

First Habits to Win the Day

The early morning has gold in its mouth.

A father spent a few weeks working in New York and took his small son walking in Central Park every afternoon. They always finished at the bronze statue of General Sherman on his horse. The father would lift his hat and say hello Sherman, and the boy would copy him. On their last day the father put his hat over his heart instead and said goodbye Sherman. The boy did the same, held the pose, and then asked: who is that man sitting on Sherman?

Weeks of looking, and he had never seen the general. I call the moment of noticing a Hello Sherman moment, and the rest of this is built to produce a few of them.

What all of this is for

Picture the sum of your life the way it would be described at the end of it. There are good things to **be**, which are attributes. Good things to **know**. Good things to **experience**, which is your list of the things you meant to do and the people you meant to love. And good things to **have**, because this is a material world and there is nothing wrong with a comfortable life.

Reaching any of it depends on three enablers. **Health** is the foundation of the body and the mind, and it touches everything else you do. **Wealth** is not a yacht, it is freedom from money problems and the options that come with it: enough and to spare, and the ability to go and do. **Wisdom** is knowledge plus experience, and knowledge is the one thing here entirely within your control.

If that sounds self-absorbed, remember the safety briefing. Fit your own mask before helping others, because you are no use to anyone unconscious on the floor. Call it sharpening the saw or feeding the goose. You cannot serve people while you are unhealthy, buried in debt, or ignorant.

The house is on fire

- Adult obesity is up about fourfold since 1960, and severe obesity about tenfold. One child in five is now obese, which used to be rare.
- Diagnosed diabetes has quadrupled to nearly one adult in ten, closer to one in seven counting the undiagnosed.
- Adults currently depressed or being treated for depression have nearly doubled since 2015, to about one in five. Deaths of despair, meaning overdose, suicide, and alcohol, have roughly tripled since 1999.
- From 2003 to 2023 prices rose 66 percent. Auto loans rose 91 percent, mortgage debt 80 percent, and student loans 430 percent.
- The personal saving rate has fallen from a peak above 15 percent in the mid-1970s to under 4 percent.
- Reading for pleasure has halved in twenty years, while weekly media consumption approaches 90 hours.

Sick, broke, and vacant. Almost none of it registers as an emergency while it is happening, which is how a whole society drifts without anyone deciding to.

You are not a trend

- Change your heading by one degree and at a hundred yards you are off by about five feet. Hold that one degree far enough and you miss the sun by 1.6 million miles.
- Small errors compound the same way, which is the whole warning. Drift does not correct itself, and the correction has to be early and deliberate.

Habits are the mechanism

There is an old riddle worth reading slowly. I am your constant companion. I am your greatest helper or your heaviest burden. Half the things you do you might just as well turn over to me, and I will do them quickly and correctly. I am easily managed. You must merely be firm with me. Show me exactly how you want something done, and after a few lessons I will do it automatically. I am the servant of all great men, and alas, of all failures as well. Those who are great, I have made great. Those who are failures, I have made failures. You may run me for profit or run me for ruin. It makes no difference to me.

Take me, train me, be firm with me, and I will put the world at your feet. Be easy with me, and I will destroy you. I am habit.

That last pair is the whole course. Two paths, and the difference between them is training and firmness rather than talent.

- Charles Reade: sow a thought and reap an act, sow an act and reap a habit, sow a habit and reap a character, sow a character and reap a destiny.
- Aristotle: we are what we repeatedly do, so excellence is not an act but a habit.
- The habit loop is trigger, behavior, reward. Triggers are either events, such as the alarm or walking into the kitchen, or feelings, such as bored, rushed, or anxious. The loop explains where you put your keys. It is not enough on its own for anything harder.
- What carries the harder things is identity. The goal is not to read a book, it is to become a reader. Not to run a marathon, but to become a runner.

Habit, routine, ritual

- A traveler passed three men doing the same work. Asked what he was doing, the first said he was laying bricks, the second said he was building a wall, the third said he was building a cathedral. Mindless, intentional, meaningful.
- Habits strung together make a routine. A routine with a strong why becomes a ritual, and the why is the whole difference.
- Rituals work on people who cannot afford to be wrong. The New Zealand rugby team performs the haka before a match. Michael Phelps ate the same race-day breakfast, ran the same stretching sequence in the same order, swam the same warm-up, and put on the same headphones. None of it was superstition. A set procedure let him shut out the room and execute.
- We already use them to mark time: passing the turkey and naming what you are thankful for, candles and a song, flags and fireworks, a worship service with a fixed order and changing content.

Personal opening exercises

- Borrow the shape of the worship program. Structure on the left, content on the right. The structure guarantees the right things happen. The content changes with the season of your life.
- Yours should carry all three pillars: mental and physical fitness, financial footing, and continued learning.
- Think of it as opening exercises for the day, a daily investment in yourself before anything else has a claim on you. Five days a week for twenty years is not a small thing.

Start with when, not what

- The first question is not what or how. It is when. You show up to work at a set hour without knowing what the work will be, and the showing up is what makes the work possible.
- Franklin said early to bed and early to rise makes a man healthy, wealthy, and wise. A German proverb puts it better: the early morning has gold in its mouth.
- Not everyone is a lark, and chronotype runs as a normal curve with most people in the middle. The argument is not really about morning. It is about the trade.
- Sort your hours by important and urgent. Late evening tends to be neither: scrolling, browsing, the fourth episode. Early morning tends to be important and not urgent: exercise, planning, study. Trade one for the other and nothing else about your day has to change.
- Rocks and sand in a jar. Sand first and the rocks will not fit. Rocks first and everything does. Same material, different order.

Four reasons the hour earns its place, beyond simply being quiet.

- **It is paying yourself first.** The early morning is the first fruits of the day. You take a percentage off the top and bank it before anything else can spend it, and once it is done nobody can take it back, whatever the rest of the day turns into.
- **It is a mental boost.** You have already won the day before it starts, and there is a strange luxury in a slow start. It also compounds your confidence, because it is a promise you made to yourself and kept.
- **It uses your biology.** Circadian and metabolic cycles put the body near a peak, the mind is clear, and willpower has not been spent, so you argue with yourself less about starting.
- **It is an edge.** Most people live reactively, arriving just in time for the next commitment. Being up early puts you in a small minority with room to double check and be prepared.

Lose an hour in the morning, Richard Whately said, and you will spend all day looking for it.

Does this actually work?

Five questions, and they are not rhetorical. Have you let your body slowly deteriorate, and not simply from getting older? Are your finances cluttered and haphazard? Do you feel like a tumbleweed to media and distraction? Have you wondered whether your best days are behind you? Do you know whether you are prioritizing the things that would actually help most?

I have run this for years, and the results are ordinary and cumulative rather than dramatic. Twelve years of a daily exercise habit, tracked by body composition scan, took 7 pounds of fat off and put 13 pounds of muscle on. A daily habit of tending the finances, which after some setup is mostly automated, moved net worth elevenfold since 2014. And a daily habit of learning has produced three degrees, specialty training, hundreds of articles, and thousands of hours of courses and audiobooks. None of it happened in a year, which is exactly the point.

Why it will be hard anyway

- Derek Sivers: if more information were the answer, we would all be billionaires with perfect abs. Knowing and doing are far apart.
- Willpower lasts about three days. Day one is excitement, day two is fine, day three is hard, day four is I will skip today.
- Most of the fuel is spent in the first minutes after liftoff. Expect that, and design a system that makes success likely rather than relying on resolve.
- Comfort is the enemy, not hardship. We are not dying of scarcity now, we are dying of ease. Discomfort is a signpost, not a stop sign.
- There is no royal road. Bennett again, a century ago: the path is extremely hard and stony, and the worst of it is that you never quite get there. He also thought that was rather fine, and the chief thing separating him from the cat by the fire.

Eight ways to build a strong habit

1. **Remember your why.** Name what the good life actually looks like for you, then work backward to today.
2. **Make a fresh start.** Any day can be day one, and starting again is not evidence of failure. One day, or day one.
3. **Make it easy.** Arnold Bennett, writing a century ago: avoid at any cost the risk of an early failure, because a petty success may lead to a success that is not petty. Anchor it: after I do X, I will do Y.
4. **Use decision engineering.** Organ donation rates differ hugely between culturally similar European countries, and the variable is whether the form asks you to opt in or opt out. Set your own defaults so the easy path is the right one.
5. **Create accountability.** It is much harder to skip when somebody is expecting you.
6. **Temptation bundle.** Allow yourself the audiobook you love only while exercising. It is self-bribery, and it works.
7. **Use momentum.** Jerry Seinfeld kept a wall calendar and a red marker, and put an X on every day he wrote. After a week you have a chain. The only job left is not breaking it.
8. **Trust the process.** Fall in love with the process and let the results follow. If it feels repetitive, you are doing it right.

TRY THIS

- Pick the when before the what, and put it on tomorrow's calendar.
- Start smaller than feels worth doing. Ten minutes counts.
- Name the one degree you are turning.
- Write the plan down and tell one person.
- Never miss twice.

You may fancy that the water will be warmer next week. It will not. It will be colder.

Resources

Have a plan B

- If the morning gets away from you, **then** take the shortest honest version rather than nothing.
- If you miss a day, **then** reset at the next one. Never miss two in a row.
- If you are traveling, **then** keep the same sequence wherever you are, however small.
- If you cannot decide what to do, **then** do the part you already know and decide tomorrow.

Questions worth answering on paper

- What does the good life look like for me?
- When exactly will this happen?
- What is the smallest version I would still do on a bad day?
- What has to move to make room?
- Who will know whether I did it?
- What is my plan B?

Referenced in this session

- Charles Reade, on sowing a thought and reaping a destiny.
- Aristotle, on excellence as a habit.
- Benjamin Franklin, and the German proverb about the early morning.
- Richard Whately: lose an hour in the morning and you will spend all day looking for it.
- Arnold Bennett, *How to Live on 24 Hours a Day*, 1910. The petty success, and the swimming pool.
- Dan Ariely, on organ donation defaults.
- Derek Sivers, on information not being the answer.
- Jerry Seinfeld, and the chain of red X marks.

Reading

- *Atomic Habits*, James Clear. Identity change, and the compounding arithmetic behind small gains.
- *Tiny Habits*, BJ Fogg. Anchoring a new behavior to one you already have.
- *The Power of Habit*, Charles Duhigg. Where the trigger, behavior, reward loop comes from.
- *How to Live on 24 Hours a Day*, Arnold Bennett. A hundred years old and still the most bracing thing written on the subject.

Theme: thinking well. From my course *Healthy, Wealthy, and Wise*. The companion sessions are on health, money, and continued learning.