EPISODE 1256

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[INTRODUCTION]

[00:00:51]

FT: Welcome to So Money, everybody. I'm your host, Farnoosh Torabi. We're going to talk about the benefits of delaying gratification, having a plan as it applies to your money and your career. Our guest is best-selling author, Dorie Clark, whose new book, *The Long Game: How to be a Long-Term Thinker in a Short-Term World*, offers ways on how to break out this endless cycle that we're all in and create the kind of interesting, meaningful lives that we all want. Dorie is a top-business thinker, Duke University professor. She's been on the show many, many times. In her new book, *The Long Game*, she shares unique principles and frameworks to apply to your specific situation wherever you are in your life using stories from her own career as well as many professionals' experiences. Here's Dorie Clark.

[INTERVIEW]

[00:01:43]

FT: Dorie Clark, welcome back to So Money. You are the most popular So Money guest. I think you have – you've written to many books. I mean, the podcast has been around for six, seven years. In that time, you've probably written three or four books. All those times, you've come on the show plus others perhaps. I think you get the gold trophy here.

[00:02:03]

DC: Oh man! Well, I am honored. Thank you so much. It's always a treat to get to hang with you.

[00:02:09]

FT: This is so special to have you back after the pandemic. I don't think we really connected since all this many months. I'm excited to announce to our audience, you have a new book out called *The Long Game: How to be a Long-Term Thinker in a Short-Term World.* I want to talk about how this can apply to our financial lives, what are some of the mistakes people make in having more too much of a short-term focus in their careers, in their personal relationships and just the day-to-day grind. But first, what inspired you to write this story? I mean, you come to this with so many books already written in the area of professional development, personal branding, succeeding in the corporate workspace, succeeding as an entrepreneur. *The Long Game* was an inspiration that came to you pre-pandemic or was it the pandemic?

[00:02:57]

DC: It was pre-pandemic actually. I literally got the acceptance for my editor on February 28, 2020. The next day, the first case of COVID was diagnosed in New York, where I live. Within a week, the entire world was insane. It was a funny time to be writing a book about long-term thinking, but this has been percolating for me for a while for sure.

[00:03:22]

FT: Wow! Let's follow that timeline. You get this book deal pre-pandemic, really pre-pandemic or the green light. And then of course the world shuts down. How does that impact the thesis that you went in with or did it just cement the ideas that you had going in or did it change? What was the impact?

[00:03:44]

DC: Well, I know within a few weeks of getting the book contract, I had started to announce it and talk about it to people I knew. There was a guy that I knew casually and I said, "I have this new book that I'm working on." He's like, "What's it about?" I said, "Long-term thinking." He said,

"Ha! We don't need that anymore. That sounds pretty useless." I'm like, "Oh God! Maybe he's right." But I didn't want to believe he was right and a part of me was like, "No. No."

[00:04:13]

FT: Well, that what makes a good book, is something that's counterintuitive, that makes you go, "Wait a minute." We know the merits of delaying gratification. We've read the studies. Good things come to those who wait, all of those expressions. The reason that they are things that we pay attention to is because our instinct is not to wait, our instinct is not to plan even. In the financial world, I always say, "This may sound basic, but a few people do it is planning your financial goals out before you decide how you're going to budget, how you're going to save, how are you going to invest."

Let's start with the why this is so difficult for us, Dorie. I mean, this is not necessarily human nature. Some of us are better at it than others, but at the core, are we just built for instant gratification?

[00:04:58]

DC: Yes. We mostly are built for instant gratification.

[00:05:01]

FT: Okay. Great. Next question. No. But why? Is it the caveman, cavewoman instinct? Like we didn't always live to be a hundred. We lived to be like, if we're lucky at 35. This idea of like retirement and like the future, which wasn't a thing. It's abstract.

[00:05:17]

DC: Yeah, absolutely. I mean, I think for all of us. I mean, I wrote a book about long-term thinking and for me, I will say unequivocally, if there is a choice between getting something great now and getting something great later, let's have it now. I have never been a fan of patience. I'm

not writing a book about long-term thinking because I think, oh, patience is so great. Let's all do that. No! I actually hate patience.

The deal is, I find patience so irksome. I have had to reconcile myself to patience, because the truth is, however much we wish and we want things to come quickly, mostly they don't. In order to be sane and in order to be successful, we have to find a way to deal with that reality even if we don't like that reality. That's where I'm coming from in *The Long Game*.

[00:06:09]

FT: Yeah. You know who I blame? I blame the media sometimes. They tell the quick story. They don't tell you – they tell you the beginning and the end, they don't tell you the middle. Speaking specifically about like stories about entrepreneurship, and startups, and people who've become successes, comedians, actors, direct – you think it's an overnight success. I've never heard of this person, now they're on stage. I've never heard of this actor and now they'll be getting an Oscar. They must have started yesterday. No, they've been doing it for 30 years. They almost threw in the towel, and then they got a call from their agent and the show became a success.

I applaud you in writing this because I think we need to pull back the curtain a little bit and say like, "Good things happen to those who wait actually, in fact." You've experience this in your life. This book I believe is perhaps more personal than any book you have written. Can I go that far and say that? I mean, all your books are really transparent and bring a piece of you to the table. But this one would you say is guite revealing of your own experiences?

[00:07:09]

DC: Yeah. It's definitely the most personal. I mean, I have a whole chapter, all of Chapter 9 is basically about my failures, because I think – no. I mean I think that often times, it would just be so inappropriate for me to get on this high horse about, "Okay, everybody. You should make like me and be a strategic thinker." Because I work hard at it and it is something that I think I do when I aspire toward. But there are absolutely frustrations and setbacks that come with it. I think sometimes, if you've achieved a little bit of success, it's easy to tell stories about failures that are like – or call them funny failures like, "Oh! When I was 16 and I was working in McDonald's

and that time I got the customer order wrong" that's kind of cute. But we don't actually mostly hear about recent failures, raw failures.

As I was writing this book in the midst of the pandemic last year, I decided that I would look back on the very recent past. For 2019, pre-pandemic, I gave myself five goals that year, five big foals. There were things that were – they were stretch goals, but all of them were plausible, all of them were theoretically attainable. One by one as I advanced through 2019, they all just kept crashing down. I tell the story about all of them, what they were. I was going to be publishing a book with this best-selling super famous author. I was going to be adapting a screenplay written by my favorite director into a musical. These were all like birds that I had in hand with commitments and then they blew up.

Over the course of the year, four out of five of my goals didn't happen. Thankfully, the fifth one did. But even if you're at a certain point in your career where you have some success, you keep having failures and detours. I think that's part of the story too.

[00:09:08]

FT: But everything crashes and burn at the pandemic. I mean, few things really thrived. Maybe is that your list is just not happening in 2020, maybe it's happening in 2025. Is that something that you tell yourself? Are you convinced that these will never happen?

[00:09:24]

DC: Well, to be clear, these were all things. This is about 2019, so it was all pre-pandemic that it was going wrong. It wasn't because of the pandemic. It is true in theory that certain things could pan out. I mean, life is long and things could happen, but I'll give you one particularly humiliating example. There was a major media outlet that I have always admired. In late 2018, they reached out to me and a guy I knew there said, "Dorie, we're going to start a new column and we'd like you to try out for this column. We're interviewing five people" and I heard about that, "Oh! That would be perfect."

They've made me submit two writing samples, thousand words a piece. I sent them in waiting, waiting, waiting. They didn't pick me, but they said, "We're thinking about maybe making it a

rotating thing. If it rotates, would you be interested in the future?" I'm like, "Yes. Keep in touch."

They do, they rotated a few and so it keeps rotating. It's like the first person, and the second

person, then the third person. I'm like, "Excuse me. Are they going to call me at some point?

Hello?" I'm like – yeah, I ping the guy and like, "Hey! Remember me and the thing." He's like,

"Oh, yeah!" He's like, "Could you send us some more sample?" So I wrote more samples. I've

now sent them 4,000 words. They've got a very good look at me. I'm like, "Hey! Maybe I could

do a thing."

Finally, after another five months of very politely badgering him to respond to me, he says,

"Yeah! Thank you so much. We're going to go in another direction." I said, "Okay. Is there

anything else I could do for you?"

[00:11:03]

FT: Can I come with you?

[00:11:04]

DC: Yeah. I'd love to write something. He wrote back and his response literally was, "Hope you'll

keep reading."

[00:11:15]

FT: Oh! Yikes!

[00:11:15]

DC: I don't think that's happening in 2022.

[00:11:18]

FT: No. I'm sorry, Dorie.

[00:11:20]

DC: Thank you. There's a lot of though things along the way and yet, I feel fortunate because I've also had a lot of success. But a lot of it is really just persevering through the bullshit of these people who don't like your stuff. They're the gatekeepers and you have to make peace that okay, that guy maybe is not going to like my stuff, but that doesn't mean the stuff is not good.

[00:11:46]

FT: Right. Connect the dot for us with this experience and the promise of *The Long Game*. You didn't get this opportunity, but tell us what you did gain and how that will ultimately benefit you in your future.

[00:12:01]

DC: Yeah, absolutely. I'll tell one more quick story as perhaps an even better analog. When I was in my early 20s, I got a master's degree. I thought I was going to be in academic. I applied to multiple doctoral programs, got turned down by all of them. My dreams of being in academic theoretically were crushed. But today, I teach at Duke in Columbia, really top business schools. I've been teaching for years. What I discovered is that, you can always climb in the window. You just have to believe that there is a window to climb in. It actually did work out better for me. I mean, instead of having to spend seven or eight years doing some kind of ridiculous dissertation and spending hundreds of thousands of dollars, I was able to talk my way into being a professor based on my experience and the work that I've done.

Similarly, I don't know if I'll end up writing for this publication or if that will work. There are plenty of other publications that I write for. But ultimately, I think there's a couple of principles at play as I think about playing *The Long Game*. The first is understanding that there are multiple paths to being successful. We get ourselves in trouble if we wed ourselves too closely to one particular route. "Oh! I have to have a job at Apple. If I don't have a job at Apple, I'll die." You know what? If the HR person doesn't like you. I mean, I'm sorry, are you going to go kill yourself?" No.

[00:13:32]

FT: Hey! It's great to have goals. It's great to have ambitions, but yeah, being so narrow in particular and insistent upon certain very specific things, it's like setting yourself up for disappointment.

[00:13:44]

DC: That's exactly right. Maybe it's not – it must be Apple, maybe it's a great tech company or maybe it's – I want to live in Silicon Valley or I want to be in the tech ecosystem. There's a lot of ways to do that. The second point is just try to be directionally correct. There are so many times that we're going to have detours, we're going to be rerouted. There's going to be unexpected delays. Insert your favorite traffic metaphor. But ultimately, what we need to do is just keep moving in the right direction and eventually, we'll probably get there or if we don't get there, we'll at least be a lot closer than we were.

[00:14:22]

FT: It's such a good reminder. It's sort of like that saying about, don't strive for perfection, but progress. So maybe things didn't – it wasn't 100% what you envisioned, but was it 70%? Even if it was completely different than what you envisioned, how you're going to reach a goal or the outcome of a goal, what did you learn? How did you grow? What did you learn about yourself? What did you learn you don't like to do? I love that, just kind of go in that right direction. Advice for someone listening who may be at a crossroads, maybe they're already got a job offer, start in a month, the pay is great. But they also may want to go back to school and that would be an investment. That's a bigger commitment and there are some unknowns to that. They're not going to make money for a while. It's a bit apples and oranges, but I think a lot of people – I was at that crossroads at one point. You perhaps were. Do I stay in the workforce? Should I go back to school? What's the calculus there and how do you apply the principles of the long game to this decision-making crossroads?

[00:15:30]

DC: All right. I have three responses. Number one, obviously, all of you listening. If you are at these crossroads, it's about what feels right to you. Number two, let me tell you what to do and feel free to ignore it. I would say, close to nine times out of 10, the right response is not to go back to school. Good people can disagree about this, but let me say as someone who teaches at various schools. Oftentimes, there is a real societal bias certainly, it's something a lot of our parents are into. It's kind of lionization of education that education is the panacea that's going to solve all your problems. "Oh! If you have this degree, if you have this credential, it will take care of it."

Education is great and if you have unlimited time and if you have someone else paying for it, then by all means, that wonderful. But if you think about opportunity cost, it is extraordinarily expensive. I know a lot of people that are massively over degreed because they didn't know what to do, and they got education. It's nice. I mean, it's better than watching cat videos, but it's extraordinarily expensive. There are other ways at lower cost that you can attain those credentials. Education is certainly the right answer if you're in a field where it's mandatory and it's certainly the right answer if you thought about it carefully and you say, "No. This really is what I want to do. This is what I'm passionate about. I've thought about it carefully."

[00:17:06]

FT: You have a financial plan too. It's not just I'm going to get all the debt and then figure it out.

[00:17:12]

DC: That's exactly right. But if it's something like, I don't know what to do. Oh! I guess I'll get a degree, I would really not recommend that. Then the final piece, the third piece that I will say is, in general, there's a principle that I share in *The Long Game* that I hope might be helpful is a framework, which I call optimize for interesting. What I mean by that is, I think in our society, you're mentioning, Farnoosh sort of the abbreviated stories that get told in the media sometimes to our detriment. So often, the narrative is either – it's bifurcated. It's either follow your passion or its, we'll just go make money or something like that. Actually, I think that that puts a lot of

pressure on us, because obviously, the societally approved answer is follow your passion.

That's kind of the American dream.

But also, a lot of people just aren't sure what their passion is. As a result, they often feel

ashamed about it. They feel like they can't do anything until they figure out what their passion is.

Sitting there and banging your head against the wall, and seeing what is my passion, what is my

passion, is not the way to find your passion. Instead, I like to suggest, optimize for interesting.

Don't worry about what your soulmate career is. Instead, do something that's interesting to you,

low bar. Is it interesting? If it is, keep doing it and if it's not, you can figure that out and pivot, but

you'll at least have gotten experiencing and you'll have gotten data.

[00:18:42]

FT: Wonderfully put. We talked about the pandemic and that has definitely clouded some of our

perception of whether it's worth it to even have a plan, because life then happens and you're

standing there without any direction, feeling helpless. For those of us who are listening who may

have become distrustful of planning. They say that, there's an expression like we make plans

and then God laughs. Life happens and then, like I said, you're sitting there with your hands in

your pocket. What do you say to those people who believe that, "Hey! You know what, I got to

live for today. I'll worry about tomorrow tomorrow"?

[00:19:26]

DC: Yeah. I hear you. There's a lot of YOLO people right now.

[00:19:30]

FT: Yes. YOLO #yolo. It's a thing.

[00:19:32]

DC: Yeah. I certainly can appreciate that at least in the short-term, that might make sense.

We've been cooped up. A lot of us are frustrated by travel restrictions and things like that. You

might just say, "You know what? I want to hit the road. I want to be a nomad for a few months or whatever it is. Great! We all need to get things out of our system. Also, it is important, if we actually define strategic planning, at least the way that I do, which is, if we're really thinking strategically, how do we do something today that will make our life easier or better tomorrow? That is a question that I think is very useful to answer. What is the thing that Dorie in 2025 will be like, "Hey! Good job. Thanks for doing that"?

[00:20:28]

FT: Yeah. Patting yourself. I actually highlighted that in your book. What is one thing I could be doing now that will make my life easier several years from now? I don't know if I was thinking long game, but I did 10 years ago, I knew I wanted to have a family someday. But I also knew that my career was no going to end. If anything, I wanted to continue building on my career. In our culture, that's pretty tough to be able to build your career as a person who wants to also have a family. Parallel to that, you feel like you have to make all these tradeoffs and a lot of times your career takes a step back. You don't have to ask me. Ask all the millions of women who were forced out of the employment world in 2020. Who to take care of? Other people.

I was like, okay. I need to figure this out. I need to put in some systems now. Put in some things in place now so that when I – if I'm able to have kids in my 30s, I can sort of manage it without the burden of begging my employer for time off, for the burden of wondering who, can I even work at this point because childcare is so expensive. I started to – I wrote a book. Why would writing a book mean that you could have financial freedom raising kids in your 30s? Well, because a book is a platform, a book gives you brand authority. It gives you expertise and when I got laid off, which would not have been a great time to be having a kid. But when I got laid off, I had a book. That book allowed me to continue working and actually make more money because I became my own boss. I became a speaker and be more prolific in my writing. And I wrote another book.

All these things happened because I decided to do something for myself that would give me ownership of my career, so that in 10 years, if I didn't want to work for someone full-time, and be behold into their hours, and their restrictive work culture and try to raise a family and that is very difficult. Because I saw it happening around me. I saw women coming out HR in tears six

months pregnant because I didn't realize they only had so much time off paid and now I'm going to have to go on short-term disability and da, da, da. It's like, okay. It's like, okay, yeah. The system has to change but what can I do now to start planting the seeds, to have more career control at a time when I'm going to have to take care of another human in addition to myself. That's just one example, but I feel like I have taken your advice to practice. I think there are so many examples of that. I mean, just more linear as probably knowing you want to buy a house in five years. How do you reverse engineer?

We just had on Ron Friedman. I'm sure you know him. He's the author of decoding greatness. It's all reverse engineering which I sort of feel there are parallels to what you're talking about and what Ron shares.

[00:23:24]

DC: Yeah. Absolutely. I was an early reader of Ron's book and he was an early reader of mine, we're good friends and I think pretty philosophically aligned on that. I love that. I think that's a perfect example, Farnoosh. Ultimately, if it literally doesn't matter to you where you end up, fine. Okay, cool. Just play it day by day – take it – you can be reacting to the situation all you want. But ultimately, for most of us, we have some kind of long-term ambition. It might not be super crisp, but we have a sense of where would like to go.

I think where some people get hung up is they assume, why bother to make a 10-year plan, 20-your plan, whatever because the circumstances are going to change or I don't know how I'm going to do it? Guess what, if it's a 20-year plan, of course you don't know how to do it. Like the world is going to transform.

[00:24:19]

FT: Yeah. Write it in pencil. What's the homework? What are the things you need to be doing periodically? Perhaps, one is like revisiting the game plan.

[00:24:29]

DC: Yeah, absolutely. I think there's a couple of key pieces. One, which is hard for people, but really important is making sure that we have enough white space to actually be even asking these questions to ourselves. It is not that it takes a huge amount of time to do long-term thinking and strategic thinking, but it takes a little time. Most of us are so chronically overfilled and so chronically overscheduled. Largely because we have not updated our policies. When I say policy, I don't mean a corporate policy. I mean, an internal policy that we set ourselves about how we're deploying our time as our experience in stature has grown. The way you used your time when you were 22 is not how you should be using it when you're 32 or 42. We have to get more selective in terms of our criteria and our filters. I think that's number one.

Number two, to your point in *The Long Game*, I do talk about this question of sort of analyzing your Northstar and understanding. These things can change. It's fine to have a provisional sense of it. But understanding, are the goals that I'm setting in congruity with each other. I mean, to your point, your wonderful story about your family in making plans. I tell a story in the book about a guy named Tom Waterhouse, who got this amazing promotion to be the COO of his company, Singapore office. Everybody wanted his job. It was this big deal and he ended up turning it down, because what he realized was, he really wanted to get married, he really wanted to get a family.

He knew that this job was going to be so all-consuming and he was moving to a foreign country that he wouldn't time to make a social circle. He wouldn't have time to meet anyone and he would basically – this is the thing most people don't really consider, is the opportunity cost. He realized that if he said yes to the job, he would de facto be saying no to his chance to get married and have a family. He proactively turned it down. For two years, he just had to sort of sit with this knowledge of like, "Wow!" He wasn't dating anyone, he's like. "Wow! I guess I gambled on that, maybe it didn't work out." But eventually, he did meet a woman who became his wife and did have a family.

You really do have to make a leap of faith sometimes, you don't know. But if you're deciding based on the right criteria, you can at least feel good about the part you can control, which is the process.

[00:27:05]

FT: You have to really know yourself too though, Dorie. I mean, for that person that example you just gave, for him to forfeit an incredible career opportunity because he at his core knew that he would be more fulfilled having a family and being in a relationship. That is remarkable and culturally, I don't know if this was in America or elsewhere, but we sometimes as a man, you put more value like traditionally on your title, and your job and all the other things. The society deems you more sort of successful when you become the COO as oppose to like when you become a dad, I think. I don't know. Maybe that's changing. It is. It is changing, but it still called the norm.

Just look at the Barnes & Noble's, there's so many books on how to climb the corporate ladder. Not a lot of books written about how to be a good dad. All this to say, you really do need to know yourself and stick to those beliefs, which can be tested at times, I think.

[00:28:04]

DC: Yeah. No, it's enormously difficult and when we know our Northstar or whatever it is, let's not sugarcoat it. There are difficult choices to be made. Part of why some people actually never flourish is that they're just not willing to make those choices. It's like, do you rip off the Band-Aid or do you not? I mean, as sort of the reverse experience, I was in a relationship with somebody years ago who was not happy about my job. She was I think a little possessive and felt upset that I was devoting a lot of time and energy to my work. I knew that she would never be fully happy for me in terms of what I was doing and I would not be able to accomplish what I wanted professionally, because she was erecting a lot of barriers, she was really positing is it as kind of, it's me or it's the job. I was not willing to make that tradeoff, so I ended up ending that relationship that was one of number of reasons, but was extraordinarily difficult. I realized. I am never going to achieve my full potential in my career if I have someone who is forcibly limiting it.

[00:29:34]

FT: It sounds too, you have to know your boundaries, you have to know what your limits are sometimes too in order to get to a limitless place, to get to the Northstar which seems so far away. You need to design your life in such a way that sets you up for success.

[00:29:50]

DC: Absolutely. It's not easy to make those choices, but when you do, it's extraordinarily powerful, because frankly, most people are not willing to make a choice. Most people are not willing to do the work to slog through in those periods in between deciding to do something and actually accomplishing it. There's just often this like long, dark period where you're not getting a lot of positive feedback and you're like, "Is it not working? How am I doing here?" You just have no idea. But if you are willing to get through that troth that is so uncomfortable and most people are not. But if you are and you get to the other side, there is often an enormous moat between you and the competition. It is almost an insurmountable advantage. That's what's exciting for me, in writing *The Long Game*, I wanted to try to create a framework for people so that smart, talented people just stop giving up too soon on their dreams and they can keep going to get to the other side so that they can actually accomplish what they're meant to accomplish.

[00:31:00]

FT: Before we go though, Dorie. We got to touch on the reality that we're talking about choices, making choices, what affords choices. One of the things that affords us choices is money, having savings. You talk about financial stability and having savings as a tool to give you more agency, to give you permission, to choose the harder things in life that might take longer to materialize, that may be risky.

[00:31:30]

DC: That is absolutely right. I think in many ways, all of this parallel so much, the world of investing in finance. In your career, it is so much more valuable to do small things repeatedly and consistently over time as compared to trying to do some big, huge thing once and then you never do it again. Because interest compounds in the financial world, and also in terms of your reputational capital, and in terms of your connections, and in terms of your professional development and skills. I think it's really flexing the same muscle in a lot of ways. But yes, I am a big fan of really thinking through finances, because when we get desperate, we make bad decisions. If you want to be a long-term thinker, you need to have the stability and the clarity to

be able to say, "Okay. One of the most powerful things that we can do is to invest in big ideas that might not turn a profit right away."

In the book, I quote Jeff Bezos' from a Wired Magazine interview. He said that what he thinks makes Amazon so successful is that its competitors are willing - they're only willing to plan and invest on a three-year timeframe, that those investments have to turn around within three years or they get scrapped. In Amazon, we invest in a seven-year timeline, more than double. When you do that, it enables you to tackle bigger projects, more meaningful projects. But if they in fact pan out can be huge for the company. We have seen that with so many of Amazon's initiatives like Prime, like what Amazon Web Services. It's like that for us too. Financial stability really can be the bedrock that enables us to make choices that might not be profitable right away, but could be incredibly profitable over the long-term.

[00:33:31]

FT: Yeah, all that compounding plus room for error. There's more room for error when you have a longer timeline. If you fall, you can pick yourself up and over. It's like your investment portfolio. If you start now and you've got 30 years, who cares if the stock market has a bad week. Really? You're not retiring in two weeks. You're retiring in 30 years. Dorie Clark, thank you so much. Always such a rich conversation. I look forward to having you back for your next book. For now, though, congratulations on *The Long Game: How to be a Long-Term Thinker in a Short-Term World*.

[00:34:04]

DC: Farnoosh, thank you so much. If folks want to learn more or pick up a free long game self-assessment about strategic thinking. They can go to dorieclark.com/thelonggame and I'm thrilled to be here. Thank you.

[END OF INTERVIEW]

FT: Thanks so much to Dorie for joining us. Again, if you'd like to check out her book and take the assessment, check out dorieclark.com/thelonggame. See you back here on Friday for Ask Farnoosh. In the meantime, I hope your day so money.

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