

Early Childhood

My parents were a great influence on me. They worked tirelessly and managed their money wisely. My mom worked eight hours a day reupholstering furniture and then transitioned to her second job which was raising my brother and I. She was an incredible woman with a giant heart the size of Mount Everest and an abundance of energy however, not to be outdone by my father who worked sixteen hour days washing dishes in an upscale restaurant. His only goal was to make sure we always had food on the table, nice clothes to wear, and a roof over our heads.

My mother had an extremely difficult upbringing. She was born a Jew in Damascus, Syria. Being Jewish in a country that was, and remains, hostile toward Jews was challenging to say the least. They were segregated in certain areas of the country and never enjoyed the taste of freedom. When my mom was eight years old, a decision was made by the local elders where she lived to flee with as many Jewish children as possible over the Golan Heights into Israel to be free in a democratic society. The adventure began in the middle of the night. With very little and practically the clothes on their back they walked for countless miles through treacherous terrain without making a sound over the Golan Heights into Israel and for the first time in their young lives, these children, my mother included, got to savor the sweet taste of freedom.

My dad's childhood was also full of heartbreak and adversity. He grew up without parents as they were both killed during the Holocaust by the Nazis. By the skin of his teeth, he was able to escape death, but his ordeal left him with permanent scars that never did heal. He was raised by a very mean lady who fed her biological children first. If there happened to be any leftovers they were given to my father. He never complained—he was grateful to have a roof over his head. He never really spoke about the trials and tribulations he was forced to endure as a child or an adult. My mother found out about the hardships he suffered through his brother and she eventually told me. My dad is now in his eighties and until this day he still refuses to talk about it.

As the story goes, my father migrated to the U.S. by himself during the 1960s with just enough money to survive for a few months. We had relatives in Kansas City, Missouri, and Los Altos, California. He was (and still is) a proud man and never dreamed of asking for any kind of handout. Although our relatives in Palo Alto were extremely wealthy he never asked for help. Just like so many others who heard about this great country called the United States of America; with its abundance of opportunity, wanted us to have a shot at a better quality of life.

My father and mother met in Israel and were married. My brother and I were born there. He eventually saved enough money to fly all three of us to the U.S. in 1960. I had never seen the inside of an airplane up close before—now I was in one heading straight for America. I clearly remember how excited I was—I could hardly sit still—playing with the overhead buttons and lights.

When we moved into our first apartment in San Francisco we didn't have much money, but our household was a loving one. Our apartment was situated directly across from the ocean. The area was okay. It was a far cry from Shangri La but it wasn't anywhere near the worst part of the city either. We made a lot of good memories growing up, but there were also a few awful experiences that got permanently seared into our minds. One of the most awful childhood moments I can remember occurred when I was 7 years old. I recall leaving the apartment complex one morning with my mom and we happened to stumble upon a dead body—someone had been murdered. That must have been the most negative incident of my young life. Well on second thought, I take that back; there were also neighborhood bullies that terrorized my days. They would occasionally take my lunch money. If I didn't pay up they wouldn't let me cross the street so I could get to school. They were bigger and a few years older than I was. Luckily most of the time we took our lunch to school—they had no need for that.

At the start of the sixth grade, we moved to San Mateo, California which was about a thirty minute drive south of San Francisco. It was a typical middle-class community. It proved to be a really challenging time for me because the bullying was much more severe. I was tall and lanky with zits all over my face. My nickname was crater face. The kids were downright brutal. Whether it was during classes, before or after school they had a real knack for making me feel worthless.

The problem was much more than just my face being full of zits. I was pathetically skinny—about as scrawny as you can imagine; six foot tall and one hundred thirty-five pounds. I was a real pushover, it didn't take much for bullies or any strong gust of wind to knock me over. I tried my hand at sports to try and fit in. I attempted to play soccer, football, baseball and basketball but I had no athletic ability whatsoever....no team wanted to pick me.

As for school, I knew I had to graduate but I didn't like attending. I thought many of the subjects being taught were useless. After graduating from junior high school, I really had no direction in life. I was just another kid floundering around aimlessly in a deep ocean. To summarize:

I was a scrawny 13-year-old kid growing up in a typical middle-class neighborhood. I was that kid the neighborhood bullies loved to pick on:

- I was riddled with pimples (my nickname in high school was crater face)
- I felt like I had a lower than average IQ.
- I was uncoordinated with no athletic ability to speak of. Actually, when it was time to pick teams for PE activities, I was always the last one chosen whether it was for baseball, tennis, basketball. It didn't matter which activity it was. I was always the kid no one wanted on their team. In retrospect, it was a truly degrading ordeal for me.

- I couldn't swim to save my life. When it was time to engage in water activities, I always made excuses not to participate.
- I had no muscle tone whatsoever and was the typical all around weakling.
- I had a short attention span. My brain never stopped strategizing. Staying focused through my high school classes was almost impossible. Nope didn't have ADHD—antsy to get out and make it on my own. I felt the classes they were teaching (History, Government, English, Geometry) were irrelevant and wouldn't play a role in my future. So I did the bare minimum to get my diploma. As hard as I tried to be attentive and learn these subjects, I couldn't do it. I felt they were irrelevant to real world experiences. Only a few made any sense to me.

I had no confidence in any of my abilities. My confidence level was at an all-time low. I felt like such a total loser.

My Mentor

My neighbor Jim Jarman was in his forties when he made a deep impact in my life at age thirteen. Talk about a male specimen: intelligent, handsome, sincere, great physique, hard worker, good family man and a great personality to match. I always looked up to him.

On one of those typical warm summer California days, Jim was outside mowing the lawn shirtless. We would always be clowning around together, trading sarcasm punches. On this particular day, he said the five magic words to me that changed my life forever: "Harris, you look like shit." As you can imagine, we were pretty good friends.

I could tell immediately that he was serious. He was right; I knew it. At the time, I stood six feet two inches tall and weighed one hundred forty pounds (after a very large meal). If I turned sideways, you wouldn't be able to see me. I was that skinny. It was a disgusting sight!

I looked at Jim and said that I knew it, but genuinely did not know what to do about it. I ate everything in sight but could never gain a pound.

“Harris,” he said, “Eating massive amounts of junk food is not the way to approach your problem. Your mind and body need a major overhaul, and it doesn't start with your mouth.”

At thirteen, I did not understand what he was trying to tell me. How else do you gain weight?

“If you decide to follow my instructions to the letter then I will help you out.” I said sure, not having a clue as to what was forthcoming.

“I want you here every Monday, Wednesday, and Friday after school. What time do you usually get home?”

“I get home at three each day,” I replied.

“Okay, on those three days, I want you at my house by three-fifteen, and don't be a minute late. If you're late, the deal is off—no second chances.” This was Saturday, so we started that Monday.

I was really looking forward to my first session. Maybe, just maybe, I could obtain a body like his in no time and my life would change for the better. What a rude awakening! He put me through hell! To say it was a very stern exercise program is putting it mildly. It turned out to be three grueling days a week of torture, always pushing me harder than the week before. There was weight training, running, swimming (he taught me how to swim) and most importantly lecturing me as we were exercising. He would always keep me focused on the exercise and our long-term objective. It was continuous badgering. There was no time or place for social talk.

Jim also went on to teach me not to rely on anyone for help. Why not? Is it not okay to rely on your friends occasionally? Not for acquiring discipline to accomplish your goals. It is 100 percent you and no one else. Athletes know that 80 percent is upstairs (in the mind), where it all starts, especially on those days that you're too tired, stressed out, or simply not in the mood—that's when you need to push yourself the most. He was training my mind more than my body, although I did not know it at the time.

Jim was like a drill sergeant. But the whole time, he was instilling me with discipline. I figured if he was willing to give up his precious time to help me out, the least I could do was show up on time. Besides, after I agreed to do this, he actually dared me to quit or show up late. He tested me during each and every one of our training sessions.

Looking back now, I realize what an illusory mind game this entire ordeal was. His tactics were highly effective, scaring me into never being late. I did not know it back then, but he was training my mind, starting with the easiest form of discipline: punctuality.

Ages 13-19

Money Didn't Grow on Trees for us

We didn't have designer clothes or shoes to brag about or show off. There was no fancy china to break out when we had dinner guests. My brother and I were given a modest allowance for duties performed around the house and outside, mostly general cleanup work and washing the car. My parents typically said no to special purchases, especially if it was the latest and greatest widget we saw on TV. If I wanted something that wasn't school related then I would have to

purchase it myself. They taught me not to spend my money. Dad and Mom kept telling me over and over and over again to save, save, save for the big stuff. This was continuously pounded into us. My parents worked extremely hard for every dollar and they saved most of it and spent only on the bare necessities of life (rent, food, clothes, healthcare, etc.).

Right before my Bar Mitzvah my dad wanted to stress a very important point since I was two years older than my brother. "Soon you will be on a path toward manhood. The training period is relatively short. You have five years to take full responsibility and ownership of your life. Once you turn 18 you become a legal adult and there's no turning back. At that time, I expect you to pay for rent, purchase your own clothes and help pay for food. When you turn 16, you'll probably need to buy a car and pay for your insurance." I will never forget that stern look he had on his face. That look coupled with his low and loud voice was enough to send shivers down my spine.

My father knew perfectly well that the U.S. was different than Israel in many ways. Yes, the good old USA was the "land of milk and honey" and that's why everyone wanted to come to this beautiful country. In his mind, it was also a country where many adults became successful and then they would get a bit lazy when it came to raising their children. It was much easier to spoil their children than to instill discipline into their lives. These days most parents say yes to just about everything their children want. This is a formula for disaster. Dad wanted to make sure that my brother and I were not spoiled and we would be able to make it on our own.

When my father spoke he got right down to the nitty-gritty and never sugar-coated anything. I remember one day he said to me, "If you get into any sort of trouble with the law I will ensure the police takes your ass to jail. You will sit there and rot. I won't come to bail you out." Those were his exact words. It's been forty-seven years and those words are engraved in me permanently until the day I die. He knew how to scare me to the point that I avoided all

situations that could potentially get me into trouble. Putting that fear into me had a *deeply* profound impact.

My dad meant it when he told me, "*You will pay rent when you turn 18 and you will not drive my car when you turn 16 and get your license. I will teach you how to drive with it, but you will need to buy your own car just like I did.*" I knew that I had to make it on my own and that was fine with me. And I had to start earning and saving money quickly.

Age 13: Entering the Workforce

Right after my Bar-Mitzvah, I started asking all of my neighbors for any sort of work. It didn't matter who offered me work and for what amount; I took what I could get. I wasn't shy about asking for work. I never really bothered to ask how much the job paid. I'd happily accept whatever number they threw at me. At this age it was about working and making money. No job was too big or too small, I performed whatever work came my way.

Can you imagine a 13-year-old *boy* babysitting? In the 1960's it was considered normal for a girl to babysit, but certainly not a *male teenager*. I was watching over my neighbor's two young children almost every Friday and Saturday night, making fifty cents an hour. I earned approximately five dollars a night—in 1967 that wasn't bad money. As quickly as I made the money, I deposited it into my savings account. Even if I only babysat one evening and made five dollars for the entire weekend, I would still deposit it into the bank.

I was mentored early in my childhood that it was critical to save for a rainy day. It was exciting to watch your bank numbers grow. I learned to always save and avoid withdrawing unless it was for a major investment like a house. Each new savings related milestone I reached was exciting to see. Eventually the numbers began to multiply, my first fifty dollars turned into

one hundred and then five hundred. In those days bank books were issued—I loved getting that bank book stamped with a new higher number each week.

The biggest challenge during my teen years was dealing with the peer pressure. Most of my schoolmates in the neighborhood were hanging out on Friday and Saturday nights at this park near my house, typically doing nothing but bullshitting, smoking cigarettes and pot. Some of them were even drinking beer heavily. As you can imagine, I was ridiculed profusely for not joining in the so-called festivities. To me it was a complete waste of time. I'd rather be working and making a quick buck.

- My neighbor across the street owned a travel agency. His name was Mel. One day I asked him if there was anything I can do for him at his travel agency. If I remember correctly the name of his agency was called Melcoh Travel. I doubt there are any more of these brick-and-mortar agencies left since booking a trip is all done online now. In response to my question, Mel said to me, “There are travel brochures you can file.” I went to work for him every Saturday morning and he paid me seventy-five cents an hour. I did filing and general cleanup work.
- For a time, I worked at an automobile junkyard removing batteries from old broken down cars for a dollar twenty-five an hour. I hated this job with a vengeance. I would come home dirty and all cut up every night. As you can imagine a junkyard was an unpleasant environment. Occasionally, you would even see some fairly large snakes and I wasn't a big fan of rattlers then or now. One time as I was unscrewing a few bolts to pull a battery from a car and I heard a rattler—there was a large rattle snake living in this clunker—it was the last time I pulled a battery.

- I worked at my local gym for a few hours on the weekend, mostly making protein shakes and picking up the weights. I was paid a dollar an hour but one of the fringe benefits was that I got to work out for free!
- On the weekends, I did yard work which involved pulling weeds and mowing lawns. I accepted whatever people wanted to pay me. I didn't have a set price.
- I delivered newspapers on Sunday mornings and was paid thirty-five dollars a month.
- I washed cars of all shapes and sizes and took whatever amount people wanted to pay me. I figured I was getting in my exercise while making some spare change.

Sound financial management practices is key to having a better life. The advice my mentors gave me became my motto: Save, save, and save some more. Save every coin, every dollar. Throughout my childhood and adult life priorities were fairly simple. Back then I referred to them as *money*, *gym* and *sex*. What can I say, I was a real stickler for simplifying things. The proper and politically correct way to identify these priorities are *career*, *health* and *relationships*. Once again in my defense, I was a teenager who classified priorities in my own special way.

Money Makes the World Go Round'

It's sad to say but without money it is difficult to survive. This world, more than ever, revolves around money. It's the foundation to success and happiness. Money isn't everything it's all cracked to be we all know that, but if you develop sound financial discipline you can focus more of your energies (with less stress) on your relationships (God, family and business colleagues), not to mention your health. I learned a few simple concepts in my early teenage years and those same principles still apply today:

- Don't spend what you don't have. Don't act like our government.

- Don't borrow from your friends or family. They have their own bills to pay. Don't depend on others.
- Deposit as much as you can in the bank as frequently as possible.
- Never withdraw from your savings account—unless it's for a home or car. Vacations don't count. If you're someone who likes to take frequent vacations then have a separate account especially designated for that purpose.
- Rent is a bad four letter word—you should purchase a home as soon as possible.
- Keep your checking and savings separate.
- Save *big-time* for emergencies—they will happen.
- Don't overspend on non-essentials. Spending on music paraphernalia is not essential. My friends used to spend their allowances on the latest and greatest 8-track tapes or cassettes each week. Ironically, people and their bad spending habits haven't changed all that much. One of my clients downloads dozens of songs at ninety-nine cents a pop. He also spends substantially on video games.
- Never impulse buy. If something you think you need catches your eye but you're not quite sure then surely you can live without it. When in doubt, walk out of the store without pulling out your wallet. Adopt a *never enough mentality* when it comes to earning. Strive to always earn more.
- Every penny still counts—never walk past a coin. Don't be lazy, bend down and pick it up—when you get home put in a jar designated for coins only.
- Don't spend on the little things and eventually you'll have enough saved *to spend on the bigger things*.
- Don't lend money to your friends. There's a high probability that you'll never see it again and your friendship will be destroyed in the process.

- Have several different sources of income. Don't keep all your eggs in one basket.
- Forgo the designer brands.

These concepts may sound rudimentary but they're highly effective. These were the principles I followed throughout my life and they made me financially secure by the time I was 38. Nothing has changed. I still follow these principles religiously.

Pumping Iron for Confidence

The first day of weight training for me started in one of Jim's spare bedrooms. He had some old barbells, dumbbells, among other home-made exercise equipment. He also built a wooden bench-press out of 2x4s and some rug for padding to work our pectoral muscles. We started out by using his new bench-press. He started me out with light weight on the first set. We did two more sets with a bit more weight added after each set. After that we did a few more chest exercises using some of his old dumbbells.

We would typically do chest, shoulders, back and finally biceps and triceps. Jim was very patient—he was teaching me the importance of good form versus the actual weight in the beginning. We also ran sprints to strengthen my legs. We were exercising three times a week consistently and over time it was apparent the stronger I became the more confident I was.

Jim eventually showed me how to train my mind. Although I didn't know that's what he was doing at the time. He taught me to use phrases that would have an impact on me. Phrases that made me react in a very aggressive manner to always push myself harder. Just like when he was mentoring me—I jumped when he barked. The first phrases I chose were the same ones Jim used on me from day one. I also picked a few others:

- I look like shit!

- I'm a loser!
- I'm a woos!
- Just do it!
- Hurry up, you're wasting precious minutes!
- How long do you want to look like this?

These were my all-time favorites. I repeated these phrases everyday—pretty soon my mind started pushing me harder and harder. Over time my body changed—I actually had strength and my confidence level was growing to a sky-high level.

Age 16: Buying my first Spanking Brand New Set of Wheels in Cash

Aaah, turning sweet 16—for many kids it was pretty much the same activities, studying, partying, dating, hanging out with friends for hours on end. Sure there were a few responsibilities to deal with like doing homework, chores, studying, and perhaps working at a part-time job. Teens whose parents were well off had fewer responsibilities than the rest of us.

I was already into the third year of being productive with my time. I was going to school, working and saving as much as possible. I was taught to remain organized, to follow a to-do list seven days a week and establish and stick to an efficient routine. For me, it was all about making money, exercising daily and in my spare time having fun with girls. In that order, I might add. I used to refer to these priorities as *money*, *gym* and *sex*. For me it was always about my priorities. Nothing interfered with them. Those priorities came first, everything else had to take a backseat. Were they the right priorities? At this stage of my existence I had no clue but it was working for now.

The time came for me to buy a car, a junker, so I could learn how to drive and get my driver's license. I didn't want to practice on whatever new car I would eventually purchase. I also wanted something to get me back and forth to work. I paid seventy-five dollars for an old Volkswagen beetle that leaked about a quart of oil every week. It was downright ugly—but I didn't care. It was good on gas and I didn't have to spend anytime cleaning it. It met my needs. My mom, dad and friends couldn't believe that I would even drive this ugly duckling of a car. I didn't care. My eye was focused on the bigger picture. That bigger picture was my dream car. After a few months it was time for me to buy something special.

Most of the car dealerships near my home were in Burlingame, California, which was approximately fifteen minutes north of us. One weekend I asked my dad to go car shopping with me. We drove down auto row and within minutes I saw the car of my dreams. It was a shiny maroon-colored 69 Chevrolet Chevelle SS with a black vinyl top and beautiful chrome rims. You could spot those shiny tires a block away. We pulled over and walked onto the dealership lot. As soon as we got to the car the salesman came out to greet us—like a great white shark waiting for his next victim. He opened the car doors so I could sit inside while my dad checked out the engine. The car was stunning.

My dad went inside with the salesman and did all the negotiating—I just waited outside. After about ninety minutes my dad came out jingling the keys in his hand. He had made out a check and I reimbursed him with cash when we got home. I don't remember what I paid for it. It didn't matter—it was my dream car.

I drove it home. The car went in the garage. My dad's car remained outside. Shortly after we got home we ate some lunch and I went into the garage to wax it. My dad used to wax his car every few months—I used to help him. He made it a point to teach my brother and me the importance of taking care of our most prized possessions.

I drove it around to school and work for a few months. That old Volkswagen Bug remained out on that street corner. All of the sudden the kids around the neighborhood who were always ridiculing me now wanted to be best friends. It seemed like overnight I went from everyone's joke to the hero of the neighborhood.

Age 17: Assembling the Car of My Dreams and Reinventing Myself

One day I went to a classic and muscle car show at the Cow Palace in the San Francisco Bay Area. Wow—these were the *crème de la crème* of cars. I was impressed by the intricate detailing that went into these cars and motorcycles. Spectators of all ages were ranting and raving down every row of cars. There must have been hundreds of the most beautiful machines ever assembled. They were all incredible—that was a bit of a problem for me—there wasn't one entry that stood out from the pack. I knew that I wanted my car exhibited here one day under the lights. I yearned for more—I wanted better. I wanted something truly special. I didn't want just another fancy car. I wanted something that would stand out from the crowd. I couldn't exactly pinpoint what I wanted yet so I started small.

The first thing I wanted to do was get several car parts chrome-plated. I started with the glove box, rear differential cover and the center console. In those days cars were made with more steel than plastic. Once those parts came back from the metal shop, I put them back on the car that evening and I quickly became addicted. I wanted to get everything chrome-plated—and so the transformation began. During a one year period my friends and I took everything that could be removed easily and had it chromed.

I also installed a chromed tube axle to replace the underside of the front end and a chromed deep-dish oil pan. There was chrome everywhere including the rear-end and drive shaft. It was a sight to behold. When I drove that maroon beauty down the street people couldn't believe their eyes. But still it wasn't enough. This was becoming a pattern with me in every aspect of life. It wasn't only the car. It was my workouts, my earning power, saving power. I felt like I was invincible—I had the discipline to conquer the world—it was all there for the taking.

You could say, I was different than any other teenager. I was confident, focused and always on a mission. What had happened to me? I was disciplined and I was no longer in control. At this point my disciplined mannerisms controlled me. While my friends and schoolmates were always thinking about partying I was *always* strategizing on how to achieve the next big goal faster and more efficiently. I was very robotic-like and extremely focused on my daily milestones to get to the next big accomplishment in my life.

I was hungry for more success—constantly craving more and wanting it yesterday. The next thing I conquered had to be bigger or better than the previous goal. I couldn't believe how in just a few short years, with the help of my neighbor and parents, I was transformed from having these characteristics:

- Weak
- Lacked confidence
- Scrawny
- Not focused on anything of substance
- Lacked direction

To having the following characteristics:

- Goal oriented
- Confident

- Results oriented
- Physically fit
- Strong
- Efficient
- Focused
- Constantly motivated

Yes indeed—life had a major purpose for me at such a young age.

Age 18: Starting to Climb the Corporate Ladder

One year prior to A-Day (18th birthday—Adulthood), I began researching different career opportunities. I also researched many companies in the San Francisco Bay Area where I lived. I wanted to understand the corporate climate, which businesses would be around for years to come in good times and bad. You can't predict which companies will survive bad economic times, but you can try to improve your odds by picking one that's been around for a few years. I also wanted to know which particular industry would be thriving and be considered a business enabler to change our corporate landscape for many decades to come. The answer was called Information Technology, although back then it was referred to as Data Processing. It didn't take me long to decide that technology was going to change the world. And boy has it ever.

I was 18 years old, fresh after graduating from high school and hungry to land my first corporate job. I was fortunate enough to get my foot in the door of GTE Lenkurt's (now Verizon) Data Processing Department in San Carlos, California. In the seventies I knew that computers were not only here to stay but they would eventually manage all businesses, small and large.

My job was to take the carbon out of the paper when it came off the printer. The position was called Burstor/Decollator. Once I removed the carbon, I would separate the reports based on department names. It was a simple yet *very* dirty job. Can you imagine removing carbon from paper for eight hours non-stop? I couldn't. I was able to get my job done in approximately five hours, which then gave me free reign of the department. I befriended other department heads and asked to help out in their areas. My goal was to get promoted to another department within Data Processing as quickly as possible. I knew exactly where I wanted to go. I wanted to get into the computer room to run the big mainframe computers. But to get there I had to work in other areas and prove myself first. The first area they referred to as the EAM room. That is where they had the card keypunch machines, sorters and collators.

To make a good impression, I also drew up flow charts of the way the batch computer systems executed on a daily basis. I also helped out in the Staging Area. This is where these batch jobs were prepped for execution. I made my presence known throughout Data Processing. Eventually everyone could see that I was eager and hungry. I had a good personality so I got along with everyone. It was important to build solid professional relationships. I had to come off like I truly cared (which I did) and was not there to be a threat to anyone. After seven months I was promoted into the computer room. At this stage of my young career it was a major accomplishment to be promoted into that big glass room with the raised floor full of IBM mainframes and associated peripherals.

Did I Miss Out on My Childhood?

People who know just how regimented I was at such a young age are constantly asking me: Don't you feel like you missed out on your childhood? Don't you feel like you were rushed

through a very important part of your life?" Yes, you could say my youth was regimented, robotic-like even, and much too serious. Perhaps I did press the fast-forward button and rushed through my teenage years quicker than I should have. But I have no regrets because I accomplished ten times more in my teenage years than all of my five closest friends combined. For the record, I also had just as much fun if not more so than my peers.

Granted, my definition of fun differed greatly from theirs. They liked partying all the time. I, on the other hand, liked doing worthwhile things with my life. They only cared about temporary pleasures such as girls, drugs and alcohol. But I focused on making money, planning for the future, and if there was any time left over then I'd chase a girl or two of my own. My circle of friends and I liked going out to the lake on the weekends, but it was a two hour drive. Since I was the only car owner in the group and sober all the time, it was up to me to get us there.

Don't get me wrong, I wasn't always working. I dated—had girlfriends, went on vacations, and I enjoyed cruising in my beautiful, shiny car. I was the only one in the bunch who actually had something tangible to show for those teenage years besides great memories. How many teenagers can say they owned a brand new car and a nice home? Not only had I acquired these possessions as a teenager, but I also had a hefty savings account and a promising career. Unfortunately my friends didn't accumulate anything until long-after they had graduated from high school. Well at least some of them tried to anyway. Without having developed any sort of structure or discipline in their early years they had a hard time surviving. That is the biggest difference between my lifestyle and the one they chose to live. They did the bare minimum every day while I never stopped excelling. I got out of bed with a purpose and they chose to lounge around until the afternoon.

Age 19: Becoming a First-Time Home-Buyer

True to form when I turned 18, my dad collected from me one hundred dollars for rent. I respected that and I was happy to oblige. In one way it felt good to contribute to the household, after all my parents had sacrificed so much for my brother and me. They did everything in their power to give us the opportunity to make something with our lives.

I didn't like paying rent. It was like flushing money down the toilet. Although the rent was going to help support my family—it was still rent. It was still a four letter word.

One of my major goals was to purchase a home before I turned 20. Why was age 20 so important? I felt like it would even be more rewarding to accomplish this goal in my teens. Not too many teens can claim this type of accomplishment. Besides I wanted to exit my teens with a major bang. That's what excited me—that's what turned me on.

I knew the time was near. I had been saving for five years now—yes by this time I had made some major purchases. However, with each purchase I made sure it was part of my long-term plans. The grandest purchase of all was going to be that first home. It was a huge sacrifice and burdensome debt to take on all alone at such a young age. This responsibility and sacrifice was like no other. From that time on, I was going to be on the hook for a mortgage and I wasn't even married. Even if I lost my job I would still have to make that monthly payment. The bank wouldn't care whether or not I got laid off. They were not going to give me a reprieve. I was really nervous to pull the trigger because I knew my life would never be the same. I felt the heavy load of debt on my shoulders.

When you purchase that first home the priority becomes that house. In other words, you have to budget around the household. You have to think long and hard before purchasing that expensive new sofa or that really fancy entertainment center that will put you further into debt. The priority is making sure that your mortgage payment is paid in full and on time and you always have enough money in savings to pay at least one year's worth of payments.

Although at this age I had the money for a good down payment, I wanted to have enough in the bank to make a year's worth of payments in case of an emergency. I also wanted to have a big enough down payment so the payments weren't strapping me down every month.

Shortly after I turned 19, I purchased a townhouse in Westborough California. It was approximately 15 minutes south of San Francisco. It was an incredible yet scary process. The home was only a few years old. It had two bedrooms and two baths with a one car garage. It was located in the Silicon Valley between San Francisco and San Jose—it was a very good investment.

I only purchased a few things for the townhome initially. As noted above furniture wasn't a priority—making sure I could always pay my monthly mortgage payment was much more important. Emergencies happen and I was mentored by my neighbor to always be prepared for the worst. It's something you need to get comfortable with. I lived by a budget. Mortgage payments, utility bills, insurance payments, taxes, gas, food came first. I also wanted to keep saving, although the amount was going to be less. I still had to save. Savings was in my blood.

I remember purchasing an inexpensive bed at a department store and a couple of discounted bean bag chairs at Kmart. My parents gave me one of our older TVs and a table and chairs. I liked listening to the news when I was cooking or cleaning. That was pretty much it.

The first few months were pretty stressful but then after several mortgage payments I felt comfortable being a homeowner. However, being comfortable didn't excite me. Please don't misunderstand me; I don't mean being comfortable relaxing in my home. I meant as in complacency. Being complacent was a lifestyle I wanted no part of. My neighbor Jim told me over and over again, "You're on this planet only once. Never be complacent—you never know when your number will be called and you're gone." It's a brutal way to state something, but oh so true!

After saving a few years it was time to get a bigger home. Then I wanted a second home. I felt real estate was always a good investment.

Ages 20-29

Living Like Tomorrow Was Never Going to Come

By this time in my life, I had accomplished some great goals, yet it wasn't enough for me. I was excelling in my career and my exercise regimen was getting more and more intense. Needless to say that my confidence level was sky-high. It wasn't enough—it was never enough—was my battle cry. I wanted to squeeze a lot more out of life. I kept thinking that at the rate I was going, I'd be an old man before I accomplished all of my major goals. There had to be another way to make things happen at a much quicker pace. I felt that I could conquer the world. But I wanted to conquer it yesterday—but how? What would make me push harder, sleep less, be more creative, more resourceful and be resilient to negative emotions?

Eventually it came to me in the form of three simple words: *live with urgency*. For me this meant making every minute count—*not* hour. It dawned on me that the only way to make this happen was to train my mind to believe that I was going to have an expiration date sooner than later. Think about it, if people know they have half a century more to live then what's the rush to accomplish anything? I picked my 40th birthday as my do or die deadline.

You may feel inclined to ask, why is age 40 a make or break number for success? Forty is considered old by society's standards, such as getting into the military, starting a career, graduating from college, getting married, and starting a family. Now that is not to say you can't do these things at 40—many still do. Although certain things are much more difficult to start at 40 like becoming a profession athlete or perhaps starting out in law school it's not impossible. Typically, by this age you've either made it in life or you haven't—for most. There are many who've beaten the odds, I actually know a few dozen.

To improve your odds for success you need to *live with urgency*. Why not live life like your 40th birthday is going to be your stamp of death? If you were 30 years old and you knew that death was coming for you in ten years instead of living another 50—wouldn't you do everything to accomplish your goals as quickly as possible? Wouldn't you work hard and fast to leave behind a legacy for your loved ones? Wouldn't you stop procrastinating once and for all?

Wouldn't you live life with urgency every day? Of course you would. So, why not train your mind to believe that life ends at 40? Trick your mind into believing that you will die at 40, then you'll do everything possible (jump through hoops) to get things done yesterday and not tomorrow or the next day.

The Proposal that Changed my Life

I went to one of the biggest car shows in California. It was held at the Oakland Coliseum in Oakland California. This was the granddaddy of all car shows. Some of the most beautiful cars in the world were exhibited at this event. I was given free tickets otherwise I wouldn't have gone—you've seen one, well you've pretty much seen them all.

It's there that I met an up-and-coming custom painter by the name of Mike Farley. He was standing near a custom-built motorcycle he had painted. It was awesome. His work stood out above the rest. He had that special touch I was seeking. I grabbed his card with the intention of getting back with him regarding a well-thought out proposal that could help him and benefit me at the same time. Custom painting was very expensive and of course I didn't want to deplete my savings paying for a custom paint job. You see, I had an idea that I believed would really turn heads.

A week went by and I decided to visit Mr. Farley at his paint shop. Once again my chutzpa took over and was leading the way. I drove my car to his shop on a particularly sunny Saturday morning. The car was immaculate as always. You couldn't see a speck of dust anywhere and the chrome was sparkling off the sun—you couldn't miss it. It was such a beautiful sight to behold.

Graced the Cover of *Hot Rod* Magazine

My master plan was to have him custom paint my car in a candy-apple maroon color with flames as well as a speed boat (a flat-bottom Sanger V-drive) that I was going to eventually purchase. Yes, that's right, a boat that I would *eventually* buy. My intention was for Mike to paint the car and boat the same colors so they would be a matching set. I've always been a stickler for wanting things that only an elite few could ever boast about having. I explained to Mike that I would help him prep (sand, tape, etc.) the car and boat and all he would have to do is paint. But that alone wasn't an attractive enough proposition. That would have benefited me but not him. To sweeten the pot for Mike, I promised to help him do prep work on other cars he was painting free of charge while my car and boat were in his shop.

Once the package deal was complete I told him I would get him a ton of publicity by bringing my new works of art to all the big custom car shows and market his talents for free. I would display a large poster advertising that the car and boat were painted by Mike Farley. But that was just the tip of the iceberg. I even went the extra mile and told Mike that I would find a way to get *Hot Rod* magazine to feature my car and boat. Amazingly, he agreed to all my terms. He must have seen the sincerity and determination in me—my chutzpa paid off big-time.

I worked at Mike's shop on weekends and evenings prepping my car and boat as well as others. In one year's time my car and boat were on the front cover of the July 1975 issue of *Hot Rod* magazine. It also won Best of Class in every car show I entered.

Now here's one of the greatest benefits of having a car and boat that graced the front cover of *Hot Rod Magazine* when you are only 21 years old—hot chicks and plenty of them. My methodical and hardworking teenage years paid off in spades turning me into a highly coveted bachelor driving this car and boat to the lake every weekend.

Climbed the Corporate Ladder Without a Formal Education But with Chutzpah

At this time, I was in my fourth year at GTE Lenkurt. I had been promoted four times already. My life was consumed trying to make a mark in Information Technology (IT). The age of computing was just really getting started with the big IBM mainframes. I'll never forget the first time an IBM mainframe computer and peripherals (tape drives, massive amounts of disk storage, a new high-speed printer) were purchased and setup in our newly built computer room with an elevated floor. I remember the flashing lights on the display panel. The lights were always flashing— except when there was a problem. When that happened it was a catastrophe. It meant the systems were down and there were a lot of people unable to access their big green monitors to input data.

Reflecting back, I believe that's one of the main reasons I was attracted to the world of computing in the first place. There was *never* a dull moment. Not only was technology critical to the company, it was constantly evolving. It seemed like almost every day there was some new hardware or software that needed to be evaluated. Also, the technology used in our existing infrastructure was always being upgraded. There were never enough hours in a day to keep up with it all—and certainly not in an eight hour window of time. Actually, if you just worked eight

hours you would have never survived in the world of Information Technology. It was like no other industry for several reasons:

- The computers had to always be operational.
- Technology was constantly evolving and our internal customers always wanted the latest and greatest—you constantly needed to stay abreast of new software and hardware that would benefit the business.
- Overly-demanding users. They always wanted more training on the latest and greatest technology to make them more efficient, therefore more productive.

Trying to keep up with it was a monumental challenge. The long hours and dedication coupled with my tenacity led to many accomplishments that helped me get promoted frequently. I wanted to be promoted every year but that was unrealistic of me to think it could happen. It doesn't mean I didn't keep trying. With each promotion came a bigger paycheck to support my family. I mean, who doesn't like more money, right?

Senior management came to know perfectly well who I was—the go-to guy. They knew that I would get the job done under any circumstances—regardless of how big or complex the challenge was.

Getting Myself into Top Physical Shape

I was exercising seven days a week at a nearby gym. It opened at five and I was typically there around a little before then in case the doors were opened a bit early. I was always eager to get my day started. There was no better feeling than waking up and getting that workout in. Once I was done with my exercise routine the wheels in my brain would begin turning. It was one of the most awesome feelings in the world. I was always focused and wanting to outdo my previous

best. My toughest critic and worst enemy turned out to be myself. I would constantly play mind games to push harder. The mind games I resorted to were simple phrases I repeated over and over again. For example:

- You're a wimp, push harder.
- Do you want to look like shit for the rest of your life?
- Is that all you can do?
- You're lazy—get going!

Working in Silicon Valley in the summertime definitely had its benefits—one of the biggest was the weather. At lunch time a group of us would go out for a run. Yep, I usually ended up getting in a double workout each day. It certainly recharged the batteries to help with the afternoon workload. You know how we all occasionally feel a bit sluggish in the afternoon. Consistently exercising was critical for maintaining the energy needed to operate at a high level. Feeling lazy or sluggish wasn't in my vocabulary. Consistent exercise was and still is a big success factor in my life.

Adapting to the Married Life

Tying the knot made my life a bit more complicated and challenging. Up until getting married, it had always been me, myself and I. Now there was someone else in the picture which added a new priority in my life. Now I had to factor the relationship with my wife into everything I did. At least I wanted to believe that. I thought it would be rather simple. That goes to show how really naive I was. For ten years before getting married, I had programmed my mind to believe that health and career were both the top priorities in my life and everything else was secondary. Actually, it was just career because I considered health to be an extension of my

professional life. Exercising regularly was the secret weapon I had that gave me the energy to be much more productive.

I mistakenly thought I could deprogram myself easily to incorporate a relationship. In other words, instead of having two priorities, from that point on, I would have three. It didn't take me long at all to find out that it wasn't that easy. After years of programming myself to be robotic-like with my priorities of career and health with everything else being secondary—it was not a switch I could flick off in one fluid move.

Personal relationships always came in second. This was undoubtedly one of the highest costing mistakes I've ever made. Although I said all the right things to my wife as far as priorities go, my routine didn't change a bit. It was always all about me and my wife got easily lost in the background.

Unfortunately, I didn't put the same emphasis on my personal relationships as I did with my professional ones. In other words my wife took a backseat to my career and that gym. I had trained my mind to follow a set routine around the clock, come what may. I was programmed—just like a machine. Subconsciously, I didn't want to change even though I said I would dozens of times. So for sixteen years my wife tolerated *my* flawed priorities and *my* inflated ego. I couldn't change it if my life depended on it. I didn't know how to at the time.

My wife was a good woman. She loved me very much. She understood me and was proud of what I had accomplished, but my invincible mindset was as strong as ever—actually it became stronger with each new accomplishment. I was unstoppable. I couldn't help myself. I loved the thrill of excelling in my career. It was on the biggest turn-on for me when it should have been my family life

Ages 30-39

Optimizing my Sleeping Patterns

I was already sleeping fewer hours than most (by choice). I was already driven and efficient from being so disciplined all those years however, I just needed more hours each day to accomplish more. The clock was ticking and I wanted to solidify my legacy. Was that that egotistical on my part? Sure it was! You only get but one life to live—why not leave a legacy?

In my mind, there was only one thing left to do and that was to drastically reduce the time I spent sleeping even further. My end goal was to get it down to four hours consistently each day. This was no easy feat. I was already averaging between five to six hours of sleep a night. My training began by telling myself repeatedly that oversleeping was a waste of time. Even lounging in bed for ten to twenty minutes can be a huge time-waster. It's the equivalent of extrapolating twenty minutes a day throughout the year. Eventually it all adds up.

Since I wanted to accomplish more, I started experimenting with reducing the amount of sleep. To me sleep was a waste of time but a necessity to re-charge your batteries however, I wanted just the bare minimum to still thrive and not compromise my health. Lucky for me over time I had built up a strong constitution and all the years of living a healthy lifestyle helped me to function well with reduced sleep.

I tackled this *enormous* challenge by reducing the amount of time I slept by half an hour every two weeks. I also would pace myself during the day so that I did brain intensive activities when I was most alert. I talked to myself (repeating relevant phrases) affirming that I didn't need much sleep. It wasn't easy, but in time I was able to get my body used to functioning on four

hours of sleep a night. I did this thirty years ago! Now here comes my legal disclaimer: *I am not a medical doctor and I am offering my own life experience only as information for you.*

I fully realize that in these days of intense demand on time, many people are trying to find more hours in the day. I don't recommend my four hour craziness to anyone, however if you're someone who is sleeping between 8 - 10 hours a night you may want to consider reducing it to 7 - 8 hours—if you are in good health and have consulted with your primary care physician.

The Life of a Multi-Published Author and International Motivational Speaker

I was upbeat, positive and always looking forward, but I trained my mind that negative things will happen when you least expect it. By no means was I a negative person. I just wanted to be prepared for the unexpected. The one thing you can count on in this life is that negative things *will* happen that are out of your control. Sometimes medical emergencies can't be helped regardless of how healthy you are. As for employment most of us will be laid off at least once in our lives. The trick is to be prepared to weather the storm. Most individuals are blindsided by life's unexpected curveballs and the results are disastrous. They lose everything: their home, car, medical coverage, and other important necessities. Please don't let this happen to you.

One area in which you can be thoroughly prepared for is your career. Ideally, you should get yourself into a position where you have multiple streams of income. In time, and depending on how the economy fluctuates, the one or two sources that your family counts on could eventually dry up.

I've always been a firm believer that you shouldn't put all your eggs in one basket. Although I was already an executive at a multi-billion dollar Fortune 500 company, I knew that the higher

you climbed the ladder the more brutal the politics were. I needed insurance—*never* think that your career is secure. It *never* will be. This is why precisely you should always strategize for alternative sources of income.

At this stage of my life I had established some extremely aggressive goals which were:

- Write an IT Management book
- Get that IT book published
- Publish a series of IT management books
- Publish a series of self-discipline related books
- Become a motivational speaker
- Start an IT consulting business
- Start a life coaching business

My overall objective was to have my name synonymous with IT management and self-discipline. This way I could always get IT consulting work or have a career in the already saturated self-help industry. To do that, I needed tons of credibility. I needed to set myself apart from the rest. I needed to build a portfolio that wasn't second to none. It was time to write and do it nonstop.

I wrote around the clock. My first IT book was published by Prentice Hall (PTR) in 1994. It was titled, *Rightsizing The New Enterprise: The Proof not the Hype*. The book quickly became a best-seller with PTR. I was ecstatic, but the excitement wore off quickly. It was just another accomplished goal.

One morning while working in my office the president of PTR called to congratulate me and in the same sentence asked if I could write a sequel as quickly as possible. Little did he know that I was already working on the sequel. It was all part of my game plan. Again, I was writing around the clock every chance I got. My laptop went with me everywhere. My second book was

titled *Managing the New Enterprise*. The third book in line was titled *Networking the New Enterprise* and the fourth *Building the New Enterprise*.

After having published four books with PTR, I wanted to do something out-of-the-box. I wanted to have my own series of IT management books with PTR. In other words publish dozens of books under the Harris Kern/PTR label.

Because the sales of my first four books were good, I requested a meeting with Greg Doench, a senior executive with Prentice Hall in charge of sales for all technology books. My idea was to establish a series of IT management how-to books. The meeting went well and shortly thereafter we launched Harris Kern's Enterprise Computing Institute. I solicited other professionals to be co-authors to grow my new series. I was constantly seeking new themes/titles/potential writers to join my new little publishing company. This took a lot of cycles but well worth it in the end. My portfolio and credibility in the IT industry was growing quickly.

So there I was promoting my books all over the world and making tens of thousands of dollars in royalty income alone. In the interim I developed into a dynamic speaker and my books were my calling card.

By my calculations, I traveled over four million miles—probably 80 percent of the time. The only upside about flying was that it gave me the opportunity to write more books. The traveling was all done while working at my full-time corporate job at Sun Microsystems in Palo Alto, CA. I was managing an organization of over three hundred fifty people. I must have consistently worked seventy hours every single week.

There were many sacrifices I was forced to make during this period. Spending quality time with my daughter was by far the worst one. I wasn't around enough to watch her grow up. It was a selfish decision. However, the one bright spot that stands out in my mind now are the times I did spend with her.

Launching a Successful Business While Working

Full-time as a Corporate Executive

I was a successful vice president at a Fortune 500 company making a six figure income. There was nothing getting in the way of me buying whatever I wanted. The problem was I wanted to accomplish more out of my professional life. After giving it some thought, I realized that I wanted to start my own business and be my own boss. I was always like a sugar craving kid with the key to a candy store and having free reign anytime he wanted. There was no satisfying my hunger, I wanted more.

At this stage of my life I had a solid understanding of my strengths and weaknesses. I knew that to be successful in any small business you needed to offer exceptional services and/or products. The first order of business was to find an exceptional salesman who had the gift of gab. I needed someone who could sell practically anything under the sun. Fortunately, I didn't have to look far. He was actually someone who I had mentored before. He had drive, intelligence, and possessed the gift of gab. He also happened to be charismatic. But more importantly, he also wanted to make something happen in his professional life. So together he and I decided to start an IT consulting services company.

My strategy was to leverage the series of books as my calling card to open doors to companies for the purpose of selling them on my IT management services. Instead of giving potential customers T-shirts or coffee mugs, I would give them a copy of one of my books. It was a solid sales and marketing strategy that proved to be a winning formula. The books opened doors for our new consulting company. We were quickly earning income and became successful after the first full year of business.

Ages 40-60

Surviving a Brutal Divorce

You've probably heard dozens of horror stories about divorces that were downright nasty. Well mine was definitely in that category. I wouldn't be surprised if it rated among the top ten worst of all-time. The worst part of the breakup was that my son disowned me. Although I am hopeful that someday he will realize how much I have always loved him. Our estrangement tore me apart and until this day it still does. Actually, this was the most difficult section of the book for me to write. I still get all choked up just thinking about it. That will never change because I miss him dearly.

The problems at home escalated during my days of flying all over the world speaking and consulting. I was traveling 80 percent of the time and living the high-life. I was treated like royalty everywhere I travelled. All the pampering and special attention finally got to me and I went overboard with all the glitz and glamour. I ended up having several affairs which further destroyed an already flawed marriage.

As a result of my philandering ways, I lost more than half of my wealth. Due to the guilt eating away at me, I gave my ex-wife our one million dollar plus home, along with the furniture and family luxury car. I wanted to start a new life with a clean slate. At the age of 40, I started all over again. Because I was so disciplined and lived life with urgency, it didn't take me long to rebuild my wealth, and that was while paying a hefty amount for child support and alimony.

After the divorce, I focused all of my energy into rebuilding my empire. I wanted to own a beautiful home again. I had never been able to stomach living in an apartment and I wasn't about to start at this stage of my life.

Mentored Hundreds of People to be More Efficient

There's no greater feeling than helping someone become more productive. I decided to become a life coach and an organization performance mentor because I felt it was time to give back. My neighbor took valuable time out of his busy life to help me—now it was my turn to help others.

My approach has been thoroughly tested on hundreds of people who sorely needed guidance. I personally interact with every individual (7 days a week) via telephone, SKYPE, text and email. I am there alongside them through their trials, tribulations, and triumphs—attached to their hip (figuratively speaking) every step of the way! I tell them that when it comes to developing their self-discipline skills there are no 9-5 Monday - Friday boundaries. It just doesn't work that way. If you have poor time management in your professional world it carries over into your personal space. It takes a fulltime commitment to become disciplined.

One of the things my clients appreciate about me is that I do not believe in failure. End of story. If they fail then that makes me a failure as a mentor. The word *failure* doesn't exist in my vocabulary. I am extremely passionate when it comes to helping people succeed; there is nothing more rewarding than to watch them bloom before my eyes. Basically, my mentorship program is divided into two phases:

Phase One: Assessment, Strategy and Roadmap

In order to predetermine a potential client's needs, I utilize a comprehensive questionnaire. I ask approximately one hundred questions. The assessment enables me to understand an individual's strengths, weaknesses, goals, career-related aspirations, relationship, leadership skills, financial situation, surroundings, hobbies, phobias, etc. I put myself in their shoes to

understand and absorb their strengths and weaknesses. I will then give them a preliminary synopsis, which summarizes/prioritizes their challenges and explains the strategy involved to achieve results. I will also have a heart-to-heart discussion with them to make sure they're on-board for the journey.

Once the evaluation is complete and I have absorbed their issues, I will then develop a strategy and roadmap which includes:

- Their initial goals from the evaluation process and any new ones if applicable.
- A synopsis of their life before the mentoring begins.
- A strategy to develop their self-discipline skills.
- An Action Plan with milestones and safeguards to ensure success.
- A new daily and weekend routine to establish structure in their life.

Phase Two: Mentoring

The second phase is on-going mentoring, which includes monitoring and administration. I am involved with e-mail, Text, Skype and phone calls daily (as many as required). I will monitor and track progress. I am diligent in holding everyone accountable to their target dates ensuring consistency and successful completion of milestones.

All of my clients can see a difference in the direction of their lives and finally have confidence and hope that they will be able to achieve any goal once they have been able to put structure in their daily living through my guidance.

Solidifying Your Legacy

There isn't a greater feeling than knowing when I leave this planet that my children, friends, colleagues and people who I've helped over the years will have more than just pictures and memories left over. Sure there will be the material possessions left for my loved ones. People will also remember me as being synonymous with self-discipline and the IT industry. The books will probably still be on Amazon for decades to come. However, for me personally helping others overcome their challenges has been an *extraordinary* high. I am hoping that those individuals will continue to thrive and a bit of my eternal fire for success.

My existence is to impact as many people who reach out to me for help as possible. My legacy is that my teachings will help them succeed long past I have departed. What about you? Will you die with just pictures and memories or do you want to leave behind a legacy to impact as many people as possible—especially your kids. What do you really want to have accomplished when you exit this world? What does life mean to you? Remember life is only temporary, but your legacy could last forever.

I believe that our society has it wrong when they pontificate to us as youngsters to prepare for our retirement. Retirement is an ugly word in my book. Retirement has an expiration date. In other words, you hit a certain age and now you stop being productive—you just kick back and go fishing or playing golf every day. Whoopee, that just doesn't turn me on. God willing if your mind is still intact in your forties, fifties, sixties, seventies and beyond that why not make the most of it and help as many people as possible. Forget the word retirement and live the word legacy!