



There is nothing much scarier than . . .

hearing someone say “In my opinion . . .” because you know, 99 times out of a hundred, where they are headed . . . saying something REALLY shallow and probably stupid. They are not going to give you a real opinion, but state as fact that for which they have no real foundation – based on no meaningful consideration or thought; probably what they heard someone else foolishly say or what they simply want (“Because I want x, in my opinion x is the right).” No, it probably isn’t!

Opinions are not what I think about various fact-based issues – who would make the best President, what job I should take, who I should marry, where I should live, whether I should buy a new car . . . opinions are not fact-based, but taste-based. That is why real and valid opinions cannot generally be evaluated as right or wrong; differing opinions can be equally right because they are a matter of personal taste. Chocolate, strawberry, vanilla, red, blue and green are all valid “as best” opinions because they are based not on facts, but on personal taste. This is the proper use of “In my opinion . . .”

Unfortunately, this is seldom how we hear “opinion” used. Instead, people make the broadest statements (as facts) for which they have no factual basis other than their personal opinion. Because everyone can vote, based on nothing other than their opinions, we think opinions are a valid way for making great and important decisions – but they are not, the results will typically be bad. At least the pollsters have it right – what they are polling are opinions, the collective ignorance of a mass of people!

The effects of basing decisions on opinions, however, are not limited to large, “macro,” issues like electing a President – which thankfully seldom have a very limited impact on us individually. However, a common, yet significant, personal area in which we can see the impact of this poor thinking (and how the ability to make good and thoughtful decisions has deteriorated in a single generation) is in the area of use of money. 30 – 40 years ago (before the era of “easy money”) when borrowing was limited mostly to purchasing a home, car (1, not 3 or 4, per household) and a few kitchen appliances (purchased from Sears), people had to plan and think (this is now a novel idea!) about how to best spend their money. They did not have credit cards to “tide them over” – Bank of America created the *BankAmericard* in 1958, a product which eventually evolved into the Visa system. MasterCard came to being in 1966 when a group of credit-issuing banks established MasterCharge ^{Wikipedia}. People, before the late 1960s, who purchased based on their “opinions” soon found themselves without necessities – they simply had to think to get by!

Now, on the other hand, we can purchase based on our opinion because credit cards and other means of credit mask foolish decisions. Thus we have a dual economy – the “haves” and “have nots,” based less on how much people earn, but the thinking they devote to their spending. On the one hand, the necessities are cheaper (in real dollars) than ever – what we spend on “basic” food, clothing and shelter goes down year after year. At the same time, more and more people have financial difficulties – they simply have not been trained to think beyond the level of opinions (like the child crying because they want and cannot have something – adults want, purchase and then struggle to pay for what they bought without consideration of the subsequent costs – mental, time, other sacrifices . . .). And the greatest casualties of this declining ability to think are the children of self-indulgent parents – those who are opinion-based purchasers – seeing everything in the light of what they want, not what, based on facts, is best for them; their children have little hope of learning how to make good and intelligent decisions based on facts.

Interestingly, many that have relatively little (and as a result cannot freely borrow) are better off financially simply because they (like those before the 1960s) are forced to plan and think about how they spend their limited money; in this land of plenty, very, very few lack necessities, the whining we hear is because they don't have what they want!

The Good News - There is an Answer



The old saying is true: “Knowledge is power.” Simply knowing what I have been doing is wrong is the first, and most important, step in the direction of progress. The tortoise will beat the hare, in spite of being much slower, because he is walking in the right direction rather than furiously running in circles. Stop being the “hare”!

Similarly, the answer to making better decisions is not in being a genius or well trained (like, for the example of how we spend our money, having a degree in economics or finance), but in beginning to think and not making fact-based decisions based primarily on opinions. The key is beginning to think – and learning, by practice over time, to think better and better—using a stopwatch to keep from making quick decisions; understanding we seldom have to (or should) make quick decisions is important to give us the time to think about significant decisions before we make them.

Equally important is open-mindedness; if we really want to make the right and best decisions we must be open-minded – not decide first what we want and then look, in a biased way, for support and justification for the predetermined decision.

Other Examples

Many, if not most, people are of the opinion:

- **It is better to make more money rather than less.**
- **It is vital to get a college degree, no matter the major.**
- **It is important kids “experience” College by leaving home and living on or near campus.**
- **It is better to be thin than heavy.**

People are generally of these opinions, but these are not valid areas for opinions – they are decisions that should be made based on an analysis of facts **for the specific person and their situation.**

- **It is better to make more money than less** – based on this opinion some people make very poor decisions requiring later major sacrifices inconsistent with what they really want to accomplish with their lives; the amount of money is less than important than our wise use of it.
- **It is vital to get a college degree, no matter the major**, so people major in Sociology, Political Science . . . rather than focusing on preparing for a job and career in light of their personal aptitude. “Nothing” degrees are just that, preparing college graduates to drive a taxi, take entry level jobs at Lowe’s . . . And at the other extreme are those who look at a list of the best paying jobs and choose one based on how much it pays, without regard for their aptitude; at best they will be average and miserable doing something they are not designed for. College should prepare a person to train for something both meaningful (a degree consistent with the needs of prospective employers) and within their range of aptitude – for which they are designed and in doing will enjoy and be good.

- **It is important kids “experience” College by leaving home and living on or near campus** – this in spite of the fact that most people live within easy driving distance of a College that is more than adequate to their levels of intelligence, drive and purpose. Many, if not most, 18 year olds are not ready to live away from home and few parents have the means of paying for this (so, the result is that typically kids are saddled with a large debt that would not otherwise have been necessary).
- **It is better to be thin than heavy** so people diet in spite of the fact that dieting is more often than not detrimental to health, the primary reason anyone should be interested in their weight.

These are just four examples of how we are making more and more decisions based on opinions, thus more and more poor decisions. The point is that most people do not know the difference between facts and opinions – they assume, because they are of the opinion they want or like something, it must be true and right. A clue that we are thinking like this is when we are afraid to discuss something with someone else because we know they may show us good reasons not to do what we want to do. A simple analysis of facts often make good decisions obvious – the only thing better than making a good decision is not having to make a decision at all because, after reviewing the facts, a decision is obvious and unnecessary!

Mentors

Several years ago, *Harvard Business Review* had an article entitled *Everyone Who Makes It Has a Mentor*. It certainly helps to have a Mentor or guide, and a theme and framework, as aids in our efforts to mature. But the effectiveness of a Mentor is based on two key facts:

1. Whether the Mentor knows what they are talking about – many Mentors attract followers based on personal attributes (how well they look or speak) rather than the value of their message.
2. And no matter how good the Mentor, to be effective the “apprentice” must listen to the Mentor and follow what the Mentor says. A case in point is “church people;” polls have shown that church people spend, vote and in other key issues of life are very little different than non-church people. This tells us that, while they may profess certain beliefs, they certainly don’t trust in the message of the Mentor as outlined in the *Bible*; either they don’t know what God has said or they don’t care enough to find out – either way this is hypocrisy (saying they believe something when they don’t). The word “opinion” appears twice in the *Bible* and in both cases the people involved were shown as foolish; the *Bible* does not think much of opinions.

Conclusion

The good news is that a little (even poor) thinking will beat opinions almost all the time. Seeing the trap of opinions and beginning to make decisions based on facts is the key to developing as a thinker, with the objective of getting the biggest bang for the “buck,” hour or whatever so we, in the end, really achieve what we are trying to accomplish rather than continually being limited by past foolish decisions based on that moment’s opinion.



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Our Goal and Pledge? Stupid Stops Here and Now!