

Optimal Agency: An operating system for maximizing Impact

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Introduction

There are three fundamental resources to draw from when living one’s life: health, wealth, and time. Appropriately deployed, they may be combined to create and build Agency, our measure of personal freedom.

The relationship between health, wealth, and time flows as follows: If one is healthy in mind and body, has accumulated sufficient financial and tangible assets so as to pursue work-for-income with high selectivity, and has established sovereignty over the ongoing use of their time, that person, by definition, possesses full Agency: The ability and wherewithal to decide what they will do, who they will do it with, and the duration of their involvement, independent of unwanted external influence.

Agency is the ideal precondition for maximizing one’s Impact on the world — in order to provide the most meaningful benefit to others, however defined, a person must be free to choose their individual path while being equally free from the burdens created by insufficient health, wealth, or time.

We therefore begin our pursuit of Agency (and Impact) by optimizing our health, wealth, and time:



$$(\uparrow\text{Health} + \uparrow\text{Wealth} + \uparrow\text{Time}) = \uparrow\text{Agency} = \uparrow\text{Impact}$$



Health: **Mastery over mind and body**, freedom from disease, and an enduring sense of welfare.

Wealth: **The financial flexibility** to work, rest, and play as much (or as little) as you see fit.

Time: **The freedom to choose** how to spend your hours, days, weeks, months, and years.

Agency: **The ability and wherewithal to decide what one will do**, who they will do it with, and the duration of their involvement, independent of unwanted external influence.

Impact: **The outcome of the use of one's Agency**, beneficial beyond the individual.

It is worth noting that our objective is *optimize* health, wealth, and time so as to *optimize* agency and *maximize* impact.

It would be a mistake to aim at the maximization of health, wealth, or time, as you can think of the three as a balanced triad — push too far toward one, and you'll disturb the others. Pursue wealth indiscriminately, and it's likely you'll sacrifice key aspects of health and time, accumulating life-limiting stressors. Similarly, spend all your time focused on bodily or mental health, and you'll likely under-accumulate the financial resources necessary for Agency. Should you aim at the maximization of time alone, an act as simple as quitting your personal and professional commitments, you would likely sacrifice your social capital, the health benefits of personal connection, and your key sources of wealth — killing Agency in its cradle.

In the same vein, we prefer to *optimize* rather than *maximize* Agency, as Agency in the absence of clear boundaries and limitations is a condition of unchecked power which is sufficiently slippery, undefined, and chaotic so as to create deep moral hazard and profound personal discomfort.

Importantly, and perhaps most salient to real world concerns, we must to avoid skipping to the end state of our equation, sacrificing our Health, Wealth, Time, or Agency toward the premature pursuit of Impact. This is easily seen in the fervor of

the young and idealistic, those who accept underpayment or draconian working arrangements in exchange for the opportunity to work on projects of obvious social benefit — they rightly wish to dent the universe while wrongly reducing their ability to do so in a sustainable and self-beneficial manner, becoming easy marks for those who proselytize mission above personal gain. Stated differently, they take on undue personal risk for the greater good; a state of martyrdom anyone should find unacceptable given sufficient reflection.

Our first task, therefore, is not to pursue one’s “purpose” or Impact with abandon, nor to quit work-for-income to prematurely acquire Agency in the absence of sufficient resources. Instead, our task is to optimize Health, Wealth, and Time.

To do so, we must understand the rules that govern each, the desired behaviors that enable observance of the rules, and the meta-rules common between the three. We should also understand that traditional work-for-income, defined as a paycheck- and benefits-bearing “full time job” working toward someone else’s ends, may not be the ideal schema for maximizing Health, Wealth, or Time — but it is one that can be sufficiently manipulated so as to provide a strong start on the journey, albeit one that will invariably end in entrepreneurship or autonomous quasi-entrepreneurship (a concept to which we will return).

Joyously, optimization of health, wealth, and time not only provides increased Agency, it also seems to lead to increased happiness. The research here is voluminous and directional — those who are physically healthy, socially connected, unconcerned with financial subsistence, and have sufficient autonomy in defining and executing their day-to-day actions against a clear purpose (e.g. possessing both Agency and Impact) are those who report the greatest life satisfaction.

“After studying the 20% of people who report having a great life, Gallup finds they have five things in common: They are fulfilled by their work, have little financial stress, live in great communities, have good physical health, and have loved ones they can turn to for help. The 20% of people who rate their lives the worst have very little of any of those things. They don’t have a quality job, their income is not enough to get by, they live in broken communities,

they are hungry or malnourished, and they don't have anyone in their life they can count on for help.”

-Jon Clifton, CEO of Gallup, Blind Spot: The Global Rise of Unhappiness and How Leaders Missed It

This confluence of health, wealth, time, agency, impact, and life satisfaction is a fortuitous accident, highlighting the likely correctness of our pursuit of Agency and Impact as primary, while implying that the path we've outlined through Health and Wealth is similarly correct — if we are to be autonomous and impactful, we must first be healthy, socially connected, and unburdened with financial stress or lack of control over our day-to-day activities. We must “put on our oxygen mask before helping others”.

As alluded to, Health, Wealth, and Time can be built following simple rules, (which once you understand them, reveal themselves to be deeply interdependent, another concept to which we will return.)

The Rules of Health:

1. Build your cardiovascular capacity and muscular strength
2. Eat unprocessed foods and cook your own meals
3. Do not drink alcohol or eat sugar
4. Prioritize friendship and connection
5. Eliminate screen time
6. Sleep at least 7.5 hours per night

Behaviors of the Healthspan Enlightened:

1. Exercise first
2. Build habits and routines
3. Create inviolable boundaries
4. Prefer consistency to intensity
5. Control your environment
6. Correct missteps with your next action

The Rules of Wealth:

1. Separate your time from your income
2. Make as much as you're able
3. Spend much less than you make
4. Pay as few taxes as you can



Looking a bit further down the path, we should not fail to acknowledge the complexities hidden within our equation $(\uparrow\text{Health} + \uparrow\text{Wealth} + \uparrow\text{Time}) = \uparrow\text{Agency} = \uparrow\text{Impact}$.

One could spend a lifetime focused only on the means and methods of developing optimal health, acquiring wealth, or managing the use of one's time. To tackle all three simultaneously is an act of hubris and valor that we will nonetheless attempt.

Compounding the difficulty, we could define Agency not only as an outgrowth of health, wealth, and time, but also as an outcome preconditioned on a set of vocational skills and traits that must be developed through education, practice, and deep experience — yet we will take these elements of competence for granted at the outset, exploring them only when the time is right.

In this vein, we could also spend hours debating which “Impact” we should aiming for — the merits and drawbacks of any particular aim, who it should

5. Purchase passive income and appreciating assets with your savings
6. Let compounding do its work

Behaviors of the Financially Enlightened:

1. Do not acquire things
2. Meet uncertainty with liquidity
3. Prefer the simple to the complicated
4. Prefer the guaranteed to the speculative
5. Automate everything
6. Measure infrequently

The Rules of Time

1. Default to “no”
2. Limit recurring commitments
3. Preserve unstructured time
4. Volunteer with caution
5. Set boundaries and eliminate interruptions
6. Respond slowly and carefully

Behaviors of the Time Aware:

1. Choose more time instead of more income

benefit, and how widespread an outcome must be to qualify as “Impact”.

We will avoid this discussion for now, trusting in the ability of the seeker to define their purpose when the moment is right (and only once they’ve laid the appropriate foundation for asking the question via their personal journey to sufficient Health, Wealth, Time, and Agency).

2. Allow enthusiasm to dictate action
3. Decline with grace
4. Set aside ample time for building and maintaining health
5. Decompress with intention
6. Establish expectations at the start

We can also recognize a set of meta rules that underline the pursuit of Health, Wealth, and Time. Like the “Behaviors”, these are the second-order guidelines that allow observance of the Rules and make the difference between success and failure, but unlike the Rules and Behaviors above, should be observed with zero flexibility — their non-observance contains a multitude of traps better avoided entirely.

The Meta Rules of Health and Wealth:

1. Define “enough” at the outset
2. Focus only on what you can control
3. Seek the minimum effective dose
4. Practice extreme patience (and beware shortcuts)

Health Rule #1: Build your cardiovascular capacity and muscular strength

Agency is predicated on being alive and capable, and so we pursue longevity and healthspan as our first aim.

There are two primary elements associated with maximal physical healthspan: cardiovascular capacity and muscular strength. Our heart, lungs, and their downstream processes must work efficiently and fully, and our muscular abilities must be sufficient to allow us to move both ourselves and external objects through the world without undue strain. Building both has knock-on effects which aid mental clarity, creativity, and problem-solving ability, a lovely bonus as we pursue cognitive healthspan (the aim of several later Rules of Health).

We build cardiovascular capacity through frequent aerobic activity such as walking, running, biking, and cycling, as well as less-frequent forays into anaerobic activity using

high-intensity interval work in various permutations. We build muscular strength through resistance training, using both our own bodyweight and external loads to spur our bodies to grow denser, more neurologically coordinated, and more capable of movement under load.

Building both, when combined with a judicious relationship with food, will increase the probability we remain free from the diseases of Western Civilization (Type 2 diabetes, coronary heart disease, hypertension, cancer, obesity, arthritis, osteoporosis, dementia, etcetera), giving us increased healthspan through a drastic reduction in our likelihood of playing host to the chronic precursors of premature mortality.

Build your cardiovascular capacity and muscular strength.

Health Rule #2: Eat unprocessed foods and cook your own meals

Food that sustains human life is whole, unprocessed, and naturally irreducible. One cannot break a leaf of spinach or a chicken thigh into its constituent parts without venturing into the realm of the molecular or the subatomic — chicken is simply chicken, spinach simply spinach. These foods are invariably nutrient dense, easily digested, and when combined with each other sensibly, produce sustainable, even energy levels.

By contrast, foods that are processed, usually identifiable by brightly colored packaging and extensive ingredient lists, can be created and synthesized from subparts — xanthan gum, dextrose, Yellow 5 — and are always detrimental to health and wellness to some degree. They are comparatively nutrient void, often cause bodily upset (both physical and mental), and lead to spikes and crashes in energy.

Regularly taking in unprocessed foods will aid your efforts at building cardiovascular and load-bearing capacity, mental acuity, and healthspan, while regularly taking in processed foods will keep those qualities out of your reach.

Recognizing and honoring this fact can be done with a simple heuristic beyond smart grocery shopping: cook your own meals. You are likely to be able to make a veggie omelette or a chicken stir fry without much fuss, and less likely to create a fudge-covered Oreo cookie (at least in the absence of a day-long odyssey into mixers, ovens, measuring cups, and a severely off-putting confrontation with sugar). Cooking your own meals allows you to know precisely what you are eating and how it was prepared, and keeps you close to health via the natural filter of complication — if your meal or treat tries your patience through multi-step transformation processes and long preparation

times, you are likely venturing further and further into the realm of the non-nutritive, and will pay the toll accordingly.

Eat unprocessed foods and cook your own meals.

Health Rule #3: Do not drink alcohol or eat sugar

There is no therapeutic or hormetic dose of either substance — alcohol and sugar will hasten your death and limit your healthspan. It is best to omit them entirely.

Alcohol is particularly evil, a water- and lipid-soluble molecule that can penetrate literally every organ and system in the body, causing a host of negative health outcomes (shrinking the brain, altering the effects of emotion-regulating hormonal systems, compromising liver function, disregulating the gut microbiome, and substantially increasing cancer risk) as well as inducing a number of negative downstream behavioral effects (canceling impulse control, compromising coordination and accuracy, and reducing stress resilience).

Its benefits in lubricating personal interactions are small recompense for its poisonous effects, and its general social acceptability and ubiquity are a system-wide error rather than a marker of tribal wisdom.

Sugar (in its refined states), is one of the principal components of engineered foods, those processed consumables so closely correlated with the diseases of Western Civilization. The overconsumption of sugar leads to chronically-elevated blood glucose levels and reduced insulin sensitivity, the key elements associated with Type 2 diabetes, heart disease, metabolic syndrome, and obesity — the first two of which are among the leading causes of death in the United States. Omitting sugar will cost you your ice cream cone, but it will give you many additional years of healthspan in which to come up with an acceptable substitute.

Do not drink alcohol or eat sugar.

Health Rule #4: Prioritize friendship and connection

You no longer need your friends and neighbors, strictly speaking.

Given sufficient wealth and internet connectivity, you can have anything you desire delivered to your home. Your trip to the market can be omitted in favor of grocery delivery, a visit to the library speedily obviated by your Kindle, your work obligations handled quickly and without unnecessary banter over Zoom. Similarly, first-world

infrastructure has banished mundane physical tasks from our lives — the driveway will be plowed, the landscaping done, the power lines kept in operating condition, the new garage built, the heat endlessly available via municipal gas lines, all without ever relying on the goodwill or sheer horsepower of your neighbors.

Where you used to depend on proximity, cooperation, and co-dependence to get the things you needed, you can now rely on technology, capitalism, and modernity – and in doing so, you eliminate the connections and deep friendships that begin as casual or needs-based social contact. At the same time, you eliminate a key source of mental health, the companionship and joy that come as you rely on others to help you celebrate life's victories and overcome its setbacks.

Less abstractly, you become lonely — a condition associated with a massive increase in all-cause mortality. Among all genders, the Hazard Ratio between loneliness and death from all causes is an astonishing 1.22, equivalent to a 22% higher risk of death in any given timeframe among those who are lonely versus those who are not. This is not a typo; the absence of friendship and connection literally kills (and it seems, strictly speaking, that we may need our friends and neighbors after all).

Prioritize friendship and connection.

Health Rule #5: Eliminate Screen Time

Achieving Optimal Agency is an act of creation. Our goal to master Health, Wealth, and Time is about building ourselves in order to build the collective.

Most time spent in front of screens is antithetical to this aim of creation; it is consumption. We watch video feeds, absorb partisan ideas, fuel emotional reactions, and engage our senses without ever engaging our minds, seldom meaningfully interacting with what we see. This is true of the majority of time spent watching television, scrolling social media, and even time spent in all-hands corporate meetings.

While there are obvious negative health effects of screen time (such as the sleep-interfering effect of blue light, the self-esteem robbing effects of Instagram, and the negative emotions engendered by news consumption), our primary reason for eliminating screen time is simply one of opportunity cost — if we are engaging with our devices in consumption, we are by definition failing the mandate of Agency: to learn, to create, and to Impact the world.

Eliminate screen time.

Health Rule #6: Sleep at least 7.5 hours per night

The utility of sleep is multi-faceted: it clears metabolic byproducts from the brain, reinforces the neurological circuits involved in learning and memory, mitigates stress, and enables physical recovery from injury and exercise. Perhaps more immediate, absence of sleep leads to decreased cognitive function, slow healing, and if it persists long enough, death.

Accordingly, sleep is the protector and servant of our bodies and brains, taking its place alongside exercise and diet as a primary arbiter of healthspan, and by extension, our ability to develop Agency and Impact.

Sleep is composed of 90-minute cycles of deep, light, and REM (rapid eye movement) sleep stages, each of which is characterized by specific brainwave forms and physical correlates. REM-stage sleep, thought to consolidate learning and memory, occurs toward the end of these cycles, and is most similar to full wakefulness in its brainwave patterns, making it desirable to wake up immediately following REM sleep for maximum alertness and productivity. Our recommendation of 7.5 hours is 5 complete sleep cycles — an endpoint that will allow a smooth transition into non-groggy productivity.

Sleep at least 7.5 hours per night.

Behaviors of the Healthspan Enlightened #1: Exercise First

Certain habits beget others, families of behaviors that spawn and reinforce each other.

Drink alcohol, and you'll likely make poor dietary choices. Eat poorly, and you'll limit sleep quality and duration. Muddled and tired as a result, you'll spend the next day seeking stimulation and focus from caffeine and sugar, from which you'll then "unwind" with beer, wine, or a cocktail, continuing the cycle.

On the positive side, exercise. Do so, and you'll be more likely to hydrate, to stretch, to eat foods that reinforce performance and health. This combination of diet and exercise will help you sleep better, giving you more focus and energy, which will once again give you the fundamental motivation and ability to exercise. Simultaneously, you'll likely abandon negative habits like smoking and drinking — it's pretty hard to sprint and climb and lift when you're limited by lung capacity and dehydration — crushing the negative spiral of unhealthy behaviors as you build a positive spiral in its stead.

Begin by exercising, and do it first thing in the morning. This not only kicks off your positive spiral as early as possible, it also gives you an immediate accomplishment to

build upon throughout the day. You'll go into your family and professional roles de-stressed, focused, and endowed with an expansive mindset.

Should your current schedule not allow this, consider going to bed earlier and getting up earlier, shifting your sleep schedule to accommodate a new start time. You'll likely be "sacrificing" evening screen time for morning exercise — a trade with obvious benefits.

Exercise first.

Behaviors of the Healthspan Enlightened #2: Build habits and routines

For each of the Rules of Health, we want to build a script of sorts, a series of steps that automates our behavior so we can abide by the Rules regularly and without undue effort.

Much is made of the difficulty of doing so, especially in the health and fitness realm, yet habits are merely behaviors that have been rewarded with enough regularity to persist. This means you must do two things to build a habit: enable the desired behavior and reward yourself for having performed it.

Enabling the desired behavior is the process of removing barriers to action: ensuring you have the time available, the accessories and tools at hand, and a meaningful and recurring cue to begin. In short hand, it's removing potential excuses — identifying anything that could get in the way of performance and eliminating it with extreme prejudice. This is the calendar slot marked "Workout", laying out your workout clothes the night before, setting your alarm, and having your workouts written and accessible. This is buying the right foods at the supermarket, knowing what you're going to make for dinner *before* you get hungry, and having the pots, pans, and spatulas at the ready. This is throwing away your takeout menus.

Reward is the intrinsic or extrinsic "prize" you get for completing the behavior. Exercise grants you endorphins, a sense of accomplishment, reduced anxiety, and with regular performance, body composition change. In turn, this may give you the regard of your peers, and coupled with sufficient character and a solid diet, the regard of potential romantic partners. (It may also grant you a chocolate protein shake if you're unwilling to hang your hat on longer-term rewards.)

For each Rule you need to follow, build your script. Decide what you will do, when you will do it, what will cue you to begin. Then, methodically list and eliminate those things

that could stop you. Finally, reward yourself, extrinsically (chocolate protein shake) if necessary, and then intrinsically (with the correlates of wellbeing) as time goes on.

Build habits and routines.

Behaviors of the Healthspan Enlightened #3: Create inviolable boundaries

Without your health, your ambitions will be unobtainable and your hopes will be dust.

Imagine trying to fulfill your life goals while severely ill, while bedridden, while juggling medications and doctor appointments and endless diagnostic tests. Imagine the drag on your productivity created by chronic stress, headaches, and the attendant psychosomatic conditions. Imagine the ravages of heart disease, cancer, diabetes, stroke, or dementia on your potential Impact on the world.

It follows that you must prioritize your personal health above all else, and to do so, you must actively disallow encroachment on your health-sustaining behaviors. You can never be “too busy” to exercise, you can never prioritize a Corporate project over sleep, and you must draw hard lines at the consumption of sugar and alcohol — no matter what the social situation.

You must create inviolable boundaries around your health.

These are limits that may not be transgressed, appointments with yourself that supersede all other obligations. While this stance may seem staggeringly harsh, it stems from the twin realizations that your health is easier to preserve than to reclaim, and that saying “no” to interlopers is easier if it is non-negotiable than if it must be considered on a case-by-case basis.

Creating inviolable boundaries will not guarantee your future health, but it will stack the odds decisively in your favor.

Create inviolable boundaries.

Behaviors of the Healthspan Enlightened #4: Prefer consistency to intensity

There is no zealotry like that of the recently converted. Newly-educated in nutrition, and you may find yourself attempting to make ever tighter daily circles around your micronutrient intake and macronutrient balance, raising your bar to success rapidly.

Train yourself to run regularly, and you may attempt to progress from mile to 5k to ultramarathon in a single year, substituting distance for sense.

Realize that this is a trap, the pursuit of more health in less time, and nothing will derail your efforts at healthspan faster. The sheer intensity of your efforts at ideal eating will likely result in a flameout into an bacchanal of Ben and Jerry's, and the heaped mileage of ever-longer running workouts on your relatively untrained body will likely result in catastrophic injury, putting you on the couch instead of the trail.

Instead, aim first for consistency — the slow and steady creation of habit. It is better to have a salad each day for a year than to attempt perfectly measured nutrition for 30 days and then to revert to the standard American diet for the next 11 months. It is better to run 2 miles a day, 2 days a week forever than to run a half-marathon this month and no miles next.

Understand that the danger is “too much, too soon”, and that actively hedging toward “just enough, very often” will get you where you need to go without the bane of mean reversion or habit-crushing injury — and you'll enjoy the process more as well, stacking up daily achievement with manageable effort.

Prefer consistency to intensity.

Behaviors of the Healthspan Enlightened #5: Control your environment

Willpower is not worth building; you will crack. Presented with cake every night, eventually you will eat cake. Offered alcohol at 100 successive happy hours, you'll have a drink.

It is better to eliminate the temptation, controlling your environment to keep sweets out of the house and yourself out of happy hour. Underexposed to the Sirens, you'll have ample reserves of willpower to say “no” on the rare occasion when the need arises.

Leveraging the phenomenon of environment to your benefit, surround yourself with the healthy. Fill your refrigerator with vegetables and unprocessed foods, and you'll eat them regularly. Make friends at the gym, and you'll exercise. Spend your weekend hours at the Farmers' Market instead of the ice cream parlor, the trail instead of the bar, the library instead of your phone — and your diet will improve, exercise will become automatic, and your knowledge will grow, a product both *who* and *what* you decided to put in your environment.

Controlling your environment, both where you spend your time and which things and people you keep around, will do more for your health than any other behavior — save for the decision to pursue health in the first place.

Control your environment.

Behaviors of the Healthspan Enlightened #6: Correct missteps with your next action

In your pursuit of health, you will eventually put a foot wrong — missing a workout, binging on processed-meat pizza, torpedoing a night of sleep while celebrating a friend's birthday.

Your mission is to get back in line as fast as possible, to correct the misstep at the next possible opportunity: exercising the next morning, exclusively eating unprocessed and home cooked meals throughout the day, and sleeping a minimum of 7.5 hours the next night.

This is a process in two parts: rapid self-forgiveness for your mistakes combined with an immediate re-commitment to your healthy behaviors. Recognizing the power of habit, and the potential of the misstep to kick off a spiral of additional missteps, you'll intervene before negative habit loops are formed, cueing your healthy behaviors against a backdrop of self-directed compassion.

This creates a parade of redemption — your boundaries are restored, consistency is resumed, your environment is once more under your exclusive control, your transgression reduced to an inconsequential anecdote instead of a life-altering event.

Correct missteps with your next action.

Wealth Rule #1: Separate your time from your income

At its core, money is a tool, a medium of exchange by which we store the fruits of our "labor" for later, undefined, and unrestricted use. Traditionally, we trade our time for money, literally giving our life energy away today in exchange for the ability to acquire resources in the future.

Most of us spend the majority of our waking hours acting at the direction of an employer, subjugating our Agency to our bosses, allowing them to choose when we work, who we work beside, and which tools and methods we use. In exchange, we receive a paycheck and the steady of injection of money into our lives.

While useful, this paradigm ultimately runs counter to our aims — our goal of Agency requires that we have full and elective use of our current days and hours without undue thought given to our basic needs nor the whims of a higher authority, our requirements for shelter, food, and comfort met passively and without the need for time-consuming employment.

Achieving this requires that we separate our time from our income, our money arriving as a result of our investments rather than our employment — first in part, and then entirely. This is our primary Wealth goal (and the goal served by each of the Wealth Rules that follow).

Separate your time from your income.

Wealth Rule #2: Make as much as you're able

Making as much as you're able increases the amount of money you're able to invest in the near-term, allowing you to generate passive income more quickly, and thereby accelerating your journey to Agency.

While engaged in the employment-for-money paradigm, there are a number of immediate steps we can take to increase the amount of money we make. These include actions as simple as actively changing employers in pursuit of a higher salary, requesting raises from current employers, and diversifying and amplifying our income streams by working for multiple employers.

These first-order methods should be combined with longer-term initiatives. Through the accumulation of career capital (useful skills and documented achievements), we can charge more for our increasingly rare and specialized abilities, and given sufficient skills and negotiation prowess, we may even break the link between time and money permanently — being paid on the basis of our outcomes rather than our efforts, and thereby creating scalable income streams.

The invocation to “make as much as you're able” should not be confused with simply working more — rather than sacrifice additional hours to the pursuit of wealth, we are looking to maximize the amount of money we make for the fixed amount of time we've allotted to work.

The act of maximizing pay is a high-leverage skill (and an art unto itself) yet most people do not pay it adequate attention. When you consciously choose to make as much as you're able, you'll shorten the journey to Agency considerably.

Make as much as you're able.

Wealth Rule #3: Spend much less than you make

Generating the wealth necessary to separate your time from your income is a multi-part equation, with Rules 2 and 3 forming the vanguard — we make as much as we're able, and then we spend much less than we make. Self-evident, spending much less than we make allows increased savings. Less obviously, it allows us to invest that savings, purchasing publicly-accessible dividend-producing and appreciating assets — the raw material of passive income, and by extension, the mechanism that allows us to reclaim sovereignty over our time.

As a tool for generating Agency, spending less than you make gains power as the gap between your income and your needs increases, hence the requirement to spend *much less* than you make.

This is not an exhortation to extreme frugality – rather, it's the recognition that the more wealth we can accumulate in any given period of time the faster our journey to Agency, coupled with the recognition that speed to wealth comes not just by generating income, but by saving that income as rapidly as it is generated.

Your key metric here is your savings rate, the percentage of your take home income that you move into productive investment assets per unit time. This rate is best increased not by a draconian swipe at cutting your expenses (although some inspection is usually warranted), but by making as much as you're able without simultaneously inflating your lifestyle. Think bigger paychecks but the same house, the same car, and the same (modest) vacations.

Spend much less than you make.

Wealth Rule #4: Pay as few taxes as you can

Taxation is a necessary public good. It creates the social safety net for those unable to generate income through productive work, provides the necessary infrastructure and emergency services for the collective, and underwrites pure scientific research — the foundational discoveries on which humanity's technological advances are founded.

At the same time, you are under no obligation to pay more than national and local tax law demands, and yet many people do, ignorant of the mechanisms by which they could minimize their personal tax bill. These include common strategies like contributing to retirement accounts and taking advantage of mortgage interest deductions, as well as

less-common strategies like moving to a low-tax state, engaging in tax-loss harvesting in your brokerage account, and routing income through an LLC or an S-Corporation.

Beyond maximizing your income and savings rate, building your knowledge of (and using) tax laws to your advantage is one of the highest return activities you can pursue. Quite simply, it allows you to keep more of the money you earn, increasing your ability to accumulate wealth quickly and shortening your journey to Agency.

To their detriment, the stigma of the word "taxes" keeps most people from learning anything about them, yet the problem is easily solved — hire a competent Certified Public Accountant, meet with them six months prior to tax filing season to discuss your financial situation, and reap the benefits. This investment of a few hours and a few hundred dollars per year is almost certain to pay for itself many times over.

Pay as few taxes as you can.

Wealth Rule #5: Purchase passive income and appreciating assets with your savings

Once we've maximized our savings, it's time to put it to work. Instead of making money by exchanging time for income, *we'll make money with our money.*

There are many strategies for doing so, but the simplest are predicated on purchasing a diverse selection of stocks and bonds in proportions suitable to your risk tolerance, holding them for very long periods of time, and doing so in the accounts that minimize fees while maximizing your ongoing tax advantages.

You'll decide whether you would like that passive income now, skewing your investments toward dividend-paying stocks, real estate income, and high yield bonds, or if you're content to realize income later (and primarily in the form of capital gains), in which case you'll lean toward assets with higher appreciation potential but lower current payouts.

Surprisingly, which avenue you select and what you invest in matters less than the fact that you participate in investing *at all*. Over long periods of time, and provided you pursue adequate diversification and low expenses, returns from various risk-bearing assets types tend to converge — whether you purchase a large-cap index fund or a small-cap index fund matters little relative to the fact that *you purchased something*.

Purchase passive income and appreciating assets with your savings.

Wealth Rule #6: Let compounding do its work

Compounding refers to the mathematical phenomenon by which something growing at a constant rate per unit time becomes first bigger, and then unfathomably large.

To illustrate, imagine you acquire a (magical) chicken that has two chicks a month, each of which then has two chicks of its own during the subsequent month, and so on. You begin with a single bird, and 30 days later, you have three. The next month, you have nine, and the month after that 27. By the end of your fourth month you have a slightly overwhelming 81 chickens, and by the end of the year, there are 177,147 chickens in your yard — and you likely need a bigger yard. Should this continue, you'd have tens of billions of chickens by the end of your second year (along with a profound real-world understanding of the power of compounding).

On the other hand, if you began your journey by eating two of your three chickens on Day 31, and continued this behavior every time you got two new chickens, you'd be forever the owner of a single chicken.

This example, while fowl-based and goofy, is easily ported to our discussion of money. Whenever we achieve a financial gain, should we choose to leave that gain to compound, we make it part of the new base from which future growth takes place. On the other hand, should we choose to remove that gain for immediate use, it is removed from the compounding engine, in turn reducing the base from which future growth occurs.

As we're aiming to maximize our passive income, eventually replacing our active income and thereby achieving freedom from employment, we are best served to allow our wealth to accumulate through compounding, uninterrupted and ongoing — whether measured in chickens or dollars.

Let compounding do its work.

Behaviors of the Financially Enlightened #1: Do not acquire things

The quickest way to obey Wealth Rule #2: “Spend less than you make”, is to adopt an anti-consumerist stance — forgoing the purchase of things.

For our purposes, “things” are the non-essential products that litter our lives: status items, electronics, furnishings, clothing, sporting goods, toys, and the like. They are often purchased without real consideration of need, or given obvious and genuine need, consideration as to whether non-consumer solutions are available. With shocking

frequency, recently bought items are duplicative of things we already own or unnecessary replacements to solutions we've already put in place, purchased only due to the daily collision of excellent marketing and available cash.

Eliminating these purchases does more than benefit our wealth — it allows us to step off the hedonic treadmill, pushing our discretionary dollars toward more happiness-inducing uses. These include purchasing experiences, spending to reduce time spent on menial tasks, engaging in charitable giving, or simply spending on others instead of ourselves — all shown to provide enduring positive emotion beyond the transient dopamine hit provided by “retail therapy”.

When we perceive a purchase is needed, we would be well-suited to ask whether it serves our Agency and Impact goals, and importantly, whether we are purchasing out of true necessity or solely to meet an emotional need. Often, our need for Agency and Impact is better met through saving and investing, and our need for emotional equilibrium and stress relief better met through enacting the Rules of Health.

Do not acquire things.

Behaviors of the Financially Enlightened #2: Meet uncertainty with liquidity

In the face of market volatility, medical calamity, impending chaos, or incoming hurricane, there is no mental balm like substantial liquidity — the knowledge that the majority of your wealth is available for your use. This “there if I need it” element is a key component in achieving financial serenity; it will keep you fully invested in the face of life’s various slings and arrows.

Having your wealth readily accessible is a function of your investment choices, the allocation decisions you make with your savings. While you can and should accumulate equity in your home and your business, and you may consider owning thinly-traded investment vehicles such as hedge funds, rental properties, land, and private debt, you should avoid excessive concentration in these illiquid vehicles.

More concisely, don’t put the majority of your money behind locked doors. These are the places where realizing your wealth would involve a lengthy sales process, high-percentage commissions, early redemption penalties, or onerous waiting periods. These are the traps containing the “house poor” and the “paper-rich entrepreneur”, those with *seemingly adequate yet completely inaccessible net worths* who must avail themselves of usurious debt instruments to buy their way out of unforeseen predicaments.

Instead of putting yourself in these situations, allocate most of your savings to investments that are realizable as cash in your checking account within a reasonable period of time — including mutual funds and ETFs, publicly-traded stocks and bonds, and high-yield savings accounts — and then *resist any and all temptation to realize them*. Buy and hold is always the best policy, but *forced* buy and hold is the province of the overstressed.

Meet uncertainty with liquidity.

Behaviors of the Financially Enlightened #3: Prefer the simple to the complicated

The law of diminishing returns, paraphrased: the relationship between effort and results is not 1:1 in perpetuity. Rather, each unit of additional effort, beyond a set point, returns a fraction of the original result.

This law is obvious when we examine things like the cardiovascular benefits of running; adding a 4th mile to your 3-mile running habit does not return the same improvement in blood stroke volume and attendant health as adding the 1st mile to your 0-mile “routine”.

The same applies to your finances. Once you’ve enacted a few things correctly (such as saving as much as you can and investing that savings in well-diversified, market-tracking index funds), additional efforts are unlikely to yield meaningful additional results. Perhaps more to the point, additional effort in the financial sphere, usually framed as an attempt to “beat the market”, is highly likely to be detrimental to your wealth.

Equally as important, complication in your financial strategies will come at the cost of your peace of mind. Constantly shifting allocations to eke out additional return, or undertaking a strategy that requires you to engage in quarterly monitoring of individual companies or macroeconomic factors introduces an attentional toll that creates stress *and* triggers the very human propensity to “do something now” — buying or selling based on transient phenomenon, thereby unnecessarily interrupting compounding.

Instead, you’ll best serve your net worth and peace of mind by enacting a simple financial strategy, sticking with it through volatility, and simultaneously developing a very healthy suspicion of anything that even hints at complication.

Prefer the simple to the complicated.

Behaviors of the Financially Enlightened #4: Prefer the guaranteed to the speculative

Flowing from the Meta Rule of “defining ‘enough’ at the outset”, the Financially Enlightened aspirant should be acutely aware of three components of their personal investing strategy: their overall financial goal, their timeline to need, and the rate of return needed to get there. They should then limit their investments to the universe of options that meets these parameters.

Should the timeline be long enough and your overall goal small enough, the needed rate of return falls accordingly, placing you in the realm of (nearly) guaranteed investments — those that will return what you need with a high probability of success, and by definition, minimal risk. Ensnared in these investments, you will sleep well at night, nearly assured of meeting your goals.

If instead you fail to define your parameters of goal, timeline, and rate of return, you’ll introduce a remarkable and dangerous default: the pursuit of “more, quickly” rather than the pursuit of “enough, reasonably”. This approach combines the shortest possible timelines with the highest required rates of return, placing you in the realm of speculative investments and snake-oil financial schemes — those that promise spectacular returns alongside a commensurately high risk of loss. This route is as dangerous as it sounds, both to your Wealth and to your ability to sleep soundly, and will put you on a turbulence-filled ride bound for either profound success or profound failure (with the latter a more likely destination).

Prefer the guaranteed to the speculative.

Behaviors of the Financially Enlightened #5: Automate everything

The biggest danger to building and keeping your Wealth is you. In the face of ever-volatile markets and inflammatory news cycles, your emotions and the cognitive biases that infect your decision-making will create the desire to do exactly the wrong thing at exactly the wrong time.

You’ll want to sell out of falling markets, suspend putting new cash to work during recessions and downturns, hold on to overly-concentrated positions, and take on speculative investments to make up for paper losses. You’ll want to buy in only when markets are moving higher, and when they do, you’ll feel confident in your ill-advised decisions to spend on consumer goods rather than save for an uncertain future.

Without fail, every one of these actions will work against your goals of building and keeping wealth — a process built on the foundation of saving as much as possible, buying in regularly, and ignoring the incessant calamities of inflation, market crashes, and current world events.

This benign wealth-building neglect is achieved by automating everything. You should have your paychecks direct deposited, your savings auto-withdrawn, and your investments made every month by brokerage account software according to allocation decisions you made long ago.

You should then engage in little to no monitoring of either your accounts or the news cycle — awareness that your investments are automated and the sun will rise tomorrow is sufficient for our wealth-building purposes.

Your primary goal then becomes backstopping this low-attention policy with environmental controls, ending any remaining paper statements, sending e-statements to archived email folders via filters, uninstalling investment apps from your phone, forgetting your brokerage account password, and unsubscribing from any investment channel or newsletter that provides advice on anything other than maintaining everlasting equanimity.

Automate everything.

Behaviors of the Financially Enlightened #6: Measure infrequently

There will come a day when you'll need to know your investment balances. If your bills are paid, your emergency fund is intact, and your automations are in place, that day is not today.

Looking will not increase your wealth. It will not give you serenity, and it will not provide you with some precisely-timed piece of information that will illuminate your future investing path. Instead, it will either make you happy (should your balances be up) or sad (should they be down), and you will act accordingly — emotionally rather than rationally. You will spend when you should save, you will hold back spare cash when you should be investing, or you will alter your strategy when no change would provide the returns you need.

Looking will also give you a distorted perspective on progress. Like fitness results, investment returns are best seen over decades. Daily or monthly examination of your investing balances is akin to looking in the mirror after every workout; seeing little or no

change, you misinterpret the non-result as an indication that progress is not being made, or worse, you mischaracterize minor fluctuations as major events and stray from the righteous path.

Instead, do not to look. Be content in your knowledge that today's needs are met, and tomorrow's are best guaranteed through actions you've already taken — living below your means and investing regularly and automatically. Forego the dopamine hit of opening your statement or logging in, fail to look in the “investment mirror”, and go find another activity to occupy your time.

If you find that you genuinely need to know your investment balances, it should be because you are changing your allocations due to impending retirement or are experiencing a large financial need that exceeds your current income and emergency cash reserves — truly extraordinary circumstances that should occur only once or twice in the lifetime (typically when one buys a house, a pricey education, or is distributing assets to one's heirs). During these events, you are free to measure your net worth — especially since in one of these cases, you'll be dead.

Measure infrequently.

Time Rule #1: Default to “no”

In order to have Agency and maximize Impact, you must have control over how you use your days. Nonetheless, many of us surrender that control through overeager agreement — saying “yes” to prospective employers, “yes” to volunteer opportunities, “yes” to social engagements, “yes” to coffee (and a scone) in the name of networking.

The more agreeable our nature, the more likely it is that “yes” is our default setting. After all, we don't want to disappoint and we don't want to miss out, and the unspoken social contract bids us to say “no” as seldom as possible, lest we be banished from the tribe.

Nevertheless, each “yes” has an opportunity cost measurable in minutes and hours — time used for someone else's ends that has been permanently reallocated away from our personal mission, never to be reclaimed. We've taken our most limited and non-renewable resource and given it away (likely with limited consideration). Each default “yes” also removes the possibility of modification or negotiation of the original proposal; we've acceded the details in full without considering the possibility of modifying them to meet our needs.

The zero-sum nature of time and the opportunity cost of each “yes” illuminates a lovely flip side, one in which every “no” means minutes and hours preserved. When we politely and conscientiously decline, we increase the amount of time we have at our sole disposal — which we can then use to maximize our Impact on the world. We retain our time for the goal we should be most focused upon (and it’s rarely a score).

Default to “no”.

Time Rule #2: Limit recurring commitments

Recurring commitments are the “yes” that keeps on taking. They eat time not once, but over and over again, consuming Agency with each bite.

As creatures of pattern and routine, we’re all too willing to give over time without end to periodic engagements — meetings, get-togethers, societies and clubs, phone calls — the reservation on our calendar substituting for the careful consideration of need or utility in the moment, appointments stretching out for months and years.

This desire to auto-pilot our lives has benefits: reducing cognitive load, keeping our social connections alive without undue effort, and guaranteeing some form of “progress” within our work groups — yet it has the insidious drawback of taking huge amounts of aggregate time without asking us to wrestle with the magnitude of time actually required. We spend a somewhat trivial hour this week and the same hour next week and so on, but after a year, we’ve spent the equivalent of 4 days and 4 hours in this particular 60-minute meeting — torching the near equivalent of a full working week (or a “unlimited” tech company vacation).

In service of maximizing Agency and Impact, we’re better served to keep our commitments discrete, with one “yes” needed for every time block used, and recurring commitments made only after extraordinary and careful consideration.

Limit recurring commitments.

Time Rule #3: Preserve unstructured time

“The secret to doing good research is always to be a little underemployed. You waste years by not being able to waste hours.” - Amos Tversky

If we are to maximize our Impact on the world, we must first experience illumination — finding the gaps in possibility, the overlaps between seemingly unrelated concepts, the glimmers and whispers of world-changing ideas not yet fully formed.

These path-defining realizations are rarely the product of intentional seeking. Instead, they come unbidden when we walk, when we shower, when we are idle and allowing our brain to process in the background. This experience, the epiphany that arrives when we're looking elsewhere, requires unstructured time (and a profound lack of intention).

Nonetheless, we fill our days with structure. Meetings and appointments, the spaces between filled with email and text messages and quick errands, our idle time spent watching televisions and swiping Kindles — our brains may not be focused with intensity, but they're always focused on something.

This always-on function is a prophylactic against precisely the type of lazy contemplation that leads to Impact, and we can defuse it with the paradoxical approach of *structuring our unstructured time* — leaving lengthy swaths unbooked on our calendars, time to be spent as we see fit in the moment, strolling, playing, drawing, staring into the sky, allowing the universe to deposit its treasures at our feet.

This is an act we must begin to see as “work”, engaging in rest purposefully and with regularity.

Preserve unstructured time.

Time Rule #4: Volunteer with caution

The price of competence is demand. Skilled and accomplished, you will routinely be asked to contribute to the visions and projects of others: as an employee, as a co-worker, as a partner, as an advisor, as a paid (or unpaid) expert. These contributions will invariably be couched as “opportunities”, presented to you as the thing that will catapult your career, help others in the highest sense, preserve your good standing as a member of the tribe.

Agree at your peril.

Every time you volunteer, you have taken time away from your personally-defined pursuit of Agency and Impact and allocated it to someone else. Time being zero-sum, you will not reclaim those minutes and hours, and they will remain forever misdirected.

In tandem, you will have garnered temporary esteem and praise for your civic-mindedness, yet the opportunity cost of your choice was likely not considered by your

requestor — they thought not of what you would give up to help, but only what they would gain by your agreement.

Consider these dynamics next time you're asked to volunteer, whether to assist a co-worker, take on a project at work, or to give hours and days to a charitable cause. In the extreme, you may choose to reject requests out of hand, or you may simply choose to be highly selective.

Volunteer with caution.

Time Rule #5: Set boundaries and eliminate interruptions

Boundaries are the true parent of Agency, and the lifeblood of our effort to build up personal reserves of time. They implicitly recognize our will and priorities as paramount, reinforcing the sovereignty of our time choices by holding back the emergent demands of others.

The first boundary you should set is with yourself — a boundary against distraction. One task at a time, with zero allowance for interruptions. Set your phone to silent, your notifications to off, clear your desktop of every task but the one you've prioritized. Give it your undivided attention, and if the urge to switch tasks pops up before the requisite time, go idle instead. Leave the building if you have to.

Then, marshal your defenses against the interruption of your unstructured time. With a measured dose of aggressive neglect, know that your workplace will stay within the boundaries you give it. Do not answer emails after hours. Leave text messages to languish. Establish expectations with your family, friends, and colleagues as to when they can expect you to answer and when they'll get your undivided focus. Do not be unafraid to abandon certain channels entirely — if you never answer another direct message on social media, your real friends will likely still find you.

The benefits come first in drips, and then in torrents. You'll find yourself contending with ever-fewer frivolous demands for your attention, first having mastered your own proclivities to distraction, then having mastered those coming from others. You'll get more done in less time, freeing ever-greater blocks of unstructured time to dedicate to building your Health or Wealth, to compounding your Agency, and to maximizing your Impact.

Set boundaries and eliminate interruptions.

Time Rule #6: Respond slowly and carefully

When dancing, it's best to lead. Move quickly, and your partner will too. Move slowly, and your partner will move slowly.

Communication follows the same rule: it's best to control the cadence, and you do so by controlling the rate at which you reply to incoming messages. Leave mere seconds in between messages, and you've implicitly set the expectation of quick replies and a rapid fire conversation. Leave hours, and you've turned things down a notch. Leave days, and you've set the expectation that replies are leisurely (if rather elective).

When we turn down the rate of communication, we accomplish two things: first, we allow for thoughtful, productive responses, creating efficiency and progress. Second, we reduce the number of messages to which we'll have to respond, creating a smaller overall communication load, and therefore reclaiming time better spent on other activities.

Thoughtful, productive responses are not dashed off by text message A.I., nor are they the outcome of machine-gun-fire Slack messages. They're not produced by waiting for one's turn to speak, ideas loaded for deployment and fired into the gap.

Rather, they're produced by taking time to consider context, your partner, the overall goals of the dialogue, and what's happened so far — then making a careful effort to *produce additional progress through clearly articulated speech and writing phrased as succinctly as possible*. Your response may be affirming and additive, enthusiastic and provocative, or it may be a graceful ending, progress created by saying “no” and setting boundaries. In either case, it proves better to send well-contemplated, progressive responses rather than those quickly formed and rapidly sent.

Reducing the quantity of messages received, the natural byproduct of slowing the rate of communication, is one of the primary keys to owning one's Time (and concomitantly increasing Agency). This reduction in message frequency and volume happens in two ways:

1. Your interlocutor, expecting rapid response, grows bored waiting for your “tardy” response, assumes disinterest or social slight, and when your response arrives, chooses not to answer quickly (or at all).
2. You, upon sending your response, choose your words carefully and parsimoniously, sending back a well thought out sentence or two against an incoming onslaught of paragraphs. Your minimal approach signals the social expectation of terse

communication, subsequently reducing the volume of thoughts to which you're expected to respond in the future.

Combining both, you'll create ample space between missives, freeing your time and attention for high-order Impact.

Respond slowly and carefully.

Behaviors of the Time Aware #1: Choose more time instead of more income

Conscientious and intelligent, you will face endless opportunities to trade your time for income — the potential to take on a parade of jobs, promotions, and self-assigned entrepreneurial tasks in exchange of ever-larger paydays.

If you are not careful, you will believe this is the way forward, the stairway to true social regard, and your behavior will reflect your belief. Your 7-hour workday will become an 10-hour workday, your 35-hour week will become a 50-hour week, and you'll be “vindicated” by pay far beyond your needs, a nicer house, and the superficial regard of your bosses, clients, and co-workers.

And you'll find you've left no time at all to chase your dreams. To connect with your loved ones. To simply *be*. You'll have surrendered your Agency for financial ease, time-for-income style — and you'll think you've done the right thing (while wondering why you feel so wrong).

Instead, forego the temptation. At nearly every opportunity, choose more time over more income. Reject the promotion that comes with pre-work meetings and weekend emails. Say “no” to the lucrative contract that will leave you richer but less connected to your friends. Step off the hamster wheel of stretch assignments that will put a gold star in your personnel file and a schism in your sleep schedule.

In doing so, you'll have elected Agency, and made time freedom (and its attendant joy) the organizing principle of your life. While this will not free you from the duty to amass adequate wealth through saving and investing, it will free you from the silent predations of “overdoing it” — the flytrap that looks so beautiful until the moment you drown in it.

Choose more time instead of more income.

Behaviors of the Time Aware #2: Allow enthusiasm to dictate action

Ironically, the greater your Agency, the more the world will conspire to take it from you. Seeing your competence, your accomplishments, your vigor, and your profound lack of need, others will be drawn to you – offering employment, partnership, or patronage in exchange for your time.

When this happens, be rational. Ask yourself if the opportunity presented will further your personal goals, framing your examination through the lens of Health, Wealth, and Time. Will it move these elements of Agency in ways you will enjoy, or if it will do the opposite?

And should the opportunity pass this primary filter, ask yourself one more question: am I excited about this? If the answer is yes, proceed headlong. If it is no, trust yourself, and execute a polite dismissal, regardless of the other facts.

Too often, we over-rationalize, examining pros and cons and opportunity costs while failing to listen to the voice inside ourselves that *is just not that psyched*. Instead, we overweight our dispassionate analysis, and say “yes” when everything but that inner voice points to the affirmative.

When this happens, you will have surrendered your time for ephemeral gain, because your lack of enthusiasm will eventually catch up with you. When it does, you’ll find yourself in the throes of burnout, resentment, and the desire to quit, the aftershocks of a choice that considered rational benefits without properly attending to the emotional consequences.

Instead, listen to the voice. Save yourself all the time you would have spent on that not-quite-right opportunity, and instead seek one that will build your Agency properly while leaving you unremittably psyched about the future.

Allow enthusiasm to dictate action.

Behaviors of the Time Aware #3: Decline with grace

Preserving your Time in service of Agency is a brutal game. It demands prioritizing your needs and vision over that of others, and therefore demands that you say “no” often (and in myriad subtle ways). It will pay to arm yourself with the skills necessary to do so.

The graceful “no” is both kind and certain — expressing your general wish to help (but your unwillingness to do so) in the most empathetic language available to you.

Paraphrasing, “no” is a complete sentence, yet bad for relationships if untempered by soft delivery.

At the same time, do not dissemble; you are not *un-able* to help, just *un-willing*, and should not disguise one with the other. Do not make excuses or deflect your choice on to phantom obligations, your current schedule, the impediments created by others, the weather, or your cat's unfortunate polydactylity.

Instead, recognize the worthiness of the initiative under contemplation and the faith in your abilities embodied by the invitation, then explain that your goals supercede those you've been asked to consider. Then, should you authentically desire, communicate your interest in future invitations – “no” today is perhaps not “no” forever.

Gratitude, certainty, and openness to tomorrow's ideas is a powerful combination. You will play the brutal game successfully (without ever becoming a brute).

Decline with grace.

Behaviors of the Time Aware #4: Set aside ample time for building and maintaining Health

The duration of your time on earth is limited, and you will certainly die — but you may push the instantaneous likelihood of your death ever further into the future.

This is done by maximizing your Health, building your physical and mental reserves as a deposit on an expanding, productive lifetime. Through this practice, you will add duration to your Agency, trading your Time in the here and now for the opportunity to have Impact far into old age, your influence continuing to build long after your contemporaries have left the mortal coil.

Like all things of value, this manipulation of the future dictates sacrifice — you must set aside time for exercise, diet, and social connection today, and you must wrest your daily schedule to produce stress levels that are low, level, and infinitely tolerable.

This means there are things you will not do, items you will not accomplish, and other goals you must set aside, often from the very domains we're seeking to optimize. You may choose to make less income in order to exercise, to expand your project timelines to allow friendships to thrive, and even to say “no” when enthusiasm would dictate otherwise. Nonetheless, you will do so in comfort, cocooned by the knowledge that your chronological time is expanding.

This Behavior must be elevated in your mental pantheon above many (if not most) of the others we've discussed — there is no more powerful tool for optimizing your Impact than to give it additional years of action.

Set aside ample time for building and maintaining your Health.

Behaviors of the Time Aware #5: Decompress with intention

When you work, you should be maximally productive within the firm boundaries of the time allotted, allowing concentrated output and tight bouts of focus to take the place of the untethered semi-efficacy common in knowledge work. You must minimize distraction, set boundaries, and get more done in less time — displaying mastery over your craft.

For this blueprint to succeed, you must arrive at work unburdened by fatigue, all-in on the task at hand. This dictates you've taken steps to recover in the interim, decompressing, revitalizing, and creating reserves of mental energy — a practice that must be pursued with intention.

Too often, we exist in a liminal state between work and rest, allowing our thoughts to be occupied by tomorrow's tasks while running or cycling, idly checking email when talking with friends, or thoughtlessly ping-ponging between family time and business meetings (as if the two could happily coexist). We rob rest of its benefits with every violation of its natural boundaries.

Instead, treat your rest as sacrosanct, as vital to your projection of Agency as your time spent working. Your decompression is not to be hijacked by others, nor by yourself. It is not a time to sneak in a bit of phantom productivity, nor to engage in work disguised as leisure — and it is *never* to be cut short.

Your decompression is deep breaths, perfect presence, and freedom from obligation. It is your servant, your wellspring of tomorrow's productivity arriving in the clothing of uninterrupted relaxation, and you would do well to allow it to proceed uninterrupted.

Decompress with intention.

Behaviors of the Time Aware #6: Establish expectations at the start

Your control over Time inevitably involves control over the expectations of others. At the beginning of any relationship, work or otherwise, this control is up for grabs: what will happen, when it will happen, and how progress will be made.

Rather than recognize this moment of opportunity (and acting accordingly), we often allow expectations to be implicit, assumed on the basis of previous interactions, created

by the content of initial communications, or dictated by the relative power of the parties involved.

Do not allow this to happen.

Your power over Time will come when you reject this paradigm, instead establishing expectations through conscious effort and careful consideration. Take the lead in defining how your cabal will make decisions, how you will communicate, and how you will elect or reject emergent opportunities.

Create actual rules governing these behaviors and document them in writing.

Attempt hegemony, molding the newly-created rules in service of your Agency, and be sure to embed your Time-based values in every bullet — setting boundaries and eliminating interruptions, limiting recurring commitments, and preserving unstructured time. If necessary, negotiate, but be prepared to walk away entirely if expectations cannot be swayed to your needs.

This practice will put the locus of Time at your feet, creating a brilliant go/no-go filter for any initiative — it will either proceed cleanly and with mutual understanding, or it will not proceed at all.

Establish expectations at the outset.

Meta Rule #1: Define “enough” at the outset

You should not play games in which the goalposts move. This is obvious when the rules of the game are defined by others — you would not participate in a hockey match if the lower scoring team at the end of regulation play could add a 4th period, nor would you stay long in a job in which the boss routinely increased quarterly sales goals during the quarter in question.

Nonetheless, we have a remarkable tendency to move our personal goalposts mid-game, regularly choosing “more” rather than “enough” as our guiding principle. We want more income, more love, more sex, a bigger house, more recognition, more fitness, and more leisure time regardless of current abundance — and we suffer as a result. The treadmill of “more” grinds down our satisfaction and motivates poor choices: a paycheck-boosting promotion taken regardless of its impact on family, a comfortable and generous long-term relationship destroyed by infidelity, a new car purchased when current transportation would suffice.

We are better served by hewing unapologetically to the concept of “enough” — precisely defining what we want and need in any domain of Health, Wealth, and Time and then remaining steadfast in our choices.

Defining “enough” for your income is a good start, as is “enough” for the number of workouts you complete each week, “enough” for your savings, and “enough” for the days of leisure you expect each month. Importantly, craft your definitions with an eye toward balance; only enough wealth to allow for sufficient control over your time, only enough leisure to allow for physical and spiritual recovery, only enough active health promotion to allow you to live a productive, joyful, long life. Do so, and you’ll live as near to satisfaction as the human condition will allow, your suffering caused only by events beyond your control.

Define “enough” at the outset.

Meta Rule #2: Focus only on what you can control

Agency is the practice of self-determination; control is a defining feature. As practitioners, we seek to guide the world toward our preferences — and when we succeed, we tend to think we can extend this practice endlessly (and to all domains).

We cannot.

There will come a moment when the power of Agency is not yours. A diagnosis, a divorce, a disagreement, a layoff, an accident, or an Act of God will enter your life, and when it does, you would do well to recognize your lack of control. Rather than react with outrage, react with acceptance — and turn your focus toward that elements of the situation that remain within your power. In doing so, you will immediately regain your sovereignty, extinguishing the pain caused by the mismatch between your expectations and reality (and beginning the process of realigning the world to your benefit).

Beyond leveling your emotional state and lighting the path forward, the act of focusing on what you can control will quiet the monsters of resentment, unfairness, and injustice. These feelings lead to psychological destruction, and are easily avoided by walking away from helplessness.

Focus only on what you can control.

Meta Rule #3: Seek the minimum effective dose

Power laws define any system where magnitude is inverse to quantity (and exponentially so) — a few cities contain most of the population, a few countries generate the majority of Global GDP, a few individuals own a disproportionate share of all wealth.

Similarly, just a few of your actions toward Optimal Agency will yield the majority of the benefits. These actions constitute the minimum effective dose — the smallest number of actions you can take in any domain of Health, Wealth, and Time Freedom to generate the desired result. You would do well to identify these actions, perform them, and then have the discipline to leave well enough alone.

This is an invocation against hyper-specialization and a call to balance; we wish to become *sufficiently* rather than *maximally* healthy, wealthy, and time-free, and as such, we should do only what is needed to bring these elements of Agency to acceptable and balanced levels. Importantly, we should also reject the tyranny of the obsessive pursuit of Agency; in its mature form, the practice should occupy the smallest possible portion of our day-to-day worries, necessitating we find the points of highest leverage, occupy them, and then *stop seeking*.

Generally, the Rules are an attempt at the minimum effective framework — six guidelines for each of the three elements of Agency that will provide maximum benefit. Nonetheless, 18 of *anything* too many for most, and you'll find the largest personal benefit (and minimum effective dose) by concentrating only on those Rules for which your current performance is most lacking. Within each, identify a single remedial action and then turn it into an unassailable habit. When you do, you'll likely receive an exponential result.

Seek the minimum effective dose.

Meta Rule #4: Practice extreme patience (and beware shortcuts)

Righteous action compounds. Creation begets creation, wealth more wealth, friendship more friendship. This means your goals are subject to the laws of compounding; immediate reward for any given action will be insignificant, while the distant rewards for dogged pursuit will be unimaginably large. A companion to compounding, the forward march of time, adds that you will eventually reach a day when distant rewards are no longer so, and you will be rich in health, connection, serenity, and resources.

Getting there will be slow (until the day it is not).

Attempts to subvert this are often punished. Skipping from the present and insignificant to the distant and meaningful invites the wrath of the unearned. A 6-month relationship resulting in marriage is likely doomed, its foundation incapable of supporting the swaying tower to come. An effort at doubling your net worth in a year may prove foolhardy, leaving you bankrupt instead of rich. Too many workouts, kindled by an intense desire to be healthy, will result in injury more often than fitness.

The indicators tell us to beware shortcuts — we cannot have tomorrow's rewards today. This tells us we should practice extreme patience in our endeavors, focusing on plodding steps, executing toward Agency and Impact with the faith of those who understand the power of compounding.

We do not expect rewards today, and we will be pleasantly surprised when we find them knocking at our door.

Practice extreme patience (and beware shortcuts).



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