

Video 5: Forging Your Path in Life

1. How should young people go about figuring what they want to be when they grow up?

Now this is the question I get asked most often, “how do you figure out what you become or want to do as a profession?” It’s actually a tough question because there is rarely one answer. Now, knowing that’s a tough question give yourself a break. You don’t have to figure this out today, or tomorrow, or even in the next year.

You know, I still joke that I am 56 years old and I still don’t know what I want to do with my life. Now, I’m only partially joking because the more I explore and the more I discover, the more I realize what I don’t know and the more I want to figure out. So if I’m still trying to figure it out at 56, give yourself a break; there’s plenty of time to figure out what you want to do with your life.

So how do you figure out? I would start by thinking about and then writing down what you’re passionate about. What makes you jump out of bed in the morning? If you asked your friends what would they say get you really revved up? That’s what you’re passionate about. The next thing to think about is can you turn this passion into a profession? If you can, then maybe that’s one possible career choices. If you can’t then maybe you found a great hobby or past time.

Let me give an example (and this is a little odd). I used to be passionate about flying kites. I wanted and try to set the world record for the highest altitude achieved by a home-built kite. You could definitely say I was passionate about it, (and there’s a long funny story that goes along with this that I’ll spare you). I asked myself, “Could I turn this into a profession?” Possibly, if I want to open a kite store, but candidly the thought of opening a kite store really never crossed my mind, so kite flying remained firmly entrenched in the hobby section.

I was also very passionate about basketball, as I talked about. I played basketball for hours every day and took 1000 shots rain or shine. I was fortunate to recognize early, despite my love for basketball and my relentless practice, I pretty much stunk and there is no way that this passion would ever amount to a profession.

Finally, I was passionate about becoming a doctor, and looking back, I don’t know where this came from, but from an early age I knew I wanted to be a doctor. When I finally got my Scholastic act together in college, I studied as hard as I could to ensure that I would earn the GPA necessary to have at least a shot at getting into medical



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school. Even back then, if asked, I'd say I'd do it for free. And even today, I still have that same sort of feeling; I would practice emergency medicine for free. That's how much I absolutely love doing what I do.

Now to summarize, if you can turn your passions into ways to support yourself, you have a career or profession if you can't don't turn your back on it because now you have a great hobby or at least a great pastime.

2. Discuss the dangers of limiting oneself to only one career path.

I recently spoke at TEDxASU and discussed this very question. The danger of limiting yourself to one career path is that if for some reason you're not successful or if for some reason the path you once chose loses relevance you may find yourself, at least temporarily, at a dead end or standstill.

There are some careers, like medicine or law or engineering or accounting that seem unlikely to ever lose relevance. I recently read an article about a guy I went to high school with whose passion was books. Soon after college, he opened a bookstore and for a number of years, enjoyed some success. Then, a Barnes & Noble store opened up right down the street in his book sales dramatically declined. Soon after that, Amazon crushed both Barnes & Noble and his small bookstore. He opened the store long before the advent of the Internet or before mega bookstores were en Vogue. Thus, he probably couldn't have foreseen his ultimate demise.

Compare that to a young teenager today who wants a career working on, let's say, combustion engines. I suspect for the next 10 years or so combustion engines will still be installed in the majority of all automobiles. However, the demand for combustion engine mechanics will certainly and then eventually dramatically declined as electric cars become mainstream.

So when you're evaluating different careers, look the education required to achieve that career. Many careers share common educational pathway, so that if one career becomes obsolete you have other fallback positions. For example, if your goal is to become a TV journalist and for some reason that does not work out, if you take classes in writing or journalism along the way, you have a number of career opportunities that don't have to necessarily involve being on camera.

When you start evaluating different educational opportunities, remember the goals: first the goal of education should be teaching yourself how to educate yourself. Once you figure this out, then you have broken down all barriers and you can accomplish



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really anything. The second goal is to expand your consciousness and teach you not only how to think, but what to think about. In other words, you should gain some diversity of thought. This means that there can be multiple perspectives about any given problem or issue.

For me, education was like putting on a pair of glasses. I was always amazed about what I missed that was in plain sight simply because I did not have the requisite vision to see what was before my eyes. In other words, I was blinded to what I could not see. Education has always help me identify intersections between various professions that would have remained invisible to me but for the education.

Let me give an example. A number of years ago, I started the company called M Star. I had just finished law school and became aware that women have much less malpractice risk and thus, paid lower malpractice premiums than their male counterparts. The belief was that women display more empathy, compassion and are better communicators. Intuitively, this made sense to me but I was unsure how it related to malpractice risk.

In his book *Blink*, Malcolm Gladwell discusses a study done in the Journal of surgery where undergrad students were able to pick out which physicians (and it was really which surgeons) who had been sued multiple times from simply listening to the tone of their voice.

Along with two psychologists, I developed a test that measured empathy, compassion, and communication skills and gave this test to a number of physicians and determined which one of those physicians were more or less likely to be sued.

Ultimately, we gave this test to male physicians and if they took the test and passed it, they were rewarded with lower malpractice premiums since they, like their female counterparts, had less malpractice risk because they had more empathy, compassion and better communication skills. But for the knowledge gained from the intersection of the disciplines of law and medicine, I would never have thought about starting this business because it would have been completely opaque to me.

3. How did you go about following your passion in order to create the life you want?

First, be intentional. Plot out your goals and the steps necessary to achieve them. Also, expect to stumble and welcome adversity. Don't shy away from difficulty; in



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fact, welcome it, because if it was easy, everyone would do it and it would not be all that desirable. You know, I always welcomed adversity early. I figured if I got out of the way early on then it have less to accomplish and less to worry about when the stakes were higher.

There is a saying that perfect is the enemy of good. If you wait until you are perfect, you may never get started. I know countless people who have never started for the fear that they would not be perfect out of the gate. Let me tell you, no one is perfect out of the gate. As we'll talk about in a little but it's okay to learn as you go or as I like to say, build the wings as you're flying.

A long time ago, I made a commitment to myself to go back to school every 10 years and to continually educate myself during the intervening years when I was not in formal schooling. In order to figure out what I wanted to study, I tried to imagine what my future would look like at that 10 year horizon and what would be a useful or relevant skill at that horizon.

For example, 10 years after law school, I went back and earned what's called a six Sigma Black belt. Six Sigma is the methodology used to design a process or service that operates in the highest quality and most efficient manner. I believed that as healthcare became more cost-sensitive and efficiency-driven that the knowledge gained from having a Six Sigma education would be useful. Fortunately, this seems to be the case as more and more healthcare institutions look for ways to cut costs while improving quality and efficiency.

The most important I can tell you is simply to take the first step. Once you start moving forward the steps become easier and easier. The hardest step is always that first step.

4. What would you instruct others to do if they, too, wanted to follow their passion in order to create a life they love?

First believe in your own ability. If you don't have the skills necessary, then go obtain them and know that when you start it is likely that you won't have all the skills necessary to gain them over time.

Second, take the first step. As I mentioned, the first step's the hardest. Once you get over the first step, the next steps become easier and easier.



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Third- expect to stumble. Expect to screw up. Enjoy the challenge and don't lament, but welcome the hard times.

Fourth, seek out mentors and remember to pay it forward by mentoring others. You can accelerate your knowledge curve by standing on the shoulders of giants and learning from those who have gone before you. But remember also, you teach best what you need to learn most, so mentor others.

Fifth, stay positive and stay humble. There are sure to be extremely difficult times ahead. Staying positive may be all you have that separates yourself from those that would have quit long ago.

Also, there will be times when you absolutely kill it and want to tell everyone about how well you've done, but stay humble. Your friends in the world will find out soon enough how well you did without you being forced to tell them.

Finally and most importantly, enjoy the ride. As you will find out, it is often the ride that is far more fun and far more rewarding than the outcome.



Video 6: Believing in Your Abilities

1. What can someone do if they lack confidence or feel that they're weak in a particular area?

When people tell me they lack confidence or they're weak in a particular area I simply tell him this: you are not alone. Everyone lacks confidence in multiple areas. I learned over time ones who act most confident are generally the ones were most insecure or unsure. Once you learn this you become much less intimidated by those who seem to have all the answers.

If you doubt this, read the book *Confidence Code* by Catty Kelly and Claire Shipman. These two authors interviewed very highly placed and high-powered women who all admitted that they lack confidence in themselves and all had overcome this lack of confidence to achieve remarkable success they enjoyed. The take-home point for me was that if these incredibly successful women lack confidence, than the rest of us are certainly not alone.

Share a time when your belief in your abilities (or lack of) has made a profound impact on your life.

As I mentioned, I was a very poor student in grade school and high school. I graduated near the bottom third of my class. The year I was accepted to college was the year that they took the highest percentage of applicants ever.

In college, on my very first test, which was an Economics test, and I remember this like it was yesterday, I received a D+ and I thought I studied *hard*. But I realized at that point that I better get my act together quickly, so I tripled my efforts and hung out with some people who studied, and consequently, I finally learned how to study and actually started to get A's.

After my first semester, I actually began to expect A's, and thus, getting A's simply became the norm. Once I started to believe in myself and my ability to do well, it became a self-fulfilling prophesy. Thankfully, it did not start with awfully hard classes. The classes I started with were outside my major and allowed me to get the grades and gain the confidence I needed so that when I took the hard classes, I was actually able to do well.



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Explain difference between confidence and arrogance.

I look at confidence and arrogance this way: confidence, at least to me, is the inward belief in your own ability that may be outwardly projected by your actions, but not by your words.

Confidence is quiet. Arrogance is loud. Arrogance is telling people how good you are or acting in a manner they give the impression that you know it all or can do it all.

You know, I never fear the loud boastful people-chances are they're all talk and will soon be making excuses for their inability to perform. I actually fear the quiet ones who appear calm and poised in the face of uncertainty or danger.



Video 7: Risk Taking

1. How do you know when something is worth the risk? And can you?

You know when something is worth the risk when the potential outcome outweighs the potential risk. Another way to look at this is if the potential outcome is greater than the probability of loss times the gravity of the loss.

No matter the risk, you should always look for ways to mitigate potential loss along the way. For example, when we are opening urgent care centers we always looked for things that the urgent care center could turn into that particular center and didn't work out. Thus, we would build them in such a way that they could be turned into a doctor's office or a law office or some other professional space without a lot of money spent on the conversion.

This way even if you don't reach your ultimate endpoint you can pivot along the way and still achieve some measure of success, or at least mitigate your failure.

2. Why is optimism important when it comes to risk taking?

Life is awfully hard if you don't learn optimism early. If you're going to take risks will certainly have setbacks in times when your competence will be shaken. Without optimism you will likely bail out at the first setback. Optimism gives you the ability to see beyond the setbacks and continue to view your ultimate goal.

I've been able to look at setbacks and barriers as gifts. It's not always easy, but the quicker I learned how not to do something, the less money I wasted and the less time I spent in the better off I was. I welcomed early setbacks because they were generally less costly since the stakes were lower at the beginning.

3. When was a time when you chose to take a risk and it paid off (and didn't)

When we started the first urgent care center one of the initial partners bailed out within the first two weeks leaving two of us holding the bag. At the very outset we had very few patients, no health plan contracts and we opened in the slow season. I remember one day when only a dog showed up to be treated, and we couldn't treat dogs.



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We both worked days in the urgent care and nights in the emergency department to support ourselves in the center. With only two of us left the financial pressure was even greater.

I believed that once we got flu season and once the winter visitors arrived that would be okay if we could just hold out until then. Fortunately, I was right. As a winter visitors arrived, and the flu season came, we became very busy and the cash flow positive. This led to opening more urgent care centers and most importantly learning when to open them and what cash was needed prior to opening.

Years later, a number of emergency medicine physicians, of which I was part of the group were considering buying the contract from the group that held contract for emergency department coverage. This to me seemed like a complete no-brainer to me but for others who are not used to taking business risk the stakes seem much higher.

Finally, after months of negotiation amongst the group of physicians and eventually with the contract holders, we were able to buy them out. Taking this risk paid off, we were able to pay off the debt in a few years and still hold that contract, which is very valuable today.



Video 8: The Power of Positive Peers

When I was in college, I was fortunate that a close friend to me wanted to go to law school. He studied all the time and when I want to hang out with him, I too had to study. Also, I dated a girl who was a pharmacy major. She also studied all time. But for these two, I may never have learned to study.

Conversely, if I had chosen friends who were partiers or who sat in the room and wasted time, chances are, I'd be in a much different spot today.

You can tell a lot about the person by the friends they keep. Remember: like attracts like. The take-home point is this: carefully pick your friends because they will have a profound influence over you whether overtly or covertly, so you want to be very careful about the friends you pick, because like it or not, they have a tremendous influence over your life today, and life as it will be in the future.

1. Why is it essential that those in your inner circle are positive, uplifting, intelligent people full of integrity?

Imagine how challenging life would be if you surround yourself with a bunch of naysayers who are constantly pessimistic and constantly saying and doing things to bring you down to their level.

Now, we've all met them. When asked why they are a pessimist, their standard response is, "I'm not a pessimist. I'm really a realist." And actually, I think they probably *are* realist because when all you spout is negativity, chances are good that all you get back is negativity.

No matter who you are, if all you hear is negativity day after day after day, you will start getting dragged down. These people say things like, "I told her not to do it," or, "I could have predicted that one." When you hear others say these things, run away.

If, however, you surround yourself with people who are positive, uplifting and of high moral fabric, you will rise to their level because of their support and belief in you during those times that are the most difficult.

When faced with naysayers, I remember this quote from Teddy Roosevelt: "far better is it to dare mighty things to win glorious triumphs even though checkered by



failure than to rank with those poor spirits who neither enjoy nor suffer much because they live in a grey twilight that knows not a victory or defeat.”

Here’s the take home point: don’t live in that grey twilight -dare mighty things and you will accomplish mighty things.

2. Can you think of a time when someone in your inner circle motivated you to pick yourself back up or remain positive in times of struggle?

Fortunately, and for reasons I probably don’t understand, I have not had to rely on others for that nudge. My inner voice has generally provided me with enthusiastic, if not always sound, counsel. I’ve been able to talk myself through many challenging times by imagining the positive future outcome and telling myself it’s better to have challenges now than later when the stakes are higher.

I’ve also learned over time that things generally work out, and when they don’t there is always something else and usually better just around the corner. And, but for that failure I would not have been exposed to a whole new opportunity.

Let me give an example: a number of years ago, I started what became a large chain of urgent care centers. We were certainly the first urgent care chain in the country. 17 years later, it ended very unexpectedly and I was unceremoniously fired by the very board I hired.

Within a week, I was introduced to what was then a very novel and progressive methodology used to see patients virtually through a HIPAA compliant WebCam. What this means is a physician can see a patient while they’re at home, while using the webcam on their camera, so you don’t actually have to travel outside of your house to see a provider who can provide medications, and prescriptions and all sorts of things.

This ultimately became a business I lead now called MeMD. Had I not lost my job, I never would have seen the potential for virtual healthcare and thus MeMD and all those involved and those we’ve treated using the virtual portal would never happened.



3. What steps do people need to go through to keep negative people at a distance?

The first step is to figure out who they are because they are not always obvious. One of the first clues is they generally don't rejoice in the success of others. For some reason, this makes negative people feel even more inferior than they already feel. Other signs are that they find a dark cloud in every opportunity.

There's an old saying that goes negative people find the challenge in every opportunity as opposed to an opportunity in every challenge. For whatever reason, and I suspect it's genetic, they can't find a silver lining in anything. I don't know why anyone would want to live this way, thus, it must be beyond their control.

I would spend very little (if any) time trying to encourage, challenge or cajole them to change their temperament. I've spent a lifetime trying and have rarely if ever achieved any success. I don't think you can change a glass is half-empty person to a glasses half-full.

Once you identify them, that being the naysayers, respectfully distance yourself from them quickly. You can certainly be nice and cordial but don't waste your time engaging because they will do their best to bring you down to their level of negativity.

4. How do you respond when naysayers attack you, your ideas, or your ambitions?

This one's easy. I simply smile and nod. On the inside, however, I may say to myself, "well we'll just see about that." I learned long ago that life is too short and I'm simply past the point of arguing or defending or trying to change someone's opinion who is a naysayer.

Candidly, I don't have the time or care enough to try to alter their belief. I have found, as I mentioned before, that it's extremely difficult to change a naysayer. I'm actually thankful for those people that tell me I can't do something because it always fuels my desire and galvanizes my perseverance.

