

**Your Mind, Your Body, Your Soul, Use Them or Loose Them**  
**A Layman's Guide to Fighting PTSD and Depression**  
By Ronald H. Rayner

This pamphlet is dedicated to the over 1 million men and women who have died serving the United States of America in the Armed Forces. We owe it to them as well as ourselves to live a happy, healthy, and purposeful life.  
(See last ten minutes of *Saving Private Ryan*.)

Introduction

"There are three kinds of men: The ones that **learn** by reading.  
The few who **learn** by observation.

The rest of them have to pee on the electric fence and find out for themselves... **Good judgment** comes from **experience**, and a lot of that comes from **bad judgment**." Will Rogers

The purpose of this pamphlet is to share the knowledge and experiences of an U.S. Marine who fought in Vietnam and has served as a firefighter and chaplain for 27 years. I have been a fire chief in charge of the emergency management for a major sporting event and I have been suicidal. I have peed on a lot of physical and emotional fences in that time and I don't recommend it.

I like using quotes (as I have very few original ideas) to get points across and I hope these will get you interested in helping yourself.

"The key to success in life is using the good thoughts of wise people."

Leo Tolstoy

"Today, wellness encompasses much more than physical activity. It involves the entire body, mind, and soul."

Robert M. Sherfield, Ph.D.

*THE EVERYTHING SELF-ESTEEM BOOK*

(See "Cha-Ching" Wellness, Education, and Spiritual cards.)

"The central task of education is to implant a will and a facility for learning; it should produce not learned but learning people. The truly human society is a learning society, where grandparents, parents, and children are students together.

In a time of drastic change it is the learners who inherit the future. The learned usually find themselves equipped to live in a world that no longer exists."

Eric Hoffer-The Passionate State of Mind

“I urge all of you to enjoy your life. Every precious moment you have on this earth. Spend each day with some laughter. Don’t be afraid to feel ... to get your emotions going. Be enthusiastic, because nothing great can be accomplished without enthusiasm. Live your dreams.”

Jim Valvano

NCAA Champion Basketball Coach months before dying of cancer  
(See “Cha-Ching” Enthusiasm cards.)

### **THE NEED**

This information comes from a guy who has learned he needs to remind himself everyday to **“Think in the right direction. You deserve a good life.”**

I use *The Upper Room* (a daily Christian devotional magazine), *The Everything Self-Esteem Book* by Dr. Robert M. Sherfield, books from Simple Truths ([www.simpletruths.com](http://www.simpletruths.com)), and *The Bible* to maintain a positive direction for my thinking in my daily life. “*Cha-Ching*” (See below) an educational game I have invented, also helps me learn and communicate.

“The individual on his own is stable only so long as he possessed of self-esteem. The maintenance of self-esteem is a continuous task, which taxes all of the individuals powers and inner resources.

Eric Hoffer *The Passionate State of Mind*

I quote Mac Anderson, the founder of *Simple Truths*, in his book *The Power of Attitude*, “I’m sure you’ve heard the three keys to purchasing real estate...location, location, location. Well, you’ll now hear the three keys to managing your attitude...reinforce, reinforce, reinforce. Zig Ziglar (a world-renowned motivational speaker) remarked, ‘People often say to me that motivation doesn’t last. Well, neither does bathing...that’s why we **recommend it daily.**’ ”

It is my hope this pamphlet will help keep today’s US military veterans, active duty personnel and emergency responders from suffering the same mental problems the Vietnam generation had and has. Continuous care, support, and education are crucial in keeping your life headed in a positive direction.

Over 58,000 deaths in Vietnam  
By 1986- over 170,000 suicides  
Untold divorces  
Many in prison

I read a November 2007 newspaper article that there had already been over 200 suicides among veterans of the latest Gulf War and the Afghanistan

War. I have also read about a number of murder suicides involving spouses. Divorce is always a major problem when Post-Traumatic-Disorder (PTSD) and/or depression are involved.

“The quality of life for U. S. citizens has risen steadily since the 1950’s, while people report that their level of happiness is no greater since W.W.II. According to a report in *US. News and World Report*, people today are ten times more likely to suffer depression as those born two generations ago.”

*The Everything Self-Esteem Book*

**“Chaplaincy and the Law  
Lemon vs. Kurtzman (1971)**

1. The action must have a secular purpose.
2. Its principal or primary effect must be one that neither advances nor inhibits religion.
3. The action must not foster an excessive government entanglement with religion...

**Critical Incident Stress**

Any event that causes unusually strong emotional reactions that have the **potential** to interfere with the ability to function normally.

**Post-Traumatic-Stress-Disorder**

A mental condition which can follow a disaster experienced in military or civilian life that can disable or kill.”

[enc.wikipedia.org/wiki/Post\\_traumatic\\_stress\\_disorder](http://enc.wikipedia.org/wiki/Post_traumatic_stress_disorder)

*International Fellowship of Chaplains Training Manual* www.ifoc.org

I decided that my secular purpose as chaplain for the Pontiac, Michigan Fire Department would be the prevention and/or identification of Post-Traumatic-Stress-Disorder and depression.

As an U. S. Marine M-60 machine gunner in Vietnam and a firefighter in Pontiac, Michigan, I had experienced many critical incidents without any consideration as to the mental consequences. PTSD hadn’t even become an official diagnosis until the early 1980’s. I have spent much time like the Disney cartoon character *Goofy*, with the devil on one shoulder trying to get me to make bad decisions toward emotional, physical, and financial ruin and an angel on the other shoulder telling me to head in the other direction toward success and happiness.

Audie Murphy, World War II hero and movie star had been warning the world about the potential mental problems for combat participants for many years before there was an official diagnosis of Post-Traumatic-Stress-Disorder.

Critical Incident Stress can lead to Post-Traumatic-Stress-Disorder. This pamphlet is not a technical treatment guide. It is designed to get military, police, fire personnel, medical care takers, and anyone else that is feeling depressed to pay attention to signs and symptoms of the above problems and **seek professional help**. Any victim of a traumatic event should seek professional consoling

This pamphlet does not come from a Ph.D. It comes from someone who is being treated for depression by the United States Veterans Administration and is fighting depression daily with a pursuit of knowledge and physical fitness.

The biggest problem I have experienced as a chaplain trying to make people aware of Critical-Incident-Stress and Post-Traumatic-Stress-Disorder is that military, police and fire personnel are all tough guys and gals that consider it weakness to seek help.

Well, I have always considered myself pretty tough too. I considered my firefighter-paramedic friend who hung himself in his basement pretty tough, also. I have the obituary of a 28-year big city firefighter who served two combat tours as an infantryman in Vietnam. He retired to a nice wooded setting and committed suicide at age 52. There is no doubt in my mind that he was a tough guy. I also knew two very popular firefighters that drank themselves to death at ages 52 and 46.

The U. S. Military troops returning from war zones are now given six months to declare if they are having a mental problem from their experiences.

It took me and some of the people in my Veterans Administration sponsored PTSD therapy group over 30 years to figure out we had a problem and to seek help. I had showed signs and symptoms very early, but did not recognize them. It is only by the grace of God that I am not in prison or dead with many other Vietnam veterans.

It is my desire that this pamphlet inspire all that serve or have served to **be on guard and to get evaluated**. It took a good psychologist (experienced in PTSD treatment) only five minutes to bring this tough guy to tears and start me on the road to managing my mental problems.

My PTSD therapy group is a work in progress and we recommend evaluation for military combatants and emergency workers. Those who need help should seek it and get headed in the right direction.

Depression is the enemy. Just like terrorists, Viet Cong, or hard core NVA, you must prepare yourself physically, mentally, and spiritually in this fight for your life.

All veterans should be registered with their **County Veterans Services** and find out their available benefits. I went to the Oakland County, Michigan Veterans Services to see about getting hearing aids at age 52 and ended up getting help for mental problems that I had believed weren't all that bad.

Active duty military commanders should see that their combat troops are evaluated on a regular basis so that there is no stigma attached to seeing a mental health professional while on active duty. Non-veterans can get professional help through their health insurance and/or employee assistance programs.

“Character cannot be developed in ease and quiet. Only through experience of trial and suffering can the soul be strengthened, vision cleared, ambition inspired, and success achieved.”

Helen Keller

(See “Cha-Ching” Character cards.)

“Be on guard. Stand true to what you believe. Be courageous. Be strong.”

I Corinthians 16:13 (New Living Translation)

(See “Cha-Ching” Courage cards.)

## **Self-Esteem**

Dr. Sherfield in chapter one of *The Everything Self-Esteem Book* states: “Most psychologists, therapists, and self-esteem experts agree on a basic level that self-esteem is the picture we hold of ourselves in our own mind and the value we place on ourselves. Healthy self-esteem is having a positive, affirmative, and constructive view of yourself. These words suggest that you believe in your capabilities; accept your **strengths and limitations**; set and work toward **realistic goals**; develop positive, **rewarding relationships**; and discover **comfort** in the world around you.

Unhealthy self-esteem is having a negative, pessimistic, disapproving view of yourself and the inability to see beyond your limitations and problems. Low self-esteem is a mental health problem. Low self-esteem can cause you to lose sight of your goals, weaken your motivation, deprive you of meaningful relationships, and cause you to focus only on your limitations.”

Self-esteem education is taking a bad rap these days because of what I call ridiculous self-esteem. Dr. Sherfield on page 7 of *The Everything Self-Esteem Book* states: “In the past ten to fifteen years, self-esteem theory has moved away from the concept that well planned goals, hard work, and

achievement brings healthy self-esteem and rushed toward the notion that self-esteem comes from a series of meaningless phrases and inappropriate praise... saying, 'I am a great pilot!' never having taken a flying lesson...

**Acquiring healthy self-esteem is more than saying, 'I'm great,' it is about setting goals and *doing* things to make yourself great."**

"Opportunity is missed by most people because it is dressed in overalls and looks like work." Thomas Edison

(See "Cha-Ching" Action cards)

Top Ten benefits of Having Healthy Self-Esteem

*The Everything Self-Esteem Book*

1. You are more secure in who you are and what you have to offer the world.
2. You are able to see the good in others and the world around you.
3. You are able to move on from the past and experience joy in the present.
4. You are able to overcome adversity and setbacks more easily.
5. You are able to forgive yourself and others.
6. You have a clear sense of your own values, worth, integrity, and character.
7. **You take better care of your physical and mental health.**
8. You are able to develop a positive philosophy of life and live by that philosophy.
9. You are more optimistic, happier, and able to give of yourself to others.
10. **You are able to take responsibility for your own thoughts, actions, and indeed, your life.**

## **Thought Stopping**

Every member of my PTSD therapy group has his own copy of *The Everything Self-Esteem Book*. It states the following concerning "thought stopping" in taking care of your self-esteem in Chapter 2 on page 12.

### **Recognizing Unhealthy Self-Esteem**

"The beast knows no boundaries and has a mind of its own. It is relentless unless you learn to recognize its approach, distinguish its footsteps on your porch, and deny its entrance into your life."

It has become my rule to stop my mind heading in the wrong direction and with suicidal thoughts to: Think of the people that I love and respect the most and say "Don't hurt them." If that doesn't seem to work; I think

of the people that I dislike or that dislike me and say, “Don’t give them the satisfaction.”

“One powerful technique that can stir your emotions and change the way you feel is to use ‘emotional triggers.’ Our emotions are powerful motivators and, to a large degree, will control our behavior. For example, if we find ourselves thinking negative thoughts, we can replace the thoughts with something that we know will stir our emotions in a positive way. It may be listening to your favorite song, it may be a love letter from your spouse, a card from your child, a beautiful poem, or a passage from your favorite book.”

Marcy Blochowiak-*No Glass Ceiling, Just Blue Sky*- Page 56

Available from [www.simpletruths.com](http://www.simpletruths.com)

The only thing that saved my life when I contemplated suicide in 1999 was remembering my new granddaughter. I really had everything to live for but my depression had sent my mind reeling in the wrong direction and blocked out all the good things in my life and left me feeling hopeless. I felt my existence was not of any usefulness. I then thought of little baby McKenna and remembered that one thing I knew I wanted to do was to see her grow up. With that one good thought, my mind and my thoughts stopped “circling the drain” and then started going in a positive direction. I survived self-destruction. This was my experience with “thought stopping”, before I had ever heard the term in my therapy group.

Dr. Sherfield on page 59 in *The Everything Self-Esteem Book* puts it this way: “**Shut up!**”

It’s not rude. Say it out loud. ‘Shut up!’ Say it again. Sometimes, this is the way to silence your inner critic—by simply letting it know that you are not going to take it anymore. It sounds crazy, but in actuality, it may be the sanest thing you do all day. The next time you hear your inner critic begin to drag you down with negative thoughts, acknowledge it. Let it know that you hear it and that you disagree with it and that you are not going to listen. This is the first step in silencing the critic. Ignoring the inner critic will not make it go away.

The next step in silencing the critic is to make a conscious commitment to yourself that the next time you allow the inner critic to have a voice, you are going to fight back with five tangible, provable, true facts about yourself. You are not going to use abstracts or false praise about you, but you are going to fight back with weapons of truth.”

I fight a daily battle to keep my inner critic quiet and to think in the right direction. Spiritual, physical and mental fitness are all a part of that struggle. I try to do things to help me, like me. I walk and ride my bike to keep physically fit. I read and do mental exercises to keep the rust off my brain. I am involved with any number of charities that I enjoy participating in. I stay away from television as much as possible and read to keep my mind stimulated. I am starting a motivational and educational consulting company because I believe I have something to share with the world.

*Men's Health* and *Prevention* magazines have web sites with many articles on physical and mental fitness and are good resources to keep your mind headed in the right direction. *The Upper Room* and the Joel Osteen TV program provide a major portion of my spiritual assistance.

### **The Power of Belief**

Search the internet under mind/body or go to your local library and look for books by Herbert Benson, MD or Larry Dossey, MD. I have read *Timeless Healing-The Power and Biology of Belief* by Benson and *Be Careful What You Pray For...You Just Might Get It* by Dossey. *Healing Words* by Dossey is next on my list.

The following quotes came off various mind/body internet sites.

"If medicine is truly to be a healing art, it must address not only our bodies, but our minds and spirit as well; it must deal not only with the mechanisms of illness, but with its meanings; and it must recognize that our power to heal and be healed extends beyond our physical bodies."

"In order to understand how healing happens, in the twenty-first century we shall look not only at our atoms and molecules but at consciousness as well. In so doing, we shall reinvent medicine, adding ancient wisdom to modern science. The result will be fabulously more successful-and fulfilling-than science alone."

"The mind steadfastly refuses to behave locally, as contemporary scientific evidence is beginning to show. We now know, for example, that brain like tissue is found throughout the body.... So, even from the conservative perspective of modern neurochemistry, it is difficult if not impossible to follow a strictly local view of the brain." - Larry Dossey, M.D.

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Dossey compares prayer to traditional therapies and observes that, when used in tandem with other orthodox and alternative measures, prayer is indeed powerful medicine. Dr. Dossey further affirms that prayer is remarkably democratic: **Research confirms that no particular religion holds a monopoly on prayer's efficacy; and one does not need to be religious, per se, to pray effectively or to benefit medically from prayer.**

In this New York Times bestseller, Dr. Dossey restores the spiritual art of healing to the science of medicine. *Healing Words* points the way toward "a medicine that is both effective and more humane, a medicine that works better and feels better."

Like many who believe they must choose between the intellectual and the emotional, the analytical and the spiritual, Dr. Dossey graduated from medical school with the belief that prayer was little more than superstition. After practicing medicine for many years, he was stunned to come across scientific evidence of prayer's healing power. His "white-coated, scientific" world view undermined, Dr. Dossey embarked on ten years of research into the relationship between prayer and healing.

Citing compelling studies and case histories, Dr. Dossey breaks new ground in our understanding of how prayer complements good medicine. He describes how prayer manifests in laboratory experiments; he examines which methods of prayer show the greatest potential and how one's innate temperament and personality affect prayer style.

As we recognize that the "empirical evidence for prayer's power is indirect evidence for the soul," Dossey believes we will find ourselves praying more prayers of gratitude and fewer prayers of supplication. This, asserts Dossey, is "the proper response on realizing that the world, at heart, is more glorious, benevolent, and friendlier than we have recently supposed."

In the 1970s and 80s, researchers trained their sights more directly on these mechanisms. Herbert Benson, M.D., and his colleagues at Harvard Medical School led the way with the discovery of the **relaxation response**. This work has led to a cascade of findings about how mind/body mechanisms can be used for medically significant impact on hypertension, heart disease, cancer, and other conditions.

Today, leading edge programs for both patients and professionals are now conducted at Harvard's Mind/Body Medical Institute, New England Deaconess Hospital, Boston. And under Benson's direction, the institute is collaborating in the creation of other such programs at major medical centers around the nation.

In Benson's perspective, "We are part of mainstream medicine, we are not alternative. You might say that this was considered alternative years ago, but it is now mainstream." Mind/Body internet search.

My main lesson from Doctors Benson and Dossey is the practice of using mantras to relax and get my thoughts headed in the right direction. I may quote various parts of the 23<sup>rd</sup> Psalm to stop the wrong direction of my

thoughts. To keep them headed in the right direction and relax, I go for a walk or bike ride and sing *Jesus Loves Me*.

“THE TWO STEPS TO ELICITING THE RELAXATION  
RESPONSE

1. Repeat a word, sound, prayer, phrase, or muscular activity.
2. Passively disregard everyday thoughts that come to mind, and return to your repetition.”

*Timeless Healing-The Power and Biology of Belief* by Herbert Benson, MD

For **you** to take care of **you**, **you** have to experiment and find out what will work for **you**.

“The only things that stand between a person and what they want in life are the will to try it and the faith to believe it’s possible.”

Rich Devos

**Find the Right Job-Start Your Own Business**

([www.vetbizcentral.com](http://www.vetbizcentral.com))

Check out Vet Biz if you want to start your own business. There are billions of dollars worth of state and federal contracts that have no veteran owned businesses to take advantage of them.

Dr. Sherfield says fight back the inner critic with five tangible, provable, true facts about yourself.

The number one thing you have in your favor as a veteran is “**Human Capital**”.

...people represent not only labor but also capital investments. Schooling, job experience, reading, experience gained tinkering with cars or computers, as well as absorbing the knowledge and experience of parents and peers, all contribute to the development of the skills, insights, and capabilities on the job that economist call **human capital**.”

Thomas Sowell (See any of the “Cha-Ching” cards.)

Invest your human capital into an occupation you truly enjoy.

“Three of the top ten characteristics that employers look for in employees are topnotch communication skills, problem-solving abilities, and creative-thinking skills.”

Dr. Robert M. Sherfield

*The Everything Self-Esteem Book*

Veterans and emergency responders should have these skills in abundance and be proud of them. Research various occupations and find the one that you are most suited for and enjoy.

“People with unhealthy self-esteem are more likely to stay in a job they are unsatisfied with, without taking the necessary personal growth steps to obtain something more satisfying.”

Robert M. Sherfield, Ph.D. *The Everything Self-Esteem Book*

“The first step toward change is acceptance. Once you accept yourself, you open the door to change. That’s all you have to do. Change is not something you do, its’ something you allow.”

Will Garcia (See Cha-Ching Change cards)

If you are not satisfied with life or don’t like the direction your life is headed, take action to improve it. Remember the bottom line is that you are responsible for you. (See Cha-Ching Action and Responsibility cards)

## **Be a Hero**

“Kindness can become its own motive. We are made kind by being kind.”

Eric Hoffer (See “Cha-Ching” Generosity cards.)

Be a hero? Does that sound hard to you?

I have received a medal for valor in combat and been on the front page of the local newspaper for helping to carry a lady out of a burning building.

The funny thing is I have a hard time relating to the person that did those things as being me. It’s like those things were in dream land and it wasn’t really the real me that I know on a daily basis.

Those kind of events are few and far between and remind me of the last line in the movie *Patton*, “All glory is fleeting.”

It is a lot easier being a hero daily by choosing to be nice and looking for ways to make people smile.

The number one action I have taken that I am proudest of is making two babies burp in a Sunday school nursery.

I had taken my four year old granddaughter, McKenna, to a church in Las Vegas, Nevada. This church had a nursery to four year old class. McKenna sat down to play with some of the toys and I looked over and saw two twenty something young ladies holding and walking around two screaming babies.

A large portion of the “human capital” I possess is baby care as I had six younger siblings, four kids of my own, many nieces and nephews and a grandchild.

I simply asked if I could hold each child one at a time. I then proceeded to tickle each baby until they squirmed and burped. The screaming stopped and I handed the babies back to the Sunday school teachers. The Sunday school teachers gave me the most heartfelt thank you I can ever remember getting. It was just like I was their “hero” and had saved the fair damsels in distress.

Making a baby burp may sound trivial but it made a big difference at the time to those Sunday school teachers. I enjoy making a difference and it makes me feel good about myself. Feeling good about myself is good for my self-esteem. I have found each day offers any number of opportunities to better someone else’s day and feel better about myself.

“The best portion of a good man’s life, his little nameless, unremembered acts of kindness and love.”

William Woodsworth

(See “Cha-Ching” Generosity cards)

One day while waiting in line at an auto parts store, the cash register malfunctioned while the customer in front of me was being waited on. A few minutes later, when everything was working again, I received an apology from the cashier for the delay. My response was, “If that’s the worst thing that happens to me today, I will have a pretty good day.”

Once again, the look of relief on the cashier’s face and her smile were a nice reward for a few kind, rather than critical words. I have found that being nice is most appreciated when you have the advantage of someone. It is called being “gracious.”

“Everyone enjoys a fitting reply; it is wonderful to say the right thing at the right time.” Proverbs 15:23 *New Living Translation*

(See “Cha-Ching” Speaking cards)

Opportunities abound during the day to say the right thing and make someone’s day a little better or change the direction of their day and yours.

I also have a *Focus Hope* food for seniors delivery route. Once a month for the last eleven years, I have been taking government food to needy seniors. The seniors obviously benefit and are grateful, but I enjoy what I do and I believe I benefit more than they do.

“The generous prosper and are satisfied; those who refresh others will themselves be refreshed.”

Proverbs 11:25 New Living Testament  
(See “Cha-Ching” Generosity cards)

As Dr. Sherfield says “fight back with five tangible, provable, true facts” like these when you feel your thoughts are headed in the wrong direction.

If you can’t think of any, go out and make them. Rest homes and care facilities can almost always use someone to take a little time to visit lonely people. I once was adopted by an elderly man at church and we provided needed company to each other until he passed on. I also became involved with an ALS (Lou Gehrig’s disease) patient, a fellow Vietnam vet. They both showed me the power of attitude (See “Cha-Ching” Attitude cards) and how to die with dignity.

It has been my experience that the easiest people in the world to please are the very old and the very young. You just have to give it a shot. It is a lot easier to be an every day hero to one person a day than to be on the front page. Bringing a smile to someone’s face and making them feel better is being a hero to me.

“It isn’t the big pleasures that count the most; it is making a great deal out of the little ones.”

*TO A CHILD LOVE IS SPELLED T-I-M-E*

*what a child really needs from you*

(See “Cha-Ching” Love cards)

## **Knowledge**

“Every day you may make progress. Every step may be fruitful. Yet there will stretch out before you an ever-lengthening, ever-ascending, ever-improving path. You know you will never get to the end of the journey. But this, so far from discouraging, only adds to the joy and glory of the climb.”

Winston Churchill

One way to add to and keep track of your progress in knowledge is to participate in the “Cha-Ching game.

### **Cha-Ching**

The *Eagle Prep* communications game of  
“Human Capital” investment.

For all ages.

## Rules

1. Place the Eagle Prep “CHA-CHING” deck of cards some place where it cannot be missed or forgotten (next to alarm clock, car keys or schoolbooks, etc.).
2. Draw at least one card daily. (“One thought driven home is better than three left on base.” James Liter)
3. Carry this card with you and share it with family, friends, strangers, fellow employees, or fellow students. Just share and talk about it or send a message of love or blessing by placing it in someone’s path to be discovered. Or use it as a mantra to relieve stress.
4. At any time during the day when the card-holder or anyone else believes they truly understand the “Human Capital” value of the card, they should say, “CHA-CHING!”
5. Anyone saying “CHA-CHING!” must explain the “Human Capital” significance of what they have realized.
6. Blank cards are provided for participants to create or research information for sharing their own “Human Capital”.
7. Students should dedicate time every day to share ideas, truths, quotes or concepts (“CHA-CHINGs”) with their mentors, whoever they may be, parents, grandparents, aunts, uncles, brothers, sisters, friends, etc. and visa-versa.

### Suggestions

8. Keep track of your favorite “CHA-CHINGS”, “Human Capital” in a journal or date book.
9. Keep track of how a “CHA-CHING”, “Human Capital” has helped you handle a real world situation.
10. Just hand out your favorite “CHA-CHING” cards to someone to brighten their day. Cha-Ching cards can be used to convey a message that is hard for you to say face to face or a thought you want to drive home.

**“The key to success in life is using the good thoughts of wise people.”**  
**Leo Tolstoy**

Are you gaining “**Human Capital**”? “...people represent not only labor but also capital investments. Schooling, job experience, reading, experience gained tinkering with cars or computers, as well as absorbing the knowledge and experience of parents and peers, all contribute to the development of the skills, insights, and capabilities on the job that economist

call **human capital**. Nor is the distinction between human labor and human capital just a set of abstract concepts without consequences.

The ability to labor is usually greatest in early adulthood, when people are in their physical prime. Back in the days when many workers did in fact contribute little more than their physical exertions, a middle-aged manual laborer was less employable than a young man in his twenties working in the same occupation. But today, when most people who work for a living earn more as they grow older, this is much more consistent with their earnings a return on their human capital, **which tends to increase with age**. The human capital concept is also more consistent with narrowing income gaps between women and men, as physical strength counts for less and less in an economy where power increasingly comes from machines rather than human muscle, and an economy in which information and high-tech skills count for more.

While the growing importance of human capital tends to create greater equality between the sexes, **it tends to create greater inequality between those people who have been assiduous in acquiring knowledge and mastering skills and those who have not...**

“Young people who begin working at McDonald’s seldom spend their careers at McDonald’s. Just in the course of a year, McDonald’s has more than a 100 percent turnover rate. What those who leave take with them is not only such basic experience as showing up for work regularly, cooperating with others, and knowing how to conduct themselves in a business environment, but also a track record that enables them to move on to other and very different occupations at progressively higher levels in the years ahead. **The experience and the track record from McDonald’s are likely to be more valuable in the long run than the modest paychecks they earned serving hamburgers.**”

Thomas Sowell, *APPLIED ECONOMICS-Thinking Beyond Stage One*

(See “Cha-Ching” Wealth Cards)

Sample Cards

[www.eagleprep.com](http://www.eagleprep.com)

“Television, I believe, more than any one factor in America today is ruining the minds, bodies, and family relationships of the American people.”

Ron Rayner

“Education is the acquisition of the art of the utilization of knowledge.”

Alfred North Whitehead

*The Aim of Education and Other Essays*, 1, 1929

(See “Cha-Ching” Education Cards)

“Wealth is more often the result of a lifestyle of hard work, perseverance, planning, and, most of all, self-discipline.”

Dr. T. J. Stanley & Dr. W. D. Danko

THE MILLIONAIRE NEXT DOOR

(See “Cha-Ching” Wealth Cards)

“All that is worth cherishing in this world begins in the heart, not in the head.” TO A CHILD LOVE IS SPELLED T-I-M-E

(See “Cha-Ching” Love Cards)

“Pleasant words are as a honeycomb, sweet to the soul, and health to the bones.” Proverbs 16:24

(See “Cha-Ching” Speaking Cards)

“Rather go to bed without dinner than to rise in debt.” Ben Franklin

(See “Cha-Ching” Wealth Cards)

“...it doesn't matter how much you earn, so long as you spend less than you bring in-and thereby put aside savings, even pennies, day by day.”

Michael Medved's *Oma Right Turns*

(See “Cha-Ching” Wealth Cards)

“A leader's job is to look into the future and see the company, not as it is, but as it should be.” Mac Anderson *The Essence of Leadership*

(See “Cha-Ching” Leadership Cards)

“There is going to be a race between mass self-education and mass self-destruction.”

Arnold J. Toynbee “Conditions of Survival”

Saturday Review 29 August 1964

(See “Cha-Ching” Education Cards)

“Leadership is about taking charge and influencing others to follow your vision.” Robin Crow-*Rock Solid Leadership*

(See “Cha-Ching” Leadership Cards)

“If you think education is expensive, try ignorance!”

Derek Bok (1930-). Harvard University president.

In Ann Landers, syndicated column, 26 March 1978

(See “Cha-Ching” Education Cards)

“In 1953, a goal setting study was conducted at Yale University. Students were asked if they had a goal and a plan. Only 3 percent replied yes. In 1973, a follow-up study was conducted and it was found that the 3 percent who had goals and a plan had a combined net worth that was greater than the remaining 97 percent of the class.” *The Everything Self-Esteem Book*

Obviously, I highly recommend getting the *The Everything Self-Esteem Book*. That can be the start of you truly living life to your fullest potential. I found my copy in a Borders Book Store.

“To make the proper choices **you need clear direction**. Our destiny is made up of millions of little choices. The beautiful thing about being ...human beings is that we have the power to choose our destiny. No other creature on earth has the ability to do that. **Our fate is *truly* in our hands.**”

Marcy Blochowiak-*No Glass Ceiling, Just Blue Sky*

“Nothing splendid has ever been achieved except by those who **dared** believe that some inside them was superior to circumstance.”

Bruce Barton

"Life is divided into three terms - that which was, which is, and which will be. Let us learn from the past to profit by the present, and from the present to live better in the future."

William Woodsworth

“It would be difficult to find wellness in your life if you surrender to a victim mentality. Building wellness and healthy self-esteem require that you move beyond “the victim” and begin to live to your fullest capacity.”

Dr. Robert M. Sherfield

*THE EVERYTHING SELF-ESTEEM*

(See “Cha-Ching” Responsibility Cards)

**You are responsible for you. Please do yourself a favor and choose a long, happy, healthy, and purposeful life.**

(See “Cha-Ching” Choice Cards)

