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Steve Sjuggurud's **DAILY WEALTH**

A Hard Life Lesson Learned on Molokai Last Week

By **Dr. Steve Sjuggurud**
Wednesday, August 6, 2014

I learned a hard lesson last weekend... on the island of Molokai, of all places...

I was checking in as a competitor for the 32-mile Molokai-to-Oahu paddleboard race, when the race director said to me:

"Steve Sjuggurud? Are you related to the Steve Sjuggurud that writes an investment letter?"

It turns out, the race director is a subscriber of mine...

He is living right...

He is 64 years old – retired from a corporate job – and he could pass for a fit athlete in his 30s (if he dyed his hair). He lives in Hawaii, and he surfs every day there are waves.

I met up with him at his house after the race, and we talked a lot about living... and living right.

"I see a lot of friends with huge mortgages, spending more than they earn," he said while we sat at his kitchen table.

"I do the opposite. I live way below my means... But what more could I want?"

I looked up from his kitchen table, and looked all around...

He was right. He has everything he needs, right here. He lives a short walk from his favorite surfing spot in Hawaii. He lives lean and healthy. His life is about *experiences*, not about *stuff*.

I want to be like him when I'm 64.

Heck – I want to be like him right now...

I thought I was living right. But now I think I've gotten off track.

The Molokai race was an eye-opener for me about getting off track...

This race is 32 miles across "the Channel of Bones" between two Hawaiian islands. I did the race as a three-man team, on a standup paddleboard. (Each person takes turns, jumping out of a chase boat.)

I'm glad I had good teammates, because I didn't do so well...

I have excuses for not training as much as I should have – I'd broken a rib two months before the race, and I'd been sick for much of this year before that. But those are just excuses.

I had one nagging thought:

Money can buy you a lot of things in life... but it can't buy you fitness. You have to earn that yourself.

And ultimately, if you're unhealthy, who cares how much money you have?

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Now that I'm home from Molokai, I realize I need to make some changes...

- I need to clear out more stuff. I need to live leaner.
- I need to make my health a top priority. Work and family always seem more important than working on my health – but I have to convince myself that I'm better off for my work and my family if I'm healthy.

How can I make my health a priority?

I have a clear path... for the next year at least.

I need to "right my wrong" in this year's Molokai race. I need to get fit – for real – and do MUCH better in the race next year. (I haven't told my wife this goal yet... I'm not sure she wants to hear right now that I want to go back next year and do this again.)

I know that nobody cares how I did in the race. But I care...

I realized on the water that I was fooling myself about my level of health and fitness... and that's not something you want to fool yourself about!

I have a long way to go to get where I want to be, fitness-wise – but at least I have a one-year goal that will drive me.

Are you like me? Do you have some money... but not the level of fitness that you want? Then what are you going to do about it?

What is your goal?

Over the next year, I'm going to live more like my Hawaiian subscriber... I'm going to live leaner... and healthier.

How about you? What are you going to do?

Are you going to muddle along? Are you going to keep fooling yourself, like I was? Or are you going to make some real changes?

You can't buy your own fitness. You have to earn it. The best thing, for me at least, is to have a goal in front of me that I'm striving toward.

What's your goal? If you don't have one, then find one... and get to it!

Best of luck!

Sincerely,

Steve

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