

Decision Filters

**A Two-Hour Read To
Improve Your Life!**

By

Job S. Friend

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Decision Filters

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Author's Dedication

To The Pilgrims

Author's note: This book was authorized to be released on biblestudy.org's Internet page in November, 2020 – the 400th anniversary of the Mayflower's arrival and safe docking in Provincetown Harbor, Massachusetts.

"These [Abraham, Sara, Isaac, and Jacob] all died in faith, not having received the promises, but having seen them afar off, and were persuaded of them, and embraced them, and confessed that they were strangers and pilgrims on the earth." Hebrews 11:13, KJV.

Introduction: What's A Decision Filter?

Perhaps the easiest way your author can help you, dear reader, to understand what a decision filter is, is to offer up a simple example in the form of an observation on why it is that couples sometimes fail.

Why do couples fail? It is because they did not actually want to be a couple – “they” being both parties. If they had actually valued being a couple then they would have used **BEING A COUPLE** as a decision filter for the life choices they made. And if they had, they would still be a couple.

Being a couple is a decision filter for couples.

Switching to present tense, whenever a life decision presents itself, if both parties to being a couple make their choices along the lines of, “Is this going to be good for our relationship, or not?” and then only proceed if the answer is, “Yes,” then things are going to be very different in a positive way for that couple.

Decision filters are a tool that can be used to help you filter into your life as much good as

is possible and to help you filter out of your life as much bad as is avoidable ... through **improved choices.**

Decisions filters are also value safeguards. We each make our decisions based on what is or seems important to us at the time. And each decision we make has a cost or set of costs associated with it. If we make a decision too quickly and get it wrong, the costs of a decision can exceed the benefits – and we experience a psychic loss. Unfortunately, sometimes those costs can linger on for an extended period of time. All of this adds up to ... our decisions should be important to us because our life is important to us and so we should make them accordingly.

If each of us considered our decisions as first having to go through a **Decision Filter** in order to safeguard our core values and then also a **Decision Tollbooth** to assess and pay the costs of that decision before any further action is taken, then your author contends each of us would take our decisions more seriously and make them more effectively. Decision filters are decision-making guidelines for better choices. They can help us to maintain the proper perspective when deciding on a course of action.

And the idea of a decision tollbooth is to help us remember our choices have costs that must be paid, both by us and sometimes by others, too. Ergo, we need to consider those decision costs carefully. Are we willing to pay **the toll** (the full cost of a decision) or not? If so, and if the decision itself has been properly filtered, proceed (explained in more detail throughout this book). Life presents each of us with an unending stream of choices we are forced to make. By putting into place some decision filters in advance, the better choices we will make, the better results we will obtain, and we will have a much better chance of achieving a happier life. As all of us can use some help in making better choices, each of us can benefit from using decision filters in our lives. As a housekeeping point, for ease of reading, your author will write most of the suggested decision filters in this book in a first person manner, e.g., "Am I not reading enough good books?" Let's get started!

Your World Can Be Good!

My wife and I had been travelling for more than a day when we arrived in Copenhagen, Denmark to meet a Danish friend of ours. Though we had been up for more than 24

continuous hours we decided to go ahead and stay up to meet our friend for a drink and then dinner. He was going to show us around Denmark for the next few days and everyone was excited to see each other again. Because we had not seen each other for many months the conversation was the usual one of getting caught up with what each of us was busy doing in our lives, along with various political and economic world observations. Evidently, your author was a bit too tired and cranky because my part of the conversation concerning some world events became a bit too negative for our Danish friend. And so he interrupted me with, "Job S., Job S., Job S. Let me tell you something. It's true, this world can be bad, but your world can be good. You just have to make it so." There was silence on my part because he was right. He intellectually pushed me back onto my side of the table, where I belonged, and also gave me the wakeup call on perspective I obviously needed.

It's true; this world can be crazy and in some cases bad, **but your world can be good**. You just have to make it so. No one else will. The responsibility belongs to each of us. My friend's comment was right on the mark.

People want to have a good life and to be happy. Happiness, however, needs credible content, which is the subject of the next section.

Happiness Is The Right Answer

Virtually every human being currently alive can correctly answer the most important question they will ever be asked and that question is, "What do you want out of life?" And the correct answer is: "I just want to be happy." Your author would contend that this was also true of those who have gone before us, but are not currently with us. They, too, knew the right answer. So there is some good news in all of this in that people can correctly answer this very important question. But here is the bad news. Sometimes people try to be happy in crazy ways (more on this later). And so even with the right ultimate goal in mind, choosing the wrong means can result in a less than happy outcome – both for yourself and your loved ones.

It would be easy to blame our past, the world at large, or other human beings for being in a less-than-happy state. Generally speaking, however, the hard truth of the matter is we are products of the choices we have made. Our choices have consequences. True, other

people's choices can also affect us as well, but other people's choices are out of our control. We can only control our own choices and most of us could use some help, some choosing guidelines, in learning how to consistently make better decisions - hence this book. Here is a bottom line: your life and your happiness should be important to you. Act accordingly.

As mentioned in the previous section, happiness, it turns out, needs some credible general content in order to be a helpful and valid life goal. Your author can provide several suggestions for your consideration. Let's take them one at a time and work our way through this together.

Deep inside of us, in both our mind and our heart, each of us would like to hear the following when we walk into a room, "Hey, there's your-name-here. He's one of the good guys." (Your author is using "guys" in the mankind sense of the word, applying to all genders, races, ages, etc.). In short, each of us wants to be considered as "one of the good guys." This should lead each of us to ask ourselves a really important question, "Am I really one of the good guys?" Ethics matters and so does character. None of us can be considered to be "one of the

good guys,” if we are not actually a good guy. Later in this book your author provides a section on ethical filters and, for now, suggests that one of the general content criterion for happiness must be a high standard of ethics. Our word must be good, as must our actions, if we are to be considered as being one of the good guys.

Being **ethical** is one general content criterion for happiness.

A second general content criterion for happiness is to be considered to be a reasonable, sound-minded person. When it is our turn to speak, each of us would like to be actually and actively listened to because what we say has some intellectual value to other people. Further, when we are alone and thinking our approach should be reasoned, rational, or intelligent – pick your preferred word. Your author likes reasonable, which implies according to reason and also being balanced. Being reasonable matters. Being reasonable is another general content criterion for the word happiness. Later on there is a section discussing intellectual filtering.

Being **reasonable** – according to reason and balanced - is also a general content criterion for happiness.

A third general content criterion for happiness is to be productive at something. Once again, down deep inside, each of us would like to be considered to be a productive member of society. No one really wants to be considered as a freeloader. Each of us has bills to pay so we must work at something. Since we must work, it makes sense to work effectively in order to produce as much as possible within the resource constraints we are each faced with. In other words, we will feel better about ourselves if we are a productive contributing member of society and thus pay our own way and perhaps also generate some extra we can use to help others with. Helping others is a personal choice and your author is not trying to be preachy, here.

In most countries we can choose how we would like to be productive, which is a blessing. Since we each get to choose, a further two-part suggestion to being productive is as follows: 1) to be productive at something we enjoy doing and 2) that we are also good at. Regarding item number two it might take you some time to

develop the skills, including perhaps obtaining the education and/or work experience, but you can do it. The overall reasoning here is that since we likely have to work to pay our bills we will be happier in our jobs or businesses if we both like what we are doing and are good at it. If both numbers one and two are true, work will seem a lot less like work. Being a productive contributor matters and so being productive is another general content criterion for happiness. Later on, there is a section on vocational filtering.

Being **productive** – hopefully at something you both enjoy and are good at - is also a general content criterion for happiness.

The next general content criterion for happiness is to have some good relationships with others who are also trying to build out ethical, reasonable, and productive lives. We each have a need to experience a positive "community of emotion." No one really wants to be permanently alone, or even alone for extended periods of time, but this can happen to all of us from time to time. If it does happen it makes life harder and less enjoyable during that period of time. The way to experience a positive community of emotion is build into your life

other men and women of good will who are also attempting to become "one of the good guys." It is important to have others of like mind to love, to work together and play together with, to intellectually stimulate each other, and in general to share life experiences with. We want to cheer together when the "Death Star" is blown up, cry together when Rocky is still standing at the end of the 15th round, and laugh together when someone cracks a good one-liner, or tells a funny story. All this is to say that we want to laugh together, work together, cheer together, cry together, etc. We want to know that we love and are loved by at least some other people. In other words, it would be nice to be able to share achievements and trials and all of life's ups and downs with some other good guys. It would be nice to both help and to be helped as the case may be. Ergo, having meaningful relationships with family and friends is also a general content criterion for happiness. Relationships matter. Later on, there is a section on friendship and social filtering.

Having **meaningful relationships** with other good guys is also a general content criterion for happiness.

Depending on how one chooses to categorize there could also be other general content criteria for happiness, e.g., good health, but your author will allow others to suggest them. For now, if you are in agreement that you would like to be one of the good guys, to be reasonable, to be productive, and to experience a positive community of emotion ... then you are my kind of people and hopefully we can someday meet. To recap the suggested general content criteria of happiness, we have the following:

Ethical – one of the good guys

Reasonable – according to reason and balanced

Productive – hopefully at something you both enjoy and are good at

Friendly – supporting a positive community of emotion with family and friends

To “prove” your author’s suggestion for the above happiness criteria, let’s stop and take a brief, but hard, look at what would be the case if any of the above were missing in one’s life. No one is really going to be happy if they are unethical and others do not trust them. No one

wants "He was a scumbag" on his tombstone. Nor are they going to be happy if they cannot contribute something reasonable and balanced to a conversation – if they are considered to be foolish or not worth listening to by others. Nor are they going to be happy if they are unable to produce enough to pay for their own upkeep or to contribute at least something to society. Nor are they going to be happy if they are all alone in life. No one is really going to be happy if any of these general content criteria pertaining to happiness are missing. Hence, your author's above suggestions can at least be a starting place for most people to think about. And think about them you should because, unfortunately, some people try to be happy in crazy ways.

Happiness as a life goal must be constrained with at least some general criteria, or decisional chaos followed by actual life chaos can ensue.
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Perhaps a few examples of some poor, unconstrained decisions might prove useful. Your author would contend that if the general content criteria for happiness are not in place then people can start doing crazy things like one of the following: 1) rob a liquor store thinking if they get away with the money they will be "happy" or 2) raid a neighboring village in order

to steal their property in order to “be happy” or 3) shoplift in order to get something that will “make them happy,” or 4) stick a needle filled with heroin in their arm or drink too much, etc. Happiness has to have credible general content criteria in place, prior to making decisions, or people will attempt to be happy in immoral or foolish ways – and then they will make themselves and the people around them miserable, which is to say they will not be happy and neither will any others they come into contact with. Unfortunately, this has all too often been the story of the human race.

The general content criteria of “happiness” can be thought of as <u>general</u> decision filters .

The idea of general happiness decision filters can be illustrated by the following questions one can ask oneself, prior to taking an action: 1) Is what I am about to do ethical, or not? 2) Is what I am about to do reasonable and balanced, or not? 3) Is what I am about to do productive, or not? 4) Is what I am about to do relationship enhancing or relationship destroying? It should go without saying that if the answer to the above questions is, “Yes,” then proceed. If not, reconsider a sounder option.

There is a necessary point of further clarification, which is that after staying within the general decision filter guidelines we remember we are unique and can follow our particular interests and passions thereafter. It is advisable that we should begin with being aware of and conforming to the general content criteria for "happiness," or we will fall short in important areas of our lives. The idea of using general decision filters as a tool to help keep us on a good decision-making track can enable us to achieve becoming an ethical, reasonable and balanced, productive person with many good relationships in our lives. After that, because each of us has the freedom to choose, we can then choose the particular and unique-to-us aspects of happiness for our lives. In choosing the particular aspects of happiness we must always stay within the above four general content guidelines. If we do not then we run the risk of: 1) not being "one of the good guys," or 2) trying to be happy in a crazy way, or 3) not being productive with what we have, or worse, living off of other's efforts, or 4) losing an important relationship, or even worse, being alone.

Within the above general decision filter guidelines we can choose the particular aspects

of what we believe would make us happy. For example, one can choose to be a white-collar worker in a big city, or to be a family farmer in a rural area. One can choose to marry or not. One can choose to have children or not. One can choose to earn less money and to have a simpler life as an artist, etc. The difference in living conditions will manifest themselves quite clearly based on each of the above personal choices – all of which can be perfectly acceptable. You can be an ethical office worker in a big city and also be a reasonable, balanced, productive person, and have many good relationships with likeminded others. The same is true for choosing a rural option. Once again, a farmer can quite clearly exhibit ethics, reasonableness, grow a lot of food, and have many good relationships. The choices are yours. The consequences of those choices are yours, also (more on this in the next section).

You can build out a meaningful and good life,
over time, through better choices.

Decision filters can help.

Prudence is a word one does not hear very often these days, which is a shame. Prudence can be thought of as caring about the future in

such a way that we actually take the time to both think about a better future and then act in order to bring it about. Prudent people are generally happier because they have a confidence they can make their world better, over time, with consistently good choices. A prudent person makes their choices with the overriding goal of wellbeing or happiness in mind. And happiness is ultimately the right answer to the “What do you hope for out of life?” question.

Choices Flow Downhill From Values

This section has to do with how our choices flow downhill, as it were, from our values. In simplest terms the values we actually hold, at the point in time we make a decision, are reflected in the choices we make. Those choices then have consequences. Ergo, it could be said that if we were to trace a consequence backward in time we would find a choice that caused it and that choice reflects what was valuable to us at that point in time. A simple and easy to understand sequence is per the below:

Values → choices → consequences

Another way of stating the same thing is to picture our values as a mountaintop and the choices we make, based on what is valuable to us, as flowing downhill from those values at the top of the mountain, like a skier following a mountain slope. The values are higher in pecking order than our choices because our choices are simply going to reflect our values.

Our choices flow downhill from our values.

And this is why it is important to think about what is valuable to us. Our life should be important to us. Our happiness should be important to us. Hopefully, your author has convinced you that the general content criteria of happiness need to be considered, too, when making decisions. This is to increase your chances of a meaningful and good life and real happiness. Ergo, the general content criteria of happiness should be important to us, too.

Perhaps a quick clarification of what a value is might be useful. The word **value** is used in two main ways – at least this is how your author will use it in this book. The first way values are typically used is to mean a set of principles or a standard of behavior that we aspire to live up to – a code of ethics, as it were. The second way

value is normally used is the hope of obtaining something we want (value) but don't have yet, e.g., a college education, or a professional credential. Further along this second way, if we already have something we value, e.g., a home, then we work to keep it maintained, pay the insurance and taxes, etc., so we can keep what we already have and value. Both ways of "defining" value(s) are used in this book because how we live, according to ethics, and what we would like to achieve, or keep if we already have it, are encompassed in the idea of using decision filters as value safeguards. You can safeguard your principles, your relationships, your achievements, and your possessions with decision filters.

Values are a set of ethical principles to live by or
Something you would like to achieve or obtain if you have not done so yet or
Something you would like to keep or maintain if you already possess it

Getting back to values and the choices that flow downhill from them, since all of the above is the case **it is very important that each person consider what it is that they value,**

as a choice chain reaction is going to be set off based on those values. That **chain reaction** will lead to either positive or negative consequences, which are very real. And the chain reaction will not just affect us; it will affect the other people in our lives as well.

Some choices are benign, for example, did we pick chocolate or vanilla ice cream? Some choices are not, for example, do we cheat on our spouse? Decision filters can function like value safeguards, protecting us from making a really bad decision with devastating consequences. And decision filters can help keep us on track as we work to achieve what is important to us, e.g., not going to Las Vegas to gamble with what we have saved so far towards a home down payment.

Decision filters are value safeguards!
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What are some of the general attributes of a meaningful life, i.e. what should be valuable to us? It should be noted that in attempting a suggested answer below, your author is going for a listing of general attributes or characteristics of a meaningful life. In other words, your author does not want an engineer arguing with a fireman about which profession is

more vocationally satisfying. That discussion and answer is a particular and personal one, not a general answer for mankind. **A general listing of the characteristics pertaining to a meaningful and good life** is one that a reasonable member of mankind would want and accept for themselves and others.

Life itself – one must be alive to value anything

Happiness – including the general content criteria mentioned earlier, listed separately and immediately following, below:

Being one of the good guys – being **an ethical person**

Being **a reasonable person** – according to reason and balanced

Family & friends - supporting a positive community of emotion with loved ones

Productive – hopefully at something you both enjoy and are good at

Health – it is much harder to be happy if you are in poor health

Peace – one's environment and one's inner emotional state

Variety and Creativity– not boredom

Time – we only have so much so we must choose to use it wisely

Liberty – the freedom to choose

Property – at least some resources

Perhaps the above list could be added to or refined. Any reasonable editing your author will not quibble with. The important thing is **there are certain general items necessary for, or pertaining to, a meaningful and good life.** Any such general items are important because a happy life is important. No one really wants a bare, meager, unfulfilled existence. And no one in his or her right mind wants the negative extreme of a painful, suffering, or tortured existence instead of a meaningful and good life.

If earlier in life (but it is never too late) more people were taught and knew the chain reaction sequence: values → choices → consequences, and if they really cared about their own lives and the lives of others, they would probably

think a lot more about the values they hold and why they hold them.

The values I actually hold are the starting point for the quality of life I ultimately obtain through choices based on those values.

Rethinking our values, both from an ethical point of view and also from a “what’s important for me to achieve and maintain” point of view, is a wise course of action. Getting our values straight in our minds will help us to make better decisions going forward throughout the balance of our lives. Once again, this is because our choices are going to flow downhill from our values. In short:

Taking the time to revalue my values will function as a **mega-decision filter** in my life.

The Decision Tollbooth: What Will This Decision Cost Me?

In addition to using decision filters to help make better choices and to safeguard your values, another decision-making tool that can be used is the idea of running your decisions through a **Decision Tollbooth**. A decision

tollbooth is like a highway tollbooth in that you must pay a cost to get through and to keep on going to your final destination. There is a cost-of-decision price to be paid. All decisions have costs associated with them. Some of those costs are as follows:

Time

Energy

Emotional investment

Money

Lost opportunity (opportunity costs)

Risk (the chance of failure)

Perhaps an example might prove helpful and so let's take the above types of costs and illustrate them with the example of a young lady making the decision to leave home and to go away to university in order to achieve a four-year degree.

Regarding time, there is a fact-finding and application-filling-out effort involved, including perhaps taking the time to visit the desired campus. She has to take the time to find a place to live, including likely finding some roommates to hold her rental costs down. Our young lady also had to take college prerequisite courses in high school. There is also going to

be, in macro terms, about four years of her life given up to pursue this course of action. In micro terms, there is going to be a lot of time spent going to classes, reading, studying, writing, thinking, going to and from home on breaks, perhaps some social and part-time job obligations, etc. Time is a major cost of her decision.

Our young lady is also going to have to expend a great deal of energy pursuing being accepted into the school of her choice, getting her classes on a schedule that allows her to graduate on time, getting to and from classes, studying, taking examinations and writing papers and completing projects, making new friends, going on dates or group activities, keeping up her health in a different environment, doing her own laundry, handling transportation issues, working a part-time job, etc. Her goal is achievable, but it is going to take some serious work, over time, and that will require the expenditure of a lot of her energy over the next four or so years.

In terms of emotional investment, she may not fully understand which major course of study would be most suited to who she is as a young lady and this may cause her angst. She

may also leave behind a romantic relationship at home, all the while wondering if the relationship will still work out between them due to the geographical separation. She also has to leave behind parents and siblings and high school friends. There are emotional costs involved in this type of serious life-forming decision. Those costs will be paid, in one form or another.

Money is the probably easiest to understand component of most decision costs. The school she is applying to will likely be able to help her understand what a typical full-time student budget is per year. They will be able to help her understand the average cost of books per semester, tuition, housing, food, etc. But easily understanding what a decision will likely cost is very different from having to actually pay those financial costs. She might be able to get some help from her parents and some scholarships, but it is likely she will also have to work or borrow money, perhaps both. If she has to work part-time then this will be an additional time and energy commitment. If she has to borrow money to be able to achieve her goal, the accumulated student loan debt will need to be paid, including interest, from the after-tax earnings from her post-graduate job. Interest

costs will be a big cost, over time, in this instance.

Further, our young lady will definitely have what amounts to lost opportunity, i.e., opportunity costs associated with her decision. Cost means what someone is forgoing in order to obtain something they value through an exchange. What is being given up can be understood as the opportunity cost, e.g., “What is it going to cost me to pursue Option A, in terms of not being able to, at the same time with the same resources, pursue a different Option B?”

Costs are what the actor is giving up, in total, in order to obtain something they value via an exchange; the current benefits they are forgoing in order to attain a hoped-for better position via making the exchange.

Our young lady is giving up a lot in order to pursue a four-year university degree. She is trading time, energy, emotional investment, money, and taking a risk in order to obtain an education and a certification she hopes will benefit her throughout the balance of her life. She might be injuring or giving up a romantic relationship left behind, delaying starting a

business with an idea she already has, spending over \$100,000 (or more), and who knows what else because what she gives up is personal to her. The point is she has opportunity costs that must be considered and factored into her decision.

While not, strictly speaking, being an actual cost, risk is something else that has to be factored into our young lady's decision, because she might not succeed, or be delayed in her efforts. She might not get all her classes in the right sequence and then it takes her five years to graduate on a four-year budget. Or, she might break her leg and not be able to work for a semester, this increasing her student loan total. There might be a problem at home that requires her to take a semester off in order to help out. And she may be unsure of just what type of future career this particular degree may allow her to pursue, post-graduation, as she is projecting at least four years out into the future. The job market might change. Risks in life are a factor and there is a risk factor involved in any choice we make so, in a sense, **executional risk** can add to the costs of our decisions.

When we make decisions and take the actions to implement those decisions we are, in

essence, making an exchange. We are exchanging one set of circumstances and resources for another. At the time of making an exchange everyone who makes an exchange thinks they will be better off for making it – otherwise they would not make the exchange in the first place. The pre-exchange forecast always shows that we will be better off for making the choice and taking the action of performing the exchange ... and so we go ahead and do so. After undergoing the action of making the exchange, during the post-game recap as it were, if it turns out we were right and we are happy we made the exchange, we experience what is known as a **psychic profit**. If it turns out upon post-exchange reflection that we wish we did not make a particular exchange, we experience what is known as a **psychic loss**. Ouch! It happens to the best of us and it hurts. And sometimes we have a really hard time forgiving ourselves for our overly optimistic pre-exchange forecast as compared to the post-exchange results. This is all part of life and your author includes a later section on forgiving the past in order to free yourself from the emotional pain of psychic loss. Psychic profits and losses are personal to each of us. Only the individual involved can decide how they feel about a particular outcome.

How might all this affect our young lady on her quest for a university degree? What does our young lady hope to gain from her efforts? What each of us hopes to gain from making an exchange is always personal to us, but we can hazard a few guesses in order to bring our example to a close. Hopefully she graduates on time and on budget with good grades, learns a lot, has a great college experience, meets a lot of new friends and professors, grows a great deal personally, gets a great job with a good company with excellent pay and benefits, etc. If so, your author will hazard the guess she would consider her university experience a psychic profit.

If, however, she has a hard time getting her classes, does not really like the university or the people she meets all that much, incurs a lot of student debt, and does not get such a great post-graduation job after all, she might wish she had stayed closer to home and worked through a community college to get technical training in a particular field. Or, she might wish she had just started a business instead of going to university. In this instance, your author would surmise that our young lady suffered a psychic loss.

It might be said that the unseen costs of decisions are those pesky opportunity costs and it takes some foresight and thinking time to try and ascertain them. If necessary or advisable, one can always obtain the advice of competent counsel when making such important decisions, such as our lady friend and her decision to go for a university degree. Important decisions need more vetting and sometimes a second opinion. Parents, counselors, friends, and professionals are good sources of double-checking our thinking. Further, it is always best to consider not just the expected short-term effects, which are much easier to see, but also what the likely long-range effects of our decisions will be. The long-range effects are usually harder to foresee. Sometimes what appears to be of immediate benefit is more than offset by a longer-term negative. And we should also consider the anticipated effects of our decisions on other people, particularly those immediately involved in our lives, like our family and close friends. They may end up paying a cost for your decisions, too. If so, perhaps they should at least be consulted or advised in advance.

To briefly recap this section of the book, the mental thought tool of a Decision Tollbooth can help us to more fully consider the costs of our decisions, because those costs are going to be paid. If the foreseen total costs appear too great in relation to the anticipated benefits, it is likely that you will experience a psychic loss and regret both your decision and the actions that follow from it. Perhaps it would be best to pass on this one. If the total costs appear more reasonable in relation to the anticipated benefits, it is more probable you have a good chance at a psychic profit and it is likely you will proceed forward. Your author hopes you will have many more psychic profits than losses in your life and so wishes you well in this regard.

General Decision Filters And An Outlook Filter

Your author believes we have covered a lot of potentially new concepts thus far and so perhaps it might prove helpful to summarize just where we currently are pertaining to decision filters themselves.

As previously pointed out, decision filters are decision-making tools to help us filter into our lives as much good as is possible and to help us

filter out of our lives as much bad as is avoidable. They have the added benefit of helping us to safeguard our core values. Some decision filters will apply to everybody and so they are general decision filters. The decision filters pertaining to your author's suggestion of the general content criteria of happiness are general decision filters. They tend to apply to one and all and can be used by everyone.

Here is a brief recap of what the general content criteria of happiness are: 1) being one of the good guys, 2) being reasonable and balanced in our intellectual approach to life, 3) being productive, hopefully at something we both enjoy and are good at, and 4) supporting a positive community of emotion with loved ones, i.e., with family and friends.

The general content criteria of "happiness" can be thought of as general decision filters .
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Each of the four general content criteria of happiness deserves its own section and so your author will use the five sections of this book that follow to elaborate more on them. It is five sections, instead of four, because your author is going to break number four, above, into two

sections, one for couples and the other for the balance of family and friends.

General decision filters in actual use can be illustrated by the following questions one can ask oneself, prior to taking an action: 1) Is what I am about to do ethical, or not? 2) Is what I am about to do reasonable and balanced, or not? 3) Is what I am about to do productive, or not? 4) Is what I am about to do relationship enhancing or relationship harming? Just asking these four questions can cause us to have to pass through a decision checkpoint, a checkpoint that helps to safeguard our values and to give us a better chance at a happier outcome. If any of the answers to the above four general decision filter questions falls into the "not" category, or is relationship destroying, it should be rejected. As general decision filters, they can be very useful to all people who are treating their life as important to them, which everyone should be.

Your author would contend that the simpler the decision filter, the better. A short question such as "Is this ethical, or not?" can save each of us a lot of grief. A short phrase such as us "being a couple" can also function as a decision filter and help us to focus on what is actually

important in our life because “being a couple” is a decision filter for successful couples.

Introducing the new concept of customizable personal decision filters might prove a useful contrast to the general decision filter idea. By way of example, let us say that Bob is a recovering alcoholic who has not had a drink in an extended period of time and Bob has a family that is counting on him. Bob works in a congenial office setting where his office compatriots sometimes stop at a local bar after work to blow off steam, enjoy each other’s company, recap the day at the office, etc. And Bob would certainly be invited, if he wanted to be. A customized personal decision filter for Bob would be for Bob to schedule into his day going to a recovery meeting immediately after he leaves work, thus precluding Bob going to the bar for a drink with his workmates. It simply would not be wise for Bob to join his friends in their “benign” revelry, so he does what is smart for himself and tells his friends he must attend his recovery meeting right after work each and every night. This type of customized and personal decision filter would not apply to everyone and so it is not a general decision filter. But it is very important for Bob and his well being, so he puts into place this custom and

personal decision filter. All of us can use the further idea of customized personal decision filters to help us make even better choices in our lives, ergo there is a later section explaining them in more detail. For now, your author wanted to provide an example of one in order to provide a contrast between general decision filters and them.

Speaking again about what is important in your life, your author also suggested revaluing your values to, in essence, function as a mega-decision filter (an overall and general decision filter for you). Revaluing your values, if necessary for you, will cause widespread choices in your life to change. This is because our choices flow downhill from our values. You can revalue your values by considering what you have heretofore acted on as important, versus what you would like your life to be at some point in the future. You can ask yourself a couple of key questions to help in this regard: 1) What has been important to me thus far in my life? and 2) Where do I want my life to be at some point in the future, say in five to ten years? These two questions can help because each of us has acted, in the past, based on what we considered important and then we ended up right where we are. But if being in a different

and better place at some point in the future is important to you, then you have to revalue just what is valuable to you and change your choices and behavior accordingly. The values we actually hold will show up in the choices we make and those choices will have consequences, hopefully good, but sometimes bad. Each of us lives and learns and each of us has taken psychic losses in the past. In this regard there are later sections in this book on forgiving the past and dealing with adversity. It is not too late to start improving your life.

What has been important to me, thus far, in my life?

Where do I want my life to be in five to ten years (or at some future point)?

Have I over-valued certain things in my life?

Have I under-valued certain things in my life?

Do I need to change what I have been valuing?

A further concept to help with decisions is the idea of having to stop and pay for a decision at a decision tollbooth. All decisions have costs and those costs must be paid, so in that sense a

decision tollbooth is also a general decision filter of sorts for your life. If a decision makes it through the general decision filters, any personal decision filters, and is in accord with your revalued values ... there is still a decision cost to be paid. Can you afford to pay it? Are you willing to pay it? Will paying all of the costs of this decision likely result in a psychic gain, or will you probably experience a psychic loss? You don't have to walk into a buzz saw, so don't. You get to pick the particular aspects of your life, so do. Just pick in such a way that your decision is actually going to contribute to your happiness in a reasonable way, and pick in such a way that you will be building out a satisfying life. And pick after considering what the decision will likely cost you, as explained more fully in the previous section.

The use of general decision filters, any self-generated custom personal decision filters, and the mega-decision filter of revaluing your values will all effectively function as decision checkpoints safeguarding your values and helping you to filter in the good and filter out the bad. And the idea of having to run your decisions through a decision tollbooth to attempt to get a handle on what a decision is likely going to cost you can also really help you cut down on

those bad decisions that hurt your life, and to advance forward with good decisions that help you constructively build your life.

There is something further we can do to help us build out happier and more satisfying lives and that is to guard our general outlook. When we are sad or depressed our energy level falls, we lose hope, and it is harder to keep trying. It becomes harder to take the next action we know we need to take in order to either turn things around or to advance forward. In short, our attitude and approach matter a lot.

Your author suggests using a **positive mental attitude** as an overall **outlook filter** for your life. Many books have been written about having a positive mental attitude and this is not going to be one of them. And your author does not care to enter into a debate as to the overall efficacy of using a positive mental attitude in life. Here's why. There are at least two reasons for maintaining a positive mental attitude and those are enough for your author.

The first reason is this: If we have the positive approach that our life is an opportunity more than a problem to be solved and we are determined to find a way to win, regardless of

what happens, we are going to have the courage and the confidence to actually take action. And we need action to build out a happier life. Without action no change is forthcoming and no positive results are going to be obtained. No action equals nothing is changing and we are left with the status quo. A plan without action is only an intellectual exercise. As an important side bar, "winning" is personal to each of us, i.e., it is personally defined. As usual, your author suggests your definition of winning be constrained by remaining within the general content criteria of happiness.

Am I maintaining a positive enough mental attitude so that I have the courage and the confidence to take effective action in my life?
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The second reason is also powerful and decisive. There are going to be what your author terms **life impact events** that happen to all of us. A life impact event can be a traffic accident, a divorce, the loss of a job, death of an aging parent, a health problem, your car's transmission goes out, etc. Sometimes it seems like there is no end of life impact events intruding into our lives. How we respond is crucial. Are we going to be defeated or are we going to rise to the occasion and deal with

reality in as constructive a manner as possible? While it is only human to be sad and grieve, we cannot get stuck in a sad and grieving and negative space. If we do, it damages our psyche and drains us of the energy, hope, courage, and initiative we need to take action. And we must take effective action. A positive mental attitude helps us deal with life impact events and to find a constructive way forward. It is important not to be defeated and give up just because we got hit in the mouth. Grieve and be sad, yes, but to give up, no.

Am I determined to overcome the life impact events that intrude into my life?
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An important general outlook filter is to have a positive mental attitude – not an unrealistic mental attitude, a positive one.

Becoming “One Of The Good Guys” Ethical Filtering

For most of the remaining sections of this book your author will elaborate on various and more specific ways we can use decision filters in our lives. But there is a problem in that there are library shelves full of books on most of the topics that follow, e.g., ethics. Ergo, your

author finds himself somewhat limited to providing some core insights, coupled with some examples, to further illustrate these important topics where decision filters can be used in improving our lives. Each reader can and should think of other ways to implement the suggested decision filters. How you use decision filters is personal and up to you. After all, it is your life and your author believes it is important to you. With the above as a preamble for the forthcoming sections of this book, let's get started with the topic for this section, which is ethics.

Empathy for other people is a core component of ethics. In fact, a lot of ethics comes down to the question of empathy – do we have it, or not? In the hurry and scurry of this world, sometimes we can get too focused on our own life challenges and ourselves. But other people have hopes and dreams, too. And those hopes and dreams are as important to them as yours are to you. If you want to be one of the good guys you have to have empathy for other people.

Do I have enough empathy for other people?
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In human history most systems of ethics are what are known as heteronomous - a system of ethics that comes down from above. It is probably easier for a reader to think, "divine law," as that is essentially what a heteronomous system of ethics comes down to. Examples of this are the Torah for Jewish people, the Bible for Christians, the Hindu sacred writings for Hindus, the teachings of Buddha for Buddhists, the Koran for Muslims, etc. And while there are similarities between the various ethical teachings there are also differences, but that is beyond the scope of this book. What is not beyond the scope of this book is to provide some core ethical filters that can likely be agreed to across the various and competing heteronomous systems of ethics, so that is what your author is going for in this section. And the suggested core ethical filters should also be agreeable to atheists and agnostics, too. Again, an empathetic approach toward the important lives of others can be a great starting point. With all the above in mind, perhaps we can back into some generally agreeable ethical decision filters. Your author certainly hopes so.

Three things that are commonly important to all of us are our lives, our liberty, and our property. Would any of us want to be injured or

killed? No. Would any of us want to be kidnapped or enslaved? No. Would any of us want to have our property damaged or stolen? No. This leads to three more ethical filters.

Am I harming the physical life of another human being?

Am I depriving another human being of their liberty?

Am I stealing or damaging the property of another human being?

If the answer to any of the above is, "Yes," you should stop, not proceed, and you should consider a different course of action. If another human being has something you want, perhaps you can trade for it instead of stealing their property. If you require the assistance of another human being perhaps you can hire their time, or agree to help them if they help you. And obviously, murder is not the answer to anything. Life, liberty, and property have been acknowledged as important individual natural rights for centuries in Western Civilization and in many other cultures across the world. And they actually make a good set of ethical decision filters. If you want to be one of the good guys

you must respect the individual natural rights of other people.

Further, would any of us who have contracted with another person, and who have performed our part of said contract, want the other person to renege on their portion of the contract? No. Would any of us who have received the benefit of a promise from another human being want that other human being to then not keep their promise to us? No. This leads to two more ethical decision filters.

If I have voluntarily contracted with another human being, am I fulfilling the terms of the contract?

If I have made a promise to another human being, am I keeping my promise?

In other words, **is my word good, or not?** If you are having trouble complying with the terms of a contract, perhaps you can renegotiate the contract to get more time to comply or to receive some needed relief. The same holds true with keeping a promise. Honest communication with the other party will be appreciated and will help to keep your relationship intact while you work together, if

possible, to find a solution to the problem. If you want to be one of the good guys, **your word has to be good.**

When Einstein famously declared " $E = MC^2$ " it rocked the world. After the initial shock, and once his scientific proclamations were verified, it has become fairly easy to understand the meaning of his famous formula, but perhaps not all of the implications. At any rate, for those of us coming after Einstein and with the proper teaching help, we can understand the core principle involved. It is, so to speak, relatively easy for us to get the core concept of the interchangeability of energy and matter via Einstein's discovered formulation. But it was not so easy for Einstein, who labored for years thinking it through and then he had to work out the verifiable details of the formulation. It is really hard to get something so profound down to such an easy to understand formulation, but Einstein did it. A long time ago another brilliant human being basically did the same thing, pertaining to ethical teaching, when he proclaimed, "**love your neighbor as yourself.**"

Sound Mindedness Intellectual Filtering

Becoming sound minded kind of comes with the territory of living a life and growing mature over time. Each of us has had some formal schooling and has also learned through our own experiences and from observing others. After we exit high school (secondary school) many of us either obtain specialized vocational training or continue on to college for additional education. And each of us has to learn how to cope with the new situations that life constantly presents to us. We are learning new things all the time. In this regard, becoming more mature, sound minded, and reasonable is just a part of life. Ergo, perhaps this section is the one that might come the most naturally to most. Nevertheless, there are some intellectual filters we should put into place to help us along the way toward becoming a reasonable and sound-minded person.

Dr. Ludwig Wittgenstein is widely regarded as the most influential philosopher of the 20th Century. He made a brilliant observation, in so many words, that there is the impossibility of illogical thought. Put into positive and easier-to-understand form it becomes, in essence, "all

thinking is logical, or it is not thinking." When we are daydreaming, wishing and hoping, or feeling - we are not thinking. We are only thinking when we engage our brains logically. There are times when it is to our benefit to use our minds in other ways, such as hoping, dreaming of a better future, feeling for the less fortunate, etc. After all, your author advocates having a positive mental attitude as an important general outlook filter and positive hopes and dreams and belief in a better tomorrow are part of that. But when we are actually thinking, we are thinking logically or we are not thinking. Actual thinking is hard work.

Am I thinking logically, or am I doing one of the following instead: daydreaming, wishing and hoping, feeling, believing, or something else?
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Actually doing the hard work of thinking, using identifiable facts, logic, and an understanding of cause and effect is an important intellectual decision filter for all of us.

If we are not sure about what to do, as all of us are sometimes, you are free to get advice from someone competent to give it. Don't get plumbing advice from an electrician, or vice versa. Go to someone with expertise on a

subject and counsel with the expert. Then you can make an informed decision. It is your life and your life will be better with more informed decisions.

Can I make this decision on my own, or should I counsel with an expert first?

Since actual thinking toward a better life involves obtaining the facts as best you can, reasoning logically, and then trying to undertake a cause (your decision and action) to generate an effect (an improved situation), it is important to face the facts.

Am I facing the facts, or am I in denial?

Denying the facts is evading reality and is almost certainly going to result in a poor decision with bad consequences.

Earlier in this book I mentioned that I like the word reasonable because it denotes two positive attributes: 1) according to reason and 2) being balanced. Focusing for the moment on being balanced, you can ask yourself a couple of questions:

Is my response to a situation proportional, or am I blowing things up way out of proportion?

Am I using common sense?

If we are being proportional in our response, and also using common sense, it is much more likely that we will be choosing and acting in a balanced, reasonable, and sound-minded manner.

People working in the professions have always had to pursue what is known as "continuing education." They have to keep up with the professional standard in their field. Because of the Internet, global competition, and the advanced ability to communicate these days, the need for continuing education now applies to all of us. The world is constantly changing resulting in a need for ongoing learning. Fortunately, there are a large number of ongoing learning opportunities – many of them at low or reasonable cost. College classes and topical lectures are now available, for free, on the Internet. If you missed a subject in school, you can do what your author did and buy a topical general book giving you an overall orientation and some important facts pertaining to almost any subject. Your author reads so

many pages a day while pedaling a stationary bicycle and has probably read over 20 such books over the years on a wide variety of subjects. Community Colleges offer general education and some specialized training in various fields. There are audio books, podcasts, and intelligent shows on radio and TV, too. Also, if there is a trade magazine covering the industry you work in, you should subscribe to it and read it. Over time, you can learn for a reasonable cost. And, for fun, you can improve your mind pertaining to an enjoyable hobby.

Am I improving my mind by engaging in a program of continuing education of some kind?

Am I staying current in my field?

Despite the teaching in this section regarding putting into place some intellectual filters to help you become a reasonable, sound minded, and intelligent person, nothing in this section should be taken to mean to the exclusion of your heart. Some of the most successful entrepreneurs in the world have, after taking all the available facts and projections into consideration, gone with their gut (heart). Once again, balance is part of being a reasonable person and both our

mind and our heart should be “consulted” when making a decision.

Have I both used my mind, via actually thinking, and also consulted my heart in making this decision?

Paying Those Bills Productivity And Spending Filtering

This section is written for most people, not for Silicon Valley entrepreneurs. Most people choose to work for others or to have what amounts to a small-scale income-substitution business. Some examples of income-substitution businesses are a gardener, a one-shop pizza parlor, a taxi driver, a small hair salon, a handyman, selling one product on the Internet, i.e., any small business where the owner technically is in business, but not necessarily making all that much more than if they worked as an employee for a larger firm. They just prefer the independence and the chance (not the certainty) to make more than they could as an employee.

Your author has suggested that one of the general content criteria for happiness was to be productive enough to be able to pay your own

way through life, hopefully while doing something you both enjoy and are good at.

The goal: being productive enough to pay your own way.

The hoped for situation: enjoying and being good at how you choose to be productive.

What if you are not currently productive enough to pay your own way through life, i.e., you are not yet able to “stand on your own two feet?” It’s not that complicated. You have two choices: 1) find a way to **earn more**, or 2) **cut your spending**.

A checkpoint: Am I currently earning enough to pay my own way?

If not, then two decision filters come into play:

Am I going to find a way to earn more?

Or

Am I going to cut my spending? (or both)

Since this is a general book on decision filters your author is limited to offering some

general advice. If you are an employee, ask your boss what you can do to assume more responsibility so that you can earn more money. Sometimes bosses are looking for employees to do just that, which is to demonstrate a willingness to shoulder more of the workload in exchange for higher pay. A second thing you can do, if you are just short of having an important credential, is to find a way to work toward getting that credential. Some employers will pay for a certain amount of education, especially if it looks like one of their staff will now have a credential that also benefits the business as a whole. If there is not company support available at this time, then perhaps a local Community College or online training can allow you to work toward your goal. If those, too, are not options, you can learn more via Internet teaching videos or check out books from the library to at least obtain the desired learning even if it is sans credential. With the increased knowledge you might be in a position to go back to your boss and ask for more responsibility. Sometimes if you can show you can handle the work, the pay follows, and the credential then becomes less important.

Can I assume more responsibility for more pay?

Can I obtain a specialized credential so I am allowed to assume more responsibility for more pay?

A harder thing to do is to change companies or to change fields entirely, but this might prove necessary. Your author's son had a degree in International Business and four years of work experience with a good company. He had field experience, office experience, and some customer relations experience and yet was laid off from his job in the run up to his employer being acquired by a larger company. It happens. His particular industry was produce services to large restaurant chains so he actually knew something about produce, distribution, and restaurants. After many months of looking for a comparable job he was not receiving any take-able offers and was discouraged. To his credit, he conceived of the idea of learning how to become a computer programmer. He would start his day looking for a job and then, later on, take free online training from a coding academy on the Internet. And he actually did the exercises and started learning how to code. Then he found and enrolled in a local "coding boot camp" that involved two three-week introductory and preparatory courses, followed by twelve weeks of intense training in how to

computer program. The total cost was about \$15,000 and six months of his life. One month after graduation he got a job for significantly more money per year that he made on his old job. He is still with the same company after 2.5 years and has had a number of pay raises and bonuses along the way. Further, he likes his company, his fellow employees, and also coding. In less than nine months my son transformed his life. Your author realizes that computer coding is not for everyone and only offered my son's example as an illustration of what could happen if you considered changing out of a situation where you were perhaps stuck. It might very well be that a new situation will provide you with more opportunity to be able to be more productive, in a more enjoyable way, and where more of your personal talents are actually utilized.

Sometimes it is not just more education that is necessary, it is **different education**.

Do I need to change companies in order to further progress in my life?

Do I have to retrain for a different field in order to further progress in my life?

Another possibility for finding a way to earn more is to start a part-time business. The Internet and some of the applications on the Internet have made it easier to start a small business and to be able to reach out to a wide audience of potential customers. This might involve you learning some new skills like search engine optimization and social media marketing which can also be applied to your day job - thus earning you more money in two places, your day job and your business. Your author recommends keeping your day job and doing the part-time business at nights and on the weekends and holidays. This will decrease risk while you learn how to be successful at it. But, be advised, decreased risk is not the same as zero risk, so choose according to what is best for your life. Perhaps it can be a business where you turn an enjoyable hobby into a way to also make money. In this way you are working toward fulfilling a happiness criterion of paying your own way while being able to, at least in your part-time business, also do something you enjoy and are good at. The part-time business might be something as simple as teaching music or tutoring in a subject you enjoy for the extra pay. If you always missed playing music, but knew you could never make a living doing so,

maybe you can make some part-time money teaching it, and getting to play some, too.

Should I start a business in order to more fully use my talents and abilities and as a way to earn and learn more?

Cutting spending is not fun, but sometimes it is necessary. In business there is a famous phrase that helps to explain why it is that some projects end up being delivered late and over budget. The phrase is "mission creep." Mission creep means the mission kept expanding beyond what it was when the project was started to the point that it is barely recognizable at the current time. Your author brings this up because all too often, as we go through life, we end up with **lifestyle creep**. We start out young and in love and could live together in a pup tent in someone's back yard and end up with out-of-control spending and debt to boot. How did we get all this stuff? Nobody knows, it just happens. And then we have too big of houses, too many cars, we end up renting storage facilities, etc., to cope with our lifestyle creep. Perhaps if you are not paying your own way in life you might consider downsizing your home or apartment, downsizing your car, selling off the

stuff in the storage facility, etc. You might have to ask yourself some decision filter questions.

Am I a "victim" of lifestyle creep?

Do I have too much property?

Do I have the wrong size or kind of property?
If so, what can I sell off or how can I downsize to a situation I can afford on what I actually make?

Another spending consideration is to accumulate the funds with which to make big purchases so as to avoid or minimize consumer debt. The interest cost on credit card debt, furniture loans, car loans, etc., can add a lot of monthly expense to your budget. Living at home and going to a Community College for two years might not be sexy, but it avoids a lot of student debt.

When you are about to make a big-ticket purchase, e.g., a new mattress, wait until the mattress you want is on sale at a big discount. Find other ways to spend less, such as buying a used car instead of a new one, keeping your cell phone for an extra year or two, etc. If you try hard enough you can find a way to cut your

spending in a way that does not totally disrupt your life. Be creative. All this leads to a very big decision filter question, with a follow-up question:

Am I incorrectly categorizing and thus confusing my hoped-for **wants** as current **needs**?

Am I spending more than my current means?

Because part of your author's background is a financial background, a number of people have asked him questions along the line of "What should I invest in?" The first two things suggested surprise most people. First, a good mattress, pillow, and sleep linens. I try and tell people you are going to be in bed about one-third of your life so you should find the money to sleep as well as a rich person. Second, you should have at least a six-month living reserve before you even think about investing in anything else. This is to help cushion against life impact events such as a transmission going out, a trip to the emergency room, or a job loss, etc. A six-month living reserve gives you some time and space to determine what to do next and to be able to pay for some unexpected costs without having to go into debt. Beyond that, your author offers no other investing advice

other than to invest in yourself and to believe in yourself and your ability to build out a successful life.

If you can find a way to be productive enough to pay your own way through life, while also finding a way to do so that is both enjoyable and that you are good at, you have handled about one-third of your time in a profitable way. Further, if you are sleeping as well as a rich person you have another one-third of your life handled well. The rest is up to you.

So Happy Together Couples Filtering

As a housekeeping point and in order to make it a bit easier to write, your author is going to use the word "spouse" to refer to the other party to being a couple when writing this section. If that word needs to be edited to fit your situation, please do so. As a further housekeeping point, at the time of this writing your author and his wife have been married for over 37 years ... and we actually still like each other. One last housekeeping point is the decision filters in this section follow more of a "are you" instead of an "am I" format because there are two parties involved in being a couple.

The central point to being a couple was already given in the opening section of this book. To help refresh the reader's memory, here it is again. If you actually want to be a couple then both parties must use being a couple as a decision filter for their life decisions. If a potential decision would harm the relationship, then that particular course of action should be avoided. Or, at a minimum, the affected party should be consulted in advance. It might be that the potentially negatively affected party will agree to the decision if it provides long-term benefit to their relationship.

An example of the above might be in order. Let us say that one party to the relationship was asked by their employer to travel outside the State to set up a new branch office, find and train the new Branch Manager, and then go once a quarter for about a year to oversee the operations of the new branch office. They were going to initially be gone for about six weeks, with allowances to fly home at intervals throughout the six weeks. Let us further say that the couple in question was just short of having enough down-payment money saved to go ahead and buy their first home. And the company would pay the traveling spouse a one-

time special bonus of \$15,000 if they successfully completed all of the above. In such a situation the affected spouse might agree with the six-week separation because it would allow them to buy their first house much sooner. It is up to that couple. It would clearly be wise for them to make such a decision together.

Life is relentless. Your desire to be a couple had better be, too.

Being a couple is a decision filter for couples.

Couples fail because they don't actually want to be a couple.

There are hundreds and probably thousands of books on how to have a good relationship. This being the case, other than the concept of using decision filters, it is not likely that your author is going to be covering any path-breaking ground in the balance of this section. That said, it is important to call out and highlight at least a few key decision filter points pertaining to being a couple.

Are you spending some quality time together every day? Some easy examples are as follows: cooking together, eating dinner together, taking

lessons in something both are interested in like guitar, dance, painting, etc., working on a part-time business together, going to a movie, watching a favorite TV show, enjoying a cup of coffee, etc.

Am I spending some quality **together time** with my spouse, every day?

Communication was not listed, above, because it deserves its own point of emphasis. For a couple to stay connected to each other there has to be, not just adequate, but emotionally-satisfying communication between the two parties. Gender comment alert and warning: a woman, in particular, needs to believe and feel that their spouse is actively listening to them and emotionally-connected to what is going on in her life. Even if the problem(s) don't have an immediate solution, if there is empathy and a "we'll get through this togetherness" going on, it can be enough to bolster the hurting or frustrated spouse.

Men: are you actively listening to and empathetically and emotionally connecting with your spouse?

It is pretty hard to be a well-adjusted couple if either or both parties don't know what is really going on with the other.

Are you having at least one good conversation a day with your spouse?

This book is about using decision filters to safeguard your values, make better decisions, and in so doing to improve your life. Ergo, because this book is not about being a couple, per se, your author cannot write extensively about what it takes to have a quality relationship with your significant other. What your author can do is to provide some couple-oriented decision-filter questions for a couple to consider. The below decision-filter questions apply equally to both parties unless your author calls it out differently. With that written, here goes.

Are you frequently finding something to compliment your spouse about and/or finding a way to encourage your spouse?

Are you touching each other, every day, in a pleasant way, e.g., holding hands, hugging, kissing, sitting next to each other when watching TV, going to bed at the same time, etc.?

Women: are you giving him criticism, instead of sex, when **what he really wants** is sex without criticism?

Are you putting yourself in a compromising situation where you might be tempted to cheat on your spouse?

Are we spending too much time watching too much TV, or spending too much time on social media thus negatively impacting our ability to actually live our own lives?

If children are involved: are we both actively engaged in teaching, encouraging, playing with, and when necessary disciplining our children?

When you go out to dinner, are your cell phones either "off" or on vibrate?

If one of the spouses primarily works inside the home, with the other spouse primarily working outside the home: is the work-outside-the-home spouse making the effort to get the work-inside-the-home spouse out of the house to some enjoyable couples activities?

As your author mentioned earlier, life is relentless. Your determination to be a successful couple had better be, too!

No Man Is An Island Friendship Filtering

Are your friends actually contributing to your happiness (and vice versa) or are you basically hanging out with some guys and/or gals because no one wants to be alone? Are you building each other up and encouraging each other as you pursue your important hopes and dreams (the positive side of friendship), or are your friends tearing you down or even getting you into trouble (the negative side of pseudo-friendship)?

It turns out that the general decision filters pertaining to happiness can be used as friendship filters, too. You can use them to

evaluate your friends and potential friends. For example:

Are your friends trying to be one of the good guys?

Are your friends trying to develop and use their minds in order to have a reasonable and balanced approach in their lives?

Are your friends productive or working toward being productive, e.g., going to school or learning a trade, or are they basically stuck in a rut and going nowhere in particular?

When you and your friends are together is there a positive community of emotion?

There is a big difference between an actual friend and someone you are just hanging out with because you don't want to be alone. Of the people we already know there are friends, acquaintances, and perhaps some pseudo-friends. We are all going to have acquaintances and that is perfectly fine and very normal. The goal, however, is that you want actual friends, not pseudo-friends that don't actually care about you and might lead you down the wrong path. Use the above decision filters with wisdom and

think about it, keeping in mind that there are no perfect friends. And keep in mind a couple of other things, too:

You are not perfect, have hurt people in the past and need forgiveness. Other people do, too.

You want the time and space to grow and develop and other people need that, too.

When your author wrote that we should use the above friendship filters, always remember that you are a human being and everyone else is, too. If perfection of past choices was an absolute standard for someone else to be considered to be a friend, we could not meet that standard ourselves. People can change for the better and they do. Further, if flawless reasoning skills were an absolute standard for admitting someone else to friendship, not even Star Trek's Spock could meet it, as even he sometimes waived. Besides, no one wants robots for friends and we cannot be robotic ourselves or we will not have too many friends. Further still, if a potential friend was, for the moment, out of work or had to drop out of school for a semester due to some hardship, it does not mean that they are not a productive person. They just had a life event happen to

them and they are dealing with it as best they can.

Where you draw the line is up to you, that is to say, use wisdom and balance ... be reasonable in evaluating potential friends.

Where you author would absolutely draw the line is if a pseudo-friend was encouraging you to participate in some kind of illicit or illegal activity. That kind of person can only drag you down with them. Perhaps they need to learn some hard lessons and make some needed changes before you let them back into your life.

No one can help what family they were born into, where they were raised, how they were raised, etc. All of those types of things your author would categorize under the phrase accidents of birth. Unfortunately, not all of us grow up in good family circumstances and not all of us are raised in nice neighborhoods. Some people get off to a very tough start in life, but they are determined to rise above their personal circumstances. A very big life decision and a very big friendship, family, and social decision filter is asking yourself the following:

Do I need to move away from my family or my neighborhood to better my chances of achieving a happy life?

Hopefully the answer is, "No." If such a tough decision needs to be actively considered, however, it would be very wise to think long and hard about it and to also seek counsel from those competent to give it. If the answer is, "Yes," perhaps you can soften the initial blow by getting a job in a new town and moving, or going away to school and then starting your life anew after you complete your education or training. You can always go home to visit, or invite the family or friends you care to continue seeing to your new location for a visit.

Your life has to be important to you and you must act accordingly. It takes good decisions, time, and effort to build out a successful life. Once in while we can catch a real break, but generally speaking, there are very few shortcuts in life. Sometimes hard decisions need to be made and their costs paid. All this is written with the greatest empathy if you have to radically change your environment.

Getting back to friends and decision filters pertaining to friendship:

Am I showing myself friendly?

After all, to be a friend you actually have to have some friends, and to have friends you are going to have to show yourself as being friendly in order to make them in the first place. And you are probably going to make friends where you are, i.e., in your neighborhood, at your workplace, at your school, at the gym, at the store, at your place of worship, etc.

Am I spending some quality time with my friends, in essence, making the time to do so?

Am I encouraging my friends as they work to build out their lives?

If you are not blessed with a lot of friends, do you have at least one other person in your life you can talk honestly with? If not, try and make it a priority to find someone who can fulfill this role in your life. Some possible examples are: a college or high school counselor, your boss, a co-worker, or someone in the Human Resources Department at work, your parents or another relative, a professional counselor (therapist), someone who exhibits maturity and wisdom at a place of worship, a neighbor, etc.

And maybe your neighborhood has Community Services specialists who are actually paid to listen and help. You might also be able to make a friend by showing yourself friendly to an older person who has the time to listen and would appreciate a new friend as well. Assisted living facilities are full of people with a lifetime of experience to share that, quite possibly, do not have enough quality interaction with other people outside of their facility. They might be more than willing to listen to and encourage you and perhaps you can help them, too, by running a simple errand or two.

Do I have at least one other person in my life I can speak honestly with? If not, find someone.

If you have lost a friend due to a misunderstanding or some kind of a fight, but miss them, have you considered modifying your behavior, if you were a big part of the cause, and apologizing? Even if your apology is rebuffed, it is what "one of the good guys" would do. Perhaps you can regain your lost friend. At least you will know that you tried.

Am I missing out on a good friendship because I refuse to change my behavior and apologize?

Along the same basic lines, only reversed, are you missing out of what could be a good friendship because you refuse to accept a sincere apology from someone who wronged you? As your author will point out in a later section, the person who hurt you cannot change the past they are now sorry for, they can only apologize in the present.

Am I missing out on a good relationship in the present because I refuse to accept a sincere apology for a wrong done in the past?

In some social circles, sometimes a lack of good manners can preclude us from being invited to certain events we would prefer to be invited to. White-glove manners are not necessary for most of us, but we should at least take care to be clean, wear appropriate clothing for the circumstance, comb our hair, and avoid any gross mannerisms in public. A part of showing yourself friendly is to be well mannered. Perhaps you can consider if you might need to tighten up a few areas in this regard.

Am I exhibiting good manners whenever I am in public?

Lastly, and for lack of a better place in the book, you might want to consider being what amounts to a long-distance friend to others in need, which is to say to pick a charity and support it within the framework of what your time and budget will reasonably support. And, of course, it could also be a local charity where you actually give your time, not just money. After you have lived many years you realize that other people have hopes and dreams, too, but there are many people on this earth who are in tough environments, who have suffered personal violation, etc. You probably cannot change the entire world, but you can touch another human life for the better. Doing this amounts to a personal decision to reach out and touch someone in need. You can also buy from companies who regularly give a percentage of their sales and/or profits to various causes. All the above is another way of showing yourself friendly. It is going to take a lot of people making better decisions to actually make this a better world. You can be one of them.

How Do I Feel And Why? Emotional Filters

As a short preface to this section on emotional filters it should go without saying that

if someone is suffering from a severe emotional problem they need to get professional help. Sometimes each of us can temporarily lose our way and we need to get ourselves “towed out of the mud we are stuck in,” as it were. Further, because your author is not a mental health professional and because this is not a book on emotional health, per se, this section is necessarily limited to general suggestions for some selected emotional filters.

Every single human being on earth can make a list of things we do not have, but wish we did. It is only human to bemoan what we lack, whatever that might be. But there are at least a few problems with dwelling on what we lack. First, since we lack it we might never have it to use to build out a happy life, whatever “it” might be. Second, we can only use what we actually do have or can lawfully obtain through trade to build out a happy life. In other words, it is more constructive to be thankful for what we do have and can use to go forward than to dwell on what we lack, since each of us is lacking in some area, or in respect to some things.

Am I focusing too much on what I lack, versus what I actually do have and can use going forward?

Am I grateful for what I do have?

You are alive. You have a valuable mind. You know more than you used to and somehow you have made it this far through life. And you have some things you can be grateful for and can use as a foundation to continue to build out a happy life.

Anxiety paralyzes effective action and diminishes our happiness. And **worry changes nothing**. The best way to change a situation of concern is to get the facts so we understand the actual situation, as best we can. In other words, to take the necessary information gathering steps so that we are in touch with reality. And then to do the following in an attempt to make the situation of concern better:

Set a realistic goal.

Make a realistic plan.

Take whatever action is possible for you with the resources that are available to you.

Am I worrying or anxious to the point that it is draining my happiness and/or paralyzing my ability to take effective action?

Getting the facts helps us eliminate the worry and anxiousness concerning what is unknown. And then setting a realistic goal coupled with an action plan enables us to do what is possible under the circumstances. And that is all any of us can do. Further, by being busy through the process of taking effective action you will likely find less time to be worried and you will be less unhappy because you are busy doing something constructive about the situation of concern. The bottom line of all of this is per the famous song line by Bobby McFerrin, which is, "Don't worry. Be happy."

After you have lived your life for a long time, like your author, you come to realize there is no elevator to the top floor of life. Instead, there are seemingly endless steps each of us must continue to walk up on an ongoing basis. And, it is true; this process of continually walking up the stairs can get old. When we are young we tend to spend a lot of time looking and hoping for the metaphorical elevator that will take us to the top floor of life, but it does not exist – at least for most of us. This can lead us to lose

patience and to possibly become resentful while we are building out our lives.

Am I being too impatient?

Am I being resentful of what it takes to build out a happy life?

If so, please remember to be thankful for what you do have; remember that life is a journey; and be as patient and non-resentful as possible as you continue to walk up those stairs.

Along similar lines of becoming impatient and perhaps resentful at having to walk up the stairs of life is a companion emotion that is very hurtful to human beings. This very negative companion emotion is envy. We can be envious of other's achievements, material possessions, positions of authority, abilities, etc. But being envious of someone else does nothing to change your life for the better. Instead, it wastes your valuable time and limits your ability to take the effective actions that you must take to build out your own happy life.

Am I being so envious toward someone else that it is wasting my time, emotional energy, and ability to take effective action in my own life?

Just like worry and anxiety are time and energy wasters, so is envy. Our time is our life. Worry, anxiety, and envy get us nowhere in our own lives. Perhaps asking the below question of ourselves might help bring things back into perspective.

Am I willing to pay the price that the person I am envying had to pay to be where they are in life?

If so, go ahead and pay it, over time, as you are able. But don't waste your valuable life envying others.

Learning how to manage anger and disappointment with others is not easy because we are continually challenged with other people's human weaknesses exhibiting themselves. Your author once heard a speech where the speaker point-blank and somewhat facetiously declared, "Hell is other people!" The audience laughed. Of course, his statement is funny and it is not. The problem we would like to ignore, but are unable to, is that we are the "other people" to most other people. We are sometimes the problem, but we tend to give ourselves either a free pass on our own poor

behavior, or hold others to a standard we cannot meet if it were applied to us. And then we get angry and disappointed with someone else and react very negatively.

Am I holding someone else to a standard of behavior that I myself sometimes have trouble meeting?

Am I not forgiving someone else for hurting me even though I have done the same thing to others in the past?

Is my response toward someone else's poor behavior proportionate to the deed?

Am I letting anger keep me from taking the effective actions I need to take in my own life?

If someone has hurt you it only makes sense to try and talk it out. Hopefully they will apologize. Just remember not to hold others to a standard of behavior you don't meet yourself and try to have a proportionate response to the situation. Hopefully you will not have to excise the offending person from your life (in an egregious situation). Whatever the case, try not to let anger keep you from continuing to build out your own successful life.

Sadness is a part of life. Unfortunately, for all too many people, so is depression. Again, if you are experiencing depression to the point that you feel you need professional help, or others who love you are suggesting it, get the help. Your life is worth it. Your life has to be valuable to you. Depression does not have to be permanent. Get the help you need.

If you are either sad or depressed perhaps you can ask yourself the question, "Why am I feeling so sad or depressed?" Coming to an understanding of the situation is important because in order to overcome life's relentless challenges we have to be honest with ourselves and as in touch with reality as possible. Asking, "Why" is a good starting point. The answer to the "why question" could result in the problem being related to any one or more of the following: 1) health 2) relationship 3) financial 4) being lonely 5) personal loss 6) watching a loved one suffer 7) etc.

If the problem is not something that can be changed, e.g., a loved one having a terminal illness, then you will have to learn to accept this very negative and hurtful blow that life has dealt

you as best you can – again getting outside help if you feel you need it.

If I cannot change a negative situation I am depressed or sad about, can I learn to accept it on my own, or will I need help?

If the problem is something that can be changed then perhaps the following questions might help you understand where you are in the process and to consider if you need to bring in outside help:

Do I need more knowledge to effectively deal with this situation? On my own, am I stuck?

Do I need more personal discipline to deal with this situation?

Do I need more time to deal with this situation?

Could a professional solve this problem almost right away, e.g., a root canal to eliminate constant mouth pain you are depressed about?

If you know you are stuck or don't know what to do it is almost certainly a good idea to learn more from others with more experience in dealing with this kind of situation. There are

mental health professionals and other professionals, support groups, books, etc., that can help you overcome the knowledge gap. If you know what to do but are lacking the discipline to make the changes you need to make, then be honest with yourself and likely get some support from a spouse, a friend, a professional, or from a support group. If you know what to do and are already busy doing it, but need more time, be patient with yourself and remind yourself you are doing all you can do under the circumstances and that is all any of us can do.

Fear is another negative emotion that can paralyze us into non-action. A long time ago your author was taught something valuable where the teaching used a coin-flip challenge as a metaphor. In the metaphor, if people were given the opportunity of playing a game where they were given the chance of calling a flipped coin in the air and if they were correct they received a prize, but if they were incorrect they broke even with no harm done, your author supposes that there would be no shortage of people willing to play the game. This is because there is no downside to playing such a game, only an upside. It would basically amount to a “heads you win, tails you break even” scenario.

Life is somewhat like the coin-flip metaphor. If we try and succeed, we are better off and farther ahead in our efforts to build out a successful and happy life. If we try and fail, we are back where we started from, for the most part. Your author realizes there might be some costs to trying and failing, e.g., lost time, energy spent, bruised ego, and perhaps some other opportunity costs. But for the most part, the metaphor is true. If we try and succeed, we win. If we try and lose we are about where we started from, only now we are smarter, and there is nothing to keep us from trying again.

Is fear keeping me from trying to better my life?

If so, be brave and try anyway. You just might win.

Earlier in this book your author wrote about trying to maintain a positive mental attitude and to use such an attitude as a general outlook filter for our lives. Doing so can help us have the courage to take effective action and also to help us deal with life impact events. Along the lines of dealing with life impact events, in as constructive and positive a manner as possible, your author suggests the following emotional filter question:

Can this problem somehow become an opportunity?

Some of the greatest advances for mankind came from someone or a group of people turning what looked like a problem into an opportunity for positive change. It is worth the time and the effort to consider your problems as potential opportunities (not all are). By and large a healthier emotional response to most situations is to have as optimistic as is possible view of a possible better future.

This section mainly touched on some of the emotions that can hamper us as we work to build out a happy life, with some suggested countermeasures. Earlier in this book your author introduced the concept of personalized and customizable decision filters. This is not a book on emotions, only a short section in a book on decision filters. Because not all possible emotions could be covered in this section, perhaps extending the concept of personal and customizable decision filters to personal and customizable emotional filters can help you to put into place whatever additional filters you need in order to have the best emotional health possible. Best wishes in this regard and

remember to get professional help if you need it.

To Be Or Not To Be Health Filters

Our health is very important to us. In fact, health could be categorized as one of the general criterion of happiness, though your author chose to handle it in this section. While we can catch a cold or some other sickness, we have to work at being and staying healthy. Since this is a book on decision filters and not health, per se, this section is limited to covering some basic and general health principles. Obviously, anyone with a serious health issue should seek the proper medical attention from health-care professionals.

Many people have the health issue of being overweight. Your author can suggest a three-step, six-word diet plan for those wishing to lose a few pounds:

1. Eat less.
2. Exercise more.
3. Be consistent.

Am I eating too many calories?

Am I getting the recommended amount and kind of exercise for someone my age?

Are the calories that I am eating healthy calories?

Obviously, if someone needs to lose more than just a few pounds, as in a serious amount of pounds, you should be under a doctor's and a nutritionist's care and follow the program they work with you to devise. Your author has learned that for someone his age it works best to ride a stationary bike and/or to walk. And I tend to read while I am riding in order to parallel process. In this way I improve my mind while maintaining my exercise program and it makes the time exercising seem to go a bit faster.

Various studies, including peer-reviewed studies, show that many people are dehydrated, i.e., they do not drink enough healthy fluids, in particular, water, to stay properly hydrated.

Am I drinking enough water at regular intervals throughout the day?

For office workers a suggestion is to get up once an hour and drink a glass of water. This will force you to: move around a bit (which is good for your back), refocus your eyes (looking out far away and also looking at something close at hand), and, of course, to stay properly hydrated. It only takes a few minutes and your health will likely experience some improvement.

Our bodies heal and our mind's rest while we are sleeping.

Am I getting the proper amount of sleep for someone my age and in my circumstances?

Someone who does heavy labor or an older person might need more sleep than a young office worker, but everyone needs the proper amount of sleep.

Too much stress can have a deleterious effect on us. Eating properly, exercise, sleep, and having someone else to talk to can help to mitigate the negative effects of stress. Your author also suggests that you find ways to achieve some peace throughout the day. Each of us can find some peace in different ways, e.g., stopping what we are doing to read a few pages of a good book; going for a walk in a

park, greenbelt, or along a waterfront; meeting a friend for coffee so you can talk it out while you enjoy a beverage; or serving someone else to take your mind off of yourself for a while, etc.

Am I under too much stress?

Am I finding some peace each day, at least for a few minutes?

If the stress is severe enough and seemingly unrelenting, you might need to get some professional help and you also might have to make some structural changes in your life. If the stress is more short-term, e.g., a work-related project, and it is possible, perhaps you can extend the timeline and/or recruit some more help or get some help from an expert. In any case, too much stress over time is debilitating and so it must be addressed in as constructive a manner as is possible. Trying to maintain a positive mental attitude also helps with managing stress.

Am I under too much constant stress?

Do I need to consider making some structural changes in my life?

Stress is just one of the negatives we must work to avoid and/or control. There are some obvious other health filters that each of us must put into place if we are to achieve and maintain good health:

- Am I smoking or vaping?
- Am I drinking too much alcohol?
- Am I improperly using any mind-altering substances?
- Am I drinking too much caffeine?
- Am I eating or drinking too much sugar?

If the answer to any of the above is, "Yes," please stop for your life's sake. Your life has to be important to you. If your life is not important to you, then to whom will it be?

Cleanliness is obviously important to good health, including wearing clean clothes, brushing our teeth after meals, etc.

- Am I showering or bathing regularly and engaging in proper hygienic practices throughout the day?

In many cases, big problems come from fundamental weaknesses and smaller mistakes that then compound themselves over time into a much bigger problem. Health certainly falls into this category. Most of us know what to do to be healthy. The question is, will we do what we know we should do and do so on a consistent basis?

Forgiving The Past Filters To Free Yourself

All of us have seen a dog wearing a collar that was chained to a big tree. The dog can bark and run around all it wants to, but about all it can actually accomplish by doing so is to wrap itself around the tree and become even more stuck than it already is. Quite simply, the dog is tethered to the tree and the tree is not going anywhere.

Constructing a metaphor, with the tree representing the past, some of us can find ourselves like the dog that barks (complains) and runs around (wasted time and energy) until we find ourselves even more stuck than we should be. But unlike the dog, whose master tethered it to the tree, we tether ourselves to

the past. And here's the problem with tethering ourselves to the past. The past is not changing because the past cannot change. Since neither you nor anyone else can change the past, do not tether yourself to it.

There is no question that each of us has suffered because of things that happened in the past that we wish had never happened, but they did. Those things can fall into at least three categories: 1) no one's fault, i.e., an accident or an illness, or 2) someone else's fault, e.g., a thoughtless or cruel deed hurt us, or 3) our own fault, i.e., we zigged when we should have zagged, got hurt, maybe hurt others, too, and suffered a psychic loss as a result. Some past actions or occurrences are sadly ongoing in their effects, e.g., a traffic accident that killed a loved one. Irrespective of which of the three above kinds of negative past incidents occurred, the past is not going to change and the effects of the incident can continue on.

If currently we are mentally and emotionally stuck because we are waiting for the past to change, then we are doing ourselves a great disservice. We are tethering ourselves to the past. The past cannot change, but we can.

Am I waiting for the past to change before I move forward with my life?

The sad truth of the matter is that each of us will be harmed and has been harmed by another person. Not to get too analytical, but to make a point, there are various possible reasons why someone else harmed you: 1) they lack empathy and gave no thought to the harm their actions would cause you, 2) they were ignorant of how their action would negatively affect you, or 3) they are sort of the clueless type and they accidentally injured you. Let's consider some possible responses in the same order: 1) you wait for the un-empathetic to become mature enough to have empathy, 2) you wait for the ignorant to gain enough knowledge to adopt a better standard of behavior, or 3) you wait for the unaware to get a clue. Good luck with all three approaches, because you might not live long enough for any of the three to actually happen. And even if they do change for the better, they (the better person now) cannot change what they did in the past, even if now they want to. No one is going to change the past, not you and not the person who harmed you. Other people take time to change. You must go on living.

Am I waiting for the person who harmed me to change before I decide to go on living?

If so, **you could find the days of your life clicking off** while the un-empathetic, the ignorant, and the clueless continue with their usual behavior. Even if the guilty party harmed you on purpose, it is a mistake to tether yourself to the past and it is a further mistake to wait for them to be caught and punished before you decide to go on living. You have to go on living.

Some people feel guilty or angry about what they did not know in the past, thus leading to a bad decision, and the negative experience of a psychic loss. If you feel this way you are being far too hard on and also unfair to yourself. All of us have had to make decisions where our knowledge at the time was limited. This is the human condition. And not one of us knows, to this day, what we do not know. Not to put too fine a point on it, each of us, including your author, are ignorant - just about different things. This is one of the reasons we need each other, in order to share information. It is the human condition for all of us. No one makes it through the minefield of this life completely unscathed. We have to let go of the past and move forward with what we actually have (not

almost had) and with what we currently know. Using economic terms, **the past is a sunk cost.** The past happened, however it happened. **What is not yet determined is your future.** And your future will be determined by your decisions and state of mind going forward. Your life should be valuable to you, right now, and be lived with hope for a better future. Your desire for a better life, coupled with your ability to choose, should be determined by future aims, not past sunk costs. **You still have time to learn, grow, and do. You still have time to change for the better.** Again, even if this world is crazy, you can change your own world to be good, and the way you do that is to start making the correct decisions. And you can only do that one good decision at a time. And you can only do that going forward. No one can change past bad decisions. You only have control over your own decisions – decisions of the present and future. You do not have control over the past or over other people's decisions.

Am I angry with myself or feel guilty for what I did not know in the past?

Am I angry with parents, the school system, a religion, or my childhood friends, etc., for what I did not know in the past?

Your better choice can now interrupt what otherwise would happen in your own life. This is why your world can be better, even if the rest of the world seems crazy. And very broadly understood, your next decision can even make the entire world a better place – if you make it correctly. Now it is true that the world may only be incrementally better since you are only one person among many. But that is all any of us can do. What is certain is that your good choices will make your own personal world more than incrementally better. So resolve to value your own life and to think and plan and choose correctly going forward, because that is all any of us can do.

Am I determined to move forward with what I actually have and what I currently know?

Did I learn the lessons I should have learned from the past?

Am I thankful for what I do have and do know that I can use to build out a good life going forward?

Some of us might have really hurt someone else in the past, but now we are very sorry for

what we did. Presumably, if someone is sorry for what they did in the past they can do at least a few things to demonstrate it, such as: 1) they can apologize to the injured party, 2) they can perhaps make some financial restitution if there was a financial loss, and 3) if the apologizing party cannot afford to make the injured party whole, they can at least save up and give a nice gift or write a note explaining they are sorry and would do more if they could. In other words, if you have harmed someone else, in the past, perhaps you can find a way to demonstrate you are sorry now and attempt to mitigate at least some of the damage done. That is all any of us can do. As we go through life we have, at times, been hurt and unfortunately, have also hurt others.

Have I done what I can to make peace with others concerning my own past wrongdoings?
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Last, but not least, it is important to not let the past totally define you as a person. It is true that others consider what we have done so far in our life when they think about us as a person. We do the same when we think about ourselves. However, for someone who has made a really serious past mistake, but who is sorry and now living a different way, **it is**

important not to let the past define you going forward. Part of the human condition is that sometimes we make a really bad mistake. We learn from the mistake, apologize for it (including apologizing to ourselves, if necessary), try and mitigate the damage, and then move on resolving to be a better and smarter person going forward. This is all any of us can do. Don't tether yourself to the past, as it is not going to change. Only you can.

Have I forgiven myself for my own bad choices in the past?

Am I allowing the past to define who I am in the present?

It's About Time Time Filters

In a certain sense, time is all we have. Ergo, we should use it wisely. A basic point of view or principle of this section is ... you should live your own life versus watching other people live theirs.

The modern and connected Internet era is upon us – both for good and for bad. Even people of modest means tend to have a cell

phone, home Internet connection, and access to either digital, cable, or satellite television. The “opportunities” to be connected with the world, family, friends, and almost unlimited audio and video content is in front of us 24-7. Therein lies the problem; if we are spending five hours a day on our cell phones/Internet, four hours a day watching something on television, etc., when are we living our own life? Is that our life? Are we mainly only working, sleeping, and going digital in some way? Having friends and knowing what is going on in the world are both good, but can your time be more optimized?

Am I spending too much time watching others live their lives instead of actually living my own?

You can time budget how many hours a day you are on your cell phone and do the same for how much you watch television. And you should. Your author is not saying that you should not be free to live your life how you wish, he is saying you should think about an appropriate level of connectivity and television watching and then try to stick to it.

Have I set a time budget for how much I am on my cell phone and the Internet each day?

Your friends will understand if you inform them you are going to be cutting back on social media a bit. Perhaps you can spend an hour or two on the weekend and get caught up and do a lot of “liking” and posting at that time. You will still be connected with what your friends are up to, but in a more efficient way. You can digitally record your favorite TV shows and the news and then fast forward through commercials and segments of shows you don’t care about. You can find a way to be more efficient and “in the know” without it taking almost all of your free time. And you should.

Have I set a time budget for how much I watch television each day?
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Perhaps an example of the above would be helpful. A time-saving example, pertaining to watching television, is your author digitally recording a basketball and/or football game and then watching it in one hour maximum, instead of two to three hours, by fast-forwarding all commercials, TV-talk, half-time, timeouts, quarter breaks, etc. I do this frequently, one-hour maximum and only for games worth watching. For any others just knowing the scores or seeing some highlights is good enough.

For life's mundane tasks, perfection is the enemy of having more free time. My wife is a very good cook and also a thoughtful one. She usually spends a lot of time being in the kitchen on most late afternoons or early evenings preparing a home-cooked meal, and on certain days of the week, she also makes a very healthy and comprehensive salad. Your author jokingly refers to it as "the 28-ingredient salad." (It's not really 28 ingredients, it just seems like it.) There are bits of green, yellow, orange, and red chopped up veggies all over the kitchen and, to be fair to my wife, it's a great, super-healthy salad we use for two or three days, not just one night. But when my wife is absent, perhaps visiting adult children a bit longer than your author, your author still has to eat and would like to eat a salad every day. I go to the store and buy a salad mix that looks healthy, along with an avocado, a red onion, a bell pepper, and a ripe tomato. Once home, while I am probably doing something like heating up a chicken breast and some potatoes (from the store's ready-to-go deli), your author will wash and chop a bit of avocado, one slice of red onion, a couple of slices of tomato, a slice or two of bell pepper, and put it over the salad mix and finish a relatively nice salad in about two or three

minutes – less time than it takes the chicken breast and potatoes to heat. Is doing the above as good as my wife’s thoughtful home-cooked meal and salad? No, but I don’t care because I am eating alone and it only takes a few minutes. And that is all the time I want to allocate to dinner prep when my wife is away.

How can I be more efficient and save time on life’s mundane tasks?

Is there a way, concerning life’s mundane tasks, that I can put in 20% of the effort but achieve 80% of the results?

There are many mundane tasks in life. Taking the time to think through how you can be more efficient in handling them can save you a lot of ongoing time and make those mundane tasks less unpalatable. Twenty percent of the effort, on these kinds of things, can sometimes get you eighty percent of the results, which is good enough, depending on the task. The executive summary to the above is **intelligent effort**.

Following up on the 20% / 80% suggestion, above, finding ways to make life’s mundane tasks an **efficient routine** can also save you a lot of time. Routines are doing the mundane

tasks on a certain night or day of the week, e.g., doing laundry so that you do at least one load of colored clothes back to back with doing one load of white clothes. This way the dryer is working to dry the colored clothes the same time the washer is doing the white clothes and you are folding the colored clothes when the white clothes are in the dryer. You had to take time to sort clothes so doing one load of colored clothes, followed by a load of white clothes means you only have to sort the clothes once to get a load of each completed.

Can I schedule and do certain tasks in order to handle them via an efficient routine?

In addition to using intelligent effort and adopting an efficient routine you should also look for ways to **parallel process**. Doing your grocery list while the colored clothes are being washed, or reading a book while riding a stationary bicycle, or going for an exercise walk and listening to an audio book while the clothes are in the washer and/or dryer are easy examples.

Can I handle two tasks at the same time by engaging in some creative parallel processing?

A long time ago in a galaxy not so far away, your author was away at college for a year. The academic schedule happened to be brutal that year, but your author was in a great dorm, played on some intramural sports teams, and there were a lot of opportunities to have fun in addition to acquiring an education. And whether from good luck or skill, I came up with an idea that really helped me to maximize my overall academic and social experience during that year. The idea was **flexible block scheduling**. Flexible block scheduling is breaking the available time you have each week into the appropriate blocks of time for your various weekly tasks and then to record the blocks of time for the various items onto a weekly calendar. The first things to schedule into blocks are the "set in concrete" blocks (going to classes and your job work schedule, including commute time). Also easy to schedule are "the necessary" blocks (sleeping and eating, etc.). After that, the weekly calendar will disclose additional and various flexible blocks of time. The flexible blocks of time were so designated because they could be used for a variety of tasks, e.g., studying, or social opportunities, or exercising, doing laundry, etc. Since I happened to be taking most of the core classes of my major during that year, and the classes

were difficult, I would estimate how much time I would need to study each week in order to get good grades. Whatever was left over from the set-in-concrete blocks and the necessary blocks had to be blocked in for study somewhere – but the study did NOT have to be at any set time. In other words, if I needed to study and read 20 hours a week and the flexible blocks in total totaled 34 hours a week, then I might divide studying into two-hour blocks of time and tentatively schedule out 10 two-hour blocks of study time, leaving 14 hours unscheduled, but blocked out free time on my weekly calendar ($34 - (10 * 2) = 14$). By doing a weekly schedule that showed when all of what I had to get done was tentatively scheduled, including the set-in-concrete tasks, the necessary tasks, and the tentatively scheduled study and free-time blocks, I could see what I had to get done and when I had to get it done. But the advantage to using flexible blocks of time to tentatively show me when I should be studying or had free time was the flexibility it allowed me to both get things done AND to take advantage of spur-of-the-moment social opportunities. If I was supposed to study from 4-6 P.M. and had free time scheduled from 9-11 P.M., but an unplanned social opportunity presented itself just before 4 P.M., I could accept the social

opportunity knowing I just gave up my free time from 9-11 P.M. – which now must be used for study. But I did not miss the social opportunity. Obviously, if a second social opportunity also presented itself later in the evening I would have to pass on that one, or use up my free time from a later day and study much more on the later day. Some self-discipline is required, but flexible block scheduling can help you get things done without feeling guilty about taking advantage of a spur-of-the-moment social opportunity. Flexible block scheduling, with discipline, allows for non-guilty enjoyment of social opportunities.

Would it make sense for me to set up my week using flexible block scheduling as a tool to help me with my time management?
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Some people in the modern era spend an inordinate amount of time playing video games via the Internet. These interactive Internet-based video games are a combination of recreational hobby, blow-off-steam from work, and social connection, as there is both game-related and personal chatter going on as the game is played. Similar to disciplining yourself regarding cell phone usage and TV watching, care needs to be taken that most of your free

time is not being spent just playing games, instead of actually living your life. Can you find a way to limit your time playing video games to a set amount of recreational time using one of your free-time flexible blocks, or only playing on the weekends? Of course it is your life and you must decide how to spend your time.

Am I spending too much time playing Internet video games?

Effectively using time filters to double-check how you are spending your time and to use your time more effectively can help you make sure that you are living more of your own life, versus watching how others live theirs.

When Bad Stuff Happens Adversity Response Filters

As previously mentioned, life is relentless. There are going to be life impact events. How you respond to a life impact event matters. Ergo, this section will touch on the idea of using decision filters as, in essence, **adversity response filters**.

Your author is not a counselor or therapist so if you, dear reader, are really struggling with a life impact event, please go and get the professional help you need and deserve. This section can only provide you with some suggested response filters and hopefully they can provide you with some immediate help. If you need further help, again, please obtain it. Your life is important. Get the help you need to make it through.

When adversity strikes, after you have absorbed the initial blow, try and stay connected to the reality of what just happened. It is easy to use denial as a way to wish away something bad in our lives. Try and avoid this, if possible. Your author is not saying that denial is abnormal. It probably is a normal initial response for many. But denial is not going to change the reality of what just happened to you. In a further attempt to stay connected to reality, take the steps, painful as they may be, to learn the facts surrounding the negative life impact event. Sometimes not knowing the full extent of what happened, or the damage that was caused, makes the hardship even more difficult because we start making things up in our minds. Instead of making things up in our minds, get the facts of what actually happened. If

necessary, and it probably is, get some perspective from family, wise friends, and perhaps professionals to make sure you are thinking straight and to understand what your realistic options are going forward. You want to respond in as reasonable and thoughtful way as is possible under difficult circumstances.

Am I in denial about what just happened?

Do I need to get more information about what just happened in order to put myself in a better position to make the best possible decisions going forward?

Do I need to gain some additional perspective from family, friends, or a professional counselor?

At a lunch where your author was introduced to a nephew of a friend who had just experienced a difficult divorce, the divorcee asked how he could find a way to keep going. He wanted to stay married, but his ex-spouse did not, and he was in incredible emotional and mental pain because he was still in love with his ex-wife. Not expecting such a heavy lunch conversation, but wanting to be sympathetic and to help, I did the best I could under the

circumstances. I told him to be patient and brave and to process the pain one day at a time. It is not easy to manage our emotions and we should be in tune with our emotions. But we must also try and guide our emotions if possible. Only time can heal some wounds. The divorcee lit up when I told him to try and process the pain one day at a time, because he was trying to process too much pain all at one time.

If the negative life impact event is something that only time can heal, am I being patient enough? Am I being brave enough?

Should I use **processing the pain one day at a time** to help me get through to the other side?

Earlier in this book, in the section pertaining to emotional filters, your author mentioned the idea of proportionate response. Perhaps, as a contrast, a couple of examples of a disproportionate response might prove helpful. Let us say Joe Smith was an avid skier and had looked forward all year to a one-week vacation at his favorite ski lodge. The conditions were excellent and he was with his family and a group of his favorite friends. But then he breaks his leg fairly early on in his long-anticipated ski

vacation. The doctor who sets the bone informs Joe there will be no long-term negative consequences, but Joe has to cool it for the rest of his vacation while his friends and family keep skiing. No one would be happy getting a broken leg while skiing and it is only natural that he would be disappointed, sad, maybe angry, perhaps with himself or others if there were others who were involved in the accident, and maybe a bit depressed. But if Joe reacted by thinking or saying things like, "I will never ski again," or "I will never walk again," "My life is forever ruined," etc., it is a disproportionate and too-negative of a response. It is over-reacting to the actual situation. A disproportionate response in the under-reacting way is if someone heard the bad news they have a serious health problem, which if treated right away is manageable and not life-threatening, but if not treated was perhaps life-threatening. Under reacting is blowing off the doctors and not obtaining the recommended medical treatment. We can over-react and we can under-react and neither is helpful when you are going through a negative life impact event.

Am I over-reacting to the present situation?

Am I under-reacting to the present situation?

If you are not sure, get some perspective from your wise family and friends and from a professional in the field.

Support when you are going through something tough is important. And breaking bad news to people you care about and who love you is not easy. But you must share your situation with at least a few other loved ones in your life. Even though people have their own problems, part of living is sharing both the good news and the bad news with our loved ones, so share. Sometimes just talking things out with a few other people will allow for a release of negative emotions and crystallize in our minds what our best option is going forward. Hopefully your loved ones can provide some actual help as well, depending on the problem, e.g., watching your children while you go the doctor, the auto-body repair shop, see a counselor, etc. Also, there are a lot of different support groups these days, many of which are overseen by a professional in the field. Joining such a support group might allow you to gain concrete information about your situation and to learn what has worked for others. You can also read books, articles, and perhaps blogs about what others have done to handle a similar situation in

the best way possible. Information written by a professional should be given greater weight than anything anecdotal. Maybe you won't have to "re-invent the wheel" in order to find a way through.

Have I shared my situation with at least a few of my loved ones?

If I need help, have I asked for it?

Would joining a support group help me to not feel so alone and give me a chance to find out what has worked for others?

Earlier in this book your author recommended having and using a positive mental attitude as an overall outlook filter. Having a positive mental attitude can really help you with the handling of a life impact event. Your will to keep going and to make the best of it can make all the difference. Hopefully, what you are currently going through is just a season in your much longer, very important life. Try and remember that others have survived similar adversity and made it through to the other side. There is life after a life impact event. Using a positive mental attitude to make the best of what you still have gives you your best chance

of handling the situation well. After all, somehow you have made it this far in life. You know more than you ever have, still have some good things going for you, and you are more mature than ever. You can make it even farther still.

Can I find a way to be more positive about this current situation and my long-term future?

Am I currently being too negative about my prospects for continuing to build out a happy life?

Is there a way to turn this negative situation into something positive going forward?

It is not easy to be determined and brave. It takes will. And when life punches us in the gut it's hard not to want to lie down, at least for a while. Let's be honest. Sometimes the will to continue is temporarily lost. It takes courage and determination to overcome. But your life is worth it. With all that you have worked for, and all that you have sacrificed for, and all the prices you have paid thus far, and all that you hope your life can become, **don't give up now**. Be resilient. Be brave. Don't give up; keep going forward. Find a way through. You can do it.

Am I facing this adversity with courage and determination?

Have I resolved to never give up, to keep going forward, and to overcome?

If someone else's wrong action was the cause of your negative life impact event, it might be necessary for you to forgive them – even if they are unable or unwilling to apologize. Perhaps the unfortunate example of a drunk driver, killing a loved one of yours, can be used to make this point. If the drunk driver also died in the accident, they are unable to apologize. If the drunk driver survived, they may be grief-stricken, but afraid to face you. Or, they may not even remember the incident. At any rate, if an apology is not forthcoming you can become stuck in the past while waiting for it. Ergo, the forgiveness you grant someone else, even in advance of an actually received apology, is so that you do not tie yourself to the past – which is not going to change. Hopefully, some day, and if possible, an actual apology will come.

Do I need to forgive someone else for the harm they caused me, even if they did not apologize to me, in order to move forward with my life?

There are other adversity response filters you can think up and use. This relatively short section cannot possibly provide a comprehensive listing of them all. If necessary, you can devise a personal and customized adversity response filter and then use it to help keep you on track for handling an adversity in as positive and as constructive a manner as is possible. Once again, be resilient. Your life is worth it.

Customized Personal Decision Filters

The basic concept behind using a customized person decision filter was introduced earlier in this book. It was the example of a man, who is a recovering alcoholic, choosing to schedule his time to go to a recovery support meeting after work instead of leaving open the possibility of going out to a bar for a drink with his work mates. It is important for this man and his family that he receive the help and support he needs to continue on with an important change he made in his life, instead of running the risk of falling off of the wagon and sending his life back into uncontrolled turmoil. A customized and personal decision filter can be a very important tool to help you move your life forward instead of retrogressing backward.

Another example given earlier in this book, that could be considered a custom personal decision filter, is the serious and more radical decision that one might make to completely change their environment, such as to move away from their neighborhood in order to get a fresh start in life.

Late in her teenage years our daughter, of her own accord, decided she was unwilling to change her environment, but did need to get away from most of her existing teenage friends and to find some new ones. Amazingly, to my wife and I, she changed her cell phone number and very carefully gave her new number out to only a select few people with the promise they would not share her new cell phone number with anyone else. It worked. She got away from the teenage friends she wanted to and then made some new friends. Doing this could be considered as a custom personal decision filter our daughter used to help her change her mix of friends.

If you are someone who is not a morning person and so are very slow in the morning, you might need to use the custom personal decision filter of setting your alarm 30 – 60 minutes

earlier than someone else might have to in order to be able to warm up slower and still get to work or school on time.

If you need to lose some weight and are on a budget, you might consider making your next day's lunch the night before and "brown bagging" your lunch to work. This will help you to control your calories better and also save money as it costs much less to pack your own lunch than it does to eat out. This could be a custom and personal decision filter for you.

When you author wants to lose a few pounds, sometimes I give up calories from liquids for a several-week period of time. I am still able to eat about the same amount of solid food and so am not hungry, but my guess is that I avoid about 500 calories or more per day from drinking mainly water and unsweetened tea. 500 calories a day is about one pound of weight loss per week and I am not hungry. In my case the choice to avoid calories from my liquid intake is a custom personal decision filter during the time I am trying to lose about a pound a week.

If you hate to exercise but your doctor is telling you that you must get more of it, perhaps

you can structure a custom personal decision filter to help you make your exercise time less unpleasant. One example could be to read something you enjoy while you ride a stationary bike. Another example could be to walk on a green belt while listening to your favorite music or listening to a digital book. Another idea is to find an exercise partner you enjoy talking to and go for a walk with them so you can share time with a good friend.

If your boss approves and it makes sense for you, perhaps packing your own lunch and only taking 30 minutes for lunch, instead of an hour, will allow you to leave work early enough to catch earlier transit home – thus allowing more time with your family. Or, taking public transit and working while in route might allow you to parallel process commute time with work so as to be able to arrive home with less work brought home. These are also examples of custom personal decision filters.

If your spouse and children are complaining about not seeing you enough, perhaps you can do the following: 1) find ways to work more efficiently while at work so it is possible to leave the office at a decent time, or 2) take a bit of work home, eat dinner with your spouse and

children, play and talk to your children, and then while the children are doing homework, finish up your working day from a home office. Some form of the above could be a custom personal decision filter for you that will still allow you to provide for your family and also let them know you personally care in terms of more time spent with them.

There are no end of possible custom personal decision filters you can set up and use to help you achieve your goal of building out a meaningful and happy life. Set them up and use them, as you deem necessary, in order to help move your life forward.

A Summary

Your life should be important to you and your author believes that it is. Act accordingly.

Decision filters are tools to help you filter into your life as much good as is possible and to help you filter out of your life as much bad as is avoidable ... through making **better decisions**.

Decision filters can help you to achieve and keep what is valuable to you and they can also act to safeguard your core values along the way. Your

world can be good, but you must choose to make it so.

Because our choices flow downhill from our values, re-valuing what is important to you can act as a mega-decision filter for your entire life. Many improved choices can follow from just taking the time to do this one thing.

The idea of passing your decisions through a "Decision Tollbooth" will help you to remember that each decision has a cost and it will be paid. Sometimes only you pay the cost of a decision. At other times your decision will affect others you care about and have a cost to them, too.

It is all right and perfectly normal to want to be happy. The general decision filters, with the general outlook filter of a positive mental attitude, can help you become happier through: 1) remembering to be "one of the good guys," 2) being sound-minded, with a reasonable and balanced approach to life, 3) becoming more productive, hopefully by doing things that you are both good at and also enjoy, and 4) building into your life other "good guys" you can share a positive community of emotion with.

Life is full of ups and downs where sometimes we make great choices and at other times, not so much. Remember, somehow you have made it this far. You can go farther still. You now know much more than you used to. Don't tether yourself to the past, which is not going to change, before you decide to go forward building out your own meaningful life.

As far as most sections in the book are concerned, perhaps it is advisable to consider the suggested decision filters as available, but optional, filters for your life. When you go out to eat at an all-you-can-eat buffet there is simply too much food to eat at one sitting. The sensible approach to choosing food at a buffet is for you to eat what makes sense for you that day. The same thing can be true for using the suggested decision filters. Use them to better your life when you need them. For example, if you get hit with a life impact event, consider using both the emotional filters and the adversity response filters to help you through it.

Remember to take care of your health by using the suggested health filters or through other means. And if you want to make more rapid advances in your life, perhaps using the suggested time filters can prove helpful.

If you need a customized personal decision filter to help you avoid the bad and build the good into your life, don't hesitate to create and use it.

Your life is valuable and it can be good. But you must decide to make it so. Your author's fondest hope is that this book can help you to filter in the good and to filter out the bad. It takes time, but it is worth it. Best wishes, dear reader, as you go forward to a happier and even more successful life.

The end.