

Survive and Thrive September 2022: Do You Have the 7 Habits of Highly Effective People?

Dear Survivor,

You know the saying, “If it’s too good to be true...” It’s almost not worth finishing because fortunes are made and lost even though everyone knows the phrase. They think they see something “different” than the other guy, or that it’s a “can’t miss” opportunity—until it isn’t—like some cryptocurrency bankruptcy. I know fortunes are made and lost like clockwork. It’s why I want you to harness the power of time in your life.



BY GROUND PICTURE @ SHUTTERSTOCK.COM

How do you do that? Well, you can start with good habits. Habits that you can grow with and that aren’t too hard to do on a consistent basis. There’s nothing more frustrating than getting motivated to make changes in your life only to see them fall by the wayside when the motivation subsides. I want you to focus on habits that are easily repeatable, like a PGA pro’s golf swing. Just smooth like butter without much effort.

How do you do that? You know what part of your life you want to improve. You really have all the time in the world to make changes—slow and steady ones so you don’t lose your motivation. Slow and steady is magical in that it helps remove pressure. You can create massive change in your life by becoming a compounding machine. And I’m not talking about money.

I was introduced to the late Stephen R. Covey’s book *The 7 Habits of Highly Effective People* years ago when one of my bosses wanted more out of me—hey, I’m Your Survival Guy, not Mr. Perfect. Then I read *Atlas Shrugged* by Ayn Rand and still never reached perfection. But that’s the point: We’re human. Starts and stops are part of life. How you move through them is up to you, not Your Survival Guy, but you never know where you can find motivation. [Stick with me](#). I believe in you. I hope you do too. Let’s go.

Now you have *The 7 Habits of Highly Effective People*. Enjoy

- Be proactive
- Begin with the end in mind
- Put first things first
- Think win/win
- Seek to understand first, before making yourself understood
- Learn to synergize
- Sharpen the saw



The Rule of 72	
Growth	Years to Double
3%	24.0
4%	18.0
5%	14.4
6%	12.0
7%	10.3
8%	9.0
9%	8.0
10%	7.2

REJECT FEAR: You Can Become a Compounding Machine

Your Survival Guy wants you to be a compounding machine. Think about the rule of 72—the time that compounding takes to double whatever it is you're looking to grow. This isn't about money. It's about you. Your personal growth. Easy to understand. Hard to do.

On the flip side, reverse compounding is also easy to understand but unfortunately, it is also easy to do. It's a killer. Your Survival Guy was golfing recently in New Hampshire, for example, and was reminded of how hard it is to recover from a hole when losing a ball. It's brutal. Losses are brutal.





Recently, [I wrote to you about fear](#) and whether or not it's something we're born with (nature) or something we learn (nurture). It's probably a combination of both. (Remember, I'm Your Survival Guy, not a scientist.) But I believe it's mostly learned. Because at some point, fear is either too taxing emotionally and we figure out ways to reduce it, or our body succumbs to it. Panic is a terrible emotion.

Being a compounding machine is all about the slow and steady approach. We all know how the tortoise does in the race. [Slow and steady as we go](#). If you need help getting to where you want to go, [then let's stick together](#). But only if you're serious.

Your Retirement Life: Let the Slow and Steady Be Your Way of LIFE

OK, let's get right into this. I'm not a huge fan of goals when it comes to money. I don't like the pressure a goal can have on investors trying to reach a certain "number."

"Well, if we can make it to \$2 million, we'll be all set. That's our goal," says a 55-year-old with less than a million in savings.

That type of goal, in his most important earnings years—the last ten before retirement—is a loaded gun. The pressure to push, push, push and reach, reach, reach for the "goal" borders on reckless. It's why Your Survival Guy eschews financial engines where you plug in your financial vitals, and then it spits out what you need to do to reach "your goal." That's when the pressure cooker begins boiling. That's not cool.

What's cool is living a life centered on compounding what you can control. In your life (not your neighbor's or friend's), you can control how much you spend, how much you work, how much you save, how much you eat, and how much you exercise. You can control how much sleep you get and how much rest your body needs. These

are about you. You can compound most of these goals. They're in your wheelhouse, not "Mr. Market's."

The good news is you don't need to hit home runs to be a compounding machine. You *do* need to make sure you protect yourself—protect your base—have a foundation to build upon. Permanent loss is simply that—the opposite of compounding—it's gone. Forever. I believe you want to be a compounding machine with what you can control to keep you in the race.

Follow the "Rule of 72" in your slow and steady life. Understand what compounding small numbers looks like. Envision how to double your base. Think about the dangers of reverse compounding—the cost of servicing debt like credit cards, and you soon appreciate the slow and steady way of life. If you could use a little help, [let's talk](#).

Survive and Thrive this Month.

Warm regards,

E.J.

E.J.

"Your Survival Guy"

- If someone forwarded this to you, and you want to learn more about Your Survival Guy, read about me [here](#).
- If you would like to contact me and receive a response, please email me at ejsmith@yoursurvivalguy.com.
- Would you like to receive an email alert letting you know when Survive and Thrive is published each month? You can subscribe to my free email [here](#).
- You can also follow me on [Gab](#), [MeWe](#), and [Gettr](#).

P.S. In my conversations with you, you're telling me about your food prep for the winter. You're telling me how you're boiling green beans and storing potatoes, how you're drying garlic and canning tomatoes. Is there anything better than garlic and pasta with a crisp white wine or with tomato sauce and a red? Sounds pretty nice, doesn't it? It's all in preparation for winter—And it's a lesson in self-reliance.

Wouldn't it be nice if we all had the self-reliance skills of the Amish or our forefathers? In my conversations with you, you tell me how living in an old colonial home gives you the inspiration and motivation to see how well you can prepare for winter. You like thinking about how our Founders did it hundreds of years ago. It's pretty nice how taking action brings history back to life.

Your Survival Guy loves the stories you tell me. Sure, I have a freezer full of meats and food buckets with 25-year expiration dates. But the sodium levels on the labels might put a fork in me. It's nice, though, knowing they're there. It gives me peace of mind. Because in times like these, when basic public safety needs are stretched thin, your survival may come down to you. Buying time is your friend.

And time is free. What you do with it can be costly. But if you commit to living a life [as a compounding machine](#), it eases the pressure. You don't need to [save the world in a weekend](#). You know from experience that [slow and steady wins the race](#). It's all about you.

P.P.S. In a small shop in Norco, California, about 50 miles southeast of Los Angeles, one man decided he had had enough, and took the law into his own hands. When four robbers pulled up to his store, and began to enter with rifles pointed at him, the 80-year-old man fired a single blast from his shotgun, hitting the first burglar who had come in the door. As the criminals fled back to their vehicle, between screams of agony, the wounded intruder repeatedly shouted "He shot my arm off!" Peter Sblendorio reports in the *New York Daily News*:

An 80-year-old liquor store owner thwarted a robbery attempt Sunday by shooting an armed mugger who entered his Southern California shop, jaw-dropping footage shows.

The owner of the Norco Market & Liquor store in Riverside County fired his weapon once, almost immediately after the rifle-wielding robber entered the store, according to Los Angeles news station KABC, which published the surveillance video.

The suspect can be heard in the video screaming, "He shot my arm off!" The footage shows him get into a car that fled the scene.

The Riverside County Sheriff's Department confirmed that four suspects with long guns were linked to a robbery at the store shortly before 3 a.m. local time Sunday, and said all four of them were found at a hospital, KABC reported.

One of the suspects had a suffered wound that could have been from a gunshot from a shotgun, officials said.

The wounded suspect, who is 23, has not been identified, and is reportedly in critical condition but is said to be stable.

When seconds count, police are minutes away. This old man took his personal security into his own hands. You should too. [Get your gun and your training now](#). Don't let yourself be a victim.

P.P.P.S. Businesses are preparing for the reality that food shortages could lead to violence around the world. *The Wall Street Journal's* Richard Vanderford notes that "Food costs are higher now than in 2007 and 2008, when then-record prices led to protests and riots in 48 countries, according to a United Nations report."

Are you prepared for a food shortage? The hype around food shortages may be overblown, but do you want to take that risk? Developing a food security plan is important no matter what's happening, and with the situation as bad as it is today, you want to be ahead of the game. Start your planning by reading my special report [FOOD SHORTAGE: Crazy Hoarding Is not Preparing](#).

Vanderford continues:

Though food prices have dipped slightly from highs reached in the immediate aftermath of Russia's invasion of Ukraine, they were still about 44% higher in July than in 2020, according to a food-price index compiled by the Food and Agriculture Organization of the United Nations.

"We're seeing across the world a much higher potential exposure to civil unrest as people see their purchasing power falling quickly," said Jimena Blanco, the head of the Americas research team for risk-intelligence company Verisk Maplecroft.

High fertilizer prices in particular have led to far-flung impacts. In Peru and Greece earlier this year, farmers took their trucks and tractors to urban centers to voice their aggravation. Sri Lankan protesters stormed the presidential palace and forced a change in administration, a move analysts have attributed in part to a ban on chemical fertilizers that shrank crop yields. The uprising in Sri Lanka was a conspicuous illustration of the volatile forces a disappointing harvest can unleash in short order.

At least 50 countries depend on Russia and Ukraine for 30% or more of their grain supplies, including many developing countries in North Africa and Asia, according to a report from Marsh. Turkey, for example, imported 78% of its wheat from Russia and Ukraine in 2020, while Brazil is the main market for Russian fertilizers, Marsh said.

Not all countries face the same risks from rising prices. Rich democracies with the resources to absorb price increases, for example, are likely to fare better. Countries at risk tend to have some commonalities: They are autocracies, they rely on imported food and they have had subsidies they can no longer afford, said Marsh's Mr. Robson.

The widespread quantitative belt-tightening, along with the impact of Covid-19 on public treasuries, could hurt some countries' ability to dole out the food subsidies that had staved off unrest in the past, he said.

"With authoritarian regimes, you're going to see a high likelihood of a pattern of increased civil disobedience, which would become dramatic in some countries," Mr. Robson said. "I do think the circumstances in the short term will be extremely difficult."

Mr. Robson added that in the longer term—12 to 18 months—steps could be taken to increase global food production and improve the situation.

Twelve to eighteen months? That's a long time to suffer from food insecurity. Don't put your family in that position. Download my special report [***FOOD SHORTAGE: Crazy Hoarding Is not Preparing***](#) today, and get started on preparing a plan for your family.