

# DEMYSTIFYING SUCCESS

**Success Tools and Secrets**  
They Don't Teach You In High School



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*Demystifying Success: The Things They Don't Teach You in High School*  
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*"Too many of us are not living our dreams because we are living our fears."*

~ Les Brown (motivational speaker)

# 1

## Managing Your Fears

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As a young adult growing up between the ages of 16 and 25, life must seem a little uncertain and scary to you right now. Just think, you are the first generation to grow up in the 21<sup>st</sup> century—during the advent of a new technological era that actually allows you to carry out the majority of your consumer-related transactions from your smartphone, computer, or tablet device from virtually anywhere in the world. Yet, despite all of the major advancements and perceived conveniences created by these technologies, many of your generation have either personally experienced or know someone close to you whose parents have either lost their jobs (due to downsizing or outsourcing), could not afford to send their children to college due to unforeseen financial hardship, or even worse, had to lose their homes or apartments due to unprecedented bank foreclosures. Have I got your attention? Does this make you a little more nervous or concerned? Good! If not, it should.

Immediately following the Financial Crisis of 2008, the average American's personal savings rate (as a percentage of their spend-

able income) as of August 2009, was only 3% according to the Bureau of Economic Analysis. “Consumer spending is 70% of the U.S. economy and with the exception of the super-rich, there has been no growth in consumer incomes in the 21<sup>st</sup> century,” stated Paul Craig Roberts (*The Economy Is a Lie Too*, 2009). As of February 2009, the number of bankruptcy filings in the United States was up 29% (*Automated Access to Court Electronic Records*), and as of October 10, 2009, our country’s national debt was \$11.9 trillion compared to \$2.9 trillion on September 30, 1989. So, for a country that prides itself on its educational and technical advances, how did this happen? Why are so many people in such economic turmoil? More significantly, how do YOU plan to avoid these same personal and financial pitfalls that so many middle-aged adults are currently experiencing at this time in their lives? Confused? That’s understandable. It took me 22 years to answer these same questions. The main reason why so many young adults today fail to grow up to be successful is that most do not have a clear definition or plan for success.

When I first started writing this book, I spoke to several mentors and friends. I quickly came to the realization that if I were to ask a hundred young adults to define their meaning of success, I would probably get a hundred different answers. Does success mean having a lot of money? Being the president of a big company? Owning a huge house and a fancy car? Being a Hollywood movie star? A famous musician or athlete? A Wall Street billionaire? Which definition is correct? All? Some? Most? Confusing, right? When I thought about the one thing that almost all young adults never really confront, it would be fear—which is probably the most obvious common denominator preventing them from defining their success. Why fear? Because the majority of our parents, high school teachers, and college professors probably never discussed personal and/or financial success with us as kids.

As I reflect back on my own childhood, I am both amazed and miffed as to how or why nobody ever thought to discuss these important

topics with me, and more importantly, why I never thought to ask. Like most second-generation children of television (adults between the ages of 40-60), all I ever seemed to learn how to do as a kid was to spend money—never how to save, earn, and grow my money by investing it wisely. Basically, I was educated by my favorite Saturday morning cartoon characters and fellow TV kids about how much better off my life would have been if I only ate or drank certain types of foods, wore certain types of clothes, or drove certain types of cars. I never really learned how I was going to afford to pay for these “must have” things, just that I needed them to be happy and successful. So I basically started to become “afraid” that I would not be successful without them, “afraid” that I would never be able to afford them, and “afraid” as to how I was going to pay for them, if I did in fact manage to acquire them. Do you see the consistent pattern here? I’ll give you a hint...FEAR.

The great Greek philosopher Aristotle once wrote, “We are all the sum total of our experience.” To learn from one’s experiences is paramount to truly becoming successful. By sharing my personal experiences with you throughout this book as well as others, it is my hope that you will learn how to grow your own success. The important success strategies that resulted from these lessons helped me to work my way up from a summer intern to the Vice President of Financial Services, North America for one of the world’s largest record and publishing companies. These success strategies helped others become presidents of companies and create new technologies and thought processes that you may be using today. How could they help you?

My personal philosophy for success is simple: *Do what you love every day of your life while surrounding yourself with positive people who love and support you.*

*Demystifying Success* is a book based on four overall concepts or themes: awareness, shifting your beliefs and attitudes, taking action, and creating the proper financial foundation to ensure your future wealth and success. You will also learn why positivity attracts success and the importance of filling your life with people who love and support you.

Life really is too short. Do not be like most people who simply live their lives in fear and only dream about the things they wish they could achieve. Don't live your life with regrets. You can do this. Take the time needed and commit to absorbing and implementing this life-changing information. Your future self will thank you.

### Learning to Manage Your Fears

According to founding father and inventor, Ben Franklin, "All mankind is divided into three classes: those that are immovable, those that are movable, and those that move." I am sure you have come across friends and classmates who have fallen into one of these three categories. Those who always volunteer, lead, and as a result, succeed (*move*). Those who always sit in the back of the class and never raise their hands or ask questions and, therefore, always wonder what it might be like to succeed but were always too afraid to try (*immovable*). And then there are the majority of us who often sit in the middle, constantly wondering if this will be the day that we find our courage and answer the teacher's questions, ask out that girl or boy we have been staring at for months but have been afraid to talk to, or finally decide to take charge of our lives (*movable*). If this is you, the good news is you are not alone!

Back in high school, I used to dream a lot about being a world-famous musician. I often spent hours practicing and studying drums with my two amazing private drum teachers: Dave Clive and world-renowned drum clinician, Dom Famularo. After graduating

high school, I told my parents that I really wanted to study music in college; however, they wanted me to get a liberal arts education because they felt it would be easier for me to earn a living after I graduated.

To my dismay, when I arrived at the University of Maryland and I began registering for my freshman liberal arts classes, I was miserable. I knew all along that my desire was to be a world-famous drummer and the thought of sitting in those liberal arts classes made me sad. After much debate and convincing, I finally convinced my parents to let me study music at Maryland. After my audition and acceptance to the University of Maryland School of Music Percussion Department, I soon realized that I would have chosen to study music at a school that had a bigger music program. So I decided to apply in the fall of my freshman year to the percussion departments at both Indiana University and the University of Michigan.

Once I made my decision to audition, I immediately started to imagine what it would be like to attend such prestigious music schools as well as the opportunity to perform alongside some of the greatest drummers and percussionists in the country in one of the university's orchestras, jazz bands, etc. I imagined hanging out with old high school friends who were also attending both universities for their undergrad studies. How cool would that be? So I submitted an audition tape that I made at Maryland to the University of Michigan. I flew out to Bloomington, Indiana as a freshman and auditioned in person for the head of the Indiana University Percussion Department at the time: the legendary George C. Gaber. It turned out to be one of the most intense auditions I had ever had. I can still remember the joy, pride, and relief I felt when I got my acceptance letters from both schools, welcoming me as a potential undergraduate percussion student. Great news, right?

As I imagined, I now had the opportunity to study with some of the best young drummers and percussionists in the country, study music



at a prestigious music school, and hang out with my old high school buds. Things were all coming together as I had intended except for one important thing...I was terrified! Yes, fear started to consume me. Within a couple of weeks, I regrettably contacted both Indiana University and the University of Michigan and informed them that I would not be transferring to their prestigious music schools. Regardless of all the positive things that I would have experienced had I simply followed my instincts and transferred to Indiana University or the University of Michigan, I allowed fear to take control. I was devastated. In a matter of moments, everything that I had wished for and imagined was gone because I was afraid. Despite the acknowledgment and confirmation that both schools bestowed upon my musical talents and abilities, I chose to forego my passion and goals. I let insecurity overwhelm me, and fear won. It was in that very moment that I promised myself I would learn how to manage my fears so that I would never again let fear stop me from getting what I wanted.

Because of my resolute decision to face my fears and get them under control, I went on to excel during the remainder of my four years at the University of Maryland. I became the president of two music organizations, ascended from a white belt to a red belt in Tae Kwon Do during my senior year, and I was also awarded outstanding student of the month (four times in the eleven months I studied). I became the timpanist and percussion section leader for the University's premier performing group, the Symphonic Wind Ensemble, beginning in my sophomore year until I graduated. As a result of all my efforts and positive attitude, I was honored and awarded the 1986 Symphonic Wind Ensemble's Otto Seibenicken Music Award (an award presented to only one member of the Wind Ensemble annually, which was decided by the Maryland Band Directors). When I received it, the University's Director of Bands, Mr. John Wakefield (one of my first mentors), presented it to me for my outstanding musicianship and contributions to the Ensemble.



I did it! I learned how to manage my fears. Best of all, three years later in the winter of my senior year, I flew back to Bloomington, Indiana and once again, I auditioned for George Gaber, but this time as a more confident potential graduate student. Yes, you guessed it! In the fall of 1986, I started my graduate degree in music (Percussion Performance) at the prestigious Indiana University School of Music.

To be clear, I shared my above accomplishments in detail not to brag, but to illustrate what I could do when I set my mind to managing my fears, which then bolstered my confidence and led me to achieve my desired success. You too can decide to master your fears and pursue your goals. It really is achievable once you figure out what you truly want. You will find that by clearly envisioning what your heart and mind desires, your passion will fuel your determination, and then your determination will carry you through to see your goal to its completion. The question for you to answer is this: Will you face your fears and pursue your goals?

Because I chose at that moment in time to overcome my fears, I went on to attend Indiana University (IU) as a graduate music student, and I met my IU mentors and legendary musicians David Baker and Kenny Aronoff. I not only pursued a master's degree in percussion but also a master's degree in jazz studies. I joined Indiana University's programming board—the Union Board—and became the University's concert director where I promoted such musical talents as Chick Corea, The Pixies, The Violent Femmes, and others. I also pioneered a relatively new philanthropic record project called “Live from Bloomington,” a project that supported the local Hoosier Hills Food Bank (the project celebrated its 25<sup>th</sup> anniversary in 2011).

All of these achievements ultimately led me to Los Angeles, California where I met my first business mentor, Vinnie Freda, who hired me as a summer intern for MCA Records immediately following my

graduation from IU in 1990. There I went on to enjoy a 22-year career in the music industry at the Universal Music Group as their North American Vice President of Financial Services.

I've been blessed these past 25 years, all because I chose to manage my fears and grow my success from an early age. The good news is that now you can too. You chose to purchase and read this book at this important time in *your* life.

*“You Don't Have to Be Great to Start, But You Have to Start to Be Great.” ~ Zig Ziglar*

As I explained earlier, the main reason why so many people seem to fail and never achieve their goals and success is that they either lack the necessary information that provides the important ingredients and tools to succeed, or they simply succumb to their fears and never make any real efforts to ever get out of their negative comfort zone. This would involve doing the necessary work to improve their current situations, or even better, understanding how to avoid them altogether.

Motivational speaker and salesman Zig Ziglar was absolutely correct when he said, “You don't have to be great to start, but you have to start to be great.” Take this opportunity to learn how to thrive and achieve anything in life that you set your mind to do, especially at an early age.

Think about how your parents, teachers, friends, and most importantly, your own early life experiences have impacted your “learned” negative fears and emotions. Who taught you yours? Unless we learn how to manage these challenges at an early age, they will become harder and harder to fix and/or correct because they become more habit-forming as we get older. Anyone who has ever truly become successful in life has had to overcome and manage their fears so they could take the necessary action steps needed to accomplish their goals.

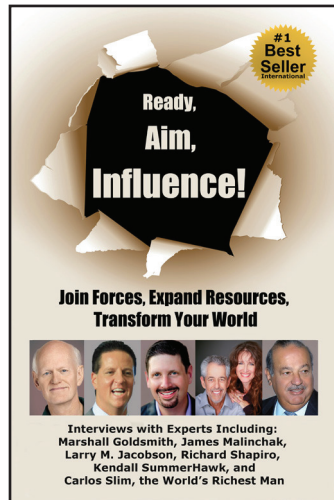
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Most well-established adults who endured struggles in their childhood and are driven by their own desire and determination, have managed to overcome any lingering self-defeating fears because they *chose* to shift their unhealthy attitudes and learned perspectives as they manifested their desired outcomes. I am going to outline and walk you through the steps that I had to take and which I implemented over the past 25 years in order to help me overcome my fears and allow me to grow my success, both personally and professionally. In fact, I still use these same tools today to help me to continue to achieve my success. By understanding why these tools work for me and so many other successful people, YOU will also acquire the power to change your own outcomes for success.

Remember, I wrote this book to help you get out of your own way so you can start re-thinking and thriving outside of your currently perceived comfort zone (negatively learned fears and self-doubts) which may prevent you from achieving the life you truly desire. So if you are someone who wants to feel comfortable meeting new people, effectively pursue your personal goals and desires, confidently make your own decisions, and learn how to become a profitable wealth creator by managing and growing your money, then it's time for you to commit right now and take control of your own destiny and probable outcomes.

Thank you for allowing me to be your guide on this journey. I look forward to helping you grow your personal and financial success.

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