

# Simple Formula For Living

Live beneath your means.  
Return everything you borrow.  
Stop blaming people.  
Admit when you make mistakes.  
Give clothes not worn to charity.  
Do something nice and try not to get caught.  
Listen more; talk less.  
Every day take a 30-minute walk.  
Strive for excellence, not perfection.  
Be on time. Don't make excuses.  
Be kind to unkind people.  
Let someone cut ahead of you in line.  
Take time to be alone.  
Cultivate good manners.  
Be humble.  
Realize and accept life isn't fair.  
Know when to keep your mouth shut.  
Go an entire day without criticizing anyone.  
Learn from the past. Plan for the future.  
Live in the present.  
Don't sweat the small stuff.  
It's all small stuff.

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