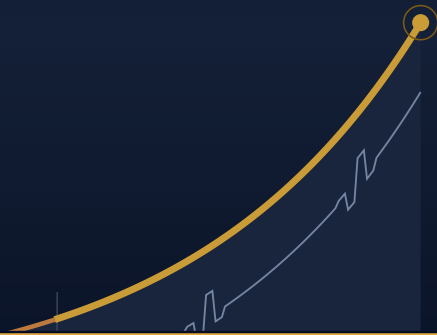


BEHAVIORAL BY DESIGN

WHERE DID THE YEARS GO?

EVERY MOMENT COUNTS

*10 Disciplined Habits to
Transform Your Life*



FREE SAMPLE

INTRODUCTION • HABIT ONE • HABIT TWO

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The ideas presented here are based on personal and professional experience, years of observation, extensive reading, and material drawn from credible sources. While every effort has been made to ensure that the information is accurate and thoughtful, no guarantee is made that every concept will apply to every individual or situation.

The stories in this book are composites. Names and identifying details have been changed, and several accounts combine more than one person, to protect the privacy of those involved. Any decisions or actions taken based on the contents of this book are the sole responsibility of the reader.

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Devoted to the art of being human.

CONTENTS

Introduction: Why Moments Matter So Much	3
Habit 1: Decide What You Can Control	10
Habit 2: Choose the Life You Truly Want	16
Habit 3: Turn Intention into Ritual	22
Habit 4: Protect Your Attention and Peace	27
Habit 5: Act Before You Feel Ready	33
Habit 6: Practice Discipline Until It Becomes You	38
Habit 7: Create Moments Worth Remembering	43
Habit 8: Protect Your Dignity and Boundaries	48
Habit 9: Control Your Response to the Unexpected	54
Habit 10: Measure Your Life by What You Do	59
A 30-Day Transformation Plan	64
Conclusion: Make the Years Count	66
Selected Bibliography	68
About the Author	70



INTRODUCTION

Why Moments Matter So Much

The Clock Will Keep Moving. Will You?

Stop for a moment. Take a deep look at your life.

It may feel like only yesterday you were a teenager with endless dreams, or a young adult believing there would always be plenty of time. Then one day you look in the mirror and realize you are forty, fifty, sixty, or older, and you ask yourself: **Where did the years go?**

Time never slowed down. It never waited. And it never comes back.

Time is your greatest asset. It passes with you or without you. Never take it for granted.

For the first half of life, time feels vast and almost infinite. Then somewhere around midlife the curve steepens. Routines settle in, the brain automates the familiar, and whole decades appear to vanish between one calendar page and the next.

If you have felt that, you are not imagining it. Each new year is a smaller fraction of the life you have already lived, and routine reduces memory density. A year of new experiences leaves hundreds of distinct memories behind. An automated year may leave a handful. The year was the same length; it simply left less behind.

This is not an argument for constant excitement. A meaningful life needs routine, but routine must serve your values instead of quietly replacing them.

David

Take David. He spent his life pleasing other people. He worked hard to satisfy his boss, fulfilled his wife's wishes, and devoted himself to meeting his children's needs, while very little remained for him.

One Tuesday evening, he sat alone in his quiet office while the cleaning crew worked down the hall. A realization landed with uncomfortable force: the happiest moments of his life had belonged to everyone else.

Why did I do this to myself?

David did not lack a calendar. He lacked behavioral awareness. Like many people who spend decades chasing success, pleasing others, drowning in distraction, or drifting on autopilot, he had fallen into a system nobody had examined.

When the brain automates the familiar, returning to routine is not a moral failure. It is the predictable result of an unattended system. Calling the past "wasted" invites shame, and shame is a poor engine for change. The better question is not, "Why was I so foolish?" It is, "What behavior will I choose now?"

Where Did My Years Go?

Before I ask you the question, I should answer it myself.

They went to raising my children, working, meeting obligations, and trying to satisfy everyone around me. I gave years to employers and organizations that eventually moved on and forgot what I had contributed. I worked hard, I followed instructions, and I felt more like a servant to the organization than the owner of my own life.

I spent much of my life pleasing other people.

I chose the safe path, partly because that was what my mother wanted. I travelled to the places my wife wanted to visit. I helped people advance in their careers, gave lectures without payment, shared what I knew freely, and offered my time whenever anyone needed it. I gave my energy, my experience, and sometimes my

soul, and often asked for nothing in return.

Helping people is not a mistake. Caring for my family is not a regret. The mistake was forgetting to ask one simple question.

What about me?

What did I want? What made me feel alive? Which moments belonged to me, and not to my employer, my organization, my family, or the people I was always trying to please?

For too many years I believed that being a good person meant always saying yes. I measured my value by how useful I was to other people. I thought that if I gave enough, helped enough, and sacrificed enough, I would feel fulfilled.

Constant giving without boundaries leaves a person with nothing left for himself.

The same pattern shows up in smaller places once you learn to see it. I spent ten years trying to build a successful algorithmic trading system, studying, testing, and searching for a complicated solution, before I thought to question the path itself. And I spent a great many evenings in front of a television, hours that could have gone to writing, learning, my health, or the people I love.

I cannot reclaim those years. Some were meaningful. Some taught me what I needed to learn. But their greatest lesson is this: **my life must also include me.**

Being kind does not mean surrendering your whole life to other people. Helping others does not require abandoning your own dreams. Saying no does not make you selfish. It means you have finally understood that your time, your energy, and your life also have value.

**The years do not disappear all at once. We
give them away, one obligation, one
unnecessary sacrifice, and one postponed
dream at a time.**

I will go on helping people, because that is part of who I am.
But I will no longer forget myself.

The years that remain also belong to me.

Who This Book Is For

This book is for anyone who has already asked the question in its title, at any age.

It is for the person who has spent a long life being useful to everyone else and is beginning to notice how little was kept back. It is for the person approaching retirement who has started counting differently, and is not sure what the count means yet. It is for the person of thirty-five who feels the weeks going faster than they used to and cannot say where they went.

It is for anyone who has more time behind them than they intended, and wants what is left to belong to them.

It is not a book for people who want to do more. There are enough of those. It is a book for people who want their days to leave something behind.

What Can Actually Be Managed

Traditional books often treat time like an accountant's ledger: a rigid container to be controlled by a perfect schedule. They assume that if you organize your calendar well enough, everything else will naturally fall into place. They miss a deeper behavioral truth.

Time itself cannot be managed. What you manage is your behavior. You also decide where to place your attention, which effort deserves your energy, and how you respond to what happens.

This distinction is the foundation of the book: decide what is truly within your control. If something is not yours to control, do not surrender your irreplaceable hours trying to command it. You cannot control the market, another person's approval, the past, or the movement of the clock. You can control your preparation, your choices, your boundaries, your rituals, and your next action.

Time passes whether you use it wisely or not. A minute becomes valuable when it is activated by purpose. An hour becomes powerful when it is guided by discipline. A day becomes meaningful when you choose to live intentionally instead of automatically.

This book is not a collection of superficial scheduling tricks. It is a behavioral blueprint built around ten disciplined habits. A habit without discipline remains an intention. Discipline gives it a ritual, a frequency, an appropriate intensity, and a place in time. These habits will help you choose what deserves your attention, protect your peace, and turn ordinary moments into a life you recognize as your own.

One Question, Ten Times

Every chapter in this book ends with the same question, turned toward a different part of your life:

**Am I controlling this, or is something else
controlling me?**

It is a small question and it is not a comfortable one. Asked honestly, ten times, it will show you most of what you need to

know.

The clock keeps moving. What matters is how you use today, because every moment counts.



HABIT 1

Decide What You Can Control

You cannot change a pattern you do not see, and you cannot control what was never yours to command. The first disciplined habit is to separate what you control from what you merely wish you could control.

Most days are governed by invisible routines. You reach for the phone, answer the first message, react to the loudest request, repeat yesterday's sequence, and call the result a busy day. Activity creates the feeling of progress even when little of importance has moved forward.

Awareness interrupts that automatic chain. It gives you a small but decisive space between stimulus and response. In that space, you can choose.

Use three clear categories:

- **Control:** Your behavior, preparation, words, attention, effort, boundaries, and next action.
- **Influence:** Conversations, requests, negotiations, and relationships in which your behavior matters but does not determine the result.
- **Release:** The past, the market, other people's reactions, unexpected events, and the movement of time.

Give your best effort to the first category. Act respectfully in the second. Stop paying with your peace for the illusion of owning the third.

This distinction is old. Epictetus opened his handbook with it two thousand years ago, and modern research has since given it a name and a measurement. Psychologists call it locus of control, and Julian Rotter's work established that people who locate control internally, in their own behavior, cope measurably better than those who locate it in circumstance.

A STORY

The Hour I Could Not Move

I was driving to a meeting when the traffic stopped completely. An accident somewhere ahead, out of sight. No exit, no turn, no information. We sat there for a long time.

I know exactly what I would once have done with that hour. Tightened my hands on the wheel. Watched the clock. Rehearsed the apology I would have to make. Arrived tense, and stayed tense through a meeting that deserved better.

That day I did something else, and it was not impressive. I called ahead, calmly, and told them what had happened. Then I found music I liked and let the hour be an hour.

The accident was not mine to control. Neither was the traffic, the clock, or what anyone thought of my arrival. What was mine was the phone call, the music, and the state I would walk into that room carrying.

But the more useful part came later, and it had nothing to do with acceptance. I looked at why I had been on that road at that hour at all. I had left at the worst possible time, for a location I knew was difficult, with no plan for parking. The jam was outside my control. **Being there for it was not.**

Now I leave earlier, I avoid the hours I know are bad, and I choose meeting places where parking is simple. I still get caught in traffic. It costs me far less than it used to.

The Many Dimensions of Time

Time is measured by clocks, but it is experienced through the body and mind.

- **Biological time:** Your energy rises and falls according to sleep, health, and circadian rhythm. Protect high-energy windows for demanding work.
- **Psychological time:** An hour can drag when you are bored and disappear when you are absorbed. Presence expands experience; distraction erases it.
- **Emotional time:** Stress, grief, joy, and anxiety change the way time feels and the decisions you make.
- **Cognitive time:** Attention and decision-making capacity are limited. Constant switching consumes both.
- **Social time:** Every commitment to another person uses part of your life. A conscious yes can be generous; an automatic yes can become resentment.
- **Digital time:** Technology can support intention or hijack it. The difference lies in who is directing whom.
- **Meaningful time:** Moments connected to purpose, love, contribution, or growth leave a deeper memory than hours spent on autopilot.

Conduct a Time Audit

For three ordinary days, record how you use your time in thirty-minute blocks. Do not try to improve anything yet. Simply observe.

At the end of each day, label every block:

- **Meaningful:** It served a real priority.
- **Necessary:** It maintained life or work.
- **Restorative:** It renewed your energy or relationships.
- **Automatic:** You did it without a conscious decision.
- **Draining:** It consumed energy without sufficient value.

The purpose is not to turn life into a spreadsheet. It is to discover the gap between what you say matters and what your behavior

reveals.

The Time Bank

Imagine receiving 1,440 units of currency every morning. You must spend every unit by midnight. You cannot save it, borrow more, or recover what you used carelessly. This is your daily deposit of minutes.

Money can be regained. Time cannot. Yet many people protect small amounts of money more carefully than entire hours of life.

Ask yourself:

- Which hours this week felt meaningful?
- Which disappeared into reaction or distraction?
- What deserved more of my attention?
- What received too much?
- What is one automatic pattern I am ready to interrupt?

The Habit in Practice

Pause three times each day, morning, midday, and evening, and ask:

What am I doing? Why am I doing it? Is this how I want to use this moment?

This ten-second pause is the beginning of behavioral control. Add one more question: **Is this actually within my control?** If it is, choose the next action. If it is not, release the struggle and redirect your attention.

ONE ACTION TODAY

Choose one recurring thirty-minute period and observe it without judgment. Awareness comes before improvement.

*Am I controlling this situation, or is the
situation controlling me?*





HABIT 2

Choose the Life You Truly Want

When everything is important, nothing is important. A meaningful life requires the courage to decide what you truly want, not what looks impressive, pleases everyone, or keeps you permanently busy.

Picture the moments that make you feel fully alive: sitting by the sea and hearing the waves, attending the opera, traveling somewhere that awakens curiosity, sharing an unhurried meal, creating something, or simply resting without fear. These are not trivial rewards to postpone until life is finished. They are part of the life you are trying to build.

Then ask what each desired moment requires. A trip may require saving and planning. Better health may require regular movement. Peace may require fewer commitments. Closeness may require undivided attention. A value becomes real only when you accept the effort needed to live it.

Many people say, "I don't have time." Usually, the statement means one of three things: "I have not made this a priority," "I am afraid to disappoint someone," or "I have allowed urgent demands to control my schedule." This is not an accusation. It is an invitation to clarity.

Important Is Not the Same as Urgent

Urgent tasks demand attention now. Important tasks shape the future. Some activities are both, but many are not.

- **Important and urgent:** Act now. These are real deadlines, crises, and essential responsibilities.
- **Important but not urgent:** Schedule them. Health, relationships, learning, planning, and long-term projects live here.
- **Urgent but not important:** Delegate, shorten, or negotiate them.
- **Neither urgent nor important:** Eliminate or limit them.

The tragedy of a reactive life is that the important-but-not-urgent category is repeatedly postponed until it becomes a crisis, or until the opportunity disappears.

Choose Your Essential Roles

You are more than a worker or a list of obligations. Identify the roles that define the life you want to live: partner, parent, friend, professional, learner, creator, caregiver, community member, or steward of your health.

For each important role, write one sentence:

If I lived this role well, what would I do consistently?

The answer turns an abstract value into observable behavior. "Family matters" becomes "I give my family undistracted attention each evening." "Health matters" becomes "I walk, sleep, and attend medical appointments consistently."

Habit 2 continues in the full edition.

THE SAMPLE ENDS HERE

Habit 2 continues in the full edition.

**You have read the Introduction, the first disciplined habit
in full, and the opening of the second. Eight habits, ten
stories, and the 30-Day Transformation Plan are waiting
in the complete book.**

*You will not be remembered for what you valued.
You will be remembered for what you did about it.*



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