

# Life Guide

**By Josh Humi**

**Publication Date: April 5, 2024**

## Preface

Shortly after my twentieth birthday, I experienced the most intense unhappiness of my life. While the experience was tremendously painful, something wonderful resulted from it. Due to confronting myself with questions such as: “Should I continue to live or should I commit suicide?” “What do I want out of my life?” and “What would cause me to be happy?” I opened up a blank document on my computer and began trying to answer my questions.

My original document was less than a page long and listed some goals I thought I should try to achieve in order to live a better life. Soon thereafter, I realized that, in order to answer my questions more effectively, I should analyze why I had chosen the goals that I did and write down any helpful insights about life that I thought of or came across.

In the years that have passed, I have had no greater obsession than continuing to answer, in greater and greater depth, the questions that my mind raised that summer, especially by realizing more sophisticated insights about my life, analyzing the practical applicability of those insights, and incorporating the practical applicability of those insights into my document and life.

As my original document evolved, I realized that I no longer was drafting just a document relating to my life goals, but rather, I was creating a comprehensive life guide to guide me in living the most valuable life that I could lead. And I was beginning to reap the tremendous benefits of living with such a governing document. After all, as the saying goes, “wars are won in the general’s tent.”

In reflecting on my life, I am saddened by the process through which I learned about life, especially the unnecessary pain and inefficiency I experienced. In light of the commonalities of the human experience, I am left to wonder how much more value I would have derived from my life if, during my young adulthood, someone had handed me a comprehensive document containing the most valuable insights he had ever thought of or come across and that demonstrated how each of those insights fit into his big-picture desires for his life.

Sure, that person’s life guide would be custom-tailored to his life. It would represent his views, include only topics material to his life, and provide analysis only to the depth level that he found helpful. But by modifying that person’s document to the full extent necessary, including by taking different stances, adding topics, and adding depth to existing analysis, I would have created my own life guide efficiently and started to reap the tremendous benefits of having such a governing document sooner rather than later.

It is in that spirit that I present to you my most valuable possession: my life guide.

*“Only a fool learns from his own mistakes. The wise man learns from the mistakes of others.”  
– Otto von Bismarck*

## Table Of Contents

[Disclaimer](#)

[Notes To Reader](#)

Part 1: [My Life Goal](#)

Part 2: [My Values](#)

Part 3: [My Resources](#)

Part 4: [My Freedom](#)

Part 5: [My Relationships](#)

Appendix 1: Currently-Highlighted Goals

Appendix 2: Exercise Routine

Appendix 3: Weekly Maintenance

Appendix 4: [Gratitude Award Winners](#)

Appendix 5: Daily To-Do List

Appendix 6: Password Hints List

Appendix 7: Condo Maintenance

Appendix 8: Checking Account Balance Worksheet

Appendix 9: Investments In Publicly-Traded Businesses

Appendix 10: Currently-Highlighted Activity Ideas

[Definitions](#)

## **DISCLAIMER**

**ABSOLUTELY NO PART OF MY LIFE GUIDE IS INTENDED TO GIVE YOU, NOR DOES ANY PART OF MY LIFE GUIDE CONSTITUTE, LEGAL ADVICE, MEDICAL ADVICE (INCLUDING PHYSICAL HEALTH ADVICE AND MENTAL HEALTH ADVICE), FINANCIAL ADVICE (INCLUDING INVESTMENT ADVICE AND TAX ADVICE), PROPERTY MAINTENANCE ADVICE, OR ADVICE RELATED TO ANY OTHER TOPIC DISCUSSED IN MY LIFE GUIDE. I AM NOT A LICENSED LEGAL, MEDICAL, OR FINANCIAL PROFESSIONAL.**

**YOU SHOULD NOT RELY ON MY LIFE GUIDE FOR ANY PURPOSE, BUT RATHER, YOU SHOULD THINK ABOUT, RESEARCH FOR YOURSELF, AND CONSULT WITH YOUR LICENSED PROFESSIONAL ADVISORS ABOUT THE TOPICS DISCUSSED HEREIN THAT ARE APPLICABLE TO YOU AND FORM YOUR OWN CONCLUSIONS FOR PURPOSES OF YOUR LIFE. IF YOU DO RELY ON MY LIFE GUIDE FOR ANY PURPOSE, YOU DO SO AT YOUR OWN RISK.**

**I EXPRESSLY DISCLAIM ALL LIABILITY WITH RESPECT TO ANY AND ALL ACTIONS TAKEN OR NOT TAKEN BASED ON THE CONTENTS OF MY LIFE GUIDE. I EXPRESSLY DISCLAIM ALL WARRANTIES, EXPRESS OR IMPLIED, AS TO THE ACCURACY OF ANY OF THE CONTENT PROVIDED AND AS TO THE FITNESS OF THE CONTENT FOR ANY PURPOSE.**

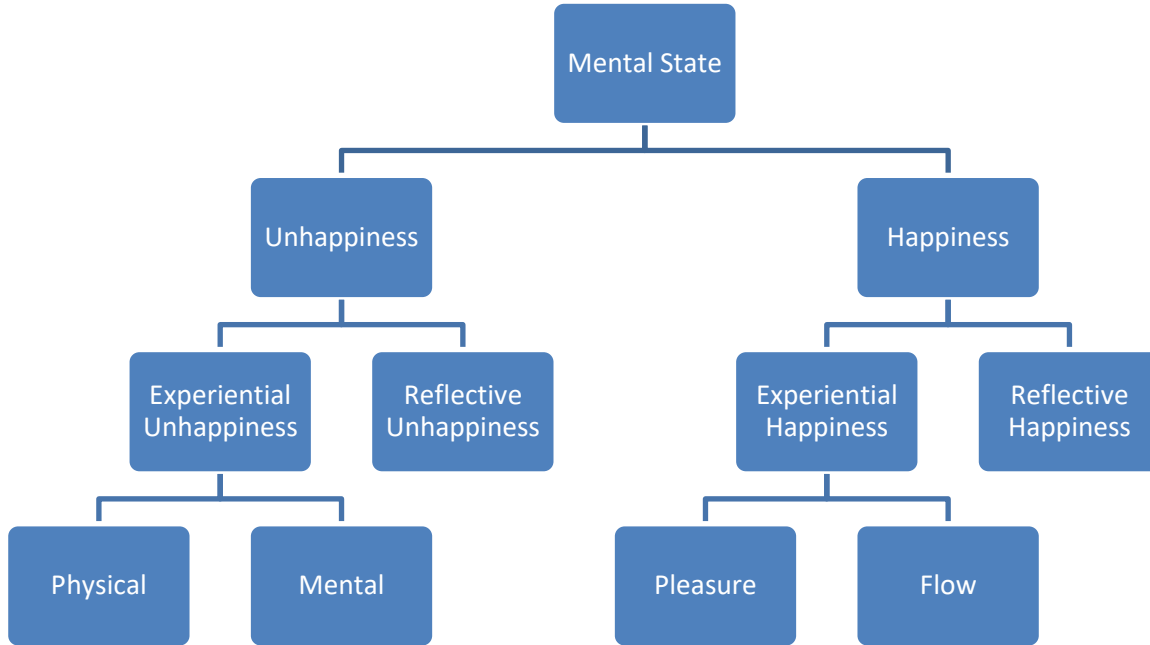
**MY LIFE GUIDE LINKS TO OTHER WEBSITES THAT MAY BE OF INTEREST TO YOU; HOWEVER, I DISCLAIM LIABILITY FOR THE CONTENT ON SUCH OTHER WEBSITES. I DO NOT WARRANT OR GUARANTEE THE ACCURACY OR FITNESS OF ANY CONTENT PROVIDED BY A THIRD-PARTY CONTENT PROVIDER.**

## Notes To Reader

1. My life guide is my gift to you and it is free for your non-commercial use under the following license: <http://creativecommons.org/licenses/by-nc-nd/4.0/>. I never have attempted to profit financially – in any manner – from my life guide; that is not what this effort is about.
2. If you would like to email me, I welcome your doing so. You can email me at [joshhumiLG@gmail.com](mailto:joshhumiLG@gmail.com). And if you live in the Washington, D.C. area (as I do) or have plans to visit, please note that in your email.
3. The “Definitions” section, which I have placed at the end of this document, is a critical part of my life guide. If you decide to read any part of my life guide, I urge you to read it in conjunction with the “Definitions” section. Within my life guide, I have marked defined terms with initial-letter capitalization (e.g. “Mental State”).
4. I intentionally have omitted certain appendices from this public version of my life guide.

**Part 1**

**My Life Goal**



As I live, I experience Mental States of varying values. The Mental States I experience represent the bottom line profitability or unprofitability of my life to me. Indeed, there is inherent positive value to me in my Happiness and inherent negative value to me in my Unhappiness. In light of this, My Life Goal is to maximize the Mental State Net Value that I will experience over the course of my remaining lifetime.

*“Happiness is the meaning and the purpose of life, the whole aim and end of human existence.”  
– Aristotle*

*“Achievement of your happiness is the only moral purpose of your life.” – Ayn Rand*

## **Part 2**

### **My Values**

This part discusses primary values of mine that I do not discuss in-depth elsewhere in this life guide. The sections that comprise this part are:

- [Empower Myself To Live My Most Valuable Life By Creating And Maintaining A Life Guide](#)
- [Be Passionately Devoted To My Self-Improvement](#)
- [Establish Intellectually-Valid Beliefs](#)
- [Establish My Behavioral Decisions Based On Cost-Benefit Analysis](#)
- [Adhere To Disciplined Behavior](#)
- [Constructively Deal With Failure](#)

## **Empower Myself To Live My Most Valuable Life By Creating And Maintaining A Life Guide**

With the one life I get to live, I proudly am determined to live the life I deem to be the most valuable for me to live, after thinking deeply about the matter. In order for me to live that life, I actively need to determine what is “valuable” for me with respect to my life, and maintain a callous disregard for the one-size-fits-all expectations and recommendations of others. Indeed, I must intensely adhere to internal validation (i.e. asking myself “am I proud or ashamed of the life I am living?”) and utterly disregard external validation (i.e. asking myself “are others proud or ashamed of the life I am living?”).

*“This above all: to thine own self be true....” – Shakespeare (as stated by Polonius in “Hamlet”)*

*“Your time is limited, so don’t waste it living someone else’s life. Don’t be trapped by dogma, which is living with the results of other people’s thinking. Don’t let the noise of others’ opinions drown out your own inner voice. And most important, have the courage to follow your heart and intuition. They somehow already know what you truly want to become. Everything else is secondary.” – Steve Jobs*

*“So there I sat – a scared teenager who didn’t know who he was or why he was even wrestling anymore. I looked around the locker room at some of the other wrestlers, and I thought, ‘I look so different. How can I ever be like them?’ And then it hit me. That’s the moment I realized I didn’t have to be like them. What I did have to do was find out: What did it mean to be me? What made me unique, and how could I use it to my advantage?” – Mike Kinney<sup>1</sup>*

In order to empower myself to live my most valuable life, I have found one act to rise above the rest in importance: creating and maintaining a life guide.

*“The unexamined life is not worth living.” – Socrates*

Vitally-empowering benefits provided by creating and maintaining a life guide include:

- gaining through the writing process drastically-improved clarity of thought and significant progress of thought regarding who I am and my most valuable life.

*“Writing isn’t only a way to memorialize your thinking. It’s a way to figure out what you actually think.” – Daniel Pink*

*“Know thyself.” – Socrates*

- developing a strong intellectual and emotional connection with my most valuable life, thereby enhancing my resolve to remain steadfastly loyal to that life even under pressures that attempt to diverge me from that life, such as external societal pressures or internal whims.

---

<sup>1</sup> [https://www.ted.com/talks/mike\\_kinney\\_a\\_pro\\_wrestler\\_s\\_guide\\_to\\_confidence](https://www.ted.com/talks/mike_kinney_a_pro_wrestler_s_guide_to_confidence)



- preventing my having to re-learn important life lessons in costly ways due to forgetting them as time passes. Indeed, I can reference my life guide on a pinpointed basis whenever helpful. In addition, I realize this benefit by reviewing and updating my life guide in its entirety annually, an item that is an entry in my calendar.
- preventing me from irrationally changing an important stance, for example due to pressure by others or an internal whim, by requiring me to justify the proposed, new stance with rationality and clarity in writing, as opposed to not having nearly such a high barrier to changing the stance solely in my mind.
- gaining perspective on the importance or lack thereof of a given matter to my life by having a visual of the big picture of my life and being able to rationally determine how the matter fits into that big picture.

## **Be Passionately Devoted To My Self-Improvement**

*“The person you are right now is as transient, as fleeting and as temporary as all the people you’ve ever been. The one constant in our life is change.” – Dan Gilbert<sup>2</sup>*

*“Warren [Buffett] is one of the best learning machines on this earth.... Warren’s investing skills have markedly increased since he turned 65. Having watched the whole process with Warren, I can report that if he had stopped with what he knew at earlier points, the record would be a pale shadow of what it is.... Those who keep learning will keep rising in life.” – Charlie Munger*

In order to achieve My Life Goal, I must be passionately devoted to my self-improvement. Based on my experiences, self-improvement, particularly in areas that matter to me, causes important increases in my enjoyment of life.

In the big picture, self-improvement can significantly increase my Reflective Happiness by causing me to be proud of whom I have become as a result of all the self-improvement I have achieved over the course of my life (i.e. by giving me the ability to say to myself, “I started off as a pathetic individual, but as a result of the self-improvement drive I have had and the self-improvement I have achieved, I am proud of the person I have become.”) And to the extent I think of my former self and cringe, instead of being embarrassed by how pathetic I used to be, I should be proud of my growth; cringing indicates significant growth.

*“If you don’t look back at yourself and think, ‘Wow, how stupid I was a year ago,’ then you must not have learned much in the last year.” – Ray Dalio*

Passionately devoting myself to my self-improvement particularly includes:

- actively seeking and taking advantage of self-improvement opportunities. In light of the importance of self-improvement and its limitless nature, I regularly should be:
  - (i) identifying areas of my life in which cost-benefit analysis supports my attempting to self-improve;
  - (ii) establishing strategic plans for my self-improvement in those areas; and
  - (iii) executing my strategic plans.
- increasing my chances of achieving a self-improvement goal by writing it down as a goal in “Currently-Highlighted Goals” (Appendix 1), an appendix that I review on a weekly basis, as provided for in my calendar.

I promptly should write down any possibly-worthy self-improvement goal in “Currently-Highlighted Goals” (Appendix 1) upon thinking of it, as a means to force myself to actively consider whether cost-benefit analysis supports my attempting to achieve it. Furthermore, I should not delete a goal from this appendix until I have

---

<sup>2</sup> [https://www.ted.com/talks/dan\\_gilbert\\_the\\_psychology\\_of\\_your\\_future\\_self](https://www.ted.com/talks/dan_gilbert_the_psychology_of_your_future_self)

achieved it or rationally have determined that it is not a goal that cost-benefit analysis supports my attempting to achieve.

- learning from the works of experts in a field in which I want to self-improve. The number of footnotes I have in this life guide is a testament to how much I have learned from, and self-improved as a result of, the works of experts, and I certainly have a great deal left to learn from, and self-improve as a result of, materials available to me. Of course, with respect to the opinion of any third-party, even that of an “expert,” I need to carefully consider whether or not I agree with the opinion, as it relates to my life.
- leveraging my Friends to highlight for me areas in which they believe I should attempt to self-improve. It is of primary importance for me to create an environment in which my Friends feel comfortable and encouraged to express their candid opinions to me, even if they think a typical person’s ego would be hurt by what they want to express to me. For example, at a moment of personally-meaningful failure, I could explicitly say to a Friend, “I need your candid opinion about what I could have done better in this situation.” Of course, with respect to the opinion of any third-party, even that of a Friend, I need to carefully consider whether or not I agree with the opinion, as it relates to my life.

## **Establish Intellectually-Valid Beliefs**

In order to achieve My Life Goal, I need to establish accurate beliefs about the reality in which I live. When I establish inaccurate beliefs about the reality in which I live, I set myself up for a fall, particularly as a result of making sub-optimal behavioral decisions.

*“Truth – more precisely, an accurate understanding of reality – is the essential foundation for producing good outcomes.” – Ray Dalio, “Principles”*

I should not establish beliefs based on intellectually-flawed processes of reasoning, such as:

- emotion (e.g. “I hope there is an afterlife, and therefore, I believe there is an afterlife”);
- justice (e.g. “I deserve to get an afterlife, and therefore, I believe there is an afterlife”);
- faith (e.g. “someone who does not have better information than me told me there is an afterlife, and therefore, I believe there is an afterlife”); and
- conformity (e.g. “everyone else believes there is an afterlife, and therefore, I believe there is an afterlife”).

*“A public opinion poll is no substitute for thought.” – Warren Buffett*

*“You’re never right nor wrong just because people agree or disagree with you. You’re right because your facts are right and your reasoning is correct.” – Warren Buffett*

My standard for establishing a belief is that the evidence in favor of the belief outweighs the evidence against the belief. The strength of my conviction with respect to a proposed belief is determined by the magnitude by which the evidence for the proposed belief outweighs or is outweighed by the evidence against the proposed belief.

All forms of evidence potentially can be unreliable and establishing intellectually-valid beliefs often requires contemplative rigor. For example, even direct observation, which is one of the most convincing forms of evidence, can result in a belief that does not accurately reflect reality due to a false memory or a magician’s manipulation.

### **“God” And Religion**

As indicated above, in order for me to believe in the existence of a “god” (as “god” typically is defined by religions, including, for example, being omnipotent, omnipresent, and omniscient) or the truthfulness of a religion professing to know the will of a god, these proposed beliefs, in their respective turn, have to meet my standard for establishing a belief.

For the primary reasons discussed below, it is my opinion that the evidence in favor of the existence of a god does not outweigh the evidence against the existence of a god. I therefore find it unacceptable for me to believe in the existence of a god, and in turn, in the truthfulness of a

religion professing to know the will of a god. I consider my stance regarding the existence of a god to be consistent with atheism.

- The existence of bibles of various religions claiming the existence of various gods does not support a belief in the existence of a god. Based on the substance of the bibles I have read, I believe it is far more likely that such documents represent the understandings, values, mythologies, and frauds of the time in which they were written than the reflection of an enlightened supernatural being.

*“Properly read, the Bible is the most potent force for atheism ever conceived.” – Isaac Asimov*

*“It’s 90 degrees in the shade in Jerusalem. Where did Noah get two penguins and two polar bears from?” – Sir David Stevens*

*“The word ‘god’ is for me nothing more than the expression and product of human weaknesses; the Bible a collection of honorable, but still primitive legends, which are nevertheless pretty childish.” – Albert Einstein*

- The occurrence of “miracles” does not support a belief in the existence of a god.

“Miracle” is the word theists often use to describe an unlikely coincidence or a seemingly-unexplained phenomenon that positively affects one’s life, and the word implies that a god has intervened to positively affect someone’s life.

I believe that:

- (i) unlikely coincidences are satisfactorily explained by statistics<sup>3</sup>; and
- (ii) virtually all phenomena are satisfactorily explained by scientific rules of which humanity has already attained an understanding.

With respect to a phenomenon that is not satisfactorily explained by scientific rules of which humanity has already attained an understanding, I consider it to be intellectually honest for me to say “I don’t know how it occurred.” In contrast, I would consider it to be intellectually flawed for me to ascribe the unexplained phenomenon to the action of a god; just because there currently is an unexplained phenomenon does not mean a god was involved, a proposed hypothesis for which there is no evidence. Indeed, there are many other potential explanations with equal amounts of evidence. Notably, the intellectually-flawed trait of humans to ascribe to gods the phenomena for which humanity does not understand the scientific rules holds true over the course of human history: as examples, the “sun

---

<sup>3</sup> <http://www.nytimes.com/1990/02/27/science/1-in-a-trillion-coincidence-you-say-not-really-experts-find.html?pagewanted=all>; <https://www.newscientist.com/article/mg22129601-000-no-coincidence-statistics-and-the-outrageously-unlikely/>

god” and the “rain god” were popular until humanity gained an understanding of the scientific rules underlying the sun and rain.

- As far as I am aware, there is no scientific evidence (i.e. evidence that is testable via the scientific method) supporting the existence of a god.
- Virtually all religions teach that only their god(s) is/are the true god(s) and that all other gods offered by other religions are false gods. Thus, based on the teachings of these religions, and given the astounding number of religions that have claimed to represent the will of the only true god(s), the mathematical chance that any of them is truthful is at most: 1/[an astounding number].

*“Thou shalt have no other gods before me.” – The First Commandment*

*“In the last 10,000 years, there have been roughly 10,000 religions and 2,500 different gods; what are the chances that one group of people discovered the one true god while everyone else believed in 2,499 false gods?” – Michael Shermer*

*“I contend that we are both atheists. I just believe in one fewer god than you do. When you understand why you dismiss all the other possible gods, you will understand why I dismiss yours.” – Stephen Roberts*

## **Establish My Behavioral Decisions Based On Cost-Benefit Analysis**

I should establish my behavioral decisions based on cost-benefit analysis, with my goal being My Life Goal.

### **Take Into Account Emotional Costs and Benefits**

When I conduct a cost-benefit analysis, I should take into account emotional costs and benefits that I expect to experience as a result of a given behavioral decision. As examples:

- while it is irrational for me, absent emotional benefits, to vote in a U.S. Presidential election since my one vote is extraordinarily unlikely to change the outcome of the election and I have to incur more significant costs to cast my vote, voting in such an election could be rational for me in light of emotional benefits I expect to derive from doing so. These potential emotional benefits include Reflective Happiness for having taken action to make a public statement about my values and feeling a sense of belonging with others who share my enthusiasm for the candidate for whom we are voting.
- while it is rational for me, absent emotional costs, to not tell a cashier that he accidentally gave me more change than I was supposed to receive since I gain the value of the extra money without adverse consequences, voluntarily returning the money to him could be rational for me in light of emotional costs I expect to incur from not doing so. These potential emotional costs include Reflective Unhappiness when thinking about how my taking advantage of the cashier's mistake could adversely affect his life and for having made the world a slightly more brutal place.

## Adhere To Disciplined Behavior

*“Live as if you were living for the second time and as if you had acted the first time as wrongly as you are about to act now.” – Viktor Frankl, “Man’s Search For Meaning”*

In order to achieve My Life Goal, I must exercise disciplined behavior and behave in the manner I rationally have determined, or reasonably could have determined, it would be ideal for me to behave.

And without it being an excuse for me to have a lapse in exercising disciplined behavior, when I do have a lapse in exercising disciplined behavior, remember:

*“Win the war. Do not let one lost battle end the war. If you do break down and give into temptation, do not quit. Just get right back on track. Not tomorrow, but right now.” – San’Dera Nation, “Forks Over Knives”*

## The Divertive Sway Of Emotions On Which I Rationally Should Not Act

A significant danger to my adhering to disciplined behavior is the divertive sway of emotions on which I rationally should not act. When I experience such an emotion, I should:

- (i) become aware that I am being, or have been, filled with the emotion;
- (ii) not act on the emotion;
- (iii) recognize that emotions arrive, expand, deflate, and leave quickly; and
- (iv) let time play its role, resulting in the emotion deflating and leaving.

## The Magnetic Default To Habits

To a significant extent, my behavior magnetically defaults to my existing habits. In light of this, establishing and maintaining good habits and terminating bad habits are particularly important to achieving my goal of adhering to disciplined behavior.

With respect to the two distinct phases of establishing a good habit and maintaining a good habit – be it an action, such as exercising, or an inaction, such as not eating unhealthily – based on my experiences, which align with scientific findings,<sup>4</sup> the former phase is significantly harder to achieve than the latter phase. For example, when I have not exercised in a while, it typically is difficult for me to re-establish doing so. But when it is my habit to do so, it is easy for me to maintain. When appropriate, I should take the initiative to exert significant “activation energy” to establish a good habit, recognizing that maintaining the good habit will be significantly easier.

With respect to terminating a bad habit:

---

<sup>4</sup> *Happier* by Tal Ben-Shahar



- (i) promptly upon realizing that I am engaging in a bad habit, I should add termination of my bad habit as a goal to “Currently-Highlighted Goals” (Appendix 1), an appendix that I review on a weekly basis, as provided for in my calendar.
- (ii) identify my greater want than the bad habit and psychologically phrase my ceasing my bad habit as making a sacrifice in order to achieve my greater want (e.g. “I want to excessively crack my knuckles, but I want strong, pain-free fingers when I am older more”). When I am tempted to engage in my bad habit, remind myself of my greater want.
- (iii) when I experience the cue to engage in my bad habit (e.g. feeling tension in my fingers), instead of engaging in my bad habit, I should engage in a non-harmful, replacement habit (e.g. massaging my knuckles) that provides me with some or all of the underlying reward of engaging in the bad habit (e.g. a release of tension in, or simply physical stimulation of, my fingers), thereby creating a new, non-harmful habit to replace the old, bad habit.<sup>5</sup>
- (iv) run a Google search for tips on how to break my bad habit.
- (v) detail in writing and then implement my strategy to terminate my bad habit.

### Terminating Procrastination

The most important action for me to take to terminate procrastination is to exert as much “activation energy” as is needed for me to begin working on the relevant matter, regardless of how low my initial enthusiasm level is to do so. Based on my experiences, once I begin working on such a matter, I typically become engaged with it and progress nicely toward the finish line.<sup>6</sup>

I can greatly increase the amount of “activation energy” I have for starting to work on a given task with respect to which I am procrastinating by focusing on the possibility that I might not timely complete the given task, thereby instilling panic in my mind.<sup>7</sup>

*“You get to a certain point in life where you have to realistically understand that the days are getting shorter, and you can’t put things off thinking you’ll get to them someday. If you really want to do them, you better do them. There are simply too many people getting sick, and sooner or later you will.” – Nora Ephron*

---

<sup>5</sup> *The Power of Habit* by Charles Duhigg

<sup>6</sup> Per *Choose The Life You Want* by Tal Ben-Shahar, the effectiveness of my strategy with respect to terminating procrastination is supported by scientific studies, with this strategy being called “the five-minute takeoff.”

<sup>7</sup> [http://www.ted.com/talks/tim\\_urban\\_inside\\_the\\_mind\\_of\\_a\\_master\\_procrastinator](http://www.ted.com/talks/tim_urban_inside_the_mind_of_a_master_procrastinator)

## Constructively Deal With Failure

In my determined pursuit to live my most valuable life, which inherently requires taking significant risks, I surely will experience a correspondingly significant amount of failure.

In order to achieve My Life Goal, I need to constructively deal with failure, which particularly includes:

- learning what I can from my failure and memorializing what I learned in this life guide. Failure typically presents me with an extraordinary opportunity for self-improvement and I promptly should take advantage of it.
- making a decision, based on cost-benefit analysis, as to whether I should continue attempting to achieve my goal or to abandon it for the time being.
- being psychologically resilient when I experience failure. When I experience failure and have made the decision to continue attempting to achieve my goal, I should treat the failure as I would in a video game: instead of becoming demoralized, I should bounce back up, energized to attempt to achieve my goal again, especially with an enhanced strategy.

*“I would suggest – and this has been confirmed by many studies – that persistence is the single biggest predictor of future success.” – Eric Schmidt*

*“Winners are losers who got up and gave it one more try.” – Dennis DeYoung*

*“You have a dream and you have obstacles in front of you, as we all do. None of us ever get through this life without heartache, without turmoil, and if you believe and you have faith and you can get knocked down and get back up again and you believe in perseverance as a great human quality, you find your way.” – Diana Nyad<sup>8</sup> (who failed four times to achieve her goal of swimming from Cuba to Florida before achieving it on her fifth attempt, at age 64)*

*“It is the combination of reasonable talent and the ability to keep going in the face of defeat that leads to success.... What you need to know about someone is whether they will keep going when things get frustrating.” – Martin Seligman, “Authentic Happiness”*

---

<sup>8</sup> [http://www.ted.com/talks/diana\\_nyad\\_never\\_ever\\_give\\_up](http://www.ted.com/talks/diana_nyad_never_ever_give_up)

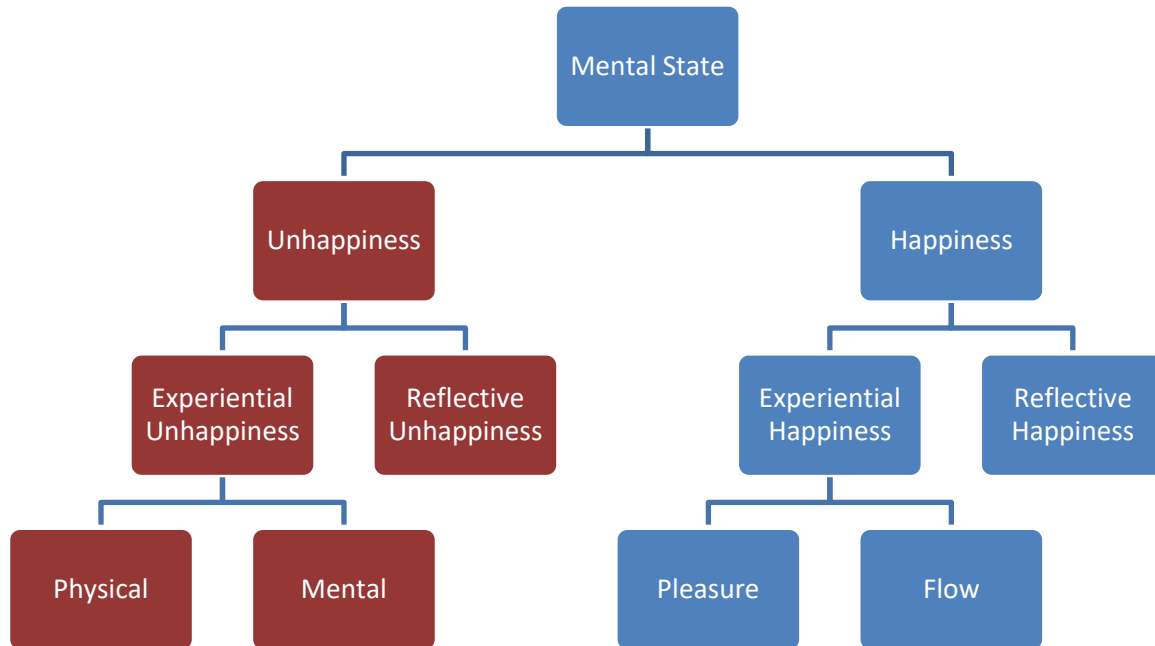
## **Part 3**

### **My Resources**

In order to achieve My Life Goal, I need to maintain and increase my Resources to the extent sensible. This part discusses my strategies for maintaining and increasing primary Resources of mine that I do not discuss in-depth elsewhere in this life guide. The sections that comprise this part are:

- [Health](#)
- [Time](#)
- [Money](#)
- [Employment](#)

## Health



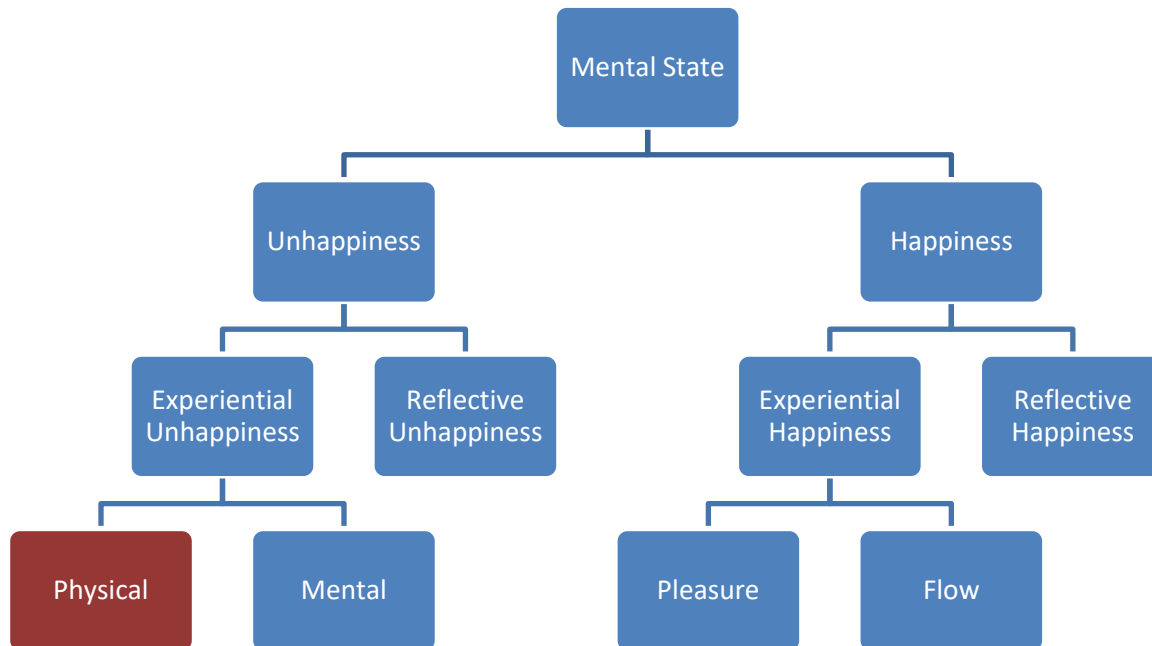
In order to achieve My Life Goal, I need to prevent and treat, to the extent sensible, Physical Experiential Unhappiness, Mental Experiential Unhappiness, and Reflective Unhappiness. My strategies for preventing and treating each of these types of Unhappiness are detailed in the following subsections of this “Health” section:

- [Physical Experiential Unhappiness: Prevention And Treatment;](#)
- [Mental Experiential Unhappiness: Prevention And Treatment;](#) and
- [Reflective Unhappiness: Prevention And Treatment.](#)

I conclude this “Health” section with subsections on:

- [Unhappiness And Self-Improvement;](#) and
- [Suicide.](#)

## Physical Experiential Unhappiness: Prevention And Treatment



In order to prevent and treat Physical Experiential Unhappiness, I should adhere to the following guidelines:

- **Promptly Address A Physical Health Problem Upon Its Emergence.** Doing so includes: (i) reading online posts by individuals who have suffered from the same health problem; and (ii) having an appointment with a specialized doctor, if appropriate.
  - **On The Importance Of Promptly Addressing Weight Gain.** By generally adhering to the diet and exercise guidelines detailed below, I have maintained, and expect to continue to maintain, a healthy weight. However, if I start gaining weight outside of my body's typical weight fluctuation range, I promptly should act to lose the extra weight. The reason for this is that if my brain becomes used to my body's heavier weight, it will treat my new weight as normal and activate powerful tools to make it difficult for me to return to and maintain my lighter weight. These tools include causing me to experience hunger and slowing my metabolism when I weigh less than my heavier weight.<sup>9</sup>
- **Annually Have A Physical Examination.** This item is an entry in my calendar.
- **Annually Consider Which Vaccinations I Should Get.** In doing so, I should reference <https://www.cdc.gov/vaccines/schedules/downloads/adult/adult-combined-schedule.pdf> and the information in the sub-points directly below. This item is an entry in my calendar.

<sup>9</sup> [http://www.ted.com/talks/sandra\\_aamodt\\_why\\_dieting\\_doesn\\_t\\_usually\\_work](http://www.ted.com/talks/sandra_aamodt_why_dieting_doesn_t_usually_work); <http://healthland.time.com/2011/10/27/why-dieters-cant-keep-the-weight-off/>

- **Influenza Vaccine.** I annually should get the influenza vaccine by October 31, which is an entry in my calendar.
- **Covid-19 Vaccine.** I annually should get the Covid-19 vaccine by November 8, which is an entry in my calendar.
- **Td Booster Shots.** I have received a Tdap shot and need a Td booster shot every ten years, which is an entry in my calendar.
- **Immunizations.** I currently have the following immunizations: (i) Measles, Mumps, Rubella; (ii) Varicella; (iii) Hepatitis B; and (iv) Meningococcal.
- **Adhere To Top-Notch Diet Practices.**
  - **Consume Only Healthy Foods And Drinks, Except When Social Circumstances Dictate Otherwise.**
    - **Foods And Drinks I Particularly Should Consume, include:**
      - whole grains;
      - legumes;
      - fruits;
      - vegetables;
      - raw nuts and seeds;
      - spices and healthy oils;
      - fish (esp. salmon, tuna, and trout) twice a week; and
      - water and tea.
    - **Maintain A Supermarkets Shopping Menu.** I should maintain on my smartphone a permanent menu of all items I should consider buying at supermarkets, organized by food category (i.e. whole grains, legumes, fruits, vegetables, raw nuts and seeds, spices and healthy oils, fish, drinks, and one-time items), and indicating from which supermarket it is best for me to buy a given item (taking into account quality, price, etc.). Prior to going supermarket shopping, I should underline the items I want to buy.
    - **“Organic” Versus “Conventional” Foods And Drinks.** In light of a lack of scientific evidence to support the hypothesis that organic foods and drinks are either materially more nutritious or safe than their conventional counterparts,<sup>10</sup> I should decline to pay a premium for the organic version of a food or drink.

---

<sup>10</sup> [https://www.google.com/search?q=is+organic+food+healthier+than+conventional+food%3F&coq=is+organic+food+healthier+than+conventional+food%3F&aqs=chrome\\_69157104.6888109&sourceid=chrome&ie=UTF-8](https://www.google.com/search?q=is+organic+food+healthier+than+conventional+food%3F&coq=is+organic+food+healthier+than+conventional+food%3F&aqs=chrome_69157104.6888109&sourceid=chrome&ie=UTF-8)

*“There isn’t much difference between organic and conventional foods, if you’re an adult and making a decision based solely on your health.” – Dr. Dena Bravata, senior author of a leading paper (published in the Annals of Internal Medicine) comparing organic and conventional foods*

- **Multivitamins And Other Dietary Supplements.** I should not take a multivitamin or other dietary supplement unless I have an applicable deficiency.<sup>11</sup>
- **Tap Water Versus Bottled Or Filtered Water.** Assuming the tap water I am considering drinking meets federal and state safety requirements, there is no need for me to drink a different form of water, and such other forms of water might be less preferable than tap water.<sup>12</sup>
- **Maintain On My Smartphone Nutritious And Delicious Recipes.**
- **Foods And Drinks I Particularly Should Avoid Consuming,** include:
  - ultra-processed and processed foods;
  - animal meat other than fish, especially ultra-processed meat;
  - foods that contain cholesterol (i.e. animal-derived foods);
  - added sugar and artificial sweeteners;
  - refined grains;
  - more than the daily recommended amount of sodium per day; and
  - drinks other than water and tea. The appropriate amount of alcohol for me to drink is none.<sup>13</sup>
- **There Should Not Be Any Unhealthy Food Or Drink In My Home.**
  - **Do Not Bring Any Unhealthy Food Or Drink Into My Home.** Simply put, the easiest way for me to not eat or drink something unhealthy is to not have access to it. And interestingly, based on my experiences, when I am used to having only healthy food in my home, I do not at all miss having unhealthy food in my home.
  - **Get Rid Of Any Unhealthy Food Or Drink That Finds Its Way Into My Home.** If unhealthy food or drink finds its way into my home, I promptly should get rid of it, knowing that if I do not do so, the alternative is that I will consume the unhealthy food or drink.
- **Take With Me To My Place Of Employment Plentiful Amounts Of Healthy Foods.** So that I eat healthily while at my place of Employment, I

---

<sup>11</sup> <https://www.google.com/search?q=should+you+take+a+multivitamin%3F&oq=Should+&aqs=chrome.69i59l2j69i57j0l5.1750j0j1&sourceid=chrome&ie=UTF-8>

<sup>12</sup> <https://lifehacker.com/do-i-need-to-drink-filtered-water-or-is-the-tap-okay-563167069/>; <https://recipes.howstuffworks.com/filtered-water-safer-than-tap-water.htm>

<sup>13</sup> <https://www.washingtonpost.com/health/2022/04/01/drinking-alcohol-health-effects/>; <https://www.aacr.org/about-the-aacr/newsroom/news-releases/few-americans-are-aware-of-links-between-alcohol-and-cancer-risk/>; [https://www.youtube.com/watch?v=TVgQ\\_tgWMyU](https://www.youtube.com/watch?v=TVgQ_tgWMyU)

should take with me to my place of Employment plentiful amounts of healthy foods, such that I do not need to eat other food in order to be satiated.

- **In Attempting To Avoid Consuming Unhealthy Foods And Drinks, Particularly Avoid The First Bite Or Sip.** Based on my experiences, the bite or sip that will be the easiest for me to not take is the first one; once I whet my appetite with the first bite or sip, it will be significantly harder for me to avoid taking the next few bites or sips.

*“Bet you can’t eat just one!” – Lay’s Potato Chips advertising slogan*

- **Eat Small Amounts Of Food Throughout The Day.**

- **Eat When I Am Hungry, Not When It Is “Time” To Eat.**<sup>14</sup>
- **Stop Eating When I Feel Satiated, Not When I Have Finished The Food In Front Of Me.**<sup>15</sup>
- **When I Am Binge Eating, Force Myself To Take A Twenty Minute Break.** When I feel I am eating too much food at one time, I should force myself to stop eating for twenty minutes and put away my food during that time, recognizing that it takes approximately twenty minutes from the time I eat something until my brain registers its contribution to my satiation.<sup>16</sup> Indeed, based on my experiences, my hunger typically disappears during such a twenty-minute break.

And as I have learned the hard way, I should not overeat at an “all you can eat” buffet. Doing so makes me painfully full afterwards and results in the meal having had negative value to me.

- **Consume Foods And Drinks Slowly And Mindfully.** When I am eating alone, I should eat in a distraction-free environment, particularly with no technological device near me. In addition, I should chew my food thoroughly and practice gratitude in real-time for the food and drink that I am consuming. I have found that these techniques significantly increase the Pleasure I derive from my foods and drinks.

- **Exercise Regularly.**<sup>17</sup> Each day, I should engage in the exercise routine detailed in “Exercise Routine” (Appendix 2), and in addition, I should walk at least 10,000 steps (as measured by the Google Fit app on my smartphone). I should take rest days from my exercise routine only as needed. I should not exercise when I am sick, I should not

---

<sup>14</sup> [http://www.ted.com/talks/sandra\\_aamodt\\_why\\_dieting\\_doesn\\_t\\_usually\\_work](http://www.ted.com/talks/sandra_aamodt_why_dieting_doesn_t_usually_work)

<sup>15</sup> Ibid.

<sup>16</sup> <http://healthyeating.sfgate.com/stomach-full-stop-eating-3080.html>; <http://www.precisionnutrition.com/all-about-slow-eating>

<sup>17</sup> [https://www.ted.com/talks/wendy\\_suzuki\\_the\\_brain\\_changing\\_benefits\\_of\\_exercise](https://www.ted.com/talks/wendy_suzuki_the_brain_changing_benefits_of_exercise)



exercise an area of my body that is injured or sore, and I should ramp up slowly when I am re-starting my exercise routine.

- **Exercise Routine Safety.** Based on many years of engaging in my exercise routine, I have found it to be extremely safe, both with respect to trauma injuries and wear-and-tear injuries.
- **Exercise Routine Sustainability.** Based on many years of engaging in my exercise routine approximately 350 days per year, I have found it to be very sustainable. In developing an exercise routine, it is far more beneficial for me to develop an exercise routine that I will engage in almost every day indefinitely (including due to a lack of injuries) than a more intense exercise routine that would provide me marginal gains assuming I would engage in it almost every day indefinitely, but which I will not sustain; my exercise routine should go up to my sustainability limit, but not beyond.

*“Consistency beats intensity.” – Proverb*

- **On The Importance Of My Gym’s Proximity To My Home.** Based on my experiences, which align with scientific findings,<sup>18</sup> in order for me to maintain my exercise routine, it is vitally helpful that my gym be extremely close to my home, preferably inside the same building. To the extent that I intend to exercise near my place of Employment, this point is equally valid in that context.
- **Skin Health.** In order to maintain my skin’s health, I should:
  - avoid getting tanned and not get sunburned, including by: (i) avoiding extended sunlight from 10 a.m. to 4 p.m.; (ii) wearing protective clothing when I am in extended sunlight; and (iii) liberally applying sunscreen 15 minutes before I start experiencing extended sunlight and re-applying sunscreen as helpful.
  - have a dermatologist or my primary care physician check my moles annually. This item is an entry in my calendar.
- **Eyes Health.** In order to maintain my eyes’ health, I should:
  - wear aviator-style, polarized sunglasses that provide either UV 400 or 100% UV protection<sup>19</sup> when I am in sunlight. Such sunglasses will not be expensive when I pay only for features, and not brand.<sup>20</sup>
  - get a complete eye exam every four years upon age 40 and every two years upon age 65, assuming I do not experience symptoms or have risk factors other than age.<sup>21</sup> This item is an entry in my calendar.

---

<sup>18</sup> <http://www.ncbi.nlm.nih.gov/pubmed/17090808>

<sup>19</sup> <https://newsnetwork.mayoclinic.org/discussion/mayo-clinic-minute-why-sunglasses-are-a-must-wear/>; <http://www.webmd.com/eye-health/features/how-to-pick-good-sunglasses>

<sup>20</sup> <https://www.youtube.com/watch?v=voUiWOGv8ec>; <http://www.today.com/style/debunking-9-common-myths-about-sunglasses-2D80554300>

- **Ears Health:** In order to maintain my ears’ health, I should:
  - protect my ears from loud sounds.
  - use over-the-ear headphones instead of in-the-ear earbuds.
  - not remove earwax.<sup>22</sup>
  
- **Dental Health.** In order to maintain my dental health, I should:
  - brush my teeth using an electric toothbrush after waking up each morning and prior to going to sleep each night.
    - Do not brush my teeth within 30 minutes after eating something acidic.
    - Once a week, I should use a manual toothbrush to better remove stains and otherwise clean spots my electric toothbrush might be missing. This item is incorporated in “Weekly Maintenance” (Appendix 3).
    - I should use two different toothpastes, one for use upon waking up and one for use prior to going to sleep. The benefits of doing so include:
      - gaining the different benefits provided by two different toothpastes;
      - reducing the concentration risk involved in using a single toothpaste and its individual ingredients for an extended time period (for example, if extended use of a given ingredient is actively harmful to my health); and
      - conditioning myself to become sleepy upon tasting my “nighttime” toothpaste as part of my pre-sleep routine, much like Pavlov’s dogs were conditioned to salivate upon hearing the bells that preceded receiving food.<sup>23</sup>
  - floss my teeth using string floss prior to brushing my teeth each night.
  - only use a mouthwash after brushing my teeth each night if it specifically addresses a dental health deficiency that I have.<sup>24</sup>
  - have a dental hygienist cleaning and dentist appointment every six months. This item is an entry in my calendar.

---

<sup>21</sup> <https://www.aetna.com/health-guide/2020-vision-still-need-eye-exam.html>

<sup>22</sup> <https://www.google.com/search?q=should+you+remove+earwax&aq=Should+you+remove+ear&aqs=chrome.0.0i457j69i57j0l5j0l22j30.8036j0j1&sourceid=chrome&ie=UTF-8>

<sup>23</sup> <http://www.simplypsychology.org/pavlov.html>

<sup>24</sup> <https://www.google.com/search?q=is+mouthwash+necessary%3F&aq=is+mout&aqs=chrome.0.69i59l2j69i57j0l5.1528j0j9&sourceid=chrome&ie=UTF-8>

- have a perio probe annually. My next perio probe should occur in May 2024.
- have bitewing x-rays every two years, replaced by full-mouth x-rays every six years. My next bitewing x-rays should occur in October 2027 and my next full mouth x-rays should occur in October 2025.
- **Neck Health.** In order to maintain my neck’s health, I should:
  - avoid staring at my smartphone and laptop screen with bad neck posture (e.g. bending my neck downward to stare at my smartphone). The top of my laptop screen should be at eye level, so that I am mostly looking slightly downward with my eyes, while maintaining a straight neck, when looking at my laptop screen. For both my traditional and standing desks, raise my laptop screen to the appropriate height by placing books underneath and then use an external, ergonomic keyboard and mouse.
  - avoid sleeping in a chair, unless I have quality neck support, such as from a travel pillow.
- **Back Health.** In order to maintain my back’s health, I should:
  - maintain an extremely ergonomic environment, particularly ergonomic workstations, in both my home and place of Employment and maintain good posture. While sitting, I should not slouch or lean forward (e.g. placing my elbows on the table in front of me).
  - avoid sitting continuously for an extended time period and walk after sitting.<sup>25</sup>
  - avoid sitting for many hours a day, including by maintaining both a traditional desk and a standing desk in both my home and place of Employment and maintaining an appropriate balance between sitting and standing.<sup>26</sup>
  - sleep on a Tempur-Pedic Adapt Medium mattress.
  - sleep on my side.<sup>27</sup> I should use a “Moonlight Slumber Comfort-U Full Body Pillow”<sup>28</sup> in light of its exceptional comfort and its side-sleep-inducing and ergonomic nature.
  - not bend at my hip to reach the floor, but rather bend at my knees.
  - not sit on my wallet.<sup>29</sup>

---

<sup>25</sup> <http://ergo.human.cornell.edu/CUESitStand.html>

<sup>26</sup> <https://www.google.com/search?q=the+dangers+of+sitting+too+much&aq=chrome.0.0j69i57j0l6.8953j0j4&sourceid=chrome&ie=UTF-8>

<sup>27</sup> <http://bettersleep.org/better-sleep/sleep-positions>; <http://www.wikihow.com/Stop-Sleeping-on-Your-Stomach>

<sup>28</sup> [https://www.amazon.com/Moonlight-Slumber-Comfort-Support-Pillow/dp/B0010BBN7M/ref=sr\\_1\\_5?dchild=1&keywords=Comfort-U+Total+Body+Support+Pillow&qid=1586368598&sr=8-5](https://www.amazon.com/Moonlight-Slumber-Comfort-Support-Pillow/dp/B0010BBN7M/ref=sr_1_5?dchild=1&keywords=Comfort-U+Total+Body+Support+Pillow&qid=1586368598&sr=8-5)

- **Legs, Knees, and Feet Health.** In order to maintain the health of my legs, knees, and feet, I should:
  - stretch my legs promptly after a long walk, as detailed in the “Leg Stretches” section of “Exercise Routine” (Appendix 2).
  - avoid pounding my legs and climbing stairs excessively.<sup>30</sup>
  - go barefoot when I am in my home.
  - wear low-heeled footwear that has a sufficiently wide and spacious toe box when I am outside my home.
    - For my sneakers, in light of my intended exercise, I should buy walking sneakers with good sole traction that are lightweight and shock absorbing.
    - I should not wear flip-flops.<sup>31</sup> Instead, I should wear athletic sandals that have good arch support, such as Ecco Sport Yucatan sandals.<sup>32</sup>

- **Colon Health and Related Comfort.**

In order to maintain my colon’s health and for related comfort, I should use a: (i) Squatty Potty<sup>33</sup>; and (ii) Luxe Bidet Neo 180<sup>34</sup>.

*“One of life’s most over-valued pleasures is sexual intercourse; one of life’s least appreciated pleasures is defecation.” – Mark Twain*

- **Maintain A Durable Power Of Attorney For Finances And An Advance Medical Directive.**<sup>35</sup> Each of these documents will become effective upon my incapacity, as confirmed in writing by a physician who has examined me. For each agent (including the successor agent) I named in these documents, I have placed in my home safe a sealed envelope containing an original of the document in which the agent is named. The outside of each agent’s envelope states his full name and that the envelope is to be opened only upon my incapacity, and I have signed across each flap of the envelope. I have jointly emailed the agents instructions on how they can access my home safe upon my incapacity in order to access their envelopes.

---

<sup>29</sup> <http://www.businessinsider.com/you-shouldnt-keep-your-wallet-in-back-pocket-2016-4>

<sup>30</sup> <http://www.prevention.com/fitness/fitness-tips/too-much-exercise-causes-long-term-knee-problems>

<sup>31</sup> <https://www.google.com/search?q=are+flip+flops+bad+for+your+feet%3F&aq=chrome..69i57j0l7.9363j0j4&sourceid=chrome&ie=UTF-8>

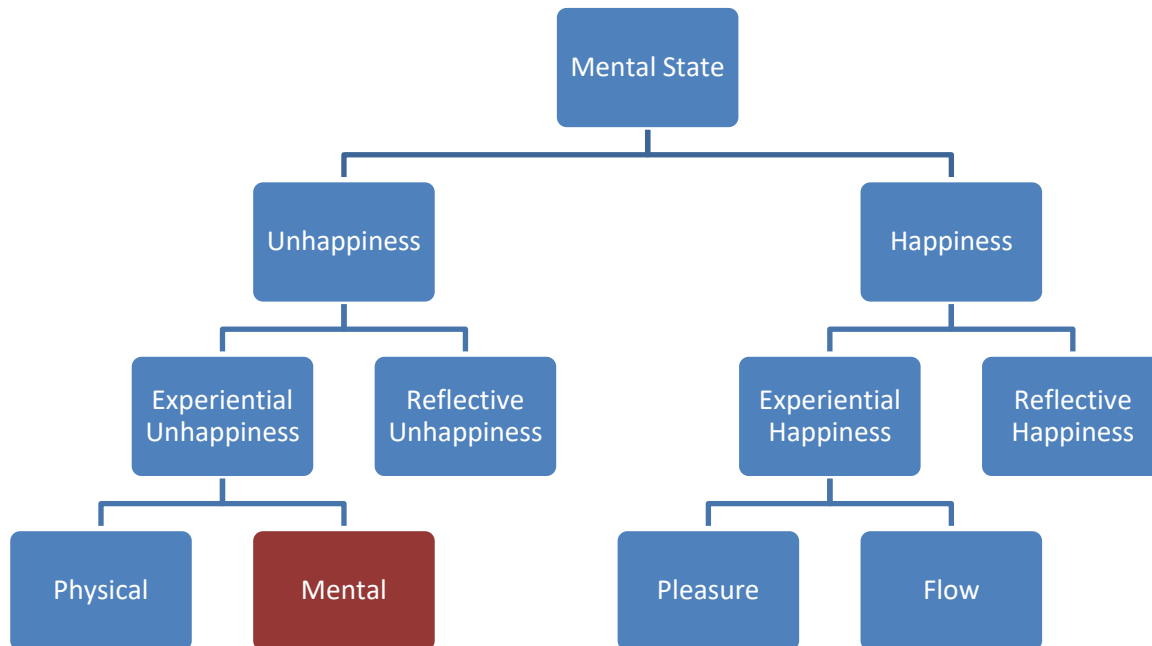
<sup>32</sup> <https://www.zappos.com/p/ecco-sport-yucatan-sandal-black-mole-black/product/7211311/color/6917>

<sup>33</sup> [https://www.amazon.com/gp/product/B007BISCT0/ref=ppx\\_yo\\_dt\\_b\\_search\\_asin\\_title?ie=UTF8&psc=1](https://www.amazon.com/gp/product/B007BISCT0/ref=ppx_yo_dt_b_search_asin_title?ie=UTF8&psc=1)

<sup>34</sup> [https://www.amazon.com/Luxe-Bidet-Neo-180-Non-Electric/dp/B00A0RMQ1E/ref=sr\\_1\\_1?ie=UTF8&qid=1497562035&sr=8-1&keywords=luxe+bidet+neo+180](https://www.amazon.com/Luxe-Bidet-Neo-180-Non-Electric/dp/B00A0RMQ1E/ref=sr_1_1?ie=UTF8&qid=1497562035&sr=8-1&keywords=luxe+bidet+neo+180)

<sup>35</sup> In Virginia, my state of residence, an advance medical directive combines a living will and a durable power of attorney for health care; see <https://www.nolo.com/legal-encyclopedia/health-care-declarations-your-state.html>.

## Mental Experiential Unhappiness: Prevention And Treatment



In order to prevent and treat Mental Experiential Unhappiness, I should adhere to the following guidelines, which are ordered on a prevention-to-treatment spectrum:

- **Sleep Well.**<sup>36</sup> Based on my experiences, which align with scientific findings, a lack of sleep results in many forms of sub-optimal experience, including conditions conducive to the emergence and amplification of Mental Experiential Unhappiness. As such, each night, I should get high-quality sleep and sleep enough that I wake up naturally, not by alarm clock or other external stimulus. In order to sleep well, I should adhere to the following guidelines:
  - **Use My Bed Solely For Sleeping And Sex.** I should adhere to this restriction in order to condition myself to become sleepy upon lying down on my bed.<sup>37</sup> I certainly should not use a technological device while on my bed.
  - **Do Not Consume Caffeine Or Alcohol Within Several Hours Of Intending To Sleep.**
  - **Avoid Drinking For At Least An Hour Prior To Intending to Sleep In Order To Limit The Extent To Which My Sleep Is Interrupted Due To A Need To Urinate.** If I decide to drink during this time period, I should drink water.

<sup>36</sup> [https://www.ted.com/talks/russell\\_foster\\_why\\_do\\_we\\_sleep](https://www.ted.com/talks/russell_foster_why_do_we_sleep)

<sup>37</sup> <http://www.simplypsychology.org/pavlov.html>

- **Do Not Eat Within An Hour Of Intending To Lie Down.** If I decide to eat during this time period, I should not eat foods that cause acid reflux. If I might experience acid reflux while lying down, I should lie down on my left side.
- **Significantly Reduce My Light Exposure In The Half Hour Before I Intend To Sleep.** For example, instead of brushing my teeth in front of bright bathroom lights, I should turn off all lights in my condo, except for a dim nightlight, and then brush my teeth. In addition, I should turn off my technological devices at least half an hour before I intend to sleep. If I decide to use a technological device during this time period, I should dim its brightness to a very low level.
- **Take Care Of Any Bodily Urge Prior To Going To Sleep.**
- **Make My Bedroom Pitch Dark And Slightly Chilled While Wanting To Be Asleep.** If it is cold outside, immediately before entering my bed, blast my bedroom with cold air by opening a window, and then close the window and curtain.
- **Sleep Alone In My Bedroom.** Sleeping is not a group activity and sleeping with another person in my bedroom will disturb my sleep.
- **Sleep Naked; If I Do Wear Any Clothing While Asleep, It Should Be Loose Clothing.**<sup>38</sup>
- **Consistently Follow A Relaxing Pre-Sleep Routine.** I consistently should follow a pre-sleep routine in order to condition myself to become sleepy upon engaging in my pre-sleep routine.<sup>39</sup> And, all parts of my pre-sleep routine should relax, not awaken, me.
  - **Belly Breathe As The Last Part Of My Relaxing Pre-Sleep Routine.** As the last part of my relaxing pre-sleep routine, I should lie on my back in my bed and belly breathe until I feel sleepy. If I wake up temporarily during the night, I once again should belly breathe on my back until I feel sleepy.
- **If I Wake Up Temporarily During The Night, Maintain My Serene Environment.** I certainly should not use any technological device upon waking up temporarily. In addition, if I am having trouble falling asleep again, I should consider lowering the temperature in my bedroom, be it by opening a window to allow cold air to enter or reducing my air conditioner's trigger temperature.
- **Experience Direct Sunlight.** Based on my experiences, which align with scientific findings,<sup>40</sup> a lack of direct sunlight is conducive to the emergence and amplification of

<sup>38</sup> <https://www.google.com/search?q=Is+it+better+to+sleep+naked%3F&aq=chrome..69i57.5061j0j1&sourceid=chrome&ie=UTF-8>

<sup>39</sup> <http://www.simplypsychology.org/pavlov.html>

<sup>40</sup> <http://www.womenshealthmag.com/life/boost-mood?fullpage=1>; <http://www.healthline.com/health/depression/benefits-sunlight#1>

Mental Experiential Unhappiness. As such, each day, I typically should experience at least twenty minutes of direct sunlight. Sunlight through a window does not qualify as direct sunlight.

- **Practice Gratitude.**

- **Practice Gratitude On An As-Inspired Basis, Making Use Of “Gratitude Award Winners” (Appendix 4).**

Based on my experiences, which align with scientific findings,<sup>41</sup> maintaining a gratitude journal helps prevent Mental Experiential Unhappiness.

I have found my practice of gratitude to be a Pleasurable activity in-and-of-itself for two primary reasons: (i) I have found it Pleasurable to be on the lookout for, find, and crown positive aspects of my life, much like a movie critic surely finds it Pleasurable to be on the lookout for, find, and crown great movies; and (ii) the process of recording an aspect of my life for which I sincerely feel grateful extends in real-time and amplifies the Pleasurable feeling of gratitude I have for that aspect.

I should place a hard copy of “Gratitude Award Winners” (Appendix 4) on my home desk, and whenever I sincerely feel grateful for an aspect of my life, I promptly should write down that aspect. When I do not have that page readily available to me, I should record the aspect using my smartphone’s voice memo app and later transcribe that aspect onto the page.

The placement on my desk of the gratitude page in-and-of-itself can induce my sincerely feeling grateful for an aspect of my life by my seeing it and asking myself, at least on a subconscious basis, “is there any aspect of my life for which I currently should feel sincerely grateful?”

I should keep previous months’ filled-out gratitude pages in my home desk to remind myself that I have experienced sincere gratitude for myriad items over time and to enable me to re-experience gratitude for those specific aspects, on an as-desired basis.

- **Practice Gratitude To Combat Hedonic Adaptation’s Numbing Effect On A New, Positive Circumstance In My Life.** As a result of Hedonic Adaptation, by default, a new, positive circumstance in my life typically will only have a relatively short-term, positive effect on my Mental State. Indeed, the

---

<sup>41</sup> Research by Robert Emmons and Michael McCullough, referenced in *Happier* by Tal Ben-Shahar and [https://www.ted.com/talks/shawn\\_achor\\_the\\_happy\\_secret\\_to\\_better\\_work](https://www.ted.com/talks/shawn_achor_the_happy_secret_to_better_work); *Authentic Happiness* by Martin Seligman; *The Happiness Advantage* by Shawn Achor; <https://www.cnn.com/2017/11/22/how-being-thankful-can-boost-your-well-being-and-success.html>. I disagree, at least for purposes of my life, with psychologists who advocate practicing gratitude on a scheduled basis (e.g. each night prior to going to sleep), as opposed to on an as-inspired basis; I have found that practicing gratitude is most effective and sustainable when it is a Pleasurable activity, not a chore.

circumstance's positive effect on my Mental State will evaporate once the positive circumstance becomes the "norm" to me.<sup>42</sup> To combat this, I occasionally should practice gratitude for the positive circumstance (particularly at times when I benefit from it), so that I psychologically never allow it to simply become the "norm" to me.

And conversely, when I am subject to a new, negative circumstance in my life that is unchangeable, I psychologically should accept it as my new "norm," so that it will have a relatively short-term negative effect on my Mental State as a result of Hedonic Adaptation.

- **Practice Gratitude Upon Experiencing Mental Experiential Unhappiness.** Since experiencing Mental Experiential Unhappiness fills my mind with negative emotions and practicing gratitude fills my mind with positive emotions, these two mental experiences are mutually exclusive.
  - **Induce Gratitude By Reviewing My Previous Months' Filled-Out "Gratitude Award Winners" (Appendix 4) Pages.**
  - **Induce Gratitude By Imagining That I Just Became Conscious And Started Remembering The Life I Have.** In doing so, I particularly should focus on how fortunate I feel both:
    - in absolute terms (for example, for having vision); and
    - in relative terms (for example, relative to the average human on earth, currently and historically), recognizing that I was subject to a genetic and birth-circumstances lottery.
  - **Induce Gratitude By Engaging In Experiences That Powerfully Will Highlight In My Mind Aspects Of My Life For Which I Should Be Grateful.**<sup>43</sup> As examples, I can volunteer at a nursing home or homeless shelter or watch video footage of a real-life war scene and imagine that I am one of the individuals who gets killed in the scene.

**Engage In Belly Breathing.** In order to relax my body and mind, which assists in both preventing and treating Mental Experiential Unhappiness, I should engage in belly breathing, whereby I stand or lie on my back and:

- (i) open my mouth slightly and sigh as if someone just told me something annoying, letting my shoulders and upper body relax downward;

---

<sup>42</sup> [https://www.ted.com/talks/dan\\_gilbert\\_the\\_surprising\\_science\\_of\\_happiness](https://www.ted.com/talks/dan_gilbert_the_surprising_science_of_happiness) and <http://www.npr.org/2014/02/14/271144389/how-does-misfortune-affect-long-term-happiness>; *Authentic Happiness* by Martin Seligman; *Man's Search For Meaning* by Viktor Frankl

<sup>43</sup> Per *Emotional Intelligence* by Daniel Goleman, the effectiveness of this strategy is supported by scientific studies.



- (ii) close my mouth and inhale slowly through my nose while pushing my stomach out, stopping once I have inhaled as much air as I comfortably can without involving my upper body;
- (iii) pause briefly;
- (iv) open my mouth slightly, as though I am about to blow air out of a straw, and exhale slowly through my mouth while pulling my stomach in;
- (v) pause briefly; and
- (vi) close my mouth and repeat the inhale.

While belly breathing, I should close my eyes and meditate on my breathing.

In order to enable me to belly breathe at any time and for general health purposes, I should not wear tight clothing around my abdomen.

A particularly Pleasurable form of belly breathing is to lie on my back on a football field after sunset, with my arms and legs comfortably stretched outward and to belly breathe while looking at the sky and enjoying high-quality air.

Particularly as the last part of my relaxing, pre-sleep routine, I should engage in “body scan” belly breathing, whereby I begin belly breathing and then imagine that when I exhale, my breath is flowing into and relaxing a given area of my body, starting with my feet and working my way up through my head.

- **Rationally Address Fear I Am Experiencing.**

- **My Policy Regarding Fear.**

Fear is the emotion I experience as a result of my mind’s broadcast of a potential, catastrophic outcome resulting from a given situation.

When I am experiencing fear of a situation that a reasonable third-party would deem to be very unlikely to result in harm to me (particularly based on statistics, if available), I force my body to confidently go straight through my fear, knowing that I will fully survive the experience and become a more fear-resilient person. In other words, I engage in a mind-body separation exercise: while my mind is fearful and tries to powerfully influence my body’s behavior into avoiding its fear, I force my body to behave in the manner I dream of it behaving assuming my mind’s fear did not exist.

Importantly, in confidently going straight through my fear, I do not allow myself to progress in baby steps nor to utilize assistance, items of support, a safety net, special physical or psychological techniques, alcohol, etc. The reason for this is

that such things suggest that my mind's fear is legitimate (i.e. there is real danger), which will amplify my mind's fear, even if I go directly through it.

*“So a while ago, I tried an experiment. For one year, I would say ‘yes’ to all the things that scared me. Anything that made me nervous, took me out of my comfort zone, I forced myself to say ‘yes’ to. Did I want to speak in public? ‘No,’ but ‘yes.’ Did I want to be on live TV? ‘No,’ but ‘yes.’ Did I want to try acting? ‘No, no, no,’ but ‘yes, yes, yes.’ And a crazy thing happened: the very act of doing the thing that scared me undid the fear, made it not scary. My fear of public speaking, my social anxiety, poof, gone. It’s amazing, the power of one word. ‘Yes’ changed my life. ‘Yes’ changed me.” – Shonda Rhimes<sup>44</sup>*

The alternative to my policy on fear is to avoid confronting my mind's fear, a decision that will reinforce and amplify my mind's fear and that will weaken my overall fear-resilience.

The vitally-important benefit of increasing my fear resilience is that overcoming fear is often a pre-requisite for achieving Reflective Happiness via personally-meaningful accomplishments. Alternatively, if I do not have sufficient fear-resilience, opportunities to achieve Reflective Happiness will transform into realized Reflective Unhappiness, resulting from personally-meaningful regrets for not having accomplished the personally-meaningful accomplishments that I hoped to accomplish.

Much like I engage in physical discomfort to exercise a muscle in my body to make it stronger, I should seek, and be grateful for, opportunities to engage in psychological discomfort that increases my fear-resilience.

*“You can survive crawling along, fearful. But you can also rise above the fear, rise up, spread your wings, and soar, fly high, high, high, high, until you reach the stars, where all of us want to go.” – Ingrid Betancourt<sup>45</sup>*

- **As I Expose My Mind To Its Fear And My Body Behaves In The Manner I Dream Of It Behaving Assuming My Mind's Fear Did Not Exist, I Should Accept And Observe Any Discomfort I Experience.**

As I overrule my mind's warnings and expose my mind to its fear, I initially will experience increased fear, resulting from heightened warnings from my mind. This increased fear might result in physical manifestations, such as my body entering into a “fight, flight, or freeze” reaction.

I should take the initiative to accept and observe (instead of resisting) any discomfort I experience, which will have the effect of reducing the intensity of the discomfort that I experience.<sup>46</sup>

---

<sup>44</sup> [http://www.ted.com/talks/shonda\\_rhimes\\_my\\_year\\_of\\_saying\\_yes\\_to\\_everything](http://www.ted.com/talks/shonda_rhimes_my_year_of_saying_yes_to_everything)

<sup>45</sup> [https://www.ted.com/talks/ingrid\\_betancourt\\_what\\_six\\_years\\_in\\_captivity\\_taught\\_me\\_about\\_fear\\_and\\_faith](https://www.ted.com/talks/ingrid_betancourt_what_six_years_in_captivity_taught_me_about_fear_and_faith)

In addition, I should recognize that:

- (i) I will fully survive the experience and that I have the ability to cope with the situation causing my mind's fear;
- (ii) as I continue to expose my mind to its fear and my body continues behaving in the manner I dream of it behaving assuming my mind's fear did not exist, my discomfort will evaporate, resulting from a reduction in my mind's fear as nothing bad happens to me; and
- (iii) it almost certainly is a great deal for me to experience the applicable temporary discomfort for the sake of living a better life thereafter.

- **Rationally Address A Stressor I Am Experiencing.** When I experience Mental Experiential Unhappiness resulting from a stressor, I should:
  - separate out any fear component and address it per the principles in the “Rationally Address Fear I Am Experiencing” point above.
  - gain perspective as to the significance of my stressor by considering its significance relative to this entire life guide.
  - recognize that I have the ability to cope with and overcome the challenges presented by my stressor.
  - view my stressor as an exciting challenge, not as a debilitating threat, in the same way that I would view an obstacle in a video game as an exciting challenge, not a debilitating threat. When I am faced with a stressor, my response should not be “this is bad” but rather “how do I overcome this?”<sup>47</sup>
  - directly and rationally analyze my stressor (instead of fearing or trying to avoid thinking about it) and determine the ideal behavior I should effect with respect to my stressor, particularly via a written analysis.
  - effect the behavior I rationally have determined I ideally should effect with respect to my stressor.
  - if, after I have taken the actions I determined I should take with respect to my stressor, my mind broadcasts my stressor, I should disconnect from that broadcast by remembering my determination that there is no action I should take now with respect to my stressor and then engaging with something constructive to my life.<sup>48</sup>

---

<sup>46</sup> *Choose The Life You Want* by Tal Ben-Shahar; *Emotional Intelligence* by Daniel Goleman

<sup>47</sup> *Choose The Life You Want* by Tal Ben-Shahar; [https://www.ted.com/talks/shawn\\_achor\\_the\\_happy\\_secret\\_to\\_better\\_work](https://www.ted.com/talks/shawn_achor_the_happy_secret_to_better_work); *Before Happiness* by Shawn Achor

<sup>48</sup> *The Happiness Trap* by Russ Harris

- learn what I can from my experience for self-improvement purposes, including by considering any behavior of mine that caused my stressor and analyzing how I dealt with my stressor, psychologically and behaviorally, and memorialize what I learned in this life guide.

When I am experiencing a stressor in one area of my life, I should not allow it to paralyze me in other areas of my life. Indeed, when I am not productively addressing my stressor, I should force myself to engage with other areas of my life.<sup>49</sup>

When there has been a significant stressor in my life, I sometimes have experienced amplified Mental Experiential Unhappiness upon waking up and remembering my stressor. Based on my experiences, such Mental Experiential Unhappiness evaporates once I get out of bed and start my day, and especially once I get outside, so when I experience this form of Mental Experiential Unhappiness, I should not linger in bed, but rather get out of bed and start my day, and especially get outside sooner rather than later.

- **Instead Of Dwelling In Unhappiness, Initiate and Have Fun With Positive-Energy, Experiential Happiness-Inducing Activities.**<sup>50</sup>

Since dwelling in Unhappiness fills my mind with negative emotions and initiating and having fun with positive-energy, Experiential Happiness-inducing activities fills my mind with positive emotions, these two mental experiences are mutually exclusive.

*“Emotions, left to themselves, will dissipate. Their energy seeps out through the membrane, and by “emotional osmosis” the person returns in time to his or her baseline condition. Expressed and dwelt upon, though, emotions multiply and imprison you in a vicious cycle of dealing fruitlessly with past wrongs.... Dwelling on trespass and the expression of anger produces more cardiac disease and more anger.” – Martin Seligman, “Authentic Happiness”*

*“I also gained perspective on other treatments [for depression].... [When I was in Rwanda, a man said to me], “we’ve had a lot of trouble with Western mental health workers, especially the ones who came right after the genocide.” And I said, “What kind of trouble did you have?” And he said, “Well, they would do this bizarre thing. They didn’t take people out in the sunshine where you begin to feel better. They didn’t include drumming or music to get people’s blood going. They didn’t involve the whole community.... Instead what they did was they took people one at a time into dingy little rooms and had them talk for an hour about bad things that had happened to them.” He said, “We had to ask them to leave the country!” – Andrew Solomon<sup>51</sup>*

---

<sup>49</sup> *Authentic Happiness* by Martin Seligman

<sup>50</sup> Per *Emotional Intelligence* by Daniel Goleman, the effectiveness of this strategy is supported by scientific studies.

<sup>51</sup> [http://www.ted.com/talks/andrew\\_solomon\\_depression\\_the\\_secret\\_we\\_share](http://www.ted.com/talks/andrew_solomon_depression_the_secret_we_share)

*“Everything you have in life can be taken from you except one thing, your freedom to choose how you will respond to the situation.” – Viktor Frankl, “Man’s Search For Meaning”*

Particularly potent, positive-energy, Experiential Happiness-inducing activities include:

- (i) positive-energy socializing and going out with my Friends. Based on my experiences, my natural inclination when I am experiencing Unhappiness is to clam up and isolate myself, which inevitably worsens my Unhappiness. Rather, I should take the initiative to engage in positive-energy socializing and going-out, allowing myself to smile, laugh, and have fun.
- (ii) participating in a terrific dance party by putting on my dancing shoes (i.e. my sneakers) and walking outside to the beat of energetic, upbeat music as I am surrounded by amazing scenery (e.g. the sky, the moon, stars, trees, etc.). And if there are no other people nearby and I connect with my music, I should feel free to whistle to my music. Furthermore, to the extent that my imagination runs wild under such circumstances, all the better.

*“Dance like no one is watching. Sing like no one is listening. Love like you’ve never been hurt and live like it’s heaven on earth.” – Mark Twain*

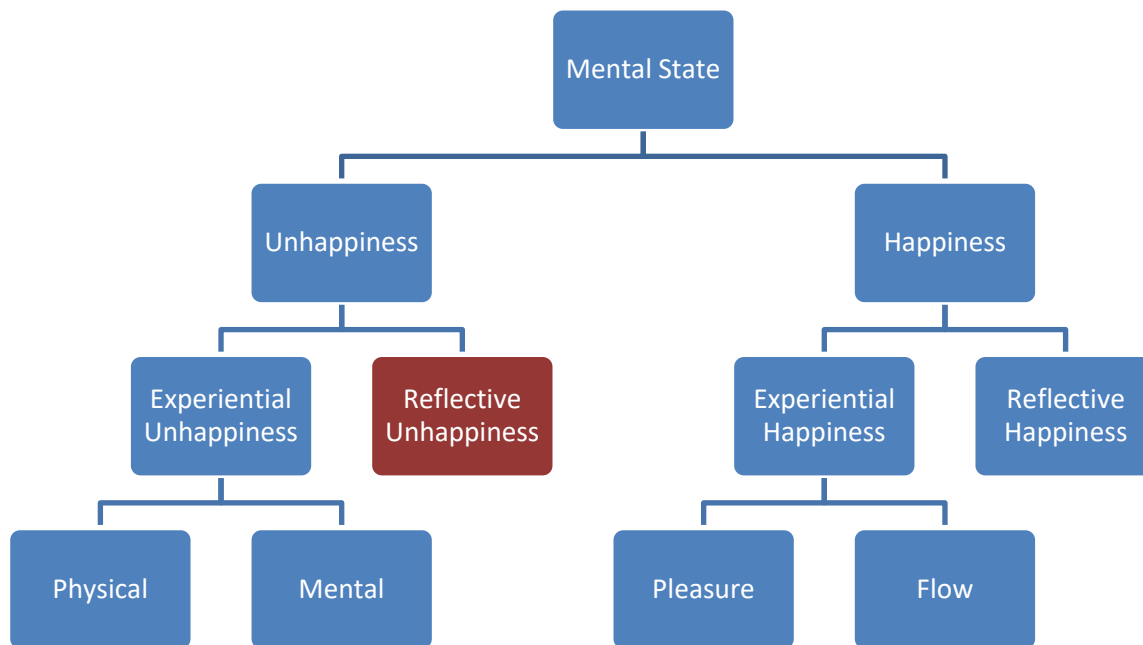
<http://www.today.com/health/what-do-you-do-double-mastectomy-dance-course-8C11551557>

- **Instead Of Dwelling In Unhappiness, Complete An Outstanding Task.**<sup>52</sup> Since dwelling in Unhappiness fills my mind with negative emotions and attaining a feeling of accomplishment by completing an outstanding task fills my mind with positive emotions, these two mental experiences are mutually exclusive. The task I complete certainly can be a mundane one, such as a minor home chore.

---

<sup>52</sup> *Emotional Intelligence* by Daniel Goleman

## Reflective Unhappiness: Prevention And Treatment



In order to prevent and treat Reflective Unhappiness, I should adhere to the following guidelines, which are ordered on a prevention-to-treatment spectrum:

- **Prevent Myself From Having A Low Level Of Personally-Meaningful Accomplishments Over A Substantial Amount Of Time.** I can greatly reduce the likelihood of this outcome by:
  - promptly becoming aware of when I am under-investing in my pursuit of personally-meaningful accomplishments by reviewing this life guide annually, an entry in my calendar, and as a result, increasing my efforts on this front to an appropriate level.
  - gaining a deeper understanding of who I am, resulting in my gaining insight on what would constitute a personally-meaningful accomplishment for me and then attempting to achieve such an accomplishment.
- **Prevent Myself From Behaving In A Manner That Later Will Cause Me Personally-Meaningful Regret.** I can greatly reduce the likelihood of this outcome by:
  - regularly reminding myself of my values and important life lessons I have learned by reviewing this life guide annually, an entry in my calendar, thereby greatly decreasing the likelihood that I will act contrary to them.

- gaining a deeper understanding of who I am, resulting in my gaining insight on what would constitute a personally-meaningful regret for me and then not behaving in a manner that would lead to such a result.
- **Cause My Mind’s Interpretation Of A Reflective Unhappiness-Inducing Development To Be Accurate, Complete, And Constructive Instead Of Simply Letting It Be Negative.** For example, if I accidentally insult a Friend in public and thereby cause him embarrassment, while my mind might want to broadcast a simple “I’m an idiot” message, I actively should re-frame my mind’s interpretation of the event as follows, if truthful: “I was attempting to make a joke which misfired, which happens occasionally when attempting to create comedy. My Friend knows that there was no intended malice on my part, I will be on guard to avoid this type of accident from occurring again with this Friend in the near future, and I note that my attempts to create comedy with my Friends is a positive quality.”

Since my mind’s interpretation of a development results in the emotions I experience with respect to that development, by taking this action, I will cause myself to experience less-negative emotions with respect to the Reflective Unhappiness-inducing development.

*“All emotions about the past are completely driven by thinking and interpretation.” – Martin Seligman, “Authentic Happiness”*

*“There is nothing either good or bad, but thinking makes it so.” – Shakespeare (as stated by Hamlet in “Hamlet”)*

*“We are each given a set of experiences in life. The experiences are neutral. They have no meaning. It is how we interpret the experiences that gives them meaning.” – Michael Michalko*

*“What determines our quality of life is how we relate to [our] realities, what kind of meaning we assign them, what kind of attitude we cling to about them, what state of mind we allow them to trigger.” – Viktor Frankl, “Man’s Search For Meaning”*

- **Rationally Address My Mind’s Broadcast Of A Regret.**

*“Regret is the emotion we experience when we think that our present situation could be better or happier if we had done something different in the past. So in other words, regret requires two things. It requires, first of all, agency – we had to make a decision in the first place. And second of all, it requires imagination. We need to be able to imagine going back and making a different choice, and then we need to be able to kind of spool this imaginary record forward and imagine how things would be playing out in our present. And in fact, the more we have of either of these things – the more agency and the more imagination with respect to a given regret, the more acute that regret will be.... The lesson that I ultimately learned from my tattoo [which I regret having gotten] and that I*

*want to leave you with today is this: .... Regret doesn't remind us that we did badly. It reminds us that we know we can do better.” – Kathryn Schulz<sup>53</sup>*

When my mind broadcasts a regret, instead of fearing or trying to avoid thinking about it, I should directly confront and analyze it.

In doing so, I first should analyze whether or not the regret my mind has broadcast truly should be a regret for me. For example, if I lost money on a financial investment, did I behave rationally and suffer a statistically unlikely outcome (behavior that I should not regret) or did I behave irrationally and suffer a statistically likely outcome (behavior that I should regret)?

Assuming I determine that the regret my mind has broadcast truly should be a regret for me, I should focus my thoughts on how I can do better in a similar situation in the future, as opposed to “crying over spilt milk.”

- **Rationally Address My Mind’s Broadcast Of A Negative Memory And Any Associated Rumination.**

My mind occasionally broadcasts, and thereby causes me to re-live in my mind, a memory of a negative experience, resulting in my experiencing Reflective Unhappiness. Rumination is the phenomenon in which my mind repetitively re-broadcasts a specific negative memory.

*“We have to catch our unhealthy psychological habits and change them. And one of unhealthiest and most common is called rumination. To ruminate means to chew over. It’s when your boss yells at you or your professor makes you feel stupid in class, or you have big fight with a friend and you just can’t stop replaying the scene in your head for days, sometimes for weeks on end. Now, ruminating about upsetting events in this way can easily become a habit, and it’s a very costly one, because by spending so much time focused on upsetting and negative thoughts, you are actually putting yourself at significant risk for developing clinical depression, alcoholism, eating disorders, and even cardiovascular disease. The problem is the urge to ruminate can feel really strong and really important, so it’s a difficult habit to stop.” – Guy Winch<sup>54</sup>*

I have found that my mind broadcasts of negative memories result primarily from four types of memories, which are not mutually exclusive categories:

- (i) a memory in which I harmed someone else, particularly in a manner that the other person reasonably should not have assumed as a risk (as an extreme example, if I were to murder an innocent person, my mind surely would broadcast the memory thereafter). This type of memory typically results in Reflective Unhappiness in its capacity as a personally-meaningfully regret. I hereafter refer to this type of memory as a “Type 1 Negative Memory.”

---

<sup>53</sup> [https://www.ted.com/talks/kathryn\\_schulz\\_don\\_t\\_regret\\_regret](https://www.ted.com/talks/kathryn_schulz_don_t_regret_regret)

<sup>54</sup> [https://www.ted.com/talks/guy\\_winch\\_why\\_we\\_all\\_need\\_to\\_practice\\_emotional\\_first\\_aid](https://www.ted.com/talks/guy_winch_why_we_all_need_to_practice_emotional_first_aid)



- (ii) a memory in which someone else harmed me, particularly in a manner that I reasonably should not have assumed as a risk (as an extreme example, if somebody randomly shot me, my mind surely would broadcast the memory thereafter). This type of memory typically results in Reflective Unhappiness by causing me to believe that I have not lived as valuable a life as I would have lived had I not suffered the relevant harm. I hereafter refer to this type of memory as a “Type 2 Negative Memory.”
- (iii) a memory in which I feel another person reduced his opinion of me, particularly if I experience embarrassment for my behavior or if the other person expresses his anger or disappointment to me (as an extreme example, if a Friend caught me attempting to pickpocket him – a situation which, of course, would cause me embarrassment – my mind surely would broadcast the memory thereafter). This type of memory typically results in Reflective Unhappiness in its capacity as a personally-meaningfully regret. I hereafter refer to this type of memory as a “Type 3 Negative Memory.”
- (iv) a memory in which I am disappointed with my behavior, particularly if I felt I acted incompetently (as an extreme example, if I accidentally shot myself in my foot while playing with a gun, my mind surely would broadcast the memory thereafter). This type of memory typically results in Reflective Unhappiness in its capacity as a personally-meaningfully regret. I hereafter refer to this type of memory as a “Type 4 Negative Memory.”

In order to treat a mind broadcast of a negative memory and any associated rumination, I should:

- accept my mind’s broadcasts of negative memories as an evolutionary function which was helpful to my primitive ancestors’ survival and reproduction during the era in which they lived, but which might be helpful or unhelpful to me in the modern era in which I live. Notably, the primary factor that the above four categories have in common is that they are evolutionarily significant memories since, if the given memory accurately captures the experience, the experience reasonably could have resulted in the death of a primitive ancestor of mine,<sup>55</sup> be it by getting murdered by the individual he aggrieved (in the case of a Type 1 Negative Memory), having his survival and reproduction chances materially decline (in the case of a Type 2 Negative Memory), being left for dead by the community on which he was dependent (in the case of a Type 3 Negative Memory), or dying due to a physical accident resulting from his incompetence (in the case of a Type 4 Negative Memory). It therefore makes sense that the mind evolved to emphasize memories of such experiences – by broadcasting and re-broadcasting the memories – so as to cause the individual to take corrective action

---

<sup>55</sup> “The Social Animal within Organizations” by Abraham Buunk and Pieter Dijkstra in *Applied Evolutionary Psychology* edited by S. Craig Robert

for his poor behavior in such experiences, if applicable, and to act conservatively in the future, thereby increasing his chances of survival and reproduction.

*“Our ancestors became our ancestors because they won two kinds of battles: for survival and for mating. All that we are is a collection of adaptive characteristics finely tuned to keep us alive and to bring us reproductive success.” – Martin Seligman, “Authentic Happiness”*

*“A special system for emotional memories makes excellent sense in evolution, of course, ensuring that animals would have particularly vivid memories of what threatens or pleases them. But emotional memories can be faulty guides to the present.” – Daniel Goleman, “Emotional Intelligence”*

- analyze my mind’s broadcast of the negative memory, preferably in writing. My analysis should include the following items:
  - the specific details my mind has been broadcasting.
  - an accurate detailing of the entire underlying experience.
    - I certainly should challenge my mind’s broadcast for accuracy and completeness given that my mind’s broadcast is not necessarily providing me with a true description of the experience. Indeed, scientific studies have shown the mind to be quite susceptible to inaccurate memories.<sup>56</sup> And specifically with respect to mind broadcasts of negative memories, it is evolutionarily sensible that the mind conservatively evolved to inaccurately emphasize to the individual his evolutionarily dangerous behavior and de-emphasize justifying context to his behavior, so as to cause the individual to take corrective action for his poor behavior in such experiences, if applicable, and to act conservatively in the future, thereby increasing his chances of survival and reproduction.
  - an analysis of my mind’s broadcast on an evolutionary basis.
  - a detailing of how I believe I ideally should have behaved during the experience, thus addressing any underlying regret.
  - a rational determination of the behavior I should effect.

*“Emotional agility is the ability to be with your emotions with curiosity, compassion, and especially the courage to take values-connected steps.” – Susan David<sup>57</sup>*

---

<sup>56</sup> [https://www.ted.com/talks/elizabeth\\_loftus\\_how\\_reliable\\_is\\_your\\_memory](https://www.ted.com/talks/elizabeth_loftus_how_reliable_is_your_memory); [https://www.ted.com/talks/daniel\\_kahneman\\_the\\_riddle\\_of\\_experience\\_vs\\_memory](https://www.ted.com/talks/daniel_kahneman_the_riddle_of_experience_vs_memory)

<sup>57</sup> [https://www.ted.com/talks/susan\\_david\\_the\\_gift\\_and\\_power\\_of\\_emotional\\_courage](https://www.ted.com/talks/susan_david_the_gift_and_power_of_emotional_courage)

- effect the behavior I rationally have determined I should effect.
  - With respect to a Type 1 Negative Memory (in which I harmed another person) and a Type 3 Negative Memory (in which another person reduced his opinion of me), I should do what I reasonably can to correct the harm I caused the other person, especially by extending to him a sincere, explicit apology and offering to do what I can to make him whole (hereafter referred to as “corrective action”).

It is common for a human being, at the end of his life, to have a psychological need for forgiveness for personally-meaningful regrets relating to harming others.<sup>58</sup> Based on my experiences and observations, it is not that this psychological need pops up out of nowhere at the end of one’s life, but rather that one carries this tremendous psychological burden throughout his life and only once he is faced with “now or never” pressure does he garner enough courage to act on his psychological need.

*“There’s a hospice doctor named Ira Byock who has worked closely with us on recording interviews with people who are dying. He wrote a book called ‘The Four Things That Matter Most’ about the four things you want to say to the most important people in your life before they or you die: thank you, I love you, forgive me, I forgive you. They’re just about the most powerful words we can say to one another.... It’s a chance to have a sense of closure with someone you care about – no regrets, nothing left unsaid. And it’s hard and it takes courage.” – David Isay<sup>59</sup>*

I do not have to live throughout my life and until the day I die with such psychological burdens; it is much wiser for me to take corrective action upon recognizing my psychological need for forgiveness and thereafter live substantially without that psychological burden. And interestingly, based on my experiences, regardless of whether the person whom I harmed accepts or rejects my corrective action, my psychological burden will be substantially eliminated, probably as a result of my knowing that I did everything I reasonably could have done to right my wrong. Indeed, it is sensible evolutionarily that upon my offering corrective action and learning not to act in the same manner in the future, my mind’s broadcast of the negative memory will largely evaporate since, in such a situation, the survival and reproduction danger to a primitive ancestor of mine would have been greatly reduced.

To motivate me to take corrective action, I should remind myself that while my ego always opposes my taking such action – since taking such action requires sacrificing my ego – upon taking such action, I have

---

<sup>58</sup> [http://www.ted.com/talks/matthew\\_o\\_reilly\\_am\\_i\\_dying\\_the\\_honest\\_answer](http://www.ted.com/talks/matthew_o_reilly_am_i_dying_the_honest_answer)

<sup>59</sup> [http://www.ted.com/talks/dave\\_isay\\_everyone\\_around\\_you\\_has\\_a\\_story\\_the\\_world\\_needs\\_to\\_hear](http://www.ted.com/talks/dave_isay_everyone_around_you_has_a_story_the_world_needs_to_hear)

always felt psychological relief and liberation, not to mention being proud of my behavior.

And importantly, the most effective treatment I have found to cure myself of rumination is to have a new, healthy experience with the person involved in my rumination.

After I have taken corrective action, if and when my mind broadcasts the applicable negative memory or I simply reflect on the matter, instead of focusing on the fact that I messed up, I actively should focus my mind on the fact that I directly confronted my harmful behavior, effected what I deemed to be appropriate corrective action, and learned from my experience.

- With respect to a Type 2 Negative Memory (in which someone else harmed me), I should not be secretive about my experience, particularly if I believe I might be traumatized by the harm that was inflicted on me. Rather, I should openly discuss what happened to me with at least one other person with whom I feel emotionally close or who has suffered the same type of harm, including for the purpose of preventing adverse mental and physical consequences as a result of being completely secretive about the harm I suffered.<sup>60</sup> Scientific studies show that joining a support group with others suffering from the same serious adversity is beneficial to one's mental and physical health.<sup>61</sup>

At the same time, I should not psychologically dwell for too long on something bad that happened to me.

*“I am not what happened to me. I am what I choose to become.” – Carl Jung*

And for my own inner peace, once I am able to do so, I should choose to forgive.

*“Forgiveness isn't for the offender, but for the offended.” – LZ Granderson<sup>62</sup>*

*“To understand all is to forgive all.” – French proverb*

- learn what I can from my experience for self-improvement purposes.
- remind myself that the negative memories broadcast by my mind are not fairly representative of my life experiences (i.e. my mind is drastically over-

---

<sup>60</sup> Research by James Pennebaker, referenced in *Daring Greatly* by Brené Brown

<sup>61</sup> *Emotional Intelligence* by Daniel Goleman; [http://www.ted.com/talks/sebastian\\_junger\\_our\\_lonely\\_society\\_makes\\_it\\_hard\\_to\\_come\\_home\\_from\\_war](http://www.ted.com/talks/sebastian_junger_our_lonely_society_makes_it_hard_to_come_home_from_war)

<sup>62</sup> <https://www.cnn.com/2018/07/07/opinions/father-son-forgiveness-opinion-granderson/index.html>

emphasizing these negative memories relative to the rest of my life experiences).<sup>63</sup>

*“No person is their worst moment.” – Stephen Colbert*

- avoid displaying to myself an item that will trigger my mind’s broadcast of the negative memory.
- if, after I have taken the actions I determined I should take with respect to my mind’s broadcast of the negative memory, my mind broadcasts the negative memory, I should disconnect from that broadcast by remembering my determination that there is no action I should take now with respect to my mind’s broadcast and then engaging with something constructive to my life.<sup>64</sup>
- **Remind Myself Of, And Meditate On, My Personally-Meaningful Accomplishments.** By shifting my mind’s focus as such, I will induce Reflective Happiness, thereby counteracting the Reflective Unhappiness I am experiencing.

---

<sup>63</sup> *The Happiness Trap* by Russ Harris

<sup>64</sup> Ibid.

## Unhappiness And Self-Improvement

- **Leverage The Pain Of Unhappiness To Spur Me To Self-Improve.**

When Unhappiness causes me to reel in pain, it provides me with a tremendous self-improvement opportunity: when I am in such a state, I also become wide open to, and care intensely about, self-improvement with respect to the area in which I am experiencing the pain. Simply put, I care greatly about my self-improvement in the applicable area because I want my pain to end and never return; and that is an amazing place to be for self-improvement purposes. I simply should not let the gates of self-improvement open in such an extraordinary manner without eagerly taking advantage of it.

*“There’s nothing like personal, painful experience if you want to learn.” – Charlie Munger*

*“When [depression] comes again – [it] will be hellish, but I will learn something from it.”  
– Andrew Solomon<sup>65</sup>*

Indeed, I have benefitted tremendously from the Unhappiness I have experienced in my life:

- (i) the pain of Unhappiness has spurred nearly all of the self-improvement I have achieved, and I have continued receiving the amazing dividends of such self-improvement long after my Unhappiness evaporated.

*“I know that without the suffering, the growth that I have achieved would have been impossible.” – Jerry Long as quoted in “Man’s Search For Meaning” by Viktor Frankl*

- (ii) in light of the fact that I thought about, researched, and wrote many of the sections of this life guide as a result of the Unhappiness I was then-experiencing with respect to the applicable topic, without Unhappiness, I would not have created this life guide for my future benefit and for the benefit of currently-living and future-living members of my Values-Based Community, which would have robbed me of a tremendous source of Reflective Happiness that I never would have known.

*“Never let a good crisis go to waste.” – Winston Churchill*

*“When life gives you lemons, make lemonade.” – Elbert Hubbard*

---

<sup>65</sup> [http://www.ted.com/talks/andrew\\_solomon\\_depression\\_the\\_secret\\_we\\_share](http://www.ted.com/talks/andrew_solomon_depression_the_secret_we_share)

## Suicide

### Notes To Reader:

1. There are four key stages in a suicidal progression: (i) suicidal thought; (ii) suicide planning; (iii) suicide attempt; and (iv) suicide.<sup>66</sup> An estimated 1.7 million Americans make a suicide attempt each year. And currently, suicide is the 11<sup>th</sup> leading cause of death in the U.S.<sup>67</sup>

Thankfully, the furthest stage I have ever reached in the above progression is the first stage (i.e. suicidal thought). If everyone were honest (and had an accurate memory of all their thoughts during the most difficult times of their life), I believe we would find the suicidal thought stage to be a stage that virtually everyone has reached at some point in their life. Thus, I quite simply do not consider it to be a big deal for me to admit that I too have reached this stage.

With respect to me specifically, a mind that analyzed all the other matters discussed in this life guide obviously also analyzed suicide at some point; indeed, suicidal contemplation might be an inevitable by-product of an analytical mind, and maybe more broadly, of being human.

I have never taken an anti-depressant or other psychotropic drug,<sup>68</sup> nor have I ever had an appointment with a mental health professional, so I cannot speak to the value of those options with respect to addressing Unhappiness-induced suicidal thought, or Unhappiness generally. I have preferred to address Unhappiness I am experiencing by thinking for myself about the matter underlying my Unhappiness, researching that matter, and writing my determinations about that matter in this life guide, and I have found doing so to be effective in addressing Unhappiness I am experiencing.

2. I believe there is a critically important difference between: (i) “rational suicide” (a term used by mental health professionals),<sup>69</sup> whereby a person decides to commit suicide in accordance with a rational decision-making process, and without mental illness playing a role, or at least not a determinative role, in such decision-making process; and (ii) suicide due to treatable mental illness. As indicated below, I take opposite stances regarding these two distinct forms of suicide.
- **Whether Or Not I Should Commit Suicide Is A Legitimate Question For Me To Ask And Answer.** When my mind raises the question of whether or not I should commit suicide, instead of fearing or trying to avoid thinking about the question, I should directly confront and answer it.

---

<sup>66</sup> <https://www.cdc.gov/mmwr/preview/mmwrhtml/ss6013a1.htm>; [https://en.wikipedia.org/wiki/Suicidal\\_ideation](https://en.wikipedia.org/wiki/Suicidal_ideation)

<sup>67</sup> <https://afsp.org/suicide-statistics>

<sup>68</sup> [https://www.youtube.com/watch?v=TVgQ\\_tgWMyU](https://www.youtube.com/watch?v=TVgQ_tgWMyU)

<sup>69</sup> [https://www.amazon.com/s/ref=nb\\_sb\\_noss\\_1?url=search-alias%3Daps&field-keywords=rational+suicide](https://www.amazon.com/s/ref=nb_sb_noss_1?url=search-alias%3Daps&field-keywords=rational+suicide)

*“There is nothing in this world to which every man has a more unassailable title than to his own life and person.” – Arthur Schopenhauer*

Specifically, the correct question for me to answer in contemplating suicide is: will living for any time period starting from now cause me to better achieve My Life Goal versus committing suicide now? Of course, I surely will be unfairly pessimistic in answering this question at times when I am experiencing Unhappiness to the point of experiencing suicidal thought.

*“Suicide will have seemed to its perpetrator the last and best of bad possibilities.” – Kay Redfield Jamison, “Night Falls Fast: Understanding Suicide”*

- **Examples Of Circumstances Under Which My Committing Suicide Likely Would Be Irrational In Light Of My Life Goal.**

While a determination as to whether it would be rational or irrational for me commit suicide in light of My Life Goal is dependent on the specific facts and circumstances of my situation, below are examples of circumstances under which my committing suicide likely would be irrational in light of My Life Goal.

- Virtually all forms of Physical Experiential Unhappiness, including:
  - Physical Experiential Unhappiness that is treatable as detailed in the “Physical Experiential Unhappiness: Prevention And Treatment” section.
  - Physical Experiential Unhappiness that will not last for the rest of my life. Based on my experiences, which align with scientific findings,<sup>70</sup> once my Physical Experiential Unhappiness has ceased, it likely will have little effect on my Mental State, as I am unlikely to re-live in my mind my memory of it.
  - Physical Experiential Unhappiness that is not continuously worsening and therefore is subject to Hedonic Adaptation. Notably, individuals who become paraplegic as a result of spinal cord accidents report more net positive emotions than negative emotions within eight weeks and they are only slightly less happy on average than individuals who are not paralyzed within a few years; and of people with extreme quadriplegia, 84% consider their life to be average or above average.<sup>71</sup>
  - Physical Experiential Unhappiness that I am experiencing at times when I still have the ability to experience and create Reflective Happiness. Based on my experiences, which align with scientific findings,<sup>72</sup> Reflective Happiness and Reflective Unhappiness inherently have a stronger effect

---

<sup>70</sup> [https://www.ted.com/talks/daniel\\_kahneman\\_the\\_riddle\\_of\\_experience\\_vs\\_memory](https://www.ted.com/talks/daniel_kahneman_the_riddle_of_experience_vs_memory)

<sup>71</sup> *Authentic Happiness* by Martin Seligman

<sup>72</sup> [https://www.ted.com/talks/daniel\\_kahneman\\_the\\_riddle\\_of\\_experience\\_vs\\_memory](https://www.ted.com/talks/daniel_kahneman_the_riddle_of_experience_vs_memory)



than Experiential Happiness and Experiential Unhappiness on my Mental State Net Value over an extended time period. As a result, during an extended time period, the negative effect of Physical Experiential Unhappiness on my Mental State Net Value reasonably can be outweighed by the positive effect of Reflective Happiness on my Mental State Net Value.

- Virtually all forms of Mental Experiential Unhappiness, including:
  - Mental Experiential Unhappiness that is treatable as detailed in the “Mental Experiential Unhappiness: Prevention And Treatment” section.
  - Mental Experiential Unhappiness that will not last for the rest of my life. Based on my experiences, which align with scientific findings,<sup>73</sup> once my Mental Experiential Unhappiness has ceased, it likely will have little effect on my Mental State, as I am unlikely to re-live in my mind my memory of it.
  - Mental Experiential Unhappiness that is not continuously worsening and therefore is subject to Hedonic Adaptation.
  - Mental Experiential Unhappiness that I am experiencing at times when I still have the ability to experience and create Reflective Happiness. Based on my experiences, which align with scientific findings,<sup>74</sup> Reflective Happiness and Reflective Unhappiness inherently have a stronger effect than Experiential Happiness and Experiential Unhappiness on my Mental State Net Value over an extended time period. As a result, during an extended time period, the negative effect of Mental Experiential Unhappiness on my Mental State Net Value reasonably can be outweighed by the positive effect of Reflective Happiness on my Mental State Net Value.
- All forms of Reflective Unhappiness.
  - The rational response to my experiencing any form of Reflective Unhappiness is to treat that Reflective Unhappiness, as detailed in the “Reflective Unhappiness: Prevention And Treatment” section, and to take the initiative to create new Reflective Happiness, particularly via new, personally-meaningful accomplishments.
- **Examples Of Circumstances Under Which My Committing Suicide Likely Would Be Rational In Light Of My Life Goal.**

---

<sup>73</sup> Ibid.

<sup>74</sup> Ibid.

While a determination as to whether it would be rational or irrational for me commit suicide in light of My Life Goal is dependent on the specific facts and circumstances of my situation, below are examples of circumstances under which my committing suicide likely would be rational in light of My Life Goal.

- To prevent an imminent, torturous “natural” death experience.

Like all human beings, I am subject to a lottery with respect to the process by which I will die “naturally” (i.e. assuming I do not commit suicide), and the level of suffering and grace that process will entail (e.g. dying quickly of a heart attack while asleep versus losing my mental faculties, spending ten years in a nursing home, and regularly screaming in pain before dying of an extended battle with brain cancer). To the extent I can avoid suffering needlessly from an imminent, torturous “natural” death experience by means of a more tolerable death experience provided by suicide, I should do so. Indeed, suicide provides a valuable “stop-loss” on the level of suffering and lack of grace that I will experience during my death experience.

*“The thought of suicide is a great consolation: by means of it one gets through many a dark night.” – Friedrich Nietzsche*

I have adopted the principle of the above paragraph in my advance medical directive, to the extent permitted by applicable law.

- Valid forms of Altruistic suicide.

To explain Altruistic suicide by way of an extreme hypothetical example: imagine I am a soldier in a ten-soldier unit that is going to be sent deep into enemy territory to conduct a special operation. In the months that my unit prepares for our mission, to my great delight, I learn that my fellow soldiers are members of my Values-Based Community who I am convinced will do great things for the world when we return from our mission. I bond with them as brothers and achieve a tremendous sense of belonging with them. Upon parachuting deep into enemy territory, unfortunately, the enemy becomes aware of our presence and begins hunting us. We decide to hide in nearby bushes and know that if we can stay there undetected until night falls, we will have a chance of escape. Shortly after we begin hiding in the bushes, my body starts convulsing and I begin coughing loudly in a manner that I simply am unable to suppress. I must decide between the only two available options: I can do nothing and greatly increase the risk that all ten of us will be detected and killed or I can commit suicide to greatly increase the chance that my fellow soldiers will survive.

Committing Altruistic suicide can qualify as rational in light of My Life Goal because of the tremendous Reflective Happiness I would achieve from my decision to commit suicide for a validly-Altruistic purpose.

*“If a man has not discovered something that he will die for, he isn’t fit to live.” –  
Martin Luther King, Jr.*

- **Preemptively Bolster My Defenses Against Irrationally Progressing Beyond Suicidal Thought, Even Though I Assume And Hope That I Never Will Have To Use Such Defenses.**
  - **Develop My Stance Regarding Suicide Solely During Times In Which I Am Not Experiencing Unhappiness.** As I have done in this “Suicide” section, I should develop my stance regarding suicide solely during times in which I am not experiencing Unhappiness. Developing my stance regarding suicide during times in which I am experiencing Unhappiness surely will lead to an irrational, negative bias as to the circumstances under which I should commit suicide, and therefore is a leading danger to committing suicide irrationally.
  - **When I Am Experiencing Suicidal Thought, Prevent Myself From Becoming Prone To Acting Impulsively.** Impulsive behavior is a leading danger to committing suicide,<sup>75</sup> which makes sense because an individual can progress from suicidal thought to suicide planning to suicide attempt to suicide in mere seconds if he acts impulsively. Thankfully, I am not prone to impulsive behavior. Regardless, in order to help prevent myself from acting impulsively when I am experiencing suicidal thought, in such situations, I should:
    - not drink any alcohol.
    - avoid any stimulus that will drag down my mood, such as a tearjerker movie or sad music.
    - not be alone. I preferably should be with a Friend in-person, but if circumstances do not allow for that, I should at least talk with someone on the phone, preferably by video call.
    - read this “Suicide” section in order to reconnect intellectually and emotionally with my stance regarding suicide and read any other relevant section of this life guide.
    - effect the applicable treatments detailed in the “Physical Experiential Unhappiness: Prevention and Treatment,” “Mental Experiential Unhappiness: Prevention and Treatment,” and “Reflective Unhappiness: Prevention and Treatment” sections.
    - meditate on hope. In order to combat any hopelessness I feel about my situation or a feeling that the Unhappiness I am experiencing will be permanent, I should meditate on a reality in which the problem that is underlying my suicidal thought ends well and I thereafter live a happy life.

---

<sup>75</sup> *Night Falls Fast: Understanding Suicide* by Kay Redfield Jamison

In doing so, I should aim to shift my attitude toward the problem that is underlying my suicidal thought from “this is bad” to “how do I overcome this?” and become excited by the challenge presented to me, as opposed to treating it as debilitating.<sup>76</sup>

*“People seem to be able to bear or tolerate depression as long as there is the belief that things will improve. If that belief cracks or disappears, suicide becomes the option of choice.” – Kay Redfield Jamison, “Night Falls Fast: Understanding Suicide”*

- meditate on my potential to achieve Reflective Happiness by doing good for others whom I care about. This can include, as examples, helping someone whom I believe is dependent on me, increasing the Happiness of a Friend by continuing our Friendship, or improving the lives of currently-living and future-living members of my Values-Based Community.

*“A man who becomes conscious of the responsibility he bears toward a human being who affectionately waits for him, or to an unfinished work, will never be able to throw away his life.” – Viktor Frankl, “Man’s Search For Meaning”*

*“He who has a ‘why’ to live can bear almost any ‘how’.” – Friedrich Nietzsche*

*“Man’s main concern is not to gain pleasure or to avoid pain but rather to see a meaning in his life. That is why man is even ready to suffer, on the condition, to be sure, that his suffering has a meaning. – Viktor Frankl, “Man’s Search For Meaning”*

- let time pass by, especially by sleeping. In doing so, I should recognize that pain is a part of life and that in order to arrive at all the Happy times I will get to enjoy during my remaining lifetime, I am going to need to cross segments of turbulent seas, but that in crossing those turbulent seas, the ocean’s current – the effect of which accumulates over time – is a powerful force working in my favor.

*“If you’re going through hell, keep going.” – Winston Churchill*

*“You can plan on Monday to commit suicide, and by Wednesday you’re laughing again.” – Marilyn Monroe*

*“Time heals all.” – Proverb*

---

<sup>76</sup> Choose The Life You Want by Tal Ben-Shahar; [https://www.ted.com/talks/shawn\\_achor\\_the\\_happy\\_secret\\_to\\_better\\_work](https://www.ted.com/talks/shawn_achor_the_happy_secret_to_better_work); Before Happiness by Shawn Achor

## Time

In order to achieve My Life Goal, I need to create and maintain effective and efficient administrative processes since such processes result in minimizing the amount of time I spend on achieving worthy administrative objectives and maximizing the amount of Freedom that I have remaining. This section discusses my effective and efficient administrative processes and principles related to my administrative processes.

- **On The Value Of Minimalism.** In considering whether or not I should own a tangible item, I should be sure to account for the following sometimes-hidden costs: (i) the amount of time and money I will actually end up spending on the item; (ii) the amount of stress I will incur as a result of the item; (iii) my loss of focus on other aspects of my life that are more important to me; and (iv) the increased likelihood that I will be enticed to hop on the Hedonic Treadmill. Indeed, minimalism is the ultimate preventative measure to hopping on the Hedonic Treadmill.

*The things you own end up owning you.” – Tyler Durden, “Fight Club”*

*“Most toys are just a pain in the neck.” – Warren Buffett*

*“Use it up, wear it out, make it do, or do without.” – Proverb*

*“The world has to learn that the actual pleasure derived from material things is of rather low quality on the whole and less even in quantity than it looks to those who have not tried it.” – Oliver Wendell Holmes*

- **Annually, Conduct An Inventory Of My Tangible Property.** Annually, I should review all the tangible items that I own, particularly for the purposes of: (i) reminding myself of each item that I own, in order to increase my effective use of my tangible assets; (ii) getting rid of any item for which I do not have a reasonably foreseeable use or which otherwise has less value to me than the cost of maintaining it; and (iii) considering buying a new item to replace an old item, which includes checking the expiration dates on products. This item is an entry in my calendar.
- **On The Value Of Organization.** I should invest in creating and maintaining organization, particularly for the purposes of: (i) maximizing my efficiency. While creating and maintaining organization requires an up-front time investment, which I can satisfy during less busy time periods, doing so provides me with valuable dividends later on, particularly during busy time periods; and (ii) increasing my clarity of thought via the reduction of clutter.
- **Maintain My Important Computer Files.**
  - On my computer’s desktop, I should maintain a folder titled “Important Computer Files,” containing the following subfolders:

- “Life Guide,” containing my personal, uncensored version of this life guide.
  - “Medical,” containing subfolders for medical records (I should maintain digital copies of my medical records) and medical treatments (i.e. notes regarding how I treated past medical problems that might recur).
  - “Governmental Programs,” containing a subfolder for Medicare and Social Security, to which I annually upload my Social Security Statement.
  - “Income Taxes,” containing a subfolder for each tax year.
  - “Tangible Property,” containing subfolders for each of my condo, home safe, and bank safe deposit box.
  - “Employers,” containing a subfolder for each of my employers.
  - “Benefactors,” containing a subfolder for each Benefactor for whom I maintain documents.
  - “Creations,” containing a subfolder for each of my completed and in-progress creations that I have launched, or plan to launch, publicly.
  - “End-Of-Life Documents,” containing digital copies of my: (1) durable power of attorney for finances, (2) advance medical directive, (3) condo transfer on death deed, (4) non-retirement brokerage account transfer on death, (5) Traditional IRA brokerage account beneficiary designations, (6) Roth IRA brokerage account beneficiary designations, and (7) will and a document containing information that I want my will executor to have upon my death<sup>77</sup>. I should also maintain a subfolder containing previous versions of the above documents.
  - “Miscellaneous.”
- Weekly, I should backup “Important Computer Files” onto a flash drive and store the flash drive in my home safe. This item is incorporated in “Weekly Maintenance” (Appendix 3). My home safe should be both fireproof and waterproof.
  - Every three months, I should backup “Important Computer Files” onto a flash drive and store the flash drive in my bank safe deposit box. This item is an entry in my calendar.

---

<sup>77</sup> <https://www.cnbc.com/2024/02/02/why-a-death-note-is-as-important-as-having-a-will.html>

- **Adhere To A Morning Routine.** Each morning, I should bold all of the following items and then un-bold an individual item upon completing it<sup>78</sup>: get dressed, open curtains and balcony doors, belly breathe standing up, shave, brush teeth, wash face, put away dishes, drink water, eat breakfast, voicemails, texts, emails, financial accounts, Appendix 9, library account, weather, deodorant, walk, make bed, exercise.
- **Adhere To An Evening Routine.** Each morning, I should bold all of the following items and then un-bold an individual item upon completing it: walk, mail, stretch legs, shower.
- **Maintain A Daily To-Do List.** As provided for in my calendar, each Friday, I should list in “Daily To-Do List” (Appendix 5) the seven upcoming dates and, with respect to each date, the tasks I should complete and events I should attend on that day. I should: (i) include “Morning Routine” and “Evening Routine” each day; and (ii) transfer items from my calendar to this list. I should add to this list, in real-time, any new item that arises that I should complete during the given week. Separately, I should list at the bottom of this appendix any longer-term backlog items that I should take care of when I have free time.
- **The “One Qualified-Reminder” Rule.** In order to minimize unhelpful repetition, I should have only one “qualified” reminder for an outstanding item that I should complete, with “qualified” meaning that I will be reminded to complete the outstanding item by the appropriate time. Examples of “qualified” reminders include: (i) an item listed in my calendar or “Daily To-Do List” (Appendix 5); (ii) an email that I have “marked as unread”; and (iii) a physical cue (e.g. a physical item placed noticeably out-of-place).
- **Annually, Conduct An Inventory Of My Digital Property.** Annually, I should review all of my digital data (contained in Important Computer Files, Google Calendar, Google Drive, Google Photos, Gmail, texts, and smartphone apps) and: (i) delete any digital data for which I do not have a reasonably foreseeable use; and (ii) organize my remaining digital data. This item is an entry in my calendar. When convenient, I should engage in this task on a real-time basis (e.g. upon reviewing a new email, either immediately delete it or save it to the appropriate folder).
- **Maintain A Password Hints List.** I should maintain, in real-time, a password hints list, using hints that are helpful only to me (i.e. even if someone did attain access to my password hints list, he would not be able to figure out my passwords). For my password hints list, see “Password Hints List” (Appendix 6).
- **Perform Weekly Maintenance.** Each Friday, I should complete the applicable tasks listed in “Weekly Maintenance” (Appendix 3). This item is an entry in my calendar.
- **Perform Condo Maintenance.** Annually, I should complete the applicable tasks listed in “Condo Maintenance” (Appendix 7). This item is an entry in my calendar.

---

<sup>78</sup> *The Checklist Manifesto* by Atul Gawande

## Money

- **The Total Amount Of Money That I Need To Have In Order To Be Able To Spend Money On Myself To The Full Extent That It Will Increase My Happiness.**

I determine this amount using the following formula: (A liberal estimate of my life expectancy - My current age) x (The average, annual dollar amount that I need to have in order to be able to spend money on myself to the full extent that it will increase my Happiness).

I refer to an expense in which I spend money on myself as an “operating expense.”

- **Part One Of The Calculation: (A liberal estimate of my life expectancy - My current age).**

Based on: (i) <http://www.ssa.gov/oact/STATS/table4c6.html> and my current health relative to the average health of my age and gender group in the U.S., (ii) the ages-of-death and causes-of-death of members of my family, and (iii) estimated life expectancy advances that will occur during my lifetime, I liberally estimate that I will live until age 90.

My current age is 42.

Thus, (A liberal estimate of my life expectancy - My current age) = 48. In other words, I liberally estimate that I will need money for 48 remaining years of life.

- **Part Two Of The Calculation: (The average, annual dollar amount that I need to have in order to be able to spend money on myself to the full extent that it will increase my Happiness).**

In calculating this amount, my determinations are in alignment with: (i) my experiences regarding the causal effect between spending money on specific operating expenses and my Mental State Net Value over an extended time period; and (ii) scientific studies that show that once an individual pays for his basic necessities and a small amount of quality-of-life discretionary expenses, spending more money on operating expenses does not increase his happiness.<sup>79</sup>

The absence from the table below of certain expenses that one might assume beneficial to my Happiness (e.g. a child, car, television, etc.) is not accidental. The reasons as to why I believe that such items would be detrimental to my Mental State Net Value over the course of my remaining lifetime are discussed in various sections of this life guide.

---

<sup>79</sup> [https://www.ted.com/talks/daniel\\_kahneman\\_the\\_riddle\\_of\\_experience\\_vs\\_memory](https://www.ted.com/talks/daniel_kahneman_the_riddle_of_experience_vs_memory); [https://www.ted.com/talks/stefan\\_sagmeister\\_7\\_rules\\_for\\_making\\_more\\_happiness](https://www.ted.com/talks/stefan_sagmeister_7_rules_for_making_more_happiness); *Authentic Happiness* by Martin Seligman; *Choose the Life You Want* by Tal Ben-Shahar



All amounts in the table below are in today’s dollars (i.e. excluding other factors, each of the expenses below has an underlying rate of increase equal to the U.S. inflation rate).

All expense amounts shown in the table below are equal to or higher than the actual, average amount I have spent on the applicable item in recent years.

<u>Item</u>	<u>Average, Annual Expense</u>	<u>Comments</u>
Housing	\$29,813	<p>The component expenses for this item are:</p> <ol style="list-style-type: none"> <li>1) Rental of a 670 square foot, one bedroom-one bathroom apartment on the same floor as where I currently reside: \$2,300/month x 12 = \$27,600</li> </ol> <p>For the reasons discussed in the “On The Value of Minimalism” point above, I do not want to have to deal with the upkeep of a large home. And 670 square feet is plenty of space for me to live comfortably and host Friends.</p> <ol style="list-style-type: none"> <li>2) Renter’s insurance: \$120</li> <li>3) Electricity: \$55/month x 12 = \$660</li> <li>4) Internet: \$40/month x 12 = \$480</li> <li>5) Cleaning-person services: \$110 x 52/6 weeks = \$953</li> </ol> <p>I conservatively assume that I will live alone in the specified apartment for the entirety of my remaining lifetime. If I were to jointly rent with a Romantic Partner a 1,248 square foot, two bedroom-two bathroom apartment on the same floor as where I currently reside and equally split with her all apartment expenses (rent, renter’s insurance, electricity, internet, and cleaning-person services), I estimate that I would realize savings of \$5,000/year.</p>
Medical	\$13,801	<p><u>Medical Expenses: Ages 42-64</u></p> <p>There are two types of medical expenses I expect to pay from age 42-64: (i) medical insurance premiums; and (ii) medical expenses not covered by insurance.</p> <p>Regarding medical insurance premiums, the current premiums at various ages for the health plan that I currently purchase from <a href="http://www.marketplace.virginia.gov">www.marketplace.virginia.gov</a> are as follows: (i) age 42:</p>

		<p>\$311/month; (ii) age 53: \$479/month; age 64: \$704/month. Based on these figures, I estimate that my average, annual insurance premiums from age 42-64 will equal <math>(\\$311 + \\$479 + \\$704)/3 \times 12</math>, or \$5,976/year.</p> <p>Regarding medical expenses not covered by insurance, the insurance plan referenced in the paragraph above has an out-of-pocket maximum of \$9,450/year. I estimate that from age 42-64, I will spend an average of \$2,000/year on medical expenses not covered by insurance.</p> <p>Thus, from age 42-64, I expect to spend <math>(\\$5,976 + \\$2,000)/\text{year} \times 23</math> years, or \$183,448 on medical expenses.</p> <p><u>Medical Expenses: Ages 65-90</u></p> <p>There are three types of medical expenses that I expect to pay from age 65-90: (i) Medicare; (ii) medical expenses not covered by Medicare, other than long-term care; and (iii) long-term care.</p> <p>With respect to (i) Medicare and (ii) medical expenses not covered by Medicare, other than long-term care, based on <a href="https://communications.fidelity.com/wi/tools/retirement-health-care/">https://communications.fidelity.com/wi/tools/retirement-health-care/</a>, I estimate that I will spend \$179,000 from age 65-90 (i.e. \$7,160/year).</p> <p>Regarding long-term care, I plan to self-insure against this risk, and liberally<sup>80</sup> estimate that I will spend \$300,000 on this expense. In the unlikely event that I exhaust this amount and all of my other financial assets, and need further long-term care, I would transition to Medicaid-provided care.</p> <p>Thus, from age 65-90, I expect to spend \$479,000 on medical expenses.</p> <p><u>Medical Expenses: Ages 42-90</u></p> <p><math>(\\$183,448 + \\$479,000)/48 \text{ years} = \\$13,801/\text{year}</math></p>
Dental	\$1,500	<p>I estimate this expense based on <a href="https://www.ada.org/-/media/project/ada-organization/ada/ada-org/files/resources/research/hpi/hpibrief_0316_4.pdf">https://www.ada.org/-/media/project/ada-organization/ada/ada-org/files/resources/research/hpi/hpibrief_0316_4.pdf</a>, taking into account: (ii) inflation since the report was published (\$685 in 2013 equals \$917 in 2024); (i) my estimate of the expense this study would have reported if it only reported on individuals from</p>

<sup>80</sup> <https://www.youtube.com/watch?v=zWzQJ5kmOYk>. See the “His goals and costs” segment in which the Certified Financial Planner allocates \$108,000 for long-term care.

		my current age through age 90; (iii) my current dental health; and (iv) my family's dental health history.
Supermarkets	\$5,000	
Restaurants	\$1,500	The primary reason I do not want to eat at restaurants more often than I currently do is because the food I eat at restaurants is invariably less healthy than the food I eat at home and the healthy food I eat at home is delicious to me at a very high rate. I eat at a restaurant only when I do so with a Friend.
Replacement Items	\$2,070	I aim to purchase these items with a Black Friday sale. The component expenses for this item are: <ul style="list-style-type: none"> <li>1) Tempur-Pedic Adapt Medium mattress: \$2,100/10 years, or \$210/year</li> <li>2) Laptop with Microsoft Office Home &amp; Student: \$800/5 years, or \$160/year</li> <li>3) Smartphone: \$500/5 years, or \$100/year</li> <li>4) Clothes and shoes: \$600/year</li> <li>5) Miscellaneous: \$1,000/year. This item includes product categories that I purchase for the first time.</li> </ul>
Smartphone Service	\$300	I use Google Fi: <a href="https://fi.google.com">https://fi.google.com</a> .
Haircuts	\$0	In much the same way that I do not pay someone to brush my teeth in the morning, I find it unnecessary to pay someone to cut my hair, and I am happy to attain the feeling of accomplishment and convenience from doing it myself in my home.
Transportation	\$400	This item includes public transportation and Uber/Lyft. <p>I proudly do not own a car in light of: (i) the reasons discussed in the "On The Value Of Minimalism" point above; (ii) the fact that I live in a very walk-friendly area (the Ballston neighborhood of Arlington, Virginia), where everything I regularly want is within walking distance of my home; and (iii) the fact that I love to walk. In the rare instances in which I am not able to walk to a location to which I want to go, I have the following car-ownership substitutes available to me, on an as-desired basis: (i) I can take public transportation or an Uber/Lyft, bus, train, or plane; or (ii) I can borrow a Friend's car or rent a car. The only reason I would own a car is if I needed it in order to be employed at a given Employment, and in such a case, I would consider the cost of</p>

		owning a car to be a cost of that Employment.
Travel	\$1,000	My desire to travel is limited, in large part due to how much I enjoy spending time: (i) in my home, where I have optimized virtually everything possible to maximize my quality of life; and (ii) in my home neighborhood, where I have many valuable, non-replicable conveniences, such as in-person access to my Friends and a vibrant neighborhood to enjoy. In addition, video calls are a wonderful way to maintain a relationship with a Friend who does not live near me.
Gifts To Friends	\$3,000	This amount only captures the monetary component of my gifts to Friends and does not capture other valuable components of my gifts, such as time, effort, and thoughtfulness.  From an accounting perspective, I consider this item to be an operating expense because when I give a gift to a Friend, I conservatively assume reciprocity of materially equal value, and I therefore consider money I spend on gifts to Friends to be, in effect, money I spend on myself.
Miscellaneous	\$600	This item includes expenses such as entertainment expenses, income tax filing software, and holiday-season gifts to Transaction Partners (which I consider to be spending money on myself since I am, in effect, paying for better relationships with, and service from, my Transaction Partners). Instead of paying for a book or a movie, I borrow the item for free from my local public library.
<b>Total</b>	<b>\$58,984</b>	

*“Below an income of \$60,000 [in 2010, which equals \$86,000 in 2024] a year for Americans...people are unhappy, and they get progressively unhappier the poorer they get. Above that, we get an absolutely flat line. I mean I’ve rarely seen lines so flat. Clearly, what is happening is money does not buy you experiential happiness, but lack of money certainly buys you misery.” – Daniel Kahneman<sup>81</sup>*

*“I have been very lucky because I have had the opportunity to see what it’s like to have little or no money and what it’s like to have a lot of it. I’m lucky because people make such a big deal of it and, if I didn’t experience both, I wouldn’t be able to know how important it really is for me.... [F]or me, having a lot more money isn’t a lot better than having enough to cover the basics. That’s because, for me, the best things in life – meaningful work, meaningful relationships, interesting experiences, good food, sleep, music, ideas, sex, and other basic needs and pleasures – are not, past a certain point, materially improved upon by having a lot of money. For me, money has always been very important to the point that I could have these basics covered and never very important beyond that. That*

<sup>81</sup> [https://www.ted.com/talks/daniel\\_kahneman\\_the\\_riddle\\_of\\_experience\\_vs\\_memory](https://www.ted.com/talks/daniel_kahneman_the_riddle_of_experience_vs_memory)

*doesn't mean that I don't think that having more is good – it's just that I don't think it's a big deal. So, while I spend money on some very expensive things that cost multiples relative to the more fundamental things, these expensive things have never brought me much enjoyment relative to the much cheaper, more fundamental things. They were just like cherries on the cake.” – Ray Dalio, “Principles”*

*“True story, Word of Honor: Joseph Heller, an important and funny writer now dead, and I were at a party given by a billionaire on Shelter Island. I said, “Joe, how does it make you feel to know that our host only yesterday may have made more money than your novel ‘Catch 22’ has earned in its entire history?” And Joe said, “I’ve got something he can never have.” And I said, “What on earth could that be, Joe?” And Joe said, “The knowledge that I’ve got enough.” – Kurt Vonnegut*

Thus, I determine that the total amount of money that I need to have in order to be able to spend money on myself to the full extent that it will increase my Happiness currently equals 48 years x \$58,984/year, or **\$2,831,232** (in today's dollars).

- **The Net Worth That I Currently Need To Have In Order To Be Able To Retire From Employment.**

In determining this amount, I make the following mildly-conservative assumptions (i.e. assumptions that err slightly on the side of calculating a net worth that is higher than necessary):

- (i) I will live to age 90, which means that I will need to fund 48 years of retirement.
- (ii) each year during my retirement, I will spend money on myself to the full extent that doing so will increase my Happiness (i.e. an average of \$58,984/year, in today's dollars), even though I could have a high standard of living at a lower spending level.
- (iii) I will achieve a pre-tax, compounded annual growth rate (“CAGR”) on my net worth of 7.5%, with the U.S. inflation CAGR being 3%. While past performance is no guarantee of future results, the historical, long-term CAGR of the S&P 500, including dividend reinvestment, has been 6.5% above the U.S. inflation CAGR (i.e. better than the 4.5% I assume in the sentence above).<sup>82</sup> A pre-tax CAGR of 7.5% equals a post-tax CAGR of 5.94%, assuming a federal tax rate of 15% and a Virginia tax rate of 5.75%.

---

<sup>82</sup> [http://www.moneychimp.com/features/market\\_cagr.htm](http://www.moneychimp.com/features/market_cagr.htm). For example, in the 50-year period from 1/1/1970-12/31/2019 (with “Adjust for Inflation” and “Include Dividends” checked), the S&P 500 had an “Annualized Return (= True CAGR)” of 6.45%.

*“I have no idea what the stock market is going to do tomorrow or next week or next month or next year. But I do know it’s going to be higher ten years from now.”*  
– Warren Buffett

- (iv) upon retiring from Employment, I will not have any income other than investment returns on my existing net worth (i.e. I will not receive Social Security income, an inheritance, etc.).

Based on the above inputs and using <https://www.dinkytown.net/java/how-long-will-my-retirement-savings-last.html>, the net worth that I currently need to have in order to be able to retire from Employment is **\$1,555,000**.

The reason I make mildly-conservative assumptions as opposed to neutral, expected value assumptions in calculating the net worth that I currently need to have in order to be able to retire from Employment is because I want to enter retirement from Employment with a monetary margin of safety given that it could be difficult for me to un-retire from Employment at an older age. In other words, I want to err on the side of not running out of money at age 80. Indeed, if at any point while I am retired from Employment, there is a material chance that I will run out of money (after taking into account the amount by which I would be willing to reduce my average, annual spending), I promptly should un-retire from Employment, recognizing that it will only become increasingly difficult for me to do so as I continue to age.

The reason I make mildly-conservative assumptions as opposed to moderately-conservative or severely-conservative assumptions in calculating the net worth that I currently need to have in order to be able to retire from Employment is because being conservative comes at a significant cost: it results in my devoting more time and energy than I ideally should to attaining Employment income, instead of spending that time and energy on other areas of my life. This point is in alignment with scientific studies that find that once an individual is able to pay for his basic necessities and a small amount of quality-of-life discretionary expenses, time affluence is more important to his happiness than monetary and materialistic affluence.<sup>83</sup> Of course, if spending my time and energy at a given Employment would be the option I would choose even if I were not paid (for example, the work I perform at the Employment is a Calling and my employer provides me with valuable resources to perform my work that I otherwise would not have), then I should continue the Employment even after I have a net worth that enables me to retire from Employment.

*“People retire so they can do what they love to do. I already love what I do [and therefore I will never ‘retire’].”* – David Boies

Once I have a net worth that enables me to retire from Employment, I should choose my behavior without regard to making more money (other than with respect to investment returns). However, this does not mean that I should choose my behavior without regard to

---

<sup>83</sup> <https://www.gsb.stanford.edu/insights/if-money-doesnt-make-you-happy-consider-time>; *Happier* by Tal Ben-Shahar; *Choose the Life You Want* by Tal Ben-Shahar

the potential of losing money that I need to have in order to be able to retire from Employment. Of particular importance to this point is that I do not take excessive risk on such money via my investments.

- **My Current Net Worth.**

I determine my current net worth by calculating how much cash I would have if I immediately: (i) liquidated into cash all of my assets, except for tangible property that is necessary for me to own in order to have a reasonable standard of living (e.g. my clothes, laptop, etc.); and (ii) paid off all of my debts, including any deferred tax liabilities.

In determining the liquidation value of my IRA brokerage accounts, I assume I will only make withdrawals from these accounts after age 59.5, thereby avoiding an early withdrawal tax.

My current net worth equals:

- (i) Credit card balance: -[omitted]
- (ii) Cash: \$40
- (iii) Checking account balance: \$0.10
- (iv) Condo: [omitted]
- (v) Non-retirement brokerage account balance: [omitted] (pre-tax value) - [omitted] (deferred tax provision) = [omitted]
- (vi) Traditional IRA brokerage account balance: [omitted] (pre-tax value) x 0.7925 (I assume I will pay an average federal tax rate of 15% and a Virginia tax rate of 5.75% on withdrawals from this account) = [omitted]
- (vii) Roth IRA brokerage account balance: [omitted]

Total: **[omitted]**

My current net worth is **[omitted]** more than the net worth that I currently need to have in order to be able to retire from Employment.

*“I can understand wanting to have millions of dollars, there’s a certain freedom, meaningful freedom, that comes with that. But once you get much beyond that, I have to tell you, it’s the same hamburger.” – Bill Gates*

The total amount of my net worth that is in a retirement account from which I will incur a penalty if I withdraw money before age 59.5 is [omitted]. This is not problematic since I estimate that with respect to the 30.5-year era of my life from age 59.5-90, the total

amount of money that I will need to have in order to be able to spend money on myself to the full extent that it will increase my Happiness equals \$70,000 (in today's dollars) x 30.5, or \$2,135,000 (in today's dollars). (The reason I use \$70,000 in this calculation as opposed to the \$58,984 amount calculated above is that the \$58,984 amount is an average annual amount for ages 42-90, and I expect my average annual operating expenses will be higher for ages 59.5-90, primarily as a result of increased medical and dental expenses.) In light of this, if I am eligible to do so and there is a tax benefit to my doing so, I should contribute more money to such retirement accounts.

- **Do Not Spend “Excess” Money On An Expense That Is Not Budgeted For Above.**

I should not do so for the following reasons:

- (i) because doing so will not increase my Happiness, as discussed above.
- (ii) in case I need the money in the future for my reasonable operating expenses. Just because I have excess money now, does not mean I will have enough money later.
- (iii) because doing so might entice me to hop onto the Hedonic Treadmill, thus making such an expense a gateway expense to further excessive spending.
- (iv) because doing so will result in my experiencing Reflective Unhappiness in light of the missed, valuable bequeathal opportunity costs for that money.

- **Increase My Net Worth For Financial Security And Bequeathal Purposes.**

Regardless of my current net worth, I should aim to increase my net worth:

- (i) to increase the likelihood that I will have enough money in the future for my reasonable operating expenses; and
- (ii) for bequeathal purposes.

Upon my death, I plan to gift my net worth as follows:

First, I will bequeath assets to specific individuals with whom I have had a long-term Mutually-Loving Relationship, up to the point that the individual's net worth enables him to retire from Employment upon my death, calculated per the principles and methodology above. Such a bequeathal is given to the beneficiary as a “thank you” for having enriched my life experience through our Mutually-Loving Relationship and with the hope that the beneficiary will make good use of it. I hereafter refer to this bequeathal option as “Bequeathal Option 1.”

Second, I will bequeath my remaining net worth to advance my values. This will begin with having this life guide maintained online, in its current free and zero-



revenue format, after my death. I hereafter refer to this bequeathal option as “Bequeathal Option 2.”

With respect to Bequeathal Option 1:

- (i) the reasons I will not bequeath to an individual more than what he needs in order to be able to retire from Employment upon my death are:
  - a. I do not want to enable that individual to squander money on expenses that will not increase his Happiness.
  - b. I should not defer to another individual’s judgment the decision I should make as to where excess beyond that individual’s reasonable operating expenses should go. Notably, if I defer that decision to another person’s judgment, I run the risk that he will gift the excess in a manner that is contrary to my values.
- (ii) I should not tell a beneficiary that he is a beneficiary (nor the amount that I will be bequeathing him) in order to minimize the effect of money on our relationship.

With respect to Bequeathal Option 2, I experience Reflective Happiness from knowing that, in the final action of my life, I will advance my values.

With respect to both Bequeathal Option 1 and Bequeathal Option 2, every dollar I spend is a dollar that, in effect, I am charging my marginal beneficiary. Spending money on expenses that will not increase my Happiness will result in my experiencing Reflective Unhappiness in light of the missed, valuable bequeathal opportunity costs.

The primary reasons as to why I will not gift my net worth prior to my death are:

- (i) in case I need the money in the future for my reasonable operating expenses.
- (ii) to prevent my gifting to a sub-optimal beneficiary due to being in a state of temporary emotional sensitization. It is important to me that the assets I gift benefit the most appropriate beneficiaries. Notably, though, I recognize the relative ease by which a human being, myself included, can be temporarily emotionally sensitized to a potential beneficiary, which could result in impulsively gifting to a sub-optimal beneficiary. By gifting via my will – the execution of which has not been an impulsive act for me and which executed document I review annually in conjunction with my review of this life guide – I help prevent gifting to a sub-optimal beneficiary due to being in a state of temporary emotional sensitization.

- (iii) to prevent my gifting to a sub-optimal beneficiary due to positive social reward or negative social pressure. Because it is important to me that the assets I gift benefit the most appropriate beneficiaries, I should make my beneficiary decisions without being subject to any positive social reward (e.g. being publicly recognized as a donor) or negative social pressure (e.g. someone I know calling me for a donation). By gifting via my will, combined with not telling my beneficiaries that they are my beneficiaries, I help prevent gifting to a sub-optimal beneficiary due to positive social reward or negative social pressure.

The one exception I make to not gifting my net worth prior to my death is with respect to incurring expenses related to, and forgoing revenue from, this life guide. The important reasons for this exception are discussed later in this life guide.

For each of the following assets, I should review in conjunction with my annual review of this life guide the applicable beneficiary-designation document: (i) condo: transfer on death deed<sup>84</sup>; (ii) non-retirement brokerage account: transfer on death; (iii) Traditional IRA brokerage account: beneficiary designations; (iv) Roth IRA brokerage account: beneficiary designations; and (v) remnant assets: will.

For each individual I named as the executor or successor executor of my will or as a beneficiary of one or more of my assets, I have placed in my home safe a sealed envelope containing an original of the document in which the individual is named. In addition, annually in conjunction with my review of this life guide, I include in the envelope of my: (i) condo beneficiary a flash drive containing the documents in “Important Computer Files” → “Tangible Property” → “Condo”; and (ii) will executor a document containing information that I want my will executor to have upon my death. The outside of each individual’s envelope states his full name and that the envelope is to be opened only upon my death, and I have signed across each flap of the envelope. I have jointly emailed the executor and successor executor of my will instructions on how they can access my home safe upon my death in order to access their envelopes and distribute the remaining envelopes.

- **Methods Of Increasing My Net Worth.**

- (i) If my net worth is below the net worth that I currently need to have in order to be able to retire from Employment, attain Employment compensation.
- (ii) Maintain strong relationships with my Benefactors. It could be justifiable for me to maintain a relationship with a Benefactor who would transform into being a No-Status Individual absent his foreseeable Altruism to me in the same way that it could be justifiable for me to work at an Unhappiness-inducing Job for the purpose of attaining Employment compensation.

---

<sup>84</sup> <https://thelandlawyers.com/the-transfer-on-death-deed-needless-expense-or-savings-tool/>

- (iii) Do not spend money on expenses that will not increase my Happiness, as discussed above.

And, if my net worth is below the net worth that I currently need to have in order to be able to retire from Employment, when I am considering spending money on an expense that would increase my Happiness in-and-of-itself, I should:

- a. rationally choose between: (i) additional Employment plus the item; or (ii) additional Freedom without the item. Just because an item would bring me Happiness in-and-of-itself does not make it necessarily rational for me to spend additional time on Employment in order to attain it.

*“Advertising has us chasing cars and clothes, working jobs we hate so we can buy shit we don’t need.” – Tyler Durden, “Fight Club”*

- b. take into account that money saved now will increase in purchasing power with time, assuming my CAGR on the money is above the inflation CAGR. For example, I could pay for one item now or two of the identical items in 14 years from now, assuming that: (i) the money I do not spend now will have a CAGR of 6.5% above the U.S. inflation CAGR (which is the historical, long-term CAGR of the S&P 500, including dividend reinvestment<sup>85</sup>); (ii) the U.S. inflation CAGR will be 3%; (iii) I will pay a federal tax rate of 15% and a Virginia tax rate of 5.75% on my gains; and (iv) the cost of the item will increase at the U.S. inflation CAGR.
- c. take advantage of situations in which I experience greater Happiness from knowing that I am making the sacrifice of saving money for the benefit of my future self than by spending that money on my current self. (And conversely, my current self has great appreciation for the sacrifices that my younger self made for my current self – not just in the financial realm – and now it is up to my current self to do great things with those sacrifices.)

- (iv) Attain a robust CAGR on my current net worth, while only taking rational risk (i.e. investing in investments where the expected value return is positive and the given investment is more sensible than opportunity cost investments) and never exceeding my risk tolerance limit. Directly below, I analyze from a CAGR perspective each of the four assets that are part of my current net worth: (i) cash; (ii) checking account; (iii) condo; and (iv) brokerage accounts.

- **Attain A Robust CAGR On My Current Net Worth: Cash.**

---

<sup>85</sup> [http://www.moneychimp.com/features/market\\_cagr.htm](http://www.moneychimp.com/features/market_cagr.htm). For example, in the 50-year period from 1/1/1970-12/31/2019 (with “Adjust for Inflation” and “Include Dividends” checked), the S&P 500 had an “Annualized Return (= True CAGR)” of 6.45%.

While recognizing the relatively low risk-of-loss involved in holding cash, in light of the 0% CAGR of cash and the positive U.S. inflation CAGR (i.e. cash loses purchasing power with time) and currently-available investment opportunities that I find more attractive, I should hold only the amount of cash that I need for my short-term cash expenses.

- **Attain A Robust CAGR On My Current Net Worth: Checking Account.**

While recognizing the relatively very low risk-of-loss involved in holding money in my checking account, in light of the fact that money in my checking account achieves a post-tax CAGR that is less than the U.S. inflation CAGR (i.e. money in my checking account loses purchasing power with time) and currently-available investment opportunities that I find more attractive, I should hold in my checking account only the amount of money that I need for my short-term checking account expenses.

In order to effectively and efficiently manage my checking account balance, I should review on a daily basis (as provided for in my “Morning Routine”) “Checking Account Balance Worksheet” (Appendix 8). Using this worksheet, I regularly take my checking account balance to a low of \$0.10 and never have had a negative balance or missed a payment that I needed to make.

- **Attain A Robust CAGR On My Current Net Worth: Condo.**

From a financial perspective, I currently continue to own my condo as a relatively low risk-low reward asset<sup>86</sup> that provides a strong foundation for my net worth and enables me to take higher risk on my investments in publicly-traded businesses with my remaining net worth.

I prefer owning my condo over other relatively low risk-low reward assets (e.g. bonds) in light of the significant non-financial values that my condo provides me, as discussed in the “My Relationships” part.

- **Attain A Robust CAGR On My Current Net Worth: Brokerage Accounts.**

Based on my consideration of different types of investments available to me, I believe that publicly-traded businesses represent the most favorable investment available to me (i.e. while recognizing the relatively high risk-of-loss involved in investing in publicly-traded businesses, I believe publicly-traded businesses have the highest expected value, post-tax CAGR among the investments available to me). I therefore should use my available liquid net worth to buy shares of publicly-traded businesses via my brokerage accounts. I should buy shares of publicly-traded businesses only as discussed in-depth in “Investments In Publicly-Traded Businesses” (Appendix 9).

---

<sup>86</sup> <https://www.fool.com/mortgages/2014/05/02/the-uncomfortable-reason-your-home-is-not-a-great.aspx>;  
<https://www.bourbonfm.com/blog/20-year-annualized-returns-asset-class-2002-2021>

Note to Reader: if you are interested in investing in publicly-traded businesses, I urge you to read *The Little Book of Common Sense Investing* by John Bogle.

- **On The Over-Valuation Of Money.** While money is important to an individual's Mental State when he does not have enough of it to pay for his basic necessities and a small amount of quality-of-life discretionary expenses,<sup>87</sup> based on my past behavior and my observations of other people's behavior, people often overestimate the value of a marginal amount of money to their Mental State, and in turn, behave irrationally in attempting to attain and maintain money. In light of this, I particularly should:

- (i) make sure I behave rationally when it comes to attaining and maintaining money.

*"Money often costs too much." – Ralph Waldo Emerson*

- (ii) beware of the influence that money might have on other people's behavior toward me. For example, if I tell an individual that I have executed a will that bequeaths assets to him, he might focus on his potential inheritance from me instead of on having an honest relationship with me.

- **Do Not Confuse An Individual's Net Worth Or Compensation Level With The Value He Has Provided Or Is Providing To Society And The Corresponding Level Of Respect I Should Have For Him.**

The person who inherited a fortune but does little of positive or negative value with his life likely has a higher net worth than the cigarette company executive who is getting paid millions of dollars to figure out how to get more people to smoke cigarettes. And the cigarette company executive surely makes more money than the person who founded a non-profit organization to teach adults to read. But the *monetary* facts discussed in this paragraph have nothing to do with the amount of respect I should have for each of the three individuals described. Rather, I should determine the magnitude of my respect or disrespect for an individual based on my valuation of his underlying actions and inactions, not societal standing or societal rewards.

*"I've worked in an economy that rewards someone who saves lives on a battlefield with a medal, rewards a great teacher with thank-you notes, but rewards those who can make money in securities with sums reaching into the billions." – Warren Buffett*

*"I believe in a future where the value of your work is not determined by the size of your paycheck, but by the amount of happiness you spread and the amount of meaning you give." – Rutger Bregman<sup>88</sup>*

<https://www.youtube.com/watch?v=V0tIut5oJU>

---

<sup>87</sup> [https://www.ted.com/talks/daniel\\_kahneman\\_the\\_riddle\\_of\\_experience\\_vs\\_memory](https://www.ted.com/talks/daniel_kahneman_the_riddle_of_experience_vs_memory); [https://www.ted.com/talks/stefan\\_sagmeister\\_7\\_rules\\_for\\_making\\_more\\_happiness](https://www.ted.com/talks/stefan_sagmeister_7_rules_for_making_more_happiness); *Authentic Happiness* by Martin Seligman; *Choose the Life You Want* by Tal Ben-Shahar

<sup>88</sup> [https://www.ted.com/talks/rutger\\_bregman\\_poverty\\_isn\\_t\\_a\\_lack\\_of\\_character\\_it\\_s\\_a\\_lack\\_of\\_cash](https://www.ted.com/talks/rutger_bregman_poverty_isn_t_a_lack_of_character_it_s_a_lack_of_cash)

## Employment

- **Determine My Current, Primary Callings.**

My current, primary Callings are:

- (i) creating this life guide (a Flow activity) and publishing it publicly, with the hope that currently-living and future-living members of my Values-Based Community will find value in it (a Reflective Happiness-inducing activity).
- (ii) valuating individual publicly-traded businesses, in my capacity as a value investor (the Warren Buffett camp of investing) (a Flow activity), and investing in businesses that I have determined to be significantly undervalued, so that, if successful, beyond paying for my reasonable operating expenses, I will bequeath more money than I otherwise would to worthy individuals and to advance my values (a Reflective Happiness-inducing activity).

- **Until I Attain Sufficient Income From My Callings Or I Achieve A Net Worth That Enables Me To Retire From Employment, I Should Be Employed In A Career Or At A Job.** During such a state, it is vitally important that I maintain my passionate pursuit of my Callings during my remaining Freedom.

- **When I Have A Net Worth That Enables Me To Retire From Employment, I Should Continue To Passionately Pursue My Callings.** The only difference is that during such a state, I reasonably can decide to forgo income from my work.

*“[Retirement] isn’t so much about freedom from work. It is more about freedom to do your best work without money getting in the way.” – Pete Adeney*

*“I believe in the beauty of work.... Work is not just something I do when I’d rather be doing something else.” – Stephanie Shirley<sup>89</sup>*

*“It is much easier to be generous if you have more than you need.” – Bill Ackman*

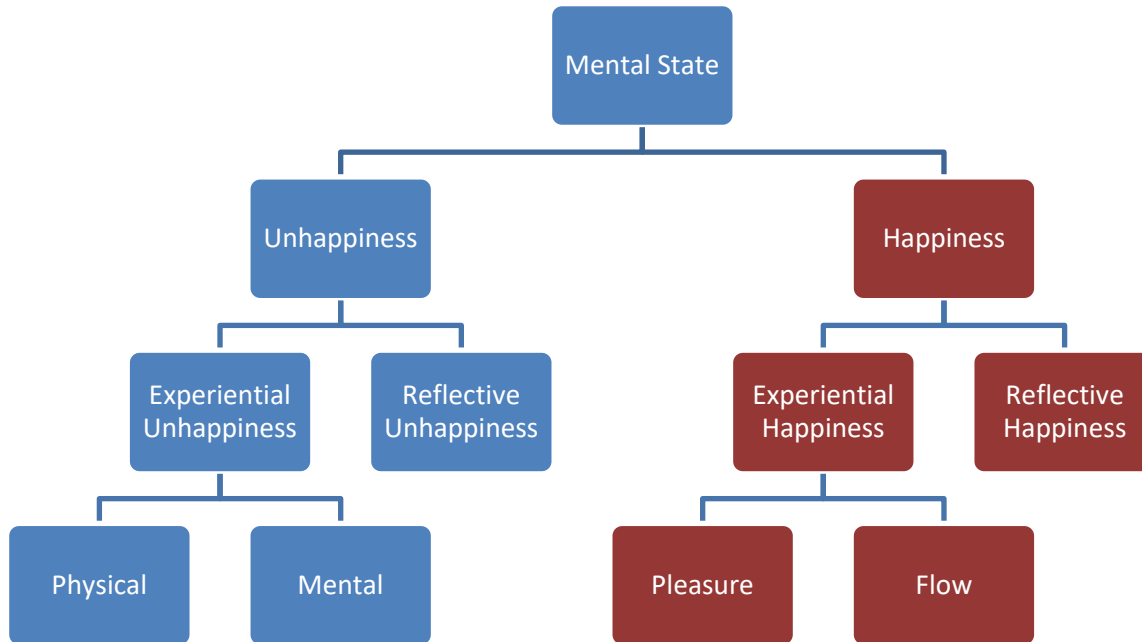
It is primarily through attaining excellence with respect to my Callings that I can attain a feeling of having lived up to my potential, which is a critical form of Reflective Happiness.

---

<sup>89</sup> [http://www.ted.com/talks/dame\\_stephanie\\_shirley\\_why\\_do\\_ambitious\\_women\\_have\\_flat\\_heads](http://www.ted.com/talks/dame_stephanie_shirley_why_do_ambitious_women_have_flat_heads)

## Part 4

### My Freedom



This part discusses primary Reflective Happiness-inducing and Experiential Happiness-inducing activities that I should engage in during my Freedom that I do not discuss in-depth elsewhere in this life guide. The sections that comprise this part are:

- [General Comments](#)
- [Creating](#)
- [Enjoying Others' Creations](#)
- [Helping To Bring About A Brighter Future For Future Generations](#)

## General Comments

- **Make The Most Of My Freedom Before It Disappears.** During my Freedom, I should be very active in engaging in a wide range of Reflective Happiness-inducing and Experiential Happiness-inducing activities. My Freedom particularly is a time during which I should be energetic, not lethargic, and with a mentality of “I am going to make the most out of this.”

*“Within time lies the potential for an impoverished life or for a life of fulfillment; properly used, time becomes the keeper of the ultimate treasure.” – Tal Ben-Shahar, “Happier”*

*“Time-use may be the determinant of well-being that is the most susceptible to improvement.” – Daniel Kahneman*

*“Live deep and suck out all the marrow of life.” – Henry David Thoreau*

- **Nurture Both The Introverted And Extroverted Sides Of My Personality By Engaging In Diverse Activities.** I primarily discuss activities that nurture the introverted side of my personality in this “My Freedom” part and primarily discuss activities that nurture the extroverted side of my personality in the “My Relationships” part.

*“I believe that introversion is my greatest strength. I have such a strong inner life that I’m never bored and only occasionally lonely. No matter what mayhem is happening around me, I know I can always turn inward.” – Susan Cain*

*“Loneliness is really this perceived sense of not having somebody who cares about you. That’s different than just being alone. People can be alone and not feel lonely.” – C. Vaile Wright*

- **Maintain A List Of Specific, High-Quality Activities That I Want To Engage In During My Freedom.** To help me maximize the value of my Freedom, upon thinking of a specific, high-quality activity that I want to engage in during my Freedom, I promptly should write it down in “Currently-Highlighted Activity Ideas” (Appendix 10). This appendix should include a list of books I want to read and movies I want to watch.



## Creating

- **My Ability To Create Creations That I Am Passionate About Is One Of The Most Wonderful Aspects Of My Life, And I Certainly Should Make Use Of It.**

*“When you grow up you tend to get told that the world is the way it is and your life is just to live your life inside the world. Try not to bash into the walls too much. Try to have a nice family, have fun, save a little money. That’s a very limited life. Life can be much broader once you discover one simple fact: everything around you that you call life was made up by people that were no smarter than you and you can change it, you can influence it, you can build your own things that other people can use.” – Steve Jobs*

In order for me to proceed with creating a creation, the four criteria below should be met. The reason these criteria are vital is because if they are met, I will have passion for my creation, and my having passion for my creation is a critical element needed for me to overcome the challenges that are inherent to the creating process.

*“Deciding what not to [focus your creative energies on] is as important as deciding what to [focus your creative energies on].” – Steve Jobs*

*“[High-quality innovation at Apple] comes from saying ‘no’ to 1,000 things to make sure we don’t get on the wrong track or try to do too much. We’re always thinking about new markets we could enter, but it’s only by saying ‘no’ that we can concentrate on the [creations] that are really important.” – Steve Jobs*

*“I’m convinced that about half of what separates the successful entrepreneurs from the non-successful ones is pure perseverance. It is so hard. You put so much of your life into this thing. There are such rough moments in time that I think most people give up. I don’t blame them. It’s really tough and it consumes your life. If you’ve got a family and you’re in the early days of a company, I can’t imagine how one could do it. I’m sure it’s been done but it’s rough. It’s pretty much an eighteen hour day job, seven days a week for awhile. Unless you have a lot of passion about this, you’re not going to survive. You’re going to give it up. So you’ve got to have an idea, or a problem or a wrong that you want to right that you’re passionate about. Otherwise, you’re not going to have the perseverance to stick it through. I think that’s half the battle right there.” – Steve Jobs*

*“Sometimes life hits you in the head with a brick.... I’m convinced that the only thing that kept me going was that I loved what I did.” – Steve Jobs*

- (i) creating the creation typically will cause me to experience Flow.
- (ii) I believe that I will consider the creation to be beautiful once it is complete.

*“Don’t ask what the world needs. Ask what makes you come alive, and go do it. Because what the world needs is people who have come alive.” – Howard Thurman*

*“We built [the Mac] for ourselves. We were the group of people who were going to judge whether it was great or not.” – Steve Jobs*

In order to create a creation that I will consider to be beautiful once it is complete, I need to play to my strengths, not my weaknesses.

*“I do not believe that you should devote overly much effort to correcting your weaknesses. Rather, I believe that the highest success in living and the deepest emotional satisfaction comes from building and using your signature strengths.”  
– Martin Seligman, “Authentic Happiness”*

*“Individuals who invest in their strengths are happier and more successful. This does not mean that we should ignore our weaknesses but, rather, that our primary focus ought to be that which we are naturally good at. In the words of leadership expert Peter Drucker, ‘Only when you operate from strengths, can you achieve true excellence.’... We need to invest in our weaknesses so that we can survive in the world; we need to invest in our strengths so that we can thrive.” – Tal Ben-Shahar, “Choose The Life You Want”*

(iii) the creation will not be a “me too” creation.

*“We’re gambling on our vision, and we would rather do that than make ‘me too’ products.” – Steve Jobs*

*“Think big or go home.” – Proverb*

(iv) I believe that once I make my creation public, it will provide value to others, particularly those whom I most care about, thus providing me with a strong source of Reflective Happiness.

- **Brainstorm Worthy Creations For Me To Create.**

*“It is easy when you have a problem to work on. The hardest part is finding your problem.” – Freeman Dyson*

In order to assist me with brainstorming worthy creations for me to create, I should ask myself questions such as:

(i) What creations do I wish someone had created for me, be it to alleviate a problem I had or simply to have made my life more awesome?

*“Necessity is the mother of invention.” – Proverb*

*“Most people feel that there must be inadequacy or fault before we look for ways to improve things. Geniuses, on the other hand, don’t need inadequacy as*

*justification for improving something.” – Michael Michalko, “Cracking Creativity”*

- (ii) What are creations that someone else would find valuable?

*“Every time you see somebody struggling, there’s an opportunity.” – Lloyd Shefsky*

- (iii) To where does my imagination take me with respect to possible creations?

*“Logic will get you from A to B. Imagination will take you everywhere.” – Albert Einstein*

Upon thinking a thought that has the potential to be a seed for a worthy creation, I immediately should memorialize it, as detailed later in this section. Thereafter, I should begin the process of trying to transform that thought into a worthy creation by developing the thought and building around it.

- **In Order To Create A Truly Creative Creation, I Need To Disregard My Fears Of Failure, Non-Constructive Criticism, And Ridicule And I Need To Defy Naysayers.**

When creating a creation that has the potential to be truly original, I have two primary choices with respect to how I deal with my fears of failure, non-constructive criticism, and ridicule:

- (i) I can disregard my fears, and maintain the integrity and originality of my creation, which will enable it to realize its potential value.

Importantly, in order to maintain the integrity and originality of my creation, I need to base my creation on questions such as “is this truthful?” and “is this valuable?” and completely dismiss questions such as “will this subject me to non-constructive criticism and ridicule?” and “will this hurt my chances to win popularity contests?”

*“He who has overcome his fears will truly be free.” – Aristotle*

*“If you want to achieve greatness, stop asking for permission.” – Anonymous*

*“For many people, the things most worth writing about are also, inconveniently, too painful or embarrassing to talk about. The only solution to this tension is to write in your diary – to write as if no one will ever read it. Write exactly what you think and feel, with no fear of judgment. Eventually, you’ll produce something so important that you’ll feel compelled to share it, despite your trepidations.” – Susan Cain*

- (ii) I can cave to my fears and reduce the risks of failure, non-constructive criticism, and ridicule by modifying my creation into a conformist, “me too” creation, thereby eliminating its originality and any significant, new value it would have provided. Indeed, if I caved to my fears, my “creation” will not be “creative.”

*“The high-minded man must care more for the truth than for what people think.”*  
– Aristotle

*“You’ll worry less about what people think about you when you realize how seldom they do.”* – David Foster Wallace

*“Most of us feel fear and react to it. We stop doing what is making us afraid. Then the fear goes away. The linchpin feels the fear, acknowledges it, then proceeds.”* – Seth Godin, “Linchpin”

In order to create a truly “creative” creation, I also need to defy naysayers. Specifically, if my creation truly is original, then there undoubtedly will be people who tell me things such as that I will not succeed in creating my creation or that my creation will not have value to anyone once created. Ultimately, if I believe that my creation is a worthy one, then I should proceed with creating it.

*“Invention requires a long-term willingness to be misunderstood. You do something that you genuinely believe in, that you have conviction about, but for a long time period, well-meaning people may criticize that effort. When you receive criticism from well-meaning people, it pays to ask, ‘Are they right?’ And if they are, you need to adapt what they’re doing. If they’re not right, if you really have conviction that they’re not right, you need to have that long-term willingness to be misunderstood. It’s a key part of invention.”* – Jeff Bezos

- **Grant Myself Plenty Of Time To Generate Potentially-Helpful Thoughts Regarding My Creation.**

I should generate potentially-helpful thoughts regarding my creation via the following primary methods:

- (i) by thinking directly about my creation.

*“Look at the design of a lot of consumer products – they’re really complicated surfaces. We tried to make something much more holistic and simple. When you first start off trying to solve a problem, the first solutions you come up with are very complex, and most people stop there. But if you keep going, and live with the problem and peel more layers of the onion off, you can often times arrive at some very elegant and simple solutions. Most people just don’t put in the time or energy to get there.”* – Steve Jobs

- (ii) by thinking about my creation only in my subconscious mind while I engage in other activities (e.g. walking), much like a “background process” that occurs on my computer while I use my computer for a different purpose. Wonderfully, through this process, occasionally, a potentially-helpful thought regarding my creation pops up from my subconscious mind into my conscious mind.

*“Sometimes pausing and turning the problem over to the active powers of your unconscious can be the best strategy of all.... Sometimes we get so close to the problem that we lose sight of what we’re trying to accomplish.... When you work on a problem, you plant a seed in your mind. When you back away, this seed continues to grow.” – Roger von Oech, “A Whack On the Side Of The Head”*

*“Many successful people report that their best ideas come when they are not thinking about solving problems. This is because of the principle of incubation.... Incubation works because your subconscious mind is continually processing information. It usually involves setting your problem aside for a few hours, days, or weeks and moving on to other projects. This allows your subconscious to continue working on the original challenge....” – Michael Michalko, “Thinkertoys”*

*“When you quit thinking about the subject and decide to forget it, your subconscious mind doesn’t quit working.... occasionally, a combination is made that is appreciated by your subconscious as a good combination and delivered up to the conscious mind as a ‘mind-popping’ idea.” – Michael Michalko, “Cracking Creativity”*

*“Being quick to start but slow to finish can boost your creativity.” – Adam Grant<sup>90</sup>*

- (iii) by embracing circumstances that take me out of my routine and which potentially enable me to discover improvements that I never would have found if I solely continued adhering to my routine.<sup>91</sup>

- **Immediately Memorialize 100% Of My Potentially-Helpful Thoughts Regarding My Creation.**

Doing so is a critically-important part of the creating process. If I do not immediately memorialize such a thought, it is at high risk of being lost forever as my memory of it quickly fades. When brainstorming, my body needs to be the dutiful servant of my mind.

The primary methods by which I should immediately memorialize a potentially-helpful thought are to: (i) write it down in my computer document devoted to the creation; (ii) record a voice memo of my thought using my smartphone and later transcribe the voice memo into my computer document devoted to the creation. I engage in this transcribing

---

<sup>90</sup> [http://www.ted.com/talks/adam\\_grant\\_the\\_surprising\\_habits\\_of\\_original\\_thinkers](http://www.ted.com/talks/adam_grant_the_surprising_habits_of_original_thinkers)

<sup>91</sup> [https://www.ted.com/talks/tim\\_harford\\_how\\_frustration\\_can\\_make\\_us\\_more\\_creative](https://www.ted.com/talks/tim_harford_how_frustration_can_make_us_more_creative)

process on a weekly basis, as provided for in my calendar; and (iii) write it down on a digital or physical piece of paper and later transfer what I wrote into my computer document devoted to the creation.

- **Build My Creation Using My Potentially-Helpful Thoughts As Building Blocks.**

Once I have many potentially-helpful thoughts written down regarding a given part of my creation, I should improve or delete weak thoughts, consolidate points, fill-in gaps, etc. to create a complete whole of that part, comprised only of my best thoughts working together.

*“Every block of stone has a statue inside it and it is the task of the sculptor to discover it.”  
– Michelangelo*

- **Incrementally Improve. Incrementally Improve. Incrementally Improve.**

Based on my experiences, an early version of my creation is likely to be largely valueless. It is only through incrementally improving it over and over and over again that my creation starts becoming valuable. Creating something of significant value might require years of incrementally improving it.

*“Genius is 1% inspiration and 99% perspiration.” – Thomas Edison*

*“Obsession is the price for perfection.” – Warren Buffett*

*“You keep on innovating, you keep on making better stuff. And if you always want the latest and greatest, then you have to buy a new iPod at least once a year.” – Steve Jobs*

*“Honor the dream by doing the work.” – Unknown*

An important milestone in the incremental improvement process is when I make my creation public and receive constructive feedback from others. By incorporating the feedback from others that I agree with, I am able to take my creation up to a level that it never would have reached solely through my working on it in solitude.

- **Make My Creation Public.**

Particularly if my creation is a personal work, my mind surely is going to come up with many excuses as to why I should not make my creation public. However, if I succeeded in creating a creation that I consider to be beautiful and that I believe will provide value to others, particularly those whom I most care about, I should engage in a rational process to separate legitimate excuses from non-legitimate excuses. And to the extent there are legitimate excuses as to why I should not make my creation public, I should devote myself to finding solutions that will make it rational for me to make my creation public.

*“Courage is not an absence of fear; courage is fear walking.” – Susan David<sup>92</sup>*

*“Real artists ship.” – Steve Jobs*

*“Wouldn’t you rather be the person who actually finished the project you’re dreaming about, rather than the one who talks about ‘always having wanted to’?” – J.K. Rowling*

- **Upon Making My Creation Public, Rationally Address Any Non-Constructive Criticism And Ridicule To Which I Am Subject.**

Upon making my creation public, and especially if my creation addresses topics that are subject to differing opinions, I subject myself to potentially becoming a target of non-constructive criticism and ridicule, particularly on the internet.

*“There is only one way to avoid criticism: do nothing, say nothing, and be nothing.” – Aristotle*

*“If you never want to be criticized, for goodness’ sake, don’t do anything new.” – Jeff Bezos*

*“It is not the critic who counts; not the man who points out how the strong man stumbles, or where the doer of deeds could have done them better. The credit belongs to the man who is actually in the arena, whose face is marred by dust and sweat and blood; who strives valiantly; who errs, who comes short again and again, because there is no effort without error and shortcoming; but who does actually strive to do the deeds; who knows great enthusiasms, the great devotions; who spends himself in a worthy cause; who at the best knows in the end the triumph of high achievement, and who at the worst, if he fails, at least fails while daring greatly, so that his place shall never be with those cold and timid souls who neither know victory nor defeat.” – Theodore Roosevelt*

*“What does it actually feel like, what does it really feel like to watch yourself or your name and your likeness to be ripped apart online? Some of you may know this yourselves. It feels like a punch in the gut. As if a stranger walks up to you on the street and punched you hard and sharp in the gut.” – Monica Lewinsky*

*“The great thing about social media was how it gave a voice to voiceless people, but we’re now creating a surveillance society [in which we monitor people’s statements so that when we dislike an individual’s statement, we can gang-up and ruthlessly, publicly shame that individual. Therefore], the smartest way [for the individual] to survive is to go back to being voiceless. Let’s not do that.” – Jon Ronson<sup>93</sup>*

*“Online, we’ve got a compassion deficit, an empathy crisis.... Anyone who is suffering from shame and public humiliation needs to know one thing: you can survive it. I know it’s hard. It may not be painless, quick, or easy, but you can insist on a different ending to*

---

<sup>92</sup> [https://www.ted.com/talks/susan\\_david\\_the\\_gift\\_and\\_power\\_of\\_emotional\\_courage](https://www.ted.com/talks/susan_david_the_gift_and_power_of_emotional_courage)

<sup>93</sup> [https://www.ted.com/talks/jon\\_ronson\\_when\\_online\\_shaming\\_goes\\_too\\_far](https://www.ted.com/talks/jon_ronson_when_online_shaming_goes_too_far)

*your story. Have compassion for yourself. We all deserve compassion, and to live both online and off in a more compassionate world.” – Monica Lewinsky<sup>94</sup>*

*“One thing we know for certain is that chasing meaning is better for your health than trying to avoid discomfort. And so I would say that’s really the best way to make decisions: go after what it is that creates meaning in your life and then trust yourself to handle the stress that follows.” – Kelly McGonigal<sup>95</sup>*

Upon becoming subject to any non-constructive criticism or ridicule, I should remain grounded in the following two principles:

- (i) if my creation honestly reflects who I am, I should have a mentality of “this is who I am, and I am proud of it, so I am going to reject others’ attempts to shame me for it.”
- (ii) a major reason I made my creation public was to help a niche group of people and I am totally okay with the possibility that the remainder of people find zero or negative value in it; such people should simply move on and find creations in which they do find value. Furthermore, even if the niche group of people whom I hoped my creation would help does not find value in it, I should be proud of the fact that I exerted significant effort with respect to attempting to create something of value for them. And, in addition, I should take pride that I created a creation that I consider to be beautiful, even if I am the only person who will ever find beauty in it.

---

<sup>94</sup> [http://www.ted.com/talks/monica\\_lewinsky\\_the\\_price\\_of\\_shame](http://www.ted.com/talks/monica_lewinsky_the_price_of_shame)

<sup>95</sup> [https://www.ted.com/talks/kelly\\_mcgonigal\\_how\\_to\\_make\\_stress\\_your\\_friend](https://www.ted.com/talks/kelly_mcgonigal_how_to_make_stress_your_friend)



## Enjoying Others' Creations

- **It Is One Of The Great Fortunes Of My Life That I Can Enjoy Others' Creations, And I Certainly Should Do So.**
- **... However, A Significant Danger Exists Specifically With Respect To Entertainment Options That Are Easily Accessible To Me.**

Since enjoying such entertainment almost always is the option that requires the least initial effort for me to engage in, I am susceptible to choosing that activity instead of higher-quality activities that require greater initial effort to engage in.

Because of this, when I am considering enjoying entertainment that is easily accessible to me, I actively should consider opportunity costs to that time, including:

- (i) enjoying higher-quality entertainment that requires greater initial effort to engage in. For example, instead of spending two hours watching mindless YouTube videos, internet surfing, and repetitively reading the news, I could use those two hours to watch a movie that I am excited to watch.
- (ii) engaging in a higher-quality activity than enjoying entertainment. For example, instead of watching mindless YouTube videos alone in my home, I could meet with a Friend.

*“One of the common mistakes people make is that in their free time they choose passive hedonism over an active pursuit of happiness. At the end of a hard day at work or in school, they opt to do nothing or to vegetate in front of the television screen rather than engage in activities that are both pleasurable and meaningful.”*  
– Tal Ben-Shahar, “Happier”

*“Our idea of relaxing is all too often to plop down in front of the television set and let its pandering idiocy liquefy our brains. Shutting off the thought process is not rejuvenating; the mind is like a car battery: it recharges by running.”* – Bill Watterson

By maintaining “Currently-Highlighted Activity Ideas” (Appendix 10), I maintain a list of specific, opportunity cost activities with respect to each of the two categories above.

- **Prevent Myself From Repetitively Defaulting To Weak Entertainment Options.**

When a weak entertainment option that is easily accessible to me is also one to which I am at risk of repetitively defaulting,<sup>96</sup> the resulting effect on my Freedom is potentially disastrous.

---

<sup>96</sup> [https://www.ted.com/talks/tristan\\_harris\\_how\\_a\\_handful\\_of\\_tech\\_companies\\_control\\_billions\\_of\\_minds\\_every\\_day](https://www.ted.com/talks/tristan_harris_how_a_handful_of_tech_companies_control_billions_of_minds_every_day); [https://www.ted.com/talks/zeynep\\_tufekci\\_we\\_re\\_building\\_a\\_dystopia\\_just\\_to\\_make\\_people\\_click\\_on\\_ads](https://www.ted.com/talks/zeynep_tufekci_we_re_building_a_dystopia_just_to_make_people_click_on_ads)

In the 16<sup>th</sup> century, General Cortés and his 600 soldiers arrived via ships to Mexico in order to conquer it, a seeming death wish. Upon arrival, General Cortés ordered his men to “burn the ships” that they used to arrive to Mexico, such that they would have no ability to retreat in the war. His army would be faced with only two options: win or die. By taking away the option of retreat, General Cortés ensured that his soldiers would fight to the absolute best of their ability. And win they did.

“Burning the ships” is my policy with respect to weak entertainment options that would be easily accessible to me and to which I would be at risk of repetitively defaulting. By eliminating such options, I force myself to focus not on the easiest way to continue my existence, but rather on “fighting” to the best of my ability to maximize the value of my Freedom. Notably, I have found that once I have eliminated such an entertainment option from my life and it is not part of my routine, I do not miss it at all. I simply do not miss something that I am not used to having.

And if I cannot reasonably eliminate such an option, I make a good faith effort to behave in a disciplined manner and not repetitively default to it. The most important part of achieving this goal involves taking the initiative to give myself a better activity option.

As examples, here is how I have dealt with certain weak entertainment options that would be easily accessible to me and to which I would be at risk of repetitively defaulting:

- (i) I do not have a TV, video game system, etc. in my home. (But I do borrow movies that I want to watch from my local library.) With respect to YouTube specifically, I have turned off my “History” setting, so that YouTube cannot recommend videos that will likely result in my entering a YouTube “rabbit hole.”
- (ii) I do not have any social media accounts (e.g. Facebook). The relationship-related reasons for this are discussed in the “My Relationships” part.
- (iii) I do not have any entertainment apps on any of my technological devices.
- (iv) I aim to “batch check” business news once a day instead of repetitively defaulting to it. I have found batch-checking the news to be far more exciting than constantly checking it, largely due to the greater effect of accumulated developments. In addition, I aim to avoid directly checking non-business news, recognizing that I will learn about such major news through my review of business news and conversations with others and that it is not foreseeable that directly checking such news will cause me to alter my behavior. (I consider news that I do not reasonably expect to alter my behavior to be entertainment.)
- (v) I aim to avoid monitoring stock quotes in real-time, unless I plan to place a trade imminently. Instead, I aim to check stock quotes once per day, after the stock market has closed.

## **Helping To Bring About A Brighter Future For Future Generations**

Despite the fact that I will not be a member, I am emotionally connected to future generations of humanity, and I hope they do well. I can empathize with both the positive and negative emotions that they will experience, not to mention that their story is part of my story, even though I will not be privy to the plot progression after my death.

As a result of my emotional connection to future generations, I care about my generation creating conditions conducive to future generations realizing their potential and enabling them to continue, and even accelerate, humanity's long history of generation-to-generation advancement.

Trying to advance humanity in the direction I believe it is best for it to go is a powerful activity for me to engage in during my Freedom, and potentially a strong source of Reflective Happiness. Reality is interactive and I can affect it, including via a ripple effect.

*"The world is more malleable than you think, and it's waiting for you to hammer it into shape."  
– Bono*

*"The people who are crazy enough to think they can change the world are the ones who do."  
Apple's "Think Different" Commercial*

*"Never can we sit back and wait for miracles to save us. Miracles don't happen. Sweat happens. Effort happens. Thought happens. And it is up to us humanists to help – to expend our sweat, our effort, and our thought. Then, there will be hope for the world." – Isaac Asimov*

The causes that I believe are the most important to advance in order to help bring about a brighter future for future generations include:

- (i) the global spread of democracy with freedom of speech and other basic human rights;
- (ii) an end to the indoctrination of children into religion, on a global basis;
- (iii) endowing all children with an education that teaches them how to learn on their own the topics in which they become interested;
- (iv) the eradication of nuclear weapons and other weapons of mass destruction; and
- (v) the preservation of the environment.

## Part 5

### My Relationships

The sections that comprise this part are:

- [General Comments](#)
- [No-Status Individuals](#)
- [Transaction Partners](#)
- [Employment Colleagues](#)
- [Benefactors](#)
- [Friends](#)
- [Romantic Partner](#)

## General Comments

- **Like All Human Beings, I Have A Critical Need To Regularly Experience A Sense Of Belonging With Others.<sup>97</sup> In Order To Experience A Strong Sense Of Belonging With Others, I Need To Have A Deep Understanding Of Who I Truly Am.**

*“As much as we want to stand out and consider ourselves individuals, at our core, we are herd animals that are biologically designed to find comfort when we feel like we belong to a group.... There are few feelings that human beings crave more than a sense of belonging.” – Simon Sinek, “Leaders Eat Last”*

It is only by having a deep understanding of who I truly am that I can know whether I belong or do not belong with a given individual or community and to what extent, and in addition, have a strong understanding of the underlying reasons as to why I have that sense of belonging or lack thereof. Stated simply in the converse, if I do not know who I am, I will not know with whom I belong and with whom I do not belong.

Because this life guide honestly presents who I am, I will have the strongest sense of belonging with the individuals and communities that best fit with this life guide.

This is not to say that I cannot have a sense of belonging with others on a basis other than one discussed in this life guide, but it is to say, that my sense of belonging on such other basis surely will be weaker. The communities with which I have a sense of belonging can visually be described as concentric circles around me, with the inner-most circle being my Values-Based Community and examples of ensuing circles including:

- (i) people with whom I share a primary interest (e.g. stock market value investors).
- (ii) people with whom I share a quality that I consider to be a key part of my identity (e.g. people who have a strong commitment to truth even if I disagree with their determinations and people who create creations that they believe will improve the lives of others even if I do not find value in their creations).
- (iii) people with whom I share a common enemy (e.g. we are subject to the same abusive boss) or other common adversity (e.g. we suffer from the same form of cancer). Notably, these senses of belonging have a strong evolutionary basis, as forming a community with such people would increase one’s chances of survival.
- (iv) all human beings.
- (v) all living beings with consciousness.

Importantly, I can experience a sense of belonging with people who are no longer alive but with whom I connect, even if it is just on a pinpointed basis. For example, I can

---

<sup>97</sup> [http://en.wikipedia.org/wiki/Maslow%27s\\_hierarchy\\_of\\_needs](http://en.wikipedia.org/wiki/Maslow%27s_hierarchy_of_needs); “The Social Animal within Organizations” by Abraham Buunk and Pieterneel Dijkstra in *Applied Evolutionary Psychology* edited by S. Craig Robert

experience a sense of belonging with an author who is no longer alive but with whose book I connect intellectually or a group of people from a previous generation who fought to progress a value we share. And similarly, I can have a sense of belonging with people who are not yet born. For example, I can experience a sense of belonging with the sure-to-exist future author who will write a better life guide than mine and share it with the world or the sure-to-exist group of people who will progress a value we share after my death.

- **Like All Human Beings, I Have A Critical Need To Be A Welcomed And Active Member Of At Least One In-Person Or Video Call-Based Community.**<sup>98</sup>

Communities that are not in-person or video call-based do not meet the evolutionary need for community.

*“Individualistic material progress and the desire to gain prestige by coming out on top have taken over from the sense of fellowship, compassion and community. Now people live more or less on their own in a small house, jealously guarding their goods and planning to acquire more, with a notice on the gate that says, ‘Beware of the Dog.’” – Jean Vanier, “Community And Growth”*

*“[Many people] are alone and they are broken, and they are sad, and they are needy, and they are waiting for somebody to target them, to bring them in, to make them a part of a group of people that will love them and give them a sense of identity and that will give them a sense of collective connection and will give them a sense of mission in the world.” – Bart Campolo*

*“I believe that the community... is the smallest unit of health and that to speak of the health of an isolated individual is a contradiction in terms.” – Wendell Berry, “The Art of the Commonplace”*

*“What should young people do with their lives today? Many things, obviously. But the most daring thing is to create stable communities in which the terrible disease of loneliness can be cured.” – Kurt Vonnegut, “Palm Sunday”*

*“Loneliness creates a deep psychological wound, one that distorts our perceptions and scrambles our thinking. It makes us believe that those around us care much less than they actually do. It makes us really afraid to reach out, because why set yourself up for rejection and heartache when your heart is already aching more than you can stand? I was in the grips of real loneliness back then, but I was surrounded by people all day, so it never occurred to me. But loneliness is defined purely subjectively. It depends solely on whether you feel emotionally or socially disconnected from those around you. And I did. There is a lot of research on loneliness, and all of it is horrifying. Loneliness won’t just make you miserable; it will kill you. I’m not kidding. Chronic loneliness increases your likelihood of an early death by 14%. 14%! Loneliness causes high blood pressure, high cholesterol. It even suppresses the functioning of your immune system, making you*

---

<sup>98</sup> [https://www.google.com/search?q=loneliness+and+health&oq=loneliness+and+health&aqs=chrome\\_69i59j0l5j69i60l2.4951j0j1&sourceid=chrome&ie=UTF-8](https://www.google.com/search?q=loneliness+and+health&oq=loneliness+and+health&aqs=chrome_69i59j0l5j69i60l2.4951j0j1&sourceid=chrome&ie=UTF-8)

*vulnerable to all kinds of illnesses and diseases. In fact, scientists have concluded that taken together, chronic loneliness poses as significant a risk for your long-term health and longevity as cigarette smoking. Now, cigarette packs come with warnings saying, "This could kill you." But loneliness doesn't. And that's why it's so important that we prioritize our psychological health.*" – Guy Winch<sup>99</sup>

*"When you have nobody you can make a cup of tea for, when nobody needs you, that's when I think life is over."* – Audrey Hepburn

*"Pull up a chair. Take a taste. Come join us."* – Ruth Reichl

By having a deep understanding of who I truly am, and thereby experiencing varying degrees of belonging with, and excitement for, specific communities, I will be able to evaluate my fit with the communities available to me and can then become an active member of the best-available one(s).

In addition to joining an existing community, I can build my own unique community. For example, a Friend and I can build a community by adding to our group worthy individuals as opportunities arise and meeting regularly. Or, I can build a community by founding a club for an interest that makes me come alive.

- **My Accomplishments And Failures As A Relationship Partner Will Cause Me To Experience Strong Reflective Happiness And Reflective Unhappiness, Respectively.**

Given the importance of relationships to my life, meeting or exceeding the high standards I set for myself as a relationship partner will cause me to experience strong Reflective Happiness and failing to meet such standards will cause me to experience strong Reflective Unhappiness. And specifically, my believing that I have been a great relationship partner in a long-term Mutually-Loving Relationship is one of my strongest sources of Reflective Happiness. In light of the above, I continuously need to treat my quality as a relationship partner as a vital part of my life.

- **Find A Great Neighborhood In Which To Live... And Then Plan To Live In That Neighborhood For My Entire Remaining Lifetime.**

I currently live in the Ballston neighborhood of Arlington, Virginia, a wonderful neighborhood in which I have been living since age 27. For the reasons discussed in this point, now that I have found a great neighborhood in which to live, I plan to live in my current neighborhood for my entire remaining lifetime, subject to there not being exceptional circumstances that justify my moving.

Most importantly, if I were to move to a new area, I would uproot all of my established, in-person, neighborhood-based relationships. This includes, as examples, my relationships with Friends who live near me, my relationships with the communities of

---

<sup>99</sup> [https://www.ted.com/talks/guy\\_winch\\_why\\_we\\_all\\_need\\_to\\_practice\\_emotional\\_first\\_aid](https://www.ted.com/talks/guy_winch_why_we_all_need_to_practice_emotional_first_aid)

which I am an active member, and my relationships with my network of high-quality, in-person Transaction Partners.

It is always sad for me when a Status Individual leaves our area; I lose a valuable in-person relationship. But at the same time, in contrast, if I were to leave the area, it would be as though all of my neighborhood-based Status Individuals decided to leave the area on the same day, which would be a catastrophe for me since my in-person social connectedness, a critical asset in my life, would be decimated. And in the best-case scenario, if I were to move to a new area, it would take me years to re-build my current breadth and depth of in-person social connectedness, a process that inherently would subject me to various degrees of loneliness until it is completed.

By remaining in my current neighborhood, I am in a great position to maintain, and even steadily increase, the number of in-person Status Individuals in my life: since I lose such relationships at a low rate, it is not overly difficult for me to establish new such relationships at an equal or higher rate, resulting in my constantly having a high level of in-person social connectedness.

If I were not willing to commit to a geographic area, I would lose out on otherwise-sensible, relationship investments. For example, if I were to meet a potential Friend, but I planned to leave the area in six months, I surely would not invest in the potential relationship in the same way, if at all, and I would miss out on the potential value of such a long-term relationship. And the converse is true, too: if I had a long-term commitment to the area, but I knew a potential Friend planned to leave the area in six months, I surely would not invest in the potential relationship in the same way, if at all. Based on my experiences, all else being equal, the most significant relationship investments happen when both individuals know that they both intend to remain in the same geographic area for the indefinite future, thereby making a long-term, in-person relationship possible.

If I were not willing to commit to a geographic area, I would lose out on other, otherwise-sensible, long-term investments. For example, it would be far less sensible for me to buy a home instead of renting one, resulting in my losing out on both financial and non-financial values. Some of the primary non-financial values that I currently realize by owning a home instead of renting one, each of which has the effect of increasing my quality of life while living in my neighborhood, include:

- (i) signaling to others that I have a long-term intention to remain in the area, which is helpful for the establishment of long-term relationships with others who have the same intention, as discussed above;
- (ii) increasing my determination to build up my in-person, social connectedness with others in my area (including my condo-building neighbors), knowing that I have solidified my commitment to remain in my neighborhood for the indefinite future, and hopefully for the remainder of my life;



- (iii) increasing my connection to, and involvement with, my neighborhood's community as a result of being financially-connected to my neighborhood; and
- (iv) increasing my determination to master my neighborhood's resources, knowing that I have solidified my commitment to remain in my neighborhood for the indefinite future, and hopefully for the remainder of my life, and will thus be making use of such resources countless times over the years to come.

- **On The Negative Value Of Facebook And Other Social Media.**

I do not have a Facebook or other social media account for the following primary reasons:

- (i) with respect to my Friends, the path to a Mutually-Loving Relationship is not through Facebook or other social media interactions, but rather through in-person interactions, and if need be, video calls. By not having a Facebook or other social media account, I do not allow quality forms of human interaction to be replaced with weak forms of human interaction. To the extent that a Friend and I are going to interact, I require our interaction to be a higher-quality form of interaction.

*“The [social media] connections we have or think we have, are like a kind of parody of human connection. If you have a crisis in your life, you’ll notice something. It won’t be your Twitter followers who come to sit with you. It won’t be your Facebook friends who help you turn it round. It’ll be your flesh and blood friends who you have deep and nuanced and textured, face-to-face relationships with. There’s a study I learned about from Bill McKibben, the environmental writer, that I think tells us a lot about this. He looked at the number of close friends the average American believes they can call on in a crisis. That number has been declining steadily since the 1950s. The amount of floor space an individual has in their home has been steadily increasing, and I think that’s like a metaphor for the choice we’ve made as a culture. We’ve traded floor space for friends, we’ve traded stuff for connections, and the result is we are one of the loneliest societies there has ever been.” – Johann Hari<sup>100</sup>*

- (ii) with respect to my acquaintances, I have zero interest in wasting my time getting to know an individual's social media facade; valuable relationships are not based on getting to know an individual's social media facade, but rather based on connecting with an individual's true self.

The vast majority of social media postings seem to be about things like publishing press releases to anyone who is willing to listen (e.g. “look at this photograph I am in, which makes me seem to have the perfect life!”), showing how much one cares about an important cause by clicking a “like” button, or trying to show how smart one is in 140 characters or fewer. Instead of wasting my time on such social media-facade publications, I prefer to spend my time on forming and enjoying in-person relationships with worthy individuals, taking actions to substantively affect

---

<sup>100</sup> [http://www.ted.com/talks/johann\\_hari\\_everything\\_you\\_think\\_you\\_know\\_about\\_addiction\\_is\\_wrong](http://www.ted.com/talks/johann_hari_everything_you_think_you_know_about_addiction_is_wrong)

reality, and engaging in the many other valuable activities discussed in this life guide.

(iii) with respect to using social media as a way of keeping in touch with “old” Friends, if I truly value the relationship, then the person should not be an “old” Friend, but rather a current, active Friend (even if we are only able to communicate via video calls because we no longer live near each other). And if I do not truly value the relationship, then I should let it fall away, so that I focus on my most-important relationships. Simply put, I should not maintain a solely-on-social-media relationship with an individual whom I do not truly welcome to be an active part of my in-person life.

- **All Relationships In My Life Are Subject To A Meritocracy; There Is No Genetic-Connection Privilege.** The fact that I share a genetic connection with another individual does not necessarily mean that our relationship is a worthy one for me to continue. I actively should choose with whom I live my life, as opposed to passively continuing all relationships into which I was born. Of course, with respect to the individuals with whom I share a genetic connection who have earned it on the merits, I am excited to classify them as Status Individuals. And notably, if one member of my family qualifies as a Status Individual, other members may qualify as Status Individual Acquaintances; but when the Status Individual ceases to be a Status Individual, the Status Individual Acquaintances will cease to be Status Individual Acquaintances, as well.

- **When I Am Interacting With A Status Individual, I Should Be Fully Present In The Interaction.** Being fully present particularly includes not using a technological device or otherwise attempting to multi-task while interacting with the Status Individual.

*“Don’t multitask. And I don’t mean just set down your cell phone or your tablet or your car keys or whatever is in your hand. I mean, be present. Be in that moment. Don’t think about the argument you had with your boss. Don’t think about what you’re going to have for dinner. If you want to get out of the conversation, get out of the conversation, but don’t be half in it and half out of it.” – Celeste Headlee<sup>101</sup>*

- **Maintain In Google Contacts My List Of Status Individuals And Their Contact Information.** I should review my list annually in conjunction with my annual review of this life guide. With respect to each Status Individual, I should label the individual’s current status (i.e. Transaction Partner, Employment Colleague, Benefactor, Friend, or Romantic Partner). I should delete individuals who are no longer Status Individuals, so that I focus on my most valuable relationships. Prior to deleting an entry from my list, I should email myself the entry’s data, in case I need it again.

---

<sup>101</sup> [http://www.ted.com/talks/celeste\\_headlee\\_10\\_ways\\_to\\_have\\_a\\_better\\_conversation](http://www.ted.com/talks/celeste_headlee_10_ways_to_have_a_better_conversation)

## No-Status Individuals

- **“Live And Let Live.”**
- **Treat All Individuals With Whom I Interact With A High Level Of Human Decency.**

The level of human decency with which I treat other human beings with whom I interact, regardless of whether they are Status Individuals or No-Status Individuals, is an important source of Reflective Happiness and/or Reflective Unhappiness over the course of my lifetime.

When another human being experiences pain (physical or mental), I am capable of experiencing a transferred form of that pain myself (i.e. the phenomenon of empathy). In situations in which I unjustly cause another person pain, I surely will experience a transferred form of the other person’s pain, and in addition, I surely will consider my behavior to be a personally-meaningful regret, resulting in Reflective Unhappiness. In light of this, treating all human beings with whom I interact with a high level of human decency is vital to my own Mental State.

And conversely, treating a No-Status Individual with more kindness than he expected can result in my experiencing: (i) a transferred form of the Happiness that he experiences, resulting in a nice boost to my Mental State; and (ii) Reflective Happiness, if I consider my behavior to be a personally-meaningful accomplishment (e.g. I feel that I made the world a slightly kinder place).

- **Be Open-Minded About Turning A No-Status Individual Into A Status Individual.**

*“A stranger is just a friend you haven’t met yet.” – Will Rogers*

- **Transform Any Envy I Experience Into A Powerful Motivator.**

Envy is the emotion I might experience when I desire to have more of a given Resource and which I perceive another person to have more of than me.

When I experience envy, I should transform it into a powerful motivator by answering the following questions:

- (i) what is the specific Resource of which I am envious (e.g. money, relationships, fame, public recognition, physical appearance, intelligence, etc.)?
- (ii) would my having more of the specific Resource increase my Mental State Net Value over the course of my remaining lifetime?

Particularly due to my society’s influence, I might have an incorrect instinct about how having more of a given Resource will affect my Mental State Net Value over the course of my remaining lifetime. If so, I need to counteract such an incorrect

instinct via in-depth consideration.<sup>102</sup> Just because I am envious that someone has more of a given Resource than me does not mean that my having more of that Resource would be beneficial to me.

- (iii) assuming I answered question (ii) in the affirmative, does cost-benefit analysis support my trying to attain more of the Resource, taking into account opportunity costs for my time, energy, etc.?
- (iv) assuming I answered question (iii) in the affirmative, what is my strategic plan that I will diligently execute in order to attain more of the given Resource?

*“The only person you should try to be better than is the person you were yesterday.” – Matty Mullins*

- **On The Danger Of Derailed, “Going-For-Blood” Relationships.**

There are no winners in a derailed, “going-for-blood” relationship and I should prevent such a relationship to the full extent that I reasonably can.

*“In war, whichever side may call itself the victor, there are no winners, but all are losers.”  
– Neville Chamberlain*

The most critical time for me to act in order to prevent a derailed, “going-for-blood” relationship is upon the relationship beginning to devolve. At that point in time, I have three primary behavioral options:

- (i) to escalate the situation into a full-blown war (e.g. criticizing the other person to his face, speaking poorly of him to our mutual acquaintances or publicly, threatening and/or taking legal action against him, retaliating against him in equal or greater magnitude for his adverse actions toward me, etc.). In this option, I surely will suffer significant:
  - (a) psychological costs, including, for example, the costs of anger towards another person and fear of retaliatory action by the other person.

*“Holding onto anger is like drinking poison and expecting the other person to die.” – Buddha*

- (b) non-psychological costs resulting from the other person’s retaliatory actions toward me. If I throw punches, I should fully expect to suffer painful punches in return.

If this option is not my preferred option, I should avoid interacting with the other person while I am angry with him or while he is angry with me. If I find myself in such a situation, I should override my emotional desire to act as my anger wants

---

<sup>102</sup> [http://www.cracked.com/article\\_17061\\_reminder-5-things-you-think-will-make-you-happy-but-wont.html](http://www.cracked.com/article_17061_reminder-5-things-you-think-will-make-you-happy-but-wont.html)

me to act, and instead, do what I can to prevent the creation of ill-will between us, including by disconnecting from the person as soon as possible.

*“Speak when you are angry and you will make the best speech you will ever regret.” – Groucho Marx*

With respect to this option, I should be particularly careful to not get excited by war drums and the adrenaline rush and excitement that might come with the thought of going to war.

*“War is hell.” – William Tecumseh Sherman*

- (ii) to actively engage in a silent-treatment stand-off or otherwise avoid interacting with the other person, thus causing fear, anger, and defensiveness to blossom within both the other person and me. In this option, I surely will suffer significant psychological costs and possibly non-psychological costs.
- (iii) to talk privately with the other person, preferably in-person, with human decency and friendliness, in order to maximize the positive nature of our behavior towards each other going-forward. Of course, I should consider directly discussing with the other person the underlying issue adversely affecting our relationship, and if I decide to do so, I should continue discussing the topic only to the extent that doing so seems like it will be constructive. And in this option, I certainly should be willing to be the first one to do something unexpectedly kind for the other person, partially with the hope that the other person will have the good sense to reciprocate, thus causing our relationship to go upward, not downward, on a slippery slope.

## Transaction Partners

- **When Entering Into A Relationship With A Transaction Partner, Have A Win-Win Mentality... And Maintain That Mentality For As Long As The Transaction Partner Reciprocates.**

*“The fundamental principle of economic activity is that no man you transact with will lose; then you shall not.” – Arthashastra*

If I have an opportunity to signal to a Transaction Partner that I have a win-win mentality for our relationship (especially at the start of our relationship), I certainly should do so, so that he will know that if he too acts in a win-win manner, our relationship will be mutually-beneficial, enjoyable, and if applicable, long-term.

If I want to ask a Transaction Partner to extend to me a favor beyond the scope of favors that we have already extended and reciprocated to each other, in conjunction with my request, I explicitly should state to him that I will reciprocate his favor when the opportunity presents itself in the future. And if a Transaction Partner would appreciate my extending to him a favor beyond the scope of favors we have already extended and reciprocated to each other, I certainly should consider doing so, in light of people’s typical desire to reciprocate<sup>103</sup> and recognizing that such an action will build loyalty and trust between us, thus setting the stage for us to have an even more mutually-beneficial and enjoyable relationship over the long-term.

- **On Negotiating.**
  - **Do Not Start Negotiating Before I Am Prepared To Do So.** The time for me to determine my stances and negotiation strategies is not “on the fly” while negotiating, but rather prior to starting to negotiate. If a Transaction Partner attempts to start a negotiation with me prior to my being ready to do so, I diplomatically should terminate the attempted negotiation and schedule it for a later time.
  - **Start A Negotiation By Setting A Positive Tone... And Maintain That Tone Throughout The Negotiation.**

My being likable is a critical element of my being an effective negotiator and achieving a favorable outcome in a negotiation. With that said, my being likeable should not be confused with my accepting an unfair offer. Rather, I should leverage my likeability to help my Transaction Partner and me reach an agreement that is either fair or favorable to me.

In order to set a spirit of cooperation and break down any tension and defensiveness the Transaction Partner and/or I might be experiencing, I should start a negotiation with positive energy, such as a smile, enthusiasm and

---

<sup>103</sup> *Influence: The Psychology Of Persuasion* by Robert Cialdini

confidence, humor, and/or welcoming and positive words. For example, I might sincerely thank the Transaction Partner for something he did for me in the past or explicitly state to him “let’s work together to find a win-win.”

If at any point the Transaction Partner expresses a negative tone, I should not reciprocate it, recognizing that my expressing a negative tone will make it more likely that I will be subject to an unfavorable outcome in the negotiation.

- **While Negotiating, Consider Not Only The Transaction Partner’s Stated Wants, But Also What Would Constitute Value For Him.**

Once the Transaction Partner has stated what he wants, I should attempt to determine his underlying interests, including by diplomatically probing him about them, and then determine the cheapest way for me to meet either his stated wants or underlying interests.<sup>104</sup> For example, if I rent an apartment and my landlord sends me a rent increase letter in which his only stated want is more money, in negotiating with him, instead of focusing solely on his monetary interests (e.g. that I pay all my bills on time and that I am considering renting an apartment elsewhere due to his proposed rent increase), I should also focus on his unstated, non-monetary interests (e.g. that I take good care of his apartment, take care of minor fixes myself instead of disturbing him, am a pleasure for him to interact with, and am a good community member of his building).

Based on my experiences, often times, emotional value is an important form of unstated value to a Transaction Partner. For example, I might be able to provide value to a Transaction Partner by: (i) giving him a feeling of being Altruistic for helping me with the terms of our agreement; or (ii) making the Transaction Partner aware that I emotionally value, and will take care of, an item that I would like to buy from him and to which he has an emotional connection.

- **When Asking A Transaction Partner To Change His Stance, Provide A Justification, So That He Can Save Face When Changing His Stance.** For example, instead of simply asking “Can you take \$100 off your price?” I should state “Under normal circumstances your price is fair, but given the extenuating circumstances in this situation, I would appreciate it if you would make the price \$100 cheaper this one time.”
- **Diplomatically Terminate A Negotiation If The Transaction Partner And I Are Unable To Reach An Agreement And Start Going Around In Circles... And Consider Re-Starting The Negotiation At A Later Time.** Sometimes the path to achieving a negotiation breakthrough is via taking a break from negotiating, particularly because, during the break, the Transaction Partner and I might re-focus on our desire to achieve an agreement, thus reducing any unreasonable stubbornness, and in addition, we will have time to brainstorm new, creative ways for us to achieve a win-win agreement.

---

<sup>104</sup> *Getting to Yes* by Roger Fisher, William Ury, and Bruce Patton

- **Capitalize On Sensible Opportunities To Provide Non-Monetary Value To My Long-Term Transaction Partner.**

While money received from me is an important component of the value a long-term Transaction Partner seeks from our transactions, his interest is in the overall value received by him, and often times I can partially compensate him with non-monetary value instead of money. Providing non-monetary value to my Transaction Partner positions me to reach an agreement with him in our future negotiations using less of my money.

Examples of non-monetary value I can provide my Transaction Partner include: (i) treating him with a high level of human decency and making it a pleasure for him to interact with me, for example, by my greeting him with the smile and enthusiasm with which I would greet a Friend and my being as patient and welcoming of interaction with him as I would be with a Friend; (ii) explicitly expressing sincere appreciation to him for his high-quality work; (iii) praising him to an individual with whom he has a relationship that he cares about (and making him aware that I have done so if he is not present when I give my compliment). Notably, my doing so also gives him a good reputation to live up to in my future interactions with him, thereby increasing the likelihood that he will perform well in his capacity as my Transaction Partner<sup>105</sup>; and (iv) recommending him to my acquaintances or publicly (e.g. via a five-star online review), thereby helping to generate new business for him (and making him aware that I have done so).

- **If And When A Transaction Partner Tests Me, Do Not Be A Pushover, Nor Draconian... And Always Behave In A Diplomatic Manner.**

Based on my experiences, behaving diplomatically toward the Transaction Partner (which includes treating him with a high level of human decency) will increase, not decrease, my chances of getting him to behave as I would like him to, and vice versa.

If a Transaction Partner continues to behave poorly in our future interactions, I should consider escalating my pushback, while always behaving in a diplomatic manner, or alternatively, just dropping the individual as a Transaction Partner.

---

<sup>105</sup> *How to Win Friends and Influence People* by Dale Carnegie



## **Employment Colleagues**

- **Invest In My Relationships With My Employment Colleagues.**

The quality of my relationships with my Employment Colleagues is critical to the amount I will enjoy or dislike my Employment and the level of professional success I will experience at my Employment.<sup>106</sup> In light of this, as examples, I should: (i) regularly socialize with my Employment Colleagues; (ii) carry my weight (and even more than my weight) in a team effort; (iii) publicly praise Employment Colleagues who have performed well; and (iv) be generous with helping my Employment Colleagues, even with respect to matters not related to our Employment.

- **When Making A Behavioral Decision Of Which My Employment Colleagues Will Become Aware, I Need To Take Into Account My Answer To The Following Question: “How Will My Contemplated Behavior Affect My Employment?”**

A cost imposed by my Employment which could significantly limit the value of my relationships with my Employment Colleagues is that it might not be as sensible for me to honestly present myself to my Employment Colleagues (including, for example, stating my candid opinions on controversial topics), and instead, it might be sensible for me to conform my behavior to that of my Employment Colleagues. Of course, the extent of this cost is largely dependent on the environment that my employer and Employment Colleagues have created.

- **When I Make A Work Mistake, Take Responsibility For It And Do What I Reasonably Can To Correct It.**

---

<sup>106</sup> “The Evolution of Charitable Behaviour and the Power of Reputation” by Pat Barclay, “The Social Animal within Organizations” by Abraham Buunk and Pieterneel Dijkstra, and “Altruism as Showing Off: A Signaling Perspective on Promoting Green Behaviour and Acts of Kindness” by Wendy Iredale and Mark van Vugt in *Applied Evolutionary Psychology* edited by S. Craig Robert; *Give And Take* by Adam Grant

## Benefactors

- **The Best Foundation For A Benefactor Relationship Is Genuine Friendship.** The best Benefactor relationships I have had have been with individuals who would qualify as Friends absent their foreseeable Altruism to me. It is sensible that this factor is of primary importance for both the emergence and sustainability of a Benefactor relationship.
- **If A Benefactor Would Transform Into Being A No-Status Individual Absent His Foreseeable Altruism To Me, Maintaining My Relationship With Him Is A Job.** Under such a circumstance, I need to determine whether or not I want to be employed in such a Job.
- **Absent Dire Circumstances, I Should Never Ask Or Otherwise Pressure A Benefactor To Be Altruistic Toward Me. Rather, I Should Accept That A Benefactor Will Be Altruistic Toward Me When He Has An Emotional Desire To Act In Such A Manner Coupled With An Opportunity.**

For the long-term health of my relationship with a Benefactor and my Reflective Happiness, it is important to me that my relationship with a Benefactor be a win-win relationship. Any act of Altruism from a Benefactor to me should benefit both the Benefactor and me, with the Benefactor benefitting via personal emotional value derived from knowing that he has improved my life.

Asking or otherwise pressuring a Benefactor to be Altruistic toward me is contrary to such a goal. If a Benefactor feels like he is being pressured into giving me a gift, especially if he does not have an emotional desire to be Altruistic toward me at that moment in time, it surely will lead to resentment and cause long-term harm to our relationship. Furthermore, such an act surely will reduce, not increase, the Benefactor's Altruism to me over the course of our relationship, in part because the Benefactor reasonably will question the extent to which I have ulterior motives for our relationship and he will not derive a key part of his pay-off for being Altruistic: a feeling of being voluntarily generous.

In contrast, in a situation in which a Benefactor has an emotional desire to act Altruistically toward me and I accept such Altruism with enthusiasm and gratitude, both the Benefactor and I will feel positive about the interaction and it will improve, not harm, our relationship.

Being able to enthusiastically accept a gift that will result in a win-win interaction for the giver and me, as opposed to resisting the gift or otherwise displaying discomfort in accepting it, is a positive character trait, as it enables and enhances such a win-win interaction. Of course, upon accepting a gift, I should be sure to express sincere gratitude to the giver for his gift and I should consider giving him public recognition for his gift, recognizing that the giver's pay-off in such a win-win interaction is personal emotional benefit for having given me his gift, and I have an ability to enhance his pay-off.

## Friends

- **Like All Human Beings, I Have A Critical Need To Have One-On-One Mutually-Loving Relationships.** One-on-one Mutually-Loving Relationships are not limited to a relationship with a Romantic Partner. Relationships with Friends, in particular, are another great source of one-on-one Mutually-Loving Relationships.

*“[For the past 75 years], we’ve tracked the lives of two groups of men. The first group started in the study when they were sophomores at Harvard College. They all finished college during World War II, and then most went off to serve in the war. And the second group that we’ve followed was a group of boys from Boston’s poorest neighborhoods, boys who were chosen for the study specifically because they were from some of the most troubled and disadvantaged families in the Boston of the 1930s. Most lived in tenements, many without hot and cold running water....*

*So what have we learned? What are the lessons that come from the tens of thousands of pages of information that we’ve generated on these lives? Well, the lessons aren’t about wealth or fame or working harder and harder. The clearest message that we get from this 75-year study is this: good relationships keep us happier and healthier. Period.*

*We’ve learned three big lessons about relationships. The first is that social connections are really good for us, and that loneliness kills. It turns out that people who are more socially connected to family, to friends, to community, are happier, they’re physically healthier, and they live longer than people who are less well-connected. And the experience of loneliness turns out to be toxic. People who are more isolated than they want to be from others find that they are less happy, their health declines earlier in midlife, their brain functioning declines sooner and they live shorter lives than people who are not lonely. And the sad fact is that, at any given time, more than one in five Americans will report that they’re lonely.*

*And we know that you can be lonely in a crowd and you can be lonely in a marriage, so the second big lesson that we learned is that it’s not just the number of friends you have, and it’s not whether or not you’re in a committed relationship, but it’s the quality of your close relationships that matters. It turns out that living in the midst of conflict is really bad for our health. High-conflict marriages, for example, without much affection, turn out to be very bad for our health, perhaps worse than getting divorced. And living in the midst of good, warm relationships is protective.*

*Once we had followed our men all the way into their 80s, we wanted to look back at them at midlife and to see if we could predict who was going to grow into a happy, healthy octogenarian and who wasn’t. And when we gathered together everything we knew about them at age 50, it wasn’t their middle age cholesterol levels that predicted how they were going to grow old. It was how satisfied they were in their relationships. The people who were the most satisfied in their relationships at age 50 were the healthiest at age 80. And good, close relationships seem to buffer us from some of the slings and arrows of getting old. Our most happily partnered men and women reported, in their 80s, that on the days*

*when they had more physical pain, their mood stayed just as happy. But the people who were in unhappy relationships, on the days when they reported more physical pain, it was magnified by more emotional pain.*

*And the third big lesson that we learned about relationships and our health is that good relationships don't just protect our bodies, they protect our brains. It turns out that being in a securely attached relationship to another person in your 80s is protective, that the people who are in relationships where they really feel they can count on the other person in times of need, those people's memories stay sharper longer. And the people in relationships where they feel they really can't count on the other one, those are the people who experience earlier memory decline. And those good relationships, they don't have to be smooth all the time. Some of our octogenarian couples could bicker with each other day in and day out, but as long as they felt that they could really count on the other when the going got tough, those arguments didn't take a toll on their memories.*

*So this message that good, close relationships are good for our health and well-being, this is wisdom that's as old as the hills. Why is this so hard to get and so easy to ignore? Well, we're human. What we'd really like is a quick fix, something we can get that'll make our lives good and keep them that way. Relationships are messy and they're complicated and the hard work of tending to family and friends, it's not sexy or glamorous. It's also lifelong. It never ends. The people in our 75-year study who were the happiest in retirement were the people who had actively worked to replace workmates with new playmates. Just like the Millennials in that recent survey, many of our men when they were starting out as young adults really believed that fame and wealth and high achievement were what they needed to go after to have a good life. But over and over, over these 75 years, our study has shown that the people who fared the best were the people who leaned in to relationships, with family, with friends, with community.*

*So what about you? Let's say you're 25, or you're 40, or you're 60. What might leaning in to relationships even look like? Well, the possibilities are practically endless. It might be something as simple as replacing screen time with people time or livening up a stale relationship by doing something new together, long walks or date nights, or reaching out to that family member who you haven't spoken to in years, because those all-too-common family feuds take a terrible toll on the people who hold the grudges.*

*I'd like to close with a quote from Mark Twain. More than a century ago, he was looking back on his life, and he wrote this: 'There isn't time, so brief is life, for bickerings, apologies, heartburnings, callings to account. There is only time for loving, and but an instant, so to speak, for that.'*

*The good life is built with good relationships." – Robert Waldinger<sup>107</sup>*

- **The Communities Of Which I Am An Active Member Are Likely To Be The Best Place For Me To Find High-Quality Friends.** Upon becoming an active member of a

---

<sup>107</sup> [http://www.ted.com/talks/robert\\_waldinger\\_what\\_makes\\_a\\_good\\_life\\_lessons\\_from\\_the\\_longest\\_study\\_on\\_happiness](http://www.ted.com/talks/robert_waldinger_what_makes_a_good_life_lessons_from_the_longest_study_on_happiness)

community, I should take the initiative to establish one-on-one Friendships with the individuals within that community with whom I most connect.

- **Establishing A Friendship.** The most significant jump in the process of establishing a Friendship occurs when one individual takes the initiative to “ask out” another individual to meet in a context different from the one in which they are used to “running into each other” (e.g. my asking out a member of one of the communities of which I am an active member to a one-on-one lunch). I certainly should take the initiative to extend such an invitation to a worthy, potential Friend.
- **On The Appropriate Use Of Varying Mediums Of Interaction With A Friend.** There are three primary medium categories through which a Friend and I can interact:
  - (i) in-person or via video call. To the full extent reasonably possible, all interactions with my Friend, other than communications to address an administrative matter, should happen in-person or via video call. Friendships are best built and maintained via in-person and video call experiences, and it is through these mediums that they provide the most value to the individuals involved.<sup>108</sup>
  - (ii) via phone call. To the extent my Friend and I are not reasonably able to have an in-person or video call interaction, we should interact via a phone call.
  - (iii) via email or text messages. With limited exception, the sole appropriate use for email or text messages with a Friend is for administrative purposes (e.g. “Dinner tonight at 7?”). Based on my experiences, individuals connect significantly better via the above forms of interaction than via written communications. If a Friend sends me an email or text message regarding a substantive matter, I should take the initiative to transfer the conversation to an in-person, video call, or phone conversation.
- **The Most Important Action I Need To Take To Attain A Vibrant Social Life Is To Regularly Extend Invitations To Friends To Meet In-Person.** This is a realm of life where being active is greatly rewarded and being inactive is heavily punished.

*“To kindle friendships requires acts, not intentions.” – Arthur Brooks*

- **When My Friend And I Interact, I Should Aim To Create An Environment Filled With Fun And Warmth.**

*“My heart flutters whenever I hear his key turning in the door, and I think to myself: oh goody, the party is about to begin.” – Anne Bancroft*

- **Be Generous To My Friend With My Time, Effort, And Thoughtfulness.**

---

<sup>108</sup> [https://www.ted.com/talks/susan\\_pinker\\_the\\_secret\\_to\\_living\\_longer\\_may\\_be\\_your\\_social\\_life](https://www.ted.com/talks/susan_pinker_the_secret_to_living_longer_may_be_your_social_life)

- **On Monetary-Based Gifts To Friends.**

When used appropriately, monetary-based gifts (e.g. treating my Friend to dinner at a restaurant) can be an effective way to enhance a Friendship and/or my relationship with a community about which I care. Examples of appropriate monetary-based gifts include: (i) treating my Friend to a celebratory dinner when I receive good news or achieve a meaningful accomplishment; (ii) gifting to my Friend a book that I believe will assist his self-improvement; (iii) treating my friend to dinner when he is going through a difficult time, as a statement that I care about him; (iv) paying for a communal item when I am interacting with a community of which I am an active member (e.g. treating the group to an appetizer dish that we all share when we meet for dinner at a restaurant); and (v) gifting to a community of which I am an active member my fair-share financial contribution, in order to keep the community up and running.

With that said, there are many examples in which my giving monetary-based gifts to a Friend likely will result in an adverse effect to our Friendship, such as:

- (i) my gifting significantly more value to my Friend than he gifts to me over an extended period of time. Such an imbalance would likely lead to: (a) my Friend taking my gifts for granted, (b) my feeling that my Friend might be taking advantage of my generosity, and (c) my Friend viewing me more as a Benefactor than a Friend, which is a transition that I do not want to happen.

A gift falls somewhere on the spectrum from being monetary-based (e.g. paying for my Friend's dinner) to non-monetary-based (e.g. drawing a picture of my Friend and me and gifting it to him). My principle regarding gifts with a Friend is that I expect reciprocity of materially-equal value over an extended time period, without regard to whether the value gifted is monetary-based or non-monetary-based. A significant benefit of this principle is that a Friend who does not have discretionary money is able to fully reciprocate my gifts solely through the use of non-monetary-based gifts.

- (ii) my making a commitment to give a gift to my Friend on a recurring basis indefinitely (e.g. committing to treating my Friend to dinner at a restaurant once a month indefinitely.) Doing so would create for me a financial incentive to terminate our Friendship. In addition, doing so would likely result in my Friend not appreciating my gifts nearly as much as he otherwise would have since my gifts lack one of the most exciting and powerful potential elements in the gift-receiving experience: surprise. In light of the above, all gifts I give should be on a one-time, as-inspired basis.
- (iii) my gifting to my Friend one expensive gift instead of many relatively-inexpensive gifts over an extended time period that end up costing the same amount as the expensive gift. In the latter situation, the amount of thoughtfulness displayed by me and the total amount of gratitude my Friend will have are both significantly higher. Notably, in a healthy Friendship, the expense of a gift is unimportant

relative to the satisfaction the gift-receiver gets from knowing that the gift-giver took the initiative to cause him to experience Happiness via his gift. Furthermore, if I give my Friend an expensive gift, he surely will appreciate all my future relatively-inexpensive gifts less than he otherwise would have; to the extent I am going to materially vary the expense of my gifts, I should slowly ramp up, not rapidly ramp down.

- **On Imperfection In A Friendship.**

While I have very high standards for both myself and my Friend in our Friendship, I certainly do not uphold either of us to a standard of perfection, and entering into a Friendship comes with the recognition that even the highest-quality Friend is not going to be perfect all the time.

When I mess up (despite all my aspirations to the contrary), I should sacrifice my ego and promptly apologize to my Friend, and if applicable, offer to do what I reasonably can to make my Friend whole.

*“It is better to lose your pride with someone you love rather than to lose that someone you love with your useless pride.” – John Ruskin*

When my Friend messes up, if he likely is aware that he messed up, instead of criticizing him or otherwise making an issue out of his imperfection, I simply should let it pass by and silently lead by example, recognizing that, based on my experiences, decent individuals typically self-correct their imperfect behavior with time. Criticizing my Friend is quite simply not in the spirit of a Friendship, and in addition, my doing so will put an uncomfortable pressure on me to be perfect for the remainder of our Friendship. With that said, on an exceptionally rare basis, if a matter is particularly important to me, I diplomatically can make a going-forward behavioral request of my Friend.

If my Friend and I disconnect from each other after one of us messes up but I still value the Friendship, I should take the initiative to re-connect with my Friend and move our Friendship forward, regardless of which one of us messed up.

- **On The Termination Of A Friendship.** When I decide that I want to terminate a Friendship, I should aim for it to end passively, whereby I simply cease spending time with my Friend and we lose touch with each other. By taking this route, I minimize the trauma my Friend will experience due to the termination of our Friendship and I leave the door open to our re-establishing a Friendship in the future.
- **On The Death Of A Friend.** The death of a Friend, especially one with whom I shared a Mutually-Loving Relationship, surely will cause me to experience significant Unhappiness. In dealing with the psychological aspects of the death of a Friend, I should:
  - (i) recognize the root causes of my Unhappiness, which likely will include: (i) the loss of my Friendship with my Friend; (ii) regret from believing I could have been

an even better Friend to my Friend; (iii) my Friend's lost potential for net happiness had he continued living; (iv) others' lost potential to benefit from the continued life of my Friend; and (v) having highlighted in my mind my mortality and the mortality of those whom I love.

- (ii) psychologically accept the death of my Friend and each of the root causes of my Unhappiness.

*“Everything that has a beginning has an ending. Make your peace with that and all will be well.” – Buddha*

- (iii) be grateful for:

- a. the Friendship and experiences I got to share with my Friend, memories and emotions of which I get to keep with me for as long as I live. Indeed, after a mourning period of an appropriate amount of time, I should shift my focus from mourning the loss of my Friendship with my Friend to celebrating the Friendship and experiences that we got to share.

*“How lucky I am to have something that makes saying goodbye so hard”  
– Alan Alexander Milne*

*“Don't cry because it's over; smile because it happened.” – Dr. Seuss*

- b. the role that Hedonic Adaptation will play in psychologically transitioning me to my new reality without my Friend.
- c. all the other positive relationships I currently have in my life and the new, positive relationships I will establish in the future.
- d. the fact that even though I surely was not a perfect Friend, I surely was a net positive in my Friend's life.
- e. the life my Friend got to live.
- f. that others got to benefit from my Friend while he was alive.
- g. the life that I and those whom I love have gotten to live thus far and the additional life that each of us will get to live until our respective deaths.



## Romantic Partner

- **There Is No Requirement For Me To Pursue or Have A Romantic Partner.**

Especially during times when I am satisfied with my level of social connectedness, there is no requirement for me to pursue or have a Romantic Partner. Notably, for many years of my adult life, I sustainably have been “happily single” and have greatly enjoyed the myriad benefits stemming from such a status.

*“Despite a string of long(ish)-term boyfriends throughout my adult life, what I came to realize... was what I had suspected for some time: that I was (to use Bella DePaulo’s term) single at heart. My intuition had been whispering persistently to me for many years, saying, ‘You’re happier on your own.’ And the older I get, the more I lean into the fact that I’m just one of those people who is better alone. But more than that, I need to be alone in order to be the best and most actualized version of myself. It’s only the ingrained, persistent, and pervasive expectations of the society in which we live that have always led me to believe I should be part of a traditional couple.” – Lucy Meggeson*

In addition, if I do have a Romantic Partner, there is no requirement that we live together. Notably, the wonderful setup for my best romantic relationship was that we lived in the same neighborhood, but not in the same home.

- **Present Myself Honestly To A Potential Romantic Partner From The Moment We Begin Interacting.** Simply put, I have no interest in being in a romantic relationship with a woman who is not compatible with who I truly am, and I want to assist her in making an informed decision from the moment we begin interacting.

*“Be weird. Be random. Be who you are. Because you never know who would love the person you hide.” – C.S. Lewis*

- **On The Sensibility Of My Choosing To Be Childfree.**

- **Costs Of A Child.** If I were to have a child, I would incur the following primary costs:
  - (i) for 18 years, I would have to spend a significant amount of time parenting, an activity which I am confident would cause me significant Experiential Unhappiness (especially since it is not one of my passions or talents) and declines in my mental health and physical health, beliefs that are strongly supported on the societal scale by scientific studies.<sup>109</sup> In addition, the opportunity costs to the time I would spend parenting are significant, as discussed throughout this life guide.

---

<sup>109</sup> <http://nymag.com/news/features/67024/#>; <http://www.livescience.com/7009-kids-depressing-study-parents-finds.html>; <http://healthland.time.com/2011/03/04/why-having-kids-is-foolish/>; <https://qz.com/281513/having-children-is-not-the-formula-for-a-happy-life/>

- (ii) I would lose a significant amount of freedom and the level of risk I would feel comfortable taking would be significantly reduced.
  - (iii) my relationship with my Romantic Partner surely would be materially, adversely affected, especially if we do not have a “village” to help us raise our child. Based on scientific findings, couples that choose to be childfree have better relationships than couples that have a child.<sup>110</sup>
  - (iv) I estimate a child would cost my Romantic Partner and me \$500,000. In the U.S., a couple with pre-tax income of \$185,400 is expected to spend \$372,210, in today’s dollars, on a child born in 2015, through age 17. This expected cost does not include certain significant, potential expenses, such as the child’s post-high school education and any other costs incurred by the parents after the child is 17, and indirect costs, such as costs to the parents’ careers.<sup>111</sup> My current ability to afford such an expense does not take away from the fact that there are valuable opportunity costs to such money, as discussed in the “Money” section of the “My Resources” part.
  - (v) my Romantic Partner and I would be committed to having a relationship with each other at least until our child is 18 years old, even if we otherwise desire to fully terminate our relationship with each other.
- **Benefits Of A Child.** In this section, I analyze the applicability to me of the benefits of having a child that various parents have discussed with me.
- (i) Parents occasionally experience strong positive emotions stemming from their relationship with their child, particularly when the child is young.

While I certainly would expect to derive such emotional benefit from my relationship with a child of mine, I believe that the net, expected value emotional benefit I would derive from a child of mine over the course of his life (not just when he is young) is substantially equal to, or lower than, the emotional benefit that I derive from a long-term Mutually-Loving Relationship with a Friend. This particularly would be the case if my child, as he grows older, does not substantially share my values, an outcome that has a significant chance of occurring. Furthermore, in making this assessment, I note that a very significant percentage of relationships between a parent and an adult child are lukewarm or worse.

If I want to play a positive role in a child’s life (and attain the associated emotional benefits), there are plenty of children in whose lives I can play a positive role, without my being the child’s biological parent or round-the-

---

<sup>110</sup> <http://healthland.time.com/2011/03/04/why-having-kids-is-foolish/>; <http://www.livescience.com/3473-kids-curb-marital-satisfaction.html>; <https://www.jstor.org/stable/3600024?seq=1>

<sup>111</sup> <https://www.fns.usda.gov/resource/2015-expenditures-children-families>; <https://www.cnbc.com/2017/08/17/you-can-save-half-a-million-dollars-if-you-dont-have-kids.html>

clock caretaker. I can be part of the village that helps raise a given child, to the delight of the child's round-the-clock caretaker.

- (ii) Parents derive Reflective Happiness when they feel they successfully raised a child.

I feel that I have richer sources from which to derive Reflective Happiness than successfully raising a child, as discussed throughout this life guide. And given that my time is limited, I want to focus on my richest sources of Reflective Happiness.

- (iii) Parents sometimes derive a feeling that, in some way, they will live on through their child (i.e. that their influence on the world will continue after their death).

To the extent I have a psychological desire to feel that I will influence the world beyond my lifetime, I want to achieve it primarily through my intellectual creations, such as this life guide, and not through the lives of others, which are largely out of my control<sup>112</sup>.

- (iv) Parents derive conformist comfort from having and raising a child and eliminate the fear of “missing out” that childfree individuals experience.

I believe that any conformist comfort I would derive from having and raising a child would come in conjunction with, and be outweighed by, the discomfort of rationally believing that I could have lived a more valuable life if I had not had and raised a child. Stated conversely, even though my decision to not have and raise a child occasionally causes me to experience non-conformist discomfort, such discomfort comes in conjunction with, and is outweighed by, rationally believing that I made the best decision for my life.

*“We find it re-assuring if other people do things.... And there is something about human nature that’s deeply... herd-like, and it’s this very problematic thing that we always need to think through and overcome.... We go for things that lots of other people are going for. And it’s not that there is wisdom in crowds, it’s not when lots of people are trying to do something that that’s proof of it being valuable.” – Peter Thiel*

- **On The Sensibility Of My Declining Marriage.** If a Romantic Partner and I love each other, want to spend time together, want to care for each other, want to be generous to each other, and sincerely hope to remain together for the remainder of our lives, that is a beautiful aspect of our lives. However, marriage has nothing to do with that; rather, marriage primarily is about whether we want to bring the government’s laws into our relationship with each other. Based on the cost-benefit analysis below, I currently choose

---

<sup>112</sup> [https://www.ted.com/talks/yuko\\_munakata\\_why\\_most\\_parenting\\_advice\\_is\\_wrong](https://www.ted.com/talks/yuko_munakata_why_most_parenting_advice_is_wrong)

to decline the option to get married (but, as indicated below, this stance could change in the future). Instead, I currently prefer that my Romantic Partner and I custom-tailor our relationship with each other as we see fit, an option that I consider to be far more sensible. In light of my current stance against getting married, I should take appropriate actions to avoid common law marriage, if applicable.<sup>113</sup>

*“Why would I want the govt involved in my love life? Ew. It’s barbaric.” – Sarah Silverman*

- **Costs Of Marriage.** If I were to get married, I would incur the following primary costs:
  - (i) I would become financially tied to my wife to the extent decided by governmental laws (e.g. I could become responsible for her tax, credit card, and other debts, she could have a claim to certain of my financial assets, etc.). Simply put, just because I love another individual and want to be in a long-term relationship with that individual does not mean that I should take the drastic and unrelated step of combining my finances with that individual to the extent decided by legislatures.
  - (ii) I would incur significantly higher financial, time, and psychological costs if one of us terminated our relationship (i.e. divorce costs).
  - (iii) marriage might cause a deterioration of my relationship with my Romantic Partner precisely because divorce costs enable worse behavior.
  - (iv) divorce costs might make my Romantic Partner and me stay in our relationship longer than we otherwise would and should.

While my Romantic Partner and I could enter into a prenuptial agreement to opt out of some of the governmental laws to which we would not want to become subject, it is unrealistic to expect that we would be able to opt out of all the laws to which we would not want to become subject then and thereafter.

- **Benefits Of Marriage.** If I were to get married, I would receive the following primary benefits:
  - (i) through marriage, my Romantic Partner and I would signal our long-term relationship intentions to each other and our society, which might make us feel emotionally closer, at least for a period of time.

However, to the extent we would find value in this, subject to there not being common law marriage complexities to our doing so,<sup>114</sup> we could simply have a non-legally-binding “commitment ceremony,” which we

---

<sup>113</sup> <http://www.unmarried.org/common-law-marriage-fact-sheet/>

<sup>114</sup> <http://www.unmarried.org/commitment-ceremonies/faq/>

would enter into with the same level of sincerity and celebration as we would if we were getting married.

- (ii) governmental and non-governmental entities provide certain benefits to married individuals that they do not provide to single people (e.g. tax benefits (but instead, there might be a tax penalty<sup>115</sup>), Social Security benefits, employer health insurance coverage, hospital visitation rights, etc.).<sup>116</sup> The benefits at any given time are subject to the whims of the then-current governmental and non-governmental entities. To the extent such benefits become important to us, this factor could shift our marriage cost-benefit analysis.

- **The Communities Of Which I Am An Active Member Are A Great Place For Me To Find A Romantic Partner.... And I Should Supplement My Search For A Romantic Partner Using Online Dating.**

---

<sup>115</sup> <https://www.cnbc.com/2022/05/14/tying-the-knot-this-year-add-marriage-tax-penalty-to-potential-cost.html>

<sup>116</sup> [https://en.m.wikipedia.org/wiki/Rights\\_and\\_responsibilities\\_of\\_marriages\\_in\\_the\\_United\\_States](https://en.m.wikipedia.org/wiki/Rights_and_responsibilities_of_marriages_in_the_United_States)

## Appendix 4

### Gratitude Award Winners

**Year:**

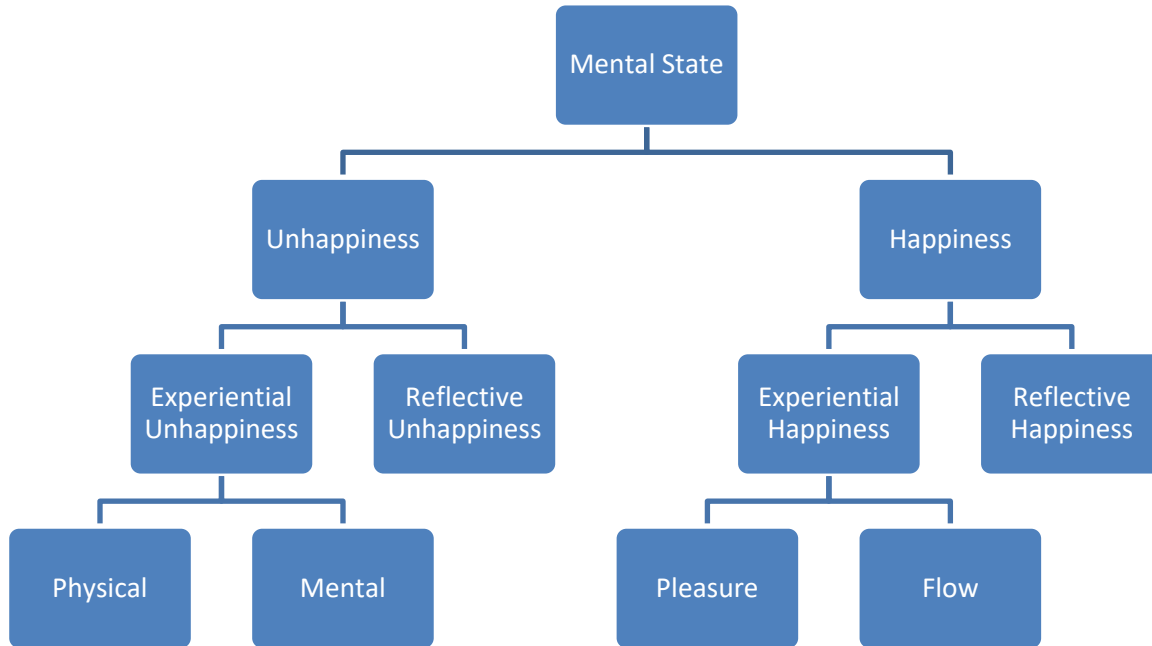
**Month:**

**Date**

1	1)	2)	3)
2	1)	2)	3)
3	1)	2)	3)
4	1)	2)	3)
5	1)	2)	3)
6	1)	2)	3)
7	1)	2)	3)
8	1)	2)	3)
9	1)	2)	3)
10	1)	2)	3)
11	1)	2)	3)
12	1)	2)	3)
13	1)	2)	3)
14	1)	2)	3)
15	1)	2)	3)
16	1)	2)	3)
17	1)	2)	3)
18	1)	2)	3)
19	1)	2)	3)
20	1)	2)	3)
21	1)	2)	3)
22	1)	2)	3)
23	1)	2)	3)
24	1)	2)	3)
25	1)	2)	3)
26	1)	2)	3)
27	1)	2)	3)
28	1)	2)	3)
29	1)	2)	3)
30	1)	2)	3)
31	1)	2)	3)

## Definitions

### Mental State-Related



1. **Mental State:** the level of enjoyability or unenjoyability of my consciousness to me at a given point in time. My Mental State has a value located on the spectrum from Unhappiness to Happiness. In other words, if I were asked, “how enjoyable or unenjoyable is your consciousness to you at the current moment, with -100 representing a state that is so unenjoyable that you are on the brink of suicide and 100 representing a state that is so enjoyable that you feel like you are walking on air,” what score would I respond with?
2. **Mental State Net Value:** the net value to me of my Mental State during a time period, derived by taking the value of the Happiness that I experience during that time period and subtracting from it the value of the Unhappiness that I experience during that time period.
3. **Unhappiness:** any unenjoyable Mental State, which can vary in degree of intensity. Unhappiness and Happiness are on opposite sides of a spectrum. There are two types of Unhappiness: Experiential Unhappiness and Reflective Unhappiness.
4. **Experiential Unhappiness**<sup>117</sup>: Unhappiness I derive from my dislike of a present-moment experience. Experiential Unhappiness and Experiential Happiness are on opposite sides of a spectrum.

---

<sup>117</sup> [https://www.ted.com/talks/daniel\\_kahneman\\_the\\_riddle\\_of\\_experience\\_vs\\_memory](https://www.ted.com/talks/daniel_kahneman_the_riddle_of_experience_vs_memory)

Based on my experiences, which align with scientific findings, an episode of Experiential Unhappiness typically has little effect on my Mental State after the experience has ended since I am unlikely to re-live in my mind my memory of the episode.

There are two types of Experiential Unhappiness: Physical Experiential Unhappiness and Mental Experiential Unhappiness.

5. **Physical Experiential Unhappiness:** Experiential Unhappiness originating from my body (e.g. experiencing back pain).
6. **Mental Experiential Unhappiness:** Experiential Unhappiness originating from my mind (e.g. experiencing fear).
7. **Reflective Unhappiness**<sup>118</sup>: Unhappiness I derive from believing that I have not lived as valuable a life as I reasonably could have lived, particularly in light of my personally-meaningful regrets or low level of personally-meaningful accomplishments. Reflective Unhappiness and Reflective Happiness are on opposite sides of a spectrum.

Based on my experiences, which align with scientific findings, Reflective Unhappiness and Reflective Happiness inherently have a stronger effect than Experiential Unhappiness and Experiential Happiness on my Mental State Net Value over an extended time period. This is largely due to the fleeting nature of Experiential Unhappiness and Experiential Happiness versus the more substantive and lifelong “background” nature of Reflective Unhappiness and Reflective Happiness.

8. **Happiness:** any enjoyable Mental State, which can vary in degree of intensity. Unhappiness and Happiness are on opposite sides of a spectrum. There are two types of Happiness: Experiential Happiness and Reflective Happiness.
9. **Experiential Happiness**<sup>119</sup>: Happiness I derive from my enjoyment of a present-moment experience. Experiential Unhappiness and Experiential Happiness are on opposite sides of a spectrum.

Based on my experiences, which align with scientific findings, an episode of Experiential Happiness typically has little effect on my Mental State after the experience has ended since I am unlikely to play in my mind my memory of the episode. With that said, I can cause myself to re-live in my mind my memory of a specific episode of Experiential Happiness – and thus cause myself to experience Experiential Happiness in the present from that memory – by advertising the memory to myself (e.g. displaying to myself a photograph taken during the experience) or actively practicing gratitude for it.

There are two types of Experiential Happiness: Pleasure and Flow. Experiencing sufficient levels of Experiential Happiness via each of Pleasure and Flow is important to

---

<sup>118</sup> Ibid.

<sup>119</sup> Ibid.



my Mental State Net Value over an extended time period, as part of a well-rounded Happiness experience.

10. **Pleasure:** Happiness I derive from my enjoyment of a present-moment experience, exclusive of an experience that qualifies as Flow. An example of Pleasure is enjoying a tasty meal. I note that:
- (i) when I experience Pleasure, to the extent sensible, I should heighten my Pleasure by further focusing my mind's attention and body's senses on the Pleasure I am experiencing.
  - (ii) experiencing positive anticipation is a form of Pleasure (e.g. if I schedule dinner with a Friend for next Saturday night, when I experience positive anticipation for the dinner, I experience Pleasure).<sup>120</sup>
  - (iii) in order to prevent a loss of potential enjoyment from a single form of Pleasure as a result of habituation, I should space out how often I partake in that specific form of Pleasure (e.g. instead of eating my favorite meal every night for a week by which point it surely will cease to be my favorite meal, I should eat it once a week for seven weeks).<sup>121</sup>
11. **Flow**<sup>122</sup>: Happiness I derive from my enjoyment of a present-moment experience in which I am totally immersed, with focused and intense concentration, in a mental or physical activity that I: (i) care about in-and-of-itself at the time I engage in it (i.e. I would want to continue engaging in the activity without regard to possible external rewards); and (ii) perceive as an experience in which my skills are approximately equal to the challenge presented.

Common examples of Flow include being totally immersed in intellectually-stimulating reading or writing, a challenging physical competition, or a challenging video game.

Based on my experiences, which align with scientific findings, when I engage in Flow: (i) I will perform to the best of my ability with respect to the given challenge; (ii) I will improve my skills with respect to the activity; (iii) I potentially will achieve my goals with respect to the activity; and (iv) if I achieve my goals with respect to the activity and my achievements enhance my feeling of having lived a valuable life, I will derive Reflective Happiness.

Especially since, based on my experiences, which align with scientific findings, a Flow activity engages and energizes me in a way that typically causes me to end up spending a significant amount of time on the activity (not just on a single day, but potentially over the course of months and years), when I consider engaging in a Flow activity, I particularly should consider the opportunity costs for engaging in that Flow activity and

---

<sup>120</sup> [https://www.ted.com/talks/tali\\_sharot\\_the\\_optimism\\_bias](https://www.ted.com/talks/tali_sharot_the_optimism_bias)

<sup>121</sup> *Authentic Happiness* by Martin Seligman; *Happy Money* by Elizabeth Dunn and Michael Norton

<sup>122</sup> [https://www.ted.com/talks/mihaly\\_csikszentmihalyi\\_flow\\_the\\_secret\\_to\\_happiness](https://www.ted.com/talks/mihaly_csikszentmihalyi_flow_the_secret_to_happiness); *Flow* by Mihaly Csikszentmihalyi

that Flow activity's potential contribution to either my Reflective Happiness or Reflective Unhappiness.

When I engage in a Flow activity that I have deemed to be a worthwhile use of my time, I should aim to work in an environment in which I will not be subject to external interruptions that will take me out of experiencing Flow (for example, interrupting emails, phone calls, and meetings).<sup>123</sup>

12. **Reflective Happiness**<sup>124</sup>: Happiness I derive from believing that I have lived a valuable life, to the extent I reasonably could have lived a valuable life, particularly in light of my personally-meaningful accomplishments and/or low level of personally-meaningful regrets. Reflective Unhappiness and Reflective Happiness are on opposite sides of a spectrum.

Based on my experiences, which align with scientific findings, Reflective Happiness and Reflective Unhappiness inherently have a stronger effect than Experiential Happiness and Experiential Unhappiness on my Mental State Net Value over an extended time period. This is largely due to the fleeting nature of Experiential Happiness and Experiential Unhappiness versus the more substantive and lifelong “background” nature of Reflective Happiness and Reflective Unhappiness.

### **Employment-Related**

1. **Employment**: work for which I receive financial compensation. A given Employment falls somewhere on the spectrum from Job to Career to Calling.<sup>125</sup>
2. **Job**: Employment in which I typically do not experience Flow, nor from which do I derive Reflective Happiness. Thus, with respect to a Job, I perform what I consider to be a chore primarily in exchange for financial compensation and I typically dislike time spent working.<sup>126</sup>
3. **Career**: Employment in which I typically: (i) experience Flow that does not result in Reflective Happiness; or (ii) do not experience Flow, but from which I derive Reflective Happiness.
4. **Calling**: Employment in which I typically experience Flow that results in Reflective Happiness.

---

<sup>123</sup> [https://www.ted.com/talks/jason\\_fried\\_why\\_work\\_doesn\\_t\\_happen\\_at\\_work](https://www.ted.com/talks/jason_fried_why_work_doesn_t_happen_at_work); *Give and Take* by Adam Grant

<sup>124</sup> [https://www.ted.com/talks/daniel\\_kahneman\\_the\\_riddle\\_of\\_experience\\_vs\\_memory](https://www.ted.com/talks/daniel_kahneman_the_riddle_of_experience_vs_memory)

<sup>125</sup> According to *Happier* by Tal Ben-Shahar, the terms “job,” “career,” and “calling” as a group were first used in *Habits of the Heart* by Robert Bellah. While I use these terms as a group, I assign them my own definitions.

<sup>126</sup> Amy Wrzesniewski (Jobs, careers, and calling: People's relations to their work. *Journal of Research in Personality*, 31, 21-33).

## **Relationship-Related**

1. **No-Status Individual:** an individual who is not a Status Individual.
2. **Status Individual:** an individual who is described in this “Relationship-Related” definitions section, other than a No-Status Individual.
3. **Transaction Partner:** an individual with whom I maintain a relationship predominantly for the purpose of our trading money for goods and/or services. While a Transaction Partner can also be an entity (e.g. my health insurance provider), for simplicity, I refer to all Transaction Partners as “individuals.”
4. **Employment Colleague:** an individual with whom I maintain a relationship predominantly for Employment-related purposes.
5. **Benefactor:** an individual with whom I maintain a relationship predominantly for the purpose of benefitting from his foreseeable Altruism to me.
6. **Friend:** an individual with whom I maintain a relationship predominantly for the purpose of our enjoying and sharing our lives together.
7. **Romantic Partner:** a Friend with whom I have a romantic relationship.
8. **Status Individual Acquaintance:** an acquaintance of a Status Individual with whom I maintain a relationship predominantly for the purpose of benefiting my relationship with the Status Individual (e.g. the spouse of an Employment Colleague with whom I interact at a company event).
9. **Mutually-Loving Relationship:** a relationship in which two individuals consider each other’s well-being to be part of their own well-being, and as a result, act to improve each other’s well-being.

*“This is the great complement of love: that our self-interest expands to encompass our partner.” – Nathaniel Branden*

10. **Values-Based Community:** the group of individuals – dead, living, and not yet born – with whom I have a sense of belonging as a result of our shared values.
11. **Altruism:** gifting something of value, broadly defined, solely in exchange for personal emotional benefit (e.g. gifting \$50 to an individual because doing so gives me \$100 worth of personal emotional benefit).

*“It is one of the most beautiful compensations of this life that no man can sincerely try to help another without helping himself.” – Ralph Waldo Emerson*

## Other

1. **Freedom:** time which, in order to achieve My Life Goal, I should spend on Reflective Happiness-inducing and Experiential Happiness-inducing activities other than maintaining and increasing my Resources.
2. **Hedonic Adaptation**<sup>127</sup>: the tendency for humans to fairly quickly adapt psychologically to new circumstances, whether good or bad, and return to their “baseline” level of happiness, which tendency I believe is applicable to me.
3. **Hedonic Treadmill**<sup>128</sup>: the tendency for humans, upon purchasing one luxury good, to experience an increased urge to purchase additional luxury goods, which tendency I believe is applicable to me.

Based on my experiences, which align with scientific findings, while purchasing a luxury good might result in my experiencing a short-term Mental State spike, such a Mental State spike dissipates fairly quickly, by default, due to my experiencing Hedonic Adaptation with respect to the luxury good I purchased. And since purchasing a luxury good causes me to incur significant money and time costs, doing so almost always is unjustifiable under My Life Goal in light of significantly higher-value opportunity costs for that money and time, as discussed in this life guide.

4. **Resource:** any asset, tangible or intangible, that I reasonably expect will help me achieve My Life Goal.

---

<sup>127</sup> [https://www.ted.com/talks/dan\\_gilbert\\_the\\_surprising\\_science\\_of\\_happiness](https://www.ted.com/talks/dan_gilbert_the_surprising_science_of_happiness) and <http://www.npr.org/2014/02/14/271144389/how-does-misfortune-affect-long-term-happiness>; *Authentic Happiness* by Martin Seligman; *Man's Search For Meaning* by Viktor Frankl

<sup>128</sup> *Authentic Happiness* by Martin Seligman; *Choose the Life You Want* by Tal Ben-Shahar