

[Guest Post] Making Changes is Hard [Part 2 of 3]

Hey there Freedom Fighters! Today Mr. CEO is back with part two of his 3 part series. We are only days away from Christmas and New Years, so I encourage you to carve out some time over the remaining days of the year to reflect on 2015. What went really well? What didn't go as planned? What do you want to improve on? Take some time to be grateful and spend time with family. And do yourself a favor and set your goals before January 2016 rolls around. I would recommend no more than 3 major goals. One for your Health, One for your Wealth, and One for your Social Self (relationship oriented).

Without further ado...Mr. CEO the blog is yours.

So to recap [my first post](#) on this, the short story is that, "I need to get my priorities in order. I am not balancing things well right now." Now, I know that this isn't necessarily a "finance" type post on the GYFG site, but I feel it is still just as important to think about these types of things to be successful in life. One of the things I've noticed as I've gotten deeper into the Personal Finance space is that there are a lot of the same people commenting both on our blog and on the other blogs I am reading.

I don't know the exact stats, but I have to figure that for every person making a comment, there are a ton more that are reading and potentially just thinking to themselves, "Great for you, I am not there though so I can't really comment."

Or perhaps there are people reading this thinking, "I wish I was increasing my net worth by 10% every month or every year or every five years, but right now I am struggling to even get out of bed and be motivated every morning."

You know what - that is **TOTALLY** ok. Sometimes life sucks. Sometimes you get in a rut and have to figure out how to work your way out of it.

And I say this:

Admit it to yourself

Tell someone that cares about you how you're feeling

Take that first step to make the changes you so desperately want to make by understanding how you feel and then you can figure out how you can change that feeling.

I think that's been me lately. I have been bordering on a bit of depression/frustration lately and I bet some of you reading this are too.

So that brings me back to my last post on this topic when I had this mini-realization. It's 4a in the morning, I am in Australia by myself for work and my sleep schedule is totally messed up from the flight there and I can't sleep. It's pitch black outside so I don't really feel comfortable heading anywhere yet.

After reading for about an hour (which felt amazing after not spending nearly enough time doing it lately), I decide I am going to hit the gym.

Check this out - I did two miles of running/walking on the treadmill. But as I finished, I realized that I could do more and should really use this free time to do more (I am in pretty good shape for a guy in his mid-30's. I play ice hockey once or twice a week and can still go out and run around like an idiot with my kids on the field at practices). So, I went down to the beach which was a couple minutes from the hotel I was at and did another couple miles of running/walking along the beach. I got in the water a little bit and headed back up to the hotel to get ready for work.

Mr. CEO's mind is blown.

"Wow, that really felt good," I keep telling myself all day. I worked all day at the office, came home and had dinner by myself and read again for a short while and was in bed early that night because my body was tired.

Now it's Wednesday morning - guess what I did? I went and did it again. I got some reading in with my coffee and then I did about 4.5 miles at the beach and it was probably 75% running this time.

"Holy cow did I just have the breakthrough I've been needing?" I thought to myself.

So of course, Thursday morning I did it all again, right? Well, no. I didn't do it. I woke up (after being up all night sick) and couldn't breathe. I took a really long shower to try and clear my head (no drought in Australia, thank you very much!) and realized I

couldn't run. Hell, I can't even breathe at this point with this head cold. I spent some time reading, went to the grocery store for medicine and figured I would get after it tomorrow. In the past, this is usually where the wheels start to fall off for me. I get discouraged and think, "You can't hang Mr. CEO. You're going to keep falling into the same old habits."

Fast forward to Friday morning. I had just had a very **R O U G H** Thursday night. I was up all night feeling the effects of the head cold. However, I got up, did my reading after I took some cold medicine and went and did the run again like I had been doing. I did about 5 miles and was a total mess by the time I was done - but I did it! I didn't make the excuse about being sick. I didn't give myself the out to do it another day.

Saturday morning I was scheduled to fly home first thing so I woke up and went for my run early when it was still dark knowing I had to get back in time for the ride over to the airport. I skipped the reading knowing I would make it up on the plane. As I went and did my run, all I could think of is that I wanted to keep this going longer than just this trip.

Here's what my runs looked like every day - how can you NOT love that view?



For those of you that have flown from the US to Australia before, you know that you leave one day and come home even earlier the same day back home. I hopped on my 10:30a flight, arrived at LAX at 6:30a on the same Saturday and felt like I got hit by a truck after half a day on a plane unable to get any sleep. Old Mr. CEO is already looking for an excuse to spend the day in front of the TV or in bed. But new Mr. CEO is saying, "You can do this. Keep it going."

One three hour nap later, I am up and moving.

I am ready to get outside again. Somehow, I've got the itch and I have to keep moving. I was so nervous I would get home and just throw it all out the door when I had dinner to make, chores to do, kids to play with, a dog to walk and all of those other responsibilities.

But I didn't throw it away. I went for a walk with the kids, wife and dog. It wasn't anything crazy, but it was something and now I am almost a week straight of sticking to this change.

On Sunday I convinced my son to go out and do sprints with me (he's playing flag football) so we went and did a bunch of sprints up and down the street, lateral drills and finished it off with running backwards (all drills to help with football). The cool part about that though was I was taking care of my number 1 and number 2 concerns (the second was spending more quality time with the family).

As my weekend came to a close, all I could think of was, "Keep this going on Monday." I was stringing together some solid days and it was feeling good.

So as you're finishing reading this story, I guess many of you are asking yourselves how any of this makes sense on a finance blog. I think that we have lots of different people in this space that are like GYFG, with things really firing on all cylinders and falling into place. And we have lots of people that are probably like me, a little lost lately and not sure what to do to turn it around. GYFG and I got together the other day and he drew me a really good visual of the cycle. I hadn't really thought about it before, but it's all very cyclical. There are peaks and valleys in our lives - we have to push through and keep making the right choices every day whether we're at the high or the low end.

Will see you in part 3 of this 3 part series.

-Mr. CEO

[GYFG here: You can download the visual that Mr. CEO was [referring to here](#). It is from the book "[The One Thing](#)," by Gary Keller. The premise is that balance is a myth and instead it's about proper counter balance as we zig and zag away from the mean (balance line). Visualize a pendulum swing, at some point as you swing out to the right, you need to bring the pendulum back to the left....and the process repeats over and over again.]



Gen Y Finance Guy

Hey, I'm Dom - the man behind the cartoon. You'll notice that I sign off as "Gen Y Finance Guy" on all my posts, due to the fact that I write this blog anonymously (at least for now). I like to think of myself as the *Chief Freedom Officer* here of my little corner of the internet. In the real world, I'm a 30-something former C-Suite executive turned entrepreneur turned capital allocator. I am trying to humanize finance by sharing my own journey to Financial Freedom. I believe in total *honesty* and *transparency*. That is why before I ever started blogging, I decided that I would share all of my own [financial stats](#). I do this not to brag, but instead to inspire motivate, and also to hold myself accountable. My goal is to be a beacon of hope, motivation, and inspiration for *you*, the reader, by living life by example and sharing it **all** here on the blog. My sincere hope is that you will be able to learn from me - both from my successes and my failures! [Read More](#)