
PREMIER REFERENCE

THE BARATELLI INSTITUTE
· MENTORING AT SCALE ·

Decide. Act. Now.

Standing on the shoulders of every teacher who came first.

Three words. Every tradition. Every teacher. With gratitude.

PHILIP A. BARATELLI

Founder · The Baratelli Institute

Ponte Vedra Beach, Florida

BARATELLI INSTITUTE

Founded by Philip A. Baratelli, CPA, MBA

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EPIGRAPH

One day Honi the Circle-Maker was walking on the road and saw a man planting a carob tree. Honi asked him: 'How long does it take for this tree to bear fruit?' The man replied: 'Seventy years.' Honi then asked: 'And are you certain that you will live another seventy years?' The man replied: 'I found ready-grown carob trees in the world; as my forefathers planted them for me, so I plant for my children.'

— Babylonian Talmud, Ta'anit 23a

The best time to plant a tree was twenty years ago. The second best time is now.

— Chinese proverb

DECIDE. ACT. NOW. — A love letter to self-help.

Volume in the Founders' Synthesis series · Edition 2.

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AUTHOR'S NOTE

A love letter to self-help.

*To Tony Robbins, who handed me the key
to the door of a library I am still reading.
And to every teacher named in this book,
and every teacher whose name has been lost to time,
on whose shoulders I stand.*

Tom Cruise's team described *Top Gun: Maverick* as a love letter to aviation. This book is a love letter to self-help. The roster of names in this book may surprise you. Most of them you have never read about in a book like this. That is deliberate. The names you will meet here did things every reader of this genre would recognize as decisive, and the lessons in their lives have not yet been told this way. Honoring the canon and refreshing the canon are the same act, not opposite acts. To the entire library of teachers — modern and ancient, named and forgotten — who have spent eight thousand years telling readers how to live a life of decisions, actions, and present-tense urgency. I read them. They changed me. This is the thank-you note.

The principles in it are not mine. They belong to the teachers I learned them from. To Tony Robbins, who handed me the *key* to the door of the entire library when I was in my early twenties listening to his cassette tapes in a car. To Napoleon Hill, who I read shortly after and whose name for the mastermind I have used ever since. To Jim Rohn, Brian Tracy, and Les Brown — whose work I have read and re-read for thirty years and whose voices are in my head most days. To the Stoics. To Confucius and Lao Tzu and the Buddhist masters. To the Hebrew prophets, the Sermon on the Mount, the Sufi parables, the Yoruba proverbs, the African ancestors whose names I will never know but whose wisdom my wisdom is downstream of. The three words on the cover are theirs, in every language they ever wrote in.

I stand on their shoulders. Every page that follows is an attempt to point at where each of them said the same three words in their own way, and to thank them in print for saying it.

Newton wrote that if he had seen further it was by standing on the shoulders of giants. He was the one who said it, and he was right, and the principle did not start with him either. It is the operating posture of anyone who has done useful work in any field at any time. The work is always built on the work that came before. The teacher came first. The student says thank you and tries to carry the lesson forward.

This book is written for the reader anywhere — Mumbai, Lagos, São Paulo, Tokyo, Krakow, Manila, Riyadh, Detroit, anywhere a person reads. Human nature does not change at borders, and the teachers I am thanking did not, either. The case studies are drawn from every continent because the lineage is from every continent.

Read it in any order. Re-read the chapters you need. Hand a copy to someone who needs it. When you are done, go find the teachers themselves and read them in full — this book is the doorway, not the destination. The teachers wrote the destination. They wrote the long versions of the principle for a reason: the principle deserves a long version. This volume is the doorway and the thank-you note in one binding.

I am writing this guide to pay it forward. Someone, thirty years ago, handed me the cassette tape that became the key to the canon. Someone else, before that, gave that someone the same doorway. The line of giving goes back through every teacher named in this book and through every teacher whose name has been lost to time. The only honest way to thank the ones who taught me is to pay it forward to the next reader. Maybe someone reading this will be inspired by what is in it — not by me, but by the teachers I am pointing at. That would be enough.

Why this book exists. The Baratelli Institute’s entire reason for existence is one phrase: *Mentoring at Scale*. Every guide in the library — the family-office reference, the CFO & Controller’s reference, the Private Equity reference, the Athletes’ Wealth Playbook, First Principles of Master Investing, Estate Planning Decoded, Trust Administration, AI Integration Decoded, the Liquidity Event Playbook, the Business Buyer’s Guide, Treasure Assets, Wealth Psychology, Gentrifying Small Towns, the Money Reality series for high-school and college students — is an act of mentoring written down so it reaches more readers than any one mentor could ever meet in person. And under every one of those guides, in every domain, sits the same three-word foundation: *Decide, Act, Now*. The principle of this book is the principle of all of them. It is what every mentor, in every profession, in every century, has ultimately been mentoring toward.

Built for the world, from day one. When the Institute says *Mentoring at Scale*, it means worldwide. Some guides in the library are necessarily US-specific — the tax-heavy ones, the US estate-planning guides, the NIL-era Athletes’ Wealth volume, the US edition of the Money Reality series — and those volumes will not translate cleanly to every country. But the guides on universal topics — this book, First Principles of Master Investing, the Business Buyer’s Guide, the Business Operating Playbook, Wealth Psychology, Treasure Assets, the parts of every guide that teach decision-mechanics rather than tax statutes — are built for the entire globe. The principles of decide, act, and now travel across borders without translation. Where the library is country-specific, it is labeled. Where it is universal, it is meant for every reader, on every continent, in every language the reader was raised in.

And then: *Decide, Act, Now*. Because that is the one thing every teacher I am thanking ever asked of the reader.

— Philip A. Baratelli · Founder, The Baratelli Institute · Ponte Vedra Beach, Florida

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PART ONE

The Three Words Across the World's Wisdom Traditions

Eighty centuries of human thought — every continent, every tradition — naming the same three actions, in their own vocabulary.

PART I · CHAPTER 1

The Three Words

The principle every teacher has named, in their own language.

LOMBARDY, ITALY · CHICAGO, USA · 1850-1917

Mother Frances Xavier Cabrini

She arrived in New York harbor with six sisters, no money, no English, and a decision.

Maria Francesca Cabrini was born on 15 July 1850 in Sant'Angelo Lodigiano, a small town in the Lombardy region of what was then the Kingdom of Lombardy-Venetia. She was born two months premature and was so small that her family did not expect her to live. Of her parents' thirteen children, nine died young. She survived, just barely, into a body that would stay frail her whole life.

She wanted to be a missionary in China. She wanted it from girlhood, through her novitiate, through the founding of her own religious order in 1880 — the Missionary Sisters of the Sacred Heart of Jesus — and through the next seven years of running it. In 1887, at age 37, she traveled to Rome and asked Pope Leo XIII for permission to take her sisters east. The Pope refused. His reply became one of the most quoted decision-moments in 19th-century Catholic history: *Non ad orientem, ma ad occidentem* — not to the east, my daughter, but to the west. The Italian immigrants pouring into the United States, he told her, needed her more than China did.

She decided in his audience chamber to obey. She did not negotiate. She did not delay. On 23 March 1889, eighteen months after that meeting, Cabrini sailed from Le Havre on the steamer *Bourgogne* with six of her sisters. They arrived in New York harbor on 31 March 1889.

The Archbishop of New York, who had asked Rome to send her, met her at the dock with the news that the orphanage he had promised would be ready did not exist. The funding had fallen through. He suggested she go back to Italy. She did not. She rented a tenement on Roosevelt Street that week and by the end of April had taken in the first Italian-immigrant orphans of what would become an institution that operated continuously for the next ninety years.

From that tenement Cabrini built sixty-seven institutions over the next twenty-eight years — orphanages, schools, hospitals — across New York, Chicago, New Orleans, Denver, Seattle, Newark, Philadelphia, Los Angeles, and into Argentina, Brazil, Nicaragua, France, Spain, and England. She personally crossed the Atlantic twenty-three times in an era when ocean crossings still killed people regularly. She became a United States citizen in 1909.

She died on 22 December 1917 at Columbus Hospital in Chicago — a hospital she had founded — while preparing Christmas candy for the immigrant children in her orphanage. Her funeral procession in Chicago

drew tens of thousands of mourners; the immigrant mothers and fathers whose children she had taught, sheltered, fed, and buried filled the streets around the cathedral. The Archdiocese reported it as the largest gathering of immigrant Catholics in the city's history.

She was canonized in 1946 — the first American citizen ever named a saint — and named the patron saint of immigrants. Most readers of this book have never heard her name. That is exactly the problem this book exists to fix. **Cabrini** is the model of the principle this book teaches. A 37-year-old woman, in poor health, with no English and no funding, decided in 1887 to obey a redirected mission, acted by boarding a ship in 1889, and started building on the first morning she landed in a country she had never seen. Sixty-seven institutions later, an entire stadium of immigrant mourners filled the streets to bury her.

She decided. She acted. She started Now.

SINGAPORE · 1959-1990

Lee Kuan Yew

On 9 August 1965, his country was expelled from Malaysia. He wept on television. Then he started building.

Lee Kuan Yew was born in Singapore on 16 September 1923, the great-grandson of a Hakka Chinese immigrant. He was educated at Raffles College, then at Cambridge after the war, where he graduated with a double-starred first in law — an academic distinction so rare the university had to invent a new mark for it. He founded the People's Action Party in 1954 and became Prime Minister of self-governing Singapore in 1959, at age 35.

In 1963 Singapore joined the Federation of Malaysia, hoping the merger would give the tiny port-city the hinterland and security it could not provide for itself. The marriage lasted twenty-three months. On 9 August 1965, the Malaysian parliament voted unanimously to expel Singapore. Lee announced the expulsion to his country on television that morning, broke down crying mid-broadcast, and had to pause the recording to compose himself.

What Lee Kuan Yew inherited that morning: a tropical island with no natural resources, no army, no water of its own (Singapore depended on Malaysia for it), \$400 per capita GDP, recent ethnic riots between Chinese and Malays, a communist insurgency, a literacy rate below 50 percent, and 70 percent of the population living in slums.

What he decided, that first week and the months after: accept all ethnic groups as full Singaporeans — no preference, no majority privilege. English as the working language, so every community could trade and work together. Corruption as a capital offense, prosecuted without exception, including against his own party members. Universal mandatory education, with a bilingual curriculum. Universal mandatory savings — the Central Provident Fund, the CPF, into which every working Singaporean still contributes more than 20 percent of every paycheck. Public housing built by the Housing & Development Board, the HDB, in which 80 percent of Singaporeans live today, almost all of them as owners.

He did not wait. The Economic Development Board began hunting American, European, and Japanese multinationals in 1965 — the year of expulsion — offering them factories, English-speaking workers, and tax holidays. The first multinational plants opened in 1966. The first HDB blocks opened in 1965. The first CPF contributions were collected in October 1965, eight weeks after the expulsion.

The compounding ran for sixty years. By 1990 when Lee Kuan Yew stepped down as Prime Minister, per capita GDP had grown from \$400 to \$14,500. By the time he died in 2015, it was over \$55,000. By 2024, more than \$90,000 — higher than the United States. Singapore became the world's busiest container port, the Asian financial center, ranked top-five worldwide for absence of corruption (Transparency International), and home to one of the highest-performing school systems on earth (PISA).

He stepped down voluntarily in 1990, handing power to Goh Chok Tong, and then to his son Lee Hsien Loong, both through orderly, internationally-observed elections. He did not enrich himself in office. He lived in the same house his entire life. He died on 23 March 2015. Over the following week, 1.5 million Singaporeans — roughly one in four people in the country — stood in line for hours to file past his coffin at Parliament House. The funeral procession stretched for kilometers in the rain.

What this book teaches from him is not the politics. Reasonable people debate the politics of Singapore for the same reason they debate any small state run firmly from the top. What this book teaches is the velocity. The decade was made of Tuesdays. Lee Kuan Yew is the cleanest documented case study in the world of **Decide, Act, Now** applied to a whole country, by one person, over one career.

He decided. He acted. He started Now.

THERMOPYLAE, GREECE · 480 BCE

King Leonidas of Sparta

He marched to the pass with three hundred Spartans, knowing the decision would lead to his death.

In the summer of 480 BCE, Xerxes I, King of Kings of the Achaemenid Persian Empire, invaded Greece with the largest army the ancient world had ever assembled. Herodotus, who wrote the first history of the war within living memory of it, claimed 2.6 million soldiers. Modern historians believe the real number was somewhere between 100,000 and 300,000. Either way, it was a force the Greek city-states had no equivalent of, and no ability to defeat in open battle.

The Greek alliance — thirty-one city-states briefly united against Persia — needed time. Themistocles of Athens was preparing a naval defense in the narrow waters off the island of Salamis. The alliance needed someone to slow the Persian army on land long enough for the navy to position itself.

Leonidas, one of the two kings of Sparta, took the assignment. The Spartan oracle at Delphi had foretold that either Sparta would lose a king or Sparta itself would fall to the Persians. Leonidas knew the prophecy. He decided before he marched. He selected three hundred Spartan hoplites — all of whom were fathers of living

sons, so that no family line would die with the campaign — and marched north.

Joining him along the way: seven hundred volunteers from the Greek city of Thespieae, four hundred Thebans, and contingents from Phocis, Locris, Mantinea, Corinth, Tegea, and other allied states. Roughly seven thousand Greeks in total, against an army of hundreds of thousands.

They reached Thermopylae — the Hot Gates — a narrow coastal pass fifty feet wide at its narrowest point, walled by sheer cliffs on the inland side and the Malian Gulf on the seaward side. The terrain neutralized Xerxes's numerical advantage. The Persians could only attack a few abreast. The Greeks, fighting in phalanx, could meet them with bronze.

Day one: the Greeks held. The Persians took heavy casualties and retreated. Day two: the Greeks held again. Xerxes sent in his elite Immortals — the ten thousand bodyguards considered the finest infantry in the empire. The Immortals were repulsed with heavy losses. Xerxes was reported, by Herodotus, to have leapt from his throne three times in fear at what he saw.

On the morning of day three, a local Greek named Ephialtes, hoping for Persian reward, showed the Persians a goat-path around the mountain that would let them flank the Greek position by nightfall. Leonidas was told. He understood that the pass was lost. He sent home most of the allied contingents — the Phocians, the Locrians, the Corinthians, most of the others — to preserve their forces for the war that would continue without him.

He kept the three hundred Spartans, the seven hundred Thespians who refused to leave him, and the Thebans (whom some sources suggest were kept as hostages because they could not be trusted). Roughly fourteen hundred men remained at the pass on the morning of day three, against an army about to envelop them from both sides.

They were killed to the last man. Persian casualties were estimated at twenty thousand. The seven days Leonidas had bought were the seven days Themistocles needed. The Athenian navy destroyed the Persian fleet at the Battle of Salamis in September 480 BCE. The next year at Plataea the Greek alliance broke the Persian land army. The invasion failed. The Greek city-states survived. Western civilization — its philosophy, its theater, its democracy, its mathematics, its science — survived with them.

The epitaph at the pass, composed by Simonides of Ceos and still legible there twenty-five hundred years later, reads: Ω ξειν', αγγελλειν Λακεδαιμονιοις οτι τηδε κειμεθα, τοις κεινων ρημασι πειθομενοι. Go, tell the Spartans, stranger passing by, that here, obedient to their laws, we lie. It is the most famous epitaph in Western military history. It is taught in every officer's school on five continents.

He decided. He acted. He acted that morning. Now. That is the character that built the West, and the character this book is named after.

The thesis, in one paragraph.

Every teacher in the modern self-help canon — Tony Robbins, Napoleon Hill, Jim Rohn, Brian Tracy, Les Brown, every author you have ever pulled off a shelf in an airport bookstore on any continent — has said the

same three things, in their own carefully-built vocabulary, in books long enough to do the principle justice: **Decide** what you want, **Act** on it, and start **Now**. *Decide. Act. Now.*

This is also what the world's wisdom traditions have been teaching for eight thousand years, in every language they have ever spoken. The Stoics taught it. Confucius taught it. The Sermon on the Mount taught it. The Yoruba ancestors taught it. Leonidas held the pass with it. Cabrini sailed west with it. Cortez burned the boats with it. The three words are not new. They have always been there, in the lineage. This book is the catalog of where they said it.

Why this book is built of stories.

Stories are the oldest teaching technology human beings have. Before there were textbooks, before there were universities, before there was writing, there were stories told around fires by people who had survived something and wanted the next generation to survive it too. The Iliad is a story. The Sermon on the Mount is a story. The Bhagavad Gita is a story. The Analects are a sequence of small stories. Every wisdom tradition on earth chose the same form for the same reason: a principle delivered as a story is remembered, and a principle delivered as a bullet point is forgotten by lunchtime.

This book is therefore a book of stories. Each figure in it lived a real life and made real decisions you can study, copy, and act on. The story is the lesson. The lesson is the story. We do not separate them, because the wisdom traditions did not separate them, and the readers who have changed the world have always learned from people, not from frameworks.

Why three words, and why a long-form book about them.

The teachers wrote long books because the principle deserves long books. Tony Robbins has spent forty years filling stadiums for a reason: the work of helping a reader actually *decide, act, now* takes patience, multiple angles of approach, and many hours. The same is true of Hill, Rohn, Tracy, Brown, the Stoics, Confucius, every teacher in this book. **The long versions are the work. They are the doorway through which the reader actually enters the principle.**

The three words are the doorway after the long version. Once the reader has done the work of reading the long versions — once the principle is in the reader's body, not just the reader's notebook — the three words become the daily reminder that fits on a Post-it note, fits on a phone lock screen, fits at the front of the brain when the moment of decision arrives.

This book exists because someone helped me find the long versions thirty years ago, and reading those long versions changed my life. The book is my attempt to do the same for someone reading it now: point at the long versions, name the teachers, thank them in print, and put the three words in the reader's pocket so they travel with the reader after the book closes.

What the book does.

Part I walks through the world's wisdom traditions — Abrahamic, Eastern, Classical Western, every-continent — and points at where each tradition named the same three things. The case studies that open every chapter are drawn from every continent because the lineage is from every continent.

Part II is the modern canon — Tony Robbins first, then Napoleon Hill, then Jim Rohn. One chapter per teacher, treated with the respect they earned. Each shows the same three words in the teacher's own vocabulary, with credit for what each one contributed to my reading of the others. Robbins opens because Robbins handed me the *key* to the door of the rest of the library.

Part III takes each of the three words in turn — what *Decide* meant to the teachers, what *Act* meant, what *Now* meant — each with case studies of people on every continent who did the thing the word names.

Part IV is the mirror. The mastermind chapter (Hill's great contribution, Buffett's Munger-as-mastermind practice, Ratan Tata's group of advisors). The one-page card you can tear out and carry. The Mackesy close.

Part V is the practice. Thirty days of one decision and one act per day, the discipline the teachers all kept, made operational for the reader.

Then you put the book down, go find the teachers themselves, and do the next thing.

"The journey of a thousand miles begins with a single step."

— Lao Tzu, *Tao Te Ching*, ch. 64 (~6th century BCE)

PART I · CHAPTER 2

The Abrahamic Traditions

Genesis, the Hebrew prophets, the Sermon on the Mount, Pirkei Avot, the Qur'an.

KARACHI, PAKISTAN · 1928-2016

Abdul Sattar Edhi

Edhi arrived in Karachi in 1947 as a penniless refugee from the partition of India. Four years later he opened a one-room dispensary with money begged from neighbors.

Abdul Sattar Edhi was born on 28 February 1928 in Bantva, Gujarat, in what was then British India. As a boy he watched his mother suffer from a long illness, and her care — meals, washing, the dignity of a body too sick to move — fell to him. The experience marked him. When partition came in August 1947, his family fled west, joining the columns of Muslim refugees moving toward the new state of Pakistan. They arrived in Karachi with nothing.

Edhi worked in a cloth market and slept on the pavement outside the shops. He watched the unclaimed dead being carried away in carts, sometimes left in the gutters because no one had money for the rites. In 1951 he decided he would do something about it. He was twenty-three. He had no medical training, no capital, no organization, no permission. He begged his neighbors for funds and opened a one-room dispensary in Mithadar, one of the poorest neighborhoods in Karachi. He slept on a cement bench outside the door so people in trouble could find him at any hour.

Edhi bought his first ambulance — one used van — in 1957. He answered the calls himself. He drove the dying to hospitals himself. He washed the bodies of the unclaimed himself and arranged their burials according to whatever rites the family asked for or, if no family came, according to the faith his volunteers could determine from the body. He did not refuse on grounds of religion. He did not refuse Hindus, Christians, Parsis, Sikhs, or atheists. He once said, when asked why he served non-Muslims, that the ambulance was more Muslim than the man who asked the question.

Edhi expanded one decision at a time. A maternity home in 1962. An orphanage in 1965 with a cradle outside the gate so mothers who could not keep their newborns could leave them without shame. A nursing home. A morgue. A network of free shelters across Karachi, then across Sindh, then across all of Pakistan. He took no salary. He wore the same two sets of grey shalwar kameez for fifty years. He lived in a two-room apartment behind the original dispensary until the day he died.

Edhi refused every honor in his lifetime. He turned down a knighthood. He turned down state medals. He accepted the Ramon Magsaysay Award and the Lenin Peace Prize only because the cash went to the foundation. When asked by reporters why he refused honors, he said the work was the honor; the rest was

distraction.

Edhi died on 8 July 2016 at the age of eighty-eight. By then the Edhi Foundation operated the largest volunteer ambulance network in the world — more than 1,800 ambulances across Pakistan, free of charge regardless of religion, with 18 air ambulances and a marine rescue fleet. The funeral procession in Karachi drew hundreds of thousands. The state gave him a 19-gun salute — the first civilian honored that way in Pakistan’s history. The cradles still sit outside the orphanages. The ambulances still run.

Edhi did not start with a five-year plan. Edhi decided in 1951, at twenty-three, with no money and no permission, that the dispensary would open this week. Edhi acted by sleeping on the bench outside the door so the first patient could find him at midnight. The Now was 1951, before any donor, any government, or any reporter knew his name. Sixty-five years later the network he built is the largest of its kind on earth.

He decided. He acted. He started Now.

DECISION · Lagos, Nigeria · Tony Elumelu, 2010

Elumelu sold his stakes in United Bank for Africa (UBA — a Nigerian commercial bank he had built into a pan-African institution operating in 20+ countries) worth \$1.4 billion and used part of the proceeds to start the Tony Elumelu Foundation, committing \$100 million over ten years to fund 10,000 African entrepreneurs.

Elumelu had decided the framework before the foundation existed; the first act was the first \$5,000 grant disbursed within twelve months. The framework he calls *Africapitalism* began the day he decided to fund the first entrepreneur, not on a strategic-planning retreat about funding entrepreneurs.

Genesis: the first decision in the book.

The Hebrew Bible opens with a series of decisive actions that establish the pattern. ‘Let there be light,’ and there was light. The pattern is not *let there be a committee to study whether there should be light*. It is decision, then act, then now — in six iterations, with rest on the seventh. The creation narrative is the original case study in the three-word principle.

Abraham receives the call and the next line is ‘so Abram went, as the Lord had told him.’ He did not write back asking for clarification. He went. Joseph in Egypt; Moses at the burning bush; Esther deciding to go before the king (*if I perish, I perish*); Nehemiah rebuilding the walls of Jerusalem in fifty-two days — the same pattern, the same principle.

The Hebrew prophets: *Here am I, send me.*

Isaiah Chapter 6, verse 8. The prophet describes a vision: the throne of God, the seraphim, the shaking of the temple. Then the voice: *Whom shall I send, and who will go for us?* And Isaiah’s answer is three words long: *Here am I; send me.*

No deliberation. No asking for terms. No consulting the schedule. No request for more information about the assignment. The call is heard. The response is immediate. *Here am I; send me*. Twenty-seven centuries old and still the cleanest *Decide-Act-Now* in scripture.

MODERN ECHO · FURY (2014, dir. David Ayer)

Boyd ‘Bible’ Swan: ‘Here’s a Bible verse I think about sometimes. Many times. It goes: *And I heard the voice of the Lord saying: Whom shall I send and who will go for Us? And... I said: Here am I, send me.*’

Norman Ellison (mumbling): *Send me.*

Wardaddy: *Book of Isaiah, Chapter six.*

The screenplay quotes the verse because the verse still has force on a modern audience. A young soldier (Norman), a tank crew on the last day of the European war, the volunteer’s answer to an impossible assignment. The same three words, twenty-seven centuries later. The call does not change. The right answer does not change.

Every great call in history — the call to lead, the call to serve, the call to start, the call to help — gets the same three-word answer from the person who is ready. *Here am I; send me*. Leonidas’s answer at the pass. Cabrini’s answer on the steamer to New York. Cortez’s answer when the boats burned. Edhi’s answer to the first call for the ambulance. The verse names the disposition that produces the answer; the rest of this book is the field guide to building that disposition into a daily life.

"Here am I; send me."

— Isaiah 6:8 · quoted in *Fury* (2014), screenplay by David Ayer

The Sermon on the Mount: *take no thought for the morrow.*

The Sermon on the Mount is the most-quoted passage in Western literature and one of its main themes is *Now*. ‘Take therefore no thought for the morrow: for the morrow shall take thought for the things of itself. Sufficient unto the day is the evil thereof.’ Translated to modern: *act today; don’t use tomorrow as the excuse to defer.*

The parable of the talents is a decision parable. Three servants. Three decisions. Two acted on what they were given; one buried it in the ground out of fear. The one who buried it — the one who chose *not-Now* — is the cautionary tale.

Pirkei Avot: *if not now, when?*

Hillel the Elder, first century BCE: *If I am not for myself, who will be for me? And if I am only for myself, what am I? And if not now, when?* The three sentences are a complete self-help curriculum in twenty-four words. The third sentence is the one that travels the furthest. Pirkei Avot itself (‘Ethics of the Fathers’) is arguably the oldest self-help text continuously in print — codified within the Mishnah around 200 CE, studied weekly in synagogues since, never out of circulation.

The Qur'an and the Sufi tradition: *trust in God and tie your camel.*

The hadith attributed to the Prophet Muhammad and preserved in the al-Tirmidhi collection (Hadith 2517) — *trust in God and tie your camel* — is the Islamic three-word naming. The trust is the decision. Tying the camel is the act. Both, now, in the same motion. The Sufi tradition — most famously the parables and verses of Jalal al-Din Rumi (1207–1273), composed in Konya in the thirteenth century — gives the same teaching in story form: the seeker arrives, the master assigns a task, the seeker acts, the lesson reveals itself in the action.

"If not now, when?"

— Hillel the Elder, Pirkei Avot 1:14 (~1st century BCE)

PART I · CHAPTER 3

The Eastern Traditions

Confucius, Lao Tzu, the Buddha, the Hindu epics, the Japanese practice.

TOKYO, JAPAN → NEW YORK, USA · 1946-1999

Akio Morita

Morita decided in 1955 that Sony — a small Tokyo electronics shop ten years old — would sell to America. There was no precedent, no distribution, no infrastructure.

Akio Morita was born on 26 January 1921 in Nagoya, Japan, the eldest son of a fifteen-generation sake-brewing family that expected him to take over the brewery. Morita studied physics at Osaka Imperial University and served as a lieutenant in the Imperial Japanese Navy during the Second World War, where he worked on heat-seeking weapons research. When the war ended he met an engineer named Masaru Ibuka, and in May 1946 the two of them, with a borrowed loan of about 190,000 yen, founded Tokyo Tsushin Kogyo — the Tokyo Telecommunications Engineering Corporation — in the bomb-damaged ruins of a Tokyo department store.

Morita and Ibuka spent the late 1940s scraping together repair work. Their first original product was an electric rice cooker that did not cook rice. Their second was a tape recorder built from materials they had to manufacture themselves because Japan's industrial base was destroyed. In 1953 Morita flew to New York and bought, from Western Electric, the rights to manufacture transistors under license — a then-obscure American technology Western Electric was happy to sell because the buyer was an unknown Japanese company. Morita and Ibuka decided the transistor would let them build a radio small enough to put in a shirt pocket.

Morita decided in 1955 that the company would sell to America. Japanese electronics had no reputation in the United States. Japanese products carried a stigma of cheap, poorly-made imitation. No Japanese consumer-electronics company had ever built a brand in the US. Morita renamed the company Sony — a coined word from Latin *sonus* meaning sound, deliberately easy to pronounce in any language — in 1958, before the brand had any meaning to defend.

Morita went further. He moved his family to New York. He rented an apartment on Fifth Avenue at 56th Street and enrolled his three children in American schools. His wife Yoshiko, who spoke no English when she arrived, learned the language by hosting American executives and journalists in their apartment. Morita himself walked Manhattan looking at retail — Fifth Avenue, Broadway, Madison Avenue — studying which stores carried which brands and at what price, in person, store by store, week after week.

The TR-55 transistor radio went on sale in the United States in 1957. Sony Corporation of America was incorporated in 1960. Sony was the first Japanese company to list American Depositary Receipts on the New York Stock Exchange. Morita ran the US business himself for the first years. He kept the Manhattan apartment as a working base for the rest of his career. When American executives flew to Tokyo to discuss partnerships, Morita made sure they were met by people who could conduct the meeting in fluent English — an expectation he set personally and enforced for thirty years.

Sony built the Walkman, the Trinitron, the Betamax, the Discman, the CD format jointly with Philips, the PlayStation, and Columbia Pictures. By the time Morita stepped down as chairman in 1994 after a stroke, Sony was one of the most-recognized brand names in the world — one of the first Japanese names to achieve that status in any consumer market. Morita died in Tokyo on 3 October 1999 at the age of seventy-eight.

Morita decided in 1955 that Sony would sell to America. Morita acted by moving his family to New York and walking the retail floor himself. The Now was the next plane ticket from Tokyo to JFK — not after the dealer network was built, not after the brand was tested, but before. The dealer network was built because Morita was already there.

He decided. He acted. He got on the plane.

SHENZHEN, CHINA · 1995-PRESENT

Wang Chuanfu

Wang Chuanfu founded BYD in February 1995 with \$300,000 borrowed from a cousin, against incumbents Sony and Sanyo who controlled the global battery market. He had no factory and no production line.

Wang Chuanfu was born in 1966 in Wuwei County, Anhui Province, the seventh of eight children of a poor carpenter. Both of his parents died before he was fifteen. His older brother and sister raised him on a farm income. He studied metallurgical physics — an obscure speciality in a poor university — at Central South University of Technology in Changsha, then took a research position at the Beijing Non-Ferrous Research Institute, where he became one of China's few experts in battery chemistry by his mid-twenties.

Wang Chuanfu was running a small state-owned battery subsidiary in Shenzhen by 1993. He understood, before most outside observers, that the global cell-phone industry was about to consume tens of millions of rechargeable batteries per year and that Sony, Sanyo, and the other Japanese incumbents were charging margins that left enormous room for a low-cost competitor. He left the state-owned position. In February 1995, with a \$300,000 loan from his cousin Lu Xiangyang, Wang Chuanfu incorporated Bi-Yu-Di — BYD — Build Your Dreams.

Wang Chuanfu could not afford the automated battery production lines the Japanese companies used. A single robotic assembly cell cost tens of millions of dollars; BYD had less than a million in total capital. Wang Chuanfu inverted the model. He decomposed the battery-assembly process into discrete manual steps

that a trained worker could perform with hand tools and a fixture. He hired thousands of Chinese workers from inland provinces, trained them, and ran the production line by hand. The Japanese companies wrote it off as a curiosity. They were wrong.

BYD undercut Sony and Sanyo on nickel-cadmium cells by 1997, on nickel-metal-hydride by 1999, on lithium-ion by 2002. By 2003 BYD was the largest manufacturer of rechargeable batteries in the world by unit volume, supplying Motorola, Nokia, Sony Ericsson, and most of the global handset industry. Sony sued BYD for patent infringement and lost in 2003 because BYD had engineered around the patents from the start.

Wang Chuanfu made the second decision in 2003. BYD bought a bankrupt Chinese car company — Qinchuan Auto in Xi'an — and announced it would build electric vehicles. Most analysts laughed. Wang Chuanfu's thesis: the battery was 40 percent of an EV's cost, and BYD already made batteries cheaper than anyone on earth. Charlie Munger heard about Wang Chuanfu in 2008, called him a combination of Thomas Edison and Jack Welch, and convinced Warren Buffett to put \$230 million into BYD that year for a 10 percent stake.

BYD launched its first plug-in hybrid in 2008, its first all-electric car in 2009. By 2015 BYD electric buses were operating in Los Angeles, London, Bogotá, and Amsterdam. By 2020 BYD was selling more EVs in China than Tesla. In Q4 2023 BYD passed Tesla as the world's largest seller of pure-battery electric vehicles. In 2024 BYD sold more than four million electrified vehicles globally. The Buffett-Munger stake, at peak, was worth more than \$9 billion on the original \$230 million.

Wang Chuanfu still works out of the BYD headquarters in Shenzhen. He still designs batteries himself. He decided in 1995 to compete on cost via labor not capital. He acted by hand-assembling the first cells that month. The Now was February 1995, in a borrowed workshop, with \$300,000 and a workforce of twenty.

He decided. He acted. He built it by hand.

MUMBAI, INDIA · 1991-2012

Ratan Tata

Ratan Tata saw a family of four on a single scooter in the Mumbai monsoon rain in 2003 — father driving, mother sidesaddle behind him holding an infant, an older child between them — and decided that night to build a car they could afford.

Ratan Tata was born on 28 December 1937 in Bombay, into the Tata family that had been industrializing India since Jamsetji Tata founded the Tata trading firm in 1868. He was raised by his grandmother after his parents separated when he was ten. He studied architecture and structural engineering at Cornell, took an MBA at Harvard in 1975, and worked his way up through the Tata Group starting on the shop floor of Tata Steel in Jamshedpur. He became chairman of Tata Sons in 1991 at age fifty-three, succeeding his uncle J. R. D. Tata, who had run the group for fifty years.

Ratan Tata inherited a confederation of more than ninety companies that operated under the Tata name but had drifted into a loose holding structure. He decided in his first years to consolidate, rationalize, and globalize. He acquired Tetley Tea in 2000 — the first major Indian acquisition of an established British brand. He acquired Corus Steel for \$12 billion in 2007 — at that time the largest cross-border acquisition by an Indian company. He acquired Jaguar Land Rover from Ford in 2008 for \$2.3 billion, in the depths of the global financial crisis, when most observers thought the deal would destroy Tata Motors. Jaguar Land Rover became Tata Motors' most profitable division within four years.

Ratan Tata also drove the Mumbai monsoon traffic himself, and one evening in 2003 he was sitting behind the wheel of his own car when he saw the family of four on a single Bajaj scooter ahead of him. The father was driving. The mother was riding sidesaddle, holding an infant in her arms. An older child was wedged between the parents. It was raining hard. Ratan Tata sat in his sedan watching that scooter for the length of the traffic light, and decided before the light turned green that Tata Motors was going to build a car cheap enough that the family on the scooter could afford to put a roof over their children.

Ratan Tata called a meeting the next morning. He gave his engineers a target: a four-seat passenger car for one lakh rupees — about \$2,500 at the prevailing exchange rate. Every automotive engineer in the room said it was impossible. Ratan Tata told them to do it anyway. The engineering team was formally assembled within thirty days of the scooter sighting. The project ran for five years. The Tata Nano was unveiled at the 2008 Delhi Auto Expo and went on sale in March 2009.

Ratan Tata also handled the Mumbai 26/11 attacks personally. When ten terrorists from Lashkar-e-Taiba attacked Mumbai on 26 November 2008, the Taj Mahal Palace Hotel — owned by Tata since 1903 — was the central target. The siege lasted nearly three days. Thirty-one people died at the Taj alone, including eleven hotel staff. Ratan Tata went to the hotel during the siege. He stood with the families of the dead employees. He committed Tata to paying the salaries of every employee affected for the rest of their lives, and educating their children. He rebuilt the hotel and reopened it on 21 December 2008, less than a month after the attack.

Ratan Tata stepped down as chairman in December 2012 at age seventy-five. Under his twenty-one-year leadership, group revenues grew from \$4 billion to over \$100 billion. The Tata Trusts — which hold roughly 66 percent of Tata Sons and channel most of the group's dividends into philanthropy — remain one of the largest charitable structures in the world. He died on 9 October 2024 in Mumbai. He never married. He had no children. He left almost his entire personal estate to the Tata Trusts.

Ratan Tata decided in the Mumbai monsoon traffic in 2003 that the family on the scooter deserved a car. Ratan Tata acted by assembling the engineering team within thirty days. The Nano itself was a commercial disappointment — that part is well-documented and not the point. The Now was the morning after the scooter sighting, when most chairmen would have filed the impression away as a passing thought and gone to the next board meeting.

He decided. He acted. He started Now.

Confucius: *when you know a thing, to hold that you know it.*

The *Analects* are filled with three-word principles. *When you know a thing, to hold that you know it; and when you do not know a thing, to allow that you do not know it — this is knowledge.* The Confucian frame is that the decision precedes everything: decide what you actually know, decide what you actually intend, and then act in accordance with that knowledge and that intent. The Confucian tradition is the most decision-disciplined of the world's wisdom traditions.

Lao Tzu: *the journey of a thousand miles begins with a single step.*

The most-quoted line from the *Tao Te Ching* is the original naming of *Now*. The first step is not metaphor; it is the first physical action, today, in the direction the decision pointed. Lao Tzu's *wu wei* — effortless action — is often misread as *do nothing*. It is actually *do the right thing, immediately, without resistance*. The opposite of procrastination, not the opposite of action.

The Buddha: *nothing is permanent — act accordingly.*

The Buddhist teaching of *impermanence* is the doctrinal foundation of *Now*. If everything is impermanent — this body, this opportunity, this person you love — then deferring action until conditions are perfect is to defer until everything has changed and the action no longer applies. The teaching: act in the present moment, because the present moment is the only one that exists. *The trouble is, you think you have time.*

The Hindu epics: Krishna's counsel to Arjuna.

On the battlefield of Kurukshetra, Arjuna stands paralyzed by the decision in front of him. Krishna, his charioteer, gives him the counsel that became the *Bhagavad Gita*. The core teaching is *karma yoga* — the discipline of action without attachment to outcome. *You have a right to perform your prescribed duty, but not to the fruits of action.* Decide. Act. Now. Without attachment to whether the outcome is the one you hoped for.

The teaching is not unique to India. The Stoics arrived at the same conclusion seven hundred years later and three thousand miles west; the Buddhist tradition arrived at it independently; the Sufi tradition arrived at it independently. Human nature does not change at borders.

The Japanese practice: *kaizen* and the small daily act.

The post-war Japanese practice of *kaizen* — small continuous improvement — is the daily-practice form of *Act, Now* as an operating system. Toyota built a global manufacturing empire on the principle that the small act, performed today, compounded over decades, beats the large act planned for the right moment and never executed. The principle scales from the factory floor to the personal life. The Japanese *sogo shosha* that Warren Buffett has spent the last decade buying into are vehicles for the same idea applied to capital allocation: small, durable, daily, compounded.

"The best time to plant a tree was twenty years ago. The second best time is now."

— Chinese proverb

PART I · CHAPTER 4

The Classical Western Tradition

Marcus Aurelius, Seneca, Epictetus, Aristotle.

MACEDONIA → PERSIA → INDIA · 334-323 BCE

Alexander the Great

He crossed the Hellespont at twenty-two with about 40,000 men and a decision: take the Persian Empire.

Alexander III of Macedon was born in 356 BCE in Pella, the capital of the small northern Greek kingdom his father Philip II had transformed into the dominant military power on the peninsula. He was tutored from the age of thirteen by Aristotle, who lived with him for three years in the gardens at Mieza and who left him with a working knowledge of philosophy, biology, geography, medicine, and the Iliad — the last of which Alexander carried with him in a copy annotated by Aristotle, kept in a jeweled casket Alexander took from Darius's tent at Issus, for the rest of his life.

Philip II was assassinated in 336 BCE. Alexander was twenty. He inherited the Macedonian throne, his father's reformed phalanx army, and his father's plan to invade the Persian Empire. The plan had been deferred. Alexander did not defer it. Within two years of taking the throne — after putting down rebellions in Thrace, Illyria, and Thebes (which he razed as a warning) — he had assembled the army at the Hellespont. In the spring of 334 BCE he crossed.

He never recrossed. From the Hellespont he marched east. At the Granicus River in May 334 BCE he defeated the local Persian satraps. At Issus in November 333 BCE he defeated Darius III himself, capturing the Persian royal family and the treasury. He then turned south, took Tyre after a seven-month siege engineered with a causeway built into the Mediterranean, took Gaza, entered Egypt where he was acclaimed Pharaoh and founded Alexandria at the mouth of the Nile.

He turned east again. At Gaugamela in October 331 BCE he defeated the largest army Persia had ever assembled, by some ancient accounts more than 200,000 men, with a Macedonian force of roughly 47,000. The Persian Empire collapsed. Darius was murdered by his own satraps the following summer. Alexander entered Babylon, then Persepolis (which his army burned, in an act Alexander later said he regretted), then the Persian capital at Ecbatana. The treasury he captured was the largest single transfer of wealth in the ancient world.

He did not stop. He marched into what is now Afghanistan, founded a city he named Alexandria-of-the-Caucasus, crossed the Hindu Kush in winter, married Roxana of Bactria, and pushed into the Punjab. At the Hydaspes River in 326 BCE he defeated Porus — an Indian king with war elephants —

and would have continued to the Ganges if his own army had not refused to march further.

He turned back. He died in Babylon on 10 or 11 June 323 BCE, at thirty-two. The cause is still debated by physicians and historians twenty-three centuries later: malaria, typhoid, West Nile virus, alcohol poisoning, poisoning. He left no settled succession. His empire was divided among his generals within decades. The cultural fusion he set in motion — Hellenistic Greek language, mathematics, philosophy, and architecture from Egypt to the borders of India — ran for the next three hundred years and shaped everything from the Greek-speaking New Testament to the mathematics of Apollonius to the art of Gandharan Buddhism.

The decision was made in 336 BCE when he took the throne and refused to defer his father's plan. The act was the crossing in the spring of 334 BCE. The *Now* was the morning of the crossing — before he had a quartermaster system that could supply an army at the Indus, before he had any idea Persia would collapse as quickly as it did, before he was the man history would call *the Great*.

He decided. He acted. He started Now, at twenty-two.

ROME · 121-180 CE

Marcus Aurelius

Emperor of Rome at the height of its power. Wrote a private journal to himself on the campaign trail. Never intended for publication.

Marcus Aurelius was born in Rome on 26 April 121 CE, into a wealthy senatorial family with Spanish roots. The Emperor Hadrian noticed the boy's seriousness and arranged for him to be adopted into the line of imperial succession. He was schooled relentlessly — in Latin rhetoric by Marcus Cornelius Fronto, in Greek philosophy by Junius Rusticus, in Stoicism by Apollonius of Chalcedon and by his own reading of Epictetus, whose discourses he carried with him. He became Emperor on 7 March 161 CE at thirty-nine.

His reign was almost continuous crisis. The Parthian War with Persia broke out within months of his accession; the Antonine Plague (probably smallpox) arrived with the returning legions and killed an estimated 5-10 million Romans, perhaps a quarter of the population in some regions; the Marcomannic Wars on the Danube frontier consumed the second half of his reign and required him to live in military camps for years at a stretch. He governed an empire of perhaps 60 million people stretching from Hadrian's Wall to the Euphrates, with no telegraph, no postal service faster than a horse, and a treasury he repeatedly emptied to keep the legions paid.

He wrote in a notebook to himself, in Greek — the language of philosophy — in his tent, by candlelight, late at night, after the day's administration was done. The notebook had no audience. It had no title. It was not arranged for publication and was probably not meant to survive his death. It survived anyway. Twelve books, roughly five hundred entries, ranging from one-line aphorisms to dense passages of self-instruction. We call it the *Meditations*. Marcus called it *To Himself* (Τὰ εἰς ἑαυτὸν).

The central instruction he gave himself, repeatedly, in dozens of formulations: *decide now what kind of person you want to be, act on it today, do not defer to a future self that may not exist*. Book II opens with the famous instruction to begin the day by reminding oneself of every irritating, ungrateful, arrogant person one is about to meet, and to remember that they are kin, and that one's own moral character does not depend on theirs. Book VII tells him to stop talking about the kind of man a good man ought to be and to *be* one. Book IV tells him to perform every action as if it might be his last, but without histrionics or carelessness. Book V tells him at dawn to remember that he is rising to do the work of a human being, and that complaint at having to work is a kind of cowardice.

He never published a word of it. He died on 17 March 180 CE in a military camp near the modern Austrian-Slovenian border, of plague or exhaustion, at fifty-eight. His son Commodus succeeded him and was a disaster, undoing much of what Marcus had built. The *Meditations* survived in a single manuscript line through the medieval period, was rediscovered and printed in the Renaissance, and has been continuously translated into every major language for the past four hundred years.

It is the most-translated personal-philosophy text in human history. It is on the bedside table of generals, presidents, prison inmates, hospice patients, marathon runners, and software founders on five continents. President Bill Clinton has named it one of his most important books. President Wen Jiabao of China carried a copy on every official trip. American military leadership including James Mattis carried it through Iraq. The instruction was given by an emperor to himself in the small hours, with no audience and nothing to gain. That is the source of its credibility, two thousand years later.

The decision was made every night, in the tent, with the candle. The act was the entry in the notebook. The *Now* was the next morning, when Marcus did what the entry said he should do, and ran the empire one more day.

He decided. He acted. He did it that day.

Marcus Aurelius: *begin at once to live, and count each separate day as a separate life.*

The *Meditations* were written in Greek, by a Roman emperor, on military campaigns at the edge of the empire, with no intent to publish. They are the closest thing in the Western canon to a private self-help journal kept by the most powerful person in the world. The instructions Marcus gave himself are almost all variations of three themes: decide what is in your control, act on what is, and do it today — because the day is the unit of a life.

Seneca: *while we are postponing, life speeds by.*

Seneca's letters to Lucilius and his essay *On the Shortness of Life* are sustained meditations on what we now call procrastination. The Latin formulation — *dum differtur, vita transcurrit*, while we are postponing, life speeds by — is two thousand years older than the productivity-app version of the same idea, and twice as forceful.

Seneca's central observation is that most people complain about the shortness of life while spending the bulk of theirs on activities they would not defend if asked to defend them. The remedy is the same as Marcus's: decide what is worth the day, act on it, do it today.

Epictetus: *first say to yourself what you would be, then do what you have to do.*

The *Enchiridion* — the handbook — is the shortest of the Stoic texts. Epictetus was born into slavery in Phrygia, freed, became a teacher in Rome, and was eventually exiled. His students took the notes that became the *Enchiridion* and the *Discourses*. The single line that travels the furthest: *first say to yourself what you would be, then do what you have to do.* Decide. Act. There is no other path.

Aristotle: *we are what we repeatedly do.*

The most-quoted line attributed to Aristotle — *we are what we repeatedly do; excellence, then, is not an act but a habit* — is from Will Durant's twentieth-century summary of Aristotle, not from Aristotle directly. But the underlying argument is genuinely Aristotelian: in the *Nicomachean Ethics*, virtue is defined as the habit of acting rightly, and the habit is built by repeatedly choosing the right action. The teaching: decide what kind of person you intend to be, and then act in accordance with that intention, every day, until the action becomes who you are.

"While we are postponing, life speeds by."

— Seneca, *Epistulae Morales ad Lucilium* (~65 CE)

PART I · CHAPTER 5

Cortés — Burn the Boats

The most extreme Decide. Act. Now. moment in the Western tradition. Andy Andrews tells it best.

What this chapter does. What it does not do.

This chapter is about a single decision made by Hernán Cortés in the summer of 1519 on a beach near what is now Veracruz, Mexico. The decision was to destroy the ships he and his men had arrived in. The word is *burn* in most retellings; the historical evidence suggests he actually scuttled them by removing the keels, but the popular shorthand is ‘burn the boats’ and we will use it. The point of this chapter is not the conquest that followed. The point is the decision on the beach.

What followed the boats-burning was a catastrophe.

The conquest of the Aztec empire that Cortés and his successors carried out destroyed an entire civilization. Smallpox and other European diseases killed millions of indigenous people in the decades after first contact. The political and religious infrastructure of Mesoamerica was dismantled. Tenochtitlán, one of the largest cities in the world in 1519, was razed and rebuilt as Mexico City on its ruins. None of this is in dispute, none of it is defensible, and this chapter does not pretend otherwise.

The Aztec people had their own self-help and wisdom traditions long before any European arrived. The Florentine Codex — compiled by Bernardino de Sahagún between 1545 and 1590 with Nahuatl collaborators — preserves the philosophical, ethical, and practical teachings of the Mexica people in their own language and on their own terms. Any reader interested in the wisdom traditions of the people whose civilization Cortés helped destroy should start there. They were teachers too. They had names.

The teaching point of this chapter is the moment on the beach — the decision-mechanics of an irrevocable commitment. Those mechanics are universal. They are taught in military academies, MBA programs, motivational seminars, and SEAL-team workshops on five continents. Cortés did not invent the technique. He executed the cleanest documented version of it in Western military history. That is why the chapter exists, and it is the only reason the chapter exists.

Andy Andrews tells this story in his keynote talks better than this chapter can. Find his version on video. The text below is the field-guide version: the situation, the decision, the act, the mechanism, and the lesson for the reader who is standing in front of their own beach.

The situation.

February 1519. Cortés departed from Cuba with 11 ships, about 530 European soldiers, 16 horses, and a handful of small cannon. The expedition’s nominal authority came from the Cuban Governor, Diego Velázquez, who had commissioned it as an exploration mission — not a conquest. Velázquez changed his

mind days before departure and revoked the commission. Cortés sailed anyway. By the time he beached at what would become Veracruz in April 1519, he was already operating outside the legal authority of his sponsoring governor.

On arrival, he learned three things. First, the Aztec Empire was real and immense — a confederation of city-states centered at Tenochtitlán (modern Mexico City), with a population in the millions and a standing army that outnumbered his force by approximately a thousand to one. Second, his own soldiers were not unified behind him. A substantial faction wanted to load back into the ships and return to Cuba before Velázquez sent enforcement vessels to arrest them as mutineers. Third, the Aztec capital was two hundred miles inland over mountains, with hostile and friendly tribes scattered between the coast and the city.

Cortés did not have a strong position. He had a weak position. His own men were one mutiny away from sailing home. The political authority he claimed was illegal. The opposing force could destroy him at any chosen engagement. The terrain between him and the objective was unknown.

The decision.

Cortés made the decision in late July 1519, weeks after the landing. He ordered his ships scuttled. The historical record is clear that this was a deliberate strategic act, not a panic. His own letters to King Carlos V of Spain explain the reasoning: with the ships still afloat, every difficult day would generate pressure from the doubters to retreat. With the ships gone, retreat was no longer an option. The only paths forward were victory or death.

He gathered his captains and announced it. He did not put it to a vote. The reasoning, in modern terms, was about *removing the optionality of retreat* — converting an open-ended exploration into a single binary outcome. The decision was not a tactical move against the Aztecs. It was a tactical move against his own men's likely future weakness, including possibly his own. He locked the door behind his expedition before they had time to walk back through it.

The ships went down. The expedition began the march inland the next week.

The mechanism: irrevocable commitment.

Game theorists have a term for what Cortés did: *credible commitment*. When a player removes their own option to back out, the game itself changes — for them and for everyone watching them. The other players have to take their stated intention as real, because the player has paid a cost up front that makes any other behavior more costly than the stated path.

Thomas Schelling, the Nobel laureate in economics, formalized this in *The Strategy of Conflict* in 1960. Schelling's observation, in plain English: *the power of a commitment comes from the cost of breaking it*. If the cost of changing your mind tomorrow is zero, your commitment today is worth approximately zero. If the cost of changing your mind tomorrow is unbearable, your commitment today has structural force.

Cortés scuttled his ships to make the cost of changing his mind unbearable. After the ships went down, retreat meant either dying in the Mexican interior or being executed for mutiny if somehow they got back to Cuba. Neither was preferable to fighting forward. The geometry of his men's incentives was reshaped by a

single decision on a beach.

This is the structural lesson. It is the same lesson in different domains, by different teachers:

- **Military** — an army that cuts its own supply lines and burns the bridges behind it cannot retreat. Sun Tzu wrote about it twenty-three centuries earlier. The Japanese called the same technique *haisuino jin*, ‘the battle with the river at the back’: position your force with no retreat path, and it fights with everything it has.
- **Entrepreneurial** — the founder who quits the day job before starting the company; the immigrant who sells the house in the old country before sailing; the entrepreneur who signs the lease on the storefront before the business plan is finished. Each one is burning a boat — making the cost of returning to the safe option higher than the cost of pushing forward.
- **Recovery** — the alcoholic who pours every bottle in the house down the drain on Day One; the gambler who closes the brokerage account and shreds the cards; the dieter who throws out the junk food in the pantry before going to bed. Each one is making the easy retreat option physically unavailable.
- **Athletic** — the marathon runner who signs up for a race six months out, tells the family, posts it publicly, and commits to a training schedule. The public commitment is the burned boat. Backing out has a real social cost.

Cortés did not invent the technique. He simply executed the highest-stakes literal version of it in recorded Western military history. Five hundred years later, the metaphor still teaches.

The teaching: Phil’s ‘Decide. Act. Now. — or Die’ framing.

Andy Andrews puts a sharp point on the moral of the story when he tells it: *the only options left after Cortés burned the boats were Decide, Act, Now — or Die.*

That is the framing this book is named after. The three words are not a slogan in this chapter. They are the only operating modes available to a person who has cut off their retreat. There is no fourth option. There is no ‘let me think about it for another quarter.’ There is no ‘let me consult my uncle.’ There is no ‘maybe in the new year.’ There is Decide. Act. Now. — or Die.

Most readers will never face a Cortés-grade decision. Most readers will face a smaller decision that *feels* Cortés-grade because it is the first one of its kind in their life. The question this chapter asks is whether you are running your own expedition with the ships still in the harbor as a back-up plan, or whether you have lit the match.

The teachers in Part II of this book — Robbins, Hill, Rohn, Tracy, Brown — have all named the same teaching in different vocabulary. Tony Robbins calls it *committed action*. Napoleon Hill calls it *burning desire* backed by *definite major purpose*. Jim Rohn says the same thing in his own teaching: *the day you decide is the day your life changes — if the decision is made in such a way that retreat is not an option.*

What to burn.

The hard question this chapter asks is not whether you should burn the boats. The hard question is *which boat* — and you should think about that before lighting any matches. The reader who burns the wrong boat

is in worse shape than the reader who never decided.

The structural rule: *you burn the boat that represents the easy-retreat option, not the safety net that protects against catastrophic ruin.* The two are not the same.

Burn: the comfortable identity, the open option to go back to the old career, the half-commitment to a second relationship while the first one is on the rocks, the unspent vacation days that could be used to delay the decision yet another quarter. These are the boats keeping you within sight of the shore. They are the ones to scuttle.

Do not burn: the emergency fund, the relationships with people who genuinely care about you, the safety equipment that prevents catastrophic failure of your body or finances, the option to call your spouse, the access to medical care, the legal protections that the law gives you. These are not boats. They are the river under the keel. Confusing one for the other is a category error that Cortés himself did not make — he scuttled the literal ships, not his food supply, not his horses, not his cannon, not his captains. He kept the war-fighting capability and burned only the literal option of retreat.

Modern echoes of the same decision.

Steve Jobs, October 1985.

Forced out of Apple at 30, Jobs sold \$20 million of his Apple stock to fund a new company — NeXT — that would build computers for higher education. He did not keep the Apple shares as a hedge. He did not take a second job. He converted the safety net into the fuel for the next venture and made retreat to a comfortable life on the proceeds of Apple no longer an option. NeXT did not become a commercial success on its own — it lost money for ten years — but Apple bought it in 1997 for \$429 million and the acquisition brought Jobs back to Apple. The decade between burning the safety net and returning to Apple is the case study. He did not stop building hardware-and-software companies even when the safety net would have allowed it. He burned it on purpose.

Sara Blakely, 1998.

Twenty-seven years old, selling fax machines door-to-door in Florida. Decided to start a hosiery company built around a product she had cut the feet off her own pantyhose to prototype. She did not quit her job to do it — not at first. She kept the fax-machine job to fund the startup capital. What she *did* burn was the option to use any of her \$5,000 savings on anything except the patent. She filed the patent application herself, by hand, after teaching herself how to do it from a library book. The first \$5,000 went on the patent. There was no plan B for the \$5,000. She had committed the capital to the one path with no fallback. Spanx is now a multi-billion-dollar company. The boat she burned was the spare savings.

Mary Reibey, 1792 — transported convict, age 15.

Sentenced at 13 in England for horse-stealing (a disputed conviction; she was likely set up by a boyfriend), transported to the Sydney penal colony at 15, served her sentence working as a nursemaid for the Major's family. On release she did not return to England, even though some emancipated convicts did. She married a young Irish trader named Thomas Reibey and decided Sydney was where her life would happen. When Thomas died of fever in 1811, she had seven children and a struggling trading business. She decided to run

it. She did not sell out and go back to England. She did not remarry for security. She kept the business and grew it — merchant fleet, harborside warehouses, hotels, real-estate holdings — into one of colonial Australia's largest commercial enterprises. She is on the Australian \$20 note. The boat she burned was the option to take the easy passage back to England as a widowed mother of seven.

The garage-startup pattern.

The pattern repeats: Jeff Bezos quit his Wall Street job and drove to Seattle to start Amazon in a rented house on borrowed money. Walt Disney mortgaged his house to finish *Snow White* when the studio ran out of money in 1937. Sam Walton put every dollar he had into the first Walmart store in Bentonville, Arkansas in 1962 and would not have been able to retreat to a corporate job if it had failed. James Dyson mortgaged his home twice while making 5,127 vacuum prototypes. The common shape is the same: the founder reaches a point where the cost of failing is total and the only way to make the calculation balance is to succeed.

What this chapter asks you to do.

Sit with the question for a day. *What boat am I keeping in the harbor that lets me defer the decision I already know I need to make?* Common answers from readers across thirty years of self-help workshops: the second income I am keeping 'just in case,' the relationship I will not either commit to or leave, the apartment I will not either renew or pack, the savings account I will not either deploy or close, the manuscript I will not either finish or admit to abandoning. Each of those is a boat keeping the writer in sight of the shore.

Which one will you scuttle? Andy Andrews's phrasing: *Decide. Act. Now. — or Die.* The 'Die' in his framing is figurative — the slow death of the decision never made, the year that turns into a decade of waiting. Cortés's ships are a metaphor for that long, slow drift, more than they are for the dramatic destruction itself.

"After this point, retreat is not an option."

— *The closest existing translation of what Cortés told his captains on the beach at Veracruz, summer 1519*

PART I · CHAPTER 6

Every-Continent Voices

The principle is universal because human nature is universal. A round-the-world tour, in named decisions.

The principle travels because the underlying human nature travels. Below are nineteen named decision moments — one per continent (and many per continent), one per major culture — that demonstrate the three-word distillation. The point is not to be exhaustive. The point is to make it impossible to read this book and conclude the principle is a Western or American import. It is not. It is human.

Africa.

LAGOS, NIGERIA · 1997-PRESENT

Tony Elumelu

Tony Elumelu was thirty-four when he raised \$25 million in 1997 to acquire control of a small failing Nigerian bank that most of Lagos had written off as unfixable.

Tony Onyemaechi Elumelu was born on 22 March 1963 in Jos, Plateau State, the third of five children of a working-class family. He studied economics at Ambrose Alli University in Edo State and earned a master's in economics at the University of Lagos. He started his banking career at Union Bank of Nigeria in 1985, then moved to All States Trust Bank, where by the early 1990s he was already running large corporate-banking divisions in his late twenties. He learned, working through the Nigerian banking crises of the late 1980s and early 1990s, how a Nigerian commercial bank actually broke and what it took to fix one.

Tony Elumelu decided in 1997 that he and a small group of partners would put their own careers and savings on the line to acquire Standard Trust Bank — a Lagos institution that was technically insolvent, sliding toward regulatory closure, and which the established Lagos financial community regarded as a hopeless turnaround. Elumelu and his partners raised \$25 million. He took the chief executive seat at thirty-four. The deal closed within months of the decision.

Tony Elumelu then ran Standard Trust Bank for eight years on a single operating principle: discipline applied daily — risk controls, loan-book hygiene, customer service standards, every day, in writing, audited. By 2005 Standard Trust Bank was profitable, growing, and one of the most respected mid-tier banks in Nigeria. The same year he engineered the merger of Standard Trust Bank with United Bank for Africa — UBA — which at the time was a larger but slower-growing institution. The combined entity took the UBA name and Elumelu became chief executive of the merged bank.

Tony Elumelu decided immediately that UBA would not be a Nigerian bank with foreign correspondent relationships. UBA would be a pan-African bank operating directly in African capitals. In the first 100 days after the merger he personally flew to every senior team across the network. He set the target: UBA would operate in twenty African countries within five years. The team thought the goal was impossible. By 2010 UBA was operating in nineteen African countries plus offices in London, Paris, and New York. Today UBA serves over 45 million customers across 24 jurisdictions and is one of the largest banks in Africa by asset base.

Tony Elumelu sold most of his personal UBA stake in 2010 for approximately \$1.4 billion and made the second decision of his career. He founded the Tony Elumelu Foundation and personally committed \$100 million over ten years to fund 10,000 African entrepreneurs across all 54 African countries — the largest private commitment of its kind in African history. The Foundation’s flagship program awards \$5,000 in seed capital, a three-month training program, and mentorship to each selected entrepreneur. By 2025 the Foundation had directly funded more than 21,000 entrepreneurs in every African country, including the small island states and the post-conflict zones most other programs avoid.

Tony Elumelu calls the operating philosophy Africapitalism — the thesis that long-term value on the African continent is created by African private-sector investment in African enterprises rather than by aid, charity, or extraction. He has put his name and his fortune behind the thesis for a quarter century and counting. He chairs Heirs Holdings, Transcorp, and several other operating businesses across power, oil and gas, hospitality, and financial services.

Tony Elumelu decided in 1997 to buy a bank his peers thought was beyond saving. Tony Elumelu acted by running it on daily discipline for eight years until it was sound enough to acquire UBA from a position of strength. The Now was a thirty-four-year-old, with \$25 million raised against his name, taking on an institution older than he was.

He decided. He acted. He did not wait.

JOHANNESBURG, SOUTH AFRICA · 1994-PRESENT

Patrice Motsepe

Patrice Motsepe at thirty-two, in the year apartheid ended, founded African Rainbow Minerals by buying marginal gold mines that the global majors had given up on.

Patrice Tlhopane Motsepe was born on 28 January 1962 in Soweto, the township outside Johannesburg, the son of Augustine Motsepe, a small-town schoolteacher who had built a spaza shop and a small chain of taverns serving the migrant gold-mine workers of the Witwatersrand. The young Patrice worked behind the counter from primary school onward, watched his father extend credit and collect, and learned cash businesses from inside the family books. He studied at the University of Swaziland to escape Bantu Education, then took a law degree at the University of the Witwatersrand. He joined Bowman Gilfillan — one of South Africa’s oldest law firms — in 1988 and within five years became its first black partner.

Patrice Motsepe specialized as a mining lawyer. He spent the early 1990s working on transactions for Anglo American, Gold Fields, and the other South African mining majors, watching them sell off or close marginal shafts as the gold price softened. He understood, before most observers, that the same shafts the majors were abandoning — deep shafts with thin seams, high labor cost, expensive ventilation — could be made profitable by a smaller operator willing to renegotiate the labor model and accept lower headline margins on a leaner cost structure.

Patrice Motsepe decided in 1994 — the year of South Africa’s first democratic election — to put his savings, his reputation, and his network behind that thesis. He founded Future Mining, a contract-mining business that took over operations at the marginal Vaal Reefs shafts that AngloGold was closing. He renegotiated the labor agreement so the miners shared in profit rather than working pure piece-rate. Cut overhead. Ran the shafts lean. The shafts that had been closing under AngloGold ran profitably under Future Mining within eighteen months.

Patrice Motsepe rolled the model up. He acquired more closed and marginal mines through Future Mining and through African Rainbow Minerals — ARM — which he founded in 1997 and listed on the Johannesburg Stock Exchange in 2002. ARM expanded from gold into platinum, manganese, iron ore, chrome, nickel, and coal. He bought a 41 percent stake in Harmony Gold during its weakest period in the early 2000s. He invested in private banking, agriculture, and renewable energy. He acquired the Mamelodi Sundowns football club and built it into a continental power.

Patrice Motsepe became, in 2008, the first black South African on the Forbes billionaires list. He has stayed on it. He chairs ARM, African Rainbow Capital, Harmony Gold, and Sanlam. He was elected president of the Confederation of African Football in 2021. In 2013 he and his wife Precious Motsepe became the first Africans to sign the Giving Pledge, committing more than half their net worth to the Motsepe Foundation, which funds education, health, and small-business development across South Africa.

Patrice Motsepe operates on a documented principle: take the risk on the asset the establishment has given up on, then run it harder than the establishment did. His original Vaal Reefs contract was for shafts no major wanted. The platinum and manganese expansions followed the same pattern. The football-club acquisition followed the same pattern.

Patrice Motsepe decided in 1994 that the marginal mine was the opportunity. Patrice Motsepe acted by signing the first contract and running the first shaft profitably within eighteen months. The Now was the year apartheid ended — when most foreign capital was still on the sidelines and most South African capital was hedging which way the new country would go.

He decided. He acted. He stayed and built.

LAGOS, NIGERIA · 1985-PRESENT

Folorunsho Alakija

Folorunsho Alakija at thirty-four quit a senior bank job in Lagos in 1985 to start a tailoring business with one sewing machine in her home. Eight years later she applied for an oil block.

Folorunsho Alakija was born on 15 July 1951 in Ikorodu, Lagos State, into a polygamous Yoruba Muslim household with fifty-two siblings and half-siblings. Her father was a successful trader who could afford to educate his daughters, which was uncommon in Nigeria at the time. She was sent at age seven to boarding school in Wales, then to secretarial college in London, then back to Nigeria. She worked as a secretary at Sijuade Enterprises and then at the International Merchant Bank of Nigeria, where through the late 1970s and early 1980s she rose to head of corporate affairs.

Folorunsho Alakija decided in 1985, at thirty-four, that she had reached the ceiling of what a Nigerian commercial bank in that era would let a woman do. She quit. She enrolled at the American College and the Central School of Fashion in London, returned to Lagos in 1986, and founded Supreme Stitches with one sewing machine in her home. The plan was to design and sew high-end Nigerian women's wear — iro, buba, gele — for the small but rapidly wealthy class of Lagos professional women who wanted bespoke Yoruba garments stitched to international tailoring standards.

Folorunsho Alakija worked the sewing machine herself for the first year. She walked her own samples to potential clients. Within three years Supreme Stitches was dressing the wives of senior military officers, federal ministers, oil executives, and ambassadors. She rebranded it Rose of Sharon House of Fashion. By 1991 it was the leading high-end fashion house in Lagos. She was already wealthy by Nigerian standards.

Folorunsho Alakija made the second decision in 1993. The Nigerian oil ministry was awarding new Oil Prospecting Licenses to indigenous applicants. The applicant pool had no female participants. Alakija's company Famfa Oil applied. She was awarded OPL 216 — an underexplored offshore block in the deep waters of the Niger Delta, 220 kilometers off the coast. Most observers regarded the block as worthless. She had no oil and gas experience. Her application was treated as a curiosity.

Folorunsho Alakija acted on the license. She farmed in a 40 percent technical partner, Star Deep Water Petroleum — a Chevron subsidiary — in 1996. The block, redesignated OML 127, was drilled in 1996-1999. The Agbami field came in: it turned out to be one of the most productive deepwater oil fields ever discovered in West Africa. First commercial production began in July 2008. The field produces over 250,000 barrels of oil per day and has produced over a billion barrels cumulatively. Famfa Oil's 60 percent stake made Alakija one of the wealthiest women in Africa — at various points the wealthiest black woman in the world by Forbes's estimates.

Folorunsho Alakija later survived a long legal battle when the Nigerian federal government in 2000 reduced her stake to 10 percent without compensation. She sued. The case ran for twelve years through every level of the Nigerian courts. The Supreme Court ruled in her favor in 2012 and ordered the government to restore the full 60 percent stake. She used the resulting cashflow to expand into real estate, printing, and to fund the Rose of Sharon Foundation, which provides scholarships, microfinance, and widow-support across Nigeria — over 5,000 widows directly supported and 1,500 students put through tertiary education.

Folorunsho Alakija decided in 1985 to leave a banking job that had taken her twenty years to build. Folorunsho Alakija decided again in 1993 to apply for a license nobody expected a woman to ask for. The act in 1985 was the first sewing machine. The act in 1993 was the application Famfa Oil filed when nobody believed she had any business in the oil industry. The Now was both times — the day after the decision, before any of her peers thought either move could possibly work.

She decided. She acted. She did it twice.

KANO → LAGOS, NIGERIA · 1977-PRESENT

Aliko Dangote

He borrowed about \$3,000 from his uncle in 1977 to start a trading business. Forty-seven years later he built Africa's largest oil refinery.

Aliko Dangote was born on 10 April 1957 in Kano, the commercial capital of northern Nigeria. He came from a trading family — his great-grandfather Alhassan Dantata was one of the wealthiest merchants in West Africa in the early 20th century, with peanut and kola-nut routes stretching from Kano to Lagos to the Atlantic ports. The family knew commerce. They did not know industry. Industry came with Aliko.

He went to primary school in Kano, then to a Quranic school, then to Government College Birnin Kudu, then to Al-Azhar University in Cairo for a business administration degree, which he completed in 1977 at twenty. The same year, he returned to Nigeria and asked his uncle, the textile trader Sani Dangote, for a loan to start his own business. The amount, in the naira of 1977, was approximately 500,000 — about \$3,000 at the prevailing exchange rate. He used it to import sugar, rice, and cement and sell them in Lagos.

He paid the loan back in three months.

He spent the next fifteen years trading. He imported sugar and rice and pasta and milk and fish and bagged cement from Europe, the Middle East, and Asia, and resold them through a distribution network he built from Lagos out across Nigeria. By the early 1990s he was the largest commodity trader in West Africa. He could have stopped there. The Dangote name was already wealthy. Most Nigerian trading families stopped there.

He did not stop. In 1991 he decided that Nigeria — a country of more than 100 million people then, more than 220 million people today, importing every bag of cement it used — should make its own. He bought a small cement-bagging plant from the Nigerian government and began converting it into integrated production. He bought a sugar refinery in Lagos and began producing his own sugar. He bought a flour mill. He bought a salt refinery. The trading business funded the conversion. He was forty.

In 1996 he consolidated the operating companies into Dangote Group. In 1999 he broke ground on Obajana Cement in Kogi State — built on a 30-year limestone reserve, designed for 10 million metric tons of annual capacity. When it opened in 2008 it was one of the largest cement plants in sub-Saharan Africa. He built more. Today Dangote Cement operates in seventeen African countries and produces over fifty million tons

of cement per year. It is the largest cement producer in sub-Saharan Africa by a factor of three. Every major construction project in West Africa — every road, every airport, every housing development, every hospital, every embassy — is built with Dangote cement.

He kept going. He built fertilizer plants. He built petrochemical capacity. He acquired sugar, salt, pasta, and condiment lines across the continent. He took Dangote Cement public on the Nigerian Stock Exchange in 2010, and at moments since it has been the largest market-cap company on the exchange by itself.

Then he made the decision that defines the second half of his career. He decided Nigeria, the largest oil producer in Africa, should refine its own crude. Nigeria had been exporting unrefined oil and importing refined gasoline for fifty years — an absurdity that drained billions of dollars annually from the national balance of payments. Dangote committed to building, with his own money, the largest oil refinery on the African continent. The project broke ground in 2016 on 6,180 acres of swampland east of Lagos. It cost an estimated \$19-23 billion to complete — the largest single industrial investment in West African history.

The Dangote Petroleum Refinery opened in January 2024. Capacity: 650,000 barrels per day. Larger than any single refinery in Europe. Larger than any in North America outside the Gulf Coast. By 2025 it was meeting Nigeria's entire domestic refined-fuel demand and exporting the surplus. It eliminated, in one stroke, one of the largest single drags on the Nigerian balance of payments.

Dangote is the wealthiest person in Africa by every published index, and has been for more than a decade. His personal net worth is approximately \$14 billion as of 2025. The Aliko Dangote Foundation has committed over \$1 billion to nutrition, health, and education initiatives across Nigeria and the continent. The decision in 1977 was the \$3,000 loan from his uncle. The act was the first shipment of sugar. The *Now* was the first day at the Lagos port, before anyone had heard of him.

He decided. He acted. He did not stop.

Asia.

DECISION · South Korea · Park Chung-hee, 1962

Launched the First Five-Year Economic Development Plan with no industrial base.

By 1980 South Korea had transformed from an agrarian economy poorer than Ghana into a manufacturing powerhouse. The decision was the plan; the act was the next factory; the timing was Tuesday.

BEIJING, CHINA · 1978-1992

Deng Xiaoping

Deng Xiaoping at seventy-four, after surviving two purges and being denounced three times by his own party, convened the Third Plenum of the 11th Central Committee in December 1978 and turned China toward the market.

Deng Xiaoping was born on 22 August 1904 in Sichuan Province, the son of a small landlord. He sailed for France at sixteen on a work-study program, met Zhou Enlai in Paris in the early 1920s, and joined the Chinese Communist Party there in 1924. He studied in Moscow in 1926, returned to China, fought in the long underground struggle and the Long March, and became one of the senior generals of the People's Liberation Army in the war against Japan and the civil war against the Nationalists.

Deng Xiaoping held senior positions in the new People's Republic from 1949 onward, but was purged during the Cultural Revolution in 1966 and sent to work in a tractor-repair factory in Jiangxi Province from 1969 to 1973. He was rehabilitated. He was purged again in 1976 after Zhou Enlai's death and accused of being a "capitalist roader." Mao died in September 1976. The Gang of Four was arrested a month later. Deng Xiaoping was rehabilitated for the second time in 1977 and by late 1978, without ever holding the formal title of head of state or general secretary, he was the paramount leader of the People's Republic of China.

Deng Xiaoping decided, at the Third Plenum of the 11th Central Committee from 18 to 22 December 1978, that the People's Republic would reorient its entire economic system. The official communique replaced "class struggle" with "the four modernizations" — agriculture, industry, science and technology, and defense — as the central organizing principle of the state. Within months, the household-responsibility system was being piloted in Anhui Province, returning farm output decisions to individual peasant households for the first time since collectivization. Grain output rose 30 percent in five years.

Deng Xiaoping approved, in 1979 and formally launched in August 1980, four Special Economic Zones — Shenzhen, Zhuhai, Shantou, and Xiamen — coastal cities where foreign capital could establish factories, joint ventures could operate outside the planned economy, and market prices could be paid. Shenzhen, then a fishing village of 30,000 people across the border from Hong Kong, was the largest. Today Shenzhen has a population of 17.6 million and a GDP larger than Sweden, Switzerland, or Saudi Arabia.

Deng Xiaoping made the second public commitment in 1992, after several years in which conservative forces in the Party had slowed the reforms following Tiananmen Square. He went south — the famous Nan Xun, the "Southern Tour" — visiting Shenzhen, Zhuhai, and Shanghai in January and February 1992. He told local officials, in language carried back to Beijing word by word, that the reforms would continue and accelerate, that he did not care whether the cat was black or white as long as it caught mice, and that anyone who tried to reverse them would be removed. Within months the Party Congress confirmed the "socialist market economy" as the official policy. Foreign direct investment into China tripled between 1992 and 1995.

Deng Xiaoping stepped back from all official positions in 1992. He died on 19 February 1997 at ninety-two. The thirty-five years of compounded action that followed the December 1978 decision turned a country with a per-capita GDP of \$156 in 1978 into a country with a per-capita GDP over \$12,500 in 2024. More than 800 million Chinese citizens were lifted above the World Bank's extreme-poverty line — the largest documented reduction of poverty in human history. Whatever the reader thinks of the political system that

produced it, the velocity and scale of the compounding are the case study.

Deng Xiaoping decided in December 1978 that the planned economy as it then existed was the obstacle. Deng Xiaoping acted by approving the household-responsibility pilots within months and the four Special Economic Zones within eighteen months. The Now was Shenzhen in 1980 — the fishing village he turned into the third-largest port on earth.

He decided. He acted. He started Now.

DECISION · India · Indra Nooyi, 1994

Joined PepsiCo as Senior Vice President of Strategic Planning.

Became CEO in 2006. The decision to split Pizza Hut, Taco Bell, and KFC into a separate company (Tricon, later Yum! Brands) had been made and acted on by 1997. The decision was made fast; the spin was executed within twelve months.

HANOI → HO CHI MINH CITY, VIETNAM · 2011-PRESENT

Madame Nguyen Thi Phuong Thao

Madame Nguyen Thi Phuong Thao launched VietJet Air in December 2011 with the thesis that Vietnam’s emerging middle class would fly — if someone built them an airline they could afford.

Nguyen Thi Phuong Thao was born in Hanoi on 7 June 1970. She left Vietnam in 1988 at seventeen to study in the Soviet Union, completing a master’s in economics and finance at Plekhanov Russian University of Economics and a doctorate at the Mendeleev University of Chemical Technology in Moscow. While still a student in Moscow in the early 1990s, she started trading rubber, fertilizer, and consumer electronics between Soviet Asia, Vietnam, and Eastern Europe. She had earned her first million dollars by twenty-one. By the late 1990s she had moved back to Vietnam and was investing across financial services, real estate, and consumer brands.

Madame Thao co-founded HDBank and Sovico Holdings — the family of operating businesses she still chairs — through the 1990s and 2000s. She watched, across a decade and a half, the Vietnamese middle class grow from almost nothing to over thirty million people, most of whom had never been on a commercial aircraft. The state carrier Vietnam Airlines was the only meaningful operator and its fares were beyond what an ordinary Vietnamese family could pay. She decided that Vietnam needed a low-cost carrier on the Ryanair / AirAsia model.

Madame Thao founded VietJet Air with private capital. The first commercial flight took off on 24 December 2011 from Ho Chi Minh City to Hanoi. The airline was the first non-state-owned commercial passenger airline in Vietnam. The first cabin crew wore bright yellow and red uniforms that drew international press

and predictable controversy. Madame Thao kept the focus on what mattered: aircraft utilization, low fares, on-time performance, and route expansion.

Madame Thao ordered, in 2014, one hundred Airbus A320 aircraft at the Farnborough Air Show. It was the largest single Airbus order in Asian aviation history at the time, list-price \$9.1 billion. She ordered another one hundred Boeing 737 MAX aircraft in 2016 with President Obama present at the signing, list-price \$11.3 billion. Two months later she ordered ten Airbus A321 NEOs. By 2019 VietJet served over fifty domestic and international routes and was carrying more passengers within Vietnam than the state carrier.

Madame Thao took VietJet public on the Ho Chi Minh Stock Exchange on 28 February 2017. The IPO valued the company at roughly \$1.4 billion. Madame Thao became the first female billionaire in Vietnam and the second in Southeast Asia. She has remained on the Forbes World's Billionaires list every year since. By 2024 VietJet served 150+ routes across Asia, Europe, and Australia and had carried more than 150 million passengers cumulatively.

Madame Thao chairs Sovico Group, HDBank, and VietJet. She has signed long-term agreements with Airbus and Pratt & Whitney for hundreds of additional airframes and engines. She has invested in the development of Long Thanh International Airport outside Ho Chi Minh City. She funds aviation training programs across Vietnam to staff the airlines she expects the next decade of Southeast Asian growth to require.

Madame Thao decided in 2011 that Vietnam's middle class would fly if someone gave them the chance. Madame Thao acted by financing, certifying, and launching the airline in less than eighteen months from concept to first revenue flight. The Now was the Hanoi flight on Christmas Eve 2011, against a state carrier that had been the only Vietnamese option for thirty years.

She decided. She acted. She put it in the air.

OSAKA, JAPAN · 1918-1989

Konosuke Matsushita

Konosuke Matsushita at twenty-three started Matsushita Electric in March 1918 in a two-room rented house with three employees — himself, his wife Mumeno, and his brother-in-law Toshio Iue — with about \$50 in capital, hand-assembling lamp sockets out of recycled brass.

Konosuke Matsushita was born on 27 November 1894 in Wasa Village, Wakayama Prefecture, the youngest of eight children of a small landowner. His father lost the family land speculating on rice in 1899. Konosuke was sent at nine to work as an apprentice in an Osaka hibachi shop, then in a bicycle shop. He had less than four years of formal schooling. He suffered from tuberculosis through his teens. He joined Osaka Electric Light Company at sixteen as a wiring assistant and worked his way up to inspector by twenty-two.

Konosuke Matsushita designed, in his spare time, an improved electric lamp socket. He took the prototype to his managers at Osaka Electric Light Company. They were uninterested. He decided in March 1917, at twenty-two, to quit his secure job and manufacture the socket himself. His wife's family thought it was reckless. He went ahead anyway. He set up the workbench in the two-room rented house in Ohiraki-cho, Osaka, with his wife Mumeno, his brother-in-law Toshio Iue (later founder of Sanyo), and two other apprentices, and started building sockets by hand in March 1918 with capital of about 100 yen.

Konosuke Matsushita walked his first sockets to Osaka wholesalers himself. Orders were small. The first year was difficult. The breakthrough came later in 1918 when a fan-blade manufacturer asked Matsushita to make a particular insulating plate that other suppliers had refused. Matsushita filled the order. The income kept the business alive. He decided the new electrified Japanese home would need adapter plugs, bicycle lamps, irons, radios, batteries — the full range of household electric goods — before there was a Japanese consumer-electronics industry to define them.

Konosuke Matsushita launched a two-bulb attachment plug in 1923 and a bullet-shaped battery-powered bicycle lamp in 1923 that lasted ten hours when competing lamps lasted two. Sales grew. He launched the National brand in 1927. He expanded into electric irons in 1927, radios in 1931, lighting in 1936. He survived the Great Depression by refusing to lay off a single employee — he cut production in half and kept the workforce on full pay, asked them to sell inventory door-to-door, and brought the workforce back to full production within six months when demand recovered. The story of the 1929 layoff refusal became part of Japanese management folklore.

Konosuke Matsushita rebuilt the company after the Second World War, during which much of the production capacity was destroyed and the family was under Allied investigation as a wartime industrial leader. He launched the Panasonic brand for export in 1955. He bought a controlling stake in the American consumer brand Quasar in 1974. He acquired JVC and built Technics. By his death in 1989 at ninety-four, Matsushita Electric employed 250,000 people across the world and sold under the National, Panasonic, Technics, JVC, and Quasar brands. The company is now formally named Panasonic Corporation.

Konosuke Matsushita wrote forty-six books, primarily on management philosophy, that are still in print across Japan and required reading in Japanese business curricula. He founded the PHP Institute — Peace and Happiness through Prosperity — in 1946. He founded the Matsushita Institute of Government and Management in 1979, which has trained more than 300 senior Japanese political and business leaders since. He is still called, in Japan, keiei no kamisama — the god of management.

Konosuke Matsushita decided in 1917 to leave Osaka Electric Light Company and bet his savings, his marriage, and his health on a lamp socket nobody had asked for. Konosuke Matsushita acted by setting up the workbench the next month and walking the first sockets door to door. The Now was March 1918, eighty-five years before anyone outside Japan had heard his name.

He decided. He acted. He built it lamp by lamp.

Europe.

SMÅLAND, SWEDEN · 1943-2018

Ingvar Kamprad

Ingvar Kamprad founded IKEA in 1943 at age seventeen with a small reward his father gave him for finishing school despite being severely dyslexic. He chose the flat-pack model years later because freight cost was the binding constraint.

Ingvar Kamprad was born on 30 March 1926 on a farm called Elmtaryd, in the village of Agunnaryd, in the Småland province of southern Sweden — a region known across Scandinavia for stony soil, hard winters, and tight-fisted thrift. He was severely dyslexic in an era when no Swedish school knew what to do with it. He compensated by trading. By age five he was buying matches in bulk from Stockholm and reselling them door to door at a small markup. By eleven he had moved up to fish, pencils, Christmas decorations, picture frames, ballpoint pens.

Ingvar Kamprad founded IKEA in 1943 at seventeen, using money his father gave him as a reward for completing school despite the dyslexia. The name was an acronym: Ingvar Kamprad Elmtaryd (the farm) Agunnaryd (the village). The first business was a mail-order operation selling pens, wallets, watches, jewelry, nylon stockings, and picture frames out of a milk-cart from the farm to the local railway station.

Ingvar Kamprad added furniture to the catalogue in 1948 because local Småland cabinetmakers were producing simple wooden chairs and tables and could supply him directly. The first piece was the M-K wing chair. Customers liked the prices. Kamprad printed his first proper catalogue in 1951 and abandoned every other product line to focus on furniture. He opened his first showroom in 1953 in Älmhult, a small Småland town, because mail-order customers wanted to sit on the chairs before buying them. He opened the first proper IKEA store in Älmhult in 1958. Footfall was over 50,000 the first year against a town population of about 5,000.

Ingvar Kamprad solved the flat-pack problem by accident in the mid-1950s. An IKEA employee named Gillis Lundgren was loading a Lovet table into a customer's car and could not fit it. He sawed the legs off and screwed them back on at delivery. The pattern spread. Kamprad decided in 1956 that IKEA furniture would be designed from the start to ship flat — legs unscrewed, panels unassembled, cushions separate — and that the customer would do the final assembly with an Allen key the company provided. The decision halved freight cost, halved warehouse cost, and made the whole operating model possible.

Ingvar Kamprad opened the first IKEA outside Sweden in Norway in 1963, the first in Denmark in 1969, the first in Switzerland in 1973, the first in Germany in 1974, the first in Canada in 1976, the first in the United States in 1985 (Plymouth Meeting, Pennsylvania), the first in the United Kingdom in 1987, the first in China in 1998. By his death IKEA was operating in over fifty countries with more than 450 stores, more than 220,000 employees, and annual sales over €40 billion. It was the largest furniture retailer in the world and had been for thirty years.

Ingvar Kamprad lived his entire adult life on the Småland thrift principles he had been raised on. He flew economy class his entire career. He drove the same Volvo 240 for two decades. He stayed in budget hotels on business trips. He famously took home leftover salt and pepper sachets from restaurants. He moved to

Switzerland in 1976 partly to avoid Swedish taxes — a decision that drew criticism, which he absorbed quietly. He moved back to Sweden in 2014 after his wife died. He died at home in Småland on 27 January 2018, age ninety-one.

Ingvar Kamprad decided in 1943 that the seventeen-year-old's next move was to start a company. Ingvar Kamprad decided in 1956 that the binding constraint was freight cost and that the customer would do the final assembly. He acted on both decisions immediately — the milk-cart in 1943, the first flat-pack catalogue listing in 1956. The Now was a seventeen-year-old farm boy in Småland with a small reward and the willingness to start that week.

He decided. He acted. He shipped it flat.

HERZOGENAURACH, GERMANY · 1920-1978

Adolf 'Adi' Dassler

Adi Dassler at twenty started building athletic shoes in his mother's laundry room in 1920, in a small Bavarian town nobody had heard of, because no one was making shoes designed specifically for running.

Adolf Dassler — always called Adi — was born on 3 November 1900 in Herzogenaurach, a small Bavarian textile town twelve miles outside Nuremberg. His father was a cobbler. Adi served as a teenager in the German army during the First World War, then returned in 1919 to find Germany broken, his town impoverished, and his family business closed. He decided he would not return to general shoemaking. He decided he would specialize in athletic shoes — a category that effectively did not exist in 1920 because the established shoemakers regarded it as a niche too small to bother with.

Adi Dassler set up his first workshop in 1920 in his mother's laundry room. He had no electricity. He scavenged leather from used American military boots and tire rubber from automobiles for the soles. He hand-stitched the first pairs after his day job. He registered the Gebrüder Dassler Schuhfabrik in 1924 with his older brother Rudolf, who handled the sales and bookkeeping while Adi made the shoes.

Adi Dassler walked the prototypes to athletes himself. He went to the regional athletic clubs in Nuremberg, Munich, and Berlin and asked sprinters, jumpers, and distance runners to try the spikes and tell him what was wrong. He redesigned the geometry of the metal spike, the curvature of the sole, the lacing pattern. He filed patents in the 1920s on spike configurations that are still descended in track shoes today. By 1928 his shoes were on German athletes at the Amsterdam Olympics.

Adi Dassler made the decision that defined his character in 1936. The Berlin Olympics were the showcase of the Nazi regime. The regime wanted German victories and made it politically risky for any German business to supply foreign athletes — especially the visiting American team, which included several Black athletes whose presence the regime found ideologically inconvenient. Adi Dassler ignored the regime. He went to the American team's training quarters in Berlin and personally offered his spikes to Jesse Owens. Owens accepted, tried them, liked them, and wore Dassler spikes when he won four gold medals in front of Hitler.

The Nazi press did not publicize whose shoes Owens had worn. Adi Dassler did not publicly defend the decision then or later. He simply kept making the best shoes for whoever ran fastest.

Adi Dassler and Rudolf split the company in 1948 after a personal estrangement that has been variously attributed to wartime political differences, family rivalry over Adi's wife Käthe, and arguments about postwar strategy. Adi kept the original factory and renamed it Adidas — from Adi Dassler. Rudolf founded Puma across the river. The two companies and the two families did not speak for the rest of the twentieth century. Herzogenaurach became known as the “town of bent necks” because residents would check what brand of shoes someone was wearing before deciding whether to greet them.

Adi Dassler kept inventing. He registered the three-stripe trademark in 1949. He developed the screw-in stud cleat that the West German national football team wore at the 1954 World Cup in Switzerland, when they beat the heavily-favored Hungarians 3-2 on a muddy pitch in the “Miracle of Bern.” Most observers credited the studs — designed by Adi for variable ground conditions — for the upset. The win is regarded in Germany as a national turning point of the postwar era. Adidas became the global default for football boots and track spikes for the next thirty years.

Adi Dassler died on 6 September 1978 in Herzogenaurach at seventy-seven. Adidas at that point was the largest sports-footwear company in the world. Today it employs over 60,000 people, operates in every major country, and competes head to head with Nike for the global athletic-footwear market.

Adi Dassler decided in 1920 that the next twenty-year-old's decision was to specialize in a category nobody believed in. He decided in 1936 to hand a pair of his spikes to an American Black athlete in front of the Nazi regime. He acted both times without permission and without publicity. The Now was the laundry room in 1920 and the American training quarters in 1936. Two decisions, one character.

He decided. He acted. He made the shoe.

GDANSK, POLAND · AUGUST 1980

Lech Walesa

Lech Walesa at thirty-six, a fired Gdansk shipyard electrician, climbed over the perimeter fence of the Lenin Shipyard on 14 August 1980 and led the strike that became Solidarnosc.

Lech Walesa was born on 29 September 1943 in Popowo, a German-occupied village in Nazi-controlled Poland. His father was sent to a German labor camp during the war and died shortly after returning. Lech was raised by his mother and stepfather, finished vocational school as an electrician, served two years in the Polish People's Army, and in 1967 took a job as an electrician at the V. I. Lenin Shipyard in Gdansk, the largest shipyard in the Soviet bloc.

Lech Walesa was already politically active by the early 1970s. He helped organize the worker protests that followed the Polish government's December 1970 announcement of food-price increases. The protests were broken by army tanks at the Gdansk and Gdynia shipyards; forty-five workers were killed. Walesa was on

the strike committee. He spent the rest of the decade as a known agitator, repeatedly fired from successive jobs, repeatedly arrested and interrogated by the security services, and supported by a small network of dissident Catholic intellectuals tied to the Workers' Defense Committee (KOR).

Lech Walesa had been fired from the Lenin Shipyard in 1976 for organizing illegal worker meetings. By the summer of 1980 he was working odd electrician jobs in Gdansk. On 14 August 1980 the shipyard workers struck after the regime fired Anna Walentynowicz, a popular crane operator, for union activity. The strikers needed a leader. Walesa walked from his apartment to the shipyard, found the main gate sealed by the security services, and climbed the perimeter fence into the yard.

Lech Walesa addressed the strikers from the top of an excavator. He told them to hold the yard, not march out into the streets where the army could disperse them. He insisted the strike be peaceful, non-violent, and disciplined. He insisted the workers' demands include free trade unions independent of the Polish United Workers' Party — a demand no Soviet-bloc country had ever conceded. The strike held. By 31 August 1980 the regime had signed the Gdansk Agreement granting the right to form independent trade unions for the first time in any Warsaw Pact country since 1948.

Lech Walesa became chairman of Solidarnosc — Solidarity — the independent trade union federation that emerged from the Gdansk Agreement. Within sixteen months Solidarity had nearly ten million members — roughly one in every three adult Poles. The regime declared martial law on 13 December 1981 to break the union. Walesa was interned for eleven months, released, monitored, and continued to operate the underground Solidarity network with the support of the Catholic Church, Pope John Paul II personally, and an international solidarity coalition that included the AFL-CIO, the Reagan administration, and the West European democratic-socialist parties.

Lech Walesa won the Nobel Peace Prize in 1983, with the prize collected by his wife Danuta because he feared the regime would not let him return if he traveled to Oslo. He kept organizing. The regime cracked. By 1988 strikes were spreading across Poland again. The regime agreed in early 1989 to the Round Table Talks. The talks produced the 4 June 1989 partially-free elections in which Solidarity won every contested seat. By December the Berlin Wall had fallen. By 1991 the Soviet Union itself had dissolved. Walesa won the 1990 Polish presidential election and served as the first freely-elected president of Poland from 1990 to 1995.

Lech Walesa's post-presidency has been contentious in Poland for reasons both political and personal that the interested reader can investigate independently. What this book teaches is not the politics. What this book teaches is the velocity from the climb over the fence to the unraveling of a continental empire. Lech Walesa decided in August 1980 that the workers needed someone willing to climb over a fence the army was guarding. He acted by climbing it. The Now was 14 August 1980 — nine years before the Berlin Wall came down, eleven years before the Soviet Union ceased to exist.

He decided. He acted. He climbed the fence.

The Americas.

VALCOURT, QUEBEC · 1934-1964

Joseph-Armand Bombardier

Joseph-Armand Bombardier in January 1934 buried his two-year-old son. Yvon had died of peritonitis because no doctor could reach the farm through the winter snow.

Joseph-Armand decided the next morning that he would build a vehicle that could.

Joseph-Armand Bombardier was born on 16 April 1907 in Valcourt, a farming village in the Eastern Townships of Quebec, the eldest of eight children of a small farmer. He showed mechanical aptitude from boyhood. He built a working steam-powered toy tractor at thirteen from a sewing machine and a broken washing machine. He apprenticed in Montreal as a mechanic at fifteen, returned to Valcourt at nineteen, and opened a garage in 1926 fixing the Model T Fords, tractors, and combustion engines of the surrounding farms.

Joseph-Armand Bombardier had been working since his teens on the problem of winter mobility. The Eastern Townships were buried in snow for five months a year. Cars did not run. Roads were not plowed. Horse-drawn sleighs were the only winter transport, and they were slow, exposed, and dependent on a horse strong enough to break the trail. Bombardier had built and discarded several prototypes through the late 1920s and early 1930s.

Joseph-Armand Bombardier's two-year-old son Yvon developed peritonitis in January 1934. The road to the hospital in Sherbrooke was buried. Bombardier could not get the boy out. Yvon died. Bombardier decided the next morning that the unfinished snow-vehicle in his garage would become finished, and that it would be the project that defined his working life from that day forward, not in the back of his mind in the evenings after the garage work was done.

Joseph-Armand Bombardier worked through 1934, 1935, and 1936 on the drive-train. The breakthrough was the sprocket-and-track system: a continuous rubber-and-steel track wrapped around a notched sprocket wheel, which let the vehicle pull itself over snow that would have sunk a wheeled vehicle. He patented it in 1937. The first commercial machine, the B7 — B for Bombardier, 7 for seven passengers — was built in 1937 in his Valcourt garage from scavenged car parts and locally-cast iron sprockets. It would cross deep snow at twenty miles per hour with a heated enclosed cabin.

Joseph-Armand Bombardier sold the B7 to rural doctors, country priests, mail carriers, foresters, mining engineers, missionaries — anyone whose work required crossing the northern winter on schedule. By 1940 he was selling several hundred a year and had moved out of the garage into a small factory. The Canadian and Allied armies bought B-series snowmobiles for arctic operations during the Second World War. He incorporated L'Auto-Neige Bombardier Ltée in 1942.

Joseph-Armand Bombardier launched the Ski-Doo in 1959 — a single-passenger machine with a small engine, originally intended for trappers in the Canadian north. The Ski-Doo became a recreational product almost by accident; sales doubled, then doubled again, then doubled again. By 1963 the Ski-Doo had created the recreational snowmobile category and the company was selling more than 8,000 units a year.

Joseph-Armand Bombardier died on 18 February 1964 in Sherbrooke at fifty-six, from pancreatic cancer. His successors — his son-in-law Laurent Beaudoin and his grandsons — took the same company into industrial rail (acquired Canadair, then Pullman, then UTDC, then ADTranz, becoming the world's largest train manufacturer for decades), regional jets (the CRJ series), and the Learjet acquisition in 1990 that put Bombardier in business jets. At its peak Bombardier Inc. employed more than 80,000 people across the world and was one of Canada's largest industrial companies. The recreational-products business was spun off as BRP, which still makes the Ski-Doo and operates in over 100 countries.

Joseph-Armand Bombardier decided in January 1934, on the morning after he buried his son, that the snow vehicle in his garage would become the work of his life. Joseph-Armand Bombardier acted by spending every available hour in the garage from that day on. The Now was the morning after the funeral, in a small Quebec village, with no engineering degree and no financing.

He decided. He acted. He built it in the garage.

DETROIT, USA &MIDDOT; MAY 1940

William S. Knudsen

William S. Knudsen on a May afternoon in 1940 took a phone call at his office in the General Motors Building in Detroit. The voice on the line was Franklin Roosevelt's. The President asked him to leave the GM presidency, come to Washington, and take charge of arming the United States. That night his wife Clara asked why he had said yes. He answered, America has been good to me.

William Signius Knudsen was born Signius Wilhelm Poul Knudsen on 25 March 1879 in Copenhagen, Denmark, the son of a customs official. He apprenticed in the Copenhagen shipyards as a mechanic and emigrated to the United States in 1900 at age twenty, arriving at Ellis Island with thirty dollars and no English. He took the name William, worked his way west repairing bicycles and locomotives, and in 1911 joined the Ford Motor Company at the Highland Park plant. He rose under Henry Ford's direct supervision to become production manager for the Model T — the man who turned Ford's assembly-line idea into the rolling reality that put the world on wheels.

William S. Knudsen and Henry Ford fell out in 1921 over Ford's refusal to modernize the Model T. Knudsen resigned, joined General Motors in 1922 at half his Ford salary, and was promoted to president of GM's Chevrolet Division in 1924. Chevrolet had been losing money against Ford every year of the preceding decade. Knudsen took it over, retooled the assembly lines, broadened the model offerings, and by 1928 Chevrolet had outsold the Model T for the first time in the history of the American automobile industry. He was made Executive Vice President of General Motors in 1933 and President of General Motors in 1937, succeeding Alfred P. Sloan. He was at that point the highest-paid corporate executive in the United States, with total compensation in the range of \$300,000 a year (over \$6 million in 2026 dollars), running the largest manufacturing company on earth.

William S. Knudsen received the call from Roosevelt in May 1940. France had just fallen. Britain stood alone. Roosevelt had asked Bernard Baruch — the Wall Street financier who had run the War Industries Board in the First World War — who should lead American industrial mobilization. Arthur Herman's *Freedom's Forge* (2012) records Baruch's answer: Bill Knudsen, **choice one, two, and three** — meaning Knudsen was not first on a list but the only name on it; the only man in America with the production experience to do what would have to be done. Roosevelt called Knudsen directly. Knudsen accepted on the call. He did not negotiate. He did not consult his board. He flew to Washington within days.

William S. Knudsen resigned the presidency of General Motors. He surrendered the salary. He accepted appointment as Chairman of the Office of Production Management at one dollar a year — a token annual salary, taken to satisfy the federal conflict-of-interest rules that required a government salary of some amount. Clara, his wife of thirty-five years, asked him that night in their Detroit home why he had said yes. Why give up the GM presidency. Why take a job at a dollar a year. Why move to Washington at sixty-one. Knudsen's answer, as Herman records it: *America has been good to me*. Five words. The boy from Copenhagen who had arrived with thirty dollars and no English now had a duty to the country that had let him build his life.

William S. Knudsen ran American industrial mobilization from May 1940 through the end of the war. He toured the automobile plants of Detroit, the steel mills of Pittsburgh, the aircraft factories of Long Beach, the shipyards of Kaiser at Richmond and Bethlehem on both coasts. He told manufacturers what would have to be produced and on what schedule. He sat with Henry Ford to negotiate the Willow Run bomber plant. He sat with Henry Kaiser to negotiate the Liberty ship program. He turned the Chevrolet plants, the Buick plants, the Plymouth plants, the Pontiac plants — every American auto plant — over to producing engines, tank gearboxes, machine guns, aircraft components, and finally complete tanks and bombers and trucks. Roosevelt commissioned him a Lieutenant General in the United States Army in January 1942 — the first civilian in American history to be made a three-star general without prior military service — so that he could give direct production orders to military commanders.

William S. Knudsen's mobilization produced, by the end of the war: 297,000 aircraft, 193,000 artillery pieces, 86,000 tanks, 2 million military trucks, 6,500 naval vessels, 41 billion rounds of ammunition. American industrial output by 1944 exceeded the combined industrial output of Germany, Japan, and Italy. Stalin reportedly said at Yalta that the Allies could not have won the war without American steel and that American steel could not have been produced at that scale without one man. That man was Knudsen.

William S. Knudsen returned to private life after the war. He took a position as a director at Hupp Corporation. He worked quietly. He never wrote a memoir. He died on 27 April 1948 in Detroit at sixty-nine. His funeral was attended by the heads of every major American manufacturer he had organized during the war. Roosevelt had died in 1945; Marshall and Eisenhower were among the senior wartime figures who spoke of Knudsen as having done more than any other civilian to win the war.

William S. Knudsen decided on a single phone call in May 1940 that the rest of his working life belonged to the country that had taken him in. He acted that week, in Washington, with the OPM organizational chart and the first production schedules. The Now was the morning after Clara asked him the question and he gave her the five-word answer. The boats had been burned: there was no GM presidency to return to, no Detroit office to retreat into, no Danish life waiting behind him. Forward was the only direction. *America has been*

good to me. The repayment was the four years that followed.

He decided. He acted. He went where his country asked him to go.

MEXICO CITY, MEXICO · 1948-PRESENT

Carlos Slim Helú

Carlos Slim at eight years old kept a written ledger of every peso earned and every peso spent. The Telmex bid in 1990 was not the first decision. The ledger was.

Carlos Slim Helú was born on 28 January 1940 in Mexico City, the fifth of six children of Julian Slim Haddad. Julian had been born in Jezzine, in what is now Lebanon and was then part of the Ottoman Empire. Julian emigrated to Mexico in 1902 at fourteen, part of the broader Maronite Christian emigration to the Americas that built the Mexican-Lebanese community of roughly 400,000 people that exists today. Julian arrived with nothing and built a successful dry-goods store, La Estrella del Oriente, on Calle Capuchinas in downtown Mexico City.

Julian Slim Haddad taught his six children one specific discipline above all others: keep a written ledger of every peso earned and every peso spent, and save one quarter of every peso earned. Carlos kept the ledger starting at age eight. At eleven he bought his first government bonds with the saved pesos. At twelve he read Andrew Carnegie's autobiography. At fifteen he was investing in shares of Banco Nacional de México. At seventeen, with his father's legacy invested in his name, he was making his own buy decisions on the Mexican Stock Exchange. By the time he founded his first investment company, Inversora Bursátil, at twenty-five in 1965, he had already been in the market for a decade.

Carlos Slim married Soumaya Domit in 1966 and over the next decade built a portfolio of small-to-mid-cap Mexican industrial and consumer holdings. He had a reputation by 1980 as a careful, slightly-contrarian Mexico City investor with a thirty-year horizon. He bought the family's primary house in 1980. He has lived in it ever since.

Carlos Slim made the move of his career in 1982. The Mexican peso collapsed in August 1982 after President López Portillo nationalized the banks. Foreign capital fled. Mexican equities traded at 80 to 90 percent discounts to their dollar values from twelve months earlier. Most Mexican investors sold what they could and tried to get the proceeds out of the country. Carlos Slim bought. He bought tobacco. He bought mining. He bought hotels. He bought retail. He bought insurance. He bought industrial. He bought everything Mexican he could pay cash for, while almost no one else in Mexico would.

Carlos Slim's 1982 buying spree became the foundation of Grupo Carso — a name combining Carlos and Soumaya. The portfolio compounded through the rest of the decade as Mexican equities recovered. In 1990, when the Salinas government privatized Teléfonos de México — Telmex — Slim led the consortium of Southwestern Bell, France Télécom, and Grupo Carso that won the auction at \$1.76 billion. He took operating control. He invested heavily in modernization. He spun the mobile business out as Telcel in 2000, then expanded it across Latin America as América Móvil.

América Móvil today is the largest telecommunications company in Latin America, operating in eighteen countries and serving over 280 million subscribers. From 2010 to 2013 Carlos Slim was the wealthiest person in the world by Forbes's estimates. He still ranks consistently in the top fifteen globally. His holdings span telecommunications, retail (the Sanborns and Sears Mexico chains), construction (CICSA), mining (Minera Frisco), real estate (Inmuebles Carso), banking (Inbursa), and tobacco. He still works from the same Mexico City headquarters. He still does not own a yacht. He still does not own a private island.

Carlos Slim's operating philosophy, in his own words, is maintain austerity in times of fatness — the opposite of how most fortunes are managed and the opposite of how most countries are run. He has applied the principle to himself, to his family, and to his businesses across sixty years. The discipline that allowed him to buy Mexico in 1982 was built by the eight-year-old keeping the ledger.

Carlos Slim decided at eight that the ledger was the foundation. Carlos Slim decided at forty-two that the 1982 crisis was the opportunity. Carlos Slim decided at fifty that the Telmex auction was worth the consortium effort. He acted each time within weeks of the decision. The Now was always the next morning — the first ledger entry, the first 1982 buy, the first Telmex bid document. The compounding ran for sixty-five years and is still running.

He decided. He acted. He kept the ledger.

SAN SALVADOR, EL SALVADOR · MARCH 2022

Nayib Bukele

Nayib Bukele over the weekend of 26-27 March 2022 watched the gangs kill 87 Salvadorans in 72 hours. The mass arrests began Sunday night.

Nayib Armando Bukele Ortéz was born on 24 July 1981 in San Salvador, the son of a Palestinian-Christian father turned Muslim convert and a Salvadoran mother. He took over the family advertising business in his early twenties. He ran for mayor of Nuevo Cuscatlán in 2012 and won, then ran for mayor of San Salvador in 2015 and won, then ran for president in 2019 as the candidate of GANA — an outsider party — breaking the thirty-year duopoly of ARENA and the FMLN. He took office as president on 1 June 2019 at thirty-seven, the youngest head of state in the Western Hemisphere.

Nayib Bukele inherited a country that had one of the highest homicide rates on earth. El Salvador in the worst years — 2015, 2016 — had homicide rates of 103 per 100,000, ten times the United States rate and roughly thirty times the global average. The gangs — MS-13 and Barrio 18, born in the prisons of Los Angeles in the 1980s and exported to El Salvador in the deportations of the 1990s — controlled territory across most of the country. They extorted small businesses, public transport drivers, food vendors, and ordinary households. They killed informants, witnesses, families, and on slow days they killed for practice. The previous governments had tried both negotiation and crackdown. Neither had worked.

Nayib Bukele had been pursuing a quieter strategy through his first three years — the homicide rate had dropped from 38 to 18 per 100,000 between 2019 and 2021 — partly through what later reporting identified

as informal negotiations with the gang leadership. The negotiations broke down in March 2022. On the weekend of 26-27 March 2022 the gangs killed 87 Salvadorans across the country in 72 hours, the highest weekend death toll in modern Salvadoran history.

Nayib Bukele called the Legislative Assembly into emergency session Sunday afternoon, 27 March 2022. The Assembly approved a state of exception — a temporary suspension of certain constitutional protections, including the right to legal counsel within 72 hours of arrest, the maximum length of pre-charging detention, and the right to be informed of the reason for arrest — that night. The mass arrests began that night. Bukele tweeted updates in real time as the police and army swept neighborhoods the gangs had controlled for decades.

Nayib Bukele's government, by April 2024, had arrested over 80,000 alleged gang members — roughly 1.2 percent of the entire Salvadoran population, the highest incarceration rate ever recorded in any country in any era. The state of exception was renewed monthly by the Assembly. A new prison — the Centro de Confinamiento del Terrorismo (CECOT), with capacity for 40,000 inmates — opened in early 2023 to hold the arrested. The international human-rights community condemned the program; Human Rights Watch and Amnesty International documented thousands of cases of arrests of people they assessed as not affiliated with gangs.

Nayib Bukele's government also documented, by 2024, a fall in the homicide rate from 38 per 100,000 (2019) to under 3 per 100,000 (2023-2024) — one of the safest rates in the Western Hemisphere. Public transport drivers reported the extortion stopped. Small businesses reported the same. Tourism revenue rose. Bukele won re-election in February 2024 with 84 percent of the vote, the largest popular mandate in modern Latin American electoral history. He has continued the state of exception into 2026.

The international debate over the constitutionality, the due-process implications, and the long-term civil-liberties consequences is real and ongoing. This book does not adjudicate it. What this book teaches is the decision-mechanic. Nayib Bukele decided over a single weekend — with the certainty of being internationally condemned, the certainty of being denounced by human-rights organizations, and the political risk of every category — that the safety of the millions of ordinary Salvadorans who had been living under gang rule for thirty years outweighed the political cost of mass arrests of documented gang members.

Nayib Bukele decided Sunday afternoon, 27 March 2022. Nayib Bukele acted Sunday night with the first arrest. The Now was 72 hours after the gangs had killed 87 Salvadorans to show the country what the alternative looked like.

He decided. He acted. He did it the same weekend.

BUENOS AIRES, ARGENTINA · 10 DECEMBER 2023

Javier Milei

Javier Milei was inaugurated as President on 10 December 2023 with his back to Congress, addressing the people on the steps of the Plaza del Congreso instead of the legislators behind him. The country had 211 percent annual inflation and the central bank was printing pesos to fund the treasury.

Javier Gerardo Milei was born on 22 October 1970 in Buenos Aires, the son of a bus driver. He played semi-professional football as a goalkeeper in his teens before pursuing economics. He earned a degree from Universidad de Belgrano and two graduate degrees in economics, then worked as a senior economist at HSBC Argentina, at Estudio Broda, and as a corporate consultant. He became a public figure in Argentina in the mid-2010s through television appearances arguing the Argentine economic establishment — the central bank, the IMF orthodoxy, the Peronist welfare state, and the conventional opposition — were all responsible for forty years of compounding national failure.

Javier Milei ran for the Argentine Chamber of Deputies in 2021 and won as a freshman with a libertarian-economics platform that almost every Argentine political analyst dismissed as marginal. He ran for President in 2023. He won the first round in October 2023 with 30 percent. He won the run-off on 19 November 2023 against the Peronist economy minister Sergio Massa, 55.7 to 44.3 percent. He took office on 10 December 2023.

Javier Milei inherited a country with 211 percent annualized inflation (the highest in Latin America), a fiscal deficit running at 4-5 percent of GDP funded directly by central bank monetary issuance, capital controls preventing Argentines from buying dollars at market rates, multiple parallel exchange rates, an estimated poverty rate north of 40 percent, default-grade sovereign debt locked out of international capital markets, and a public payroll that had grown to nearly four million people in a country of 46 million.

Javier Milei's inaugural address was delivered with his back to Congress. The first executive decree, issued within days of taking office, cut the cabinet from 18 ministries to 9, eliminating the ministries of culture, environment, women, education-as-separate, science, public works, transport, and several others by merging their functions into surviving ministries. The Argentine peso was devalued 54 percent against the dollar in the first week, eliminating the parallel-rate distortion. Subsidies on energy and public transport were cut sharply. Public-sector hiring was frozen. The central bank stopped printing pesos to fund the treasury.

Javier Milei's omnibus decree DNU 70/2023, signed 20 December 2023, deregulated more than 350 laws and regulations in a single instrument — labor rules, rent controls, agricultural exports, healthcare contracts, mortgage indexation, internet service, every major regulated sector. The Ley Bases — the foundational legislative reform — was passed by Congress in June 2024 after months of negotiation, ratifying much of the decree program and adding pension reform, tax amnesty, and a regime to attract large foreign investment.

Javier Milei's government posted Argentina's first monthly fiscal surplus in sixteen years in January 2024 and held a surplus most months through 2024 and 2025. Annual inflation fell from the November 2023 measurement of 211 percent to below 50 percent by mid-2025 and to around 30 percent by early 2026. Argentina regained access to international capital markets and signed a renewed IMF agreement in 2024. The peso stabilized. International reserves grew.

The structural reforms produced real short-term pain for poor Argentines — declining real wages, rising unemployment in the immediate quarters, and a recession that the same households who voted for the program have absorbed. Public-sector workers lost jobs. Subsidies that had cushioned bus fares, electricity bills, and gas were cut. The poverty rate ticked up in 2024 before turning down again in 2025. Whether the long-run recovery validates the program is a question Argentina will answer over the rest of the decade.

Javier Milei decided in his inaugural address that Argentina would not have the policy debate first and act in 2026. Javier Milei acted by signing the cabinet-merger decree and the omnibus deregulation decree in his first two weeks. The Now was 10 December 2023 — before consensus, before negotiation, before the conventional Argentine political calendar would have permitted any one of the moves he made together.

He decided. He acted. He did it in weeks.

BUENOS AIRES, ARGENTINA · 1999-PRESENT

Marcos Galperin

Marcos Galperin in August 1999, two years out of Stanford Business School, started MercadoLibre in a Buenos Aires garage — six months before the Argentine peso collapsed.

Marcos Eduardo Galperin was born on 31 October 1971 in Buenos Aires, the grandson of a Polish-Jewish leather-goods family that had fled Eastern Europe and arrived in Argentina in the late 1930s. His family ran a successful leather-tanning business called Sadesa, which by the 1990s was one of the largest leather producers in the world. Marcos was expected to take it over. He studied business at the University of Pennsylvania's Wharton School, then went to Stanford Graduate School of Business in 1997, where he was a Mayfield Fellow.

Marcos Galperin met John Muse of Hicks, Muse, Tate & Furst — the Texas private-equity firm — while at Stanford and pitched him on the idea of an online auction site for Latin America. Muse committed approximately \$8 million in 1999 on the back of the pitch and the business plan. Galperin recruited Hernán Kazah, his Stanford classmate, and six other early team members. They opened in a garage on Calle Honduras in the Palermo neighborhood of Buenos Aires.

Marcos Galperin decided that Latin America needed an e-commerce platform before Latin America had reliable broadband internet, before most Latin American consumers had credit cards, and before any major US e-commerce company would commit capital to the region. He chose the auction model because it was the cheapest to launch — the platform held no inventory, took no payments at launch, and ran from a small Linux server farm in Buenos Aires.

Marcos Galperin launched MercadoLibre on 2 August 1999. The first listings were in Spanish; the first transactions were in Argentine pesos. Within months, MercadoLibre had opened in Brazil, Mexico, Uruguay, and Chile. By mid-2000 the platform was operating in seven countries. By early 2001 the Argentine peso was visibly weakening; by December 2001 the country defaulted on \$93 billion of sovereign debt — the largest sovereign default in history at that point — and the peso was devalued from 1:1 with the

dollar to roughly 4:1 over the following six months.

Marcos Galperin survived the 2001 default by raising capital from Hicks Muse and JP Morgan Partners when nobody else would commit to Argentina. The MercadoLibre listing pages stayed up through the bank runs, the cacerolazo protests, and the five Argentine presidents in eleven days. He cut costs. He held the team together. He kept opening country pages. When the regional economies recovered through 2003-2005, MercadoLibre was already the largest e-commerce platform in seven Latin American markets.

Marcos Galperin launched MercadoPago, the payments platform, in 2004 to solve the credit-card problem — most Latin American shoppers did not have one. MercadoPago issued its own pre-paid balances, accepted bank transfers, accepted cash payments at convenience stores, and bridged the gap. Today MercadoPago is the largest digital-payments platform in Latin America, larger than PayPal in the region. He launched MercadoEnvios, the logistics platform, in 2013 and built last-mile delivery across cities the public postal services had stopped covering. He launched MercadoCrédito, the consumer-credit platform, after that.

Marcos Galperin took MercadoLibre public on the NASDAQ in August 2007 at a market capitalization of approximately \$1.4 billion. By 2024 the market cap was over \$100 billion at peak, making MercadoLibre one of the largest publicly-traded companies in Latin America and one of the largest tech companies headquartered outside the United States or China. The platform operates in 18 countries with over 200 million users and processes more annual e-commerce transactions in Latin America than Amazon does in the same region.

Marcos Galperin decided in 1999 that the garage was the right place to start the largest Latin American technology company. Marcos Galperin acted by going live on 2 August 1999. The Now was six months before the worst financial collapse in modern Argentine history.

He decided. He acted. He kept the lights on.

Oceania.

INVERCARGILL, NEW ZEALAND · 1920-1967

Herbert ‘Burt’ Munro

Burt Munro at sixty-three loaded his hand-modified 1920 Indian Scout motorcycle — the bike he had been rebuilding in his shed for forty years — onto a freighter from Invercargill in 1962 to set a land-speed record at the Bonneville Salt Flats in Utah.

Herbert James “Burt” Munro was born on 25 March 1899 on a farm near Edendale in Southland, New Zealand, the southernmost province of the country. He left school early to work the family farm, then worked as a motorcycle mechanic, then served in the New Zealand military during the First World War. He bought his first new motorcycle in 1915, a Clyno. He bought a brand-new 1920 Indian Scout in 1920 in Invercargill for around £120.

Burt Munro never stopped modifying the bike. He bored out the cylinders. He cast his own pistons in his backyard from melted-down car-engine parts because nobody manufactured replacement pistons for an obsolete American motorcycle on the South Island of New Zealand. He hand-machined his own connecting rods. He modified the cam profile, the cylinder head shape, the timing, and the gear ratios across hundreds of incremental iterations through the 1920s, 1930s, 1940s, and 1950s. He raced the bike at Oreti Beach and won the New Zealand under-750 land-speed record several times.

Burt Munro worked night shifts and odd jobs through his fifties and into his sixties to pay for the parts and the racing. He lived alone in a small house in Invercargill with a workshop shed in the back. He slept in the shed sometimes. He cast some of the parts in molds he made from sand and old tobacco tins. He spent most of his adult life inside the shed working on the bike. The Indian Scout was, by 1960, almost entirely his own work — the frame was original, almost nothing else was.

Burt Munro decided in 1961, at sixty-two, that he was running out of time and that the bike was as ready as it was ever going to be. He sold what he could to buy a one-way passage on a freighter from New Zealand to the United States. He arrived in Los Angeles in August 1962, worked his way to Bonneville, and made his first runs on the salt flats at the Bonneville Speed Week. He was the oldest competitor on the flats. He broke the under-1000cc class land-speed record on his first trip, at 178.97 mph.

Burt Munro returned eight more times. He made his fastest official run in 1967 at sixty-eight years old: 183.586 mph on the certified one-mile pass, with an unofficial peak of 205.67 mph recorded on a one-way run that did not meet the certification rules. The 1967 mark in his class — under 1000cc, streamlined — has stood since. No one has broken it. The bike on which it was set was a 1920 Indian Scout that Burt Munro had been modifying in his backyard shed in Invercargill for forty-seven years.

Burt Munro became, in his Bonneville years, a kind of folk hero on both sides of the Pacific — the elderly New Zealander on the salt flats with the homemade pistons and the obsolete bike, beating American factory teams with their wind-tunnels and their endorsement money. He kept refining the bike at home in Invercargill between trips. He drove buses, did odd mechanical work, lived modestly. He died at home on 6 January 1978, age seventy-eight.

Burt Munro's story was made into the 2005 film *The World's Fastest Indian*, with Anthony Hopkins playing Burt. The film is unusually accurate to the historical record — the director Roger Donaldson had been a documentary filmmaker who interviewed Burt in the 1970s for an earlier film. The 1920 Indian Scout itself is preserved in a hardware-store front window in Invercargill, where the local owner still loans it occasionally to museums.

Burt Munro decided in his thirties that the bike was the project of his life and that he would keep modifying it no matter what. Burt Munro acted every Saturday afternoon for forty years in the shed. The Now was 1962 — the first time he turned the engine over at Bonneville at sixty-three, on a bike forty years older than the day's factory entries.

He decided. He acted. He kept building.

SYDNEY, NEW SOUTH WALES · 1797-1834

John Macarthur

John Macarthur in 1797, an army officer in the newly-founded penal colony at Sydney, imported the first Spanish Merino sheep into New South Wales and decided Australia's future was in fine wool.

John Macarthur was born in September 1767 in Stoke Damerel, a parish in Devon, England, the son of a draper. He took a commission in the British Army at sixteen and served at the close of the American Revolutionary War. He volunteered in 1789 for the New South Wales Corps, the army regiment being raised to garrison the new convict colony at Sydney, and sailed for Australia in 1790 with his wife Elizabeth and their infant son on the Second Fleet — the brutally-mismanaged convict convoy in which roughly a quarter of the transported convicts died at sea.

John Macarthur arrived in Sydney in June 1790. The colony was eighteen months old, surviving on rationed flour and government-supplied salt beef, and was widely expected in London to fail within a decade. Macarthur was given a land grant at Parramatta — about fifteen miles inland from Sydney — and was responsible, as an officer of the Corps, for distribution of the colony's liquor trade, which made him and the other officers de facto controllers of the colonial economy.

John Macarthur started experimenting with sheep almost immediately. The original colonial flock was Bengal fat-tailed sheep brought from India for mutton, with coarse hair fleece useless for export. Macarthur cross-bred a small number of imported Cape and Irish ewes against Bengal rams and noticed the fleece quality improving generation by generation. In 1797 the Royal Navy ship *Reliance* arrived in Sydney with a small flock of Spanish Merino sheep that had been acquired at Cape Town from the personal flock of the King of Spain, brokered by Sir Joseph Banks in London. Macarthur acquired the Merino flock — eight ewes and two rams — that year.

John Macarthur decided immediately that the future of the colony lay in fine wool. The thesis was contrarian to almost every colonial administrator's view at the time: the colony was conceived as a punishment ground, not an industrial economy; the prevailing view was that fine wool required cool wet European pastures and would not flourish in the Australian climate; the British textile industry was importing all its fine wool from Spain at exorbitant prices because Spain held a quasi-monopoly. Macarthur saw the British market need, the Australian climate as actually suitable for sheep, and the strategic case for an alternative British supply.

John Macarthur acted by cross-breeding the Spanish Merino with the existing colonial mixed flock on his Camden Park farm at Cobbitty, southwest of Sydney. He selected ruthlessly for fleece quality over body size. He sent his first samples of Australian Merino fleece to London in 1803 with his wife Elizabeth, who personally lobbied the British wool brokers in his absence. The samples won immediate praise at the London wool auctions. The British government granted him an additional five thousand acres at Camden in 1805 specifically for the development of the Australian wool industry.

John Macarthur expanded the flock through the 1810s and 1820s. By 1820 Australian fine wool was on the docks in London competing on quality with the Spanish supply. By 1830 New South Wales was exporting

more than two million pounds of wool annually. By 1850, after two more decades of compounding by Macarthur's heirs, by his rivals the Riley and Cox families, and by hundreds of other graziers who had copied his Merino bloodlines, Australia was supplying more than half of all British wool imports. The Macarthur Merino bloodline became the genetic foundation of the modern Australian Merino industry, which today produces roughly a quarter of all the fine wool used in the world's clothing industry.

John Macarthur was a difficult and frequently insubordinate colonial figure. He was involved in the Rum Rebellion of 1808 that deposed Governor William Bligh and spent eight years in England under technical exile as a result. He fought duels. He feuded with successive governors. He suffered increasingly severe mental illness in his last decade and died at Camden Park on 11 April 1834. His son James Macarthur and his widow Elizabeth ran Camden after him for another generation.

John Macarthur decided in 1797 that Australia's economic future was in fine wool when nobody in London believed the colony could produce anything but grain and bodies. John Macarthur acted by cross-breeding the first Merino flock at Camden the same year. The Now was the lambing season immediately after the Reliance arrived — not after the colonial administrators were convinced, but before.

He decided. He acted. He bred the flock.

How a prison colony became a nation: the Australia founding decisions.

The colony at Sydney was founded in 1788 as a place to send the convicts the British justice system could no longer house at home. The original plan was for it to be a graveyard with a postcode. What the planners in London did not foresee was that the people they sent — the convicts, the soldiers who guarded them, the wives and children who followed, the few free settlers who came willingly — would themselves make decisions that turned the colony into a continent-spanning nation within a single human lifetime. Most of the names below were never elected to anything. They were people who decided what Australia would be and acted on it the next morning.

SYDNEY, NEW SOUTH WALES · 1811-1855

Mary Reibey

Mary Reibey at thirty-four buried her husband Thomas in April 1811 in Sydney. She had seven children, a struggling trading business, and the option of an easy widow's passage back to England. She decided to stay.

Mary Reibey was born Mary Haydock on 12 May 1777 in Bury, Lancashire, England, into a working-class family. Both her parents died when she was a small child and she was raised by her grandmother. As a teenager she ran away from home dressed in boy's clothing under the name James Burrow. In August 1791, at thirteen, she was arrested in Stafford for stealing a horse. The conviction was disputed; she may well have been set up by a young man whose own offense she was covering for. The sentence under British law was death. The sentence was commuted to seven years' transportation to the new penal colony at Botany Bay.

Mary Reibey arrived in Sydney on the convict ship Royal Admiral on 7 October 1792 at fifteen. She was assigned as a nursemaid to the family of Major Francis Grose, the lieutenant governor. On the voyage out, she had met Thomas Reibey, an Irish-born officer of the East India Company who was sailing as a free man. The two were drawn to each other on the voyage. They married in Sydney on 7 September 1794. Mary received her conditional emancipation later the same year.

Mary and Thomas Reibey built a small trading partnership over the following seventeen years. They imported and resold goods through Sydney, ran several small coastal trading vessels operating between Sydney and Hobart and the Hunter Valley, owned property in central Sydney, and operated a hotel. They had seven children. Thomas was the public face of the business; Mary kept the books and increasingly handled the day-to-day operations because Thomas's health was deteriorating. Thomas contracted fever in early 1811 and died on 5 April 1811 at forty-one.

Mary Reibey was thirty-four. By the colonial conventions of 1811, the proper course for a widow with seven children was to liquidate the business, claim the small widow's inheritance, and take a passage back to England to raise the children in respectable surroundings. She had served her transportation sentence. She was free to leave. The colonial newspapers expected her to leave.

Mary Reibey decided to stay and run the business in her own name. She took over Thomas's trading licenses. She expanded the merchant fleet. She bought more coastal vessels. She acquired warehouses on the Sydney harborside. She negotiated trading contracts with the Hunter Valley settlers, the Hobart traders, and ships arriving from India and China. She extended the hotel business. She bought land in central Sydney as the colony expanded.

Mary Reibey ran the business for forty-four years after Thomas's death. By the 1820s she was one of the leading commercial figures in Sydney. By the 1830s she was among the wealthiest. She built one of the largest portfolios of central-Sydney commercial real estate held by any single owner of either sex at the time, including the corner of George and Macquarie Streets and the area around the modern Circular Quay. She was respected by the establishment, called on by the governors, and consulted on commercial policy. She funded schools and chapels and quietly assisted other convict women who had been released and were trying to build legitimate businesses.

Mary Reibey took her grown daughters back to England in 1820 for a brief visit and returned with the children to Sydney. She never went back permanently. She died at her Sydney home on 30 May 1855 at seventy-eight, one of the wealthiest commercial figures in the colony. Her portrait, with the Sydney harborside in the background, has been on the Australian \$20 note since 1994.

Mary Reibey decided in April 1811, in the week Thomas died, that the easy widow's passage back to England was the wrong decision. Mary Reibey acted by signing the next trading order in her own name. The act was every order placed and every contract negotiated for the next forty-four years. The Now was 1811 — when the polite option for a thirty-four-year-old widow with seven children was to go home.

She decided. She acted. She stayed.

SYDNEY, NEW SOUTH WALES · 1838-1877

Caroline Chisholm

Caroline Chisholm at thirty arrived in Sydney in September 1838 as the wife of an army captain. Within weeks she had decided what most observers had been missing: young female immigrants from England were ending up homeless on the dockside because the colony had no welcome system.

Caroline Chisholm was born Caroline Jones on 30 May 1808 near Northampton, England, into a comfortable yeoman-farming family who raised her in evangelical Anglican habits. Her family taught her to read deeply and to take public service seriously. She married Captain Archibald Chisholm of the East India Company army in 1830 at twenty-two and accepted his Catholicism on the marriage, converting formally a few years later. The Chisholms lived in India through the early years of the marriage, where Caroline founded the Female School of Industry for the daughters of British soldiers at Madras — her first experience of institution-building from nothing.

Caroline Chisholm sailed for Sydney with her husband and their young children in 1838. They arrived in September. Within weeks she was walking the docks at Circular Quay and watching the immigrant ships unload — specifically the steady stream of single young women in their teens and twenties who had been sent from England under various assisted-immigration schemes intended to balance the gender ratio in the colony. The schemes provided passage but no arrival support. The young women landed in Sydney with no employer, no lodging, no protection, and often no money. Many ended up on the streets within days, where they were absorbed into casual labor, prostitution, or violent dependence on whatever protector they could find.

Caroline Chisholm decided within months that the colony needed a Female Immigrants' Home — a building near the docks where newly-arrived women could stay safely, be fed and housed temporarily, and then be matched with employers in the city or sent inland to settled rural families needing domestic workers, dairymaids, or governesses. She had no funding. She had no authority. The colonial government was uninterested. The Catholic and Anglican charitable societies were uncoordinated and small.

Caroline Chisholm acted in 1841 by petitioning Governor Sir George Gipps directly. Gipps was reportedly skeptical — he expected to meet an elderly society matron and instead met a determined thirty-three-year-old with a written plan — but Caroline secured the loan of an unused building on George Street and a small initial grant. The Female Immigrants' Home opened later that year. Caroline ran it personally. She met every arriving immigrant ship at the docks. She interviewed every young woman. She vetted every potential employer.

Caroline Chisholm developed, over the following years, a wider matching service that took young women inland to settled rural districts and matched them with farming families who needed domestic and dairy labor. She personally traveled the inland districts in a covered wagon with the women, vetting the destinations herself. She kept the records. She followed up. Across the decade she placed more than 11,000 immigrants in jobs and homes — not just the women, but increasingly entire families who began to follow her schemes once the reputation for safety was established.

Caroline Chisholm returned to England in 1846 with her family to take the campaign back to the source. She lobbied the British government to subsidize family immigration to Australia rather than single-male convict and assisted-male transportation. She wrote pamphlets and an immigrant's handbook. She founded the Family Colonisation Loan Society in 1849 with British supporters, which provided low-interest passage loans to working families willing to migrate to Australia. The British government adopted much of her policy framework. Family immigration to Australia overtook single-male immigration in the late 1840s and stayed dominant.

Caroline Chisholm returned to Sydney with her family in 1854, kept working through the 1860s as her health declined, returned again to England, and died in Highgate, London, on 25 March 1877 at sixty-eight, in modest circumstances — she had refused throughout her life to take a personal salary or fee for the placement work. She was sometimes called by the Australian press “the immigrants’ friend.” She appeared on the Australian \$5 note from 1967 to 1991, the first private woman so honored.

Caroline Chisholm decided in 1838, walking the Sydney docks, that something nobody had asked her to do was the obvious next decision. Caroline Chisholm acted in 1841 by opening the home on George Street with a borrowed building and no salary. The act was meeting the next ship and then the next and then the next, for two decades. The Now was 1838, on the dockside, with no authority and no funding.

She decided. She acted. She met the next ship.

The pattern across the three of them — Macarthur the wool pioneer, Reibey the businesswoman, Chisholm the institution-builder — is the same. They each saw an obvious next decision that the official structure of the colony was telling them not to make. They each made it anyway. None of them got permission first. All three are on the currency or the historical iconography of the nation they helped build. The colony, by the way, never did become a graveyard.

DECISION · Tonga · King Tupou IV & the post-cyclone reconstructions

Across multiple cyclones in the 1990s and 2000s, Tongan leadership demonstrated the same pattern: the day after the storm, the rebuild begins.

The decision is never ‘wait for international aid before starting’ — the decision is ‘start clearing roads at first light, the aid will catch up.’ A case study in *Now* at the national-disaster scale: act on what you control, today, with the people in front of you.

What the case studies share.

Every figure above has different politics, different beliefs, different metrics of success. What they share is the speed from decision to act, and the fact that the act started *Now* — on the day, not the year. The Lee Kuan Yew decade was made of Tuesdays. The Cabrini institutions were made of mornings. The BYD empire was made of one hand-assembled battery, then another. Edhi’s 1,800-ambulance network started with one used van and one call answered.

The principle is universal because the underlying physics — one decision plus one act, repeated, compounded — is universal. Different language, same physics.

More figures, more decisions, more continents.

A new roster from the same continents, this time with figures from outside the political and business spheres — in the arts, the sciences, the religious life, and the long-haul labor of building institutions that outlast their founders. The principle holds in every domain because the underlying human nature is the same in every domain.

Africa — a second roster.

ACCRA, GHANA · 1942-2002

Esther Afua Ocloo

Esther Afua Ocloo at twenty-three started a marmalade business in 1942 with six shillings in a kitchen in Accra. Thirty-four years later she co-founded Women's World Banking.

Esther Afua Nkulenu was born on 18 April 1919 in Peki Dzake in the Volta Region of what was then the British Gold Coast colony (now eastern Ghana). She was raised by her grandmother, who supported the family by smoking and trading fish. Esther was the first member of her extended family to receive any formal education. She attended Achimota School in Accra on a scholarship and graduated in 1941. The family had no money to send her on to university.

Esther Ocloo decided in 1942, with her certificate but no employer and no further scholarship, that she would start a business. Her aunt gave her six shillings to start with. She used the money to buy oranges, sugar, and jars from the market and cooked her first batch of marmalade in her aunt's kitchen. She made twelve jars on the first day. She took the twelve jars to Achimota School, where she persuaded the school store to buy them. The school store sold them within a day. She made twelve more.

Esther Ocloo reinvested every shilling of profit for the next several years. She added orange juice, then tomato paste, then guava jam, then other preserved fruits. She hired her first employees in 1945. She incorporated the business as Nkulenu Industries Ltd. in 1957 — the same year Ghana became the first sub-Saharan African colony to win independence from Britain. The business by then was one of the largest food-processing companies owned by a Ghanaian. Nkulenu products were sold throughout the country.

Esther Ocloo went to England in 1949 on a British Council scholarship to study food technology at Long Ashton Research Station near Bristol and later at Bristol University. She returned to Ghana in 1953 with formal training in industrial food preservation and applied it directly to the operations at Nkulenu. She married Stephen Ocloo, a teacher, in 1953.

Esther Ocloo turned her attention through the 1960s and 1970s to the wider problem of African women in business. She had founded the Ghana National Federation of Business and Professional Women in 1955 specifically to give Ghanaian women in trade access to peer networks, training, and credit. She watched as

Ghana's formal banking system, like most banking systems on the continent, refused to lend to women who had no land titles to pledge as collateral — which, under customary law, most West African women did not.

Esther Ocloo co-founded Women's World Banking in 1976 with Michaela Walsh of the United States and Ela Bhatt of India. The three of them and a small founding committee proposed at the 1975 UN World Conference on Women in Mexico City that a global non-profit be created to channel credit to women excluded from formal banking. Women's World Banking was formally established in the Netherlands in 1979 and Esther Ocloo served as its first chair. The organization today operates in more than thirty countries and has served tens of millions of low-income women clients through affiliated microfinance institutions.

Esther Ocloo continued running Nkulenu and serving on the Women's World Banking board into her late seventies. She received the Africa Prize for Leadership for the Sustainable End of Hunger in 1990. She died on 8 February 2002 at eighty-two in Accra. Nkulenu Industries is still in operation, run by her family.

Esther Ocloo decided in 1942 to start a business with the six shillings her aunt could spare. Esther Ocloo decided in the 1970s that what had worked for her had to be made available to other African women. She acted both times within the week of the decision — the first batch of marmalade in 1942 and the first Women's World Banking convening in 1976. The Now was 1942 in her aunt's kitchen, before anyone had heard of her, with twelve jars of citrus on the counter.

She decided. She acted. She started with six shillings.

KHARTOUM → LONDON · 1998-PRESENT

Mohammed 'Mo' Ibrahim

Mo Ibrahim at fifty-two founded Celtel in London in 1998 on the thesis that sub-Saharan Africa would build a mobile-telecom market before it ever built a copper-wire one — and that it could be done without paying bribes for the licenses.

Mohammed Fathi Ahmed Ibrahim was born in 1946 in Eshkeit, a Nubian village on the Nile in northern Sudan. The family moved to Cairo when he was young, then to Khartoum. He studied electrical engineering at the University of Alexandria, took a master's at the University of Bradford in England, and a doctorate in mobile communications from the University of Birmingham. He worked for British Telecom in the 1980s and was technical director of Cellnet (now O2) when Cellnet launched the first commercial mobile network in the UK in 1985. He left Cellnet to found a small consultancy in 1989, Mobile Systems International, which advised mobile-network operators worldwide on technical design. He sold MSI to Marconi in 2000 for \$900 million.

Mo Ibrahim watched, through the 1990s, the global mobile-telecom operators — Vodafone, France Télécom, MTN, Deutsche Telekom — expanding into Europe, North America, the Middle East, and parts of Asia while declining almost without exception to invest in sub-Saharan Africa. The continent had under 5 million fixed telephone lines for nearly 700 million people. The big operators told their boards that the corruption, the regulatory unpredictability, and the unfamiliar payment behavior made the continent

uninvestable.

Mo Ibrahim decided in 1998 that the analysis was wrong. He decided that sub-Saharan Africa, precisely because the fixed-line system had never been built, would skip copper entirely and go straight to mobile. He decided he would build the operator the incumbents would not build. He also decided, in the same set of decisions, that the operator he built would not pay bribes for licenses — not because of any abstract ethical claim but as a practical operating discipline. He had watched corrupted operators across the developing world get cycled out by the next government, the next minister, the next coup. An operator that paid bribes for a license owed the bribe-taker forever; an operator that refused the bribe owned the license cleanly.

Mo Ibrahim founded Celtel International in London in 1998 with the African mobile thesis and the no-bribes operating rule. He raised the capital from sovereign wealth funds, pension funds, development-finance institutions, and a small number of patient private investors who would not touch the continent on the conventional terms. He won licenses across the next several years in the Democratic Republic of Congo, Sierra Leone, Tanzania, Uganda, Zambia, Malawi, Chad, Kenya, Burkina Faso, Niger, Sudan, Gabon, Republic of Congo, and Madagascar — fourteen African countries by 2005.

Mo Ibrahim ran Celtel as a uniformly-managed pan-African mobile operator with consistent technical standards, consistent customer-care protocols, and consistent governance discipline across all fourteen countries. The network covered remote villages that had never had landlines, fishermen on Lake Victoria, traders crossing borders in the Sahel, and the first generation of African mothers and fathers who could call their adult children in the next country. Subscriber growth was explosive.

Mo Ibrahim sold Celtel to MTC (later Zain) of Kuwait in 2005 for \$3.4 billion. He took the proceeds and founded the Mo Ibrahim Foundation in 2006. The Foundation produces, annually, the Ibrahim Index of African Governance — the most comprehensive open-data measurement of governance quality across all 54 African countries, used by African governments, donors, and academics worldwide.

Mo Ibrahim's flagship instrument is the Ibrahim Prize for Achievement in African Leadership. A \$5 million initial award plus \$200,000 per year for life, plus an additional \$200,000 per year for ten years to a charity of the recipient's choice. Eligibility requires that the recipient (a) was a democratically-elected African head of state, (b) served his or her constitutional term, (c) left office voluntarily on time, and (d) demonstrated excellence in office. The prize has been awarded only six times in its first eighteen years — to Joaquim Chissano of Mozambique (2007), Festus Mogae of Botswana (2008), Pedro Pires of Cabo Verde (2011), Hifikepunye Pohamba of Namibia (2014), Ellen Johnson Sirleaf of Liberia (2017), and Mahamadou Issoufou of Niger (2020). Most years no head of state qualifies. The money goes unspent. The bar stays where the bar is.

Mo Ibrahim decided in 1998 that the corruption tax could be paid in cash rejected rather than cash paid. Mo Ibrahim acted by raising capital from investors who would not touch the continent and winning fourteen licenses on the terms he set. The Now was 1998 in a London office with no incumbent willing to do what he proposed to do.

He decided. He acted. He did it cleanly.

HARARE, ZIMBABWE · 1993-1998 (AND CONTINUING)

Strive Masiyiwa

Strive Masiyiwa sued the Zimbabwean government for five years in his country's own Supreme Court to win a mobile-telecom license the state monopoly refused to grant him. He won in 1997. The state ignored the ruling. He filed contempt. The license issued in 1998. He launched that month.

Strive Masiyiwa was born on 29 January 1961 in Salisbury, Southern Rhodesia (now Harare, Zimbabwe). His family fled to Kitwe in northern Zambia in 1965 to escape the Rhodesian government's declaration of independence. He grew up in Zambian schools and then in Edinburgh, where he completed his secondary education and then took an electrical and electronic engineering degree at the University of Wales in Cardiff. He returned to newly-independent Zimbabwe in 1984 to work for the state-owned posts and telecoms corporation, where by the late 1980s he was a senior engineer running large transmission projects.

Strive Masiyiwa watched, through the early 1990s, the global mobile-telecom revolution begin to reach Africa. He saw the African countries that would move quickly — that would license private mobile operators, allow foreign investment, and let the technology spread — pull decisively ahead of those that would not. Zimbabwe's government refused to license private mobile operators. The state PTC retained the monopoly.

Strive Masiyiwa quit his senior engineering position at the PTC in 1992 and founded Econet Wireless. He applied for a mobile-telecom license. The application was rejected. He applied again under different categories. Rejected. He applied as a joint venture. Rejected. The state PTC explicitly told him, on the record, that the mobile market would remain a state monopoly indefinitely.

Strive Masiyiwa decided in 1993 to sue the Zimbabwean government in the Zimbabwean courts on the grounds that the state monopoly violated the constitutional right to freedom of expression. Most observers, including most of his own advisors, thought the suit was hopeless. President Robert Mugabe's government did not lose constitutional cases. Masiyiwa filed anyway. He lost at the High Court. He appealed. He lost at the next level. He appealed again. He spent five years in the courtrooms, paying lawyers from his savings and from small loans from sympathetic family members in the diaspora.

Strive Masiyiwa won at the Zimbabwean Supreme Court in December 1997. The court ruled that the state telecommunications monopoly violated the constitution and that private operators must be licensed. The government's response was to ignore the ruling. Masiyiwa filed contempt-of-court proceedings against the responsible ministers. The license was finally issued in 1998. He launched the Econet mobile network in Zimbabwe that month. Within months he had more than 100,000 subscribers and was the largest mobile operator in the country.

Strive Masiyiwa expanded Econet Wireless across the rest of Africa over the next two decades using the same playbook he had developed in Zimbabwe. The company holds operating licenses or significant interests across more than twenty African countries plus selected Latin American, European, and Asia-Pacific markets. The associated Liquid Intelligent Technologies network operates more than 110,000

kilometers of fiber-optic cable across Africa — the largest independent fiber network on the continent. The combined operations serve more than 100 million customers.

Strive Masiyiwa was forced into exile from Zimbabwe in 2000 by the increasingly hostile Mugabe government and ran the company from Johannesburg and later from London for the next decade and more. He kept the Zimbabwean operating network alive throughout. He has worked closely with the Bill & Melinda Gates Foundation, served on the boards of Netflix and Unilever, chaired the African Union’s special envoy team on COVID-19 vaccine procurement during the pandemic (he and the team secured 400 million doses for Africa when the established suppliers were not delivering), and signed the Giving Pledge in 2017 committing more than half his net worth to philanthropy. The Higherlife Foundation, which he and his wife Tsitsi run, has supported the education of more than 250,000 African students.

Strive Masiyiwa decided in 1993 to keep filing the suit. Strive Masiyiwa acted by appearing in court every quarter for five years. The Now was the day he turned on the first cell tower in 1998 after the state finally yielded. The lesson is not the litigation strategy — the lesson is the willingness to file the next appeal, on a five-year clock, with most observers telling you that you were wasting your career.

He decided. He acted. He kept filing.

KIGALI, RWANDA · 1994-PRESENT

Paul Kagame

Paul Kagame at thirty-six commanded the Rwandan Patriotic Front army that ended the 1994 genocide. He took political control of a country in which roughly 800,000 people had been killed in 100 days and the institutions were gone.

Paul Kagame was born on 23 October 1957 in Tambwe, Ruanda-Urundi (now Rwanda), into a Tutsi family. His family fled to Uganda in 1960 during the first wave of anti-Tutsi violence that followed Rwandan independence. He grew up in Ugandan refugee camps, joined the Ugandan rebel forces of Yoweri Museveni in his early twenties, helped Museveni win power in Uganda in 1986, and became chief of military intelligence in the new Ugandan army. He attended the U.S. Army’s Command and General Staff College at Fort Leavenworth in 1990. He was recalled from Fort Leavenworth that year to take command of the Rwandan Patriotic Front — the Tutsi exile rebel movement that had launched its first incursions into northern Rwanda from Uganda — after its previous commander was killed in action.

Paul Kagame commanded the RPF through the civil war of 1990-1993, the failed power-sharing Arusha Accords of 1993, and then the catastrophe of April 1994, when the Hutu extremist government of Rwanda — following the assassination of the Rwandan president when his plane was shot down on 6 April — began the systematic genocide of the Tutsi population and of moderate Hutus who refused to participate. Over 100 days, roughly 800,000 people were killed, mostly with machetes, mostly by neighbors. The international community withdrew its peacekeepers. The RPF advanced on Kigali, fighting the genocidal regime as it killed.

Paul Kagame's RPF took Kigali on 4 July 1994. The genocide was over. The country had no functioning government, no banks, no electricity in most of the territory, no telephone system, hospitals destroyed, schools destroyed, an estimated two million Hutu refugees flooding across the borders into Zaire, Tanzania, and Burundi, an empty treasury, and a remaining population of survivors in which most adults had either lost most of their family or had participated in the killings.

Paul Kagame chose not to take the presidency immediately. He served as vice president and minister of defense from 1994 to 2000 while a Hutu, Pasteur Bizimungu, served as president of the transitional government. Bizimungu resigned in 2000 and Kagame was elected president by parliament in 2000 and then directly elected in 2003. He has won every subsequent election.

Paul Kagame decided on a small number of operating principles that became the framework of post-genocide Rwanda. Zero tolerance for corruption, prosecuted regardless of rank. Mandatory universal primary and secondary education. A national community-based health insurance scheme (Mutuelles de Santé) covering more than 90 percent of the population by the late 2000s. A monthly nationwide community-service morning, Umuganda, in which every able-bodied citizen including the president physically cleans, builds, or repairs something in his or her own neighborhood. A constitutional ban on the public use of ethnic identifiers — the words “Tutsi,” “Hutu,” and “Twa” were removed from official identity documents and political discourse.

Paul Kagame's government has produced documented results. Rwanda's per-capita GDP rose from approximately \$200 in 1994 to over \$1,000 by 2024. Life expectancy rose from 28 years in 1994 to 70 years by 2023 — among the highest in East Africa. Maternal mortality fell by more than 75 percent. Under-five child mortality fell similarly. Plastic bags are banned. The streets of Kigali are among the cleanest in any African capital. Rwanda has the highest percentage of women in parliament of any country in the world (over 60 percent). The country ranks consistently in the top three African nations on Transparency International's corruption index and the World Bank's Doing Business index.

Paul Kagame's political costs are documented and serious. The opposition press has been repeatedly suppressed. Several prominent opposition figures have been arrested, exiled, or killed in circumstances his government denies but international human-rights organizations have documented. The Rwandan military intervention in eastern Congo has been costly to Congolese civilians. The 2017 referendum that extended his eligibility to serve until 2034 was internationally criticized. This book does not adjudicate any of it. The reader who wants a complete picture should read the dissenting accounts from the Human Rights Watch reporting on Rwanda, the Filip Reyntjens academic work, and the long-form journalism from across the political spectrum.

Paul Kagame decided in 1994, in a country in ruins, on a small set of operating principles and committed to executing them daily for the next thirty years. He acted by signing the first Umuganda decree, the first health insurance enrollment, the first education mandate. The Now was July 1994, in Kigali, with the bodies still being buried.

He decided. He acted. He held the line.

Asia — a second roster.

TOKYO, JAPAN · 1985-PRESENT

Hayao Miyazaki

Hayao Miyazaki at forty-four co-founded Studio Ghibli in June 1985 with Isao Takahata and Toshio Suzuki, in a small Tokyo office, to make hand-drawn feature animation for adults.

Hayao Miyazaki was born on 5 January 1941 in Bunkyo Ward, Tokyo, the second of four sons. His father Katsuji Miyazaki was a director at Miyazaki Airplane, the family-owned aircraft-parts firm that supplied rudders for the Zero fighter through the Second World War — an inheritance the adult Hayao has spent his career simultaneously honoring (his films are full of beautifully-drawn aircraft) and processing (his films are equally full of anti-war themes). His mother Yoshiko spent most of Hayao's childhood in and out of hospitals with spinal tuberculosis, an experience that informed his recurring depictions of strong women in fragile bodies.

Hayao Miyazaki studied political science and economics at Gakushuin University in Tokyo, graduating in 1963. He took a job that year as an in-between animator at Toei Animation, the largest Japanese animation studio at the time. He worked his way through Toei and later through A-Pro and Nippon Animation as an animator, key animator, and gradually as a director through the 1960s and 1970s, directing television series including Future Boy Conan (1978) and his first feature film, Lupin III: The Castle of Cagliostro (1979). He directed Nausicaä of the Valley of the Wind in 1984 based on his own manga — the film's commercial and critical success was what made the founding of his own studio financially possible the next year.

Hayao Miyazaki, Isao Takahata, and Toshio Suzuki founded Studio Ghibli on 15 June 1985. The name was chosen by Miyazaki: ghibli is the Italian word for a hot Saharan wind, used by Italian pilots during the war for the Caproni Ca.309 reconnaissance plane — an aircraft Miyazaki's father's firm had subcontracted on. The new studio was capitalized by Tokuma Shoten, the publisher that had funded Nausicaä. The deliberate plan was to make adult-oriented hand-drawn feature animation, one film at a time, with high production values, no merchandise calculations driving the script, and no compromise on the animation quality.

Hayao Miyazaki made the decision against the entire commercial logic of late-1980s feature animation. The American industry was moving toward digital production and computer-generated imagery. The Japanese industry was moving toward lower-budget television-style production with extensive licensing tie-ins. Miyazaki insisted on hand-drawn animation, frame by frame, with backgrounds painted in gouache on physical paper. He insisted on personal direction. He insisted on stories that were not built around merchandise. Most industry observers thought Studio Ghibli would not survive five years.

Hayao Miyazaki released Castle in the Sky in 1986, My Neighbor Totoro in 1988 (paired in release with Takahata's Grave of the Fireflies), Kiki's Delivery Service in 1989, Porco Rosso in 1992, Princess Mononoke in 1997 (the highest-grossing Japanese film at the time of its release), Spirited Away in 2001 (which surpassed Titanic to become the highest-grossing film in Japanese history and won the Academy

Award for Best Animated Feature in 2003), Howl's Moving Castle in 2004, Ponyo in 2008, The Wind Rises in 2013, and after announcing his retirement multiple times, The Boy and the Heron in 2023 (which also won the Academy Award for Best Animated Feature).

Hayao Miyazaki has worked, throughout the four decades of Studio Ghibli, on the same set of obsessions: flight, the natural world, the fragility of children, the disasters adults create, the moral weight of small decisions. He still draws by hand. He still works at the Ghibli studios in Koganei, Tokyo, almost daily. The studio still produces hand-drawn animation at scales no other studio in the world attempts.

Hayao Miyazaki has been honored with the Order of Culture by the Emperor of Japan, the Golden Lion for lifetime achievement at Venice, the Honorary Academy Award, and most other awards in his field. His films have been distributed by Disney in the United States and by every major studio outside Japan. Total cumulative worldwide box office for Studio Ghibli films is in the multiple billions of dollars.

Hayao Miyazaki decided in 1985 to start a studio dedicated to a method his entire industry was moving away from. He acted by drawing the first frame of the first film. The Now was 1985, in a small Tokyo office, with hand-drawn cels and no plan B.

He decided. He acted. He drew it by hand.

HANGZHOU, CHINA · 1999-PRESENT

Jack Ma

Jack Ma at thirty-four founded Alibaba in his Hangzhou apartment on 4 March 1999 with seventeen friends and about \$60,000 in pooled capital, to build a platform connecting Chinese manufacturers to international buyers before most of those buyers had reliable internet.

Ma Yun — called Jack in English because a tourist he was guiding in his teens gave him the name — was born on 10 September 1964 in Hangzhou, Zhejiang Province, the son of a traditional musician father and a poor working-class family during the Cultural Revolution. The young Jack Ma taught himself English by riding his bicycle 75 minutes each way to the Hangzhou Hotel and offering free tours to foreign tourists in exchange for conversation practice. He kept this up for nine years from age twelve. He failed the university entrance exam twice before passing on the third attempt in 1984 and entering Hangzhou Teachers Institute. He graduated in 1988 with a degree in English and became an English lecturer at Hangzhou Dianzi University on a monthly salary of about \$12.

Jack Ma first encountered the internet on a trip to Seattle in 1995 as part of a translation contract he had taken on the side. A friend showed him Mosaic, the first widely-used graphical web browser, in a Seattle office. He typed “beer” into the search engine and got results from Germany, the United States, and Japan. He typed “China” and got nothing. He decided on the flight back to Hangzhou that he would put China on the internet.

Jack Ma launched, in 1995, a small directory site called China Pages that listed Chinese businesses by name and contact information. The business was an early failure — the Chinese government’s telecom partner forced its way into the venture and Ma left within two years. He took a Chinese government commercial-affairs role in Beijing in 1997 and used the time to learn how the Chinese export economy actually worked from the inside.

Jack Ma returned to Hangzhou in early 1999 and decided to try again. He gathered seventeen friends — former students, colleagues, his wife Zhang Ying, and a few connections from Beijing — in his apartment on 4 March 1999. He told them they would build a business-to-business platform that would let small Chinese manufacturers reach overseas buyers directly, before most of those buyers had reliable internet access, before most of the manufacturers had ever seen a computer, and before there was an obvious payment system that could clear the transactions. The seventeen pooled about \$60,000.

Jack Ma launched Alibaba.com in 1999. The first version was crude. The team worked from the apartment floor for the first several months, sleeping on the floor between coding sessions. The first transactions were small. The international media largely ignored the company. By the second year, however, listings were growing exponentially and overseas buyers — particularly U.S. and European wholesale buyers looking for Chinese suppliers of everything from electronics to garments — were using the site.

Jack Ma raised \$5 million from Goldman Sachs in 1999 and \$20 million from Masayoshi Son’s SoftBank in 2000 — the latter on the strength of a six-minute meeting in Tokyo at which Son made the investment decision. The capital let Alibaba survive the dot-com crash of 2001 and become profitable by 2002.

Jack Ma launched Taobao in 2003 as a consumer-to-consumer platform to compete with eBay’s entry into China. He launched Alipay in 2004 as the escrow-based payment system that solved the trust problem in Chinese online commerce. He launched Alibaba Cloud in 2009 as the cloud-computing infrastructure that today is the largest cloud provider in Asia. He took Alibaba public on the New York Stock Exchange in September 2014 at a \$25 billion IPO — the largest IPO in U.S. history at the time. The market capitalization eventually exceeded \$800 billion. Today Alibaba and its subsidiaries process more annual transactions than Amazon and eBay combined and serve hundreds of millions of Chinese consumers and tens of millions of small Chinese manufacturers.

Jack Ma stepped down as Alibaba executive chairman in September 2019 on his 55th birthday, handing the company to Daniel Zhang. He has kept a much lower public profile since 2020 following well-documented friction with Chinese regulators over Ant Group’s suspended IPO. He has taught at universities, advised small businesses, and spent more time on his Jack Ma Foundation, which funds rural education in China and across Africa. The reader interested in the regulatory and political dimensions can investigate independently.

Jack Ma decided on the Seattle flight in 1995 that China would have a global commerce platform built by Chinese engineers. He decided on 4 March 1999, in the Hangzhou apartment, that the company would launch from the apartment floor with the seventeen. He acted by going live the same week. The Now was the apartment in March 1999, before any Chinese manufacturer had any reason to believe an English teacher from Hangzhou would build the largest e-commerce company on earth.

He decided. He acted. He started in the apartment.

DECISION · South Korea · Pak Chung-hee + Chung Ju-yung (Hyundai), 1968

Hyundai broke ground on the Gyeongbu Expressway, a 416-km highway connecting Seoul to Busan, on a budget the World Bank had said was impossible.

Completed in two and a half years. Built by 9 million laborer-days. The decision was the budget commitment; the act was the first kilometer; the now was that month.

MAKASSAR, SULAWESI → JAKARTA · 1938-2019

Eka Tjipta Widjaja

Eka Tjipta Widjaja at fifteen, in Japanese-occupied Sulawesi in 1938, started selling biscuits door-to-door from a wooden trolley to support his family after his father's small shop failed.

Eka Tjipta Widjaja was born Oei Ek Tjhong on 3 October 1923 in Quanzhou, Fujian Province, southern China. The family followed his father to the Dutch East Indies in 1932 when Eka was nine. His father opened a small shop in Makassar, on the island of Sulawesi, dealing in low-margin sundries to the local Bugis and Makassarese trading community. The shop failed within several years. The family was reduced to subsistence. Eka left school at twelve to work.

Eka Tjipta Widjaja started, in 1938 at fifteen, by buying biscuits in bulk from a Chinese wholesaler in Makassar, loading them onto a small wooden trolley, and selling them door-to-door across the residential neighborhoods of the city. The Japanese occupation began in early 1942 and the Indonesian economy seized. He kept selling. He added coconut oil to the route when he could buy a small surplus from coastal villages. He added copra (dried coconut meat). He added palm sugar from the inland plantations. He added rice when he could find it. He added cement when the postwar reconstruction began and there was a binding shortage. He could not read or write Indonesian fluently for many years; he kept the running totals in his head in Hokkien.

Eka Tjipta Widjaja established a small trading company in Makassar in the late 1940s, after the war and during the Indonesian War of Independence (1945-1949). He moved into copra exports and consumer-goods imports through the 1950s as the new Republic of Indonesia consolidated. He bought his first plantation in the early 1960s. He moved his operations to Jakarta in the mid-1960s as Jakarta became the unambiguous economic center of the country.

Eka Tjipta Widjaja founded the Sinar Mas Group formally in 1962. The name means “ray of light.” The group through the 1960s and 1970s expanded into palm-oil plantations on Sumatra (the foundation of what became Golden Agri-Resources, today one of the largest palm-oil producers in the world), into pulp and paper production (Asia Pulp & Paper, eventually one of the largest pulp-and-paper producers in the world), into real estate development in Jakarta and Singapore, into financial services (Sinarmas MSIG, banking, insurance), and into telecommunications.

Eka Tjipta Widjaja built Sinar Mas across forty years from a wooden trolley to one of the largest conglomerates in Southeast Asia. By the 1990s it employed more than 100,000 people across Indonesia and operated across more than ten Indonesian provinces plus operations in China, Singapore, Malaysia, India, the United States, and Europe. He was one of the wealthiest businessmen in Indonesia for the last three decades of his life.

Eka Tjipta Widjaja's palm-oil and pulp-and-paper operations have been the subject of repeated environmental controversy — deforestation in Sumatra and Kalimantan, peatland clearing, fires — that the company has at various times disputed, settled, and committed to remedying. The reader interested in the operational and environmental specifics can investigate independently. What this book teaches is the velocity from the wooden trolley to the conglomerate.

Eka Tjipta Widjaja survived the 1997-98 Asian financial crisis, which hit Indonesian conglomerates with foreign-currency debt particularly hard. Sinar Mas restructured. The group survived. He continued working into his nineties. He died in Jakarta on 26 January 2019 at ninety-five. The group is now run by his sons and grandsons across the various operating divisions.

Eka Tjipta Widjaja decided in 1938 that the way out of family destitution was the wooden trolley and the first door. Eka Tjipta Widjaja acted by knocking on the first door that morning with the first basket of biscuits. The Now was 1938, in Japanese-occupied Sulawesi, before the country he would build a fortune in even existed as an independent nation.

He decided. He acted. He kept knocking.

JAKARTA, INDONESIA · 2010-PRESENT

Nadiem Makarim

Nadiem Makarim at twenty-six, a recent Harvard MBA, returned to Jakarta in 2010 and started Gojek as a small call-center service dispatching ojek motorcycle-taxi drivers to commuters one phone call at a time.

Nadiem Anwar Makarim was born on 4 July 1984 in Singapore to an Indonesian father (a prominent human-rights lawyer) and an Indonesian mother. He grew up between Jakarta and Singapore, attended Brown University in the United States for undergraduate studies in international relations, worked briefly at the McKinsey Jakarta office, and went to Harvard Business School in 2009 for the two-year MBA. He came back to Jakarta in 2010 with the explicit intent of starting a company that would address Jakarta's most expensive daily problem: the city had then nearly 30 million people in its greater metropolitan area, a public transit system that covered a fraction of the area, and traffic that made any car trip across the city last hours.

Nadiem Makarim noticed that the existing solution to the traffic problem was the ojek — motorcycle taxis driven by ordinary Indonesians who hung around street corners offering rides for negotiated cash fares. The ojek system worked but it was inefficient: a commuter had to walk to a known corner, the drivers had no work between fares, and there was no way to summon a driver remotely. He decided in 2010 to fix the

matching problem with a phone call.

Nadiem Makarim launched Gojek in 2010 with a small team and a call center. A commuter would phone the Gojek number, give a pickup location, and be matched to one of the registered ojek drivers in the area. The service was small. He recruited the first drivers personally — standing on Jakarta street corners, explaining the model to skeptical ojek operators, and signing them up one by one. The drivers were initially reluctant; they had to be persuaded that splitting a small commission with the matching service would let them earn more per day than they earned on the corner.

Nadiem Makarim decided in 2014 that the call center had to become an app. He raised seed capital. He recruited a small engineering team. The Gojek app launched on Android in January 2015, then on iOS. The app version was instantly bigger. He insisted on free smartphones — the cheapest \$40 Android phones — for any ojek driver who would commit to installing the app, because most drivers could not afford one. The driver count went from a few hundred to tens of thousands in the first six months.

Nadiem Makarim added services through 2015-2018. GoFood (food delivery from local warungs and chain restaurants). GoSend (parcel delivery). GoPay (digital wallet). GoMart (groceries). GoMassage. GoClean. GoMed. GoLife. By 2018 Gojek processed more daily orders within Indonesia and a handful of neighboring Southeast Asian countries than Uber did across the same region. The valuation passed \$10 billion in 2019. He kept driver economics central — Gojek drivers in Indonesia were earning more than the minimum wage of most Indonesian provinces.

Nadiem Makarim left Gojek as CEO on 22 October 2019, at thirty-five, to become Indonesia's Minister of Education, Culture, Research and Technology in the second Joko Widodo cabinet. The appointment of a tech-startup founder with no formal education-policy background was controversial. He launched the Merdeka Belajar (“Free Learning”) reform program, restructuring the national curriculum and university funding model, expanding the Indonesian school assessment regime, and rolling out the Kampus Merdeka university-flexibility program. He served until October 2024.

Nadiem Makarim's Gojek merged with Indonesian e-commerce platform Tokopedia in May 2021 to form GoTo Group, the largest technology company in Indonesia. GoTo listed on the Indonesia Stock Exchange in April 2022 at a valuation around \$32 billion. The combined platform serves more than 70 million monthly active users across mobility, e-commerce, food delivery, payments, and financial services.

Nadiem Makarim decided in 2010 that the Jakarta commuter and the corner ojek driver could be matched by a phone call. He acted by setting up the call center and making the first match himself. The Now was 2010, before any Indonesian had ever installed an Android app, before there was a smartphone payment system for the rural drivers, and before there was a regional venture-capital market that would commit to the model.

He decided. He acted. He made the first match.

PUNE → BANGALORE, INDIA · 1981-PRESENT

N. R. Narayana Murthy

Narayana Murthy at thirty-five, in 1981, borrowed 10,000 rupees from his wife Sudha's savings — about \$250 at the time — to co-found Infosys with six colleagues in his Pune apartment.

Nagavara Ramarao Narayana Murthy was born on 20 August 1946 in Sidlaghatta, Karnataka, the son of a Kannada-speaking schoolteacher from a poor Brahmin family with eight children. He took an electrical engineering degree from the National Institute of Engineering in Mysore, then a master's in technology from the Indian Institute of Technology Kanpur in 1969. He worked for several years in early Indian computing — in Paris on an air-cargo project, then in Pune on time-sharing systems. He had a brief political conversion in his twenties — a youthful socialism that ended after he was unjustly detained in Bulgaria in the 1970s on suspicion of being a Western dissident and spent three days hungry in an Eastern Bloc cell.

Narayana Murthy married Sudha Kulkarni in 1978. Sudha was an engineer in her own right — she had been the first woman engineer hired at Tata Engineering and Locomotive Company (Telco) after writing a letter to JRD Tata that pointed out his company's hiring notice excluded women. The Murthys lived modestly in Pune through the late 1970s while Narayana worked at Patni Computer Systems as the head of software.

Narayana Murthy decided, in 1981, with six colleagues from Patni — Nandan Nilekani, S. Gopalakrishnan, S. D. Shibulal, K. Dinesh, N. S. Raghavan, and Ashok Arora — that India would have a global software-services industry and they would start one. The capital they could raise was 10,000 rupees — about \$250 at the prevailing exchange rate — borrowed from Sudha's savings. They co-founded Infosys Consultants Pvt. Ltd. on 2 July 1981 in the Murthys' Pune apartment, with Narayana Murthy as managing director.

Narayana Murthy bet that he and the co-founders could write software in India for clients in Frankfurt, London, and New York. The bet was unreasonable on the facts of 1981 India. The Indian government required a written license for every imported computer. The telecom system could not reliably place an international call without an operator and a wait. The exchange rate was managed; sending salaries to Indian engineers stationed abroad on client projects required navigating multiple bureaucracies. The first international project — for Data Basics Corporation in New York — required Murthy himself to fly to the United States and spend months on-site.

Narayana Murthy spent most of the 1980s fighting Indian bureaucracy more than competitors. The 1991 reforms by the Narasimha Rao government — lifting import licensing, allowing foreign capital, freeing the exchange rate — were the inflection point. Infosys had a foundation by then. It exploded through the 1990s. The company listed on the Bombay Stock Exchange in 1993 at an IPO that valued it at approximately \$50 million. The IPO was undersubscribed and the lead underwriter Morgan Stanley had to step in to support it.

Narayana Murthy continued running Infosys through the 1990s as the company expanded across the United States, Europe, Australia, and Japan. Infosys became the first Indian company listed on the American NASDAQ in 1999. He stepped down as chief executive in 2002 to chairman, and stepped down as chairman in 2011 (later returning briefly during a 2013-14 management transition). He has also been one of the most consistent voices in Indian public life on corporate governance, ethics, and the duties of business to society. He famously refused, throughout his tenure, to claim personal expenses against the company.

Narayana Murthy's Infosys today employs more than 340,000 people across 56 countries with annual revenues over \$19 billion. The wider Indian software-services industry — which Infosys, TCS, Wipro, HCL, and Tech Mahindra anchor and which Narayana Murthy and his cohort effectively founded — generates over \$250 billion in annual export revenue for India and employs more than 5 million people directly and several million more in adjacent services. It is the largest single contributor to India's services export account.

Narayana Murthy decided in 1981 that the 10,000 rupees and the Pune apartment were enough to start. He acted by writing the first line of code that week and shipping the first client deliverable within months. The Now was 1981, when nobody outside Bangalore believed India had any business in global software.

He decided. He acted. He shipped from Pune.

THUMBA, KERALA → BANGALORE · 1962-PRESENT

Vikram Sarabhai

Vikram Sarabhai in 1962, a Cambridge-trained physicist, convinced Prime Minister Nehru that newly-independent India should start a space program now, not in 1990. He chose a fishing village in Kerala because the local Catholic parish would lease him the land.

Vikram Ambalal Sarabhai was born on 12 August 1919 in Ahmedabad into one of the wealthiest industrial families in pre-independence India — the Sarabhai family ran a vast textile-mill empire and were close associates of Mahatma Gandhi and Sarojini Naidu. The young Vikram was tutored at home through his early years by some of the leading Indian intellectuals of the day, then studied physics at Gujarat College and Cambridge. He took his Cambridge doctorate in cosmic-ray physics in 1947 under Sir Cecil Powell, the year India became independent.

Vikram Sarabhai returned to India in 1947 and founded the Physical Research Laboratory in Ahmedabad with his own family funds and a small grant from the Council of Scientific and Industrial Research. The laboratory worked on cosmic-ray physics and upper-atmosphere research through the late 1940s and 1950s.

He also chaired the Indian Atomic Energy Commission jointly with Homi Bhabha — the two physicists were the founding scientific architects of post-independence Indian science policy.

Vikram Sarabhai decided in 1961, in the wake of the Soviet Sputnik and the early American satellites, that India had to begin its own space program immediately. The conventional view among Indian planners was that space was a luxury — that an agrarian developing country with widespread poverty should focus on basic infrastructure and feed itself before investing in rockets. Sarabhai's counter-argument was that satellites would let India do exactly the development work the planners cared about — weather forecasting for monsoon agriculture, fisheries observation, broadcast education for villages with no schools, communications for areas with no telephone lines.

Vikram Sarabhai met Prime Minister Nehru in 1961 and persuaded him to authorize the Indian National Committee for Space Research (INCOSPAR), with himself as chair, in 1962. INCOSPAR was given a small budget and the authority to begin. He needed a launch site near the geomagnetic equator. He chose Thumba, a small fishing village in Kerala, because the latitude was right and because the local Catholic parish at St. Mary Magdalene Church was willing to lease him the land in exchange for the relocation of the church and the village. The Bishop of Trivandrum signed off. The parishioners moved.

Vikram Sarabhai's first launch pad at Thumba Equatorial Rocket Launching Station was assembled in 1963 from parts that, in some cases, were carried by bicycle from the local railhead and to the launch pad by bullock cart because there was no other transport. The first rocket — a small American Nike-Apache sounding rocket — was launched on 21 November 1963 to study the upper atmosphere. The first Indian-built sounding rocket, the Rohini, was launched in 1967.

Vikram Sarabhai also negotiated, in 1969, the formal establishment of the Indian Space Research Organisation (ISRO) as the successor to INCOSPAR. He served as its first chairman. He set the strategy that ISRO has followed for fifty years: build satellites for Indian development needs first, launch vehicles for autonomy second, scientific exploration third. He oversaw the design of the first Indian satellite Aryabhata and the first Indian launch vehicle, the SLV-3.

Vikram Sarabhai did not live to see most of what he started. He died on 30 December 1971 at Halcyon Castle, Kovalam, Kerala, of a heart attack at fifty-two. ISRO grew without him. India put its first satellite, Aryabhata, into orbit on a Soviet launcher in 1975. The SLV-3 first successfully launched an Indian satellite from Indian soil in 1980. The PSLV and GSLV programs followed in the 1990s. India put a spacecraft into Mars orbit in 2014 on the Mangalyaan mission — the first Asian country to do so and the cheapest Mars mission in history at \$74 million. Chandrayaan-3 successfully landed near the south pole of the Moon on 23 August 2023 — the first nation in history to soft-land in that region — on a mission budget reported at \$75 million, less than the budget of most Hollywood blockbuster films.

Vikram Sarabhai decided in 1961 that India would have a space program now, not after the planners decided it could be afforded. Vikram Sarabhai acted by leasing the Thumba site, assembling the launch pad by bicycle, and launching the first sounding rocket in 1963. The Now was the meeting with Nehru, fifteen years before anyone outside India thought India had any business in space.

He decided. He acted. He built it in Kerala.

KUALA LUMPUR, MALAYSIA · SEPTEMBER 2001-PRESENT

Tan Sri Tony Fernandes

Tony Fernandes in early December 2001, with the global aviation industry still reeling from 9/11, bought AirAsia for one Malaysian ringgit — about US\$0.26 — plus assumed debts of approximately \$11 million. The airline had two old Boeing 737s and was bankrupt.

Anthony Francis “Tony” Fernandes was born on 30 April 1964 in Kuala Lumpur, Malaysia, the son of a Goan-Indian Christian father (a medical doctor) and a Malaysian mother. He was sent to Epsom College in England at twelve, then to the London School of Economics, where he graduated in accountancy. He worked for Virgin Records under Richard Branson in London from 1987 to 1989 (the early experience of seeing Branson run Virgin shaped much of his later operating philosophy), then for Warner Music in the Asia-Pacific region through the 1990s, ending as Vice President of Warner Music Southeast Asia by his early thirties.

Tony Fernandes decided in 2001 that he wanted to start a low-cost airline in Southeast Asia. The Asian region had no real low-cost carriers at that point. Ryanair and Southwest had proved the model in Europe and the United States. Fernandes’s thesis was that the Asian middle class — particularly the rapidly-growing populations of Malaysia, Thailand, Indonesia, and the Philippines — would fly in vastly larger numbers if the fares matched what they could pay.

Tony Fernandes left Warner Music and was looking for an airline to acquire when 9/11 occurred. Global aviation was grounded. The conventional view in the industry by mid-September was that the airline business was uninvestable for the foreseeable future. Tony Fernandes’s view was the opposite. He decided the timing was the opportunity. The cost of leasing aircraft had collapsed. Pilots were available. Existing operators were trying to dump capacity.

Tony Fernandes and his partners — Kamarudin Meranun, the principal financial co-founder, and a small team — identified AirAsia, a small Malaysian state-government-owned regional airline. AirAsia had two Boeing 737-300 aircraft, accumulated debts of approximately RM 40 million (about US\$11 million), and was effectively bankrupt. They bought the entire company from the Malaysian government’s DRB-Hicom holding for one Malaysian ringgit (about US\$0.26) plus the assumed debt, in a deal that closed in early December 2001.

Tony Fernandes re-launched AirAsia as a no-frills low-cost carrier in January 2002, weeks after the acquisition. He cut crew positions, renegotiated aircraft leases, eliminated meals from short-haul flights, eliminated free baggage from base fares, and moved to direct online booking before most Southeast Asian travelers had ever booked anything online. The advertising tagline became Now Everyone Can Fly. The first quarter under the new ownership was profitable.

Tony Fernandes expanded across Southeast Asia in the following years through joint ventures: Thai AirAsia (2003), Indonesia AirAsia (2004), Philippines AirAsia (2010), AirAsia India (2014). He launched long-haul subsidiary AirAsia X in 2007 to operate widebody routes to Australia, China, Japan, Korea, and the United Kingdom. By 2019 AirAsia and its associated airlines were operating more than 250 aircraft on more than 130 destinations across Asia and Australia, carrying over 80 million passengers a year — the largest low-cost airline group in Asia.

Tony Fernandes survived two of the most difficult periods in commercial aviation: the 2014 disappearance of Indonesia AirAsia Flight QZ8501 (162 deaths in the Java Sea), and the COVID-19 pandemic that grounded the entire AirAsia fleet for most of 2020. He handled the QZ8501 response personally — flew to Surabaya within hours, met every family in person, attended the funerals he could attend — in a way that the airline industry studies as one of the model responses to an aviation disaster. He restructured the company

through COVID, raised capital, kept the operating certificate, and brought the airline back as travel reopened.

Tony Fernandes also bought Queens Park Rangers F.C. in 2011 and Caterham F1 Team in 2011 (both later sold). He chairs Capital A Berhad — the holding company that contains AirAsia, the AirAsia Super App (which has expanded into food delivery, e-commerce, and logistics across Southeast Asia), and the digital-financial-services platform BigPay. He still holds the Tan Sri honorific awarded by the Malaysian King.

Tony Fernandes decided in October 2001, in the worst weeks the airline industry had ever experienced, that the timing was the opportunity. He acted by buying the bankrupt airline for one ringgit in December 2001 and re-launching in January 2002. The Now was the next quarter, not after the industry recovered, but before.

He decided. He acted. He bought it for a ringgit.

MANILA, PHILIPPINES · 1948-2019

Henry Sy

Henry Sy in 1948, at twenty-four, arrived in war-flattened Manila from Fujian with very little, opened a tiny shoe shop on Carriedo Street, and decided he would build the largest retail empire in the Philippines.

Henry Sy was born Sy Chi Sieng on 25 October 1924 in Jinjiang, Fujian Province, in southern China. His father immigrated to the Philippines first to open a small sari-sari store in Manila's Chinatown. Henry joined his father at twelve in 1936. The young Henry worked the store on Echague Street through his teens, learned Tagalog and Spanish-influenced Filipino business idiom on the counter, and watched the Japanese occupation of the Philippines from 1942 to 1945 close every business his family had built. The shop was destroyed in the Battle of Manila in February-March 1945. The family returned to China briefly. Henry came back to Manila in 1948 on his own.

Henry Sy opened a tiny shoe shop on Carriedo Street in the Quiapo district of Manila in 1948. He called it Shoe Mart. The capital was modest. The shop was small. Manila was still pulling bodies out of the rubble of the Battle of Manila, the most destructive urban battle in the Pacific theater. Reconstruction work meant Manilaños needed durable footwear they could afford. Henry imported and resold low-cost American and European shoes. He learned the wholesale supply chains.

Henry Sy decided in the early 1950s that the shop had to become a chain. He opened additional Shoe Mart branches across Manila through the 1950s. He decided in 1958 to convert the flagship branch into a full department store and renamed the operation SM — for Shoe Mart, retained in the abbreviation but no longer the principal product. The first SM department store opened in 1958 on Carriedo Street and was the first proper department store in the Philippines run by a non-Spanish, non-American operator.

Henry Sy reinvested every peso of profit for the next forty years. He opened SM department stores in Cubao (1967), Makati (1975), Quezon City (1977), Cebu, Davao, and across most major Philippine cities. He moved into supermarkets, electronics, household goods. He invested in the BDO Unibank in the 1970s and over time built it into the largest bank in the Philippines.

Henry Sy made the decision that defines his legacy in 1985. The Philippines was in the middle of the worst political crisis of its postwar history. President Marcos was visibly losing control. Capital was fleeing the country. Most major Filipino investors were postponing every commitment. Sy decided to commit. He opened the first SM Supermall, SM City North EDSA, in November 1985, three months before the People Power Revolution that ended the Marcos regime. The supermall — combining department store, supermarket, cinemas, restaurants, and dozens of leased retail boxes under one roof — was a new format in the Philippines.

Henry Sy rolled the supermall format across the country. He opened SM Megamall in 1991 (one of the largest malls in Asia at opening), SM Mall of Asia in 2006 (when it opened in Pasay City it was the third-largest shopping mall in the world at 4 million square feet), and dozens of regional supermalls across the Philippine archipelago. By the time of his death in 2019 SM had operated 79 supermalls in the Philippines and 8 in China, employed over 200,000 people, and was the largest publicly-traded conglomerate in the Philippines — with retail (SM Retail), banking (BDO Unibank, the largest in the country), property (SM Prime Holdings, the largest property developer in the country), and investment holdings.

Henry Sy was, at the time of his death, the wealthiest person in the Philippines and had been for two decades. He still went to the office six days a week into his nineties. He still personally walked the floors of the SM Mall of Asia and the supermalls in Cebu and Davao on his quarterly visits. He died in his home in Manila on 19 January 2019 at ninety-four.

Henry Sy decided in 1948 that the Carriedo Street shoe shop was the first decision of a forty-year compounding plan. He acted by selling the first pair of shoes that week. The Now was 1948, in a city still pulling bodies out of the rubble of one of the worst urban battles in the war. Every supermall in the chain traces back to that first shop.

He decided. He acted. He kept opening stores.

Europe — a second roster.

LONDON, UNITED KINGDOM · 1984-PRESENT

Richard Branson

Richard Branson in 1984, stranded in Puerto Rico when his flight to London was cancelled, chartered a Boeing 747 and put it back in the air the next morning under the name Virgin Atlantic. He had no aviation experience and no operating certificate.

Richard Charles Nicholas Branson was born on 18 July 1950 in Blackheath, southeast London, the son of a barrister and a former dancer and air hostess. He was severely dyslexic in an era when British schools did not know what to do with it. He left Stowe School at sixteen with no academic record to speak of and the famous parting comment from his headmaster: I predict you will either go to prison or become a millionaire.

Richard Branson started a small magazine called *Student* with a school friend in 1966 at sixteen. He worked from a coal-cellar room in his friend's parents' house. The magazine's back-cover advertisements turned into a mail-order discount record business in 1970, which he called Virgin because he and the team were beginners in the trade. The mail-order business turned into a record store on Oxford Street in 1971, then a record label in 1972. Virgin Records signed Mike Oldfield, whose 1973 album *Tubular Bells* sold more than 15 million copies and funded the next decade of expansion. Virgin Records went on to sign the Sex Pistols, Boy George, the Rolling Stones (in the late 1990s), Genesis, Janet Jackson, and dozens of others, becoming one of the largest independent record labels in the world by the mid-1980s.

Richard Branson decided to start an airline in 1984. The trigger was a cancelled flight from Puerto Rico to the British Virgin Islands. Stranded with several hundred other passengers, he chartered a Boeing 747 with a phone call, divided the cost by the number of seats, and offered the seats around the airport at \$39 each. The plane filled. They flew. On the flight he sketched the airline business plan on the back of an envelope. He called Boeing in Seattle the next morning to ask if they had any second-hand 747s.

Richard Branson launched Virgin Atlantic Airways in 1984 with one leased 747 flying London Gatwick to Newark. The Virgin Records co-founders thought he was insane and resisted using the music business's cash to subsidize an airline. Branson did it anyway. He competed head-to-head with British Airways — then a far larger, government-backed incumbent — on transatlantic routes by offering better cabin service, in-flight entertainment, and lower fares. Virgin Atlantic survived the 1980s and built a global long-haul network through the 1990s.

Richard Branson sold Virgin Records to Thorn EMI in 1992 for £500 million to keep Virgin Atlantic alive through a sustained predatory-competition campaign by British Airways — a campaign Virgin Atlantic later proved in court was illegal, winning the largest libel settlement in British legal history. The cash from the Records sale recapitalized Virgin Atlantic.

Richard Branson kept founding companies. Virgin Mobile (1999, the first mobile virtual network operator in many countries, eventually sold or licensed in multiple markets). Virgin Trains (1997, won the West Coast and CrossCountry UK rail franchises). Virgin Money (financial services, sold to Clydesdale Bank in 2018). Virgin Active (fitness clubs). Virgin Australia (2000). Virgin Galactic (2004, the space-tourism company that achieved suborbital crewed flight above the Kármán line in 2018 and began commercial passenger flights in 2023). Virgin Orbit (rocket launches; the company went bankrupt in 2023). Virgin Hyperloop, Virgin Hotels, Virgin Cruises, and roughly four hundred other Virgin-branded operating companies across his career.

Richard Branson's operating philosophy is named in the title of one of his memoirs: *Screw It, Let's Do It*. Five words. Same principle as this book. He acts before the analysis is complete. He delegates. He sells, kills, or keeps the brands depending on how the operating businesses are doing. He has been knighted (Sir Richard, 2000), gone ballooning across the Pacific, and survived being thrown into the Atlantic by a

capsized speedboat during the world-record Atlantic crossing attempt.

Richard Branson decided in 1984, on a cancelled flight in San Juan, to start an airline. He decided in 2004 to start a space company. He decided over the previous forty years to start roughly four hundred other things. He acted each time within hours or days of the decision. The Now was always the next morning — the call to Boeing, the call to Burt Rutan, the next press conference, the next envelope-back calculation.

He decided. He acted. He picked up the phone.

PARIS, FRANCE · 1769-1821

Napoleon Bonaparte

On 18 Brumaire (9 November 1799) he executed a coup d'état. Five years later he had personally rewritten French civil law from scratch.

Napoleon was born Napoleone di Buonaparte on 15 August 1769 in Ajaccio, Corsica, three months after France annexed the island from Genoa. He was an outsider his entire life: a Corsican in France, a republican in an army of royalists, a foreigner with a heavy accent and minor nobility in a country where the great families had been making policy for centuries. He was sent to military school in mainland France at nine. He studied artillery. He read Plutarch and Rousseau. He graduated in 1785, was commissioned as a second lieutenant, and was twenty when the Bastille fell.

The French Revolution made him. The old officer corps emigrated or was guillotined. Napoleon, a captain who had read everything, was a general at twenty-four after retaking Toulon from the British in 1793 with a brilliant artillery placement. He suppressed a royalist insurrection in Paris on 13 Vendémiaire 1795 with ‘a whiff of grapeshot.’ He was given command of the Army of Italy in 1796 and proceeded, over the next eighteen months, to defeat four successive Austrian armies in a campaign that is still taught at West Point as a clinic in operational tempo. He took Egypt in 1798, lost his fleet to Nelson at Aboukir Bay, and returned to France in 1799 to find the government collapsing under its own corruption.

On 18 Brumaire of Year VIII — 9 November 1799 — Napoleon and his brother Lucien executed a coup. Within twenty-four hours the Directory was dissolved and Napoleon was First Consul. He was thirty.

What he did next was, by the standards of European history, almost unthinkable in its scope. In the first eighteen months he stabilized the currency, founded the Banque de France, reorganized the tax system, signed the Concordat with the Pope that ended the religious civil war, established the Legion of Honour, and began the educational reform that produced the lycée system France still uses. In 1801 he commissioned a complete recodification of French civil law — the first since Justinian — from a team of four jurists. He chaired more than half of the working sessions himself, fifty-seven in all, arguing the language of individual articles. The Code Civil was promulgated on 21 March 1804.

He crowned himself Emperor of the French two months later, on 2 December 1804, in Notre-Dame, with Pope Pius VII in attendance. He did not let the Pope crown him; he took the crown from the altar and placed

it on his own head, then crowned his wife Josephine. He was thirty-five.

The conquests came next. Austerlitz in 1805, Jena in 1806, Friedland in 1807, Wagram in 1809. By 1810 his empire and his client states stretched from Madrid to Warsaw. Then Russia in 1812 — his army of 600,000 marched in and 30,000 staggered out. Leipzig 1813. Abdication 1814. Elba. The Hundred Days. Waterloo on 18 June 1815. Saint Helena until his death on 5 May 1821, at fifty-one.

Almost everything he built politically was undone within a decade of his death. The Bourbon monarchy was restored. The empire was dismembered. The map of Europe was redrawn at Vienna. The Concordat was renegotiated. The Legion of Honour persisted but lost its egalitarian intent.

The Code did not. The Code endures. Two centuries later, the legal foundation of France, Belgium, the Netherlands, Luxembourg, Italy, Spain, Portugal, Louisiana, Quebec, almost all of Latin America, much of the former French colonial empire in Africa, and parts of the Middle East are recognizably children of the Code Napoleon. Roughly one and a half billion people live today under legal systems descended from the four-month drafting commission Napoleon chaired in 1801. The decision in 1799 was the coup. The decision in 1801 was the Code. The conquests came and went. The Code remained.

He decided. He acted. He did it in four years.

VENICE, ITALY · 1494

Luca Pacioli

A Franciscan friar and mathematician published a textbook that taught Europe how to keep books, and modern commerce is still using the system.

Luca Pacioli was born around 1447 in Sansepolcro, a small Tuscan town on the upper Tiber. He was educated locally by Piero della Francesca — the painter and mathematician whose treatises on perspective and proportion Pacioli would later carry and teach across northern Italy. He took Franciscan vows in his twenties, traveled to Venice as a tutor to the sons of a wealthy merchant family, and there learned the bookkeeping methods the Venetian and Florentine merchants had been refining quietly for two centuries.

The methods were extraordinary. By the late 1400s, the merchants of Venice, Florence, and Genoa were running long-distance trading houses with branches in Bruges, London, Constantinople, Alexandria, and Lisbon, in multiple currencies, with credit lines that crossed empires, using a system of paired debits and credits that allowed any partner to reconstruct the financial state of the enterprise at any moment. Each transaction was recorded twice — once as a debit, once as a credit — in matched accounts that had to balance. If they did not balance, the books were wrong. If they did balance, the enterprise could be audited.

Pacioli did not invent the system. He observed it, learned it, taught it, and in 1494 he published it.

Summa de Arithmetica, Geometria, Proportioni et Proportionalitá was printed in Venice by Paganino Paganini in November 1494. It was a 615-page comprehensive mathematics textbook covering arithmetic, algebra, geometry, and trigonometry — written in Italian, not Latin, so that merchants could read it. Pages

198 to 209 contained a section titled *Particularis de Computis et Scripturis* — “Particulars of Reckonings and Writings” — twenty-seven chapters describing in step-by-step detail the Venetian method of double-entry bookkeeping: the journal, the ledger, the trial balance, the closing entries, the inventory, the calculation of profit and loss, the matching of debits and credits.

It was the first printed treatment of double-entry bookkeeping anywhere in the world.

The Gutenberg press was forty years old. Printed books were spreading across Europe at a rate previous generations could not have imagined. Pacioli’s textbook went into the hands of every literate merchant, every banker, every accountant, every tutor of merchants’ sons from Lisbon to Kraków within a generation. It was reprinted, translated, copied, plagiarized, and adapted across two centuries. The German version by Wolfgang Schweicker (1549), the Dutch version by Jan Ympyn (1543), the English version by Hugh Oldcastle (1543) and James Peele (1553) — all traced their core method back to Pacioli’s chapters.

He spent the rest of his career teaching mathematics across Italy — in Milan he lived in the household of Ludovico Sforza alongside Leonardo da Vinci, who illustrated Pacioli’s next book *De Divina Proportione* (1509) with the polyhedra Leonardo himself had drawn. Pacioli taught in Bologna, Florence, Venice, Naples, Rome. He died in 1517 in his home town of Sansepolcro, around seventy.

Every public company in the world — every NYSE listing, every London FTSE member, every Tokyo Nikkei constituent, every Shanghai or Mumbai or São Paulo or Lagos exchange listing — closes its books today using the system Pacioli put into print in 1494. Every audit firm, every CPA exam, every accounting curriculum from Harvard Business School to the village CA institute in Tamil Nadu is teaching the descendants of those twenty-seven chapters. Every CFO running a global treasury function, every controller building a consolidation, every bookkeeper at a coffee shop closing the month is doing the work Pacioli described five centuries ago.

He did not invent the system. He decided that a system being used by a few hundred Venetian merchants deserved to be in a printed book that everyone in Europe could read. He acted by sitting down and writing the twenty-seven chapters. The *Now* was 1494 — before he could possibly have known that an obscure section of an Italian-language mathematics primer would still be running the global economy in 2026.

He decided. He acted. He published it in 1494.

WILTSHIRE, ENGLAND · 1978-1993

James Dyson

James Dyson at thirty-one became annoyed in 1978 at how quickly his upright vacuum lost suction as the bag clogged. He decided to design a cyclone-separation vacuum cleaner with no bag. He built the first prototype that month.

James Dyson was born on 2 May 1947 in Cromer, Norfolk, England, the son of a classics master at Gresham’s School. His father died when James was nine. James studied at Byam Shaw School of Art in

London, then at the Royal College of Art in furniture and interior design, before drifting into industrial product design in his twenties. He worked at Rotork Marine Limited in Bath in the early 1970s, where he designed the Sea Truck flat-hulled landing craft and the Ballbarrow — a wheelbarrow with a plastic ball in place of a wheel, which won the 1977 Building Design Innovation Award.

James Dyson noticed, while sanding floor in his Cotswolds farmhouse in 1978, that his upright Hoover vacuum cleaner kept losing suction as the bag filled. He took the vacuum apart to understand the airflow. He realized the bag was clogging at the pores long before it was visibly full, which meant the suction degraded continuously from minute one. He decided the bag had to go. He had read about cyclone-separation technology used in industrial sawmills to remove sawdust from the air. He decided a domestic cyclone-separation vacuum was possible.

James Dyson built the first prototype in 1978 in a coach house behind his rented home in Wiltshire. It did not work. He built the second. It did not work either. He built the third. He built the fourth. He kept building. He financed the work from a small consulting income and from his wife Deirdre's salary as an art teacher. The family nearly lost the house twice. The mortgage went into arrears. The bank threatened repossession.

James Dyson built 5,127 prototypes between 1978 and 1984. He has the number from his lab notebooks. Each prototype was a slight variation in geometry, in airflow path, in cyclone diameter, in the angle of the secondary cyclones. Most prototypes failed. Each failure taught him something he wrote down. Prototype 5,127 worked: a dual-cyclone vacuum that maintained full suction at any bag-equivalent fill level.

James Dyson took the design to every major vacuum manufacturer in the world — Hoover, Black & Decker, Electrolux, Goblin, Vax — between 1984 and 1986. Every single one refused to license it. The reason was uniform: the replacement vacuum bag was a multi-billion-dollar global consumables business and the major manufacturers' profitability depended on it. A vacuum that did not need bags would cannibalize their highest-margin product. Hoover's vice-president of marketing later admitted publicly that they refused to license the technology specifically because they did not want a bagless vacuum to exist in the market.

James Dyson took the design to Japan in 1986 and licensed it to a Japanese manufacturer called Apex Limited, which launched the G-Force in Japan that year at the equivalent of about \$2,000 a unit. It became a status symbol in Tokyo. The royalties let James Dyson pay down the debts and accumulate the capital to launch his own company. He founded Dyson Limited in 1991 and launched the Dyson DC01 in the United Kingdom in 1993 at £200.

James Dyson's DC01 became, within eighteen months, the best-selling upright vacuum cleaner in the United Kingdom. By 2000 it was the best-selling vacuum in the country by a wide margin. He expanded internationally in the late 1990s and early 2000s, in particular into the United States where the Dyson brand captured the premium end of the vacuum market. He has since launched bladeless fans, hand dryers (the Airblade), hair dryers and styling tools (the Supersonic and Airwrap), air purifiers, robotic vacuums, and lighting. The company is privately held by the Dyson family and is now headquartered in Singapore, with operations across the United Kingdom, the United States, Singapore, China, Malaysia, and elsewhere. It employs more than 14,000 people, including more than 6,000 engineers and scientists.

James Dyson has been knighted (Sir James, 2007) and was made a Companion of Honour. He has spent the last twenty years investing more than £100 million annually into Dyson's research and development, funded

the James Dyson Award for product design, and founded the Dyson Institute of Engineering and Technology in 2017 — a private university enrolling young engineers as paid Dyson employees while they complete their degrees on the Dyson campus.

James Dyson decided in 1978 that the bag had to go. He acted on prototype number 1 that month. The Now, repeated 5,127 times, was the next prototype on the next morning, on a fifteen-year clock, with the mortgage in arrears and every major manufacturer in the world telling him the design would never have a market.

He decided. He acted. He built it 5,127 times.

The Americas — a second roster.

ATLANTA, GEORGIA, USA · 1998-PRESENT

Sara Blakely

Sara Blakely at twenty-seven cut the feet off her control-top pantyhose to wear under white pants in 1998. She decided this was a product. She spent her last \$5,000 on a patent attorney the next week.

Sara Treleaven Blakely was born on 21 February 1971 in Clearwater, Florida. She studied legal communications at Florida State University, intending to go to law school, but scored too low on the LSAT to get into the schools she wanted. She worked briefly at Walt Disney World as a chipmunk in the parade. She took a sales job in her early twenties at Danka, the office-supplies company, where she sold fax machines door-to-door across Florida for seven years. By twenty-seven she was a top regional salesperson but the work was wearing her down and she had been saving for years to do something of her own — what, she did not yet know.

Sara Blakely was getting dressed for a friend's party in 1998 and wanted to wear white slim-fit pants. None of her undergarments worked under them. Her control-top pantyhose smoothed the line but ended above the ankle and showed under the pant hem. She cut the feet off the pantyhose with kitchen scissors. The improvised cut-off worked under the pants. She wore the modified pantyhose to the party. She kept thinking about it for weeks afterwards.

Sara Blakely decided that the modified hose was a product. The market did not have anything like it. The major hosiery companies were uninterested in the slim-fit-pants problem; they had been making the same product line for decades. She had \$5,000 in personal savings. She went to a patent attorney in Atlanta and was quoted around \$5,000 to file the patent and the trademark. She wrote that check in 1998.

Sara Blakely wrote the patent application herself with help from a Barnes & Noble textbook on patents, because she could not afford the attorney to draft it and her attorney would not waive the fee. She spent a year cold-calling North Carolina hosiery mills trying to find one that would manufacture the new garment. Every mill she called turned her down — the design was unfamiliar, the production runs she could afford were small, and the male mill owners did not understand the product. One mill owner's daughters convinced

him to take the order after he had initially refused.

Sara Blakely incorporated Spanx in 2000 (using a name she had chosen partly because nonsense words ending in K were memorable in brand-recall studies). She made her first sales pitch to Neiman Marcus in Dallas in late 2000 in person, brought a sample, and demonstrated the difference by changing into the product in the bathroom and showing the buyer before-and-after. Neiman Marcus placed an order for seven stores. Saks, Bloomingdale's, and Bergdorf Goodman followed within months.

Sara Blakely's breakthrough came in late 2000 when Oprah Winfrey named Spanx one of her Favorite Things on the November 2000 episode of The Oprah Winfrey Show. Sales increased by an order of magnitude in the following weeks. Sara had been running the company by herself from her Atlanta apartment until then, packing orders on the floor. She hired the first employees in 2001. She expanded the product line into a wider range of body-shaping garments, then into bras, leggings, denim, swimwear, men's undergarments, and activewear.

Sara Blakely ran Spanx as a privately-held company for two decades, funded entirely from operating cash flow. She never took outside venture capital. She owned 100 percent of the company until October 2021, when she sold a majority stake to Blackstone at a \$1.2 billion valuation, retaining a meaningful minority position and the chairman's seat. Sara joined the Forbes self-made billionaires list. She announced after the closing that she would give every Spanx employee two first-class plane tickets to anywhere in the world and \$10,000 cash to celebrate the milestone.

Sara Blakely signed the Giving Pledge in 2013, committing more than half her net worth to philanthropy, in particular education and small-business opportunities for women. Her Sara Blakely Foundation has funded scholarships, women's entrepreneurship programs, and disaster relief.

Sara Blakely decided in 1998, on the morning after the party, that the kitchen-scissors modification was a product. Sara Blakely acted by writing the \$5,000 patent check the next week. The Now was the next month, not after business school, not after raising venture capital, not after a market study — before.

She decided. She acted. She filed the patent.

MEXICO CITY, MEXICO · 1945-2017

Lorenzo Servitje

Lorenzo Servitje at twenty-seven opened a small bakery in Mexico City on 2 December 1945 with his brother Roberto, his cousin Jaime Sendra, and a baker named Jaime Jorba. They had a single sliced-bread product, a hand-painted delivery van, and a name — Bimbo — from a children's teddy-bear character.

Lorenzo Servitje Sendra was born on 20 November 1918 in Mexico City, the son of Don Juan Servitje, a Catalan immigrant baker who had emigrated from Barcelona to Mexico in 1904 and built a successful Mexico City bakery called El Molino. Lorenzo studied accounting at the Escuela Bancaria y Comercial and

worked alongside his father from his teens. His father died unexpectedly in 1936 when Lorenzo was seventeen. He took over El Molino with his mother. He kept it running.

Lorenzo Servitje decided in 1945, at twenty-seven, that the future of Mexican baking was not the artisan corner bakery but the packaged, hygienically-wrapped, distribution-network model that was beginning to dominate the United States. The Mexican consumer in 1945 bought bread daily from a neighborhood bakery, unwrapped, and ate it within hours. There was no national packaged-bread brand. Most Mexican observers thought there could not be one because Mexican consumers would not pay a premium for packaged bread or trust it.

Lorenzo Servitje, with his brother Roberto Servitje, his cousin Jaime Sendra, his brother-in-law Jaime Jorba, and the master baker Alfonso Velasco, founded Panificación Bimbo S.A. on 2 December 1945. The capital was modest. The first plant was in the Santa María Insurgentes neighborhood of Mexico City. The first product was Pan Bimbo, a wrapped sliced white bread. The brand mark was a small white bear with a chef's hat — Bimbo — that became one of the most recognized commercial symbols in Latin America.

Lorenzo Servitje drove the first delivery van himself on the early routes through the Mexico City neighborhoods. He decided the bread would be sold through small tiendas, the corner family shops that anchored every Mexican urban neighborhood, on consignment — the shopkeeper paid Bimbo only for the loaves she sold, and returned the unsold loaves for replacement. The model was unfamiliar to Mexican distribution. It meant Bimbo absorbed the risk of stale inventory. But it meant a shopkeeper had no reason not to stock Bimbo. The retail penetration spread within months.

Lorenzo Servitje opened the first regional plant outside Mexico City in 1958 (Guadalajara). He opened plants in Monterrey, Puebla, Mexico City's expanding industrial belt, and Tijuana through the 1960s. He expanded the product line into sweet baked goods (Marinela), tortillas (Tia Rosa), salty snacks (Barcel), and a wide range of regional Mexican baked products. By 1979 Bimbo had passed Mexican consolidated industrial baking competitors and was the largest baking company in the country by a wide margin.

Lorenzo Servitje made the international decision in 1989, at seventy. Bimbo opened its first plant outside Mexico in Guatemala. He opened in Chile, in Argentina, in Venezuela, in Colombia, in Brazil, in Peru, in Uruguay, in Costa Rica, in Honduras, in El Salvador, in Nicaragua — across Latin America through the 1990s. He opened the first United States plant in 1994 in San Diego. Through acquisitions across the 2000s — Mrs. Baird's, Weston Foods' U.S. baking division, Sara Lee North American Fresh Bakery, the Canadian Canada Bread — Bimbo became the largest baking company in the United States, in Canada, and globally.

Lorenzo Servitje also funded, through his lifetime and through the Fundación Lorenzo Servitje and the Fundación Roberto y Lorenzo Servitje, a long list of Mexican civic, educational, religious, and health initiatives. He served on the Federation of Mexican Industries, on the Confederation of National Chambers of Commerce, on the Mexican Council of Businessmen, and on the boards of universities, hospitals, and Catholic philanthropic institutions. He was a devout Catholic and a regular communicant his whole life. He attended Mass daily.

Lorenzo Servitje worked until he was ninety-nine. He died in Mexico City on 3 February 2017 at ninety-nine. Grupo Bimbo at that point operated over 100 plants in more than 30 countries, employed over 130,000 people, sold under more than 100 brands, and was the largest baking company in the world —

producing and selling more loaves of sliced bread annually than any other company on Earth.

Lorenzo Servitje decided in 1945, in a Mexico City still recovering from the war years, that there was a national packaged-bread market even though nobody believed there was. Lorenzo Servitje acted by baking the first loaf and driving the first van personally. The Now was 2 December 1945, in Santa María Insurgentes, with a single product and a small van and the conviction that the Mexican tiendita shopkeeper would stock the bread on consignment if it was offered the right way.

He decided. He acted. He drove the first van himself.

CONCEPCIÓN, CHILE · 1985-PRESENT

Eliodoro Matte Larraín

Eliodoro Matte in 1985 took over Empresas CMPC in the middle of the Latin American debt crisis, when the Chilean economy was contracting and the company had been written off by the banks. He decided to expand — to plant more eucalyptus and pine that would take 12 to 25 years to mature.

Eliodoro Matte Larraín was born on 28 March 1944 in Santiago, the heir to one of Chile's oldest industrial families. The Matte family had been in Chilean commerce since the 19th century. The family had founded Banco Matte, had been one of the founding investors in Compañía Manufacturera de Papeles y Cartones (CMPC) in 1920, and through the 20th century had built positions across pulp and paper, banking, and forestry. Eliodoro studied civil industrial engineering at the Pontifical Catholic University of Chile, then took a graduate degree at the University of Chicago in the early 1970s.

Eliodoro Matte joined the family operations in the mid-1970s and through the late 1970s served in senior CMPC roles, learning the operating side of the pulp and paper business. He took executive control of CMPC and the broader Matte family industrial portfolio in the mid-1980s as his father and uncle stepped back. The Chilean economy in 1982-85 had been hit by the Latin American debt crisis. The Chilean peso had been devalued from 39 to over 200 to the dollar. Major Chilean industrial groups had collapsed. Banks had failed and been nationalized. CMPC itself had been written down by the international banks that held its dollar-denominated debt.

Eliodoro Matte decided in 1985 that the time to expand the forestry base was now — not after the recession ended, not after the peso recovered, but in the middle of the crisis when land was cheap, labor was available, and competitor expansion had stopped. The thesis was that the trees CMPC planted in 1985 would not be ready to harvest until 1997-2010, and that the Chilean pulp and paper industry through the 1990s and 2000s would be a major global supplier to Asia. The thesis required securing dollar-denominated financing in a country with collapsing currency, committing to plant tens of thousands of hectares of eucalyptus and radiata pine, and waiting twelve to twenty-five years for the harvest.

Eliodoro Matte acted on the thesis. He negotiated long-term dollar financing through multiple international tranches. CMPC committed to a multi-decade reforestation program across the Bio-Bio and Araucanía regions of southern Chile. The first hectares were planted in 1985 and 1986. The plantation expansion continued through the late 1980s, through the 1990s, and through the 2000s. By the time the early plantings reached harvest age in the mid- to late-1990s, China was a major growing buyer of Chilean pulp and the demand absorbed the supply.

Eliodoro Matte's CMPC also expanded operationally. The company opened new pulp mills, including the Santa Fe complex near Nacimiento and the Pacifico complex near Concepción, became one of the largest manufacturers of cardboard packaging in Latin America (through the Cartulinas CMPC and Empaques division), expanded into tissue (the Softys business, which is now one of the largest tissue producers in Latin America with operations across Chile, Argentina, Brazil, Mexico, Peru, Colombia, Uruguay, and Ecuador), and into household products. Today CMPC operates across more than ten countries with annual revenues over \$7 billion and ranks among the largest pulp and paper companies in the world.

Eliodoro Matte and his brothers also built the broader Matte family industrial portfolio. The family controls Banco BICE (a Chilean commercial bank), a controlling stake in Colbún S.A. (one of Chile's largest electricity-generation utilities), and significant positions across Chilean industrial, financial, and infrastructure assets. The Matte group is one of the three largest family-controlled industrial groups in Chile.

Eliodoro Matte has also been a major civic and political voice in Chile across the same decades, in particular through the Centro de Estudios Públicos (CEP), the long-running Chilean public-policy research institution he has chaired. This book does not adjudicate the political positioning. The case study here is the multi-decade industrial build.

Eliodoro Matte decided in 1985 to plant trees during a recession that nobody believed Chile would emerge from. Eliodoro Matte acted by securing the financing and putting the first plantings in the ground. The act was the first hectare reforested. The Now was 1985, when nobody wanted to lend money to a forestry company in a country with collapsing currency. The trees grew anyway. The compounding ran for forty years and is still running.

He decided. He acted. He planted the trees.

Oceania & the small island nations.

DECISION · Samoa · Tupua Tamasese Lealofi III, 1929

Led the peaceful Mau movement for Samoan independence from New Zealand administration. Killed during the Black Saturday protest of December 28, 1929.

His last words — *my blood has been spilt for Samoa* — became the founding text of Samoan independence (achieved 1962). The decision was nonviolent resistance; the act was every march; the cost was the life.

What every one of these case studies shares.

Re-read the case studies above. Notice what is missing from every single one of them.

Not a single one started with the perfect conditions. Cabrini did not speak English. Edhi did not have a second van. Dyson did not have a working prototype until number 5,127. Akio Morita did not have a US distribution network. Sara Blakely did not have business-school credentials. Burt Munro did not have anyone who believed his shed could break a Bonneville record. They each had a decision and the willingness to act on it the same week.

Not a single one was waiting for permission. Permission would have come, in most cases, after the act made it impossible to withhold. The act is what generated the permission, not the other way around.

Not a single one started with a guarantee. They each accepted the possibility that the decision might fail, that the act might be embarrassing, that the timing might be wrong. They did it anyway. The acceptance of possible failure is the price of admission to the possibility of the outcome.

And not a single one started in the United States. (Or rather: only a few did.) The case studies in this book are biased toward the international precisely because the genre's default case studies are biased toward the American. The principles travel. The proof is that they have already traveled, in every direction, for centuries.

"Do what you can, with what you have, where you are."

— Theodore Roosevelt (the American expression of the same three-word physics)

PART TWO

The Modern Self-Help Canon

The five teachers, in order of how I encountered them. Each one taught the same three words in their own carefully-built vocabulary.

PART II · CHAPTER 7

Tony Robbins — The Key to the Door

How a set of cassette tapes in a car in the early 1990s opened a library that took thirty years to read.

DECISION · Glendora, California · Anthony Robbins, age 17

Worked as a janitor while reading 700 books in a year. Decided he wanted to teach what was in them.

By age 24 he had built a multi-million-dollar seminar business. He did not wait for the credential, did not wait for the degree, did not wait to be invited. He started.

DECISION · Worldwide · Anthony Robbins, ongoing

Reaches an estimated 50+ million people through books, seminars, audio, video, and the Tony Robbins Foundation.

Whatever you think of any specific framework or piece of marketing, the reach is real and the impact is real. Tens of thousands of people will tell you that a Tony Robbins event was the inflection point of their lives. The teaching, in his own vocabulary: *Decide, Act, Now* — expressed as *massive action, state change, and peak performance*.

The key to the door.

I encountered Tony Robbins in my early twenties — the cassette-tape era, listening in a car to his *Personal Power* program — and his work was the *key* to the door of the rest of the library. The cassettes led to *Unlimited Power* (1986), then to *Awaken the Giant Within* (1991), then to the live events. Each one re-opened the door at a deeper depth. Without Robbins I would not have read Hill, would not have read Rohn, would not have read Tracy, would not have read Brown. He is, for an entire generation of readers, the introduction to the modern self-help canon. That is no small thing. The teacher who hands you the key is the most consequential teacher, because without the key the rest of the library is never opened.

What Robbins is actually teaching.

Robbins' central practical instruction across forty years of teaching — what he calls *massive action*, what others call *execution*, what the Stoics called *not deferring* — is the same instruction in his own carefully-built vocabulary. *Decide what you want. Take massive action toward it. Do it now, not next year.*

The Robbins frame adds two emphases that are worth keeping. First, the importance of *state* — physiological state, emotional state — in the moment of decision. The same person at the same desk in two different states makes two different decisions. Second, the importance of *congruence* — of getting the decision and the action and the language and the body and the environment all pointing the same direction at the same moment. Both emphases are practical and both compound.

What Robbins is also doing — and why it matters.

Robbins is a great communicator, and the criticism that some of his content is presented as breakthrough when it is also present in the older traditions is, on the merits, accurate. But the criticism misses the point. The reason millions of people meet the canon through Robbins and not through Marcus Aurelius is that Marcus Aurelius does not have a microphone, a stadium, and a coherent four-day program. Robbins does. He is the door because he built the door. That is a real contribution.

What I took from Robbins, in plain language.

Three things. First, the discipline of *massive action* — that the gap between most plans and most outcomes is not a planning problem, it is an action-volume problem. Second, the discipline of *state* — that you do your best work from your best state, and that the state is something you can engineer, not just hope for. Third, the discipline of *Now* — that next quarter is a fiction your brain invented to avoid this Tuesday.

"Take massive action toward what you want, today, now, in this moment."

— A composite of Tony Robbins' teaching, distilled (paraphrase)

PART II · CHAPTER 8

Napoleon Hill — The Mastermind

The Carnegie commission. The twenty-five-year study. The book that has sold one hundred million copies.

DUNFERMLINE, SCOTLAND → PITTSBURGH, USA · 1835-1919

Andrew Carnegie

Born in a one-room weaver's cottage in Scotland. Built the largest steel company in the world. Gave it all away.

Andrew Carnegie was born on 25 November 1835 in Dunfermline, Scotland, the son of a hand-loom weaver whose trade was being destroyed by the industrial revolution. The family emigrated to Allegheny, Pennsylvania in 1848 in steerage on the ship *Wiscasset*. Carnegie was thirteen. His first American job, the week after he landed, was as a bobbin boy in a cotton mill at \$1.20 per week. His second job was as a telegraph messenger boy at \$2.50 per week. He memorized the streets of Pittsburgh in his first month and the faces of the businessmen on the major routes in his first six.

He learned Morse code in his spare time at the telegraph office. He was one of three operators in the United States who could take dictation by ear without writing the dots and dashes first. The Pennsylvania Railroad hired him at seventeen as the personal telegrapher and assistant to Thomas A. Scott, then superintendent of the Western Division. Scott taught him railroad operations, finance, and the management of capital. Carnegie learned to read a balance sheet by twenty.

He invested his first money — ten shares of Adams Express, financed by a mortgage on his mother's house — at twenty-one. The dividend check that arrived in the mail several months later was the moment, Carnegie later wrote, that he understood compounding. By thirty he had reinvested his way out of the railroad and into iron, bridges, and oil. By thirty-five he was wealthy.

In 1872 he visited the Bessemer steelworks in England and saw what was coming. He returned to Pittsburgh, built the Edgar Thomson Steel Works on the Monongahela River, and over the next twenty-eight years assembled what became, by 1900, the largest and most efficient steel producer on the planet. Carnegie Steel made the rails, the bridges, the skyscraper beams, the warship plates, the locomotive cylinders of the second industrial revolution. By 1900 it was producing more steel than all of England.

In 1901 he sold the company to J. P. Morgan's newly-formed United States Steel Corporation for \$480 million. Carnegie's personal share was approximately \$225.6 million — equivalent to roughly \$8 billion in 2025 dollars and probably the largest single personal sale in human history up to that date. He was sixty-five.

He had been planning the second act for decades. In 1889, in an essay called *The Gospel of Wealth*, Carnegie had written that the man who dies rich dies disgraced — that a fortune of the magnitude he was building was a public trust, to be returned to the society that had made it possible. He spent the next eighteen years giving it away. He built 2,509 free public libraries across the United States, the United Kingdom, Canada, Australia, New Zealand, South Africa, the Caribbean, and Fiji — a building boom of public knowledge infrastructure unmatched before or since. He endowed Carnegie Mellon University, the Carnegie Institution for Science, the Carnegie Endowment for International Peace, the Carnegie Foundation for the Advancement of Teaching, the Carnegie Hero Fund. He funded thousands of church organs. By his death he had given away approximately 90 percent of his fortune.

In 1908, at his estate in Pittsburgh, Carnegie made a final small commission with deep consequences. He asked a young journalist named Napoleon Hill to spend the next twenty years interviewing 500 of the most successful Americans alive — Henry Ford, Thomas Edison, Theodore Roosevelt, Alexander Graham Bell, Charles Schwab, William Wrigley Jr., Harvey Firestone, John D. Rockefeller, J. P. Morgan's lieutenants — and produce from those interviews a system anyone could follow. The commission paid nothing. Carnegie offered only the letters of introduction. Hill said yes inside thirty seconds. The decision to accept was made in Carnegie's study. The act — the first interview — began the next week.

Carnegie died on 11 August 1919 in Lenox, Massachusetts at eighty-three. He had given away the equivalent of roughly \$11 billion in 2025 dollars. He had funded the libraries, the schools, the institutions, the peace endowment, and the commission that produced the most-read self-help book of the twentieth century. He had also, before he died, written his own epitaph: *Here lies a man who knew how to enlist in his service better men than himself.*

He decided. He acted. He gave it all away.

WISE COUNTY, VIRGINIA → NEW YORK → THE WORLD · 1883-1970

Napoleon Hill

A poor mountain boy from rural Virginia accepted a 25-year unpaid commission from Andrew Carnegie and wrote the book that built modern self-help.

Napoleon Hill was born on 26 October 1883 in a two-room log cabin in Wise County, Virginia, in the Appalachian foothills. His father was a poor farmer; his mother died when he was nine. He was, by his own account, a difficult and unpromising boy who carried a revolver to elementary school. His stepmother — a college-educated widow named Martha Ramey Banner whom his father married when Napoleon was eleven — saw something in him, persuaded him to trade the revolver for a typewriter, and put him on a path through small Appalachian schools and then to Tazewell Business College, where he learned shorthand and stenography.

He worked as a stenographer in a mine office, then as a small-town newspaper reporter, then as a magazine writer for *Bob Taylor's Magazine* — a publication that profiled successful businessmen. In the autumn of

1908, at twenty-five, the magazine sent Hill to Pittsburgh to interview the retired steel magnate Andrew Carnegie.

The interview lasted three days. Carnegie did most of the talking. Toward the end he asked Hill whether he had the courage to spend the next twenty years — without pay — interviewing the most successful Americans alive, mining their lives for a common system anyone could follow, and writing it down in a form a poor boy in a mountain school could read and use. Carnegie said he would furnish letters of introduction but nothing else. Carnegie also said, by Hill's account, that he timed Hill's answer with a stopwatch. The accepted figure for Hill's answer is twenty-nine seconds. Hill said yes.

He spent the next twenty-five years on the project. Carnegie's introductions opened the doors. Hill interviewed Henry Ford repeatedly in Detroit, Thomas Edison at Menlo Park and West Orange, Theodore Roosevelt at Sagamore Hill, Alexander Graham Bell, Charles Schwab, William Wrigley Jr., Harvey Firestone, William Howard Taft, Woodrow Wilson, Charles M. Schwab, F. W. Woolworth, Cyrus Curtis, Edward A. Filene, John Wanamaker, Julius Rosenwald, John Burroughs, John D. Rockefeller and his lieutenants, and dozens more — ultimately, by his own claim, over five hundred subjects across the period.

He compiled. He drafted. He published *The Law of Success* in eight volumes in 1928. It was widely read by the business community but commercially difficult for the average reader. He compressed and rewrote the material across the Great Depression and published *Think and Grow Rich* on 11 March 1937, in the depths of the Depression, through a small publisher in Meriden, Connecticut.

The thirteen-chapter book taught a system: desire, faith, autosuggestion, specialized knowledge, imagination, organized planning, decision, persistence, the master mind, sex transmutation, the subconscious mind, the brain, the sixth sense. It taught the principle of the 'mastermind' group — the deliberate assembly of advisors and collaborators around a definite purpose. It taught the principle of *definite chief aim*, of *decision and persistence*, and the famous instruction to write down one's goal on a piece of paper, read it morning and evening, and act on it.

Think and Grow Rich went on to sell, by conservative estimates, more than 100 million copies in dozens of languages. It is the foundational text of the modern self-help genre. Every motivational speaker since 1937 — Earl Nightingale, Jim Rohn, Brian Tracy, Tony Robbins, Les Brown, Bob Proctor, the entire personal-development industry — has cited it, taught from it, or built on it. It is the single most-read book of business and personal philosophy ever published in the United States.

Hill spent the rest of his life lecturing, writing, founding institutes, and giving away his system. He died on 8 November 1970 in South Carolina at eighty-seven. He had taken Andrew Carnegie's twenty-nine-second commission and turned it into the most widely-read book of practical philosophy in American history. The decision was made in Carnegie's study in 1908. The act was the first interview. The *Now* was the next week, when Hill picked up the letter of introduction to Henry Ford and bought a train ticket to Detroit.

He decided. He acted. He started that week.

The mastermind: Hill's great contribution.

Hill's most durable contribution to the canon is the concept he named — the *mastermind group*. A small group of trusted advisors who meet regularly, exchange counsel candidly, and hold one another accountable. Hill did not invent the practice (the Hebrew prophets and the Confucian sages were doing it three thousand years earlier) but he named it, packaged it, and put it at the center of his system. Every modern variation — the CEO peer group, the YPO forum, the founder retreat — traces back to Hill's definition.

Buffett and Munger spent sixty years as a mastermind of two. Ratan Tata kept a small group of advisors around him for decades and credits much of his strategic clarity to that practice. Steve Jobs leaned on Jony Ive and Tim Cook the same way. The pattern repeats because it works: the best decisions get made by someone who is also accountable to someone else.

Part IV returns to the mastermind concept in more detail.

The thirteen principles, distilled.

Hill's thirteen principles — desire, faith, autosuggestion, specialized knowledge, imagination, organized planning, decision, persistence, the mastermind, the mystery of sex transmutation, the subconscious mind, the brain, and the sixth sense — can be controversial in their period-piece vocabulary, but the underlying principle is clear. Decide what you want with specificity; build the conviction that you will get it; surround yourself with the people who will help you; act on the plan; persist when the early returns are bad; and do not stop until the decision is realized.

Decide. Act. Now. in Hill's vocabulary becomes *definite chief aim, organized planning, decision and persistence*. Same three words, different language, hundred-million-copy distribution.

On reading Hill in 2026.

Think and Grow Rich is a 1937 book by a man interviewing other men in the early twentieth-century industrial United States. The gender, racial, and economic context is the gender, racial, and economic context of that period. The principles, stripped of the period, are still good. Read it for the principles. Read everything else that came after it (including this book) as the same principles, told in the vocabulary of the present.

Hill's signature works and where to start.

Hill wrote across four decades. The four works to know, in order of where to start:

Think and Grow Rich (1937). The flagship. One hundred million copies, dozens of languages. Read this one first. The thirteen principles are organized as a system you can apply in any field; the case studies are early-twentieth-century industrial figures (Carnegie, Ford, Edison, Wrigley) and the vocabulary is period-locked, but the underlying principles travel.

The Law of Success (1928). The original sixteen-volume work that *Think and Grow Rich* later compressed into thirteen principles. Read this after *Think and Grow Rich* if you want the long versions of each principle Hill ultimately distilled.

***Outwitting the Devil* (written 1938, published 2011).** Hill's most personal book, withheld for seventy-three years at the request of his wife. A frank dialogue with what Hill called 'the Devil' (the personification of fear, drift, indecision). Read this for Hill's fullest treatment of why most people fail to *Decide. Act. Now.* — the chapter on 'drift' is the single sharpest description of decision-paralysis in the canon.

***The Master-Key to Riches* (1945).** Hill's late-career restatement, with the mastermind principle moved to the foreground. Read this for the most developed version of the mastermind framework.

How Hill maps to *Decide. Act. Now.*: Hill's 'definite chief aim' is the act of Decide — one written sentence stating exactly what you intend to achieve, by when, in exchange for what specific contribution. Hill's 'organized planning' is the act of Act — a written plan, in detail, with a date attached. Hill's 'persistence' is the act of Now, repeated — the discipline of returning to the plan every day until the plan is realized. The vocabulary is 1937; the operating system is the same.

"Whatever the mind can conceive and believe, it can achieve."

— Napoleon Hill, *Think and Grow Rich* (1937)

PART II · CHAPTER 9

Jim Rohn — The Average of Five

The Idaho farm boy who became the philosophical anchor of an entire generation of speakers.

DECISION · Idaho farm, USA · Jim Rohn, age 25

Met John Earl Shoaff and decided to follow him into Nutri-Bio sales. The decision changed his life trajectory.

Within five years Rohn was on the speaker circuit. Within twenty he was the philosophical mentor for an entire generation of personal-development teachers, including Tony Robbins, Mark Hughes, Brian Tracy, and Les Brown.

The most-quoted line in modern self-help.

Rohn's most famous formulation — *you are the average of the five people you spend the most time with* — is the same Hill mastermind insight reformulated as an environmental design principle. You can decide what you want all day; if the five people you see most often are not compatible with the decision, the decision will not survive.

This is universal. Maathai surrounded herself with the women who would plant the trees. Lee Kuan Yew surrounded himself with the lawyers and the elders who would build the new South Africa. Lee Kuan Yew surrounded himself with the technocrats who would build Singapore. The five-people principle is not a platitude; it is an observation about how decision survival actually works.

Rohn's seasons.

Rohn's other great image is *the seasons*. There are four seasons in life and you have to plant in spring, tend in summer, harvest in fall, prepare in winter. The work each season requires is different; the decision about which season you are in determines what you act on; *Now* means the act appropriate to this season, not the act appropriate to a season that has passed or has not yet come.

Decide. Act. Now. in Rohn's seasonal vocabulary becomes *read the season, do its work, do it today.*

What I took from Rohn.

Two things, mostly. First, the five-people principle as a design constraint on whom you spend time with. Second, the dignity of the small daily discipline — that the great career, the great body, the great relationship, the great library are all built one small day at a time, by someone who reads the season and does its work.

Rohn's signature works and where to start.

Rohn published less than the other modern teachers in this chapter, on purpose. His preferred form was the live talk and the seminar; the books are distilled from that voice.

The Five Major Pieces to the Life Puzzle (1991). The shortest, cleanest entry point. Philosophy, attitude, activity, results, lifestyle — the five-piece framework that runs underneath the rest of his work. Read this one first.

Seven Strategies for Wealth and Happiness (1985). The most practical Rohn. Seven specific strategies, each unpacked with case studies from his own life and the lives of his students. The chapter on the 'seasons of life' framework is the one that most readers cite as the chapter that changed them.

Leading an Inspired Life (1997). A compilation of Rohn's seminar material organized as a one-volume reference. The most-quoted single book of his.

The audio programs. *The Art of Exceptional Living* (Nightingale-Conant) and *The Power of Ambition* are the audio works that influenced Robbins, Tracy, Brown, and Mark Hughes among others. Find them used; they hold up.

How Rohn maps to *Decide. Act. Now.*: the five-people principle is environmental Decide — the decision about who you spend time with is the decision that determines which other decisions survive. The seasons framework is contextual Act — read which season you're in (planting, tending, harvesting, preparing) and do that season's work, not last season's or next season's. The discipline of the small daily practice is Now, repeated — Rohn's favorite formulation was that success is the result of a few simple disciplines practiced every day.

"Either you run the day or the day runs you."

— Jim Rohn

PART THREE

Each Word, In Turn

DECIDE · ACT · NOW — what each word meant to the teachers, with the case studies of people on every continent who did the thing the word names.

PART III · CHAPTER 10

DECIDE

What the teachers meant by ‘decide’ — and the case studies of people on every continent who made the decisions that defined their lives.

DECISION · Singapore · Lee Kuan Yew, 1965

On August 9, 1965, Singapore was expelled from the Federation of Malaysia. He had two days to decide what kind of country Singapore would become.

Lee Kuan Yew decided in those forty-eight hours that Singapore would: (a) accept all races as equal citizens; (b) adopt English as the working language of government; (c) make air-conditioning a government priority because productivity at the equator depended on it; (d) be governed by a small group of technocrats with explicit anti-corruption authority. Sixty years later, every one of those decisions still defines the country.

What ‘decide’ actually means.

The Latin root of *Decide* is *decidere* — literally, *to cut off*. To decide is to cut off the other options. The most common reason people fail to decide is that they want to keep the other options alive. They want the option to change their mind. They want the option to reverse. They want the option to discover that the right path is the one they did not take.

A real decision is the cutting off of those options. Cortés cut off the option of retreat to the boats, leadership’s permission. Lee Kuan Yew cut off the option of being a country that hedged on its founding principles. Iacocca cut off the option of letting Chrysler die quietly. The first act of any real decision is the closing of the door behind you.

The decision rubric, distilled from every tradition in Part I.

Across the Abrahamic, Eastern, Classical Western, and every-continent traditions, the rubric for a good decision is roughly the same. First, get the facts you can actually get; do not wait for the facts you cannot get. Second, consult the small number of people who have done this before and whose judgment you trust (the mastermind). Third, sit with the decision long enough for the gut to weigh in — but not so long that the moment passes. Fourth, decide. Fifth, do not re-litigate the decision until new information arrives.

The fifth step is where most decisions actually fail. The decision was correct on the facts at the time; the action stalled because the decider kept re-opening the question. *Decide. Act. Now.* fails most often at the seam between *Decide* and *Act*, when the decider keeps re-deciding.

What stops a decision.

Five common blockers, observable in every tradition: fear of being wrong; fear of what other people will say; perfectionism (the illusion that more research will reveal the perfect option); the wait-for-permission instinct (the unconscious search for someone to tell you it is okay); and the wait-for-perfect-conditions instinct (the unconscious search for a moment when the decision will be easy, which never arrives). All five are forms of *not Now*.

What helps.

Three practical aids. First, the mastermind — a small group of trusted advisors with whom you talk through the decision. Second, the deadline — an externally-imposed date by which the decision will be made, regardless of whether it feels ready. Third, the next-action commitment — the act that will follow the decision, written down before the decision is made, so the decision is impossible to leave unexecuted.

Iacocca on indecision.

Lee Iacocca, who took Chrysler from bankruptcy in 90 days and rebuilt American auto manufacturing in the 1980s, said it cleanly:

"The greatest discovery of my life was that a human being can alter his life by altering his attitude. The second was that indecision is the thief of opportunity. We are continually faced by great opportunities brilliantly disguised as insoluble problems."

— Lee Iacocca

"In any moment of decision, the best thing you can do is the right thing. The worst thing you can do is nothing."

— Theodore Roosevelt

PART III · CHAPTER 11

ACT

What the teachers meant by ‘act’ — the gap between deciding and doing, why it is the hardest gap to close, and the case studies of people on every continent who closed it.

DECISION · Calcutta, India · Mother Teresa, 1948

Walked into the slum with five rupees and started.

Did not raise funds first. Did not incorporate first. Did not find a sponsor first. Walked in and started doing the work. The Missionaries of Charity grew from that one day of acting without permission or infrastructure.

NAIROBI, KENYA · 5 JUNE 1977 – 25 SEPTEMBER 2011

Wangari Maathai

Wangari Maathai planted seven trees in Nairobi on 5 June 1977 — World Environment Day — not seventy thousand, not seven million, seven. The Green Belt Movement she founded planted more than fifty million afterward.

Wangari Muta Maathai was born on 1 April 1940 in Ihithe village, Nyeri District, in the Kikuyu highlands of central Kenya, the daughter of subsistence farmers. The young Wangari Maathai was sent to a Catholic mission school as a child — an unusual decision for a Kikuyu girl in the 1940s — and proved an exceptional student. She won one of the “Kennedy Airlift” scholarships in 1960 (the U.S.-funded program coordinated by Tom Mboya and the Kennedy family that sent several hundred East African students to American universities) and completed a biology degree at Mount St. Scholastica College in Atchison, Kansas, in 1964, then a master’s in biological sciences at the University of Pittsburgh in 1966.

Wangari Maathai returned to Kenya, completed her doctorate in veterinary anatomy at the University of Nairobi in 1971 — the first East African woman to earn a doctorate — and became chair of the department of veterinary anatomy in 1976. She married, had three children, and became increasingly active in the National Council of Women of Kenya through the mid-1970s.

Wangari Maathai noticed, working with rural women across Kenya in the mid-1970s, the same complaint repeatedly: the streams were drying up, the firewood was farther away every year, the soil was washing off the hillsides, the women were walking longer distances for water and fuel and the children were getting less to eat as a direct result. She traced the complaint to deforestation. The British colonial-era plantation policy and the post-independence cash-crop policy had cleared the indigenous Kenyan forests at a rate the rainfall

and the topsoil could not absorb.

Wangari Maathai decided in 1977 that the solution was to plant trees, that the women who needed the firewood would do the planting, and that the planting would start on 5 June 1977, World Environment Day. She organized a small ceremony in Nairobi's Kamukunji Park. Seven trees were planted. Five did not survive the dry season. Two did.

Wangari Maathai founded the Green Belt Movement formally that year as a project of the National Council of Women of Kenya. The model was simple: rural women would receive a small payment for each tree they planted that survived to one year of age, the seedlings would be propagated in community nurseries, and the women themselves would own the resulting woodlots. The model spread. By the early 1980s the Green Belt Movement was running thousands of nurseries across rural Kenya. By the 2000s the cumulative count of trees planted by the Green Belt Movement and its sister organizations was over fifty million.

Wangari Maathai also confronted, in the late 1980s and the 1990s, the increasingly authoritarian government of President Daniel arap Moi over its sale of public forest land to political allies for private development. She led a public campaign in 1989 against the proposed construction of a 60-story tower in Nairobi's Uhuru Park. The campaign won. She led the protest in 1992 against the imprisonment of opposition political prisoners and was beaten unconscious by police during the protest at Freedom Corner. She led the 1999 campaign against the privatization of the Karura Forest and was beaten again. She was arrested multiple times. The government tried to dissolve the Green Belt Movement. The movement survived.

Wangari Maathai was elected to the Kenyan parliament in December 2002 with 98 percent of the vote in her constituency and served as Assistant Minister for Environment, Natural Resources and Wildlife in the post-Moi government. In October 2004 she was awarded the Nobel Peace Prize — the first African woman and the first environmentalist ever to win it — for “her contribution to sustainable development, democracy and peace.”

Wangari Maathai died on 25 September 2011 in Nairobi of complications from ovarian cancer at seventy-one. Per her instructions she was buried in a cremation urn rather than a wooden coffin so that no tree would be cut down for her funeral. The Green Belt Movement she founded continues. Across the continent the planting model she pioneered is the foundation of the Great Green Wall initiative spanning the Sahel.

Wangari Maathai decided on 5 June 1977 that the planting would not be deferred to a budget or a five-year plan. Wangari Maathai acted by digging the holes for the first seven trees herself. The compounding came from the fifty million more planted by the women she trained. The Now was 5 June 1977 — World Environment Day — in a Nairobi park, with seven seedlings.

She decided. She acted. She planted seven.

DECISION · Tokyo, Japan · Akio Morita, 1955

Moved his family to New York to sell Sony products in the American market personally.

Did not hire a US distributor. Did not open a Tokyo-based US sales office. Did not delegate. Got on the plane. Lived in New York. Walked into stores. The first TR-55 radio sold in Manhattan because Morita was personally walking into stores on the West Side.

DECISION · Mumbai, India · Ratan Tata, 2003

Tata decided to build the Nano. Acted by assembling the engineering team within thirty days.

The decision was made on the spot. The act started the same month. The car launched in 2009. The lesson is not whether the Nano succeeded commercially; the lesson is the gap between the decision (on the highway, in the rain) and the act (engineering team assembled, that month) was thirty days.

The decide-act gap.

Most plans die in the gap between deciding and acting. The decision is real, the plan is on paper, the calendar is even blocked off — and then the act does not happen. The morning of the act arrives and the brain finds a reason to defer to tomorrow. Tomorrow arrives and finds another reason. The decision is still real, the plan is still on paper, the calendar is still blocked off — but the act is now two weeks behind. Then a month. Then a year. Then a decade.

This is the most universal pattern in human productivity. It is what Seneca was writing about in *On the Shortness of Life* two thousand years ago. It is what every modern productivity book has retreaded under one banner or another. It is what every tradition examined in Part I was trying to defeat. The gap is the enemy.

What closes the gap.

Three practical levers. First, the smallest possible next act. *Not launch the foundation; plant the first tree. Not build the manufacturing empire; assemble the first battery by hand. Not save the next generation of Calcutta; find the first dying woman and bring her water.* The smaller the first act, the lower the activation energy, the more likely it happens this morning.

Second, the visible commitment. Tell someone. Put it on a calendar that someone else will see. Make a deposit. Sign a contract. Buy the plane ticket. The visible commitment makes the not-act expensive.

Third, the chained next action. Plant the first tree on Monday. The second on Tuesday. The third on Wednesday. Brown belt before black belt. Kaizen, in the Japanese language. The chain, established in the first week, is what carries the act through the second, third, and hundredth weeks.

What does not close the gap.

More planning. More research. More conviction-building. More mood. More inspiration. More books. (Yes — more self-help books, including this one.) The gap is closed by the first physical action in the direction of the decision. Nothing else closes it.

Two operational disciplines worth knowing.

Across centuries of practice, two operational disciplines come up over and over again because they work. They are not the principle — the principle is *Decide. Act. Now.* — but they are practical scaffolding for closing the decide-act gap on an ordinary morning.

First: eat the frog first. The phrase repackages a Mark Twain image — *if you have to eat a live frog in the morning, do it first thing so nothing worse happens for the rest of the day.* Operationally: identify the hardest, most-avoided, highest-leverage task on today's list and do it before opening email, before any meeting, before anything else. The rest of the day cannot get worse than starting with the frog, and almost every reader finds the rest of the day is dramatically better when the frog is already eaten by 8 a.m.

Second: write tomorrow's list the night before. The evening list, drafted the night before, lets the brain sleep on it and arrive at the morning with the decisions already made. The morning is for execution, not deliberation. The reader who writes the next day's six most important tasks in order the night before is the reader who acts on them before lunch.

Both disciplines are old. Both are simple. Both close the decide-act gap on ordinary mornings, which is where the principle lives or dies. What matters here is the discipline, not the attribution.

"Trust in God and tie your camel."

— *Attributed to the Prophet Muhammad; al-Tirmidhi collection, Hadith 2517 (~9th c. CE compilation)*

PART III · CHAPTER 12

NOW

What the teachers meant by ‘now’ — why it is the hardest of the three, and the Chinese proverb that says the whole thing in one sentence.

DECISION · Worldwide · The Chinese proverb

The best time to plant a tree was twenty years ago. The second best time is now.

The proverb is the cleanest single-sentence naming of the entire principle. The first half (twenty years ago) acknowledges what was missed. The second half (now) is the entire instruction. Everything you wish you had started years ago, you can still start today. Today is the second-best day. There is no better one available.

DECISION · Singapore · Lee Kuan Yew, the ‘long now’

Lee Kuan Yew began the work of building Singapore on Monday and continued it for fifty years.

Most of what Singapore became was the product of a long sequence of small Tuesdays. The water-recycling decision (NEWater) compounded for decades. The Changi Airport build-out compounded for decades. The Central Provident Fund compounded for decades. *Now* means starting today — and continuing the same action through the next ten thousand todays.

DECISION · Brazil · Pelé, 1958 World Cup, age 17

Played in his first World Cup at 17. Scored a hat-trick in the semi-final against France.

Did not wait until he was 22. Did not wait for more experience. Did not wait for ‘his time.’ Was on the team, was on the pitch, took the shots, scored the goals. The next great Brazilian player has been on a pitch in São Paulo or Rio at age 17. The greatness arrives now or not at all.

DECISION · Switzerland · Roger Federer, his first ATP title at 19

Won his first ATP tour title in Milan in February 2001 at age 19.

Did not delay turning pro. Did not over-school. Was on the tour, lost more than he won early, kept playing. Twenty grand-slam titles followed. The first ATP title is the case study in *Now*: a 19-year-old willing to lose in public until winning in public arrived.

What ‘now’ actually means.

Now is the hardest of the three words because it is the one most easily deferred. *Decide* can be done in the head. *Act* can be done in a way that is invisible to others. *Now* — today, this morning, in the next hour — is the public, visible commitment that the decision and the act are not merely intentions.

Now is what separates the person who has read every self-help book and is still on the couch from the person who has read none of them and is in motion. The reading is fine; the motion is the point.

Why ‘now’ is hard.

Because *not Now* always feels reasonable. Tomorrow is closer to the perfect conditions. Tomorrow has more information. Tomorrow has more energy. Tomorrow is not so loud. Tomorrow you will be ready. All five sentences are lies; they are the universal lies the brain tells to defer. And tomorrow, when it arrives, will tell exactly the same five lies about the day after.

The defeat of *not Now* is not a one-time event. It is a daily defeat, executed by doing the next thing today, regardless of how reasonable *not Now* sounds.

The Chinese proverb, fully unpacked.

The best time to plant a tree was twenty years ago. The second best time is now. The proverb is doing two things at once. First, it is acknowledging the genuine loss of what was not done years ago — the compounding that was forfeited, the tree that would now be tall, the wealth that would now be real. Second, it is refusing to let that acknowledgment become the excuse for another twenty years of not planting.

Twenty years ago is gone. Today is not. Plant the tree today.

This is the single most actionable sentence in the world’s wisdom literature, and it does not have a copyrighted author or a TED talk. It just is. It traveled from China to every continent and is now quoted at funerals, weddings, graduations, retirement parties, and on the walls of CEO offices. Because it is true.

What ‘now’ produces, compounded.

Now, repeated, becomes a life. Mother Teresa’s first day in the slum compounded into 4,500 sisters in 133 countries. Wangari Maathai’s first seven trees compounded into 51 million. Lee Kuan Yew’s first plenary in 1959 compounded into the wealthiest per-capita economy in Asia. BYD’s first hand-assembled battery compounded into the world’s largest EV maker. The first now becomes the second now becomes the millionth now. The compounding is real because the first now was real.

Decide. Act. Now. Today. Not tomorrow.

"The best time to plant a tree was twenty years ago. The second best time is now."

— Chinese proverb

PART FOUR

The Mirror

The mastermind, the one-page card you carry, the close.

PART IV · CHAPTER 13

The Mastermind

Hill's gift, Buffett's habit, Ratan Tata's practice. The two-to-six trusted advisors who make the decisions survive.

DECISION · Omaha, USA · Warren Buffett and Charlie Munger, 1959–2023

Sixty-four years of weekly conversations about capital allocation. The most documented mastermind in business history.

Berkshire Hathaway compounded at roughly 19.8% per year for nearly six decades. The compounding is the product of the partnership. Munger himself said the relationship was the most important business decision he ever made. Buffett said the same.

DECISION · Mumbai, India · Ratan Tata, 1991–2012 as chairman

Maintained a small group of trusted advisors throughout his tenure as chairman of Tata Sons.

Credits much of his strategic clarity on Jaguar Land Rover, Corus, and the Nano to the discipline of running every major decision past the group before acting. The group did not always agree; the discipline was that the decision was made *after* the group had been heard, not *before*.

DECISION · Cupertino, USA · Steve Jobs, Jony Ive, Tim Cook

The three-person mastermind that produced the iPod, iPhone, iPad, and the modern Apple.

Ive ran the design intuition. Cook ran the operations intuition. Jobs ran the decision. None of them, alone, would have produced what the three together produced. The structure of the mastermind is observable in the products.

The mastermind, defined.

A mastermind is a small group of trusted advisors — typically two to six people — who meet regularly, who know each other's circumstances in detail, who give one another candid counsel, and who hold one another accountable. The candor is the most important variable. A mastermind where everyone is polite is not a mastermind; it is a social club. A real mastermind tells you when you are about to do something stupid, and you listen.

Why it works.

Three reasons. First, the decisions that get talked through to a candid group are better decisions on average than the decisions made in solitude. Second, the decisions that get talked through to a candid group are more likely to be executed, because the group will ask next month whether you executed them. Third, the decisions that get made in a group where the group's members have also taken risks carry an emotional credibility that solo decisions do not.

Hill described this in the 1937 vocabulary of *the harmonious cooperation of minds*. Buffett describes it as *partnership*. Tata describes it as *counsel*. The vocabulary changes; the structure is the same.

How to build one.

Find the two to six people whose judgment you respect on the questions you actually face. Ask them to be in a regular conversation with you about those questions. Be useful to them in return on their questions. Meet on a calendar (monthly works for most masterminds; quarterly for some; weekly for the rare ones). Be candid. Be specific. Decide what you will act on after each conversation. Report what you did at the next one.

The mastermind is the single most leveraged practice in this book. Every figure in Part I had one. Every figure in Part III had one. The figures in Part II named the practice (Hill) or relied on it (Robbins, Rohn, Tracy, Brown). You should have one too.

"No man becomes rich unless he enriches others."

— Andrew Carnegie (paraphrased in Hill, *Think and Grow Rich*)

And one more, on the scale at which the mastermind is meant to plan.

Daniel Burnham was the master planner of Chicago, designer of the 1893 World's Columbian Exposition, and the architect of the Plan of Chicago (1909) that shaped the modern city. The line below is engraved at Union Station in Washington, D.C. It is the operating instruction for any mastermind whose members are serious about what they will build together:

"Make no little plans; they have no magic to stir men's blood and probably themselves will not be realized. Make big plans; aim high in hope and work, remembering that a noble, logical diagram once recorded will never die, but long after we are gone will be a living thing, asserting itself with ever-growing insistency."

— Daniel Burnham, master planner of Chicago, 1907

The mastermind exists to make the plan big enough to be worth making. The three words exist to make sure the plan gets started today, not in the abstract future when conditions are perfect. *Decide. Act. Now.* is the operating instruction. *Make no little plans* is the framing instruction. Both at once.

PART IV · CHAPTER 14

How to Use This Book — A One-Page Card

Tear this out. Carry it. Re-read it when the decision is in front of you.

DECIDE. ACT. NOW.

A love letter to self-help, paid forward.

DECIDE. Cut off the other options. The Latin *decidere* means to cut off. A real decision closes the door behind you.

ACT. The smallest possible next physical action, today. Not the plan, not the research, not the preparation. The action itself.

NOW. Today. Not tomorrow. The best time to plant the tree was twenty years ago. The second best time is now.

Then do it again tomorrow.

On reading the card.

A note on the format: in the print edition, this card is perforated for tear-out. In the PDF / digital edition, the card is also available as a separate downloadable one-pager ('DAN_The_Card.pdf') from baratelliinstitute.com/decide-act-now/card so the reader can keep it on a phone lock screen, print it for a wallet, or pin it to a bulletin board without carrying the whole book.

The card is short on purpose. The principles in this book fill the pages because the principles need context, case studies, and the world's wisdom traditions to land. The action that follows from the principles fits on a card because it is short. Decide, Act, Now — today — and again tomorrow.

Tear out the card. Carry it. Re-read it when the decision is in front of you. The card is the book short; the book is the card long. The long version is for the reading. The short version is for the day.

PART IV · CHAPTER 15

The Mackesy Close

Charlie Mackesy's The Boy, the Mole, the Fox and the Horse — the conversation that ends this book.

Near the end of Charlie Mackesy's *The Boy, the Mole, the Fox and the Horse*, the boy and the horse have a short exchange.

'What's the bravest thing you've ever said?' asked the boy.

'Help,' said the horse.

That is the whole book, in two lines.

Asking for help is the act of admitting the decision is real, that the act is hard, that *Now* is here and you need someone alongside you. The mastermind is the structural form of asking for help. The book itself, including this one, is a long form of someone else having asked for help and then having received the help and then having tried to pass it on.

Leap, and the net will appear. The leap is the decision. The net is the people who care about you, the book you happen to be reading, the proverb you happen to remember, the call that comes from nowhere when you need it. The net appears because the leap is taken. It does not appear before.

Where the book ends and the work begins.

Put down the book.

Look at the next thing on your list — the one you have been deferring, the one you know is the frog, the one that is the next physical action in the direction of the decision you have already made.

Decide. Act. Now.

Then do it again tomorrow.

The proverb does not care who is reading this book. The principle does not care which continent you are on, what language you grew up in, what tradition your parents practiced, or what your bank balance is on the morning of the decision. The principle works the same in every condition because human nature works the same in every condition.

The best time to plant a tree was twenty years ago.

The second best time is now.

Decide. Act. Now.

PART FIVE

The 30-Day Practice

From principle to habit. Thirty days, one decision per day, one act per day, before tomorrow arrives.

PART V · CHAPTER 16

How the 30-Day Practice Works

Reading a book changes nothing. Doing the thing the book describes changes everything.

Every figure in Part I and Part III of this book had a daily practice. Marcus Aurelius had his nightly notebook. Edhi had his routine in the cell and his disciplined letter-writing. Marcus Aurelius had his morning meditation and evening review — the practice that produced the *Meditations* almost as a side effect. Mother Teresa had her morning Mass and the first sick person of the day. Lee Kuan Yew had his weekly cabinet rhythm. Buffett has his five hours of reading. Federer had his daily training session.

The practice is not optional. The practice is what makes the principle real. A principle without a practice is a slogan; a practice without a principle is a routine. This chapter gives you the practice. Run it for thirty days. Then keep going.

The morning ritual — 5 minutes.

Before email. Before phone. Before the news. The first five minutes of the day, in writing.

One decision. What is the one decision that, made today, would matter for the next thirty days of your life? Write it as a single sentence in present tense. *I decide to call X today. I decide to ship the proposal today. I decide to have the conversation today.* One decision. Not a list. Not a strategy. One.

One act. What is the first physical action that follows from that decision? Not the plan, not the research, not the preparation. The action itself. Write it as the next thing on your calendar today.

One time. What time today, specifically, will that act happen? Not *this morning* — 9:15 a.m. Not *after lunch* — 1:30 p.m. Specific to the minute. The act happens at that time, regardless of how the brain feels about it when the time arrives.

The midday check-in — 2 minutes.

At one moment in the middle of the day — over a coffee, between meetings — ask yourself the one question: *did I do the act?* If yes, mark the day. If no, do it now, before the day compounds another excuse.

The evening review — 3 minutes.

Before bed. In writing.

Did the decision get made? Yes / No / Partial.

Did the act happen? Yes / No / Partial.

What is tomorrow's decision? Write it in present tense, ready for the morning ritual.

What was the obstacle that almost stopped the act today? Name it specifically. Fear of rejection. Wanting to research more. Wanting to ask one more person. Knowing you weren't ready. The obstacles repeat; naming them is how they lose power.

The Sunday weekly review — 15 minutes.

Once a week, on a Sunday evening or whatever day starts your week, go through the seven daily entries. Count: how many decisions made, how many acts taken, how many days the obstacle won. The number is the number. There is no judgment in it — there is only the next week.

What this practice produces.

Thirty decisions made. Thirty acts taken. The compounding of one act per day for thirty days, according to the same physics that produced the Lee Kuan Yew decade, the Mother Teresa order, the Wangari Maathai 51 million trees, the BYD empire. Not by magic. By the discipline of one decision per day, one act per day, before tomorrow arrives.

Then do it for the next thirty.

You already have what you need: the intangibles your transcript does not show.

Every reader of this book is further along than they think. The procrastinating self argues that the decision should be deferred because the reader is not yet ready — not enough credentials, not enough experience, not enough capital, not enough skill. The argument is almost always wrong. The reason it is almost always wrong is that the reader already possesses a set of intangibles that most of the planet does not, and these intangibles are the inputs that turn the next decision into a real outcome.

This is the Hidden Balance Sheet idea from the Baratelli Institute's *Money Reality* series: you have a tangible balance sheet (the checking account, the car, the apartment, the savings) and you have an intangible balance sheet (the skills, the relationships, the habits, the language, the judgment, the work ethic, the resilience). The intangible balance sheet is typically 100x to 500x the tangible balance sheet for someone under 25. The tangibles compound at single-digit returns; the intangibles compound at no-fixed-ceiling returns — every conversation, every project, every year of practice adds to a balance that grows for the rest of the reader's life.

Here are three intangibles most readers do not laugh at, but should not take for granted, because globally and even in the United States they are not universal.

Intangible #1: you can read.

If you are reading this paragraph, you possess a skill that the U.S. Department of Education's National Assessment of Adult Literacy estimates roughly 21% of American adults do not have at the level required to function in modern life — meaning more than 50 million U.S. adults cannot read at the level of this paragraph. The OECD's 2023 PIAAC survey put the figure even higher in some categories.

Reading is the technology that lets one person stand on the shoulders of every author who came before. The library of every teacher in this book is open to you because you can read. The 50+ million Americans for

whom that library is locked do not have access to the same compounding. **You are carrying an asset on your intangible balance sheet worth more than most people's tangibles. Don't laugh.**

Intangible #2: you can write.

Writing — meaning the ability to construct a coherent paragraph, an email, a letter, a contract, a memo — is rarer than reading. The same NAAL data suggests roughly 19% of U.S. adults cannot write at the level of business correspondence. International figures vary; in many countries the writing rate is dramatically lower than the reading rate.

Writing is the technology that lets you take a position and have it represent you in rooms you are not in. The job application, the proposal, the LinkedIn message, the cold email, the apology, the thank-you note. Every one of those is a decision compressed into a paragraph and acted on in the next room. If you can write, you can be in many rooms at once. Most of the planet cannot.

Intangible #3: you can do basic math.

The U.S. Department of Education estimates roughly 29% of American adults perform at or below the lowest level of numeracy — meaning they struggle with arithmetic involving fractions, percentages, or interest rates. The OECD PIAAC numeracy survey puts the global figure higher.

If you can do basic math — meaning you can calculate a percentage, balance a checkbook, compute compound interest, evaluate a job offer with bonus and benefits, or estimate a margin — you can make decisions about money that the 29% of American adults below the numeracy line cannot. Almost every adult financial decision is a math problem dressed up in marketing copy. If you can do the math, you can make the decision. If you cannot, somebody else makes the decision for you. **Basic math is intangible wealth.**

The point of naming these.

If you can read, write, and do basic math — the three things this book has assumed you can do since page one — you are statistically in the top half or the top third of the U.S. adult population on each of those three intangibles, and in the top 25% or higher of the global adult population. Most of the planet does not have what you have. **That is not nothing. That is the floor of your intangible balance sheet, and the floor is already substantial.**

The argument is not that you have arrived. The argument is that the procrastinating self — the voice that says 'I am not yet ready, I do not yet have what I need' — is lying. You have more than enough to make the next decision, take the next act, and start the next *Now*. You do not need to wait for one more credential. You do not need to wait for one more skill. You already have three intangibles that most of the planet does not. Use them.

"You already have what you need. Stop waiting for the credential. Start."

— The argument every mentor in this book has made, in their own words, in every century

"We are what we repeatedly do."

— Aristotle, via Will Durant

PART V · CHAPTER 17

Thirty Prompts — One Per Day

A prompt for each of thirty days. Pick the one that matches today.

These prompts are not in order. Use them as a menu. Re-use the ones that work; skip the ones that don't. The goal is not to do all thirty in sequence; the goal is to find the three or four that crack open the decisions you have been avoiding, and then run those weekly forever.

DAY 01

The conversation you have been avoiding.

What is the conversation — with a colleague, a family member, a customer — that you have been deferring for more than three months? Today's decision: have it. Today's act: schedule the meeting before noon, by phone or in person. Today's time: the call goes out at 9:00 a.m.

DAY 02

The piece of work you have not shipped.

What piece of finished work is sitting in a drawer because you have not pushed publish? Today's decision: ship it. Today's act: send the file, post the article, submit the proposal. Today's time: 11:00 a.m. before your willpower runs out.

DAY 03

The hire (or the fire).

What hire have you been putting off? Or, alternatively, what person should not be on the team and you have been hoping the situation would resolve itself? Today's decision: act on it. Today's act: write the offer letter, or schedule the conversation.

DAY 04

The contract that is overdue for renegotiation.

What contract — with a vendor, a customer, an employer — is underpriced relative to what you now know it should be? Today's decision: renegotiate. Today's act: write the email proposing the new terms.

DAY 05

The exercise discipline.

What is the daily physical practice you intend to have and currently do not? Today's decision: start. Today's act: twenty minutes, today, on the calendar at a specific time. Tomorrow: same.

DAY 06

The book you keep meaning to write.

What is the book, the long-form essay, the substack you have been planning for two years? Today's decision: start writing. Today's act: 500 words of the first chapter, today, before the day ends.

DAY 07

The phone call to the family member.

Who in your family have you not called in over six months? Today's decision: call. Today's act: dial. Today's time: this evening.

DAY 08

The mastermind you have not built.

Who are the three to five people you trust to give you candid counsel? Today's decision: ask them. Today's act: send the email proposing the recurring conversation. Today's time: before noon.

DAY 09

The medical appointment you have been avoiding.

What health issue have you been hoping would resolve on its own? Today's decision: get the appointment. Today's act: call the doctor's office. Today's time: as soon as the office opens.

DAY 10

The will or estate document.

Do you have a current will, healthcare directive, and power of attorney? Today's decision: get them done. Today's act: contact an estate attorney or use a reputable service today.

DAY 11

The savings rate.

What is your savings rate right now and what should it be? Today's decision: raise it by one percentage point. Today's act: change the automatic transfer. Today's time: in the next ten minutes online.

DAY 12

The skill you have been meaning to learn.

What is the skill — language, instrument, code, craft — you have been talking about for years? Today's decision: start. Today's act: thirty minutes of practice today. Tomorrow: thirty more.

DAY 13

The thank-you note.

Who did something for you in the last year that you never properly thanked? Today's decision: write the note. Today's act: write it longhand. Today's time: before bed.

DAY 14

The apology.

What apology do you owe and have not delivered? Today's decision: deliver it. Today's act: the conversation, in person if possible, this week. Today: set the time.

DAY 15

The reading you have been deferring.

What book have you bought and not opened? Today's decision: start it. Today's act: thirty pages today. Tomorrow: thirty more.

DAY 16

The pricing change.

What product, service, or fee schedule of yours is priced below its value? Today's decision: raise it. Today's act: announce the new price to one customer this week.

DAY 17

The boundary you have been failing to hold.

Whose request keeps eating your time and producing nothing? Today's decision: stop. Today's act: the polite-but-firm email or conversation that resets the relationship.

DAY 18

The introduction you owe.

Whom should you introduce to whom that would benefit both? Today's decision: make the introduction. Today's act: send the email.

DAY 19

The charitable commitment.

What cause are you informally committed to and have not made a structured commitment to? Today's decision: structure it. Today's act: set the recurring donation, or schedule the volunteer time.

DAY 20

The trip you have been meaning to take.

What place have you wanted to visit for years and not gone? Today's decision: book it. Today's act: buy the ticket, or set the date.

DAY 21

The mentor you have not asked.

Who would mentor you if you asked? Today's decision: ask. Today's act: send the message.

DAY 22

The hard email in the draft folder.

What email has been sitting in your drafts for more than a week? Today's decision: send it. Today's act: re-read, polish if you need to, send by 5 p.m.

DAY 23

The conversation with your spouse.

What conversation with your spouse or partner have you been deferring? Today's decision: have it. Today's act: schedule the time tonight. No phones. No distractions.

DAY 24

The first day of the new habit.

What habit have you been intending to start 'Monday'? Today is Monday, regardless of what day it actually is. Today's decision: start. Today's act: do it once today.

DAY 25

The thing you would do if you had thirty days to live.

List it. Then ask: which of these can be started today? Today's decision: start the one closest to your current life. Today's act: the first thirty minutes of it.

DAY 26

The financial check-in.

When did you last look at your full balance sheet? Today's decision: look. Today's act: pull every account into one sheet. Today's time: thirty minutes this evening.

DAY 27

The thing your fifteen-year-old self would want you to do.

What did fifteen-year-old you want to grow up to be? What part of that is missing from your current life? Today's decision: restore one piece of it. Today's act: the first reintroduction — the lesson, the instrument, the sport, the hobby.

DAY 28

The institutional commitment.

What organization (school, congregation, nonprofit, club) would benefit from your sustained involvement? Today's decision: commit. Today's act: write the membership check or volunteer hour commitment.

DAY 29

The thing you would regret not doing.

If you knew today was the last day you could start, what would you start? Today's decision: start it. Today's act: the first ten minutes of it.

DAY 30

The thirty-first day.

Look back at the 30 prompts you ran. Pick the three that produced the biggest change. Today's decision: those three are your weekly practice from now on. Today's act: write them on the back of the one-page card from Ch 15 (or download the card as a separate PDF from baratelliinstitute.com/decide-act-now/card and write on that). The card sits next to your phone, on the refrigerator, in your wallet. The three weekly prompts replace the thirty daily prompts you just ran. The practice continues; only the cadence changes.

PART V · CHAPTER 18

The Quote Bank — For The Mornings You Want To Quit

Thirty days of practice will be hard. Some mornings the bell will ring and you will want to stay in bed. Here are the voices to answer it with.

The thirty-day practice in the previous chapters is hard. It is supposed to be. The teachers in this book all warned that the gap between the easy first week and the durable lifetime habit is the place where most readers quit. The quote bank that follows is what to read when you are tired, when the act feels too small to matter, when the next decision feels too large to make, when the boats look more attractive than the inland march, when the bed looks more attractive than the alarm.

You do not need to memorize them. Mark this chapter. Come back to it when you need it. The voices in here have already answered the bell. They will answer it with you.

Courage is not the absence of fear.

"Courage is not the absence of fear. It is being scared, and doing it anyway."

— Common to many teachers, frequently attributed to Mark Twain and to John Wayne

Every figure in this book was afraid. Cortés burned the boats *because* he was afraid — of his own men's likely retreat, of his own likely retreat. Leonidas stood at the pass knowing he would die. Cabrini sailed for New York not speaking English. Madame Thao launched VietJet against an entrenched state-owned airline. Knudsen left the General Motors presidency for Washington at sixty-one on a dollar-a-year salary because his country was at war. Honda built motorcycle engines in a bombed-out shed when his country was occupied. They were all afraid. They went anyway. That is courage. The absence of fear is not courage; it is the absence of stakes.

The time will pass anyway.

This is the argument that wins more arguments with the procrastinating self than any other. It is almost too simple to take seriously the first time you hear it. Take it seriously the second time.

The math. Today is Tuesday, May 19, 2026. Pick a goal. Reading 100 books. Learning a language. Building a business. Losing 40 pounds. Finishing a manuscript. Earning a CPA. Whatever the goal is, it requires roughly 5 years of disciplined work. Or 3 years, or 10 years. The number varies by goal. The structure of the argument does not.

If you start today, in 5 years you will be 5 years older and you will have finished. If you do not start today, in 5 years you will be 5 years older and you will not have finished. The 5 years happens either way. **The clock**

does not stop while you postpone. The only variable in your control is whether the 5 years also produces the finished outcome.

Earl Nightingale, the 1950s broadcaster who introduced a generation of Americans to the personal-development genre, put it this way: *The time will pass anyway. The only question is what you have to show for it at the other end.* The line is as true in 2026 as it was in 1956. The arithmetic does not change.

"The time will pass anyway."

— Earl Nightingale, *The Strangest Secret* (1956)

The Chinese bamboo tree.

There is a tree native to parts of China and Southeast Asia — the species commonly called the Chinese bamboo tree, *Phyllostachys edulis* in some accounts — that does something almost no other plant does. After it is planted, it stays underground for years. Year one: nothing visible. Year two: nothing visible. Year three: nothing visible. Year four: nothing visible. The farmer who planted it has to water it, fertilize it, protect it from the elements, year after year, with no visible return on any of the work.

Then in the fifth year, the bamboo shoots break through the soil. In the following ninety days, the tree grows roughly sixty feet.

Did the tree grow sixty feet in ninety days? Or did it grow sixty feet in five years? The answer matters. The five years of underground root work made the ninety days of above-ground growth possible. Without the five years, no ninety days. Without the patience, no breakthrough. The visible growth was the consequence of the invisible work.

Every reader who has been disciplined about a habit for a long time knows this in their bones. The writer who writes a thousand words a day for a thousand days has a book. The salesperson who makes ten calls a day for three years has a book of business. The musician who practices an instrument for an hour a day for a decade has a career. The bamboo tree grows under the dirt.

The argument against your procrastinating self: *start the underground year now. The dirt will be there. So will you. Five years from today you can be the farmer with the bamboo shoots breaking through, or the farmer who did not plant.*

"Did the bamboo grow sixty feet in ninety days, or in five years?"

— Chinese bamboo proverb, often quoted in Asian self-development teaching

Malcolm Gladwell's 10,000 hours.

Gladwell's 2008 book *Outliers* popularized a research finding by the psychologist K. Anders Ericsson: that mastery in most cognitively demanding fields requires roughly 10,000 hours of deliberate practice. The figure is approximate, the conditions matter, and the original researchers have spent fifteen years arguing about how it should be interpreted. But the underlying argument is durable: **mastery is not granted by talent alone. It is paid for in hours.**

The math: 10,000 hours, at three hours per day of deliberate practice (not casual practice; deliberate practice is harder and more focused), is roughly 9 years. At two hours per day, 13 years. At one hour per day, 27 years. The argument is not that 10,000 is a magic number. The argument is that *the clock runs forward whether you put the hours in or not.*

If you start today and put in three hours a day, you are nine years from mastery. If you start in five years and put in three hours a day, you are fourteen years from mastery. The five years of waiting do not contribute to the 10,000. The five years of waiting *are* the cost of waiting.

"If you don't start now, in five years you will wish you had."

— A version of the same argument, taught by Phil's mentors in his twenties and now by Phil in his sixties

Les Brown: the ghosts of the gifts you did not pursue.

Les Brown tells the story this way (the original storyteller is debated; Brown himself attributes it to a teacher who told it to him). The image is the deathbed of an ordinary person at the end of an ordinary life.

'You are on your deathbed. Standing around you are the ghosts of the gifts you were given but did not pursue. The business you did not start. The book you did not write. The song you did not record. The relationship you did not cross the room to start. The risk you did not take. The course you did not enroll in. The trip you did not take. The conversation you did not have. They stand around your bed and they say to you, You were given to bring us to life. You did not. And now we must die with you.'

The story is uncomfortable. It is supposed to be. Les Brown's point: the gifts you have are not yours to keep idle. They were given to you because the world needs them brought into being. If you do not bring them, they go with you. The cost of the un-pursued gift is not paid by you alone — it is paid by everyone who would have benefited if you had brought it to life.

Steve Harvey makes the same argument in his 'Jump' speech. Tony Robbins makes it as *commit to your highest gift*. Jim Rohn made it as *you owe your life to the people who would have benefited from your work*. Napoleon Hill made it as *your Definite Major Purpose is owed to the world; it is not optional*.

The book in your hands is an argument against letting the ghosts gather. *Decide. Act. Now.* — while the gifts are still on the inside of you instead of standing around your bed.

"The graveyard is the richest place on earth, because it is full of unwritten books, uninvited inventions, and unsung songs."

— Les Brown

Steve Harvey: jump.

Steve Harvey tells this story on stage. He has told it for years. The version of it that has been viewed more than 30 million times on YouTube is roughly five minutes long. It is one of the most important five minutes of motivational teaching produced in the last twenty years. Find the video. Listen to him tell it himself.

Harvey's argument, in plain English. Every person was given a gift. The gift is the thing you would do even if nobody paid you to do it. The thing that wakes you up at 3 a.m. with an idea. The thing that does not feel like work the way work feels like work. **That is the gift.** Most people spend their lives doing something else — a steady job, a respectable career, a path their parents or their guidance counselor or the algorithm recommended. The gift sits unused. The cliff is right there. And the person stays on the cliff, because the cliff is safe and the air below it looks like nothing.

To activate the gift, Harvey says, you have to jump.

Jumping means committing to the work the gift requires *before* you know how the work will pay off. The parachute opens in the air, not on the cliff. If you wait on the cliff until you can see the parachute open, you will never jump — because the parachute does not open until you are in the air. The whole mechanism of the parachute is that it deploys on the way down. The person who refuses to jump until they see the parachute open is making a category error about how parachutes work, and about how lives work.

And Harvey makes one more point, the one that hits hardest. **The longer you stay on the cliff, the harder it gets to jump.** The voice in your head that says 'not yet' gets louder with every year. The mortgage gets bigger. The kids get older. The 401(k) compounds and the apparent cost of leaving the safe job grows with it. The cliff becomes the only place you can imagine standing. Eventually the gift dies on the cliff with you. You become one of the ghosts at the bedside that Les Brown talked about, three pages ago.

Harvey's teaching does not say jump without thinking. It says jump *knowing* you do not yet see the parachute. The parachute is there. You will not see it until you go.

"You have to jump to find out what your gift is. You will not find it on the cliff."

— Steve Harvey, *Jump* keynote (recorded multiple times since ~2010; 30M+ YouTube views)

"Leap, and the net will appear."

— Patrick Overton (1975, *The Leaning Tree*) — often misattributed to John Burroughs

Jim Rohn: the average of five.

Phil's phrasing: *Jim Rohn taught me that I would become the average of the five people I spent the most time with.* That insight changes who you spend time with. It changes which mentors you read. It changes which podcasts you listen to in the car. It changes which voices you let into your head before the alarm clock. The principle is universal. Your environment shapes you whether you intend it to or not. *You may as well intend it to.*

Rohn also taught Phil to *work harder on yourself than you do on your job.* The job will reward you for the hours, but the self-development will compound over a lifetime. A lifetime of learning is what Rohn built his career around teaching. This book is one of the downstream products of Phil taking Rohn's advice in his twenties and never stopping.

"You are the average of the five people you spend the most time with."

— Jim Rohn (1930-2009)

Tony Robbins: massive action.

Phil's phrasing: *Tony Robbins gave me the key to the door of the entire self-help library when I was in my twenties.* One of the most consequential pieces of the Robbins toolkit is the instruction to *take massive action*. Not modest action. Not exploratory action. *Massive action* — the kind that overshoots the comfort zone, that makes retreat to the old life feel absurd, that creates the new conditions before the old conditions had a chance to reabsorb you.

Massive action is the Robbins-vocabulary version of the same thing Cortés did. It is the same thing the bamboo farmer does for five years. It is the same thing the 10,000-hour learner does. The term is different. The structure is the same.

"If you want to take the island, burn your boats and take massive action."

— Tony Robbins, *Awaken the Giant Within* (1991)

Napoleon Hill: Definite Major Purpose, and the council of advisors.

Phil's phrasing: *Napoleon Hill taught me about a Definite Major Purpose, and about the council of advisors. You can use AI now to build the simulated council Hill described in 1937.*

Hill's *Think and Grow Rich* introduced both concepts. **Definite Major Purpose:** every person needs one named, written, vivid, specific purpose around which the major decisions of their life will be organized. The vagueness of 'I want to be happy' or 'I want to make a lot of money' is not a Definite Major Purpose. *I will publish my first novel by age 35* is. *I will own a service business doing \$5M of revenue and paying me \$400K of distribution by my 50th birthday* is. The specificity is what makes the purpose actionable.

The council of advisors — Hill called it the 'mastermind alliance' — is a personal advisory group, real or imagined, that the practitioner convenes regularly to discuss their work. Hill himself imagined a council of nine historical figures (Lincoln, Edison, Carnegie, Napoleon, etc.) and held mental conversations with them about his work. Modern readers can do this with a notebook or, increasingly, with AI tools that can simulate the voices of the figures the reader has read deeply. The author has used Claude and ChatGPT to simulate panels of the mentors named in this book, asking them in different combinations how they would advise on the writing of specific chapters, and the simulations have been useful precisely to the extent the underlying reading of the figure was deep.

"Whatever the mind of man can conceive and believe, it can achieve."

— Napoleon Hill, *Think and Grow Rich* (1937)

Les Brown: it's possible.

Phil's phrasing: *Les Brown taught me that it's possible.* Brown's most-quoted keynote — *It's Possible* — uses the four-minute mile as the central example. Until 1954, the four-minute mile was considered medically impossible by mainstream sports physiology. Roger Bannister ran it on May 6, 1954, in 3:59.4. Within 46

days, John Landy ran 3:57.9. Within ten years, dozens of runners had broken four minutes. Within fifty years, high school students were doing it. What changed was not human physiology. What changed was that runners now believed it was possible. The belief unlocked the performance.

Brown's teaching: *your goals are the four-minute mile of your own life. Until you believe they are possible for you, they are not. The day you decide they are possible is the day they start to become so.*

"You don't have to be great to start, but you have to start to be great."

— Les Brown

"You can't get out of life alive, so get off the bleachers and get in the game."

— Les Brown

The smallest act, repeated.

There is a line that travels through every teacher in this book and through every wisdom tradition: *the smallest act, repeated, is more valuable than the grandest intention, never started.*

The first push-up. The first sentence. The first knock on the first door. The first sale. The first page. The first dollar saved. The first uncomfortable conversation. The first day of the diet. The first morning the alarm clock won. Each one is microscopic. Each one, by itself, is laughable. The person doing them has every right to feel ridiculous and most of them do. **The repeat is what is not microscopic.**

Five hundred microscopic acts in a row produces a result that no single grand intention has ever produced. The bamboo tree. The 10,000 hours. The thirty days that became a discipline that became a lifestyle. The teachers know this. The mentors who taught Phil knew it. The book you are holding was written one paragraph at a time, most days when the author would have preferred to do anything else.

"The smallest act is more valuable than the grandest intention."

— A composite of teachings from Robbins, Rohn, Brown, Hill, and the Stoics

The closing.

If you take nothing else from this chapter, take this: the next time the bell rings and you do not want to answer it, come back here. Read three quotes. Then go answer the bell.

Cortés burned the boats. Leonidas held the pass. Cabrini sailed for a country she did not know. Knudsen left the GM presidency for a Washington desk and a dollar a year because *America had been good to him*. Honda built engines from war surplus. Munro turned the engine over at Bonneville at 63. Dyson built five thousand prototypes. Each of them was tired some morning. Each of them was scared some night. Each of them got out of bed anyway. So can you. So will you.

Decide. Act. Now. The bell is ringing. Go.

"Whom shall I send, and who will go for us? — Here am I; send me."

— *Isaiah 6:8 (~700 BCE) · the verse the entire book has been pointing at*

APPENDIX

Index of figures named in this book.

The international roster, alphabetized by surname. For the reader who wants to follow up on any of the case studies, here is the directory.

- Alakija, Folorunsho.** Nigeria, b.1951 — founded fashion house then oil exploration.
- Aurelius, Marcus.** Rome, b.121–d.180 CE — Emperor; Meditations.
- Bezos, Jeff.** USA, b.1964 — founder, Amazon; Type 1 / Type 2 decisions.
- Blakely, Sara.** USA, b.1971 — founder, Spanx.
- Bombardier, Joseph-Armand.** Canada, b.1907–d.1964 — inventor of the snowmobile.
- Branson, Richard.** UK, b.1950 — founder, Virgin Group.
- Brown, Les.** USA, b.1945 — motivational speaker.
- Bukele, Nayib.** El Salvador, b.1981 — President.
- Buffett, Warren.** USA, b.1930 — chairman, Berkshire Hathaway.
- Cabrini, Mother Frances Xavier.** Italy/USA, b.1850–d.1917 — 67 institutions across the Americas.
- Carnegie, Andrew.** Scotland/USA, b.1835–d.1919 — commissioned Hill's study.
- Chisholm, Caroline.** Australia, b.1808–d.1877 — Female Immigrants' Home, Sydney.
- Confucius.** China, ~551–479 BCE — Analects.
- Cortes, Hernan.** Spain/Mexico, b.1485–d.1547 — the burn-the-boats decision, Veracruz 1519.
- Dangote, Aliko.** Nigeria, b.1957 — founder, Dangote Group.
- Dassler, Adolf.** Germany, b.1900–d.1978 — founder, Adidas.
- Deng Xiaoping.** China, b.1904–d.1997 — architect of Chinese economic reform.
- Dyson, James.** UK, b.1947 — founder, Dyson; 5,127 prototypes.
- Edhi, Abdul Sattar.** Pakistan, b.1928–d.2016 — founder, Edhi Foundation.
- Elumelu, Tony.** Nigeria, b.1963 — founder, UBA + Heirs Holdings.
- Epictetus.** Greece, ~50–135 CE — Stoic philosopher.
- Galperin, Marcos.** Argentina, b.1971 — founder, MercadoLibre.
- Hill, Napoleon.** USA, b.1883–d.1970 — author, Think and Grow Rich.
- Hillel the Elder.** Judea, ~110 BCE–10 CE — Pirkei Avot.
- Honda, Soichiro.** Japan, b.1906–d.1991 — founder, Honda Motor.
- Iacocca, Lee.** USA, b.1924–d.2019 — chairman, Chrysler.
- Ibrahim, Mohammed.** Sudan/UK, b.1946 — founder, Celtel; founder, Ibrahim Prize.
- Jobs, Steve.** USA, b.1955–d.2011 — co-founder, Apple.
- Kagame, Paul.** Rwanda, b.1957 — President.
- Kaiser, Henry J..** USA, b.1882–d.1967 — Liberty Ships; Kaiser Permanente.

Kamprad, Ingvar. Sweden, b.1926–d.2018 — founder, IKEA.

Knudsen, William S.. Denmark/USA, b.1879–d.1948 — Arsenal of Democracy.

Lao Tzu. China, ~6th c. BCE — Tao Te Ching.

Lee Kuan Yew. Singapore, b.1923–d.2015 — founding PM.

Leonidas. Sparta, ~540–480 BCE — defended Thermopylae.

Ma, Jack. China, b.1964 — founder, Alibaba.

Macarthur, John. Australia, b.1767–d.1834 — founder Australian wool industry.

Makarim, Nadiem. Indonesia, b.1984 — founder, Gojek; co-CEO, GoTo.

Masiyiwa, Strive. Zimbabwe, b.1961 — founder, Econet Wireless.

Matsushita, Konosuke. Japan, b.1894–d.1989 — founder, Panasonic.

Matte, Eliodoro. Chile, b.1944 — chairman, Empresas CMPC.

Milei, Javier. Argentina, b.1970 — President.

Miyazaki, Hayao. Japan, b.1941 — co-founder, Studio Ghibli.

Motsepe, Patrice. South Africa, b.1962 — founder, African Rainbow Minerals.

Munger, Charlie. USA, b.1924–d.2023 — vice-chair, Berkshire Hathaway.

Munro, Herbert. New Zealand, b.1899–d.1978 — World's Fastest Indian.

Murthy, N. R. Narayana. India, b.1946 — co-founder, Infosys.

Napoleon Bonaparte. France, b.1769–d.1821 — Emperor; Code Napoleon.

Ngata, Sir Apirana. New Zealand, b.1874–d.1950 — built modern Maori economy.

Nooyi, Indra. India/USA, b.1955 — former CEO, PepsiCo.

Ocloo, Esther Afua. Ghana, b.1919–d.2002 — founder, Nkulenu Industries.

Pacioli, Luca. Italy, b.1447–d.1517 — codified double-entry bookkeeping.

Pak Chung-hee. South Korea, b.1917–d.1979 — architect of the Korean miracle.

Reibey, Mary. Australia, b.1777–d.1855 — transported convict; on the \$20 note.

Robbins, Anthony. USA, b.1960 — author, speaker.

Rohn, Jim. USA, b.1930–d.2009 — speaker, author.

Sarabhai, Vikram. India, b.1919–d.1971 — founder, ISRO.

Seneca. Rome, ~4 BCE–65 CE — Stoic philosopher.

Servitje, Lorenzo. Mexico, b.1918–d.2017 — founder, Grupo Bimbo.

Slim, Carlos. Mexico, b.1940 — founder, Grupo Carso + America Movil.

Sy, Henry. Philippines, b.1924–d.2019 — founder, SM Investments.

Tata, Ratan. India, b.1937–d.2024 — chairman, Tata Sons.

Tjipta Widjaja, Eka. Indonesia, b.1923–d.2019 — founder, Sinar Mas.

Walesa, Lech. Poland, b.1943 — led Solidarnosc.

Wallace, William. Scotland, ~1270–1305 — Stirling Bridge 1297.

~70 figures, drawn from every continent. Most are not in the standard self-help canon. That is deliberate.
Decide. Act. Now.

BACK MATTER

About the author.

Philip A. Baratelli is the founder of The Baratelli Institute, a publishing imprint built to mentor at scale. He has spent decades reading the world's wisdom literature and the modern self-help canon, has carried a CPA license throughout a non-linear career in operating finance and M&A, and lives in Ponte Vedra Beach, Florida.

This book is a thank-you note. The principles in it belong to the people who taught them. The work of this book is to point at the teachers, with gratitude, and to put the three words in the reader's pocket so they travel after the book closes. *I stand on their shoulders.*

OTHER GUIDES

The rest of the Baratelli Institute library.

If you liked this book, the natural next read is *First Principles of Master Investing* — the sibling volume in the Founders' Synthesis series, in which the same gratitude-led synthesis approach is applied to Buffett, Munger, the Outsiders CEOs, Philip Fisher, Li Lu, the 3G partners, and the Japanese sogo shosha tradition. If *Decide. Act. Now.* is the operating system, *First Principles* is one of the most-studied domains in which that operating system runs.

The full Baratelli Institute library — sixteen reference guides plus the Money Reality series for students — covers the practitioner domains where these principles get applied: *First Principles of Master Investing* (the sibling Founders' Synthesis volume), *The Family Office Reference Guide*, *The CFO & Controller's Reference Guide*, *The Practitioner's Guide to Private Equity*, *Athletes' Wealth Playbook*, *Estate Planning Decoded*, *Trust Administration*, *AI Integration Decoded*, *The Liquidity Event Playbook*, *The Business Buyer's Guide*, *Treasure Assets*, *Wealth Psychology*, *Gentrifying Small Towns*, and the *Money Reality* series for high-school (US + International) and college readers.

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