

The background of the cover is a detailed architectural blueprint. A yellow pencil with a green and yellow eraser is positioned diagonally from the bottom left towards the top right. A wooden ruler is also placed diagonally, parallel to the pencil, on the right side of the blueprint. The blueprint itself shows various lines, circles, and text, including the word 'CORRIDOR' and the number '123'.

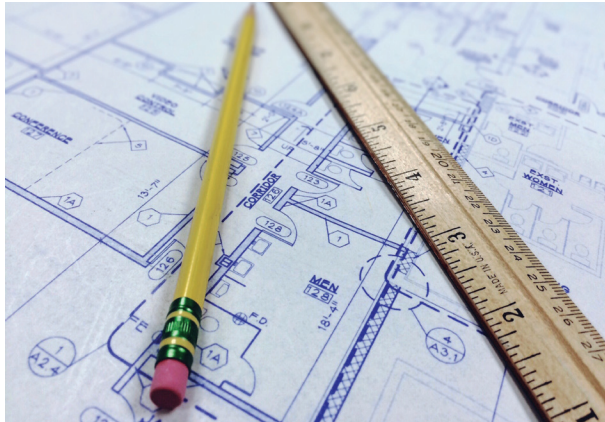
A Blueprint For a Highly Successful Life

**How to Thrive in
Times of Crisis,
And Be Happy,
Healthy, and Wealthy**

Dr. Tom McCawley

2nd Edition

A Blueprint For a Highly Successful Life



How to Thrive
In Times of Crisis,
And Be Happy,
Healthy, and Wealthy

Dr. Tom McCawley

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2nd Edition

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Fifty percent of the profits from this book will be donated to enhancing dental education and reducing its cost.

If you have comments or questions,
you may contact Dr. McCawley at
tom@mccawley.com.

**This Book is Dedicated to
The Ones I Love
As a Legacy of Joy and Hope**

My wife, Brenda, an incredible supporter and inspiration

My four sons, Tom, Paul, Dan and Mark

My brother Dan and his family

My three daughters-in-law, Paige, Sigrid and Suzanne

My seven grandchildren,
Sam, Patrick, Evelyn, Kincaid, Max, Zac, and Maddy

My team members in my practice —
“The Dream Team” — my second family

And finally, this book is dedicated to
all those who have at various times
struggled with life crises —
which is all of us!

Acknowledgements

Wind on My Back!

Wow! I could write a book about my gratitude to all those who have been wind on my back.

The place to start is with my wife Brenda. Your spouse can be either wind on your back, or a pit bull on your leg. My wife has been a hurricane on my back.

My four boys, Tom, Paul, Dan, and Mark, have also inspired me by giving my life purpose, and by becoming such wonderful human beings, despite my many *Messtakes** as a parent.

****Messtakes* — mistakes, not learned from
and repeated, create life's messes.**

Maybe Webster's will add this new word to their next edition?

My mom, Delta, taught me to learn from others' *Messtakes*, and my dad, Byron, taught me what *Messtakes* to avoid. I will share my parents' wisdom and Solomon's Proverbs frequently in the text. This proverb certainly applies to me:

***“Listen, my child, to what your father teaches you.
Don't neglect your mother's teachings.
What you learn from them will crown you with grace
and clothe you with honor.”***
Proverbs 1:8, 9

My editor and friends, Ann Nye West, and her husband, Jim, were extremely helpful in making my ideas more readable and organized.

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What Others Say About Why You Should Read This Book

“Don’t praise yourself; let others do it!”

Proverbs 27:2

“Dr. Tom McCawley has penned a true guide for hard times. This quick, but powerful read gives practical and easy-to-implement advice for today’s uncertain times. For all of us who are trying to navigate a difficult chapter in our lives, this is an absolute gem that should be kept in your back pocket and read multiple times.”

Corey Perlman
Digital Marketing Speaker & Consultant
Atlanta, Georgia

“Over almost 30 years of advising families, I came to believe that a person’s true character is ultimately revealed in the quality of their decision-making. Not all of us get it right the first time, but steady progress in our ability to choose between competing alternatives is essential to a life of significance and purpose. It’s been my privilege, over the years, to observe Tom and Brenda McCawley’s demonstrated ability to make difficult choices that result in enduring benefits to their family, their co-workers, their patients, and their profession. I can readily attest that the principles Tom offers have been tested through their ongoing application in his own life. Dr. McCawley’s book represents a distilling of years of personal and professional experience into a gift of immeasurable value to those with ears to hear.”

Robert E. Baker
Senior Financial Advisor
Ronald Blue & Co.
Orlando, Florida

“Tom McCawley looks like Clark Kent, but when he grabs a microphone or a pen, he turns into Superman! He brings a unique combination of both being very practical and truly inspirational. I highly recommend his book to all who want more rewarding and fulfilled lives.”

Michael A. Chizner, MD
Director of Medical Education and Clinical Innovation
Broward Health Medical Center
Fort Lauderdale, Florida
Author of the best selling book in cardiology:
Clinical Cardiology Made Ridiculously Simple

“Your book kept my interest all the way through. It was an excellent read, combining the wisdom of experts with your personal and professional experiences. Thank you for distilling the principles of achievement into such an instructional and motivating book.”

Lee Sheldon, DMD
Founder
Institute for Dental Specialists
Melbourne, Florida

*“Thank you to Dr. Tom McCawley for an excellent, informative, and concise read in ***A Blueprint for a Highly Successful Life: How to Thrive in Times of Crisis, and Be Happy, Healthy and Wealthy.*** This playbook has helped me to navigate very trying times, both professionally and personally. Dr. McCawley’s 5 Keys to a Highly Successful Life were a roadmap to follow to get my business through tough times...and beyond! I am excited to use the information, and hopefully pass it on to my colleagues, friends and family to aid them. I cannot recommend this book enough to everyone, no matter what profession you are in, and no matter what stage of your career you are in — this will change your life!”*

William J. C. Roach, Au.D.
Ascent Audiology
Fort Lauderdale, Florida

*“How successful could you be if you had virtually every obstruction to success removed — a blueprint, if you will — of how to navigate through a life that requires you to be a spouse, parent, business owner, professional, manager, employee, motivator and exceptional human being. Tom defines the term ‘a man for others’ better than any I have ever known. Tom goes to great efforts to translate his personal experiences into true learning opportunities to provide guidance in avoiding life’s host of mistakes, or “**Messtakes**,” as he coins the term. Before I met Tom, I had as financially successful a practice as I could hope for, but I lacked balance, and was quickly approaching burnout. As a fantastic teacher, mentor and friend, Tom has helped me prioritize my life, and achieve the balance we all should seek to allow for a healthy and prosperous life. If you want a highly successful life, including financial peace of mind, read this book carefully, apply these lessons to your own life, and pass them on to others.”*

Jason C. Stoner, DDS, MS
Columbus, Ohio

*When I think of Tom McCawley, I am impressed by the balance he has created in his life and the multitude of people whom he has touched. Many aspects of this balance are evident in his most recent book, **A Blueprint for a Highly Successful Life: How to Thrive in Times of Crisis and Be Happy, Healthy and Wealthy**.*

“What is noteworthy is his willingness to relate his experiences, both positive and challenging. In addition to being a world-class clinician and researcher, he has freely shared his wisdom with colleagues, and a generation of dental students, residents and dental hygienists. For me personally, he has been a most cherished friend. I have learned that when Tom makes a recommendation, I trust it implicitly, and like the Nike slogan, I ‘just do it!’”

I. Stephen Brown, DDS, FACD, FICD
Professor of Periodontics
University of Pennsylvania School of Dental Medicine
Philadelphia, Pennsylvania

Preface

This book was inspired by the following quote, which I keep on my desk at my office:

“The final test of a leader is that he leaves behind him in others the conviction and the will to carry on.”

— Walter Lippmann

This book is a synopsis of a lecture that my son, Mark, and I have given annually for four years to the junior dental students at Nova Southeastern School of Dental Medicine: *A Blueprint for a Highly Successful Life!* It also has excerpts from my first book written in 2009, *“The 4 Simple Secrets to Avoiding Life’s Big Financial MESSTAKES,”* which was written after the 2008 financial crisis to throw a lifeline to people suffering from this financial meltdown.

Why an Update of My 2020 Book?

COVID-19 was an epic crisis, so in my second book, *A Blueprint for a Highly Successful Life: A Survival Guide for the Aftermath of the COVID Pandemic*, I wanted to offer some help again with a shorter, easier to read synopsis of the timeless information in my first book.

The COVID-19 epidemic is essentially past, but new life crises constantly present themselves to our **spiritual, mental, physical, relationship** and **financial** health.

A Blueprint for a Highly Successful Life: How to Thrive in Times of Crisis, and Be Happy, Healthy and Wealthy updates much of my 2020 book and adds some of my new learning in each health to create even more value to our life’s journey. These updates include: **Seven Additional Really Big Messtakes** Blocking Ethical Behavior and Personal Development (page 7), **Learn to Manage Your Mind or It Will Manage You** (page 13), **Staying Alive** (page 20), **Brain Health — How to Reduce Dementia and Alzheimer’s Disease** (page 21), **Relationship Advice from *What Happy People Know*** (page 27), **The Bottom Line on Stock Investing and Does Money Buy Happiness?** (page 50). The titles of these new pages are in royal blue.

I suggest we return to basic proverbial principles to keep ourselves centered. *Avoiding Five Big Messtakes* is one way to do this.

As M. Scott Peck says in the first sentence of his book, *The Road Less Traveled*: “Life is difficult. Once we truly see this truth, we transcend it.”

He then adds: “Life is a series of problems. How we respond to these problems determines the quality of our life.” He emphasizes that, “Delaying gratification is the only decent way to live.”

This is THE road less traveled for many of us.

I use this principle daily to do the difficult things first so that I can enjoy the chance to play later. Work first, then play, helps prevent procrastination.

However, don’t make the *Messtake* that I have made many times by never getting around to play.

Remember the famous proverb about balancing both:

***“All work and no play makes Jack a dull boy,
but all play and no work makes Jack a mere toy.”***

Do we want to complain about life’s crises, or dig in, adapt, and turn a problem into an opportunity?

In a sense, I feel like my mission is much like that of Jacob Marley’s mission in Charles Dickens’ beloved book, *A Christmas Carol*. When old miser Scrooge is visited by the ghost of his late partner, Jacob Marley, Marley warns Scrooge: “There is no amount of regret that can make amends for one’s life’s opportunity misused! Oh, such was I!”

Scrooge argues: “But you were a good man of business, Jacob.” “Business!,” cries Marley. “Mankind was my business! The dealings of my trade were but a drop of water in the comprehensive ocean of my business! Hear me: I’ve come to warn you that you have yet a chance and hope of escaping this fate!”



***Are you a Scrooge?
Will you heed Marley’s warning?
Is mankind your business?***

This book is primarily about avoiding the biggest *Messtake* we could make — failing to integrate our pursuit of money into living a well-balanced, great life, even in exceedingly difficult times, because:

“Tough times never last, but tough people do!”

— Robert Schuller

Because I have written this book from my perspective as a dentist, the principles in this book will be especially helpful for professionals and business owners.

My goal is to contribute to as many people as possible by changing the way we now commonly define success as primarily being rich and famous.

I propose a new definition of success that includes much more: encompassing *spiritual*, *mental*, *physical*, *relationship* and *financial* health. I call this living a highly successful life and finishing well.

***“Get all the advice and instruction you can
so that you can be wise the rest of your life.”***

Proverbs 19:20

It may sound like I have it all together in this book. I don’t. I am a fellow traveler with you. These are just some bits of wisdom that I have picked up along the way to help improve my life, and hopefully yours.

It’s also not some great discovery of mine. This is timeless wisdom from Solomon and others, for “there is nothing new under the sun.”

“And there is nothing new under the sun.

Is there anything of which it may be said, ‘See, this is new?’

No! It has already been said in ancient times before us.”

Ecclesiastes 1:10

The main premise of this book is simply this:

I believe that **Spiritual Health** — a mission to make a positive difference in people’s lives — is the key driving force for living a highly successful life. This is the critical “**WHY**” for doing almost everything, and my “**WHY**” for writing this book.

However, we can’t make a difference if we are depressed, and our **Mental Health** is not good. This is “**THE WILL**” to make a difference.

We can’t make a difference without good **Physical Health**. This gives us “**THE ENERGY**.”

We can’t make a difference with poor **Relationships**, because this is “**THE WAY**” that we contribute to others.

Finally, without good **Finances**, we don’t have “**THE MEANS**” to make a difference.

We need excellence in all five Health’s to live a highly successful life, and to survive the collateral damage to these five Health’s from life’s crises. The goal of this book is to help us to achieve this.

Decide for Yourself

Before I go further, I want to quote the words of the Dalai Lama to emphasize that:

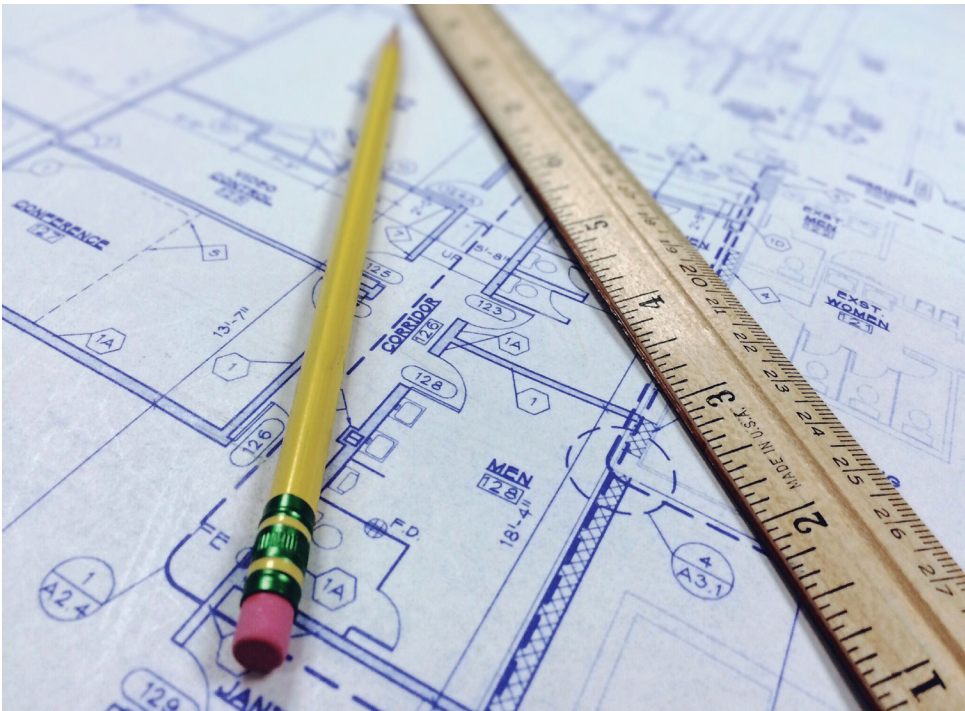
*“Although I speak from my own experience,
I will not propose to you that my way is best.
The decision is up to you!”*

Some have estimated that less than five percent of us reach the end of our life and finish well. Look around and you will notice that lots of people will end up broke, bitter, divorced, disabled, dead early, or some even disgraced. There are many paths to finishing well. But there are literally hundreds of ways to **Mess** up our lives and not finish well. Another goal of this book is to help us all avoid these **Messt**akes, and finish both long and well.



“No one would begin the building of a house without first drafting a blueprint. Why should your life and its success be any different?”

— Stephen Covey
The Seven Habits of Highly Effective People



A Blueprint for A Highly Successful Life

1. Redefine Success!
2. Balance the Five Key Areas for a Highly Successful Life.
3. Avoid the Five Really Big *Mes*stakes We Make!
4. Four Secrets to Financial Security.
5. Five Secrets to a Highly Successful Life!

Success - The attainment of wealth, fame, honors, or the like
Random House Unabridged Dictionary, 2020

So, the common definition of success is being rich and famous. This is very short sighted. No mention of the several other areas of success that we will discuss below. I define success differently.

**Going Beyond Success to Significance —
My Definition of a Highly Successful Life is:**

*Going the extra mile to make
a positive difference in people's lives
through great relationships,
while being happy, healthy and wealthy.*

— Dr. Tom McCawley

Another definition of success that I use is:

“Success is peace of mind in knowing that you gave your best effort to become the best of which you are capable.”

— John Wooden

The late, great UCLA basketball coach
(His teams won ten NCAA basketball championships)

It's relatively easy to write a definition of a highly successful life. The real question is: “How do you do it?” What are the simple secrets, the steps to achieving this? That's what this book is about.

Balance These Five Key Areas for a Highly Successful Life!

Spiritual Health

“The Mission”
“The Why!”

Mental Health

“The Will”

Physical Health

“The Energy”

Relationship Health

“The Way”

Financial Health

“The Means”



With These Five Keys,
You Can Avoid Life's
Five Really Big *Mes*stakes.

Avoiding Life's Five “REALLY” BIG *Messt*akes

We Neglect to Do Our Best in Our Five Healths

- 1. Spiritual:** We have no mission, so we live a life with no meaning, and don't make a positive difference in the lives of others.
- 2. Mental:** We think we are a victim, being treated unfairly, or entitled, so we burn out, get depressed, and even sometimes, commit suicide.
- 3. Physical:** We don't exercise, eat right, get regular medical checkups, or do the best we can to prevent injuries and illnesses — which leads to lower energy, disability, and earlier death.
- 4. Relationships:** We undervalue their importance and complain about them, resulting in divorce, infidelity, troubled kids, and few friends.
- 5. Financial:** We overemphasize making money as an end in itself, and underemphasize managing and enjoying it wisely.

Spiritual Health

The Mission!
“The Why!”



“When I say “spiritual,” I do not necessarily mean any kind of religious faith. I mean having basic good human qualities.”

— The Dalai Lama’s Book of Wisdom

**Are You Making a Positive Difference
in the Lives of Others?**

*“When you come to see your work
as a mission to help others, you will
never work a day in your life.”*

— Chuck Sorenson, PhD



Our Office Mission:

*“Saving Lives
by Saving Smiles”*

Psychiatrist Victor Frankl, the author of *Man's Search for Meaning*, said that:

***“Those who have a why to live
can bear with almost any how.”***

He used his desire to write about his experiences that helped him survive, despite incredibly long odds, for three years in Nazi concentration camps.

My father used the same motivation to survive after being captured by the Germans in the Battle of the Bulge. He was placed in a closed railroad car for six days with little food and water. He survived by licking frozen water on the edge of the car. He then spent 99 days in a prison camp with little food, and went from 160 pounds to 100 pounds.

When he and his fellow soldiers were being marched to the rear, some of the soldiers would just give up, and were often shot. He was able to keep motivated and keep going because of a picture of my mother and myself which he carried with him. He would even show the picture to the guards in the camp, and they were sometimes nicer to him.

Thankfully, for my family and me, he had a “why” to live!



***The photo which my dad carried during World War II
to help give him the “why” to survive 99 days at
Hitler’s infamous Stalag IX-B.***

Seven Additional Really Big *Messt*akes Blocking Ethical Behavior and Personal Development

The brilliant concept of the Seven Capital Vices originates from Pope Gregory in 590. I call them the Seven Additional Really BIG *Messt*akes. I look at them frequently and often struggle to avoid many of them.

The Seven Capital Vices, also known as the Seven Deadly Sins, are considered fundamental vices or moral failures. They are:

Pride: An excessive belief in one's own abilities, often resulting in a lack of humility. It is often listed as the worst vice because it implies that I am better than you. Proverbs 16:18 says: "Pride cometh before the fall." Consider gratitude and joy as substitutes. Proverbs 11:2 says "But with humility comes wisdom."

Greed: An intense and selfish desire for wealth, power, or material possessions. It is the downfall of many — focusing too much on money and ignoring the other four health's. A Ponzi scheme occurs almost monthly.

Lust: An uncontrollable passion or longing, especially for sexual desires. Hardly a week goes by without some major figure falling victim to sexual desires which usually ends in disgrace.

Envy: Resentment towards another person for that person's happiness, success, or possessions. Avoid the "Comparison Trap" — someone will always have more of something than you.

Gluttony: Overindulgence and overconsumption of food, material items or, especially, drink. Notice the number of DUI arrests which appear frequently in the press, some ending in fatalities. Forty-two percent of the United States population is obese.

Wrath: Intense anger about life events, or hatred towards another person. Witness the almost daily news reports of road rage incidents and spousal abuse.

Sloth: Laziness or the failure to act and utilize one's talents
"Work without talent will beat talent without work."

—Tim Tebow

The importance of mission and ethical behavior cannot be overemphasized! It's what drove the writing of this book after seeing the distress caused by the coronavirus. My mission is to make a positive difference in people's lives. I think about my mission every day and suggest you do the same.

What is your mission in all areas of your life? This will help you more than anything to have a highly successful life.

“First comes the moment when we realize that life cannot succeed without a vision. Then we arrive at the biggest mystery of all: What is the meaning of our lives in the scheme of the universe?”

— Deepok Chopra
The Seventh Spiritual Law of Success



*“You don't have to do great things ...
Just do small things with love.”*

*“If you want to change the world,
go home and love your family.”*

— Mother Teresa

**It's a BIG *Mes*take to
Neglect Our **Spiritual Health** —
Our Mission!**

Mental Health

“The Will”



*“If you fail under pressure,
your strength is not very great.”*
Proverbs 24:10

*“Up until this point, I have focused almost entirely on the
physical aspects of healthspan, but here I will explore the
emotional and mental sides, which in some ways are more
important than everything else.”*

— Peter Attia, M.D.

Outlive: The Science and Art of Longevity

Chapter 17 -- The High Price of Ignoring Emotional Health

**How Happy
and Peaceful
Are You?**

The following points summarize the basics of **Mental Health**, which is critical during any life crisis. They are what I've used now and throughout my life.

1. In her book, ***Burnout: The Cost of Caring***, Christina Maslach says, "If all knowledge and advice about how to beat burnout could be summed up in one word, that word would be '**balance**.'" Her basic message is that giving of yourself must be balanced with giving *to* yourself. She urges us to practice '**detached concern**,' which is a healthy blend of compassion and objectivity.

Realize that one will occasionally feel burned out. It's unavoidable for almost all of us. The key is to avoid making rash decisions when we are angry, tired or depressed. Rash decisions may cause us to crash and burn — like getting a divorce, quitting our job — or especially, during high stress times, committing suicide, like a friend of mine did recently. You are not thinking rationally at this time. Know that, as Buddha said, "Nothing is permanent." Life crises will eventually pass.

2. The next critical area is **grit**. Ninety percent of life is just showing up by going out the door, which sometimes is the hardest part. Literally, hundreds of times I have not felt like going to work, but after I get there, I feel better almost every time. This has carried me through more than 10,500 days of work, with only one missed day from sickness. I just put one foot in front of the other. (My wife has helped keep my attendance record intact by locking the door after I walked out, and ignoring my pleas to let me back in!)

3. The next thing that helps me a lot is remembering **Newton's laws of physics**: The first is start and you will continue. Even more critical is the second law "In an isolated system not taking on energy, entropy (degradation and disorder) always increases over time." **This is why things are always falling apart!** Learn to expect breakdowns and laugh at them. They are inevitable.

As stated in the book, "***The Power of Bad***:"

- The world will always seem to be in crisis.
- The crisis is never as bad as it sounds.
- The solution offered could easily make things worse.

Think about the recent COVID-19 pandemic and other current crises. These are just the latest of literally thousands of crises over the course of the history of mankind that have passed.

4. The fourth basic principle for **Mental Health** is writing down every day what you are grateful for. I go over this twice a day when I meditate, which also helps with **Mental Health**. It can be something as simple as being grateful for being born in the USA, and being alive and healthy. We won the lottery just by being born in this country. With all the trouble going on, I know what you're thinking. But look around at other countries, especially Africa, Asia and the Middle East.

These basic thoughts help me: **Turn lemons into lemonade, there is a silver lining in every cloud, and, there is an opportunity in every problem.** This sometimes takes me a few days to find, since it sometimes is not readily apparent.

And **don't make a mountain out of a molehill.** Don't make things worse than they are. Keep things in perspective. Crises eventually pass. Remember crises like the Spanish Flu, which lasted for two years and killed 30 million people; World War II, which lasted for six years and killed 75 million people — and, of course, the recent COVID-19 pandemic, which lasted three years and four months, and killed seven million people.

Being resilient in tough times is vital to surviving and thriving in tough times. Physician therapist, Gail Gazelle describes how to do it in her book, *Everyday Resilience*.

She defines resilience as: **“A well of inner resources that allows you to weather the difficulties and challenges you encounter, without unnecessary mental, emotional, or physical stress.”**

Sounds like just what we need to get through a life crisis! (See her list of inner resources on the next page.)

To enhance my resilience, I have been meditating for years. I recently discovered an enhanced guided meditation called SKY Breath Meditation — The Art of Living. It has helped quiet my mind, relieve some anxiety and helped me sleep better. Just do it! SKY suggests Five Keys to Happiness including: accepting people and situations as they are, and don't see intention in other's mistakes and actions. Take the training to get the three other brilliant Keys at <https://www.artofliving.org/us-en>. SKY also suggests doing two random acts of kindness each day to enhance the well-being of others and yourself.

The Six Habits of Highly Resilient People*

1. Resilient people remember that life is short. They recognize that the misfortunes of life happen to everyone, including themselves – and they react with strength, compassion, and wisdom when they do. **(They realize that my mother was right when she told me: “Time heals all wounds.”)**

2. Resilient people let go of perfectionism. They recognize that perfection is unattainable – and realize that doing their best is the way to go.

3. Resilient people lean into gratitude. They spend time appreciating what they have, and try not to focus on what they don't. **(When I am feeling a little down, I make a list of all the things that I am grateful for. It works almost every time.)**

4. Resilient people know which thoughts to believe. They recognize which thought patterns are serving them, and which aren't. **(Especially beware of the temptation to think yourself unfairly treated, a victim, or entitled.)**

5. Resilient people let go of what they can't control. They ask themselves: Is this something I can change? If yes, they think about how best to intervene. If no, they remind themselves that the thing they always have control over is themselves.

6. Resilient people have a growth mindset. In order to weather the difficulties in our work, we have to believe that we can shift our own behaviors, improve, and grow. **(Like applying some of the ideas in this book.)**

I read this list whenever I have a problem, which is almost every day. It helps a lot. Try it.

(Based on an article by Gail Gazelle, M.D., author of **Everyday Resilience: A Practical Guide to Build Inner Strength and Weather Life's Challenges.)*

“Learn to Manage Your Mind Or It Will Manage You”

— Tony Robbins

Following are some quotes from various sources that I review every night to help me manage my mind.

“Carpe Diem! Make it a great day because you do not know what tomorrow will bring.” — Horace

“90% of life is just showing up.” — Woody Allen. The hardest part is going out the door — put one foot in front of the other.

“Face it to Replace it.” — Dr. Phil

Is your problem a real problem, or a temporary inconvenience? The only real problems are fatal or disabling illnesses for you or a family member, a mental breakdown, or a breakup with a significant other or family member. If writing a check will solve it, it’s not a real problem.

“Be kind, for everyone you meet is fighting a hard battle.” — Plato

“Find something to appreciate.” — Tony Robbins

Make a list each day of what you are grateful for.

“Leave a legacy — finish long and strong.” — Tom McCawley

Do not get defensive. Don’t make a problem worse.

“Never miss an opportunity to shut up.” — Mark Twain

“Nothing is permanent.” — Buddha

We are not supposed to miss this moment with our grandkids and family.

Slow down. Don’t rush through life. Hoard your friends. Have fun!

“Happy is the man who is content with what he has.” — Socrates

“True heroism is the conquest of anger.” — Dalai Lama

“With humility comes wisdom.” Proverbs 11:2

“A gentle answer turns away wrath, but a harsh answer may stir up anger.” Proverbs 15:1

“It’s okay if it happens, and it’s okay if it doesn’t. Surrender negative feelings, but share positive ones.” — Dr. David Hawkins, **Letting Go**

Don’t do unto others what they don’t want done to them. (See Page 30.)

“When any situation disturbs you, there’s another way of looking at it.”

— A Course in Miracles

Banishing Burnout

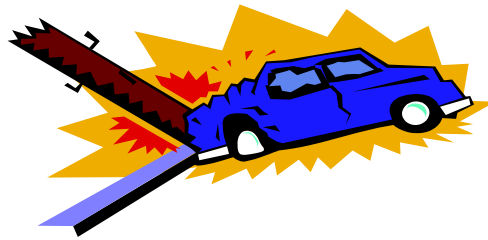
Leiter and Maslach

Burnout is lost energy, lost enthusiasm, and lost confidence.
Burnout is the biggest occupational hazard of the 21st century.

How does one avoid **Burnout**? **You Can't!**

Therefore, when you are fatigued, in a low mood, or angry,
don't make any rash decisions and

CRASH AND BURN!



“Second thoughts are ever wiser.”

— Euripides

Persistence/Grit

- 80 percent of success is just showing up.
- You're never beaten if you don't quit.
- Put one foot in front of the other!
- Fall down eight, get up nine.
- A steady pace wins the race.

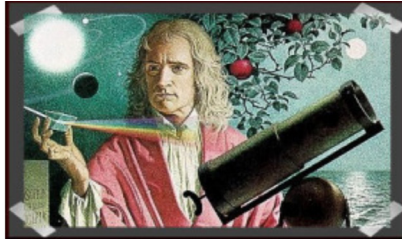
“Nothing in the world can take the place of persistence.

*Talent will not; nothing is more common than
unsuccessful men with talent.*

Persistence and determination alone are omnipotent.

*The slogan ‘Press On!’ has solved, and always will solve,
the problems of the human race.”*

— Calvin Coolidge



Newton's Laws of Physics [and Success]

“An object in motion will remain in motion
unless acted on by a larger force.”
Start, you'll continue!

“In an isolated system not taking on energy, entropy
(degradation and disorder) always increases over time.”
This is why things are always falling apart!
Keep going, or you go backwards!

Thanks!

How the New Science of Gratitude Can Make You Happier

Robert A. Emmons, Ph.D.

*“Those that live with a
sense of gratitude and cultivate
their gratitude each day
by writing down
what they are grateful for
enjoy 25 percent greater happiness.”*

**I write down what I am grateful for each night,
and it really helps me be happier.**

Just do it!

Mature Coping Style

1. Turn lemons into lemonade
2. Don't make mountains out of molehills



"In the middle of difficulty lies opportunity."
Albert Einstein

In times of crisis, it's good to be reminded to keep our heads about us, as Rudyard Kipling suggests in this excerpt from his famous poem *"If:"*

*"If you can keep your head about you
When all about you are losing theirs, and blaming it on you,
If you can trust yourself when all men doubt you,
But make allowance for their doubting too,
If you can meet with Triumph and Disaster
And treat those two impostors just the same.
If you can force your heart and nerve and sinew
To serve your turn long after they are gone,
And so hold on when there is nothing in you
Except the Will which says to them: 'Hold on!'
If neither foes nor loving friends can hurt you,
If all men count with you, but none too much;
If you can fill the unforgiving minute
With sixty seconds' worth of distance run,
Yours is the Earth and everything that's in it,
And — which is more — you'll be a Man, my son!"*

It's a **BIG *Messtake*** to Neglect
Our **Mental Health!**

Physical Health

“The Energy”



We must fight against old age. We must compensate by constant care as if it were a disease.

— Cicero, *How to Grow Old*, 44 BC

“Aging is a disease; it’s also a curable one.”

— David Sinclair, *Lifespan*, 2019



Physical Health Comes Before
Fiscal Health. It’s the Only Real Problem!

Being Dead is Bad for Business

“You Should Be Dead!”

*“A wise person thinks much about death,
while the fool thinks only
about having a good time now.”
Ecclesiastes 7:4*



I opened my eyes in the hospital room to find my wife, Brenda, standing over me after what I thought was an unnecessary angiogram. “You should be dead!” she said.

I had just dodged becoming another statistic of a surprising sudden death, like the late Supreme Court Justice, Antonin Scalia. Notice the many famous athletes dying suddenly of heart attacks in their 50s.

I, too, had a major blockage in “the widow maker,” the left anterior descending coronary artery.

Dr. Michael Chizner, my cardiologist, said that with a 95 percent blockage, it was doubtful I would have made it through the weekend.

I had suffered an acute plaque rupture of a major coronary artery. This would have led to certain death without Dr. Chizner’s insightful diagnosis and skillful intervention to open my blocked artery with a stent.

Like most people do, I had ignored my symptoms of fatigue, and a dull pain below my sternum. Don’t make this big *Messtake!*

It was almost my fatal *Messtake!* I ignored symptoms of indigestion, fatigue, and dizziness when exercising. Three months earlier, I had had a perfect *Physical* exam.



Acute plaque rupture from center of plaque

This happened to me 19 years ago after climbing the Great Wall of China. Although, I had a 95 percent blockage of the “Widow Maker” heart artery, fortunately I made it home to get a stent before it blocked entirely.

**What I Didn’t Know —
Almost a Fatal *Messtake!***



1. A heart attack is not usually a sharp pain over the heart.
2. Fifty percent of cardiac arrests occur in people with no risk factors.
3. Don’t ignore signs of impending cardiac arrest -- fatigue, chest pain, dizziness, sweating and nausea.
4. About 350,000 cardiac arrests occur each year in the United States. Ninety percent are fatal.
5. Sudden death is often the first sign of heart disease. (See next page for preventive measures.)
6. Seventy percent occur when a smaller plaque ruptures.
7. EMS (Emergency Medical Services) takes ten minutes to arrive, and patients have only a five percent survival rate!
8. Therefore, we must use an AED (automated external defibrillator) within five minutes or less to save a life!
9. Angioplasty (clearing the artery) within 90 minutes will greatly reduce heart damage!

So Don’t Delay Going to the Hospital!

Staying Alive!

If we're going to make a positive difference in people's lives, staying alive and having the energy to do so is critical. Following are the 23 steps I have taken for a long life. While I don't do these things all of the time, my goal is to do them most of the time. (Also read *Outlive* by Dr. Peter Attia.)

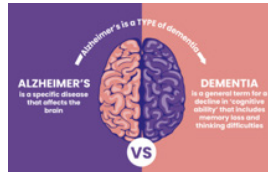
1. Check your blood pressure weekly. Ideally it should be no more than 130/80. Over age 60, some fluctuations are normal.
2. Get a Galleri test for cancer annually. It can detect over 50 cancers.
3. Have your skin examined for cancer annually.
4. For men, get a PSA test annually. Prostate cancer is common in men.
5. For women, get tested for breast cancer and cervical cancers annually.
6. Get a colonoscopy every five years after age 50.
7. Get a CT scan for lung cancer annually.
8. Get a complete blood test annually.
9. Get an eye exam annually. Wet macular degeneration is treatable.
10. Manage your diet to eat less red meat and more fruits and vegetables.
11. Take a multivitamin, and at least 1,000 IU of Vitamin D daily.
12. Weigh yourself daily. I aim for 142 pounds. Brenda aims for 110 pounds. Your body mass index (BMI) should be below 24.
13. Keep your LDL cholesterol under 100. Take a statin if needed. I do.
14. Have sex regularly.
15. Obviously, don't smoke, drink much alcohol, or do illicit drugs.
16. Playing tennis or pickleball three times a week can add ten years to your life.
17. Cardio train for at least 180 minutes per week. I get 300 minutes.
18. Weight train three times per week and be able to do 40 pushups.
19. See a physical therapist once a month.
20. Get a periodontal exam with pocket charting every two years.
21. Floss daily, and get your teeth cleaned by a hygienist every six months.
22. Consider investing in a concierge physician. Your health is your best investment.
23. Meditate at least once per day — I use SKY Meditation.

A Healthy Lifestyle Can Add 14 Years to Your life!

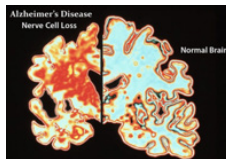
A study in the *Archives of Internal Medicine*, Jan. 28, 2008, which followed 20,244 people for 11 years, concluded: A healthy fat diet, (no trans or saturated fats), exercise, weight control, not smoking, and controlling your blood pressure can add 14 years to your life!

Brain Health — How to Reduce Dementia and Alzheimer’s Disease

This is one of most people’s greatest fears, including mine. What good is being happy and wealthy if you don’t know it and you are a burden to your family? (Also read *How to Grow Old* by Cicero, 44 B.C.)



1. Nutrition and diet-research presented at the Alzheimer’s Association International Conference in Philadelphia on August 2, 2024 shows that eating two servings per week of processed red meat, such as bologna, hot dogs, or bacon, raises the risk of dementia by 14 percent compared to those who eat less than three servings a month.
2. There is robust evidence that a Mediterranean diet and eating breakfast has benefits for brain health and heart health, and that it can slow the rate of cognitive decline.



3. Stay healthy. (See previous page.) Exercise and strength training can keep dementia and Alzheimer’s at bay. Set a goal of 180 minutes of cardio workout per week, or 7,500 steps per day; strength training three times per week; 40 pushups, and strengthen your grip.
4. Build a cognitive reserve. Stay mentally active, learn something new, keep learning and challenging your mind — like writing a book.
5. **“Mental health is related to brain health.”** — Dr. Daniel Amen
Consider getting a brain scan at one of Dr. Amen’s clinics.
6. Get adequate sleep. (See page 23.)
7. Watch less television, and wear your hearing aids.
8. Take resveratrol, and try the new drug Kisunla to slow memory decline.
9. Avoid periodontal disease and get treated if you have it. (See next page.)

Gum Disease: “It Can Kill You!”

American comedian Soupy Sales once said, “Be true to your teeth and they won’t be false to you.” As a specialist treating gum diseases, I would be remiss if I did not mention that the bacteria infecting the gums can affect your health by spreading to the heart and other organs. The August 2020 issue of the *Journal of Neurology* reported that dementia was linked to periodontal disease in a large group of 8,300 people followed for 20 years.

Evidence is mounting that periodontal disease can increase your susceptibility to heart attacks, stroke and some forms of cancer.

We have pioneered identifying and treating these bacteria linked to the inflammation associated with many systemic diseases. We use the microscope, and often culture, to identify the actual cause of the periodontal infection.

Instead of treating just the resultant pockets, we focus on treating and curing the bacterial cause. This results in better long term outcomes, and less recurrence of the infection.

To prevent gum disease and protect your health, we recommend regular professional cleanings, and **The FBI**, to control plaque. **The FBI** includes these four steps in order: **T**ongue cleaning, **F**lossing, **B**rushings, and **I**rrigating with a diluted antiseptic mouthwash.

For more advanced problems, there is a breakthrough in treatment, which I helped pioneer, using a new, specially-designed Nd:YAG laser.

Like LASIK for eye surgery, minimally-invasive laser surgery can now replace the blade and sutures for treating most forms of infectious, inflammatory gum disease by more predictably killing the bacteria and regrowing your bone, saving your smile, and possibly your life.

Our goal is to offer patients therapies that we would want for ourselves. We have literally searched the world for the most gentle and effective treatments. This has led us to minimally invasive treatments that combine accurate diagnosis of the causes of periodontal and implant infections with proven laser, antibiotic, antiseptic and occlusal therapies to provide more predictable, long-lasting treatment. As a result, we can in many cases, cure, not just control, periodontal infections.

To learn much more information about oral health, see my and my son, Mark’s, book, “*Saving Your Teeth, Implants and Your Health*” downloadable on our website mccawley.com, or available on Amazon.

Say Good Night to Insomnia

In his book, *Say Good Night to Insomnia*, Gregg Jacobs, Ph.D., says worrying about insomnia will hurt you more than insomnia. He also says:

It is normal to sleep less, and more lightly, as we age.

Many people don't need eight hours of sleep. **Five and a half hours of core REM sleep is enough.** This fact helps me not to worry about getting eight hours of sleep as many advocate.

It's important to go to bed and, especially, get up at the same time every day, including weekends, to maintain our sleep cycle.

Sleeping in a cool room greatly aids sleep.

Dozing is about 50 percent as good. You are still getting rest.

A poor night's sleep does not produce significant adverse effects on the next day's performance, except on monotonous tasks.

Sleeping pills do not treat the causes of insomnia!

Too much sleep can make you lethargic.

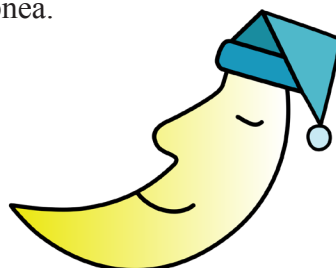
A no more than 45-minute nap before 4 p.m. is good.

Eating your evening meal less than three hours before bedtime and drinking alcohol will affect your sleep.

Exercising before 7 p.m. to make yourself physically tired will help you sleep better.

Not in his book, but very important — get a sleep apnea test and a CPAP, if indicated. It increased my REM sleep by 50 percent and my energy by 25 percent. Sleep apnea occurs in at least 30 percent of the population. Snoring is a sign of possible sleep apnea.

Getting proper rest is important to mental and physical health. This is the best book on sleep that I have found.



*“We spend our health building our wealth,
then we desperately spend our wealth to
hang on to our remaining health.”*

— Robert Kiyosaki
Rich Dad, Poor Dad



**It's a BIG, Maybe Fatal *Messtake*,
To Fail to Do Everything Possible
To Protect Ourselves From Illness,
And to Fail to Take Great Care
of Our *Physical Health*!**

Relationship Health

“The Way”



*“Overlooking another person’s faults
preserves love.”*

Proverbs 17:9

I will remember that we are all connected, so that I choose to love people despite the reasons they give me not to love them, and ignore and forgive their bad behavior, because I understand them as suffering and looking for love, as we all are, including me.

*“Kind words are like honey, sweet to the soul
and healthy for the body.”*

Proverbs 16:24

I will then proactively fill their buckets with random acts of kindness, love and positive recognition. This statement also applies to how we treat ourselves, since we can be our own worst critic. I believe the quality of our lives is directly proportional to the quality of our **Relationships** with family, friends, co-workers, and clients.

*“The Real Purpose of All **Relationships**?
To Magnify Our Experience of Life!”*

— Tony Robbins
Get the Edge

*“To Expect Unique Results, You Need to
Create Unique **Relationships**.”*

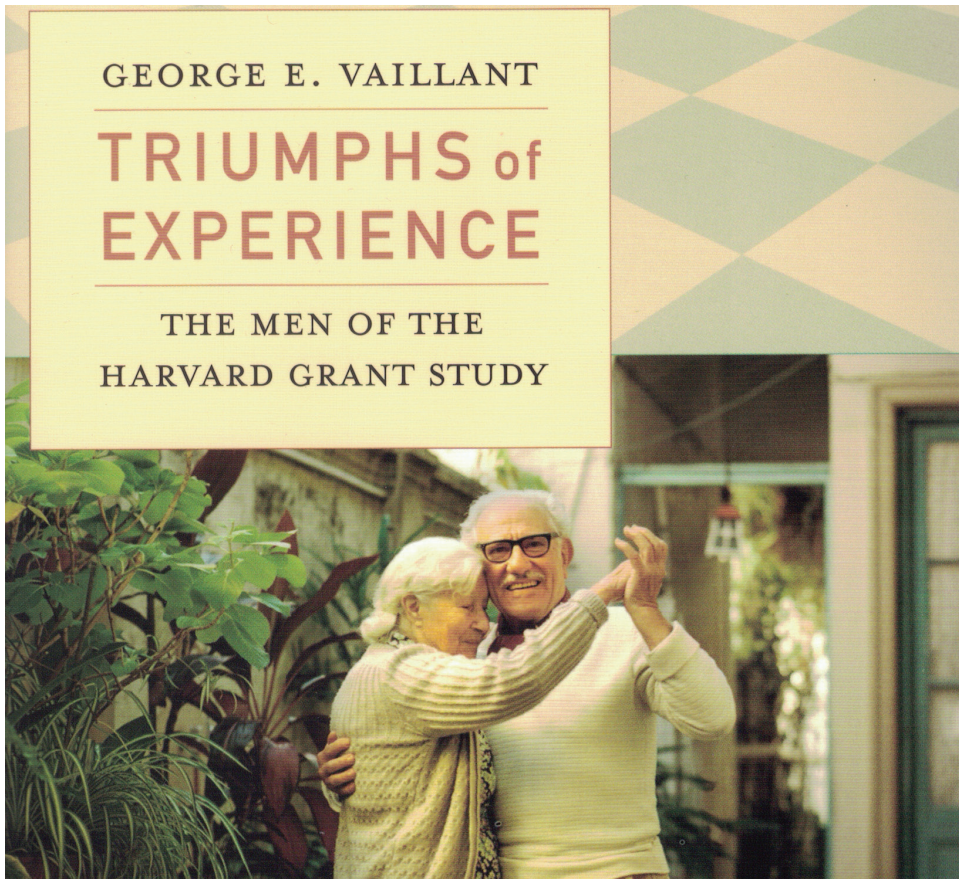
— Mike Tomlin
Pittsburgh Steelers Head Coach



Relationship Advice from *What Happy People Know*

By John Doorbar (*A terrific book!*)

1. It is important partners really understand how important moods are in **Relationships**; everybody has good and bad moods, or high and low moods. When we are in a low mood, it's best not to try to make any life changing decisions. When in a low mood, try not to mess up your life. Wait for a better mood, which will definitely come, to make important decisions.
2. Please do not make big decisions or changes when you are high (manic) or low (very unhappy). For example, do not change your husband or wife. Do not tell your friends that you never want to see them again.
3. Our moods go up and down, but our basic nature is to be happy and peaceful.
4. *"The most important decision anyone can make is whether we choose to believe we live in a friendly or hostile universe."* — Albert Einstein
5. Everyone has bad times, even if they are normally very happy
6. **Life is a contact sport!**
7. Achieving mental stability is a matter of finding healthy thoughts from moment to moment. Such thoughts can be a second away!
8. We can label an event as positive or negative.
9. No event on earth has the power to disturb you or hurt you — no event, condition, situation, or person. Nobody told you this — they told you just the opposite. For example, Viktor Frankl managed to keep a good attitude through three years in Nazi concentration camps.
10. When you or your favorite team loses or wins at something, or something negative happens to you, you have a choice of how to react — upset, happy or neutral.
11. All you have to know is that everything is created from thought; you don't have to know anything else.
12. *"There is nothing either good or bad but thinking makes it so."*
— William Shakespeare



Begun in 1938, the Harvard Grant Study of Adult Development charted the physical and emotional health of over 200 men for 75 years, starting with their undergraduate days in college.

Great Relationships were the primary determinates for life satisfaction, happiness, and a longer life.

Being a genius is no guarantee of **Relationship** ability. Albert Einstein and Stephen Hawking both had IQs of 160, and were clueless about **Relationships** with their wives.

*“Who can find a virtuous wife?
For her worth is far above rubies.
She does him good and not evil
all the days of her life.”
Proverbs 31:10, 12*

The Man's Guide to Women

— John Gottman

Choose a Partner Carefully!

“Your **Relationship** will cause you 90 percent of the joy or sorrow in your life. Avoid deciding in infatuation”

“A great **Relationship** is a mix of heart (kindness), mind (mental health), and body (sexual chemistry). You need all three!”

“Avoid victims, princesses [princes], drama queens [kings], and competitors.” Intelligence and physical health are also important.

The Seven Principles for Making Marriage Work

— John Gottman

Forty-one percent of marriages end in divorce. Why?

1. Criticism: In good marriages, spouses enjoy five times more positive feedback than criticism. In bad marriages, spouses get 20 percent more criticism than positive feedback.

“It is better to live alone in the desert than with a crabby, complaining wife [or husband].”

Proverbs 21:20

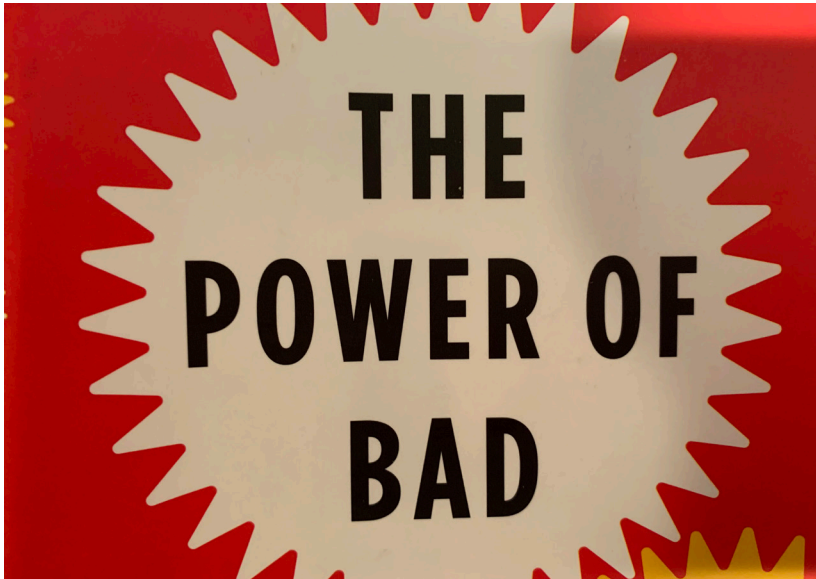
2. Contempt: The spouse is inferior. This is the worst!

3. Stonewalling: More common in males, who go into a cave.

4. Defensiveness: Refusing to accept influence from partner.

John Gottman and his wife, Julie, have done the definitive research on **Relationships**. My wife Brenda and I have attended their two-day course in Seattle twice. (I flunked it the first time.) It was invaluable! We recently celebrated 44 years of marriage.

Their most recent book, *Eight Dates — Essential Conversations for a Lifetime of Love*, is also very valuable. Brenda and I have gone through this book twice. As they emphasize, ‘happily ever after’ is not by chance. It’s by choice.

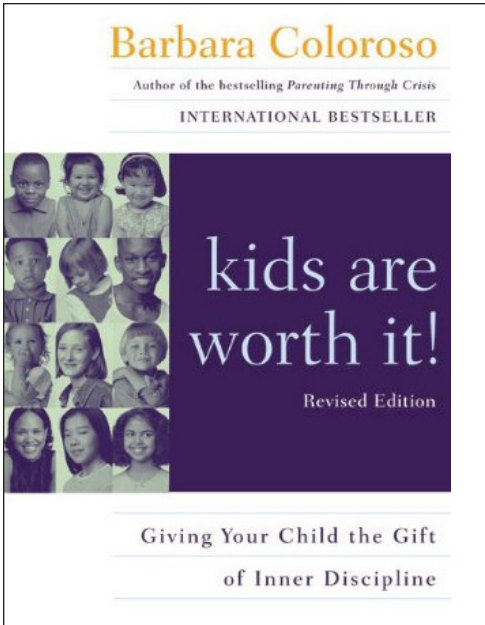


Tierney and Baumeister, 2019

Bad things have a much more potent effect than good deeds on us and others. It takes at least four good deeds to overcome one bad deed.

Practice the negative **golden rule: Don't do unto others anything that they don't like.**

This great book changed the way that I interact with people to focus more on not doing things that irritate my wife and others.



“Parenting is possibly the most important job on the planet!”

Some of Brenda’s and My Parenting Suggestions to Help Raise Smart and Successful Kids

1. Marry a smart, physically and mentally healthy spouse. Genetics is important if you want your children to be smart and mentally healthy. (See Gottman, top of page 29)
2. Take total responsibility for their education and values beginning when they are babies.
3. Teach them to be polite and courteous, and know right from wrong.
4. Teach them at home, and also send them to school, primarily for socialization.
5. Don’t blame their teachers if they are not doing well.
6. Have high expectations and keep a close eye on them.
7. Give them space with clear boundaries.
8. Help them learn that the world does not owe them a living.
9. Have them read this book — *A Blueprint for a Highly Successful Life*.

***“Many men can build a fortune,
but very few can build a family.”***
— J. S. Bryan

Bryan left out the fact that it also takes a woman to build a family. Maybe someday Brenda will write a book, “How I Moved from Step Monster to Step Mastery.” It might be Erma Bombeck on steroids.



***My 80th birthday with my family.
“Living the Dream!”***

Financial Health

“The Means”



The Biggest Financial *Mes*take We Make:

**Focusing too much time and energy
on making money,
and not enough on
managing and spending it
in a way that adds value
to our life and others.**

*“ We have seen too many ruin their lives
by placing too much time and energy
into materialistic pursuits while
neglecting the things that matter most.”*

— Peter Dawson, D.D.S.
The Better Way

How Financially Secure Are You?

Four Simple Secrets To Financial Security

“Fifty percent of Americans won’t be able to afford their standard of living in retirement.”

Center for Retirement Research
Boston College, March 2024

1. Earn!

Maximize your earning potential and net income.

2. Save!

Don’t spend it all.

Pay yourself first from the beginning.

Start at three to 20 percent of your net income to get in the habit.

Save 15 times your net income for retirement to give yourself alternatives to working at age 60.

3. Don’t lose!

Diversify to get rich slowly, stay married, and get insurance to protect yourself.

If you lose 50 percent, you need 100 percent return to recover.

4. Enjoy it Wisely!

Spend it wisely on things that add value to your life and the lives of others — like family, travel experiences, personal development, reasonable homes, hobbies, and helping others (i.e. pro bono or reduced fee work).

If It Sounds Too Good to Be True...It Is!

The *Forbes* journalist, William Barrett, outlines seven big **Financial Messtakes** we investors make. This is a wonderful opportunity to learn not only from the **Messtakes** of others, but from our own, which is often the very best way to learn! I've added my personal comments to his terrific list.

1. The Reputation Ruse – counting on a person's reputation when we make an investment, instead of checking it out closely. After all, Bernie Madoff was a former chairman of the board of directors for the NASDAQ. He should have read Solomon's Proverbs. It might have helped him.

*“It is better to be poor and honest
than rich and crooked”*
Proverbs 28:6

2. The Affinity Fraud – believing that because somebody is a member of our church or club, or is a friend, they can therefore be trusted with our money. This was part of Madoff's scheme. He surely could be trusted not to steal money from friends, from his club, and synagogue, couldn't he?

To this list, I would also add family members. It is not uncommon for people to lose a lot of money investing with family members. Although it can be fraud, it is more often simply poor investing. But the money is lost nonetheless.

3. Falling for a Free Lunch – falling for claims that are too good to be true. Madoff's genius was offering very good returns regularly, but not extraordinary returns.

In the words of Solomon:

*“A greedy person tries to get rich quick,
but it only leads to poverty.”*
Proverbs 28:22

4. Trusting Regulators to Protect Us. The Securities and Exchange Commission (SEC) rarely discovers things until after the fact. Henry Markopolos wrote five different letters to the SEC from 1999 to 2006 pointing out problems with the Madoff investment scheme with minimal response.

To this I would add, trusting our associations and organizations to protect us. They often receive large kickbacks for recommending investment programs and insurance. These need to be investigated just like any other investment. As a dentist, I had to find a place for the following advice from Solomon. I think it works well here.

***“Putting confidence in an unreliable person
is like chewing with a toothache.”***

Proverbs 25:19

5. Putting All Our Eggs in One Basket. It pays to diversify for safety. This is critical. In my defense, I think I would only have put part of my money with Madoff.

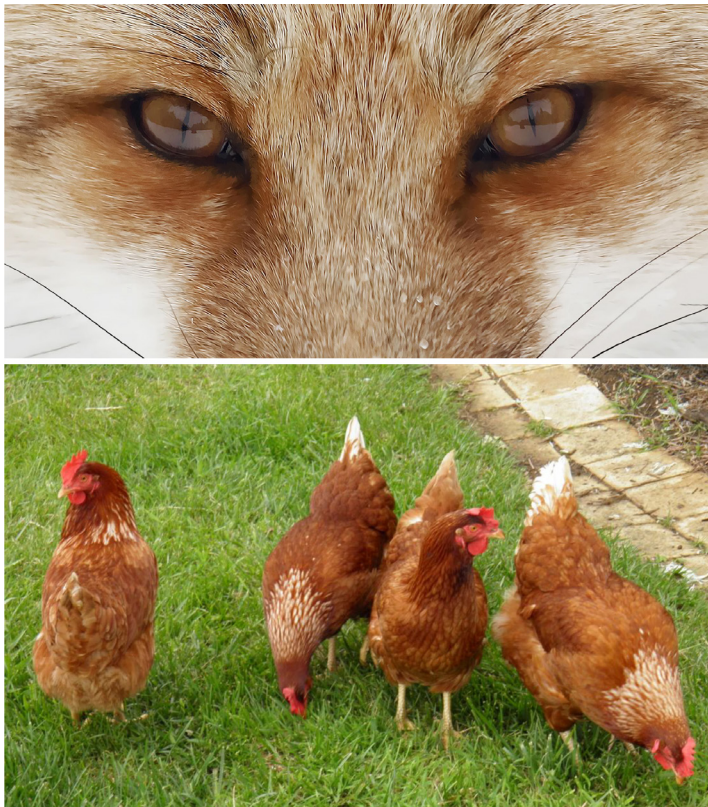


***“Divide your portion into seven, or even into eight,
for you do not know what misfortune may occur.”***

Ecclesiastes 11:2

6. Falling for an Exclusive and Secretive Investment Idea. If it's so good, why do they need our money? I'm still pretty upset that no one invited me to invest with Madoff. But I do feel better remembering Groucho Marx's words: "I refuse to join any club that would want me as a member anyway."

7. Fox Guarding the Henhouse – no third-party auditing of the results. Be **very careful** that all your investments are being watched over by competent and **honest** third parties.



Be especially watchful of all commission based salesmen. Don't completely trust anybody. Keep in mind the Madoff, Enron and, in Ft. Lauderdale, Rothstein scandals.

There is another scandal happening someplace right now.

Will you be part of it?

How We Lose Money!

1. Gambling and Greed — Casinos and risky investments. I know of someone who lost over \$600,000 at the Hard Rock Casino! Mark Twain summed all this up well when he said,

“There are two times in a man’s life when he should not speculate: when he can’t afford it, and when he can.”

Sadly, he knew very well what he was talking about. He went bankrupt investing in new inventions for printing, which made him bitter at the end of his life. Unfortunately, he did not finish well.

2. Brokers, tax shelters, bankers. I don’t recommend individual stocks, because you must make two decisions correctly — when to buy, and when to sell. In addition, I believe your time is best used maximizing your earnings in your own job or profession. If you use a stockbroker frequently, you’ll likely end up “broker.” They make money only through commissions made trading. One of their jobs is to sell you the product their company is currently pushing, which often has a higher commission than other products. The analysts for these brokerage firms are often simply touts for the stocks they are promoting, and seldom have the courage to issue sell recommendations. They should be ignored completely. They have too much conflict of interest.



**They see us
as a
money tree
to be picked!**

In the same vein, famous investor Bernard Baruch said, “Never pay the slightest attention to what a company president says about his stock.” Obviously, company presidents have the same conflict of interest as their analysts.

***“Only simpletons believe everything they are told!
The prudent carefully consider their steps.”***
Proverbs 14:15

3. Consumptive lifestyle. Expensive houses which leave us house poor; expensive cars; expensive equipment; expensive educations for us and our children, which leave us education poor; living the high life on a **hedonic treadmill**, wanting more and more to be happy.



“Even if you win the rat race, you’re still a rat!”
— Lily Tomlin

4. Divorce: “You Can’t Be Serious!” My initial thought was, “You can’t be serious!” (the famous statement by tennis great John McEnroe) when my first wife returned from her high school reunion and told me that she was leaving me that night. Hardly believing my ears, I said, “We have three children, ages two, four and six, and you want to leave tonight?” I asked her if she could give me a day, so that at the very least, I could get some help to watch the kids. She agreed, and left the following day.

As you might imagine, this was a difficult time for me. It led to my first significant depression. I got through it with the help of housekeepers, friends, family, psychologists, and grit – putting one foot in front of the other. The opportunity in this big problem was that, being a solo parent for seven years, I am much closer to my boys. And I found a terrific new wife, life partner of 44 years, and great mother for the boys.



*My three sons —
just before
my first wife left*

By getting divorced, we can often lose much of our net worth, and suffer considerable emotional pain. Despite my best efforts to put it back together, my **Relationship** with my first wife was essentially unsalvageable. I definitely don't recommend staying in a truly bad **Relationship** just for the money. Just be sure that you have done everything possible to save the **Relationship**, and understand the **Financial** consequences of a breakup.

A study by Jay Zagorsky in the *Journal of Sociology* reported on the **Financial** status of 9,055 people from 1985 to 2000. Those who divorce can lose up to three fourths of their personal net worth. I have a dentist friend whose divorce cost him \$3.2 million after taxes.

These stories have led to a new definition for stock split – when your ex-spouse and their lawyer split your assets equally between themselves.

Financial Wisdom

**If something can't go on forever, it won't!
As in Aesop's fable, be an ant not a grasshopper,
and save for the inevitable winter.**



Stocks and home prices go up and down!

**Return of principal is more important
than return on principal.**

**Save early! Because a penny saved
is better than a penny earned.
You don't have to pay taxes on it or work for it.**

Water the tree before you pick the fruit.





Think of your dollars as freedom fighters to give you choices!

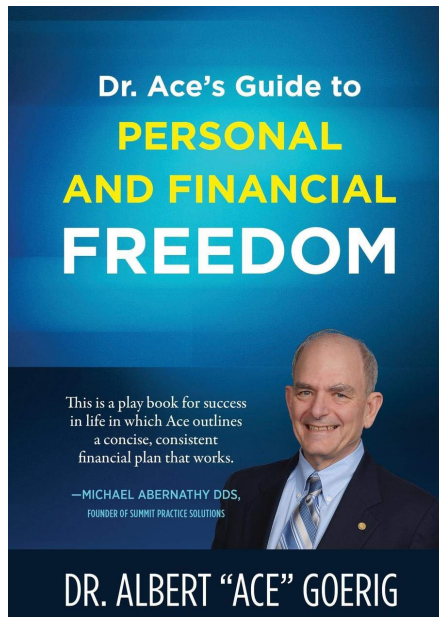


**Whatever you do,
don't kill the goose
that lays the golden egg —
your earning potential!
This is the best source of money,
not investing.**

Financial Freedom Blueprint

*Dr. Ace's Guide to
Personal and
Financial Freedom*

Dr. Albert “Ace” Goerig



“The Great American Scam consists of monthly debt payments, which has changed the American Dream into a nightmare.”

“If you live big taking on more debt, you will give to creditors up to two-thirds of your life’s earnings in interest.”

I consider this one of the best books ever written on finances for professionals. Just get it!

If He Looks Like a Millionaire, He's Not!

***In Texas They Say,
"Big Hat, No Cattle!"***



**Be Balance Sheet Wealthy,
Not Appearance Wealthy**

One Spouse, One House

***"Know when enough is enough, and that
better doesn't always mean more."***

**— Peter Dawson, D.D.S.
*A Better Way***

What About When **Financial** Times Are Not So Good?

“It was the best of times, it was the worst of times, it was the age of wisdom, it was the age of foolishness, it was the spring of hope, it was the winter of despair.”

So begins Charles Dickens’ *A Tale of Two Cities*, a fascinating epic written in 1859, which is worth contemplating today. Which is it? How we really see our circumstances is our choice, isn’t it?

Financial intelligence is never more important than in tough times! In good times, almost anything works. We wouldn’t be human if we weren’t concerned about what’s going on economically.

However, tough times never last, but tough people do. Again, things can’t go on forever.

Remember that our parents and grandparents survived The Great Depression, which essentially lasted for 12 years, from 1929 to the beginning of the Second World War in 1941. The Dow Jones Industrial Average dropped 89 percent, and did not recover to the pre-1929 levels until November 23, 1954. Almost half of all homes went into foreclosure, and unemployment reached 25 percent, with no unemployment insurance available.

That generation also lived through several of the worst wars in history. My father was captured by the Germans in the Battle of the Bulge, and spent six days being transported in a train car with little food or water.

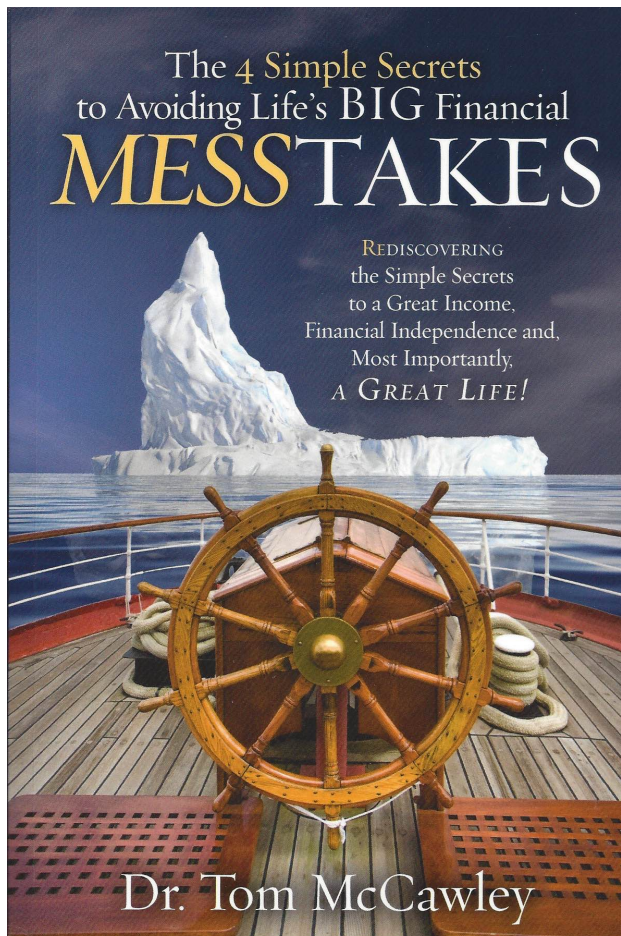
Our parents and grandparents survived these hard times pretty well, and so will we.

If we compare ourselves to those in most other countries, we are in considerably better shape. Ask yourself, where would you like to go that’s better?

In their book, *Super Freakonomics*, Steven Levitt and Stephen Dubner point out that: “It is a fact of life that people love to complain, particularly about how terrible the modern world is compared with the past. They are nearly always wrong. On just about any dimension you can think of — warfare, crime, income, education, transportation, worker safety, health — the 21st century is far more hospitable to the average human than any earlier time. For one example, consider deaths in childbirth. Just 100 years ago, the rate was more than 50 times higher.”

For much more detail on **Financial** health,
see my previous book,
which is available on Amazon.

*The 4 Simple Secrets to
Avoiding Life's **BIG Financial**
MESSTAKES*



Enjoy Your Money Wisely!

*“Just living isn’t enough,” said the butterfly.
“One must also have freedom, sunshine, and
a little flower.”*

— Hans Christian Anderson



In his book, *The Better Way*, the late, great Dr. Peter Dawson says that this principle changed his life. “**The either/or rule:** Every decision involving time keeps me from devoting that time to something else. So I must ask if what I am spending my time on is more important than what I could be doing in the same amount of time.”

Let’s use this principle. It may change our lives too.

Money spent wisely can give you the freedom to pursue your passions, your mission and your health, and it can buy you time with friends and family, all of which will increase your happiness.

Spend your money and your time on things that support your happiness — experiences, relationships, family, health, hobbies and helping others.

Understanding Money and Happiness

Money is something we choose to trade our life energy for: it can be a terrific servant or a tyrannical master.

“Happy is the person who finds wisdom and gains understanding. For the profit of wisdom is better than silver, and her wages are better than gold.”

Proverbs 3:13

There is considerable evidence that money, at least beyond a certain amount, doesn't buy much additional happiness. The Harvard psychology professor, Daniel Gilbert, talks about this in his book, *Stumbling on Happiness*. He points out: “It hurts to be hungry, cold and scared, but once you have bought your way out of these burdens, the rest of your money is an increasingly useless pile of paper.”

Jason Zweig, in his intriguing book, *Your Money and Your Brain*, says that one of the great discoveries of neuroeconomics is that expectation is more intense than experience. The thought of getting rich or hitting the jackpot is more pleasant for many people than the reality of getting rich or hitting the jackpot. This is the central reason why so many people are unhappy, even when they have unbelievable affluence. Unfortunately, many of us don't learn from this *Messtake*.

Charles Dickens dispenses this advice on money and happiness in his mostly autobiographical book, *David Copperfield*. His character, Mr. Micawber, who ends up in debtor's prison, bemoans: “Annual income twenty pounds, annual expenditure nineteen pounds nineteen and six, result: happiness. Annual income twenty pounds, annual expenditure twenty pounds naught and six, result: misery.”

Dickens knew well what he was talking about. His father was sent to debtors' prison when Charles was 12 years old, forcing Charles to work long hours in miserable conditions to help pay off the family debt. His personal experience as a child laborer inspired some of his other books, including *Oliver Twist*.

In Pursuit of True Riches

— Blue Trust Newsletter, Spring 2024

True riches are finding happiness not in material possessions or worldly success but in the richness of our multiple relationships, and our mission to make a positive difference in people's lives. True riches can endure, and we should treat them as if they are exceedingly important and worth our focus. They can have an impact in our lifetime and beyond.

Are You Rich or Wealthy?

In his book, *The Psychology of Money: Timeless Lessons on Wealth, Greed, and Happiness*, Morgan Housel talks about the difference between riches and wealth.

Mr. Housel urges investors to think about what money and wealth are for. He draws a critical distinction between being rich (having a high current income), and being wealthy (having the freedom to choose not to spend money).

Many rich people aren't wealthy, Mr. Housel argues, because they feel the need to spend a lot of money to show others how rich they are. **He defines the optimal savings level as “the gap between your ego and your income.”** Wealth consists in caring less about what others think about you, and more about using your money to control how you spend your time.

He writes: **“The ability to do what you want, when you want, with who[m] you want, for as long as you want to, pays the highest dividend that exists in finance.”**

Six Additional Steps to **Financial Security**

(See also next page)

1. The confidence that we have the ability to figure out for ourselves how to make more money than we spend, or spend less than we make.
2. Be grateful for and make the best of however much or little money we have.
3. Don't participate in the money myth: the belief that we can accurately predict what is going to happen, and therefore bet on the future ratio of buyers to sellers.
4. Avoid the “Comparison Trap” — someone will always be making more money than you. For example, Elon Musk was the richest man in the world in 2023, and now in 2024, it's Bernard Arnault of Louis Vuitton purses. (Brenda pushed him to the top on our recent trip to Paris. And I am now among the poorest men in the world.) 😬
5. Get a handle on your expenses for your preferred lifestyle.
6. Avoid the “Curse of Discernment”— nothing is ever good enough for you. We went to dinner with a dentist one time who sent his food back to the kitchen five times before it suited him! Brenda refuses to go to dinner with him again.



My Bottom Line on Stock Investing

Jason Zweig, The Intelligent Investor

Wall Street Journal, Aug 23, 2024

“If you buy a handful of broad based index funds, sit on them for decades and never do another thing, you are likely to outperform nearly everyone who tries to beat the market by trading, including most professionals.

“But what is the fun of that? Can you endure the lifetime of cocktail parties where other people brag about their winning trades and all you can do is mutter, ‘I own mutual funds and have not made a trade in decades.’”

“Over the last ten years, Morningstar found investors who traded earned an average of 6.3% annually, or 1.1% less than the 7.4% the index funds they owned earned. Chasing gains is the best way to end up capturing losses.”

John Bogel, Founder, Vanguard Index Funds

“Nobody knows nothing. It is impossible to predict the future, let alone how an unknown future will affect complex systems such as stock markets.”

Does Money Buy Happiness?

Diminishing Returns: Research suggests that there is a point at which increases in income have diminishing returns on happiness. A well-known study by Daniel Kahneman and Angus Deaton found that happiness increases with income up to about \$75,000 (\$110,000 in current dollars) per year in the United States. Beyond this threshold, additional income has a negligible impact on day-to-day emotional well-being.

Relative Comparison: People’s happiness is often influenced by their income relative to others in their social circle or community. The perception of being wealthier or poorer compared to peers can significantly affect one’s sense of well-being.

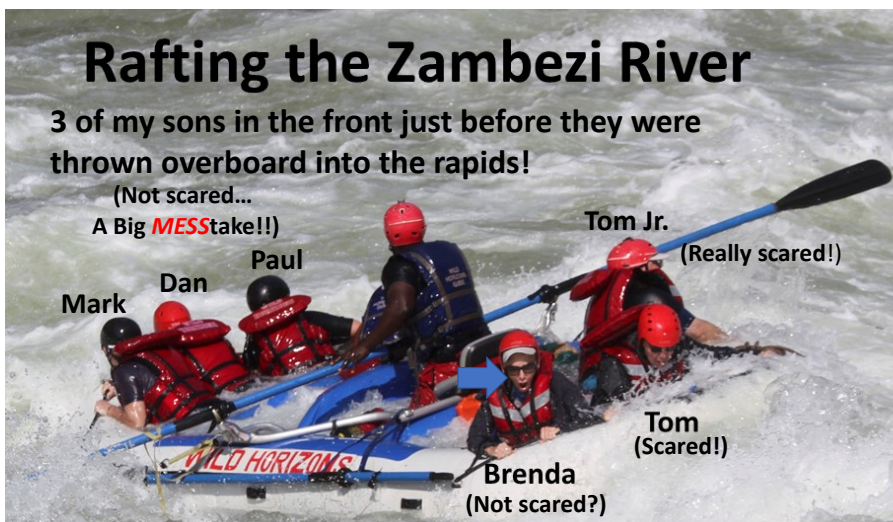
In conclusion, while money can buy happiness to a certain extent by meeting basic needs and providing security and comfort, it’s impact on long-term happiness diminishes beyond a certain point. Non-material factors, such as relationships, generosity, a sense of purpose and experiences, play a crucial role in achieving and sustaining happiness.

The Fourth Simple Secret to **Financial Security:** Enjoy Your Money Wisely.

In my own life, I have invested in extensive travel experiences with my wife and family. During the past 30 years, my wife and I have visited all seven continents, 91 countries (aiming for 100), and the north and south polar regions twice. We have taken the family along on 27 of these trips. These trips have created great memories for all our family and are priceless experiences. (See below and pages 52 and 53.)



*Botswana and Victoria Falls, July 2019
16 family members — priceless!*



The second highest-rated rapid in the world! Fortunately the crocodiles stayed on shore...or maybe they weren't hungry?

For another example of investing in experiences, on a trip to Rwanda, I climbed to 10,000 feet near the top of a volcano to see the mountain gorillas. There are only about 400 of them left in the world, and none in captivity.

It is a spectacular sight to come across a troop of 25 mountain gorillas feeding in a high-altitude rain forest.

The climb was very difficult, but worth the effort. After watching for a while, I began photographing a young male silverback. When I asked the guide, “Is this the aggressive one?” he answered, “Yes!” A moment later, the 425-pound male silverback gorilla charged me.

I assumed it was either a fake charge, or that he would turn to the side.

Wrong! He ran right over the top of me!

Fortunately, we were in almost waist high brush, and I fell backwards into it. The sun was blocked out for an instant. I felt just two medium hard thumps on my chest.

Physically, I wasn’t harmed. But momentarily, my psyche was severely damaged.

Our driver said he had been coming to this area for over 20 years and never known this to happen.

It certainly created a memory (maybe a nightmare?) for me that is priceless — now that I’m back home alive, and several years have passed.



This 425-pound mountain gorilla charged and ran over the top of me, creating a great memory (nightmare?) for my family and me.

Twenty-Seven Years of Family Travel Experiences



Our first trip 27 years ago in 1997 to the Amazon in Peru with six family members. (That's me in the middle -- my hair was a little longer then.) Spiders are bigger than your hand, and a rodent is the size of a large dog!



Our trip 27 years later in 2024 to London and Paris with 19 family members. We climbed 300 steps to the second level of the Eiffel Tower at 381 feet for a spectacular view of Paris.

Five Keys to a Highly Successful Life!



Spiritual Health

“The Mission”
“The Why!”

Mental Health

“The Will”

Physical Health

“The Energy”

Relationship Health

“The Way”

Financial Health

“The Means”

**What Are the
Five Great Secrets to a
Highly Successful Life?**

The Five GREAT SECRETS to Avoiding Life's BIG *MESStakes* And Living A Highly Successful Life!

Do Your Best to Enjoy Each Day
And Make it Great!

Carpe Diem!

- 1. Spiritual:** Make a positive difference in other people's lives by going the extra mile to make your help helpful, creating all the happiness you can, and relieving all the misery you can.
- 2. Mental:** Remember to choose your thoughts to avoid being a victim, to expect problems, and turn them into opportunities.
- 3. Physical:** Exercise regularly, eat less calories than you burn, get adequate rest, regular medical checkups, and do your best to prevent injuries and illnesses.
- 4. Relationships:** Love people, overlook their faults, then fill their buckets with recognition and acts of kindness.
- 5. Financial:** Spend less than you make, or make more than you spend, don't lose it — then enjoy it wisely.

*“Better is a handful with quietness,
than both hands full with travail
and vexation of the spirit.”*
Ecclesiastes 4:6

*“For what it’s worth: it’s never too late to be
whoever you want to be.”*
— F. Scott Fitzgerald

The End

Epilogue: Pass It On

I hope your review of my book will be better than the one comedian Groucho Marx wrote for S. J. Perelman's book, *Monkey Business*: "From the moment I picked up your book until I laid it down, I was convulsed with laughter. Someday I intend reading it."



The Beginning...

Congratulations on making it to the end of this book. Hopefully, you are now at the beginning of a new more helpful, happier, healthier, wealthier, and wiser financial and personal life. Thank you for sharing my quest to live a highly successful life. I learned a lot along the way.

Since word of mouth is the best advertisement, if you found this book helpful, and you feel comfortable doing so, please pass it on to as many people as possible, and write a review of it on Amazon.

It's purpose is to make the biggest possible contribution to the most people, by leaving a legacy of joy and hope for present and future generations as they manage their life crises.

Wishing you a highly successful and healthy life,

A handwritten signature in black ink that reads "Tom McConley". The signature is written in a cursive style with a horizontal line above the first few letters.

About the Author



Dr. Tom McCawley earned his dental degree from the University of Illinois College of Dentistry, and a Certificate of Advanced Graduate Study in Periodontics from the Boston University School of Graduate Dentistry.

From 1969 to 1972, he served in the U.S. Army as Chief of Periodontics at the Baumholder, Germany Dental Center.

He has practiced periodontics in Fort Lauderdale since 1972. He is past president of the Florida Academy of Dental Practice Administration, and the Florida Association of Periodontists.

He is a Fellow of the American College of Dentists, has been a member of the Board of Directors of the North American Society of Periodontists since 1990, and a visiting lecturer at Nova Southeastern University (NSU) College of Dental Medicine since 1997.

Dr. McCawley has studied and lectured on life management, financial management, and dental practice management for over 50 years. He has lectured more than 200 times on these subjects, including at the University of Southern California, the University of Florida, and the NSU College of Dental Medicine, as well as to local and state dental groups.

After the financial crisis in 2009, he wrote his first book, *The 4 Simple Secrets to Avoiding Life's BIG Financial MESSTAKES*. Some of the material in this book is taken from this previous book.

He has co-written two other books with his son, Mark: *Saving Your Teeth, Implants and Your Health*, and *Diagnosing and Treating Oral Diseases and Orofacial Pain*.

These books are all available on Amazon and can be downloaded from his website, mccawley.com.

Dr. McCawley was honored to be appointed to the Florida State Board of Dentistry to help protect the health and welfare of the public from dental treatments which do not meet the standard of care, and also to help elevate and maintain the professional standards of dentistry in Florida.

He lectures annually to the periodontal graduate students at NSU on another of his interests, microbiology, and the use of antibiotics to treat periodontal disease and peri-implantitis. He recently received an award

from the university for more than 23 years of outstanding contributions to the periodontal department.

Dr. McCawley is one of the pioneers in using lasers to treat periodontal disease. He had the first Nd:YAG laser in the United States in 1990. He has personally treated over 6,000 patients with laser technology, and lectures frequently on new minimally-invasive, breakthrough laser treatments for periodontal disease.

He has published numerous articles in dental journals and newsletters, and is co-editor of a dental newsletter, *The PerioDontaLetter*, which mails to approximately 5,000 dentists.

He received the Gold Medal Award from Millennium Laser for his pioneering research demonstrating that the Laser Assisted New Attachment Procedure (LANAP) killed all the bacteria in periodontal pockets almost every time. **(See photo on page 60.)**

Dr. McCawley challenges and grades himself at the end of each day to avoid life's five really big *Mes*stakes, and to live fully in each of the five key areas he defines as essential to living a highly successful life – **Spiritually** by making the biggest possible contribution to others, **Mentally** by taking responsibility for a positive attitude, **Physically** by staying in peak physical health and shape, by creating great **Relationships**, and finally by building **Financial** freedom, which enables him to contribute to others and fully enjoy his life.

He has been happily married to Brenda for 44 years, and has four sons. Three of his sons are lawyers, and one is a periodontist who practices with him. He has seven grandchildren. All his children and grandchildren live in Fort Lauderdale. One grandson is in dental school at Nova Southeastern College of Dental Medicine.

His hobbies are his family, practicing periodontics with his “Dream Team” **(see photo on page 60)**; tennis; fitness; travel; writing, lecturing, and researching about periodontics — and especially, living, writing, and lecturing about living a highly successful life, finishing well, and enjoying the journey.



Drs. Mark and Tom McCawley receiving the LANAP Protocol Gold Medal Award for their laser research from inventor Dr. Robert Gregg (left).



*The "Dream Team"
"Teamwork Makes the Dream Work!"*

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I've attempted to credit all the sources I could remember or recover. As I quoted Solomon, there are no new ideas. Some of these ideas I came up with on my own, and then discovered that others also had them. Many I borrowed from others. I've undoubtedly made a few *Messtakes*. I apologize for any errors, or lack of reference to any person or thing, living or dead: it is purely unintentional. The following is a partial list of my chief resources. The ones marked with an asterisk are, in my opinion, the most valuable.

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***“But, my child, be warned:
There is no end of opinions ready to be expressed.
Studying them can go on forever,
and become very exhausting!”
Ecclesiastes 12:12***

Tell me about it!



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Build a Highly Successful Life, Thrive in Times of Crisis, and Be Happy, Healthy and Wealthy

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Dr. Tom McCawley is a successful periodontist practicing in Fort Lauderdale, Florida. He is an inspiring teacher who has studied, written and lectured on life, finances, and periodontal and peri-implantitis disease management for more than 50 years.

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