

On Friday evening, I needed to escape—to distract myself a bit from all things still undone, incomplete for the week.

When you've made the choice to practically [live on the internet](#), sometimes a small slice of time away from the screen is so, so needed.

But, last Friday, an hour eating a 100% all-natural burger (what really is that, by the way?) at this new hip cafe in a college town near me... it turned into two, then three, then... arghhh!, four.

I found myself meeting up with some friends at, of all places, one of those dark, seedy, disco dance clubs; a throw back to New York City's Studio 54 with the wholesomeness of current-day Southern Oregon conservative chill (In other words, no garbage bags of money and dope stashed in rugs throughout the club).

This is something I rarely do—seek out a place outside my home to decompress, to get into a music stupor, with social drinking as the sedative. But, like anything that gets too *out of whack* (including how much you spend working), Life in all its infinite wisdom will just help you find the opposite experiences to 'balance' your shit out!

(Some thoughts about the Law of Polarity, the duality of Life—i.e., in-out, yes-no, on-off, courage-fear, love-hate, light-dark, etc—some other time)

So, just after midnight, DJ-Chuck spins up Khalid's song (which this post is titled), and these lyrics nearly made me smile (slyly) from ear-to-ear:

"Jump and we think, leave it all in the game of love  
Love  
Run into sin, do it all in the name of fun  
Fun  
Whoa-oo-oo  
I'm so high at the moment  
I'm so caught up in this  
Yeah, we're just young, dumb and broke  
But we still got love to give."

\* NOTE: If you don't know the song, the official video is [here](#).

Ya see, when I look at how younger generations operate, how they don't engage in certain self-reflective actions or take responsibility for their current financial or lifestyle situation, I wonder silently sometimes:

*Was I also like that as a 20-something? Did I really believe delayed gratification is a defect; that occasionally sacrificing (the present pursuit of fun and 'high' experiences for a near-future payoff of being smart and rich) was a shitty proposition? That if I could just muster-up enough love in my heart, and enough positive thoughts in my head, all would magically take care of itself? That the rest—such as the distasteful hard work to earn money or the personal development skills to keep my girlfriend—wouldn't be a trade off?*

Around 12:30am, after reflecting on those questions for an hour (a few fireballs helped), the biting-truth, an insidious, deeply-buried confession from my past, came to light:

*“Oh shit... ut-oh... I did—yeah, yeah daffy, I did, I did... sorta have some of that mindset; certainly more than I have now.”*

The idealism of a youthful brain! What a blessing, what a curse!

The ambitious, but inexperienced, brain strives to *change the world*, to give the 'fuck you finger' to tradition and time-tested norms, yet it also (as Dr. Jordan Peterson has been eloquently pointing out) conveniently forgets that it has yet to consistently [clean its own room](#).

But, saints, sages and gurus for millennia have been sayin' the same damn thing.

Ghadi: "BE the change you want to see..."

Rumi: "Yesterday I was clever, so I wanted to change the world. Today I am wise, so I am changing myself."

Still, the wisdom of experience and timeless study will always be challenged (read: avoided) by impetuosity-innocence and the iconoclastic spirit.

Maybe it should, too!

But, I'd argue not just for *the sake of it*. Some conventional things (like [religious ideology](#)) DO require hard scrutiny. Then, there's some things (like biology and sexuality; or a quest for [gender-oneness](#)) that need to just be left the hell alone.

When you strip it down to its bare bones, personal transformation is the greatest self-inspired challenge of all (kinda hard to push yourself out of your "box," if you're not questioning why you got, or are staying, in that comfortable little bastard).

You're basically cajoling yourself to fear *less*, therefore love *more*; to expand perception of Self, therefore operate daily with enhanced creativity and sustained curiosity.

The curmudgeon says, "Whatever... I don't give a rat's ass. I just live vicariously 4 hours a day watching the Travel Channel. I'm not harming anybody. What's the point in trying to be a bigger and better person?"

The Pollyanna says, "Hey, champ... I understand your dog got ran over, your girlfriend left, and a burglar stole all your gold coins. Cheer-up, sad face, this will all be for a greater good; something better will come out of this for you, too." (eh, no shit Captain Obvious).

Whatever extreme you've latched onto before (I hope, not for long), you've probably learned (through experience) that being a groupie of any one camp is ultimately a [distraction](#).

In other words, the repressed, unresolved aspect of the opposite extreme lurks within like a villainous monster. Avoid it, run from it, and it just grows larger and more pervasive. Face it, head-on, and "IT" shrinks as YOU grow.

But, do you really have to first be immature, foolish and destitute before you can become accomplished, smart, and prosperous?

I'm gonna dive into that next week. Consider it Part 2 of this article. I'll reveal some specific ways I've learned (and am still learning) to GROW in order to melt my extreme monsters.

Everything in life, dear reader, if taken to the edges... its a dangerous spot to be. Holding onto beliefs and viewpoints without employing an open, flexible mind... it's one helluva high-risk proposition, for sure.

I know a guy who is nearly obsessed with whatever CNN—what I like calling Chronic Neurotic Nonsense—is reporting about so-called “scandals” in politics, or the purported “truth” they're digging up about “bad” corporations, or their “exposes” about the economy.

He's so focused on what *THEY say is happening*, its as if his entire potential for greater prosperity, and a better personal future, is tied to their version of the outside world like some kind of Puppet Master / Puppet dynamic. I told him if he doesn't change his focus; if he doesn't quit building-up his grand scapegoat, his epitaph is gonna say, “It Was All Their Fault!”

I also know a gal who thinks she's so evolved, that all the “negative” things ‘out there’ the masses deal in... those kinda gnarly thing don't affect her. She is, in her words, “a reflector of darkness and conflict” because she radiates “so much inner love, peace and joy for herself and her family.”

Yet, she's so far-removed from reality, she won't acknowledge that, at 45, she's living rent-free (with no car) on her parents farm. The justification, of course, is because they need her presence and nurturing energy.

So, what's the bottom-line of being able to fulfill the promise of the title of this post:

If you truly want to stay dumb and broke, here's a few things, off the top of my head, that come to mind:

1. Don't be brave enough to point out absurdities in people. Yup, just continue pretending that *that* is their thing, regardless of how irrational it is. Avoid addressing it with them

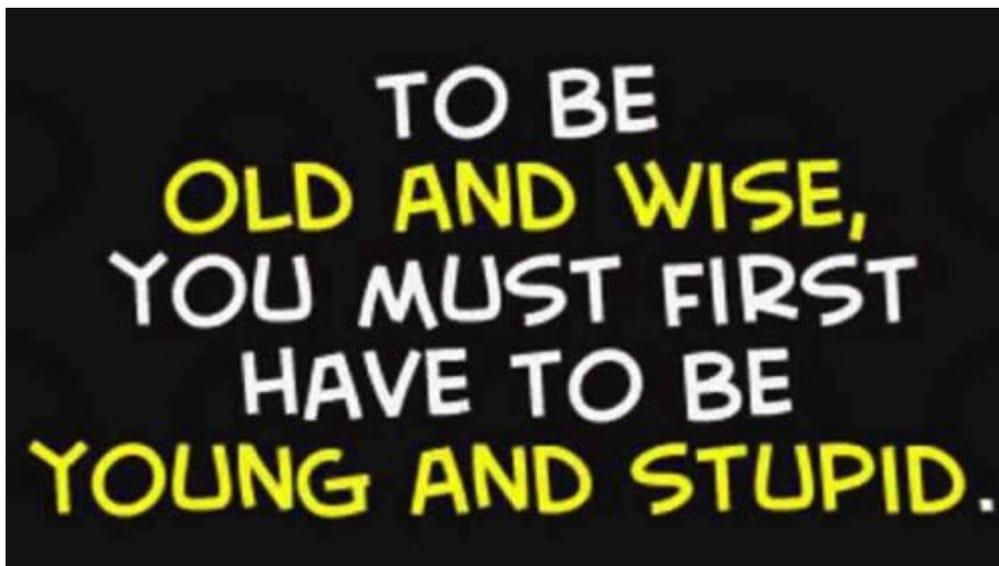
directly, but do whine about it behind their back. Care just enough to get it off your back, but don't dare provide them enough 'tough love' effort to *affect* positive change in their life.

2. Have no **values**. Meaning, no understanding, no personal clarity of just precisely what it is you want *more* or *less* of in your life. Go through life, as my high-school basketball coach used to say, "like a piss in in the wind!"
3. Avoid taking self-inventory and accountable action to combat your weaknesses. Instead, truly believe, from the highest peaks of your soul, that your "love and light" within will solve all your problems, all your needs, all your challenges. Hint: not only is this a limiting-belief, its one of the dumbest of them all.
4. Search for high-reward opportunities without corresponding risks (there are some with mitigated risks. But they're few and far between). Seek supportive relationships without challenge (good luck).
5. Say no to unique, unknown adventures! Be apprehensive about starting something new, experiencing something unfamiliar, because you don't know everything, or have all your i's dotted. Scold and shame yourself every time something doesn't work, or doesn't pan out as you scripted in your head.
6. Sit around watching the **Electronic Income Reducer**; that way you'll have an excuse as to why you couldn't find the time to make yourself *indispensable* enough to NOT become a "victim of the economy."
7. Retreat within when you feel uncomfortable. When you're stuck, when you've come to a standstill in any area of life (whether finances, relationships, health, business, etc), stay silent about it. Don't ask for help. Hiring a coach or consultant is for fancy, rich people after all, right? (wink).
8. Relish in your past awesome performances. Hang on to your identity tied to those, and those alone. Certainly, your ego is more important to you than conveying vulnerability. Continue holding onto that false, programmed belief. All on its own, its a guaranteed way to stay mediocre.
9. Don't network. Be a Lone Ranger. Label yourself an introvert and use it as justification for not collaborating or initiating win-win propositions with others. Mistake your social media head count (followers) for the QUALITY of your tribe. Use text when there's a misunderstanding or simply just BE a passive-repressive bloke.
10. *Finally* (10 ways to hold yourself back is enough, isn't it?), don't appreciate and see the immense value in other people's prior failures / challenges and lessons learned along their road to success and achievement. Instead, solely rely on your own school of hard knocks.

When I'm reminiscent about my own "stupid" youthful ways—i.e., the stubborn intent to go through life thinking *I know it all*; to *be my own man* and screw what the old folk have to say—I laugh my ass off. Not only in a way to brush it off as a harmless, evolving ego; but in some ways in disappointment.

I could have learned sooner, just as I hope someone younger than me (48) can learn that... yeah... yeah, you can speed-up your learning curve.

You can break one of life's most sustained, timeless, paradoxes:



And, by now, I'm sure you've got the punchline.

The way to 'break' that paradox is to simply NOT do the 10 things I list above.

It's to be a critical-thinker, strive daily to be less fearful, and keep your media-fueled *mind memes* in check.

Now, how you do *that* is the topic of Part 2, which shall be titled, How To Become Accomplished, Smart, and Prosperous!

*Stay tuned..*

If you enjoyed this, be sure to pass along my [‘Monday Monday’ newsletter sign-up page](#) to some friends and colleagues.



Barry Goss Managing Editor, M4 Insider

Barry is also the Co-Founder & Publisher of M4 Research.

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