

Stephen S. Nazarian



THE PENNY  
COLLECTOR

*How everything you do is like money in the bank.*

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is like money in the bank.*

STEPHEN S. NAZARIAN

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*To my grandma Winifred Nazarian.*



*Who, more than anyone, knew the value of a penny.*



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# **THE PENNY COLLECTOR**

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## INTRODUCTION

I have always been a storyteller. In my adult life I have enjoyed recounting my experiences and adventures in both an accurate, and entertaining manner, but it didn't start out that way.

My first experience with school was attending the Penfield Village Nursery School in Penfield, NY. I was three years old.

I remember sitting in a circle on the floor, with maybe a dozen other three-year-olds. The teacher had us describing things about our homes. Some kids talked about their bedrooms, while others talked about pets, and things like swing sets in the yard. When they got to me I started describing our swimming pool in great detail, including the fact that it was forty-feet-deep.

Of course our pool was not forty-feet-deep. It was in fact zero feet deep, because we did not have a pool. I would not be the owner of any kind of swimming pool until 2002, three decades later. All that said, I think I really sold the story, except perhaps for the overstated depth.

When my parents went to their conference with the teacher, they learned about my tendency to exaggerate. Up to that point, the teacher actually thought we did have a pool, she had only doubted my grasp on what a reasonable depth might be.

### ***EVEN BACK THEN, I COULD TELL A STORY.***

This book is a collection of fifty-three stories, the majority of which I have experienced (at least somewhat) first hand.

The first story is called *The Penny Collector* and it is the setup for the remaining fifty-two. Each of the stories carries a message, an idea, a notion you can apply to your own life.

Why fifty-three? The Penny Collector story (as you will soon find out) is the inspiration for the subtitle of the book: *How everything you do is like money in the bank*; so that is chapter zero.

It is my hope that you will use this book as a guide to look at the things in your life from a new perspective. Read chapter zero, and then find twenty minutes, the same twenty minutes every week. During this time, read the

next chapter, think about it, and then try and apply the message to the week ahead. The fifty-two chapters will last you one year.

I did not write this book to change people, or to solve their problems. I wrote it to tell entertaining stories anyone can use to, well, make things better.

I have no idea what better looks like to you, but I can promise you that if you slow down, find the twenty minutes a week, and really think about how each story applies to you and your life, you will be happier for the effort. I promise.

I don't care if you read the whole thing at once, and in fact it might be fun to do so. However, I've packed a lot into these 250+ pages, so when you're done, go back, find the twenty minutes each week and re-read it over the coming year.

I've also built a community at [thepennycollector.com](http://thepennycollector.com) where you can go to share your own stories, communicate with other readers and get stuff. Some of the stuff is free and some of it costs a little, but all of it will enhance the effectiveness of experiencing this book.

I talk about a wide range of topics in the following pages, but indulge me in a quick aside on religion. I am not here to tell you what **God** should mean to you. I know what it means to me and it is very personal. That said I am neither shy nor reserved when it comes to talking about my own beliefs and experiences. My hope is what I have created here will enhance your own spiritual journey, whatever that might look like.

This book did not start out as a book. In early 2014 I started publishing a blog at [stevenazarian.com](http://stevenazarian.com) with the subtitle of *Answers Hiding In Plain Sight*. The loose theme of the blog was "creative problem solving." Over the course of several months I wrote north of one hundred thousand words.

One day a friend of mine suggested that I turn some of what I'd written into a book and the rest, as they say, is history.

Writing for me is as important as exercising and nutrition, so if you like what you read here, fear not there will be more. Until then, I hope you enjoy the fifty-three stories on the pages ahead.

As for me, I'm going to take a dip in my really deep swimming pool.

## 0 - THE PENNY COLLECTOR

I was a Suzuki violin kid. From the beginning of first grade through the end of sixth, I took lessons, practiced with my mom, and participated in recitals. If you're unfamiliar, the Suzuki method of string instruction uses techniques that young kids can grasp easily without the need to read music. The program is broken down into a series of ten books that take years to get through. In six years I think I got through five of them.

Every time I started a new book, I would always do the same thing. I would flip to the back of the book to see just how hard it was going to get. On the first day of a new book, the beginning was supposed to be a stretch, but the end of the book looked nearly impossible.

Here's the thing, by the time you went to the lessons, received the instruction and guidance, put in the hours and pushed through the pages; the music and the end of the book was completely playable.

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In the spring of 1987, I was one of the captains of the Penfield High School spring track team in Penfield NY. We had enjoyed a successful season of meets, and heading into the sectional championships we had a good chance at a team win. There were a few other teams that could win too, so if victory was to be ours it was going to be close.

Anyone who has ever been a competitive runner knows that training and talent are together only about 50% of the challenge.

***THE REST IS THE HARD PART... AND IT IS ALL IN YOUR HEAD.***

If you believe you can win, you have a chance, and you've put in the miles, and the conditions are right, you might actually be the first one across the line. However, if even one small part of you believes you will lose; you will.

***MENTAL DEFEAT IS LIKE A FLAME AND A PIECE OF NEWSPAPER, ONCE IT CATCHES, IT TAKES OVER IMMEDIATELY AND DESTROYS EVERYTHING.***

In running, winning does matter, but if you can step back and look at the big picture, it is actually just you and the clock out there. When you run an event faster than last time, that is a victory no matter what anyone else does. That's the theory, of course reality it is not that simple.

As a co-captain, a senior, and someone who really wanted our team to win, I struggled to come up with a way to inspire everyone to do their best. I needed them believe that they individually (and we as a team) could win. The sectional meet was on a Saturday in late May, and on the Friday before, I came up with a plan.



The 1987 Penfield Chiefs Boys Spring Track Team (see if you can pick me out)

Friday afternoon between school and practice, I walked down to the bank in the center of town and traded a dollar bill for two rolls of pennies. When I got home from practice that evening, I went down into the basement and drilled a quarter-inch hole through each of the 100 pennies. The next morning I asked the coach if I could talk to the team as we rode the bus to the meet. He said, "You're their captain, go for it."

I stood up at the front of the bus (behind the white line of course), and turned to face the bus full of kids. I handed a bag of pennies to each side of the bus and asked them to take one each and pass them back. I cleared my throat and said the following:

*Today, you are each getting a penny. By itself it isn't special, in fact in 1987 there is nothing I know of that you can buy with just one penny. You need at least five of them to buy one piece of Bazooka gum.*

*But think about this:*

*Every day we get up and eat well. We go to school and exercise our minds. We come to practice, we stretch, we run distance and we stretch some more. We do weights, we run intervals and we compete twice a week. At the end of each day, we rest. In spring track alone, we've been doing all these things since early March. Each thing we've done to be better students, healthier athletes and stronger runners is like getting a*

*penny. Every day for weeks now you have been collecting pennies, and today is the day we go shopping. I plan on spending everything I've earned and I hope you do too.*

*Each penny has a hole in it. I want you to unlace one of your spikes and thread the lace through the penny and put it down by the toe. Before each race today I want you to look down at that penny and say to yourself "let's go shopping."*

I honestly don't remember if we won the sectional title that year. I suppose there is someplace on the Internet I could look that up, but it didn't matter. By the looks on their faces, I knew that my team was about to unload everything they had, and that was more than enough for me. I remember my two-mile relay team won, and we went to states the next week, but I don't remember if our team came out on top or not.

About ten years later I was living in New York City, but on a trip home I ran into an old track teammate at the mall. After chatting for a few minutes, he looked at me and said, "Hey, check this out." He reached down and pulled up the cuff of his jeans off the laces of his running shoes. There, at the bottom of the laces, down by the toe was the penny. After looking down, we both looked up and he said, "I've probably owned twenty pairs of running shoes since you gave that speech, and that penny has taken a ride on every pair."

***I HAD HOPED TO INSPIRE MY TEAM FOR A DAY.  
I HAD NO IDEA HOW FAR IT WOULD GO.***

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In the spring of 2003, my wife Emily had just finished her training and was about to start her new job as an Intensive Care Pediatrician. She was understandably nervous. "What if I kill someone?" she fretted. I didn't know what to say, but I did know she had been studying, training and preparing for years, and that she was ready. I thought for a moment and then I asked her to sit still for three minutes. I ran down to my workshop, quickly drilled a penny, grabbed a piece of copper wire and went back upstairs. I asked for her ID badge.

As I looped the wire through the hole in the penny and the clip of her badge, I told her the story of the track team and that bus ride back in 1987. To this day, that penny hangs off her ID, reminding her that no matter what she faces in the hospital, "she's got this."



The penny on the ID badge where it still lives

We all struggle with confidence either globally or in little pockets. But, unless you are in a place where you truly don't belong, chances are you are more than prepared for whatever comes your way.

Has anything ever turned out even one-tenth as bad as you thought it might? No, I didn't think so.

Reach in your pocket or dig around in the couch. Do what you must, but find a penny. Take a good look at it and put it in the place where you experience your greatest crises of confidence.

Whenever it is "go time," look at that penny, think about all your hard work, close your eyes and say to yourself, "let's go shopping!" I promise you'll be happy with your purchases.

**So now you've begun. Chapter zero is behind you and fifty-two stories lie ahead. If you want to soldier on and read through them all, go ahead, but be sure to carve out that twenty minutes a week. If you'd prefer to remain surprised each week you can do that too.**

**Either way, your year of penny collecting begins, now!**