

"I Cast You Out!"

Written by Pat Curran

Sunday, 13 July 2014 11:41 - Last Updated Saturday, 11 October 2014 17:59

DESTINATION TOUGHMAN: 55 Days Until Race Day

Odin: You are a vain, greedy, cruel boy!

Thor: And you are an old man and a fool!

□

Oidin: Yes... I was a fool, to think you were ready.

□

Oidin: Thor Odinson... You have betrayed the express command of your king. Through your arrogance and stupidity, you've opened these peaceful realms and innocent lives to the horror of war!

Oidin: You are unworthy of these realms. You're unworthy of your title. You're unworthy! Of the loved ones you have betrayed... I now take from you your power! In the name of my father, and his fathers before, I, Oiden Allfather cast you out!

"I Cast You Out!"

Written by Pat Curran

Sunday, 13 July 2014 11:41 - Last Updated Saturday, 11 October 2014 17:59

□

□

--Anthony Hopkins and Chris Hemsworth in "Thor"

To see video, click [here](#)

Early in life there was a period when I thought I had it all figured out. Sure, I had to work hard, but generally things went well. My way to manage uncertainty was simple. If anything (or anyone) got in my way, I would "crush it" through the sheer force of will. But, with each success I had a growing problem that I could not see. Let's just say, when you think all you need in life is a hammer, everything starts to look like a nail. That can make the world around you very messy.

I remember when my "hammer" got taken away. All of things that I relied upon for being successful no longer seemed to work after leaving the military. It was as if I was "cast out." I had feelings of being powerless, betrayed, regretful, angered, and very much in the dark. What I realized later was that this feeling of being "cast out" is common in most people's lives. For the hero, it's a necessary right of passage for finding our other gifts needed to fulfill our purpose. As Father Edson Wood (West Point Champlain and Mentor) would say, "To begin to understand your faith, you must be willing to confront your deepest doubts."

"I Cast You Out!"

Written by Pat Curran

Sunday, 13 July 2014 11:41 - Last Updated Saturday, 11 October 2014 17:59

This week, the doubt begins to build. Workouts start to get really hard. Strains and aches are more common. I don't complete all of my workouts and the ones I do complete, I feel less than capable. But, here is the good news. This is also the part of the journey that humbles me to my core. It's when I learn more about the depths of human resiliency and how to lead through uncertainty. The experience reminds me that sometimes we may feel "cast out," but in reality we are never truly alone.

God Bless,

--Pat

www.freedomslight.org

Powered by American Business Strategies, Inc.
Help get the wod out! Like us on Facebook. Follow us on LinkedIn



Did this week's message help you? If yes, here's an opportunity to help other Great Americans, starting at just \$25.

- Fisher House: To donate, [here](#)

"I Cast You Out!"

Written by Pat Curran

Sunday, 13 July 2014 11:41 - Last Updated Saturday, 11 October 2014 17:59

- Tuesday's Children To donate, click [here](#)
- Wounded Warrior Project: To donate, click [here](#)
- Children of Fallen Patriots: To donate, click [here](#) ,
- USO's Operation Care Package: To donate, click [here](#)

Letters From Your Father –

“The Game of Money: □ How to Win and Why”

“I work all night, I work all day

To pay the bills I have to pay

Ain't it sad!

And still there never seems to be

"I Cast You Out!"

Written by Pat Curran

Sunday, 13 July 2014 11:41 - Last Updated Saturday, 11 October 2014 17:59

A single penny left for me

That's too bad!

□

In my dreams I have a plan

If I got me a wealthy man

I wouldn't have to work at all,

I'd fool around and have a ball...

Money, money, money

Must be funny

In the rich man's world

Money, money, money

Always sunny

"I Cast You Out!"

Written by Pat Curran

Sunday, 13 July 2014 11:41 - Last Updated Saturday, 11 October 2014 17:59

In a rich man's world

□

Aha-ahaaa...

All things I could do!

If I had a little money

It's a rich man's world.

□

□

Meryl Streep singing Abba's "Money, Money, Money"

in the movie "Mamma Mia"

To view video, click [here](#)

"I Cast You Out!"

Written by Pat Curran

Sunday, 13 July 2014 11:41 - Last Updated Saturday, 11 October 2014 17:59

Dear Girls:

So what's your plan for being wealthy? Marry a rich guy? Scratch lotto tickets? Head to Vegas? As Dave Ramsey might say, "If that's your strategy, prepare to join other senior citizens who eat [Alpo](#) as their main food staple." That may seem a little extreme until you see senior citizens throughout Grand Central Terminal and 42nd Street looking through garbage bins, trying to find breakfast.

Managing money has to be one of the most misunderstood topics that nearly all people struggle with. Let's start by debunking a most common myth. Money is not the root of all evil. It's a person's actions that make them evil. It's OK to work hard and be extremely wealthy as long as you know how to do it and why.

Today, I want to begin teaching you how to win the "Game of Money" and why it is so important. Following these steps will put you and future generations on the path to financial independence and grow to be a force for good in the world.

1. **Be-Do-Have.** As a first step to managing money, it's critical that you (and your spouse)

"I Cast You Out!"

Written by Pat Curran

Sunday, 13 July 2014 11:41 - Last Updated Saturday, 11 October 2014 17:59

prioritize what you value. The most common mistake that people make is that they let others (neighbors, friends, advertising) define their values. In short, they live the life of "Have-Do-Be." When they see something they just gotta have, they use credit cards to make multiple purchases. Before they know it, they have traded nearly all of their time working to pay for those items with no time left for being who they want to be. They are surrounded by stuff and are miserable! By taking the time to clearly identify what you value, you'll find that some things that you absolutely treasure (like time with loved ones) cost nearly nothing.

2. **Give every dollar a job.** Now that you have defined what you value, it's time to make a plan to fund "the dream." This is not done by simply "setting a budget." That's what a manager would do. You're a leader. That means you take charge of your money, give every dollar a job, and make sure it does what you intend it to do. Use a budget to help you organize information and track how your dollars are behaving. But, own the details. Put all routine expenses on automatic payment plans so you don't have to think about them. This includes purchasing insurance to hedge risks, maximizing 401K matching programs, and helping the sick and poor through church/charities. Then, focus on the variable costs. Squeeze expenses and "fire" service providers that don't bring you enough value for the money you pay. Use this savings to get you started on the next few steps.

3. **Establish a small Emergency Fund.** Here is your first step toward building your financial "Noah's Ark." Create an emergency savings account and build it until you have \$5000. Get this done quickly! The purpose is to make you more resilient to unforeseen circumstances like your car breaking down, problems with the furnace, and other emergency purchases needed by you and your family. Once you do this, put your existing credit cards in the lock box. Congratulations! You have established your own "Credit Card" company! If you have an emergency, borrow against yourself and pay yourself back like you would do for a credit card.

4. **Create the "Debt Snowball."** This step begins your march to financial freedom. Like triathlon, it's sometimes long, painful, monotonous, and requires a great deal of focus, discipline, and endurance. Rank all of your debts except the house payment from smallest to largest. Next, place all of your debts on minimum payment with exception to the first payment on the list. Finally, take all the money you would have spent on the other bills to pay the maximum payment you can on the first debt. The goal is to eliminate the first debt as soon as possible. Then, take what you would have spent on that debt and apply it against the principle of the next debt on the list. Like a snowball, the amount you throw at debts increases with each one you clear. **WARNING:** The first time you plan this out, you may be shocked. You may find out it will take over a decade to clear all of your listed debts. Hey, get mad! Get angry!! Your Mom and I sure did. As result, I went back to school for two Masters degrees to earn promotions at work and your Mom expanded her business. We also squeezed our expenses and made better spending decisions moving forward. That's how we expedited paying off debt and acquired other items that benefitted the family more. Do the same thing. Put your family in center of all that you do and make choices together on how to pay debt off faster.

5. **Finish the Emergency Fund.** When you get to this step, I want you to pat yourself on the back and hug each member of your family. What you just accomplished is very uncommon. The

"I Cast You Out!"

Written by Pat Curran

Sunday, 13 July 2014 11:41 - Last Updated Saturday, 11 October 2014 17:59

rest of this journey is going to be a lot more fun. Take a look at the amount you spend on monthly expenses. You have the number? Now multiply that number by 6. This is what you should have in your Emergency Fund. Use the funds you we're using in the "Debt Snowball" to get started. The purpose of having this much in your Emergency Fund is to ensure that, if anyone in the family loses their job, you have funds available to keep everything normal until you figure out what you will do next. It all does not have to be in cash. Be smart and ladder it in different, short-term securities that maximize interest earned but become available, as you need it.

6. Maximize Your Investments. It's now time to start cooking with gas. Start to interview independent, certified financial planners. Proudly show them what you have accomplished to date and seek advice on how to best maximize your retirement savings. They should layout multiple investment vehicles to include living trusts for maximizing return on your investments. The goal at this stage is to have a plan to fully fund your retirement goals and put the monthly savings plans on automatic payment.

7. Be creative for paying your children's college fund. Yes, funding your personal retirement comes before paying for your children's college education. One of the greatest financial acts of love you can offer your kids is to not be helpless, dependent, and broke in your old age. It could happen because of events out of your control, but to not try given all of your knowledge and resources borders on "generational theft." After your retirement plan is in full gear, partner with your kids on developing plans to pay for their college. Remind them that college is about developing a professional skill that will earn them a job and career. If you can't pay for their schooling outright, be creative. For example, encourage them to do part-time work and do a "matching program" where they pay some and you pay some of the tuition. Take out student loans for the remainder that your child can easily see paying back over 10 years after graduation. Come up with an arrangement where both you and your children see education as an investment in the future, not simply a period to go find themselves.

8. Payoff the house the early. The mortgage payment is usually the largest bill anyone has. The amount of interest paid over a 30-year time frame usually doubles the principle. Here is an amazing fact. If you pay one extra payment per year, your 30-year mortgage can be reduced to a 22-½ year mortgage. Release this burden hanging around your neck by paying a bit extra per month on principle to pay the mortgage off early. Make it a goal to at least finish a year before your ideal retirement age. Paying off the mortgage opens the door to the final step: Winning the "Game of Money."

9. Win the "Game of Money." You are now in position to go for the gold and win the "Game of Money. The strategy is simple: Build a portfolio of diverse revenue generating assets (business, investment, real estate, etc) that equal your expenses. Again, seek advice from experts. Once you are able to replace the income required for expenses coming from a job with your revenue generating assets, you now have more time to grow your money and give back to society. Remember, money is like manure. If you let it pile up one place it begins to stink. But, if you spread it out over a lot of places, some amazing things can grow! With your money, build a diverse portfolio of winners. Be involved with businesses that very much interest you and are clearly aligned with your values. Grow it all, knowing that it is providing a great service to others

"I Cast You Out!"

Written by Pat Curran

Sunday, 13 July 2014 11:41 - Last Updated Saturday, 11 October 2014 17:59

by creating jobs and happy customers.

You may look at this and say, "Really, Dad? Am I supposed to be able to do all of this in one lifetime?" Well, my answer is, "Some people have done this in one lifetime, but you won't have to." You see, part of the American Dream is about dedicating your life to getting ahead so your children have the opportunity to go further. Our parents gave your Mom and me a running start. Their parents did the same. My goal is to ensure you have even more to build upon along with the financial education to be great stewards of capital for you and your families.

Personal Finance is 20% intelligence and 80% heart. It starts with a dream, then requires patience and courage to stick to the plan as you deal with the unexpected. Achieving these milestones is the key to securing your personal freedom and having the ability to help others in need. These are the only 2 reasons why you should be driven to acquire more wealth. As seen through the actions of our Founding Fathers, the hardest "missions" require dedicated people of great means who have the will to act. You will have the opportunity to use your own gifts and be one of these people.

More important lessons coming...

"I Cast You Out!"

Written by Pat Curran

Sunday, 13 July 2014 11:41 - Last Updated Saturday, 11 October 2014 17:59

Love You Forever,

--Dad

References:

- Video: ["The Last Will and Testament of Thomas Wayne"](#)
- Book: [The Total Money Makeover](#) by Dave Ramsey
- Book: [Smart Women Finish Rich](#) by David Bach
- Book: [Rich Dad, Poor Dad](#) by Robert Kiyosaki
- Book: [The Automatic Millionaire](#) by David Bach

This Week in Training

"Do You Believe in the Resurrection?"

"I Cast You Out!"

Written by Pat Curran

Sunday, 13 July 2014 11:41 - Last Updated Saturday, 11 October 2014 17:59

Bruce Wayne: What can I do for you, officer?

John Blake: Commissioner Gordon has been shot. He chased a gunman down the sewers and when I pulled him out he was babbling about some underground army. A masked man, called Bane?

□

Bruce Wayne: Shouldn't you be telling your superior officers about this?

□

John Blake: They asked me if he saw any giant alligators. He needs you. He needs "The Batman."

□

□

Joseph Gordon-Levitt and Christian Bale

In the movie "The Dark Knight Rises"

To view the video, click [here](#)

"I Cast You Out!"

Written by Pat Curran

Sunday, 13 July 2014 11:41 - Last Updated Saturday, 11 October 2014 17:59

Have you ever been touched by the darkness? Sometimes it's frightful, but sometimes it actually sneaks up on you with an oddly comforting and empty bliss. The result is usually listlessness followed by time spent doing nothing. But here's another question. ***Do you believe in the resurrection?***

I am not talking about the after-life, I'm talking about now, today, in the living flesh?

This is the part of the hero's journey that gets confusing. Strengths become weaknesses and exploring those weakness become pathways to even more powerful strengths. It's how love and sorrow can be a pathway to redemption.

If something in your past is keeping you from being fully here in the present, then you know what I'm talking about. That's why I am writing. That's why I am knocking on the door to see you.

We need you back. Not just 80% or 90%. All the way! We need you to start throwing yourself completely at the challenge at hand. Don't worry. We'll go step by step over the next few weeks, show you your other gifts, and begin to break you free.

"I Cast You Out!"

Written by Pat Curran

Sunday, 13 July 2014 11:41 - Last Updated Saturday, 11 October 2014 17:59

Here's this week's workout

Monday: Swim 15 x 100m; Run 6 x 800m Hills

Tuesday: Bike 90 min; Run 60 min

Wednesday: Swim 12 x 200m; Bike 90 min

Thursday: Swim Drills & 20 x 50m; Core strength training*

Friday: Bike 3 1/2 hrs; Run 30 min

Saturday: Run 1hr 45 min

Sunday: Pilates Stretch; Sports w/girls

**Core strength training includes chin-ups, push-ups, planks, rock wall climbing*

***Stretch 30 min each day to "injury-proof" and avoid becoming "brittle"*

"I Cast You Out!"

Written by Pat Curran

Sunday, 13 July 2014 11:41 - Last Updated Saturday, 11 October 2014 17:59

Tip of the week: Smooth is fast, but too fast is never smooth! When going through workouts (or the rest of your day for that matter) think about being “frictionless.” How do I cut through the water and glide in my swim? How do I maximize transfer of leg strength to the bike pedals making round circles in my movements? How do I get in the best posture to make running as fluid and flowing as possible? For the next 3 weeks, I will be sharing videos of techniques I am using to help answer these questions.