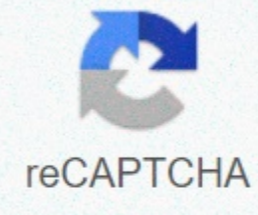




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The stupid test

A broke man has written a book on how to fight money. That's a stupid idea. I didn't know how to write a book, and I'm sure grammar made people wonder if I really knew the English language. That's a stupid idea. I wrote the book of Works for Windows and used a new feature called Clip Art to decorate my masterpiece. That's a stupid idea. A sweet lady from our church painted the cover of the book – she had never designed the cover of a book. That's a stupid idea. I knew someone who knew someone who published his book. I asked him if he would have lunch with me and explain how I could publish my book. We went to a nice place in the thigh of town because I wanted him to think I was cool or thigh or something. Explain to me that no one has published their books. But I got him to talk to his friend, who can talk to a publisher. I know this is shocking to you, but the publisher said he didn't want to publish my book. They mocked my pathetic attempt to test myself. I was devastated. You hurt my feelings. And I was wondering if they were right. Actually, they were right. It's a book of money written by a broke man, obsessed with the same broke man and poorly designed by a sweet church lady. Since I'm not smart enough to take no for an answer, I wrote an offer to the publisher offering to sell them my book for an advance of \$12,000. They laughed again — this time harder. Apparently, they wouldn't publish or sell my book. I went to a bookstore in my town to see if they'd buy a few copies for the shelves. They weren't pretty. One lady, who had to shave her upper lip, explained that she only worked with publishers and distributors. I didn't have one, too. This successful author thing is starting to look really difficult - because it was . . . Well, I admit it, when I left the bookstore, my lip was stuck like a child in a grainy aisle whose mother just said no. On the way home, with 100% of the books I left at home, I stopped by the local VHS rental store in my neighborhood. Do you remember them? We drove to the store to get a movie, get it back on time and pay for delays that made us buy the movie. My friend Jimmy was so successful, he had two stores, and one was in my neighborhood. I bought these ugly plexiglas boxes in Sam and glued colored copies on the cover of the book. That was my plan and merchandising. That was a stupid idea. When I walked in with my non-professional display and my books without publishers, Jimmy started shaking his head before I even said a word. I'm in the video business, Dave. I don't buy books. Jimmy also needs to shave his upper lip - I think Magnum, P.I. After threatening not to rent movies from him or return them in time, Jimmy agreed to put my books over the counter. If they have sold, will split the profit. My first distributor was secure. My non-publishing, sweet-church lady lady, self-filtered, bad grammar book now had the first outlet: a video rental video store. That's a stupid idea. Since the book was about lack of debt and cutting your credit cards, I decided that our local bank should buy them and give each new member of the account a free copy. Be the bank that really cares, you know? That's a stupid idea. In Nashville at the time, one of the largest banks was the first U.S. National Bank. They were a big deal. It's a really big deal. They were the only bank that didn't lose money from me when I filed for bankruptcy before I wrote this book on how to deal with money. - Yes, I understand. I decided to make a full judgment on my great idea. Color copies were new in those days, and computers that allowed you to set fonts were, too. I spent two long days creating an article in the Tennessee newspaper. The title First American Bank adopts a new marketing strategy. The article on the fake front page says that the bank's president, Dennis Bartoff, has broken new ground in the banking world by giving copies of Financial Peace by local author Dave Ramsay to every new client. I had a headline and a fake front-page article at my local footage store. I carefully packed it with a few copies of my non-publisher book. We prayed and the box was delivered by courier to Mr. Bartrafe's office. In our town, Mr. Bartoff was a big deal. It's a really big deal. The strangest thing happened – he never called. That's why I called him. His secretary said he wasn't available. That's why I called again. That's a stupid idea. Do you know what a restraining order is? He didn't release any, but I was on the bank's security list. That's a stupid idea. I know when he opened my box with my crazy idea, he must have laughed. I was going to do it. I didn't meet Mr. Bartaff decades later. He doesn't need to shave his upper lip. It was good. I have hundreds, if not thousands, of really stupid ideas. I was waiting to be discovered by some big company, a big publisher or something big - and that never happened. I was waiting for the cavalry to save the day. They've never done that. I thought spotting me would be easy. It wasn't. That was a stupid idea. First American Bank was sold to a bank that was much bigger, and now no one but old people like me even remembers them. The building where Mr. Bartoff's offices were located was also raided because there was asbestos - which is a biblical plague that God left from the Bible - that sold for pennies on the dollar. And today? Banks across the country have paid millions of dollars to sponsor our high school curricula in Personal Finance, telling students to avoid debt and reduce their credit cards. Publisher in New York Tennessee can't understand it. Like \$12,000 for advance years earlier, that would be a really stupid idea. My non-publishing, sweet-church lady-lady, self-educated, bad grammar book has a publisher, a new cover (we're now on our fourth cover), professional printing, and clean grammar. This money book by a broke man with many silly ideas has sold over 2.5 million copies, and his big brother The Total Money Makeover has sold over 6 million copies. When you're even slightly successful, people tend to look only at your electricity. They don't know about all the rejections, embarrassingly stupid ideas, betrayals and other bruises you've had as you've walked your way. Having met several successful people and a few people who have not yet gone so far. I am convinced that the shining mountain of success is not shiny at all. The people I know are tough people. They stand on top of all their mistakes, their stupid ideas and the bruises from other people. The shining mountain really is a pile of garbage. The only difference is that they stand on it instead of being buried under it. They moved on. They maintained the right direction. They do stupid things that make people laugh at them, and the next time they try not to be so funny. It is possible that the biggest feature of the character of the people who win is simply perseverance. They're usually not smarter. They usually don't have a higher IQ. They don't usually go to school for. They don't usually have rich parents. They're just accurate and never give up. I think it's you. You'll be more than ever. I think you got what you have to do. Some people think it's easy to win. That's a stupid idea. A few years ago, I went for coffee in the morning with the principal at my daughter's school. During the discussion, homework appeared. The chief admitted that all the research showed that homework in the lower classes was useless to the student, but they commissioned it because parents wanted it. As soon as she said that, three women asked if the amount of homework could increase. Think about it for a moment: the director acknowledged that homework is useless, but perhaps intelligent adults want more homework for their first classics. Education is not the only field where smart people act in stupid ways. For example, let's get human resources. The New York Post ran an article titled Corporate Sexual Harassment Drug only fuels the disease. Based on a study outside Stanford, this article states that sexual harassment training can lead to more sexual harassment. This is not a new knowledge. We have known for years that sexual violence and diversity training are ineffective in stopping Peter Bergman of Psychology today writes, back in 2012, that Diversity Education does not extinguish prejudice. She encourages him. Why do we do things we know don't work? Because at least we're doing something. To. We do stupid things because we have in our brain the idea that doing something is better than doing nothing. Mothers who wanted more homework for their children wanted this, not because it's better for their children (it's not), but because they can confidently say they've done everything they can. If they hadn't forced their young to do homework and the child hadn't grown up at Harvard, they would always have felt guilty, and if they had done more worksheets as 7-year-olds, they would have gone to Harvard now. The target of the stupid action? - Yes, but it's not. What about corporate bullying training? The purpose of this is financial. If John harasses Jane and your company didn't train for sexual harassment, Jane's lawyer will use it as a way to prove that your company has committed such behavior. That's why we keep our training so we can stand up in court and say: We've done everything we can. We know the training isn't working, so we haven't done anything. The jury's going to hear we don't care about sexual harassment. The target of the stupid action? We cover our corporate back. The truth is, doing something isn't always better than doing nothing. Just because leaving things alone doesn't mean we're slobbering and inebriable - it can mean we're scientifically justified. In the case of domestic loving parents, we can simply push back. (For the record, after that principal's statement, I threw my daughter's homework straight into the bin by the end of the year, and no one said boo. In the case of corporations, it's more complicated. We owe it to ourselves, our employees and our investors to do everything we can to protect the business from lawsuits. If training gives us protection from lawsuits, we do, even if we don't protect our employees. In fact, I think I'm going to start doing sexual harassment and diversity training that really works. You can hire me and pay me a lot of money. I'll stand in front of your company in costume and heels with a PowerPoint presentation that says, Be nice to everyone. Always. Then you can be cleverly harassed wise and wise. Wise.