinking that the exclusivity of a particular social circle is directly proportional to the value of the social interactions, intellectual stimulation, connections, and other benefits to be found in that circle.

Falsehood 10. Thinking that practical success is inversely proportional to one's moral virtues and resolve to adhere to one's principles.

For those holding to these falsehoods, I have good news. All that suffering *is completely unnecessary* to achieve the good things in life. To be sure, some good things in life *do* require hard work, delayed gratification, and a great degree of self-restraint. But none of things are the same as *suffering* or *sacrifice* – nor do they imply the need to suffer or to sacrifice.

Let us examine these falsehoods one by one and show why they are egregiously wrong.

Refutation of Falsehood 1. Market prices are based not on the *use-value* of a good to any individual consumer, but on the subjective valuations of consumers throughout the economy for the good in question. A stable market price, if it exists, takes into account the valuations of *all* the good's consumers – which may be greatly different from one's own. I, for instance, would not pay a cent for an Abercrombie & Fitch T-Shirt and would likely have to be *paid* hundreds of dollars to wear one in public. Other people, however, seem to value these T-shirts enough to pay tens and even hundreds of dollars for them. On the other hand, much of the classical music that I *would* have paid large amounts of money to listen to, if necessary, is available for free on the Internet. The material, emotional, and intellectual value one gets from a consumer good will often have *zero* relation to its market price; the market price – in an unhampered market – is simply an indicator of roughly how much of the good is available and how much other consumers in the economy want it.

Instead of trying to obtain enjoyment by paying high prices – an effort doomed to fail and disappoint you – think about what you enjoy *first* and then try to purchase that enjoyment for the lowest possible price, if it is necessary to pay anything for it at all.

I strongly believe that the best things in life *are* free – from a monetary standpoint at least. Great art, music, and literature in the public domain; thousands of excellent online essays; and the ability to create more such works through a wide variety of open-source programs will cost you absolutely nothing. You do *not* need to pay for the "privilege" of exercising by going to a gym or joining expensive races. Rather, just go outside and walk or run, or do floor exercises at home. Moreover, the quality of the relationships you form with other people has virtually nothing to do with the money you spend on them or they on you. I will have more to say on that later.

Refutation of Falsehood 2. The amount of labor put into a task is no indicator of its ultimate quality or value. It takes *tremendous* labor and expenditure of energy to dig a hole in the ground only to fill it back up again, but this ameliorates nothing in the human condition. On the other hand, a few words properly phrased can lead to the formation of a business deal that generates tremendous value for producers and consumers alike. Of course, hard work is a necessary means for the accomplishment of some values, but it is a means only, and its necessity is a *technical* and not a *metaphysical* fact. The degree of its necessity is specific to the task performed and not to the human condition generally.

Refutation of Falsehood 3. Relationships that could not have survived without large non-vital expenditures are not likely to survive even *with* those expenditures. After all, if one's fiancé(e) or

spouse is so superficial as to threaten withdrawal from the relationship if he or she does not get that nearly or entirely useless \$10,000 gift, then the degree of that person's intellectual and emotional attachment to the relationship was not strong to begin with. Rather, such a demanding partner is either highly exploitative or wholly immersed in Falsehood 1, the idea that the price of a good is a direct indicator of its quality. There is nothing inherently wrong with giving gifts or spending money on one's friends, family, and spouse, but this should never be the *primary* criterion on which relationships are evaluated. Rather, in any non-business interaction, all those attributes that money cannot buy are of foremost importance. A good conversation, the willingness to cooperate, time spent together, an understanding of one another's goals and values, and a willingness to provide emotional and intellectual support cannot be replaced or supplanted by lavish spending.

Refutation of Falsehood 4. Repeatedly burning oneself with a hot iron is *intensely* painful – much more so than the most challenging and exhausting form of exercise – and yet it does *nothing* to improve one's health or one's strength of character. On the other hand, experienced runners who have built up some endurance will often find their exercise *pleasant and refreshing*. So much for the "no pain, no gain" view of health and life.

Refutation of Falsehood 5. I challenge my readers to find the deeply profound meaning in the following highly avant-garde poem:

*i am what x,
but $(a + bi)$ is not dead --
tgffffffffffffT!
so why is meaning the same as green is not?
** 63?*

Give up? Perhaps it is because you are not sufficiently enlightened or attuned to the deeper meanings intended by far more creative and worthwhile minds than your own. Or perhaps it is because the lines above are *complete nonsense* that I just *wrote on the fly*. And yet comparable nonsense gets published or put up on museum walls *all the time*, to the adoration of hordes of critics and literati.

To see how silly it is to esteem a work based on its obscurity, difficulty, and incomprehensibility, visit the [Postmodernism Generator](#), which will *randomly construct* an essay for you along the lines of what passes for "high philosophy" in academia today. This takes neither a lot of intelligence to create, nor a lot of intelligence to debunk. It is baffling, however, that so many people think that just because something is *difficult*, it therefore automatically must be worthwhile.

Refutation of Falsehood 6. The job of an instructor is to communicate *information and skills* to his students, not to make it difficult for students to obtain such information and skills. In fact, the best instructors are those who enable *everyone* to learn well what they have to teach. These are the most accessible instructors and the ones who *encourage* students to learn and *facilitate* ready intake of information, as opposed to *punishing* students for falling short of an arbitrarily high standard that the students had no preparation for meeting in the first place. Moreover, good

instructors tend to establish clear expectations of their students, in line with those students' abilities and prior performance. The students know well in advance what is required from them and have reasonable amounts of time to meet those requirements. Good instructors are *kind* and *respectful* to their students and do not mock, torment, or insult them – except when such conduct is understood by all sides to be mere inoffensive jesting. Instead of *stressing* their students, good teachers *motivate* their interest and their desires for self-improvement. Particularly draconian instructors who deliberately aim at being cruel and unpredictable virtually always have their own severe emotional problems and insecurities to deal with; this certainly makes them *worse* teachers, not better ones.

Refutation of Falsehood 7. Believing in a necessary tradeoff between family and career is a consequence of thinking that value and success are gained from a task in direct proportion to one's expenditure of effort on that task. Individuals who think this believe that they will not get anywhere in their careers unless they work for 12 hours a day, travel incessantly, and see spending virtually all their time away from their family as a necessary cost of the job. Individuals who choose to focus on family *instead of work* adopt the same view of what job success entails and simply embrace the other side of the coin – focusing on family without working to advance their productivity or financial well-being.

But success at a job is not a function of time put in, but rather of *value created*. Every person has the ability to use his *mind* to discover ways of working more efficiently and bringing greater returns to himself and/or to his employers. Companies are now increasingly offering flexible working options – including working from home, which enables individuals to be paid on a per-hour basis but to finish a day's work in less than a typical workday's time – having the rest of the time to devote to their families or to themselves. There are even increasing prospects for earning money via the Internet itself, which has the potential to become a useful income supplement for many people, without requiring them to become separated from their families.

Likewise, spending time with one's family does not imply spending time unproductively or to no material benefit. Working together on a project, exercising together, or reading and discussing intelligent literature together can be of tremendous benefit to developing every family member's mind, skill set, and income-earning prospects. Moreover, one's family can be an excellent resource for advice, inspiration, and comfort. Family time need not mean lounging idly on the beach or watching a vapid television show. It can be *active* and *intellectually reinforcing* and can have beneficial external effects on one's career as well.

Refutation of Falsehood 8. Being extensively knowledgeable about one field does *not* make one less proficient or less inclined toward pursuing other fields. Indeed, learning virtually *anything* of value has the primary effect of fortifying one's *mind* and making it more adept at assimilating *still other* information. The more one knows, the easier it becomes to learn new information and skills – as one has a greater probability of connecting the new material to already known material, thereby increasing the likelihood of the new material's retention.

Refutation of Falsehood 9. People who deliberately go to great lengths to exclude others from their company are likely themselves not good company at all. Rather, exclusivists tend to be narrow-minded, prejudiced, and utterly ignorant of the benefits resulting from association with

people of a wide variety of backgrounds, interests, skills, and persuasions. In their self-inflicted isolation and marginalization, the exclusivist snobs are unlikely to offer you anything of genuine value.

Refutation of Falsehood 10. Those who believe in the impossibility of success without acting viciously, dishonestly, or in disregard of one's own ethical principles do not tend to be successful for long. They might swindle their way into a few lucrative deals, but they never develop the single attribute most crucial to lasting success – a good *reputation*. Without a reputation for being principled, virtuous, and genuinely concerned about the welfare of one's customers, co-workers, subordinates, and employers, one will not get far in the business world. On the other hand, a person who displays genuine integrity is seen as a welcome change from the stereotypical "wheeling and dealing" businessman. He is likely to attract associates and clients much like himself, and the virtuous cycle of integrity will thereby build on itself and pervade the market. This explains why *most* business operations are honest, responsible, and respectful – without being made so by any official external oversight.

The "no pain, no gain" philosophy inflicts tremendous pain on millions of people, while resulting in little or no gain. It is time to abandon it conclusively and to begin to *live well* by focusing on the *pursuit of values* rather than on undertaking the "necessary" amount of sacrifices.

Chapter 27

Dropping Bad Habits: Deprivation versus Substitution

If you have a habit you recognize as dangerous, destructive, or otherwise inconveniencing, how do you drop it? Some, who follow the "no pain, no gain" attitude debunked previously, would suggest that you simply abandon it right away and radically change your life overnight, simply using your *willpower* to endure the discomforts of doing so, and get on with your life. I will refer to this as the *deprivation* approach, because the person seeking to quit the bad habit tries to deprive himself of the things and activities that underlie the habit.

But this approach is problematic. Every person with a bad habit has reasons for being attached to that habit; it gives him some kind of material or psychic satisfaction. The stronger and thereby the more dangerous the habit, the more satisfaction it must bring to a person practicing it - or else the habit would not have been present. Thus, the worst habits are the most difficult to abandon through sheer willpower and self-denial.

In contrast to the deprivation approach, I offer a much more convenient way of dropping bad habits – the *substitution* approach. If a damaging habit brings you satisfaction, try to substitute a different habit for it that brings you a similar kind and level of satisfaction without also entailing nearly as much damage. Here are examples of how the substitution approach might work.

Example 1. A person who seeks to lose weight could shift from drinking calorific "regular" soda to calorie-free "diet" soda. The taste is identical, and the pleasure of drinking soda will be retained, without the ill consequences. Likewise, the person seeking to lose weight can eat sugar-free jam and gelatin snacks instead of the conventional kind, replace fatty meats with lean meats or artificial meats, and substitute calorie-free soy butter spray for actual butter. Not all of these alternatives will give quite the *exact* satisfaction as the foods they replace, but the satisfaction should be close enough to satisfy anyone who truly wishes to lose weight. The draconian deprivation alternative of *giving up* entire classes of foods – as suggested by many currently popular diets – would surely be much less pleasant.

Example 2. A person risking his life through "extreme sports" might instead try simulated and even virtual-reality substitutes for those sports. While the technology for replicating experiences in virtual reality is still insufficiently developed to fully substitute for them, it is quickly getting there and will be there within a decade. Then, a much *wider* array of possible thrills and experiences will be safely available to those who seek them.

Example 3. The nicotine patch works well as a device to help people stop smoking. Instead of just dropping the habit overnight, the smoker uses the patch instead of cigarettes and receives progressively decreasing doses of nicotine until they dwindle to zero and he has thus gently quitted the habit.

Example 4. A person prone to fits of rage or other temperamental outbursts might seek safer outlets for his emotions instead of trying to suppress them. Instead of directly criticizing or insulting other people, he could find more abstract and distant targets for his criticism – such as national governments, institutions, textbooks, celebrities, and other entities he will never come into direct contact with or directly offend. Then what would previously have been seen as impolite pestering and trouble-making might become construed by external observers as mere righteous indignation over broader injustices.

Those who are plagued by desires for physical aggression could channel those desires into “violent” computer games or contact sports, such as boxing, wrestling, and many forms of martial arts, where fighting is ritualized and rendered much safer through the presence of rules and limitations. Then real people would not be hurt in any ways to which they did not consent.

Example 5. A person who has developed habits of sloth and aversion to work could try to find a kind of work that seems entertaining to him or that is integrated into some kind of framework whereby it can be perceived as partially entertaining. He could find some aspect of this work which might be turned into a game, a personal challenge, or a curiosity. He could find some way of measuring his progress that brings him satisfaction and encourages him to make incremental strides forward. His important achievement in pursuing this path will be that *he will actually do something productive*. That, after all, is the substantive goal – not the suppression of an indulgent, easy-going nature.

Example 6. A person who does not enjoy exercise and finds it tiring or even painful could – instead of simply pushing on – render exercise more pleasant by adding other elements to it. He could, for instance, run or walk with a portable MP3 player so that music or audio lectures might partially distract him from pain and exhaustion. Moreover, he could develop a system for tracking and measuring his progress in terms of distance traveled, time spent, calories burned, or whatever metric might be relevant or appealing to him. Then, each minute he continues to exercise, he will have made some noticeable progress that he can feel justifiably proud about. Thus, he will focus on his pride in his accomplishment instead of the discomfort of the exercise.

Example 7. A person who finds it difficult to learn a particular skill or subject matter might, instead of simply struggling with the given presentation of this material, find a different presentation or a different way of looking at it. If he finds a certain textbook to be difficult to comprehend, he should seek a different one, or – better yet – find free information on the Internet whenever possible. Moreover, instead of conceiving of the learning as a chore or a duty, he could structure it as a game or a challenge, where the object is to obtain and demonstrate the skill set he was seeking to gain in the first place.

The problem with using self-denial to quit bad habits is that the self-denial can only last so long. Without addressing the underlying valuations and motivations of one's actions, one will inevitably revert to the default, baseline state of doing what one desires most – unless one can keep one's desires fulfilled while at the same time minimizing any negative impact those desires might have on oneself or others. The substitution approach enables one to keep one's desires at least partially met by focusing on the *essence* of what one desires and getting rid of specific harmful *manifestations* or *methods* of pursuing those desires.

Chapter 28

Commonly Misunderstood Concepts: Education

Education is a colossally misunderstood term, and misunderstandings of it create massive societal problems where none need exist, and at the same time blind many people to genuine, but oft-overlooked problems.

Dictionary.com defines "[education](#)" in several ways:

- 1. The act or process of imparting or acquiring general knowledge, developing the powers of reasoning and judgment, and generally of preparing oneself or others intellectually for mature life.*
- 2. The act or process of imparting or acquiring particular knowledge or skills, as for a profession.*
- 3. A degree, level, or kind of schooling.*
- 4. The result produced by instruction, training, or study.*
- 5. The science or art of teaching.*

Already the multiple possible meanings impart some ambiguity to the term. Clearly, acquiring general knowledge and developing the powers of reasoning and judgment are not the same as attending a school. Many a person has attended schools – even elite schools – and learned scarcely anything at all. While the dictionary writers at least take care to distinguish the different uses of the term "education", a more commonplace tendency in today's world is to package *all* the meanings together and to consider them *inextricable* from one another.

It is thus that the obsessive emphasis of contemporary societies on *formal* schooling operates. Abuses of the term "education" lead to a belief that *schooling* is both necessary and sufficient for *learning*, as if sitting in a classroom with thirty other similarly ignorant people is indispensable for attaining knowledge, but will also magically impart this knowledge to everyone involved.

I will preface further discussion by emphasizing that I have probably gotten the most out of formal schooling that an individual could hope to get. I was valedictorian of my class in high school and salutatorian in college, where I pursued three majors. And yet, in retrospect, I find that my best learning had always been self-initiated and self-motivated, and that I could not have succeeded in school without the effort I put in to acquire knowledge on my own.

Equating education with formal schooling is not a harmless idiosyncrasy; it is both *expensive* and *costly*. The equation of education with formal institutions leads to the demand to spend vast amounts of money on such formal institutions – as if dollars spent could purchase motivation, curiosity, and initiative. Conventional institutionalized schooling also makes substandard use of the most formative *time* in an individual's life – the time when that person's mind forms the habits and connections that shape both learning and character for decades into the future. Literally hundreds of millions of young people spend the vast majority of their time sitting behind desks, walking in lines, and being confined to "restricted areas" within school buildings, when they could much more readily utilize their talents elsewhere.

One problem with the model of Western public schools is that it creates a one-size-fits-all standard to which every student is expected to conform. The teacher can typically only do one thing in the classroom at a time. Teachers generally have no choice but to gauge the average level of knowledge and skill in the class and to teach primarily to that level. The students who know the material already or who grasp it more quickly have their time wasted; the students who do not follow as quickly as their "average" peers are often left behind. And the "average" students – to be quite blunt – generally do not learn particularly much, certainly not enough to justify forgoing twelve to sixteen years of their lives.

The second problem with Western public schools is that they segregate individuals by age groups, separating young people from those who are most qualified to give them an education – their elders – people whose experience exceeds that of the young people by anywhere from a few years to a few generations. Within public schools, and to a degree within universities as well, most young people are barely aware of anything beyond the immediate, pressing concerns of their own age group; few learn to expect the major transitions that are about to come in virtually all of their lives, and fewer still acquire the skills needed to handle such transitions successfully. Within a peer group for which there exist no serious role models who have actually accomplished something, the lowest common denominator tends to prevail. This is, in part, why reckless, self-destructive, and delinquent behaviors among young people are so common in the West today.

The third problem with Western public schools is the manner in which uniform curricula tend to stifle the development of individual agendas of learning and curiosity in general. The teacher is paid to lecture on a certain predetermined subject material; if a student asks an interesting but tangential question, the teacher – even if he favors curiosity – must often suppress the inquiry for fear of lacking the time to do the job for which he was paid. At the same time, other students may not be interested in the same tangential questions, but might have other questions of their own. It is simply not possible to address all the questions and actualize all of the vast potential of every individual within the standardized structure of a classroom.

The fourth and most disturbing problem of public schools arises from the fact that the best children and teenagers are herded together with the worst: the bullies who mercilessly inflict every kind of petty and not-so-petty abuse imaginable on those who are better than they – *for the very fact* that their victims are better. Bullying creates an atmosphere of fear, stifled ambition, and anti-intellectualism – even among many students who would never engage in bullying themselves. Bullying – both of the physical sort and of the "softer" verbal sort that happens so

often via the cliques and popularity contests that emerge in the schools – is the enforcement mechanism for conformity to the lowest common denominator. Its product is the unthinking acceptance by millions of young people of the latest fads, the most careless risks, and a complete unawareness of their future potential.

It is true that formal schooling *could* work in some cases – where every student is already reasonably knowledgeable, motivated, and respectful of others. A university course where each student desires to delve deeply and earnestly into the subject matter is a good example of this. But even universities today have become populated with students who neither need nor deserve to be there – all a result of government subsidies fueled by a mistaken perception that college and university educations are needed for even the most routine clerical jobs. As a result, the universities are rapidly succumbing to the same kinds of intellectual apathy, lowest-common-denominator teaching, and reckless behavior that have long plagued the public schools. The term "student" no longer carries a connotation of great honor and respectability, as it did even a century ago. Instead, everyone appears to have a Bachelor's Degree these days, and to have trouble finding work at a fast-food restaurant with one. In an effort to remedy this, the best and brightest are often pigeonholed by public opinion into attending graduate school, even though many of them have little interest in subsequently becoming academicians. By the time they leave graduate school, they are already in their late twenties, almost certainly poor, and likely in severe debt. Misguided overvaluation of formal schooling has prevented aspiring lawyers and doctors from being allowed to simply take the bar and medical exams whenever they wished and receive their licenses if they passed the rigorous exams. Instead, protectionist professional associations – the white-collar equivalent of labor unions – have collaborated with academia to make the expenditure of hundreds of thousands of dollars on formal schooling a requirement prior to even being allowed to *take* these exams. The ideal of a meritocracy or natural aristocracy of talent has been replaced by the ideal of the pecking order of seniority and pull, where one must grovel and pay in hopes of someday – probably only when one's health begins to fail – receiving the groveling and payments of others.

At the same time, societal attitudes make formal schooling a virtual requirement for self-esteem. Many bright, talented individuals, who could accomplish tremendous feats if they entered a trade in their early teens, are pressured to feel inferior and incompetent until they have served their time. In truth, they have nothing to feel substandard about. Formal schooling is not a requirement for knowledge, skill, or good character; it is not a substitute for entrepreneurial insight, creativity, or determination. It cannot make a person a success or prevent failure. It cannot teach a person anything he could not teach himself. It is not needed as a proof of a person's competency, nor should it be used as a requirement for getting a job. Most of what a person does for a living is learned through the experience of doing it, and schooling requirements simply serve as arbitrary barriers to deny some the opportunity of getting this experience.

Formal schooling, to be sure, has its uses – especially for training the academicians and other intellectuals of the next generation. But it would only be strengthened in this role if educational institutions did not have to deal with the people who do not need to attend them and whose education can be achieved spectacularly without them.

Chapter 29

Iterative Learning versus the Student-Debt Trap

Contemporary formal schooling inculcates a counterproductive and often stressful fallacy into millions of young people – particularly the best and brightest. The fallacy, which undermines the lives of many, is that, when it comes to learning, productivity, and achievement, *you have to get it absolutely right the first time*. Consider how grades are assigned in school. You complete an assignment or sit for a test – and if your work product is deficient in the teacher's eyes, or you answer some questions incorrectly, your grade suffers. It does not matter if you learn from your mistakes afterward; the grade cannot be undone. The best you can do is hope that, on future assignments and tests, you do well enough that your average grade will remain sufficiently high. If it does not – if it takes you longer than usual to learn the material – then a poor grade will be a permanent blot on your academic record, if you care about such records. If you are below the age of majority and prohibited from owning substantial property or working for a living, grades may be a major measure of achievement in your eyes. Too many hits to your grades might discourage you or lead you to think that your future prospects are not as bright as you would wish.

But this is not how the real world works. This is not how learning works. This is not how great achievements are attained. It took me years to figure this out. I was one of those students who insisted on always attaining the highest grades in everything. I graduated first in my class in high school (while taking honors and Advanced Placement courses whenever they were offered) and second in college – with three majors. In high school especially, I sometimes found the grading criteria to be rather arbitrary and subjective, but I spent considerable time preparing my work and myself to meet them. While I did engage in prolific learning during my high-school years, the majority of that learning occurred outside the scope of my classes and was the result of self-study using books and the Internet. Unfortunately, my autonomous learning endeavors needed to be crammed into the precious little free time I had, because most of my time was occupied by attempting to conform my schoolwork to the demanding and often unforgiving expectations that needed to be met in order to earn the highest grades. I succeeded at that – but only through living by a regimen that would have been unsustainable in the long term: little sleep, little leisure, constant tension, and apprehension about the possibility of a single academic misstep. Yet now I realize that, whether I had succeeded or failed at the game of perfect grades, my post-academic achievements would have probably been unaffected.

How does real learning occur? It is not an all-or-nothing game. It is not about trying some task once and advancing if you succeed, or being shamed and despondent if you do not. Real learning is an *iterative* process. By a multitude of repetitions and attempts – each aiming to master the subject or make progress on a goal – one gradually learns what works and what does not, what is true and what is false. In many areas of life, the first principles are not immediately apparent or even known by anybody. The solution to a problem in those areas, instead of emerging by a straightforward (if sometimes time-consuming) deductive process from those first principles, can

only be arrived at by induction, trial and error, and periodic adjustment to changing circumstances. Failure is an expected part of learning how to approach these areas, and no learning would occur in them if every failure were punished with either material deprivation or social condemnation.

Of course, not all failures are of the same sort. A failure to solve a math problem, while heavily penalized in school, is not at all detrimental in the real world. If you need to solve the problem, you just try, try again – as long as you recognize the difference between success and failure and have the free time and material comfort to make the attempts. On the other hand, a failure to yield to oncoming traffic when making a left turn could be irreversible and devastating. The key in approaching failure is to distinguish between *safe failure* and *dangerous failure*. A safe failure is one that allows numerous other iterations to get to the correct answer, behavior, or goal. A dangerous failure is one that closes doors, removes opportunities, and – worst of all – damages life. Learning occurs best when you can fail hundreds, even thousands, of times in rapid succession – at no harm or minimal harm to yourself and others. In such situations, failure is to be welcomed as a step along the way to success. On the other hand, if a failure can take away years of your life – either by shortening your life or wasting colossal amounts of time – then the very approach that might result in the failure should be avoided, unless there is no other way to achieve comparable goals. As a general principle, it is not the possibility of success or failure one should evaluate when choosing one's pursuits, but rather the *consequences* of failure if it occurs.

Many contemporary societal institutions, unfortunately, are structured in a manner hostile to iterative learning. They rather encourage “all-in” investment into one or a few lines of endeavor – with uncertain success and devastating material and emotional consequences of failure. These institutions do not give second chances, except at considerable cost, and sometimes do not even give first chances because of protectionist barriers to entry. Higher education especially is pervaded by this problem.

At a cost of tens of thousands of dollars per year, college is an enormous bet. Many think that, by choosing the right major and the right courses of study within it, they could greatly increase their future earning potential. For some, this works out – though they are a diminishing fraction of college students. If a major turns out not to be remunerative, there may be some satisfaction from having learned the material, and this may be fine – as long as it is understood that this is a costly satisfaction indeed. Some will switch majors during their time in college, but this is often in itself an extremely expensive decision, as it prolongs the time over which one must pay tuition. For those who can afford either non-remunerative or serial college majors out of pocket, there is the opportunity cost of their time – but that is not the worst that can happen.

The worst fate certainly befalls those who finance their college education through *student debt*. This was a fate I happily avoided. I graduated college without having undertaken a penny of debt – ever – largely as a result of merit scholarships (and my choice of an institution that gave merit scholarships – a rarity these days). Millions of my contemporaries, however, are not so fortunate. For years hereafter, they will bear a recurring financial burden that will restrict their opportunities and push them along certain often stressful and unsustainable paths in life.

Student debt is the great disruptor of iterative learning. Such debt is assumed on the basis of the tremendously failure-prone expectation of a certain future monetary return capable of paying off the debt. Especially in post-2008 Western economies, this expectation is unfounded – no matter who one is or how knowledgeable, accomplished, or productive one might be. Well-paying jobs are hard to come by; well-paying jobs in one's own field of study are even scarcer. The field narrows further when one considers that employment should not only be remunerative, but also accompanied by decent working conditions and compatible with a comfortable standard of living that reflects one's values and goals.

Money is ultimately a means to life, not an end for its own sake. To pursue work that requires constant privation in other areas of life is not optimal, to say the least – but debt leaves one with no choice. There is no escape from student debt. Bankruptcy cannot annul it. One must keep paying it, to avoid being overwhelmed by the accumulated interest. Paying it off takes years for most, decades for some. By the time it is paid off (if it is), a lot of youth, energy, and vitality are lost. It follows some to the grave. If one pays it off as fast as possible, then one might still enjoy a sliver of that precious time window between formal education and senescence – but the intense rush and effort needed to achieve this goal limits one's options for experimenting with how to solve problems, engage in creative achievement, and explore diverse avenues for material gain.

If you are in heavy debt, you take what income you can get, and you do not complain; you put all of your energy into one career path, one field, one narrow facet of existence – in the hope that the immediate returns are enough to get by and the long-term returns will be greater. If you wish to practice law or medicine, or obtain a PhD, your reliance on this mode of living and its hoped-for ultimate consequences is even greater. You may defer the payoff of the debt for a bit, but the ultimate burden will be even greater. Many lawyers do not start to have positive financial net worth until their thirties; many doctors do not reach this condition until their forties – and this is the reality for those who graduated *before* the financial crisis and its widespread unemployment fallout. The prospects of today's young people are even dimmer, and perhaps the very expectation of long-term financial reward arising from educational debt (or any years-long expensive formal education) is no longer realistic. This mode of life is not only stressful and uncertain; it comes at the expense of family relationships, material comfort, leisure time, and experimentation with diverse income streams. Moreover, any serious illness, accident, or other life crisis can derail the expectation of a steady income and therefore render the debt a true destroyer of life. Failure is costly indeed on this conventional track of post-undergraduate formal schooling.

It may be difficult for many to understand that the conventionally perceived pathway to success is in fact one that exposes a person to the most dangerous sorts of failure. The best way forward is one of *sustainable iterative work* – a way that offers incremental benefits in the present without relying on huge payoffs in the future, all the while allowing enough time and comfort to experiment with life-improving possibilities at one's discretion. Diversification is the natural companion of iteration. The more you try, the more you experiment, the more you learn and the more you can apply in a variety of contexts.

Having avoided the student-debt trap, I can personally attest to how liberating the experience of post-academic learning can be. Instead of pursuing graduate or professional school, I decided to

take actuarial and other insurance-related examinations, where the cost of each exam is modest compared to a semester of college – and one can always try again if one fails. In the four years after graduating from college, I was able to obtain nine professional insurance designations, at a net profit to myself. I have ample time to try for more designations still. My employment offers me the opportunity to engage in creative work in a variety of capacities, and I focus on maximizing my rate of productivity on the job so as to achieve the benefits of iterative learning and avoid the stress of an accumulated workload. I could choose where I wanted to live, and had the resources to purchase a house with a sizable down payment. Other than a mortgage, which I am paying ahead of schedule, I have no debt of any sort. Even the mortgage makes me somewhat uncomfortable – hence my desire to pay it off as rapidly as possible – but every payment gets me closer to fully owning a large, tangible asset that I use every day. In the meantime, I already have a decent amount of time for leisure, exercise, independent study, intellectual activism, and family interactions.

My life, no doubt, has its own challenges and stresses; anyone's situation could be better, and I can certainly conceive of improvements for my own – but I have the discretionary time needed to plan for and pursue such improvements. Moreover, the way of iterative learning is not fully realizable in all aspects of today's world. Comparatively, I have fewer vulnerabilities than debt-ridden post-undergraduate students of my age, but I am not immune to the ubiquitous stressors of contemporary life. We continue to be surrounded by dangers and tasks where it is truly necessary not to fail the first time. As technology advances and we come to life in a safer, healthier world, the sources for life-threatening failure will diminish, and the realm of beneficial trial-and-error failure will broaden. The key in the meantime is to keep the failure points in one's own life to a minimum. Yes, automobile accidents, crime, and serious illnesses always have a non-zero probability of damaging one's life – but even that probability can be diminished through vigilance, care, and technology. To avoid *introducing* vulnerability into one's life, one should always live within one's *present* means – not expectations of future income – and leave oneself with a margin of time and flexibility for the achievement of any goal, financial or not. Productivity, efficiency, and skill are all welcome assets, if they are used to prevent, rather than invite, stress, anxiety, and physical discomfort.

Learning absolutely anything of interest and value is desirable, as long as the cost in time and money – including the opportunity cost – is known and can be absorbed using present resources. This principle applies to any kind of formal schooling – or to the purchase of cars, major articles of furniture, and electronic equipment. If you enjoy it, can afford it out of pocket, and can think of no better way to use your time and money – then by all means pursue it with a clear conscience. If you cannot afford it, or you need the money for something more important, then wait until you have the means, and find other ways to use and enjoy your time in the interim. With the Internet, it is possible to learn many skills and concepts at no monetary cost at all. It is also possible to pursue relatively low-cost professional designation programs in fields where sitting in a classroom is not a requirement for entry.

Remember that success is attained through many iterations of a variety of endeavors. Try to make each iteration as inexpensive as possible in terms of time and money. Except in times of acute crisis where there are no other options, avoid all forms of debt – with the possible exception of a mortgage, since it is preferable to the alternative of renting and giving *all* of the

rent away to another party. Do not put all of your time and energy into a single field, a single path, a single expectation. You are a multifaceted human being, and your job in life is to develop a functional approach to the totality of existence – not just one sub-specialty therein. Remember, above all, never to lose your individuality, favored way of living, and constructive relationships with others in the pursuit of any educational or career path. You should be the master of your work and learning – not the other way around.

About the Author

G. Stolyarov II is one of those Renaissance Men who were not too long ago thought extinct. Strangely enough, the environmentalists, who have been so vocal on preserving endangered life forms, have turned a blind eye to men like Mr. Stolyarov.

Mr. Stolyarov, author of [*Eden against the Colossus*](#), the [*Guide to Stolyarovian Shorthand*](#), and [*A Rational Cosmology*](#), is an actuary, science-fiction novelist, independent philosophical essayist, poet, amateur mathematician, composer, contributor to [Le Quebecois Libre](#), [Transhumanity.net](#), [Rebirth of Reason](#), [Enter Stage Right](#), and the [Ludwig von Mises Institute](#), and Editor-in-Chief of [The Rational Argumentator](#), a magazine championing the principles of reason, rights, and progress. Mr. Stolyarov also publishes his articles on the [Yahoo! Contributor Network](#) to assist the spread of rational ideas. He holds the highest Clout Level (10) possible on the Yahoo! Contributor Network and is one of its Page View Millionaires, with over 2 million views. Mr. Stolyarov regularly produces [YouTube Videos](#) discussing life extension, libertarianism, and related subjects.

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