Morgan Stanley
WEALTH MANAGEMENT

Congratulations to our 2025 Forbes America's Top Wealth Management Teams

Connect with a top-ranked team ›

The Narrow Path: Why Choosing Hard Things Is Your Best Investment

By Tim Maurer, Contributor. I'm Maurer covers how personal finance is inse... Follow Author

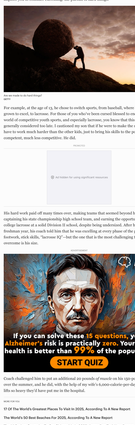
Updated Oct 20, 2025 at 10:00am EDT

Print | Save | Comment 1 | Add to In Groups

There are few things in this world that I enjoy more than observing my sons outdoor their father. And I'm not just talking about outperforming me at their ages, (a sad fact that would be an easy task, because at their ages, I was only excelling at what some of my teachers referred to as "antiquyed potential," when they were being kind, or "underachievement," when they were honest.

So, the younger is already smarter than I ever was or will be, and more importantly, he has such a heart for true Justice that I'm in awe. His elder brother, meanwhile, possesses a degree of grit that has been an exceptional since a very young age that he has taught me more about empathy and compassion than anyone else, or any of the many books I've read on the topic, to be a functioning human being.

It's also has a trait that I wish to emulate that I'm inclined to share with you today and implore you to consider exercising the pursuit of hard things.

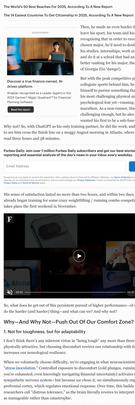


Are we hard-wired to do hard things?
getty

For example, at the age of 13, he chose to switch sports, from baseball, where he had grown to excel, to lacrosse. For those of you who've been conditioned to consider the world of competitive youth sports, and especially lacrosse, you know that this is generally considered a bad idea. I cautioned my son that if he were to make the switch, he'd have to work much harder than the other kids, just to bring his skills to the point of competent, much less competitive. He did.

Advertisement
Ad Feedback
If you can solve these 15 questions, your Alzheimer's risk is practically zero. Your brain health is better than 99% of the population
START QUIZ

His hard work paid off many times over, making teams that seemed beyond him reach, captaining his state championship high school team, and earning the opportunity to play college lacrosse at a solid Division II school, despite being undersized. After his freshman year, his coach told him that he was excelling at every phase of the game—except for his shooting. "Increase Q3"—but the one that is the most challenging to overcome is his aim.



Coach challenged him to put an additional six pounds of muscle on his 150-pound frame over the summer, and he did, with the help of my wife's 4,000-calorie per day chef and fifty-six hours I had to put in to the hospital.

RELATED ITEMS
10 Of The World's Greatest Places To Visit In 2025, According To 8 New Report
The World's 50 Best Beaches For 2025, According To A New Report
The 14 Easiest Countries To Get Citizenship In 2025, According To A New Report

ADVERTISEMENT
Discover a cue finance course, in dream platform
Ad Feedback
Recognized as a Leader (again) in the 2025 Gartner® Magic Quadrant™ for Planning Software
Read Report

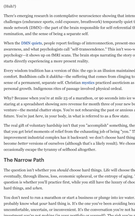
Then, he made an even harder decision. to leave his sport, his team and his school, recognizing that in order to excel in he chosen major, he'd need to double down on his studies, internships, work in his field, and do it at a school that had an even stronger reputation than Division III. the University of Georgia (Go Dawgs!).

But with the peak competitive pinh of collegiate sports behind him, he proposed to his girlfriend, who he had been dating since 8th grade, and she said yes. the University of Georgia (Go Dawgs!).

Why, and? So, with Chat(GP)T as his only tutor, he learned how to code, and he was able to see him cross the finish line on a meager hourly earning in minutes, where his time and their money, and 20 minutes.

Forbes Daily: Join over 1 million Forbes Daily subscribers and get our best stories, exclusive reporting and essential analysis of the day's news in your inbox every weekday.
Email Address
Sign Up
By signing up, you agree to receive this newsletter, other personalized emails and offers from us, the Forbes Marketing family, and our partners. You may unsubscribe at any time. Privacy Statement | Terms of Service

His sense of satisfaction lasted no more than two hours, and within two days, he'd already began training for some crazy weightlifting / running combo competition that takes place the first weekend in November.



So, what does he get out of this persistent pursuit of higher performance—of choosing to do the harder (and harder) thing—and what can we? And why not?

Why—And Why Not—Push Out Of Our Comfort Zone?

1. Not for toughness, but for adaptability

I don't think there's any inherent virtue in "being tough" any more than there is in being physically attractive, but choosing discomfort revives our relationship with fear and increases our neurological resilience.

When we voluntarily choose difficulty, we're engaging in what neuroscientists call "stress inoculation." Controlled exposure to discomfort (cold plunges, running when you're exhausted, even knowingly accepting a difficult project) trains the autonomic nervous system—but because we chose it, we simultaneously engage the prefrontal cortex to override the automatic stress response. Over time, this builds a stronger stress-to-calm tolerance, so the brain literally rewires to interpret challenge as manageable rather than catastrophic.

For example, there is this Zoom entry work, I cohort myself to the minimum requirements, and I'm pretty good at it, but I'm not the best, and I'm not a 5 degrees. So I find myself whose expertise is in learning and developing a more great quality. "Dude, it doesn't get any easier! The first ten minutes, in particular, are pure torture, and I need to talk myself into it every single time."

"Yep, that's how it's supposed to work," he returns, before going on to explain the benefits of triggers with short protocols (with an emphasis on the work sheet), the release of dopamine that lasts for hours, and the cardiovascular benefits that have helped me reduce the severity and duration of stress migraines more than any drug or neurological regimen I've tried in 30 years.

The Stoics called this *premeditatio malorum*—the premeditation of adversity. By intentionally facing things voluntarily, we remove fear's greatest weapon: surprise. You're not building "toughness" as some macho badge. You're building optionality. When life inevitably delivers involuntary hardship (illness, job loss, grief), your brain has evidence that you can handle discomfort—because you've been practicing.

In essence, choosing to do hard things repeatedly cultivates a meta-skill: becoming more hard-things-literate. In ones you have learned, life doesn't actually get easier, we just get better at it.

2. Not for achievement, but for autonomy

Achievement for achievement's sake tends to ring hollow. You've heard all the stories—stories that frankly don't seem believable—about Super Bowl winners and Olympic athletes who, mere moments after their crowning achievements, tend to experience a hyperbole version of satisfaction (called hedonic adaptation).

But that doesn't mean nothing has been gained from said achievement. Far beyond the free trip to Disney World and the handsome, the intimate practice of hardship centers agency in an environmental world.

Our modern environment is designed to eliminate friction. Algorithms predict what we want before we know we want it. One-click purchasing. Doom scrolling. The result? A dopamine system in chaos. Neuroscientist Andrew Huberman's research shows that when we get rewards without effort, our baseline dopamine drops—meaning we need more stimulation to feel satisfied.

But when we choose hard things, especially hard things *without* guaranteed rewards, we restore what's called "dopamine baseline." The effort itself becomes the reward signal.

Psychotherapist and author, Viktor Frankl (who survived Auschwitz), for example, understood that meaning doesn't come from avoiding suffering—it comes from choosing our relationship to it. In Man's Search for Meaning, Frankl writes: "Between stimulus and response there is a space. In that space is our power to choose our response."

Fox here as inspired by two financial advisers I've had the pleasure to work with over the years, each of whom chose to have stable, rewarding jobs with plentiful personal and financial rewards, simply because those environments provided them with low agency than the more entrepreneurial paths, the veritable variant they've chosen instead.

It's because they have that uncertainty chasm built in, they are personally different from financial uncertainty imposed upon you. This isn't semantics. It's the difference between agency and victimhood.

3. Not for self-improvement, but for self-forgetting

Here's where we stitch this into some mosaic nonsensical. Because the optimal end of choosing hard things isn't to post it on the 'Gram and the momentary dopamine hits from a handful of distant likes. It's because the choice of discomfort dissolves the illusion of separation.

(Huh?)

There's emerging research in contemplative neuroscience showing that intense physical challenges (endurance sports, cold exposure, breathwork) temporarily quiet the default mode network (DMN)—the part of the brain responsible for self-referential thinking, rumination, and the sense of being a separate self.

When the DMN quiets, people report feelings of interconnection, present-moment awareness, and what psychologists call "self-transcendence." This isn't woo-woo pop-psychology—it shows up in fMRI scans. The brain stops narrating the story of "me" and starts directly experiencing a more present reality.

Every wisdom tradition has a version of this: the ego is an illusion maintained by comfort. Bodhisattvas talk of dukkha—the suffering that comes from clinging to a false sense of a permanent, separate self. Christian mystics practiced asceticism as a path to personal growth. Indigenous tribes of passage included physical challenges.

Why? Because when you're at ease 23 of a marathon, or six seconds into ice water, or staring at a spreadsheet showing zero revenue for month three of your new business venture—the mental chatter stops. You're not rehearsing the past or anxious about the future, and the sense of being a separate self starts to dissolve.

The real gift of voluntary hardship isn't that you can "accomplish" something, therefore, but that you get brief moments of relief from the exhausting job of being "you." The self-improvement industrial complex has it backward: we don't choose hard things to become better versions of ourselves (although that's a likely result). We choose them to occasionally escape the tyranny of self-altogether.

The Narrow Path

The question isn't whether you should choose hard things. Life will choose them for you eventually, through illness, loss, economic upheaval, or the entropy of aging. The question is whether you'll practice first, while you still have the luxury of choosing which hard things, and when.

You don't need to run a marathon or start a business or plunge into ice water. But you probably know what your hard thing is. It's the one you've been avoiding because it's uncomfortable, uncertain, or inconvenient. It's the conversation you're not having. The investment you're not making (in your portfolio or yourself). The risk you're not taking because the safe path is so much easier.

The narrow path isn't narrow because few people can walk it. It's narrow because few people choose to.

What if you did?

Article Sources | Report a Correction

Tim Maurer on LinkedIn and X. Visit Tim's website. Browse additional posts. Follow Author

Join The Conversation

Comments 0
Join Community. Share Voices. Create a free account to share your thoughts. Read our community guidelines here.
Sign Up/Comments 0

RELATED TOPICS
01. I BUY DIVIDEND STOCKS FOR RETIREES
02. HOW TO PICK A GREAT STOCK, EXPLAINED
03. BEST STOCKS FOR RETIREMENT INCOME
04. TOP 5 MORE ABOUT FOR RETIREES
05. BEST LIFE INSURANCE RIDERS FOR 70
06. 7% MORE YIELD COLOR RENDERS
07. NO 1 AT STOCK TO BUY RIGHT NOW
08. HIGH YIELDING INVESTMENT OPTIONS
MORE ARTICLES
CAREY MEDICAL'S ATRIAL FIBRILLATION ... NEW WAY TO PREDICT HEART DISEASE ... BEST INVESTMENT ADVICE ...
BOOST REPLACEMENT COST CALCULATOR ... TOP 5 RETIREMENT BUY RIGHT NOW ... HOW TO ... BEST ...

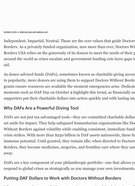
PERFORMANCE & PARTNERSHIP
DISCOVER MORE
Janus Henderson INVESTORS
INVESTING IN A BROKEN FUTURE. TOGETHER.
ADVERTISEMENT
FOR WHERE WEALTH GOES NEXT
LEARN MORE
NORTHERN TRUST
Managing is our craft.
LEARN MORE
ADVERTISEMENT
ASK BEN WEALTH
Ask Ben Wealth
A STRAIGHT SHOOTER
LEARN MORE
ADVERTISEMENT
FOR WHERE WEALTH GOES NEXT
LEARN MORE
NORTHERN TRUST
ADPCMA
AMERICANS ARE GETTING RIPPED OFF.
TELL BIG PHARMA: LOWER THE LIST PRICE.

MONEY

Unlocking Impact: How Donor-Advised Funds Fuel Lifesaving Care At Doctors Without Borders

By Doctors Without Borders Impact Contributor. Brand Contributor.
For Doctors Without Borders, NEW MEXICO | Paid Program

Published Sep 30, 2025 at 2:00pm ET. Updated Sep 30, 2025 at 2:00pm EDT



DONOR-ADVISED FUNDS ARE ESSENTIAL TO DOCTORS WITHOUT BORDERS'

Independent, Impartial, Neutral. These are the core values that guide Doctors Without Borders. As a privately funded organization, now more than ever, Doctors Without Borders Gift relies on the generosity of its donors to meet the needs of their patients around the world as crises escalate and government funding cuts leave gaps in critical aid.

As donor-advised funds (DAFs), sometimes known as charitable giving accounts, grow in popularity, more donors are using them to support Doctors Without Borders. These grants ensure resources are available the moment emergencies arise. Dedicated giving moments such as Giving Tuesday and Year-End Giving are particularly savvy opportuities per their charitable dollars into action quickly and with lasting impact.

Why DAFs Are a Powerful Giving Tool

DAFs are not just tax advantaged tools—they are committed charitable dollars already set aside for impact. They help safeguard humanitarian organizations like Doctors Without Borders against volatility while enabling consistent, immediate funding when crisis strikes. With more than $250 billion in DAF assets nationwide, those funds hold immense potential. Until granted, they remain idle; when directed to Doctors Without Borders, they become medicines, surgeries, and frontline care where it's most needed.

DAFs are a key component of your philanthropic portfolio—one that allows you to respond to global crises as strategically as you manage your own investments.

Putting DAF Dollars to Work with Doctors Without Borders

When you grant from your DAF, you transform committed funds into immediate impact. Your DAF grant gives Doctors Without Borders the flexibility to mobilize in hours, not weeks, helping to open clinics, delivering emergency supplies, and going where others can't or won't. That agility is what saves lives.

The greatest return on philanthropic capital doesn't come from compounding interest, but from compounding impact when needs are most urgent. Granting your DAF dollars to Doctors Without Borders' funds lifesaving work today, tomorrow, and into the future. There's a tangible impact with your gift:

$5,000 immunizes 10,000 children against measles during an outbreak.

$10,000 delivers one week of therapeutic food for 900 malnourished patients.

$50,000 provides 54 water and sanitation kits, each serving 10,000 people for a week.

$100,000 supplies 13,400 treatments to cure adult patients from malaria.

Your gift enables Doctors Without Borders to continue providing lifesaving care across conflict zones, natural disasters, and long-term humanitarian crises.

Optimizing Your DAF Strategy

If you've already contributed to a DAF, don't let your charitable dollars sit idle. Here's how you can maximize your impact:

- Initiate a gift from your DAF to Doctors Without Borders today, and you'll ensure funds reach patients as soon as possible.
- Set up recurring gifts to Doctors Without Borders through your DAF sponsor to ensure consistent funding.
- Incorporate Doctors Without Borders into your legacy planning by naming them as a beneficiary of your DAF.

Your DAF isn't just a tax-savings tool—it's a commitment to independent medical care, when put into action with Doctors Without Borders. By granting today, you can turn your financial foresight into urgent medical relief where it's needed most.

Don't wait. Learn more about the impact of DAF giving to Doctors Without Borders today.

Article Sources | Report a Correction
For Doctors Without Borders Generic Contributor, NEW MEXICO | Paid Program. As a privately funded organization, now more than ever, Doctors Without Borders Gift relies on the generosity of donors to meet the needs of their patients around the world as crises escalate and government funding cuts leave gaps in critical aid.
Read More