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Optimal Living 360



SMART DECISION MAKING
FOR A BALANCED LIFE

SANJAY JAIN, MD, MBA

Optimal Living 360°

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SANJAY JAIN, MD, MBA



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First Edition

This book is dedicated to my family, including my wife, Priti, and my two sons, Milan and Arjun. I also want to dedicate this book to those who have left this world too soon, including my unborn twins; my uncle, Dr. Rajiv Dhabuwala; and one of my close childhood friends, Keith Huber, who died in his thirties from kidney cancer.

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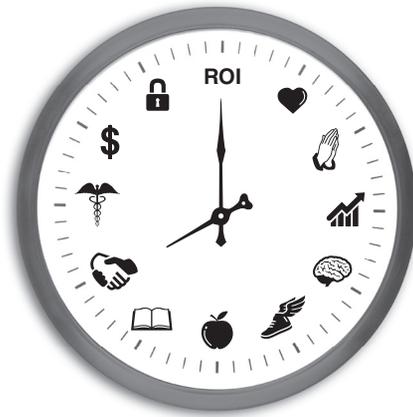
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Preface

Warning! I want to give you a heads-up first before you read any further. This book may actually give out too much information. Yes, that's right: TMI. Conventional wisdom and rule of thumb suggest sticking to only a few topics. Guess what? This is not your conventional book. I am not going to follow the herd on this one.

Why not? Because we all live multidimensional lives as human beings we have a complex makeup in a very complex world. We can't afford to be masters of one domain yet be completely deficient or devoid in all the others. No one is perfect, including yours

truly. We all have our unique strengths and weaknesses. I have had my share of life's blunders, tragedies, failures, or whatever you want to call them. Yes, I have fallen on the mat quite a few times. Despite being battered and bruised in the figurative sense, I have continued to pick myself up.

My journey of ups and downs has given me a greater appreciation of life's many twists and turns. I have had to learn about some of my own imperfections and insecurities. How does one deal with and reconcile them? The fact is they simply aren't limited to one particular category. In terms of spirituality and religion, I have had times when I had internal conflicts and doubt to a point of existential confusion. In terms of health, I have had a few scares along the way. My relationships have come with their challenges as well as their rewards. And, of course, I have not been immune to the recent economic storm.

How do you navigate and survive this wilderness called life? There is so much information out there; it's a bit overwhelming to try to gain perspective and understanding. It's even more frustrating when you try focusing on one problem but still need help with several other issues. Who can you go to for help? What should you read? When I was in that situation, I didn't want to walk out of a bookstore or library with ten books on various self-improvement subjects. I wanted to find one book that would give me a snapshot of life. I never found it—until now. It's right here in your hands. You are holding it.

This book was born from my own search for clarity and meaning. My goal is for you to get the absolute maximum of information possible from it. In other words, I want you to have a very high return on investment (ROI). Toward that end, I've included

everything but the kitchen sink in this book. I want every page you turn to be of great value.

Keep in mind that you don't need to be a superstar in everything. If you are simply well informed, you will be able to reach levels of mastery in several areas. Why not? We should all strive to find balance in life and excel in as many areas as we possibly can. I have complete confidence you can do this. We all have potential; by tapping into it, our limits are boundless.

In reading this book, you have taken the first step toward better living. However, don't expect to make wholesale changes overnight. It's a process. Rome wasn't built in one day. This book is meant to kick-start your journey, to give you a few pointers to build on. You will likely have to go back and reread and review things on occasion. Once you start noticing positive results, I am sure you will want to keep going. Even if you're not ready for immediate change, simply being aware of the possibilities will help you set future goals.

So let's not delay! Let's get started on this journey together. Time is too precious to waste!



1

Optimal Living 360, the Basics

"Life's time is never found again."

—Benjamin Franklin

Time's a Wastin'!

We humans are an ambitious lot. We set out on our paths to start families and to forge careers. We create art and aspire to know the secrets of the universe. We work at our daily jobs to make a living. We exercise to perfect our bodies. We read all there is to know about our favorite subjects, and we practice to be the best we can be in our fields. Somewhere in the middle of our ambitions, we want recreation, and we have to make time for that, too.

Time is the greatest of life's gifts and the greatest of life's challenges.

It is the most valuable and limited resource we have. For many of us, there are so many enjoyable, challenging, and simply compelling things in the world that our choices can appear endless. The simple truth is our time here is limited. Your lifetime only comes around once. Best make sure you utilize it to its fullest potential.

CORE ASSETS IN LIFE: ASPIRES

As we journey through our given time on earth, it is important to develop an understanding of the major commonalities of our lives. No matter what words we use to describe ourselves, we all connect in some way with the same safety, physical, intellectual, relationship, economic, and spiritual aspects. I call them the Core Assets, and they are best remembered with the simple acronym ASPIRES:

Assets

Safety

Physical

Intellectual

Relationships

Economic

Spiritual

Let's look at each of these categories more closely.

SAFETY

Safety is an often overlooked and underrated aspect of the Core Assets. It deserves much more attention. Think about it: You could

be doing everything right in life. You could have a great marriage, beautiful children, and a lucrative, rewarding job. Tragically, one split second of stupidity or simple bad luck can wipe it all away. Safety is therefore a state of awareness and prevention that binds the other aspects of our lives together in order for us to thrive fully.

PHYSICAL

Physical health and well-being involve a multitude of factors including genetic predispositions, biochemical disposition, and many other factors you can't control. However, it also includes factors you can control, such as exercise, nutrition, and your cholesterol, blood sugar, and blood pressure levels. We all want to feel well, and to do that we must decide how best to prioritize physical health in the middle of all the things we do and care about.

INTELLECTUAL

Fulfilling the mind falls in the domain of intellectual health. Education is a big part of that, and it can be broken down into three parts: basic academic learning; vocational learning, through which you can acquire the skills of a trade and valuable real-life experience; and continuing lifelong education. All of these forms of education ultimately help you build your career.

However, intellectual well-being does not rely only on education. Your overall mental state needs to be taken into account. Do you suffer from depression? Is your self-esteem intact? Are there any underlying psychiatric conditions? Do you have problems with concentration and focus?

Last is leisure—a completely valid aspect of intellectual health.

Sometimes a day on the golf course or at the beach is the best thing you can do for yourself to de-stress from all that's going on in your life.

RELATIONSHIPS

This category encompasses more than just your ability to maintain a relationship with a life partner. You have some sort of relationship with everyone of any significance in your life. Your connections with all your family members constitute relationships, as do your bonds with friends. You may have various relationships with workmates or fellow students. More broadly, you may have relationships within larger groups, from the crowd you hang with in your neighborhood to the culture in which you were raised, which can play a big part in your ethnic or gender identity.

Each type of relationship and each individual relationship will present its own set of potential joys and challenges. The health of your relationships may change depending on how you and the other parties involved work together on maintaining them.

ECONOMIC

Economic health, in the most basic terms, has to do with your cash flow. And that has a lot to do with the career you choose, which certainly matters a great deal in terms of how it provides for your needs. With our current economic situation, do you still have a job? If not, how are you managing?

The overall strength of your financial situation is based on all the factors that bring you money, and that is what's called your *economic health*. Each aspect affects every other, and what we spend most of our time doing will color the rest of our experiences. For example,

some people choose careers that provide economic well-being but that may squash the joy out of everything else.

SPIRITUAL

Your spiritual health and well-being are most vibrant when your worldly outlook keeps you feeling positive and connected. They give you hope, guidance, and a sense of purpose in the grand scheme of things. They bring you comfort and understanding in hard times.

Spirituality comes in all shapes and sizes. One person may find solace in the stars, planets, and other great wonders of the natural universe, while another may find it in watching a dandelion tuft float by. Spirituality is a state of mind commonly confused with religion, although, you can certainly be spiritual without being religious. Religion has its place in that it provides a sense of identity around which you can structure your spirituality, but both religion and spirituality have their values.

LIFE CURRENCIES

It would be easy to list hundreds of examples of where each individual Core Asset comes into play. However, in life they never function individually. When you fall in love, at first it might feel like that relationship is the only thing that matters. If you stay in that mode for too long without regaining personal centeredness, your sense of spiritual balance may be compromised. And, depending on the person you fall in love with, you might want to watch the bottom line of your bank account.

Everything is interconnected. All the moving parts together form an intricate, complex machine. Unfortunately, this means when

you give attention to one Core Asset, it inevitably uses time and resources that could go to another. Any frazzled parent trying to take care of the kids, work for a living, and be a loving partner has an intimate relationship with this dilemma. No matter what you choose to do, something else will inevitably be left undone. We compromise based on the choices we make, and that compromise is typically known as our *opportunity cost*.

In order to obtain what we want, we must expend some form of currency. Time is the primary currency we use to obtain the Core Assets. Others include energy currency (further broken down into physical, mental, and spiritual energy); social currency; and of course, our financial currency or money. The decisions we make about how to spend our currencies ultimately shape how we lead our lives—whether they're fulfilling or not. Thankfully we have the power to make decisions with the necessary moderation and balance to put our Core Assets to the best use.

RETURN ON INVESTMENT (ROI)

To the uninitiated, the language of the world of finance can sound very specialized. It isn't surprising that many people leave it up to others to worry about the finer points of capital gains and losses, write-offs, and portfolio theory. However, it still seems relevant to use some financial terms in this section. I hope you won't let it scare you.

A deep study in finance can eventually lead you to some pretty complicated formulas—such as return on investment, or ROI. You can use ROI to help you determine whether an investment will meet or has met expectations on its return. In its most simplistic form, you can think of it as your net gain divided by the cost:

$$\text{ROI} = \frac{\text{Gain from Investment} - \text{Cost of Investment}}{\text{Cost of Investment}}$$

Seeking a good return on investment—that is, getting a positive reward for what was invested—is a useful way to think about money and a great way to think about life. Your personal plan for aspects you want to emphasize and the kind of effort you want to put into them will help you maximize your ROI.

MAKING THE MOST OF LIFE

I am a regular guy who has tripped through life, making mistakes just like everyone else. Sometimes it takes road bumps to inspire us to share what we have learned along the way. During the trying times, we look for meaning, and eventually an “aha” moment occurs. This book offers some of my insights and what I have learned from those moments.

I am a doctor. I paid my dues by going through the rigors of school and training, and I have been in practice for many years. I enjoy what I do, especially the fact that nearly every day I am able to help save lives in some capacity.

However, I didn’t always aim to be a doctor. Growing up in a modest Midwestern city in Ohio, my interests were broad—I enjoyed school subjects from science to the arts. Ultimately science won out, and I eventually took part in an accelerated MD program; I started college the day after my high school commencement. Despite the advantage of saving me a few years in school, there was definitely an opportunity cost in terms of not being able to participate in some of the more traditional college activities.

After medical school I did a medical internship in Detroit, not

too far from the infamous 8 Mile Road. My first experience with death happened there: Caught in a sudden traffic jam, I realized there had been a terrible accident only a few cars ahead. I got out to see if anyone needed help, only to find scattered body parts and a dead man lying on the street. During my time as an intern, I also had the unfortunate experience of watching someone stricken with the AIDS virus die. The family members' anguish and tears of grief remain a disturbing memory.

My subsequent years in Los Angeles brought me close to another rough neighborhood—South Central. And once again I was exposed to disturbing scenes of people suffering from traumatic injuries such as gunshot wounds, stab wounds, and severe blunt injuries from fights or vehicle accidents. It was indeed a violent area.

During that time I became aware of the pain and fragility of life, and that has stayed with me in my professional life—and worked its way into my home. Watching my grandfather die slowly in a hospital brought back that feeling of sad inevitability. More shocking was my uncle's passing. He was a doctor in his early fifties who had never smoked a day in his life. Still died of lung cancer. Two of my friends also passed away, both in their late thirties—one from kidney cancer and the other from a sudden heart attack. My feelings of personal loss that resulted from these deaths drove home the point of making the best of the time we've got.

But we aren't here to dwell on death. This is about how to live life to the fullest. Mine is full of things I wish I'd known earlier and factors I could have taken into consideration. When we take the time to consider what has impacted our lives and the things we might like to change, it gives us insight into how to create a positive ROI for life.

LEARNING FROM EXPERIENCE

I used to be the king of quick decisions. This was never truer than when it came to making financial decisions. Initially I never had the skills or the patience to think them through. Surprise, surprise. Isn't that what doctors are known for—poor business sense?

Prior to earning my MBA, some of my investment choices really cost me. With health-care reimbursement in perpetual decline, I saw a need to look at alternative income—real estate, stocks, and options, just to name a few. Being ever the optimist, I never stopped to think about the possibility of losing on them. My real estate ventures in particular were poorly timed, given the subsequent crisis. I lost not only money but also my peace of mind. It almost led me to the brink of bankruptcy.

What did I learn? My life currency expenditures (time, money, energy, emotions, and social) far exceeded any gains I made. I tried to take a shortcut in life, to get more things more quickly, and I wound up losing more than I could have imagined. Had I been a patient turtle instead of a flippant hare, I may have been better off.

Clearly I have made my share of mistakes in life. I wish someone had been there to help me through them and to give me some clues about what might bring happiness and what might not. My parents did a great job, but being the first generation here in the United States from India, their knowledge of the intricacies of this new and different culture was limited. More guidance with an awareness of those facts could have led me through the twists and turns and helped me make better choices more easily and in less time.

NOW OR NEVER

Why not now? If not now, when? It's never too late to start a new habit or new life assessment. The current level of world anxiety points to the need for a shift. In the United States, many people and businesses are still reeling from the recent financial crisis. Many live in a heightened state of fear and mistrust. Some are just starting to pick themselves up and dust themselves off, and there is a sense of overarching anxiety that has gone global.

We are constantly bombarded, if not with financial worries then with the specter of terrorism or the information overload that many of us experience in our 24/7, love/hate relationship with the Internet. Most of us are not world leaders and only some are activists, so the majority of us need to find strategies to make a certain amount of peace with what goes on in the big world. In our daily lives, most of us have more control than we know. The sooner we realize this, the greater our potential for creating healthy living in all the aspects of our lives that matter most.

Information bombards us at various levels of urgency. Often one source of information doesn't take any others into account. A do-it-yourselfer might tell me I'd be better off remodeling my bathroom myself, but that person doesn't realize that the time I'd spend, the frustration I'd endure, and the money it would cost to have someone clean up the mess I made would hardly be worth it. A doctor might prescribe a medication without discussing alternatives—or the fact that without insurance it will cost fifty dollars for each pill. In even the simplest of lives there are decisions to make, and in our contemporary world, not many of us are monastic. Getting stuck in a constant inability to synthesize information or make good decisions leads not only to poor choices but also to poor health from

the stress that is the likely result. The best time to start working to reverse that trend is now.

Time is something you can never get back. Good decision making and smart life planning are not just for older folks. I have a lot of vitality at my age, but there are a few things I wish I had done earlier that I can't do now. My shoulders and back hurt a little bit more at times, and healing can take a little longer. I notice myself crossing the invisible line from invincibility to vulnerability. So if you want to climb Mount Everest, you'd best make the decisions that will lead you there when you're younger and perhaps more physically capable. For young people and everyone else, there is no time like the present to maximize your ROI to make the most of your health and enjoy the years you have.

As someone who always appreciates other people's advice, I've found it frustrating that I had to go to so many different sources to get it. And afterward it took quite some time to synthesize it. I hope you can get the big picture—see the forest for the trees—through this book.



About the Author

Sanjay Jain is a US-trained, board certified physician with more than fifteen years of clinical experience. He holds certifications in Diagnostic Radiology, Integrative Medicine, and Healthcare Quality and Management. He has diversified experience in private practice, academic, and multispecialty settings. He is a former assistant professor at The Ohio State University Medical School, where he also obtained his MBA at The Fisher School of Business.

Sanjay has served on numerous committees at nearly every level of his professional career. He is a member of the American Roentgen Ray Society, American College of Sports Medicine, American College of Forensic Medicine, American Association of Integrative Medicine, and American Institute for Healthcare Quality. He has delivered talks both domestically and internationally.

Keep in touch with Sanjay via Twitter @sanjayjainmd.

Also don't forget to visit him on Facebook, Google+, and his website sanjayjainmd.com.

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