Worksheet for Justin Paperny | Lessons From Prison (Episode 226)

In the sage words of Mr. Sammy Davis, Jr., "Don't do the crime if you can't do the time." And while innocent people are sometimes wrongfully convicted and sent to prison, this wasn't the case for Justin Paperny, author of <u>Lessons from Prison</u> — he did the crime, he did the time, and he survived in spite of going into it with no real concept of adversity.

In this episode we'll talk to Justin about what led to his fall from a career as a successful stockbroker to a penitent felon who served 18 months in federal prison. Now, he's a defense consultant who specializes in preparing white collar criminals for their own prison sentences, and he'll share his own experiences behind bars and what sobering reality was like when he emerged from the system.

Victim of Success

When he was 32, Justin pled guilty to conspiracy to commit wire fraud, mail fraud, and securities fraud, and spent 18 months in jail. At 44, he looks back on this time and tries to make sense of why it happened.

"I suddenly felt like a little boy at times, wanting to run into a corner, unsure how to respond to this. And as a result of not knowing how to respond, I made matters measurably worse. I lied to my lawyers. I lied to the FBI. I delayed the healing that should have begin much sooner. So I don't know if there's any time to go to prison — whether it's 28, 32, or 92 — but the reality was, as a result of my upbringing and my success that I had had, I was unprepared to respond to these setbacks. It's not unlike many of the clients with whom we work who have had nothing but success."

Do you think lack of adversity is a valid explanation for why someone who's lived a sheltered, successful life might wind up on the wrong side of the law? If you're unsympathetic to this line of reasoning, what do you think would help give someone in this position a better grounding and perspective before they make the kind of choices that land them in prison?

Today Feels Like the Day

"It really starts subtly," says Justin. "No white collar prisoner wakes up and says, 'Today feels like the day I'm going to ruin my reputation, create victims, destroy my career, embarrass my family, and lose my licenses! Today feels like the day I'm going to flush my life down the toilet! It doesn't work that way. It's a period of bad decisions over a period of time rationalizing that conduct, perhaps working in an aggressive corporate culture that encourages some short-taking. Sometimes in group think, when others are doing it, you tend to make the worst decisions. And over a period of time, you become corrupted. You get away from values that once guided you, and boom — you're embezzling from a client's trust fund."

When you think back to bad decisions you've made in your own life — maybe peer pressure made you side with a bully in grade school and you helped make other kids miserable, or hunger pangs made you steal a coworker's lunch a few months ago and now it's a habit — can you trace the course of small actions that later had big, bad consequences? Do you think it gets easier to make better choices — or at least resist the temptation of bad choices — as you get older and wiser? Why or why not?

The Fraud Triangle

At Justin's job, he felt underappreciated and undercompensated, so when he spotted an opportunity to even the playing field, he took it. The three conditions that increase the likelihood of fraud being committed — called the fraud triangle — were in place:

- Perceived pressure.
- Rationalization.
- Opportunity.

Have you ever felt the influence of the fraud triangle in your own life? If so, how did you respond to it? If not, can you think of how it might tempt you toward criminal acts under the right circumstances? What might those circumstances be?

Full show notes and resources for this episode <u>can be found here</u>.

About



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