

Small Decisions Can Have a Big Impact

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We benefit from following sound advice. When I was in my late twenties with a couple of small children at home, a man called Steve Polling spoke at my workplace and gave me the best financial advice I ever received. This memory reminds me that if you **take good advice, and practice it every day for the rest of your life, it will have a significant influence.** Even the smallest decisions can have a large impact for you, your family and your organization.

His big suggestion was to **save** first. “When you get your paycheck – take a percentage, between 3 and 10 percent, and place it into savings either for now or for your retirement.” He promised me that if I allowed it to accumulate, it would make for significant savings by the end of my career. He also advised that each time I get a raise, that we don’t change our standard of living, but add 100% of that raise to our savings. Living on 85% of my earnings assured that I’d always be living within my means.

So, that’s what I did. Though I was a young man with plenty of time before retirement, I tucked away fifteen percent of my salary through payroll deductions and other savings accounts and decided to live from that moment forward on 85% of my earnings. Over the course of decades that decision, although I only needed to make it once, has grown to the point where it gives me financial security. It’s the magical power of compounding interest and growing investments, the power of accumulation, that helps me feel secure and confident in a financial way. It all came from a **single** decision that I made decades ago and that I continue to execute.

It’s not unlike the decisions we make as leaders and as people every day. It might seem like a small decision at the time – the decision to exercise, the decision to be kind, the decision to share your values, the decision to focus on relationships. However, if we continue to choose to do that every day, it makes a significant difference. Taking Steve’s advice decades ago has also given me the freedom to make gifts of both my time and money to organizations that are making a difference in my community.

Six years ago, my family and I made a “small decision” to get involved in the Multiple Myeloma Research Foundation (MMRF). Once again, I took Steve’s advice of setting small goals, knowing they can add up significantly over time to make a large impact! Since 2013, the Ardy Germann Team has raised over \$30,000 for the MMRF. And while this year, we’ve doubled our goal from last year, I know we can do it, with your help – we can meet that ambitious goals of raising \$20,000 for Multiple Myeloma Research Foundation this year!

If you have already contributed to the Ardy Germann Team – THANK YOU! If you haven’t yet, now’s your chance – follow this [link to the Ardy Germann Team page](#).

As leaders, we have opportunities to make what seems like small decisions every day. If we incorporate them as consistent and reliable habits in our lives and make them accumulate every day, they will create a compounding effect with ourselves and with others.