

FINANCIAL NEWSLETTER

Unveiling the Law of Increasing Returns:

*Embracing Delayed
Gratification for
Exponential Growth*

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OAKTREE
PREMIUM FINANCE

Financial New\$letter

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Hello Christina,

In a world captivated by instant gratification, this edition delves into the timeless wisdom of delayed gratification and the Law of Increasing Returns. Explore how patience and perseverance pave the way for exponential growth and fulfillment. Join us as we unravel the secrets to long-term success in an age of quick fixes.

Unveiling the Law of Increasing Returns: Embracing Delayed Gratification for Exponential Growth

In today's world, the allure of instant gratification permeates our daily lives. With the click of a button, desires are fulfilled, and patience often takes a back seat. Yet, amidst this culture of immediacy, the wisdom of delaying gratification shines brighter than ever. As James Clear keenly observes, "The world seems increasingly averse to delaying gratification, making the rewards of doing so all the more significant." This sentiment is beautifully echoed by Henry B. Eyring, who poetically compares delayed gratification to the cultivation of crops – some yield quick results, while others demand time, dedication, and patience, embodying the essence of the law of increasing returns.

The concept of delayed gratification, though not novel, remains widely misunderstood. As Mark Twain once quipped, "It ain't what you don't know that gets you into trouble. It's what you know for sure that just ain't so." In essence, it is not the absence of knowledge that poses a challenge, but rather the misguided belief in instant gratification as the ultimate path to fulfillment.

Brian Tracy underscores the pivotal role of delayed gratification in the journey toward success, emphasizing the indispensable nature of postponing immediate pleasures for long-term gains. As Sarah Bombell aptly puts it, enduring the pain of discipline far outweighs the agony of regret.

To grasp the essence of delayed gratification, let us turn to the allegory of the peach tree. Like aspirations nurtured over time, the journey from planting to harvest exemplifies patience and perseverance. A peach tree meticulously tended to with watering, pruning, and care, takes years to bear fruit. Initially, it focuses on establishing roots and foliage; tentative blossoms may appear in the second year, followed by a modest yield in the third. Yet, it is not until the fourth year and beyond that the tree reaches its pinnacle, yielding a bounty of succulent peaches.

This progression mirrors our own endeavors – the initial investment of effort may yield minimal returns, but with dedication and nurturing, exponential growth becomes attainable. As Robert Collier astutely notes, "Success is the sum of small efforts repeated day in and day out." Each act of delayed gratification contributes to the fruition of our goals.

In a society fixated on instant results, it is imperative to uphold the wisdom of patience. Zig Ziglar warns against sacrificing long-term aspirations for fleeting

desires, while Joyce Meyer highlights that patience is not merely the ability to wait but to maintain a positive attitude during the wait.

The journey of the peach tree serves as a poignant reminder that the most valuable rewards often demand time and perseverance. Just as a peach tree flourishes under the patient care of the gardener, so too do our aspirations thrive under the nurturing embrace of delayed gratification. As we cultivate this invaluable skill, we unlock the law of increasing returns, ushering in a harvest of exponential growth and fulfillment.

Consider the concept of Kai-Zen – if evaluated over the short run, it may not seem like a high-performing investment. However, adhering to the law of increasing returns promises exponential growth, akin to the patient cultivation of a peach tree.

-Jim Barlow, MS, CFP

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What is Kai-Zen

Kai-Zen is a strategy that helps you maintain your current lifestyle in the event of a chronic illness, premature death, or an inability to sufficiently save for retirement. Protecting your earnings is critical to insuring your ability to save for retirement. Due to limitations, traditional retirement plans are typically insufficient for high-income earners. If you want to maintain your lifestyle in retirement, you need a proactive strategy that puts more money toward protecting your future income without putting a drain on your current finances.

Kai-Zen is the **ONLY** strategy that uses leverage to help you acquire more of the benefits you need to financially protect you and your family. Its unique fusion of financing and life insurance offers you more protections and the potential to earn more for retirement than you could obtain without leverage.

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Quotes Jim sent his family this past month:

E Kūlia I Ka Nu‘u

*"Strive to reach the summit
Like the palm tree grows tall
Roots anchored in the earth
Leaves brushing the sky's call*

*Through storms and winds that blow
Stand strong, resilient, true
For in the climb, the journey
Lies the essence of you*

*E Kūlia I Ka Nu‘u, ascend
With each step, a new view
In the heart of Hawaii's spirit
Lies the strength to see you through." Anonymous*

(Note: "E Kūlia I Ka Nu'u" a Hawaiian phrase that means "Strive to reach the summit" or "Strive for excellence." It was also Queen Kapi'olani, (1834-1899) motto. She was queen of the Kingdom of Hawai as the consort of Mō'ī (king) Kalākaua, who reigned from 1874 to his death in 1891)

*"The world seems to be accustomed to delaying gratification less and less, which means the rewards of delaying gratification grow more and more."
James Clear*

"Imagine life as a game in which you are juggling some five balls in the air. You name them:

- *Work*
- *Family*
- *Health*
- *Friends*
- *Spirit*

and you're keeping all of these in the air. You will soon understand that 'work' is a rubber ball. If you drop it, it will bounce back. But the other four balls - family, health, friends and spirit - are made of glass. If you drop one of these, they will be irrevocably scuffed, marked, nicked, damaged or even shattered. They will never be the same. You must understand that and strive for balance in your life."

- Brian Dyson, CEO of Coca-Cola, 1991

[Watch me on KSL!](#)



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