

The incremental approach...
to having what you want

The
10%

IMPROVEMENT

Mindset

KIERAN O'CONNOR

A Wee Story...

Having just finished my lunch, I looked across to see Brian at his desk completely minding his own business when an idea dawned on me.

I had an idea that was very early in its infancy so to speak and Brian, had always been great to bounce ideas off. He was always direct and honest, if the idea was a good one, thumbs up. If it wasn't, he would usually tactfully tease me into going back to the drawing board to have a rethink.

We had a common interest in that he had been a great soundboard for my first book, and he had a book project of his own that was in its infancy. He had an idea for writing a children's book and had drafted out an outline version of 'The Wee Shoe'. The book was a story about a shoe who has a phrase "I'm only a wee shoe...what can I do" and the wee shoe character would venture on some everyday life adventures where the small size would be of an advantage. Brian noted that the idea was not probably a completely new to children's tales, but he was wanting to stretch himself as he had never even considered writing a book before.

When I asked how he was progressing, he stated that he was a bit stuck at the moment. He had made some good progress with writing the outline of the story but was wondering where to take things next.

A light bulb popped on and I asked if he would be interested in testing out the idea that I was working on especially as 'taking small steps' was a common theme that we both seemed to be aligned with.

Brian agreed and I queried him with "If I were to ask you... what could be a really small step forward with your book... a step so small that 1% would be about the step size we were looking for... what might you say?"

Brian's eyes rolled for a while and he asked if it was ok to have a think for a while. I said of course and we both went about our afternoon's work.

Brian finished earlier than I did and left pretty quickly that day, so I didn't get a chance to ask him what he came up with.

The next morning however, he appeared beside me with a cheeky smile. He shared that he was struggling a bit with a 1% size step so decided to bounce the idea of his wife Tracy while they were preparing dinner. She pondered for a while and then noted that he had mentioned that he would like to get started on the book illustrations. Brian nodded in agreement. He had some ideas of what they could look like. She then reminded him that the upcoming weekend, they were due to help with another family's son. Their own daughter Lucy has some learning difficulties and they also provide respite, some weekends, for this other family by looking after their autistic son, Alister.

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Brian looked at Tracy with a bit of a blank stare as if to say "and?". She then reminded him that Alister had a form of autism but one of his real strengths was drawing. Brian's blank stare was still showing, the penny was yet to drop.

She simply suggested that Alister enjoy providing one or more of the illustrations. Afterall, it was a children's book and what would be cooler than a child providing the drawings?

Brian's blankness broke into a smile as it dawned on him that it sounded like such a simple idea... **almost too simple!!!**

Could This Book Be for You?

Purpose

You might have heard during your lifetime the expression ‘the simplest solution is the easiest and best one’ and yet I believe this expression is very rarely encouraged, experienced or rewarded. Instead we naturally **gravitate** towards complexity, trying harder and working too many hours.

I have underlined and made bold the word ‘**gravitate**’ in the previous paragraph for a very good reason. I believe complexity is so engrained into schooling, education and learning in the West (and increasingly more and more in the East, I must add) that it is akin to a universal dynamic like the force of gravity. It’s such a part of our day to day existence that we don’t usually notice it, that is, until we are reminded as I was recently when I dropped a full tube of toothpaste onto my exposed big toe.

I would like you to give some consideration to the following idea, ‘that simplicity is such a core basic skill that it is almost too simple to see and is therefore almost hypnotic in nature’.

I would also like you to consider that simplicity can be relearned in a way that is childlike in its innocence and creativity, but also with an adult understanding about how to practically test out how things work in the real world.

Before that, however, I believe it’s useful to first understand why we tend to resist simplicity. I need to ask you to suspend your usual thinking and open up your imagination for a few moments.

Imagine, there are two circular steps on a floor in front of you, both at a height of one foot (12 inches) off the ground. They are just far

enough apart that you can step from one to the other with a small step, in the form of a small leap, where both feet are in mid-air for just a moment as you move from one step to the other.

As you stand on the Step 1, you notice that both steps are about shoulder width which means you have plenty of room when you decide to step across.

Now, whilst stood on the Step 1 think of something in your life that you feel less than positive about, something you would like to improve. This is physically represented by the circular step you are standing on.

Then try to think of a simple solution to that problem. When the solution pops into your head, you make the physical representation of this solution, by making the small leap across from Step 1 to Step 2. Simple... yes?

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Well, allow me to make one change.

This time, as you stand on Step 1, both Step 1 and Step 2 start ascending and slowly rise to 100feet.

Now, as in the first scenario, think of something in your life that you feel less than positive about, something you would like to improve. Once again, this is physically represented by the circular step you are stood on, which is now 100feet in the air.

If you're a normal human being (and not a death-defying thrill seeker) you could be finding this to be somewhat more challenging than the first time as you look down to the ground far below you.

When you seek the simple solution, you might find this time, your mind to be somewhat resistant.

Why is this?

One train of thought is that your mind knows that if it comes up with a solution, then the small jump must be made. In the first scenario

the brain thinks this jump is small risk at only 12inches but in the second scenario the distance is 100feet and this changes the dynamic completely. This puts the mind under greater stress and a simple solution becomes quite a challenge.

I would like you now to consider something else.

What if, the most resistant problems you experience in your life, are similar in nature to scenario two?

What if, just when you most needed the assistance of simplicity, complexity is so engrained and automated that trusting in simplicity is just too risky?

This is what could be termed a 'stress induced mindset'.

But please, don't despair, we will discover a way to bring your mindset elevation down to earth and grounded, so you feel solutions come more naturally and with ease, as initially experienced with scenario one.

To add to that, what if with practice, you could play with the heights so that at times you could go high, sometimes low, each time learning where your sweet spot might be, where you feel enough safety and support plus enough excitement and aliveness that brought the best out of the creativeness of your inner being?

This is the essence of "The 1% Improvement Mindset" which will assist you to naturally integrate more simplicity into your day to day life by following the natural mechanics of the human mind. This integration will, in turn, naturally create more and more sense of ease.

Limitations

This book is not about applying simplicity to dumb down or numb out. It is more about the **art of refinement** that can only be made simple with the infusion of simplicity that assists us with our mind's **natural creativity**.

This is in no way meant to make complexity the enemy. Complexity is a part of daily life. It is to see that ironically; the most impressive complex solutions and inventions are in reality brought about by bringing together **lots of individual simple solutions**. So, we will get to see that complexity is more about losing sight of simplicity when we are trying too hard to solve problems with an over worked, fatigued and confused mind.

Scope of this book

There are many books to assist people make improvements in their lives but there is a shortage of books applying what can be termed '**incremental change**' where one small change is made at a time and the effect of that one small change is clear to see. What tends to happen is that when driven by the unconscious desire for complexity, many changes are made in one effort and then the ability to determine what changes led to what, becomes almost impossible.

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The scope of this book is therefore to make incremental improvements a wise investment of time, energy and resources. This can then lead a person to then make well informed choices based on what individual improvements they observe.

To state it simply, the scope of this book is to **replace complexity with simplicity one idea at a time**, such that the process itself is as simple as practically possible therefore **creating a state of ease**.

If you have read this far, my money is on the idea that you intuitively know that you so often get in your own way by trying too hard. You are far from alone and I feel for you.

What will follow in the Introduction section is an example of how "The 1% Improvement Mindset" can be applied for financial flow to help prove that it works out in the real world. It can be applied to any area of life you chose such as achieving your ideal weight, creating life supporting habits, finding the partner of your dreams, etc. I will share a real-life financial example, as money and finances seem to automatically trigger a 'complex solution mindset' with almost

everybody I meet. So, financial freedom is just one area of life where a move towards applying incremental changes could prove very useful.

Overall, you will gradually come to see how the counter intuitive idea of making incremental 1% improvements will bring **more fun, flow and fulfilment** into your everyday life.

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ISBN 978-0-244-50238-6

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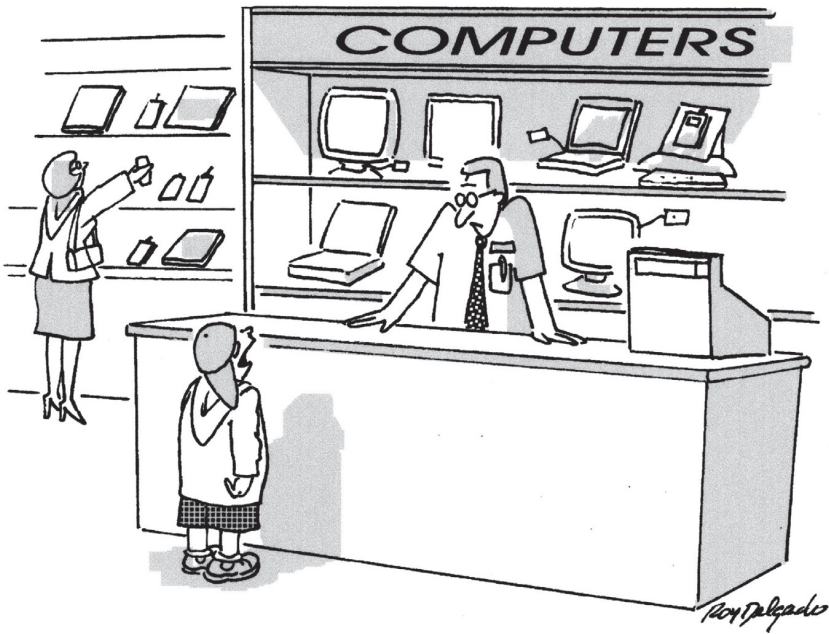
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This book aims to assist you to...

1. Discover that transforming your life doesn't have to be scary, dramatic or difficult. Step by step, you will learn how to release that which no longer serves you, to make space for what you truly want.
2. Recover energy, enthusiasm, and zest for life as you gently disentangle yourself from needless complexity and reinstate simplicity as your core operating principle.
3. Replace working yourself into exhaustion with working smarter and simpler. You will be able to save 'Must Try Harder' for those exceptional situations when it is truly necessary and valuable.
4. Tap into your flow state that will help naturally open-up your mind by finding your creativity sweet spot.
5. Ditch your frustrating procrastination habit for steady, incremental, and almost effortless change.
6. Measure your progress to a better quality of life, in a way that is so simple, that it naturally replaces motivation with inspiration.
7. Recharge your energy reserves by simply cleaning up your thinking via small and steady changes that replace any stress and clutter.



**" Do you have something so simple that even my parents
could use it ? "**

Chapter 1

Introduction

“ A child of five could understand this. Send someone to fetch a child of five. ”

GROUCHO MARX

I don't know who you are, where you come from or what you are seeking in life. I probably haven't even met you. What I do know with almost 100% certainty is you intuitively sense that modern life seems to be growing more complex despite human advancement promising otherwise.

To set the scene, it was April 2017 and after releasing my first book on the dynamic of Leverage and how it can help us be more effective and efficient, I wanted to take a break from 'serious' writing as it was quite a demanding experience. This was especially so for someone who struggled at even the most basic of basics at school.

After a good rest, I started thinking about what to do next. I had a second book in mind but I felt intuitively that perhaps I could apply my first book a little further by integrating its contents and ideas even more, into my own day to day life.

It taught me a lot. I could see that as I had applied the learnings and lessons into my life it leveraged my ability to transform big problems into small solutions. I then noticed how this automatically, in turn, leveraged my resources of time, energy and effort. The synergistic effect was that my overall quality of life had naturally improved. Not just a bit, but quite significantly and not by doing more. It was by doing less... but with a **clearer mindset**.

“ Doing less... but with a clearer mindset. ”

I was curious how this clearer mindset could be applied to my finances. I already had an outline plan to find financial freedom in five years and it looked to be a good solid plan.

I decided to experiment with leveraging some simple concepts by applying them to my finances as a stepping stone to transitioning from a five day a week job as a Chartered Design Engineer to a 20-hour a week Freelancer assisting people in de-stressing and

simplifying their lives by integrating simplicity. It would be an experiment in **designing my own ideal lifestyle**.

What I found, when I started the experiment, was that I automatically looked at my largest financial outlays where I thought I could make the most impact. As I didn't seem to be making improvements, my motivation really struggled. I then counter intuitively made a conscious decision to start with my smaller finances even though it might be counter-productive.

Firstly, I had to gather the data. I used my last three months of bank statements and listed all the areas of my life in financial terms starting with the smallest. This included items such as:

- Coffees and snacks that I bought on the go that were so often out of habit rather than genuine desire.
- Subscriptions to entertainment that I had never used for over six months.
- Interest on areas such as spread out payments that I could pay off and negate the interest.

I have to say I was very surprised when I looked at my statement and observed just how many transactions happened in one month! Shocked actually!!

The list revealed the whole spectrum from small to high and eventually showed the larger spend items such as investments, loans, mortgage and pensions.

Then I felt some resistance come up. It was, as if I subconsciously believed that simplifying my finances would have a less than positive effect on my quality of life. I couldn't identify the source of this resistance so I focused on what I knew I wanted, which was to strike a balance between investing for the future **and** also living every day to the full. But **how** I asked myself?

So, what I did was make three simple agreements with myself as follows:

- **Agreement 1: I would only make changes that either kept my current quality of life as it was or made it even better.**

As an example. My mobile phone contract came to an end and I was offered a chance to upgrade my phone. I discovered that the only real difference between the phone I already had (that was two years old) and the new one offered was a software upgrade, which I could download for free. I then decided to have my existing phone overhauled for a nominal fee and it looked like new again once it was polished up. This allowed me to have my mobile phone for the next two years at one third of the price of the previous two years.

- **Agreement 2: Give more away to those less fortunate.**

The second agreement was based around a fantastic talk by an American businessman called Jim Rohn. We will discuss some of Jim's very useful ideas in detail as we progress. For now, he attributed much of his success to how he contributed to those less fortunate than himself. Jim gladly gave away 10% of everything he made. Ten percent was a bit much for me but I decided I'd start building upon my charitable donations by 1% each year until I reached Jim's level.

- **Agreement 3: Only one change a week.**

I suspected that if I went at this too fast I would soon lose my enthusiasm. When I noticed that one year would equate to 52 weekly changes, I relaxed more into the idea.

Success builds upon success

As I reviewed the list, I first noticed a number of areas where I was paying interest because I'd chosen to pay throughout the year rather than making a one-off payment, even when I'd had the money

available for a one-off payment. Other obvious areas included small things like store cards and home contents insurance. Energy bills naturally followed on and I was surprised how much I could save just by switching to a supplier with a fixed three-year deal. Next were areas such as car and home building insurance, where I had stayed with the same insurers for several years, out of habit and convenience.

What happened next, was interesting and quite unexpected. As I transformed the small finances one at a time, I felt my motivation grow and as each improvement fed into the next, my financial well-being improved. It looks like the saying ‘**success builds upon success**’ is true after all.

“ Success builds upon success is true after all. ”

And the idea of making only one change a week was helping me see simple solutions that I might not have seen otherwise.

As I progressed, even though things were going well, my mind kept wanting me to skip the small changes and move on to the larger ones. I had to keep reminding myself that I was taking part in an experiment and that I needed to keep an open mind as to how it might all work out.

Four months into the experiment and after getting close to making 20 changes, I felt it was a good time to reinvest the money I’d saved.

I decided to place all the money saved from the many small savings into my existing Investment ISA, where all the savings would be reinvested, so compounding each improvement. Another benefit is that this is a tax-free method of saving/investing.

Eight months in, I started to focus on the larger finances with the same ‘small simple shift’ mindset. One of these was bringing together two pension schemes into one which meant a lot less charges and a much greater overall yield. It was so obvious when seeing them brought together but at the beginning of the year it had felt like

such a big task that I resisted making it. What had felt completely overwhelming early in the year was now feeling more towards ease and effortlessness.

One by one, I worked through these improvements and found that as I focused on the next smallest, I was seeing simpler and simpler solutions for each.

One year later (in April 2018), I was in a state of disbelief. Even after all my taxes etc. I had leveraged my finances, so much, that my initial five-year **financial freedom plan** had now transformed itself into **just one year**. I had to check the facts and figures more than once as my mind could not take it all in. Who would have thought that such a huge shift could happen by making one simple financial change a week?

This experiment showed that, although counter-intuitive, focusing on the smallest of improvements multiplied my ability to see the simple ideas and the motivation to apply them. It became clear that I had stumbled upon something I would come to name 'The 1% Improvement Mindset'.

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In Chapter 2, I will give you some more details on what a valuable experience that financial experiment was and the simple yet powerful lessons it taught me.

So... just before we take the first step on this journey, I would like you to pause for a moment and direct your imagination to the quote at the beginning of this introduction:



A child of five could understand this.
Send someone to fetch a child of five.



When I first heard this comical quote, it got me thinking as to why it made me smile so much. I believe that comedians, such as Groucho Marx, can at times use humour to show us truths that are so elusive in nature that it often takes comedy to point them out to us.

My overall aim for this book will be to tap into your creativity via simplicity, in such a way that you can align your grown-up adult mind with the creative innocence of a child.

This will in turn help you break free of the illusion that the simplest and most effective of solutions can ever come from complex stress based thinking. I hope you will soon see this for the craziness it truly is.

"Success is nothing more than a few simple disciplines, practiced every day."

JIM ROHN

The simplest solutions are the best ones.

Despite this fact, most people endlessly create and pursue complex solutions to the problems in their life.

Perhaps you have fallen into the same trap?

Ever fallen for the myth of 'Just Try Harder'?

What about feeling like you get in your own way at times?

It's not possible to find the simplest, best solutions via applying complexity as stressed thought patterns cannot access the creative mechanisms of the human mind. This is not to disrespect hard work. It's just best kept for when you really need it and not just your everyday, autopilot, default mode.

The 1% Improvement Mindset shows you how to simply shift your thinking about making true progress towards what you want... with incremental steps. You'll soon find yourself relaxing into problems, improving with ease and naturally creating effective and simple solutions.



Self improvement, Psychology
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USA \$8.99

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