

#### Full Episode Transcript

With Your Host

#### Jody Moore

I'm Jody Moore and this is Better Than Happy, episode 226, Maximizing.

This podcast is for people who know that living an extraordinary life is not easy or comfortable. It's so much better than that. This is *Better Than Happy*, and I'm your host, Jody Moore.

Hey, welcome to the podcast. Welcome to episode 226. I have a great episode in store for you today. Before we dive into it, it is time to get going on your Christmas shopping, right? Who's on your list? Who are you shopping for? Who are the people that are easy to buy for? Who are the people that are hard to buy for?

I want to talk to you about something that we offer here that might be the perfect gift for somebody on your list. It's a Be Bold annual membership pass. So, Be Bold is my coaching program. It's where I teach the things that you're hearing on the podcast here in way more depth. It's where I help people apply them in their lives, and it's where I coach people and people have access to me to get help with any challenge they're dealing with or anything that they're working on in their lives, and it's an awesome program.

It gets better every year as I get better every year at figuring out how to make it better. And next year will be no exception. I already have the year mapped out and I have some pretty awesome things in store that I'm very excited about to bring to everybody in Be Bold.

So, if you have somebody that you know or maybe it's you and you just want to submit this request to somebody who wants to buy you a gift, but if you know somebody who you think could benefit from the things that you're hearing here on this podcast, I know how this is – we listen and we're like, you know who could use this...

We always first want to go to the other people in our lives that we wish were hearing this message. If you have somebody like that, that you think would be excited about working with me really closely and gaining some

mental and emotional health, gaining these tools, having an amazing time doing it, then the Be Bold annual pass might be just the thing.

So, when you purchase the annual pass, what will happen is we'll have you put in their email address and name so that we know who they are, but we don't want to spoil the surprise, so we won't be sending them anything until January one. So what we will give you is a really nice print out that has some pictures and some explanation that you can wrap up and put under the Christmas tree.

And they're also going to get our annual pass-holder's bonus, which is a really fun booklet full of illustrations and quotes from all of my work that you can only get by being an annual pass-holder in Be Bold. So that will get mailed to them, again, after January one, so that we don't' ruin any surprise for you. But they'll know that that's on the way and they'll have a letter to open that explains everything and they'll love you forever, I'm telling you. So, anyway, if you want to take advantage of that, go to jodymoore.com/gift and get signed up. Get that Christmas gift going. Check that off your list.

Alright, so we're going to talk about maximizing today. I kind of had a hard time deciding what to call this one, and maximizing is what I came up with, so we're going to go with it. So, what are we going to maximize? We're going to talk about maximizing you, maximizing your life, but specifically I want to focus on maximizing the three areas of your life that I notice are in most limited supply for most people; the three areas where most people have the most scarcity and are always trying to get more and are always thinking about, with what they do have, how do we maximize it?

Okay, so the first area, I think is pretty obvious, and that's money. We want to maximize our money. We want to get the most out of it. We want to make it go as far as we possibly can and we want to figure out how to get more and how to do the right things with the stuff that we have. Money is obviously something that most people view as in scarce supply and are constantly trying to get more of.

The second one, I think is also pretty obvious, and that's our time. How many of us are like, I just have tons of extra time, I wish I could donate some of it to other people? Some of you are in that boat, but most of you are not. Most of you associate with being very busy and short on time and wishing you could have more time.

Okay, now, the third one may not be as obvious, although to some of you it will be if you know me very well or you've been listening to me very long. The third one is your brain power. Sometimes I call it your brain juice. It's your mental energy, your mental energy that allows you to, with your brain, do the things you want to do, solve the problems you want to solve, create the things that you want to create in the world, be creative in whatever ways you want to be creative, and be strategic, and all of those things that our brains do for us.

So, those are the three areas we're going to focus on today. I want to just pause before we dive in and I want to ask you, which one of those three do you think is the most valuable? Now, there's no right answer to this question. I am going to share with you what I think and my observations, but you have to answer this for yourself. But it's an interesting question; what's more valuable, and in what order? Is your money, your time, or your brain power the most valuable thing?

Now, I'm going to talk through it and I'm going to kind of put some questions out there. So this isn't going to be a super linear podcast. Stay with me, okay.

So I think that, on the most surface level, without really paying much attention to it, it feels like our money is the most valuable thing. Money can do a lot for us, and you might argue that money could buy us more time. So we might say money's more valuable than time because, with money, you can hire someone to do the things that you might normally do with your time, freeing up some of your time.

So we can definitely make an argument for money being more valuable than time. We can make an argument for money being more valuable than

your brain power because, with enough money, again, maybe you're able to hire out some problem-solving, maybe you're able to solve problems just in an easier way because money gives you access to more solutions, or maybe you're able to learn faster or learn on a more deep level by investing in yourself.

So we could make the argument that money is more valuable than time or brain power and I see it, but I want to offer to you that money is the least valuable of those three things, in my opinion.

And here's why; time is something that is finite. We all get, at least in our human condition, as far as we experience time and as far as we know, as far as I know, we all get 24 hours in a day. So while money is something that I could potentially access an unlimited amount of, if I really wanted to and I was really capable and I really put my mind to it, there's no cap that says, that's it, you've reached your maximum amount of money that you can get, right?

Whereas, with time, that does exist. Even the richest person in the world, even the smartest person in the world, even the most creative person in the world gets 24 hours in a day, the end, no more and no less. So I am a firm believer, and I have been for a long time that, for me at least, right now at this point in my life, my time is more valuable than my money.

Now, I don't know that that's always been the case, or I should say, I don't know that I was comfortable betting on me in such a way that I put more value on my time than my money always in the past. So I think about when I first started my business.

There are a lot of things that I did in my business on my own that I could have hired someone else to do. But I didn't value my time as much as I valued my money. I wasn't making a lot of money in my business yet. I was putting a lot of money into my business personally and investing in my business. And so it felt like my time was more accessible, I had more time than I had money to invest in my business.

But now that I'm at a little bit of a different point and that I've had some experiences, I recognize that my time is actually more valuable because once I hit that 24-hour limit, I cannot buy more time. So there's a tipping point at which your time becomes more valuable than your money.

I'm to that point. I have money that I can invest that frees up time for me in some ways. I don't have unlimited money, but I have a little bit more money than I used to have in the past. So I can, for example, hire housekeepers. I didn't hire housekeepers until maybe a year ago. I couldn't afford a housekeeper. I didn't have the money or I chose not to, I should say, invest my money in that. I chose to use my money on other things. Now I'm to the point where I have a little bit extra money, I can still spend my money on our mortgage and food and the things that I want to buy for my children and all of the other things and have a little bit to invest in a housekeeper.

So, that housekeeper comes and cleans my house, which saves me a good deal of time every week. I don't know how they get it done so much faster and so much better than I did, but they do, maybe because they're not distracted with, like, "I don't feel like cleaning the toilet," they just do it.

At any rate, my time has become – let me back up. It's not that it's more valuable than my money. It' just that there's a certain amount of money at which it makes sense for me to invest money rather than invest my time. Are you with me? Stay with me, I told you this wasn't going to be super linear.

So, many of you are in that place where you recognize that. Again, that doesn't mean that you don't sometimes choose to invest your time. I do still. There are many things that I could hire out that I choose to do for various reasons. Maybe the amount of money does exceed what makes it worth it to me time-wise.

So for example, I don't fly private when I go out of town. I could fly private. Technically I could come up with the money to do it and it would save me some time because I wouldn't have to go through airport security and I wouldn't have to be there early, and that's definitely an option. But the

amount of money that it costs to fly private makes it so that it's not as worthwhile to me. My time is still something I'd rather invest than invest that amount of money. So that's what I want you to just be aware of.

There's a tipping point at which spending the money makes more sense than spending the time. Are you with me? Right, now, let's talk about your brain power. That is the resource that I am just now, in the last year or two, starting to see how valuable it is.

In my opinion, my brain power, my brain juice is more valuable to me than my time or my money. And here's why; with the right brain power, with maximizing my brain, with being mentally strong and creative and able to manage my brain in a way that serves me, I can first of all enjoy my time and maximize my time better, and make more money.

Money is actually the easy part, when you start to see this, you guys, it's easier for me to make money than to come up with more time or increase my brain power. That's the hardest thing. It requires investment, both financially and time-wise, but it requires an investment of my own discomfort. It requires that I step back and watch myself. It requires that I be intentional. It requires that I try things that are hard and scary and show up in my life and develop myself and have challenges and trials and choose how I'm going to move through them.

All of that is a lot messier than making money or even making more time within that 24-hour window. So I think that our brain power is the resource that most people are not paying attention to at all. Most people are paying attention to how to maximize their money and they're even thinking, how do I maximize my time? But I hear very few people being as protective and careful and conscious about their brain power. And I think it's a huge mistake.

Now, it's not big things normally that are taking away our brain power in this way that affects us overall. Sometimes there are big things that happen, but I'm talking about all the little teeny tiny everyday debits out of your brain.

So this is similar to money. My mom calls it nickel and diming yourself to death.

Obviously, sometimes you go out and spend a whole bunch of money and you're like, "That was a lot, I probably shouldn't have bought that, I can't afford that, now we're going to have to tighten up," and you're well aware of that. But more often, what people are doing is nickel and diming it. They're spending little bits of money, a dollar here, five dollars there, 10 dollars here, and before you know it, it chips away at your bank account and you're like, how did our account get so low? It's all those little tiny spends added up.

We do this with our time too. Yeah, occasionally we blow off the day, we blow off what we were supposed to do. We waste it in whatever way. But more often, what we're doing is slowly piddling our time away by being just a little bit distracted, by not planning ahead what we're going to do, so we have to take some time to even figure that out and focus ourselves, and just little bits of dawdling here and there where we slowly chip away at our time.

And the same is true with your brain, you guys. Yes, again, sometimes there's a big challenge, but I want you to pay attention to all the little things that require your brain. And some of them are things you're going to want to keep doing, but I just want to illustrate all the things that we have to do.

We wake up in the morning and maybe we have to find something or we have to think about what's going on with the kids and what are we going to make them for lunch and are they running on time? And right away, we have to start using our brain.

And one of the first thing that we do that taps in possibly unnecessarily to our brains is a decision about what to wear. Maybe it's even a decision about, am I going to wash my hair today? Am I going to take a shower today? Am I going to exercise today?

Decisions are pretty big debits out of your brain power. Decisions are exhausting. Decisions require a lot of your brain, okay. So that's the first thing that happens in the morning. Maybe we get the kids off to school and now there's more decisions to make about what are we going to do with our time, and it's the arguing with ourselves and it's the constant to-do list running through your mind of things that you've forgotten that you need to get done.

It's the emotions that you carry around that your brain starts getting wrapped up in. It's paying the bills and cleaning up the house and making that phone call that you needed to make. If you have a job or a business, then of course, you're investing a lot of your brain power in that space. It's problem-solving.

So, I could go on like this throughout your entire day, but I just want you to notice, the decisions you have to make, the things you need to remember, the little things you need to figure out, the website you need to get on to take care of that thing for your children or to pay that thing that you need to pay and then the mail coming in and the sorting of the mail and where's it going to go and the clutter in the house and the thoughts about all of it, this is all taking \$10, \$20, \$50 bills out of your mental bank account. Are you with me?

This is why, by the end of the day, you're exhausted. Now, I want to make just a little sidebar note here which is that our physical and our ability to physically do the things that we want to do, we could say, is another resource that could be in limited supply. Like there's a certain amount we are physically capable of and then we're going to tap ourselves out.

But what I notice is that, for myself and the majority of my clients who are adults, we're not getting even close to that threshold. Like, we're physically capable of way more than we do in a day. Even though you fee physically exhausted at the end of the day, a little bit of that is from maybe physical things that you're doing, but the majority of it is a mental exhaustion from all thee mental energy that you're expending throughout your day.

So how many of you can relate to the idea that, if I could just get four more hours in my day, that seems like it would be so useful? Like, if I said, "Hey, I've got a Christmas present for you, it's four more hours a day." At first, we'd think that's amazing, thank you. And yet, how many of you, at the end of your day, feel like you have four more hours of mental energy? I know I sure don't.

I know, at the end of the day, I'm like, I'm so tired, I just need to go to sleep. I've got to shut my eyes, try to get my brain to shut off and get some rest to rejuvenate, yes, my body, but more so my mind.

So, your mental energy is something that you probably are maxing out at some point. So we want to make sure that we're maximizing it. I want you to make your mental energy to go further for yourself if you think that would be useful.

So how do we do that? We know how to make more money, right? We put more value into the world. If you sell something, you've got to sell more of it. If you work somewhere, you've got to figure out how to get a raise or a promotion or a job that pays more.

We know how to make more money, it's a little more cut and dry. Most of us even are starting to figure out how to make more time, figure out how to take things off your plate, say no to some things or delegate some things or hire out some things. But how do you make more mental energy?

Well, first and foremost, you understand what creates mental energy and what depletes mental energy. And what depletes mental energy is spinning and having to problem solve and figure out. And again, we're going to want to do some of that but any of that that you can minimize, I recommend that you do.

So the first thing I recommend is that you make decisions ahead of time. When you have to make a decision in the moment, when you have to decide, am I going to exercise or not? Am I going to eat something good for me or am I going to eat what really sounds good because I'm really

hungry? And if I am going to eat something good for me, what's that going to be and what am I going to wear today?

All of the decisions that we have to make, again, you're always going to have to make some of them, but are there ones that you could make ahead of time and simplify your life and free up some of your brain power to utilize in a way that would be more fun and more beneficial? Highly recommend you do it.

What if you ate the same thing for breakfast every day? Or you ate the same thing Monday, Wednesday, and Friday, and then you ate the same thing Tuesday, Thursday, Saturday? So instead of deciding what am I going to eat for breakfast today, you just had to figure out what day of the week is it. Much easier to figure out, right?

What if you even did this with your clothes? Mondays I wear my red outfits, Tuesdays I wear casual denim, something, I don't know. Get creative. But minimize decisions. This is again, what Steve Jobs did. He recognized that his brain power was the most valuable asset he had. And so he wasn't going to waste it on what he was going to wear, so he started wearing a black turtleneck and jeans every day.

There was one less decision he had to make. My guess is his diet was probably pretty boring and routine as well. He minimized decisions in his life. Minimize them or make them ahead of time. Delegate them. Ask somebody else in your family to be in charge of planning the menu that week, or get your kids involved.

Decide if you're going to exercise and then just do it. Don't revisit the decision. We don't have the mental energy to argue with ourselves and decide again in the moment. Just know that you decided you're going to. When it's time, you're not going to want to, but you're going to do it anyway because you don't want to have to remake the decision. Decisions in advance.

The second thing I want to tell you that will maximize your brain energy is to understand how to manage your brain. Because when you're just operating at the effect of your brain, it's very, very exhausting. The brain is sort of like a toddler running wild or like a dog off a leash. It just wants to run over here through the park and then it wants to run and check out that fire hydrant and then it wants to go check out that other dog.

It's all over and you're chasing this dog and it's exhausting. That's what the brain sort of on default does. But when you learn how to manage your brain and how to direct your brain and how to focus your brain, how to choose what you're going to think about difficult challenges, how to really do the work of identifying who you are, how you view yourself and how you view the world in general in a way that serves you, then you start interpreting everything through that lens and it becomes much less exhausting, much less of that brain drama, brain depletion that happens otherwise.

So that is the work we're doing in Be Bold. If you are not in my coaching program, find a coach who can help you learn how to do this. I am telling you, it's worth whatever money and time you need to invest in it.

Now, the other thing I want to point out is that people who are marketing and selling us things are sort of playing on the idea that we think our money is the most valuable thing. We have more scarcity around money than anything else, and second of all, we have time scarcity. And maybe or maybe not, you consider that you should be monitoring your brain juice.

So how many times when you go into a store do they ask you, hey, do you have our credit card? You should sign up. Because if you sign up today, you're going to get 10% off your purchase, or 20% off your purchase. You're going to save so much money because look, you're buying \$200 worth of stuff. If you sign up today, you're going to save \$20 just for signing up, just for filling out the application. Maybe it's - even if you're declined, just for applying, you're going to save \$20.

This is what they tell me everywhere I go, every time I go to buy something in all these department stores. And I just smile and say no thank you because what I know that some consumers don't know is that that \$20 is not worth even the time it would take me to fill it out and it's certainly not worth the mental energy that I will have to spend on the other side of it.

Let's say I'm approved for that card. This is what they always tell me. You don't have to carry a balance. You can just pay it off right away when it comes. And here's what I go to in my head; you're right. I could do that and save myself \$20. But that's going to require that I pay attention to when the bill comes. The bill's probably going to come in the mail, which is going to require some brain juice of me to sort through the mail and find the one that's important amongst all the junk mail.

Or it's going to come to my email. Same thing. A sorting process. And then I'm going to need to open that and I'm going to need to remember to go pay it, and I'm going to need to find the bank account or card that I want to pay it with and then I'm going to need to spend some time and some energy.

Now, I know it's not hard. I'm not saying this is hard. I'm just saying this is a little debit out of my brain. And if I don't do that, if I overlook it and I miss it, then now I'm paying interest and then that \$20 that I saved, I'm paying anyway or maybe even more. But I've also just expended some of my brain juice.

So when they tell me, oh, but you would save \$20, I just smile and say no thank you. But in my head, I'm thinking, it's so not worth it to me. \$20 is not a fair trade for my valuable brain. And guess what, my friend, your brain is just as valuable. I promise you, this is true.

All of these little brain debits and brain transactions that are coming out of trying to save a little money here and save a little money there and pinch a little here is likely not worth it, or at least I want you to really pause and

consider if it is worth it. Maybe it is. Maybe you enjoy it. Maybe you get a little bit of a thrill out of finding the good deal and saving the money and all that.

Great, I'm all for it then. I just don't want you to fall for the face value of like, look, this is an easy \$20. Is it easy? On the one hand, yes. On the other hand, no. Not at all worth it. What would you put that brain to work doing if it weren't remembering to pay off that bill? What could you spend that brain energy on instead that would - by the way, it doesn't have to be something that makes you more time or more money.

Would it just be more fun? Would it be more enjoyable? Would it help you experience your life the way that you want to? If so, it might be worth it. I am always thinking to myself, no listen, I will pay you \$20 for me to not have to think about that.

And in fact, it's so crazy to me to be at this point in my business where the business is making good money and so now I have to really prioritize and maximize my time in my business and my brain power in my business. And so I've hired a personal assistant. I just hired her this year. This is the first time I've had a personal assistant. But I knew having her would free up some of my time. I understood that when I hired her.

What I didn't realize is that having her is freeing up my brain, which is actually even more valuable. So I used to look at people that had assistance, people who had money, and think, I'm never going to get to the point where I have money and now I'm above doing remedial tasks. I can't suddenly book my own airfare or something.

But what I realized is it's not that I'm above doing any of that. Of course, I could do it and it's simple and easy to do it. But every little transactional thing that I do that somebody else could do is taking a little bit out of my brain power. And it makes sense, it's a worthwhile investment for me to pay someone else to do that to get back my time and to get back my brain

power to utilize in ways that I can maximize and create a lot more value for myself and my business and the people that I serve.

So there you go. Think about this, you guys. Make your decisions consciously about how to maximize your money, your time, and your brain power. Have a beautiful, amazing week. Don't forget, if you want to get a holiday Be Bold annual pass for yourself or someone you love, and also get - the time I'm recording this, we haven't named the booklet full of sketches and quotes.

So I don't know what it's going to be called but we're going to have a name soon and it's going to be amazing and you're going to want it so go to jodymoore.com/gift. I will see you guys next week. Take care. Bye.

If you have a question about something you've heard me talk about on this podcast or anything else going on in your life, I want to invite you to a free public call, Ask Jody Anything. I will teach you the main coaching tool I use with all of my clients and the way to solve any problem in your life, and we will plug in real life examples.

Come to the call and ask me a question anonymously or just listen in. Go to jodymoore.com/askjody and register before you miss it. I'll see you there.