

My brother has reached great heights, and he is sharing a truly honest account of how that came to fruition so others can do the same. His very personal accounts of the highs and lows are the cherry on top of him now sharing the roadmap he's formulated that others can now follow. From being a tough kid on the streets of Brooklyn, overcoming the pitfalls of the world we grew up in, and then having to get knocked to the mat after early business success and build it all up bigger and better than before. Ralph reveals here how the journey is ongoing, and if you dedicate to not getting caught in the Growth Traps along the way, we can succeed to the highest levels.

Having watched this all from the front row, I can tell you that it is a modest recollection of the boy that always acted like the man. From standing up to everyone (including me) since birth, soaking up the experience and knowledge of those he admired, and outworking everyone as he strived to be the best at whatever he did. Him writing this book came as no surprise, because he's added mentoring to his toolbox, and he's changing lives every day. I can attest to his greatest growth, is that of a leader. And this book is his way of leading you out of your own Growth Traps. I'm sure you'll be as inspired as I was by it!

**Michael DiBugnara**, Co-founder and CCO of LIKEY

The Growth Trap is a Must-Read for anyone who is looking to achieve growth in their personal and business life and are ready to level up their game. We all experience Growth Traps throughout our careers and this book helps you overcome them.

**Kevin Harrington**, Inventor of the Infomercial and Original Shark on ABC's hit show Shark Tank

# THE GROWTH TRAP

**A Continuous  
Plan to Avoid  
the Traps of  
Life and Build  
a Better You**

## Ralph DiBugnara



NEW YORK

LONDON • NASHVILLE • MELBOURNE • VANCOUVER

# The Growth Trap


A Continuous Plan to Avoid the Traps of Life and Build a Better You

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# Dedication

*To everyone, who over the last Twenty plus years of my career, who has helped me blindly on this wonderful journey.*

*My Family, Friends, Colleagues, and Teachers  
of the lessons I needed to learn.*

*To My wife Beatriz and children Lucas and Leina. You make it easy for me to get up every morning to work towards a better me and us. I am inspired daily by your support and your confidence that I will do what is right and needed for the future of our family.*

*To my Father and Mother, Ralph and Joanne. Thank you for letting this curious child find his own way, never trying to change me, loving me, leading me by example, and setting me up to be as successful as I am willing to become.*

*To My brother Michael and his amazing family. You led the way to try and make my path easier by defending me, backing me up no matter what, and supporting me when I needed it most. You are always in my corner.*

*There are too many other family and friends to mention but you all have been there for me and are a piece in all I have built and will continue to build in the future.*

# Acknowledgments

**W**illiam Arthur Ward, American Motivational writer, wrote “Adversity causes some men to break, others to break records.”

As I am finishing writing this book, what I am most proud of is my journey from a kid that was broken by anything to an adult who refuses to be broken by anything. These following people have served as a support system that has enabled me to continue to break my own records and grow from the traps of life. They are in some sort of chronological order but their help has never been limited to a day, month, or year in my life.

To my parents Ralph and Joanne. Your selfless and tireless work when I was a child not only protected me when I didn't know I needed it, but it told me through words and actions that I could be whoever I wanted to be no matter what the rest of the world thought of me. The sacrifices you made so we didn't want or need anything have shaped me into the person I am today for my family. You are the foundation that allowed me to be so strong when I needed it most. My eternal support system that has never wavered.

To my Brother Michael. You were my model in so many ways that set a bar for me to strive for. When we were young, it was your intellect, toughness, and fashion sense that made me want to be just like you. As we got older you showed me that there was no reason we couldn't be whoever we wanted to by being daring enough to step into fields and circles of people that were completely foreign to us. I saw you and realized I could do it as well. Thank you for being there during my darkest times and to cheer the loudest for my wins. Love you, Keily, and the girls very much.

To my cousin Nicky. Our perennial older brother. I've learned so much from you about business and life that I still use in my daily routines to this day. You taught us that nothing was ever unattainable and always told me that I was going to be very special. You believed in me before the world even knew I existed. You, as well as my beloved Aunt, Phyliss, and Uncle Justin, have always been a shining light in my life.

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To Nick Farina, thank you for believing in me when everyone else didn't want to give me a chance. You gave me a window of opportunity that would eventually become my world and I will never forget how you saw something in me for that moment.

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To my wife, Beatriz. You have held me up in some of my darkest moments and inspired me in some of yours. People from the outside looking in wouldn't believe that I am mostly a dreamer, but you have never wavered in backing me up on this strange journey. You are an amazing Mom and a constant source of challenges, which I secretly need daily. I fully believe we have, and will continue to, get over whatever obstacles are out in front of us together. Keep being you, you are needed. Love you.

To my children Lucas and Leina. I don't even know where to start explaining to you how much you inspire me and have changed me for the better. Nothing has been as life changing as becoming your father. Something I never knew I wanted but I could never live without. Lucas, you surprise me everyday with your intellect, curiosity, and kindness. I've never had anyone in my life who could so easily

walk into a room and make friends immediately without fear and be embraced so lovingly. You are going to change lives one day for the better in whatever you decide to do. Leina, you light up a room with just a look. I can visualize and hear your giggling and witty sarcasm by just closing my eyes. We laugh sometimes just by looking at each other, you may get my sense of humor more than anyone in history. I can't wait to see how you use all of it to impact this world in whatever way you decide you want to do.

A special thanks to all that contributed during and before the process to make this book possible. Eulogio, for your confidence and loyalty to helping me make something great with the beginning and advancement of Disruptors Network, as my brother and ally. Grant, for bringing me to life, visually, in a way I never thought possible. Keyla and Vicky for supporting me in whatever way I have needed to create more. Enmy, Logan, and Failen for your contribution in writing this book.

My name will be on the front cover as the acknowledged author of this book, but the story was created by so many along the way. I live and write most of this story at the moment. The beauty of that is, I won't remember all of the sentiment I put in while I wrote it, but by the next time I write another chapter I will have lived, failed, learned, and grown more for wherever this journey takes me. Here is to welcoming my next growth trap and figuring out how to advance past it and be a better and greater human being.

## Foreword

**O**ftentimes, when requesting someone to write a forward to a book on self-improvement the author chooses some expert in the field or a wordsmith. I am neither of those, but one can appreciate a book of this type regardless of the field you are working in. Ralph DiBugnara is someone who has succeeded despite suffering serious setbacks. He is that rare individual who is never discouraged by failure and in fact as the book avers failure it would appear has made him a stronger individual. One can spend a lifetime reading self-help books and still not be willing to make the individual sacrifices needed to make a "Comeback."

Ralph, frankly, knows of what he speaks and is willing to share that valuable information with others. This writing represents an honest and clearly written assessment of his struggles and triumphs.

Mr. DiBugnara is deserving of much credit for producing a concise and clear path to self-improvement. The author has brought his strict training and "can do" attitude to inspire others. He has not only met his life goal, but he is currently sharing his success by funding a scholarship program for minority students. His mortgage company workforce can serve as an exemplar of diversity.

His work illuminates the idea that each person can achieve their goal if you can learn from your own failures. The idea that “you are the only one that you are competing against” should be the mantra for all who seek to reach their goals.

The author is not only a business success but an accomplished athlete, journalist, and parent. The takeaway here is that you will most assuredly improve your life by following the prescription laid out in the book. One can only predict that we will continue to hear great things from the author.

**Ralph DiBugnara, Sr.,** Father

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# Introduction

It's easy to grow when we're children. We get bigger every year, we grow more capable, we jump from grade to grade, and we soak up everything around us. But this only occurs “naturally” up to a point. By the time we're graduating from college or starting our first full-time job, growth no longer comes so easily. If we want to continue to improve and progress in life, we have to be proactive. Failure to consciously take steps toward self-improvement and subsequently getting stuck in life is what I call the *growth trap*.

It's possible to fall into a growth trap in any stage of your life. The growth trap is like pushing a boulder up a hill: in order to prevent the rock from falling, you need to constantly exert effort. The requirement for growing—whether physically, emotionally, financially, or mentally—is the same: you need to expend energy every day to continue to improve. Otherwise, like a boulder on a hillside, you will fall into the pits of a growth trap. Growing is a *proactive* process.

I was very young when I fell into my first growth trap. I grew up in a small Italian community in Brooklyn, in a neighborhood called Dyker Heights. There were only two schools in the entire neighbor-



hood, and everyone knew each other. I was a well-liked kid: very popular, very athletic, and, as a result, very happy. I'd go to the schoolyard and hang out with the older kids whenever I wanted. In the classroom, I did the bare minimum to get by, and it worked for me. My neighborhood was a comfortable cocoon—I never wanted to leave.

When I was thirteen, my parents decided to move from Dyker Heights to Staten Island because our neighborhood was getting worse steadily but surely (I was robbed at knifepoint once). Despite the noticeable deterioration, I still didn't want to leave my beloved home. At our new place in Staten Island, I had to start over. I was no longer liked by girls, no longer M.V.P. of the baseball team. I was forced to make new friends, and I had no idea how to do it. Turned out I was shyer than I'd thought.

I ended up sitting alone in my house for a year. I'd go to school and come back and do absolutely nothing. In eighth grade, I joined the basketball and baseball teams, hoping to get out of my funk. I attended one baseball practice, and I felt so out of place that I never returned. I'd been so good at baseball back in Brooklyn, but after this one moment of insecurity, I never played the sport again. I still kept playing basketball at least, but it was obvious that I was an outsider. The other kids had already been playing together for years, and I could never truly make my way into their circle. Not only did moving cause me to retreat into my shell, but my physical prowess was affected, too. My loss of confidence translated onto the basketball court, where I'd clearly lost a step from my Brooklyn days. While I made the team in Staten Island, I was placed on the bench most of the time. And that only damaged my confidence further.

I was in a growth trap, and I had no idea how to climb out of it.

My identity was completely shaken. I was no longer the cool, fun, popular guy that I'd been in Brooklyn. In Staten Island, I was shy, insecure, and shaken. So who was I, really?

When I was fourteen, my friends from Brooklyn came to visit me. We were walking around, as kids do, and we ended up meeting some other teenagers from the local neighborhood. Because my friends were with me, I had the confidence to speak to the locals in a way that I hadn't had before. It was a shot in the arm for me: I suddenly knew that I *could* make headway in my new home. It felt like coming out of darkness. Suddenly, I looked forward to being outside again, and everything somehow felt new, like I was being reborn. I learned how to be myself again, and I started my growth process. To be sure, my confidence levels still had a long way to go. Girls still made me nervous, and sports were still more difficult than they used to be. But I made progress in getting out of my slump.

My growth trap extended to the classroom, too. In high school, I could no longer get by easily by putting in the minimal effort, which had worked for me back in Brooklyn. Now, I had to study far more just to pass, and I never excelled.

This trend continued when I attended the College of Staten Island (I wasn't accepted anywhere else). All of my friends were away having the classic college experience, while I was still stuck in the same place, literally. I was envious of them, so by my second semester, I wanted to transfer. My plan was to get good enough grades so that I could move away. My motivation was strong enough: eventually, I transferred to the University of Albany.

I chose that school because I had a friend who was already there, and he said that we could live together. I figured that I'd be able to make friends easily, since I'd already have one who would introduce me to people. I'd be able to skip an adaptation period like the one that had been so disastrous back when I moved to Staten Island.

On my first day at the University of Albany, I went to my friend's apartment. He wasn't there! I called him, and he told me that he had

to return to his parents' house since he'd failed so many classes that he was forced to drop out. He had neglected to tell me this beforehand. So yet again, I was all alone in a new place.

The college placed me in a suite of three rooms in a college dorm with a bunch of guys who were all in the same fraternity. In my new room, I could immediately see that my roommate was not happy to see me. He told me that his old roommate was coming back, and that I shouldn't have been there.

I didn't want to be where I wasn't wanted, so I went to the administrators and requested a different living arrangement. Luckily, they were able to get me my own room in a different suite with six other guys.

I lasted for about three weeks.

I just wasn't mentally capable of breaking through any of the growth traps still plaguing me. I didn't have the mental fortitude for the social or academic pressures on me. So I quit.

I wanted so badly to return to my parents and Staten Island, and that's what I did. My dad has always been a hardworking guy. He worked three jobs so that my brother and I never wanted for anything. He's the epitome of the "strong, silent" type, so he was never going to tell me how I should live my life. He allowed me to make my own mistakes. This served me well later on in life, but early into adulthood, I was lost. I needed guidance.

I stayed home for the next three or four years, safe and comfortable in my familiar cocoon. The guys I looked up to at this time weren't exactly doing the right things, but they had a lot of money. They were nice to me, but their jobs weren't aboveboard. My friends and I got involved with these people to make some money, because that's what we knew. Selling weed, collecting money for gambling, and similar activities were completely normal to us. And I was looking to prove

myself, regardless of the ethics of my decisions. I wasn't interested in breaking out of my comfort zone or becoming a better person. I learned how to survive in this environment, but I didn't expand my mind-set beyond the streets of Staten Island. I was able to fit in with the criminal class, but I did not develop any talents that could elevate me beyond that.

Eventually, I did graduate from college, but it didn't mean anything to me. I didn't walk on the day of graduation, and to this day, I've never picked up my diploma.

My early twenties were some of the most stressful years of my life. I knew that I wanted to be better than where I was in life, but I didn't know what to do about it. The stress got so bad that I developed ulcers.



My childhood in Brooklyn 1990

I began interviewing for jobs, but I was only receiving attention from sales teams—I didn't mind, since I had no idea what I wanted to do. I sold copiers for a little while, and I hated it. Walking door to door in Manhattan and asking people if they needed copier supplies didn't appeal to me. I was gearing up to take a job with Enterprise Rent-a-Car when a friend contacted me with a new opportunity. Thank goodness he did.

My friend, Nick Farina, was in the mortgage business, which was hot at this time in 2001. He told me that I'd go through his company's training program for a month and then jump on the phone for sales calls. I asked Nick what the salary was, and, to my shock, he told me that there *was* no salary. He told me that I'd be paid by commission, but that plenty of people were already making a lot of money doing this.

At that time, Nick was the only person who had any faith that I could make something of myself. Years later, when I reached out to thank him, he said, "Ralph, the cream always rises to the top. You would have made it no matter what." Still, I looked him in the eyes and told him how much I'd needed him back then and how grateful I was that he'd been there for me.

Sometimes, to get out of a growth trap, you have to have your back against the wall. I didn't want to be the guy who lived with his parents and had no job. I didn't want to embarrass my family. I only had a couple thousand dollars in cash to my name. So I gave the opportunity a go, despite my fears.

I started in November 2001. My company was in the Federal Reserve building, near the World Trade Center. Only two months after 9/11, the area looked like a warzone. And that's where my career began.

The office environment was extremely aggressive. Just like in my neighborhood, I had to adapt to the company's culture in order to survive. I'd always been a hard worker, and I always wanted to make

money—those were never my issues. At my new job, I worked twelve-hour days and weekends. After a few months, it finally paid off. My first big check was for eight thousand dollars, and the one after that was for twenty thousand. Once I got the feeling that, if I worked hard enough, I could really make a lot of money, my mind-set completely shifted. I *desired* to grow. If I could get really good at this, I could flourish financially.

My job consisted almost entirely of phone sales, which didn't come naturally to me. As a sports fanatic, I'd always been good at studying the stats of my favorite professional athletes. Here in the business world, I leveraged this ability of mine to compensate for my weaknesses. I constantly fed myself information and studied the fundamentals of lending and real estate. It became a daily obsession of mine. I became a dynamic, knowledgeable salesman. To this day, my ability to offer an impressive amount of information to clients has been one of the most pivotal factors in my successful career.

By the end of my first year in the business, I'd made six figures. Within sixteen months of starting my sales job, at twenty-three years old, I bought a house. I'd finally broken through my professional and psychological growth traps.

## Growth Traps Come in Many Sizes

I went through an adolescent growth trap, a social growth trap, and a professional growth trap. But you can get stuck in all sorts of other ways. For example, the growth trap can occur in relationships, too. The beginning of a romantic relationship is often very easy. But when you decide to move in together, get married, or have children, it's no longer so simple. Responsibilities, friction, and disagreements inevitably emerge, and you have to work at the relationship every day. During the "honeymoon phase," it's easy to find happiness without

trying. After that, though, you need to put the effort in to make the relationship work.

*Physical* growth traps are also common. Alex Rodriguez was drafted into the MLB at seventeen years old and began to play a year later. He was an absolute phenomenon. He was so naturally gifted that he grew to sky-high levels of performance with ease. Growth came naturally to him. His career consisted of multi-hundred-million-dollar contract after multi-hundred-million-dollar contract. Every year, his stats improved. But, like with any human, his body eventually started to break down. Rodriguez used steroids in order to compensate so that he could penetrate his physical growth trap—he wanted to heal more quickly from his injuries and bolster his batting statistics. Because he'd been so used to effortless improvements, once he found himself unable to grow any further, he lacked the discipline to do the work required for honest growth. Granted, as our bodies age, we simply cannot continue to improve in our athletic abilities. But Rodriguez could still have chosen to optimize his performance in his later years by honorable means. He ended up getting suspended for a year and apologizing to the public (after initially lying about his steroid use).

Rodriguez's trap was physical in nature, but the effects of it were psychological: he compromised his integrity in order to rise from his growth trap. But this ended up destroying him, his career, and his reputation. Later, after growing as a person (ethically and otherwise), he returned to the public spotlight. Luckily, he's turned things around for himself. But not everyone who tries to take the easy road out of the growth trap is so fortunate.

Growth traps are not limited to affecting *people*, either. Entire companies can suffer under a growth trap. At one point, BlackBerry controlled 50 percent of the smartphone market in the United States and 20 percent of the global market. By 2007, the company was pull-

ing in more than three billion dollars in revenue and enjoyed a net income of more than six-hundred million dollars. At some point, the developers at BlackBerry approached the executive team and told them that they needed to create a phone with a touchscreen and a web browser in order to compete with Apple's then-new iPhone. The leaders at BlackBerry disagreed because they thought that their phones would forever remain the best product on the market: everyone loved BlackBerry phones' physical keyboards! Apple and others entered the market, and as everyone now knows, this was the end of BlackBerry. It turned out that consumers preferred touchscreens to clunky buttons. In 2013, the company was bought by FairFax Financial at only nine dollars per share.

BlackBerry's growth trap was hubris: they thought that they knew better than everyone else how they should proceed. They didn't think they needed to adapt and grow, even while their competitors were advancing around them. A growth trap destroyed BlackBerry in only a few years.

## Learning to Grow

Since my first sales job, I've gone through a ton of ups and downs, which I'll get into later in the book. Even though that was where I finally broke through my growth trap, it wouldn't be the last one I had to overcome. Now, though, I'm proud to say that I'm flying at a steady altitude in life. As a successful mortgage broker and real estate entrepreneur, I have closed forty billion dollars in career loans, and I have a personal real estate portfolio in excess of fifteen million dollars. In my day-to-day, I also pass on my knowledge of how to be a successful entrepreneur to the next generation of real estate agents. I've made something of myself because I've mastered the art of climbing out of any growth trap that might creep up on me. The following

chapters will explain how you can do the same and how you can learn to make incremental improvements in your life every day, both personally and professionally. I'll outline the principles I apply in my own life in order to succeed, and I'll use examples from both my life and others' in order to illustrate how you can do the same. This book is for *anyone* who seeks to make progress, regardless of your age or goals. The growth trap is inevitable. Whether or not you overcome it . . . that's up to you.

## Chapter One—

# Think Like a Beginner

## The Ring

I had to lose my confidence and then regain it in order to believe that there are no limits to what I can accomplish. Sports was my first love and my biggest loss when I fell into the growth trap, as I explained in the Introduction. I had totally lost my confidence on the field and the court. Even today, I look back at my teenage years with regret over what I could have been.

In 2003, as my career was booming, my life started to turn around. This gave me my *mental* confidence back to some degree, and I decided that I needed a physical challenge in order to regain my *physical* confidence. Boxing was always a great love of mine, but I had never learned how to really fight. As a young man growing up in Brooklyn and then Staten Island, I was in plenty of street fights, but those were done in anger. Back then, I fought in order to prove or defend myself. They weren't really skill-based. With those street brawls, I was just learning what to do on the fly. There wasn't a lot of skill involved.



But now I decided to learn how to box like a professional.

I found a gym in downtown Manhattan called Trinity Boxing Club. At the time, the sight of the gym was a little eerie, since it was right at the foot of the World Trade Center, overlooking the areas being rebuilt.



Ralph boxing in 2005

The owner and main trainer of the gym was a guy named Martin Snow. He's originally from Brooklyn, and his accent couldn't have been thicker. He's also an imposing figure, standing at around six feet, four inches, and weighing two-hundred-and-fifty pounds. To this day, Martin has long hair and wears a big bandana, shorts, and sleeveless shirts even when it was freezing in the winter. He was also a New York State amateur boxing champion. Recently, he's become famous because he trains one of the women on *Real Housewives of New York*, a popular reality show.

Martin taught me how to box. As my mental confidence steadily returned, along with increasing financial stability, I found that my confidence in my physical abilities also started to come back. I already had some natural ability when it came to boxing, as I had a background in athletics. I'm not proud to say it, but my experience fighting in the streets as a youth actually prepared me for boxing, too. I trained at

Trinity Boxing Club for five or six months, and through sparring and other boxing exercises, I'd gotten really comfortable again. My gym became another homely cocoon—the other guys became my friends, and I never embarrassed myself there. Frankly, I was so comfortable that it almost became another growth trap.

One day, Martin approached me and said, “Hey, we're having a smoker at the gym, and you're fighting.” A smoker is an intergym fight. These are amateur boxing matches that used to be very popular in New York City. I had never heard of such a thing before. I told Martin that I wasn't ready for a fight. Martin is the kind of guy who doesn't really ask if you want to do something, he *tells* you that you're going to do it. So he told me that I had to be one-hundred-and-sixty pounds in four weeks, and that he'd see me the night of the fight. I nearly fell to my knees in shock.

A month later, the night of my first fight came. I had no idea whom I was about to fight. Moreover, they match you up based on weight, not experience level. So I figured I was fighting someone far more experienced than me.

I waited downstairs at the gym with nervous anticipation. The worst thing about amateur boxing is that you stand in the locker room, watching people come back bloody and beaten up while you're waiting to enter the ring. I saw maybe seven boxers come back before my own fight began, each looking like they'd been tossed through a meat grinder. This only added to my anxiety.

I'd invited my circle of friends to come watch, including my brother Michael. Three years my senior, Michael was my first role model. As kids, he toughened me up by beating on me all the time. He's always been very proud and protective of me. My dad came, too, though my mom wouldn't come—she couldn't bear to see me get hit. There were about twenty people in total there to watch me.

I finally headed upstairs for my fight. I still didn't know whom I was fighting, all the way up until I entered the ring. There were only about two hundred people there to watch, but it felt like there were five thousand. The guy I fought was a little bigger and taller than me, and he was definitely stronger and more experienced. I remember walking into the ring, but I don't remember what happened after that. Adrenaline took over, and all of my training went out the window. It was a three-round fight, of which I don't recall a single moment.



Ralph and Martin Snow, Trinity Boxing

I won by a razor-thin margin. It felt like I had overcome an unbelievable hurdle, not just in the ring, but in my own mind-set. The victory gave me a new lease on my athletic ability that I enjoy to this very day. That one match led me to continue boxing for the next four or five years.

I fought another fifteen or twenty times. Every time I went to fight someone, I'd still be uncomfortable going into it. But every

time I got up there, I acquired a little more confidence. Not only did my physical confidence grow, but it also gave me a new mental ability to get in front of a crowd of strangers and perform. Surprisingly, this helped with public speaking: nothing seemed scary after entering the ring with another man who intended to pummel me! I didn't win every match, but I was definitely good at boxing and won my fair share.

The entire adventure was a huge step in the building of my personal foundation. My experience with boxing was the epitome of losing confidence and then regaining it. I learned that there was really no cap on my abilities and that I had just stopped accessing them during my darker moments. Boxing helped me understand that there was no limit on what I could do, as long as I was willing to put the work in and, more important, get past my fears. Thank goodness that Martin pushed me into fighting against my better judgment. Thanks to him, I learned that I could start at zero and grow over and over again in any domain in my life.

## On Top of Her Game

Monica Seles was a famous American tennis player who was once number one in the world. By 1993, the nineteen-year-old had won eight of her last eleven Grand Slam events. On Friday, April 30, 1993, Seles faced off against Magdalena Maleeva in a quarterfinal match in Hamburg, Germany. While sitting on the bench between sets, a crazy fan approached Seles and stabbed her with a nine-inch knife. She suffered a brutal half-inch wound between her spine and shoulder.

Seles lost everything. She had to undergo surgery and therapy before returning to the court. She lost her confidence. During her recovery, she suffered from depression and developed an eating disorder. Despite the traumatic attack, she willed herself back to regaining

self-assuredness during her more than two years of recovery. In 1995, she returned to the tennis court and won the first tournament she entered following her absence. Seles went on to win even more Grand Slams. It was an uphill battle, but she eventually worked her way back to becoming the number one player in the world. She was forced into a beginner's mind-set, but she did not let the setback prevent her from progressing back to success.

## My Expert Blinders during the Crash

Thinking like an expert has gotten me into trouble more than once. The biggest wakeup call came in 2007. I was cruising along in my career, my income was rising every year without me doing much to grow, and the mortgage market was still getting hotter and hotter. There may have been signs of a crash coming, but I had my expert blinders on, and I didn't see them. I thought I already knew everything, and so there was no reason to question my own decisions.

At this time, I was running a company on the side called One of Ours Management, a music management company through which I managed two hip-hop artists. I got into this business because I always had a passion for music, especially hip-hop. So when I moved to Manhattan and began making money and regaining my confidence, I decided that I was going to go find an artist and try to enter that world. Around 2005, I started going to showcases around Manhattan. I finally found an artist that I really liked. He was raw, but he was winning some talent shows, and he wasn't signed with anyone. His stage name was Esso, but his real name was David Powell. I eventually signed a management agreement with him.

In 2007, I was at the height of my mortgage career, and Esso had reached the apex of his notoriety. He had appeared multiple times on MTV and was named "Unsigned Hype" by *The Source Magazine*.

We had a mixed tape that received rave reviews from all of the industry publications. At that time, we were having multiple conversations with record labels about signing him to a major record deal. The problem was that I was financing the business. I was spending about one-hundred thousand dollars a year investing in what I thought was going to be a big payoff in a record label.

Enter the financial crisis.

In both of my businesses, I had my expert blinders on: I thought I knew what I was doing, and I didn't pay attention to any warnings to the contrary. My mortgage business was growing, and now this new music venture looked like it was about to pay off. But then the financial crisis happened. Truthfully, there were a million signs that that crisis would hit the mortgage market. Wall Street had an insatiable appetite for mortgage-backed securities at the time because there was such a high payoff from them. Bankers wanted to offer more and more loans, and the only way they could do so was by lowering the credit score and down payment requirements, as well as by loosening income restrictions. At the time of the mortgage crash, we were allowing as low a credit score as 580, zero percent down payment, and no official documentation to prove one's income. Because I was in the business while this was becoming the norm, I didn't see it as a problem.

Meanwhile, there were people making millions of dollars shorting the mortgage market as the crisis happened! I didn't know enough to do the same. I think a lot of people *did* see the crash coming, but I was inexperienced and thought I knew everything. I thought I'd be great in business and great in music, but the world came crashing down.

Meanwhile, as Internet blogs got bigger and bigger, so did streaming. The record labels sued Napster, a competitor, and managed to shut it down. They thought they stopped the problem, but really



all they did was delay the inevitable. By 2007–2008, streaming had become so dominant that the record labels decided not to sign anybody—they had no money to give. So now all of the deals that I had on the table went out the window.

I crashed in both the mortgage business and the music business. Because I had my expert blinders on, I didn't see either one coming.

## Why Think Like a Beginner?

Thinking like a beginner allows us to create something that is new and exciting, and it makes engagement with ideas and projects fun. I maintain a beginner's mind-set by learning something new every day. I “read” daily for at least twenty minutes via audiobooks. The content is either entrepreneurial, about self-development, or business-related.

If we start our days by being open to learning something new, we will always be moving forward. This isn't as hard as it might seem. All it takes is an open mind and the decision to feed our brains wisely. Personally, I feed my brain by reading. In recent years, I've switched to audiobooks and podcasts in order to provide myself daily opportunities to learn while multitasking. By listening to business strategies and inspirational stories, I've allowed my mind to acquire new skills. This can be accomplished by asking “why” when we hear ideas that pique our curiosity. Asking why and then allowing myself to think through the answers helps me to learn more and move forward from being a beginner to becoming an expert.

Thinking like a beginner applies to novel *adventures*, too. For me, starting a mortgage business was scary at first, but as I began to excel, I became more and more excited about the new job, which caused me to succeed even more. Eventually, I started to dislike the normalcy of my day, and I yearned for more. I had grown out of being a loan officer and wanted to challenge myself with something new. Six years

later, while I was in my expert mind-set, the market had crashed. I was still clinging to my precrash status as a vice president of a publicly traded company, but that wasn't where I was anymore. Now, I was a broke *former* vice president in need of a job.

What ultimately saved me was going back to the beginning. I became a loan officer again, except this time, I had more knowledge, pain, and experience under my belt. I corrected the mistakes I'd made the first time around, and I became a bigger, better version of my previous self. Because of the darkness I felt following the crash, I found excitement in my new opportunity, and this was the beginning of my salvation. The experience helped me build a solid foundation for what would eventually lead to professional success.

When we think like an expert, we tend to let our egos get in our own way. But as children, we'll do anything, try anything, without hesitation or fear. As a child, we're always thinking like a beginner. We all remember what it was like to let our imaginations roam free. The most successful adults retain that youthful, ego-free imagination. They don't shackle their own potential with the arrogant, static mind-set of an “expert.” The good news is that, no matter your age, you can always return to the beginner's mind-set. Don't let your potential suffocate under the weight of expert blinders. Instead, think like a beginner, and rediscover the fun of growing.

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## Takeaways

- It's not always obvious how a new, intimidating adventure can benefit other aspects of your life, but it usually will.
- When you wear expert blinders, you think you have everything figured out, and that you'll always continue to grow automatically. Expert blinders prevent you from adjusting to the world around you.