



3-2) The Ten Commandments
Physical Wisdom
Wealth/Business

3-2-1) The Ten Commandments of Saving Money

Source: Daily Finance

1. Thou Shalt Know Where Thy Money Goes
2. Thou Shalt Eliminate Debt with Extreme Prejudice
3. Thou Shalt Read the Fine Print; Most people would be shocked at the amount of money that they waste on service charges, convenience fees and annual dues hidden in financial contracts.
4. Thou Shalt Pay Attention to Timing; Many big-box retailers and department stores have semiannual sales where you can pick up appliances, electronics and home goods at a discount.
5. Thou Shalt Keep an Eye on Interest Rates.
6. Thou Shalt Find Money in Thy House; Most people would be surprised to learn just how much money they have laying around their house. Cleaning out the clutter in your home doesn't just feel good but provides you with an opportunity to feed your piggy bank by having a garage or yard sale.
7. Thou Shalt Use Technology to Find Deals; The Internet makes saving money so easy that your grandmother would likely throw her coupon box at your head if she knew.
8. Thou Shalt Not Forget to Prioritize Your Retirement.
9. Thou Shalt Not Try to Keep Up With the Joneses.
10. Thou Shalt Act Like Thy Don't Even Have It; We can't spend what we don't have, so the more you act like you don't have it, the more you will be able to save it.

3-2-2) The Ten Commandments of Business Ethics

1. Be honest, truthful, forthright, candid and sincere.
2. Have integrity: Strive to be scrupulous.
3. Keep your word and abide by the spirit as well as the letter of the law.
4. Maintain fidelity: Be faithful and never disclose confidential information.
5. Always be fair: Demonstrate a commitment to justice, with equal treatment of all.
6. Care for others: Be kind.
7. Respect others in every way.
8. Be a responsible citizen. Obey just laws and protest unjust ones.
9. Rigorously pursue excellence. Never be content with mediocrity.
10. Always be accountable: good leaders lead by example.

3-2-3) The Ten Commandments of Korean Cheo Bul Business Philosophy

1. Use your brain
2. Persist resiliently
3. Be a penny pincher
4. Be hungry for a greed
5. Be decisive
6. Work diligently
7. Remember that your credit is your life
8. "WIN" is your prime source of power
9. Make most of your people; Human Asset
10. Manage your life with "ROUNDED" personality

3-2-4) The Ten Commandments of Gas Savings

1. Do not idle your car. Limit your idling less than 30-40 seconds.
2. Do not start your car unnecessarily.
3. Do not speed up or stop suddenly.
4. Fill your gas in early morning or late evening.
5. Find less expensive gas station.
6. Do not over-fill gas.
7. Remember more gas consumption with 40 miles or more speed.
8. Close your windows. You will save 10 % of gas annually.
9. Try to limit using backward gear.
10. Drive on paved road.

3-2-5) The Ten Commandments of Wealth Building

Source: Forbes

1. **Build Wealth For A Deep Cause:** Money alone is too shallow a goal to motivate you. When you find a deeper goal like freedom, growth, creativity, or charity, then you'll have the internal motivation to persist and succeed.
2. **Give More Value Than You Take:** When you give value then your financial success becomes a measure of how much you have given to the world.
3. **Live with 100% Integrity:** Integrity is non-negotiable because no amount of money can replace a good night's sleep, a clear conscience, and a peaceful mind.
4. **Be Courageous:** Wealth results from doing what others won't so you can have what others never will.
5. **Be Disciplined:** Only the disciplined will stay the course with consistent enough action to get results.
6. **Avoid Conspicuous Consumption:** Nobody ever spent their way to financial freedom. Every day you make a choice between consumption today or wealth for tomorrow.
7. **Build Supportive Environments:** The path of least resistance to wealth is paved by supportive environments that literally pull you toward the goal.
8. **Apply Leverage:** Leverage is what separates those who achieve wealth from those who don't. You can't reach the goal by trading time for money, and you can't do it all yourself. You need leverage.
9. **Treat Your Wealth Like A Business:** As a wealth builder, you're in the personal financial management business and must manage your net worth just like an executive manages a successful business.
10. **Steward Your Wealth:** Money is little more than a tool that comes with the responsibility to use it wisely.

3-2-6) The Ten Commandments of Information Security

Source: CNN Money

1. **Patch early and often**; Establish an ironclad policy that keeps your firm up-to-date on the latest vendor security advisories, then test and install software patches as soon as humanly possible.
2. **Enforce (sane) password policies**; It is axiomatic that passwords should be a mix of letters and numerals, if not uppercase, lowercase, and special characters.
3. **Mind your VPN**; Telecommuters can collect nasty viruses or malware on unprotected home computers, which may move upstream to your network when they log on to do work.
4. **Watch your wireless**; Securing Wi-Fi access points is just the start. Keep abreast of the risks.
5. **Never make promises you cannot keep**; the organization made exaggerated security claims in its privacy policy like falsely promising that customer data is stored only in encrypted form.
6. **Hack yourself**; Hire an external auditor to try to breach your network.
7. **Sequester sensitive data**; Treat customer credit card and Social Security data as top secret. Keep it on compartmentalized servers that are accessible only to employees.
8. **Encrypt it**; Use strong cryptography to protect sensitive data.
9. **Collect only what you need** (and delete what you do not)
10. **Phear the phishers**; Set up a responsive e-mail contact for customers who have received messages pretending to come from you, issue website warnings about fresh attacks, and train customers not to click e-mailed login links - by not sending any yourself.

3-2-7) The Ten Commandments of Innovation

Source: The Cleveland Clinic's '10 Commandments' of Innovation

1. Innovation will occur when the most creative and qualified people are positioned for exposure to the most fertile material to inspire creative thought.
2. Positioning individuals and the organization to innovate requires active strategic and structural actions.
3. The innovator's time for and intimacy with the commercialization process differs by individual. Optimally managing innovator involvement is a key contributor to the ultimate success of the concept.
4. A commitment to best processes and best practices must be maintained by those charged with development of intellectual property (IP) for the process to thrive and become sustainable.
5. Innovation is a discipline that can be practiced, learned, taught and measured .
6. The benefits of innovation are realized more robustly the more closely the commercialization system is positioned to the center of the medical universe.
7. Innovation happens best at the intersection of knowledge domains, so seek and structure collaborations.
8. Innovation thrives best when individuals and institutions are aligned and guided by the enterprise mission. Innovation is nonlinear, fraught with failure, and long to succeed.
9. Because of the inherent challenges associated with innovation, celebrate the pursuit and process, not just the outcome.
10. Innovation is not the antithesis of the academic mission. It is the enabler.

The Ten Commandments

The End

