

From Knowing to Doing

The G.I. Joe Fallacy • A Rule of Life • Atomic Habits

One reference in five short parts. First met in Session 4, built into your Harvest Charter at Session 13, tended for the rest of the climb. Read it straight through once; after that, open it to the part the week calls for.

“Do not merely listen to the word, and so deceive yourselves. Do what it says.” — James 1:22

HOW TO USE THIS REFERENCE

Part	The question it answers	Where you meet it
One • Knowing Is Not Half the Battle	Why don't I do what I already know?	Session 4; any week a good intention stalls
Two • A Rule of Life (Reading 1)	What structure will I choose for this season?	Session 4 (the marriage Rule) • Session 13 (§3.1c)
Three • Atomic Habits (Reading 2)	How does a practice survive an ordinary Tuesday?	Every Practice of the Week • Session 13 (§3.2)
Four • The Story You Practice	How do my habits connect to my story, my identity and my Charter?	Sessions 5, 9, 12–15
Five • Across the Climb	When does this come back?	Keep it in the notebook

Going Deeper • optional. No one is behind for reading only Part One. The pocket page at the back holds the whole reference on one side of a sheet.

Knowing Is Not Half the Battle

The G.I. Joe Fallacy



If your children watched Saturday-morning cartoons in the mid-1980s, you may remember the G.I. Joe public-service spots. A kid is about to do something foolish; a Joe drops in with good advice; the kid says, “Now I know!” and the Joe answers, “And knowing is half the battle.”

In 2014, Yale psychologists Laurie Santos and Tamar Gendler were asked which scientific idea was ready for *retirement*. They nominated that line. They called it **the G.I. Joe Fallacy**: the belief that knowing about a better way, or about our own blind spots, is enough to change what we do. For many of the patterns that matter most, knowing turns out to be a small fraction of the battle.

Santos then built Yale’s most popular course in its history around the problem. About 1,200 students, nearly a quarter of the undergraduates, enrolled in its first semester, and the course did not stop at lectures. Students had to complete what she called “**rewirements**”: assignments for breaking a bad habit or building a good one. She had seen that knowing the science of a good life does not, by itself, produce one. A program called *Rewire Retirement* could hardly ask for a better witness.

Every man in this room already knows

- “I know I should call my grandchildren more often.”
- “I know I should listen to her without fixing.”
- “I know I should move my body every day.”
- “I know I should open Scripture before I open the news.”

None of us lacks information. Paul did not lack it either: “*I do not understand what I do. For what I want to do I do not do, but what I hate I do*” (Romans 7:15). The man who wrote nearly half the books of the New Testament described the G.I. Joe Fallacy nineteen centuries before the cartoon.

Why knowing doesn’t equal doing

Behavior runs on more than insight. Researcher Wendy Wood and her colleagues had people log what they were doing hour by hour, and found that roughly **43 percent** of daily actions were performed habitually, in the same place, often while the mind was elsewhere. Six forces decide most of what happens before a good intention gets a vote:

Habit & default	Automatic routines override intentions. The well-worn path wins.
Environment	What is easy, visible and within reach gets done. The remote is closer than the Bible.
Emotion & fatigue	Stress, worry and a short night overpower logic.
Social cues	We do what the people around us do and expect.
Friction	Every extra step is a reason to stop. Count the steps.
Identity	"I'm not the kind of man who..." quietly vetoes the plan.

Why retirement makes it harder

For forty years your job did much of the doing for you. The alarm was a cue. The commute was a routine. Colleagues were social pressure, and the paycheck was the reward. Your work life was an exoskeleton: it carried weight your own muscles never had to. Retirement removes the exoskeleton and leaves the knowledge. That is why capable men who "know" drift. It is the loss of **Structure** from Session 3, felt in the body.

Five better questions

Instead of asking, "Do I understand this?" ask:

1	What exactly will I do when the moment arrives?
2	What cue triggers the old behavior, and what cue could trigger the new one?
3	What is the smallest version I could repeat every day?
4	How can I change my surroundings so the right thing is the easy thing?
5	What is my if-then plan? "If ____ happens, then I will ____."

THE MIRROR

James saw the fallacy too. The man who hears and does not do "is like someone who looks at his face in a mirror and, after looking at himself, goes away and immediately forgets what he looks like" (James 1:23-24).

Your Harvest Charter is a mirror. Parts Two and Three are about not walking away from it.

One more word before the tools. Paul's answer to Romans 7 was not "try harder." It was "*Thanks be to God, who delivers me through Jesus Christ our Lord!*" (Romans 7:25). Nothing in this reference is about more willpower. It is about building a trellis that makes room for grace to do what willpower cannot.

A Rule of Life

The trellis, not the cage

You already have a rule

Stephen Macchia, whose *Crafting a Rule of Life* sits behind this reading, makes a simple observation: everyone already lives by a rule. It is just unwritten. You wake at a certain time, spend your mornings a certain way, give your free hours to certain things. For most of the first half, that rule was written by someone else: an employer, a career ladder, the school calendar of your children.

That first-half rule was **provisional**, in every sense we named in Session 3: supplied by culture, set by requirements, organized around providing, temporary by design. Retirement tore it up overnight. So the question is not whether you will live by a rule in this season. You will. The question is *who writes it*.

Where the word comes from

“Rule” translates the Latin *regula*, which first meant a straight stick: the frame a vine is trained to grow along. In the sixth century, Benedict of Nursia wrote a Rule for his monks of short chapters and plain sense, and in its closing chapter he called it “a little rule for beginners.” It has guided communities for nearly 1,500 years. Not a cage. A trellis.

Jesus kept a rule. He went to the synagogue on the Sabbath “as was his custom” (Luke 4:16), and to the Mount of Olives to pray “as usual” (Luke 22:39). And when the king outlawed prayer, Daniel went home and “three times a day he got down on his knees and prayed... just as he had done before” (Daniel 6:10). His rule was already in place when the pressure came. That is what a rule is for: it holds when resolve would not.

What it is, and what it is not

It is not	It is
A rigid daily schedule	A framework for living on purpose
A self-improvement project	A way to align time, energy and values with who God made you
Something you finish	Something you practice, and prune
One more thing on your plate	Choosing what matters most, on purpose

How to build one: See it · Choose it · Build it

Dallas Willard described every real change in three movements: a vision, an intention, and the means. Session 4 put it in plain words:

SEE IT	Picture the man you are becoming. Notice where you feel most alive, and where most defensive. Aliveness points toward the vision; defensiveness names what stands in the way.
CHOOSE IT	A vision admired is not a vision chosen. Write a present-tense guiding sentence: “I am learning to...” It is a confession of direction, not a boast of arrival.
BUILD IT	Pick small rhythms that move you there. One per rhythm. The trellis, not the whole garden.

The four rhythms

Your Session 4 guide calls these the four cadences. Each one does a different job, and the guideline above all is **one practice per rhythm**. A rule kept small is a rule kept.

Rhythm	Its job	Examples
Daily	Ground the day	Five minutes of stillness. Move your body. One chapter, one prayer for one person.
Weekly	Connect and give away	A walk with your wife with no agenda. Give one piece of wisdom away. One thing that brings joy.
Monthly	Review honestly	Where did I feel most alive, and most defensive? A Sabbath from producing.
Seasonal	Prune and recommit	Release one draining obligation. Recommit to what deepens love, wisdom and presence.

A Rule for a marriage

Session 4 taught that three sit at the marriage table: his calling, her calling, and the covenant itself. If the covenant is a real third party, it deserves its own rhythms, not leftover hours. The Kitchen Table Conversation is where those rhythms get chosen together, so that they are a “we,” not a private resolution.

Small rhythms matter more in marriage than grand gestures. In John Gottman’s long-running study of newlyweds, couples still married six years later had “turned toward” each other’s small bids for attention **86 percent** of the time. Couples who had divorced averaged **33 percent**. A glance, a question about her day, a pause to listen: these are habits, and they add up to a marriage. That is why *Her day first* is a Practice of the Week.

Rhythm	One couple's example (a model, not a template)
Daily	Her day first: ask about her day before telling mine, and stay with her answer.
Weekly	A Thursday-evening walk, phones left at home.
Monthly	Sit with both calendars and ask, "Does this month look like us?"
Seasonal	Revisit one polarity (adventure ⇌ security, spend ⇌ save) and rebalance it together.

GRACE, NOT EARNING

Watch for the irony. A Rule that says "faithfulness over proving" must not become a new way of proving. Willard again: **"Grace is not opposed to effort, it is opposed to earning."**

And remember what the trellis is for. It holds the vine up; it does not make the fruit. "Remain in me, as I also remain in you" (John 15:4). The daily five minutes of stillness is where the Rule starts: "Be still, and know that I am God" (Psalm 46:10). The Rule clears the way for presence.

Atomic Habits

The mechanics that let a Rule survive Tuesday

A Rule is the strategy. Habits are the tactics. James Clear’s *Atomic Habits* (2018) gathers decades of behavioral research into a few plain tools, and his best-known line explains why we need them:

“You do not rise to the level of your goals. You fall to the level of your systems.” — James Clear, *Atomic Habits*

An atom is tiny, but it is also the source of enormous energy. Clear’s arithmetic: improve by one percent a day for a year and you end up about **37 times** better (1.01 multiplied by itself 365 times). Your Charter makes the same point closer to home: five minutes a day is about thirty hours a year, and across a decade of Jubilee that is three hundred hours spent in the domains that matter most. Small rhythms compound, like interest on a patient account.

The four laws

Every habit runs on the same loop: a cue, a craving, a response, a reward. Clear turns the loop into four laws, and turns them upside down for breaking a habit you want gone.

To build a habit	In practice	To break one, invert it
1 • Make it obvious	Put the cue where you will trip over it. The Bible on the chair, the shoes by the door.	Make it invisible
2 • Make it attractive	Pair it with something you already enjoy. Prayer with the first cup of coffee.	Make it unattractive
3 • Make it easy	Cut the steps. Start with the two-minute version.	Make it difficult
4 • Make it satisfying	Give it an immediate reward. Tick the box on your card.	Make it unsatisfying

Four tools

TOOL 1 • NAME THE CUE

Decide in advance *when* and *where*. “I will [behavior] at [time] in [place].” Researchers call this an implementation intention. When Peter Gollwitzer and Paschal Sheeran pooled 94 studies of more than 8,000 people, these simple when–where plans produced a medium-to-large improvement in following through. Few tools that cost nothing do as much.

Vague	"I should call my grandkids more."
Specific	"I will call one grandchild at 4:00 every Sunday, from the chair in my study."

TOOL 2 • STACK IT

Hang the new habit on one you already do without thinking. "After I [current habit], I will [new habit]." The old habit becomes the cue.

- After I pour my morning coffee, I will sit in the red chair and read one chapter.
- After I finish breakfast, I will write down one thing I am grateful for.
- After I park at church, I will pray for one man by name before I go in.
- After I hang up with my son, I will text him one specific thing I appreciated.

TOOL 3 • THE TWO-MINUTE VERSION

When you start, a habit should take less than two minutes. It feels too small to matter. That is the point. Clear's line: a habit must be established before it can be improved. The two-minute version is also what you do on the day you don't feel like it.

The goal	The two-minute version
Write my life story	Write one sentence
Exercise thirty minutes	Put on my walking shoes
Read through the Bible this year	Read one verse
Be a more present grandfather	Send one photo with one question

TOOL 4 • NEVER MISS TWICE

You will miss. Plan for it. In a well-known London study, Phillippa Lally and her colleagues followed people building a new daily habit: it took **66 days** on average to become automatic, with individuals ranging from 18 days to an estimated 254. And a single missed day made little difference. What hurt was missing again and again. So the rule is not "never miss." It is **never miss twice**. Your Charter asks the same thing in plain words: *what will I do the week I miss?*

One habit, fully built

This is the shape every line of your Rule takes in Charter §3.2. Notice the checkpoint measures *noticing*, not compliance.

The Rule line	Daily: Scripture and prayer before the day gets loud.
Cue	After I pour my morning coffee, I sit in the red chair.
Two-minute version	Read one chapter. Pray for one person.
The week I miss	I text my triad on Monday and start again Tuesday. No catching up.
90-day checkpoint	Am I more aware of God's presence? More at peace? Less reactive? (Not: "Did I do it every single day?")

YOU HAVE BEEN DOING THIS ALL ALONG

Every Practice of the Week is an atomic habit in miniature: one small practice, a daily cue, a tiny version, a box to tick, and one moment brought back to the room. It is your Rule of Life at work, practiced one week at a time.

The Story You Practice

Habits, identity, and the Harvest Charter

Every action is a vote

Clear's deepest point is not about cues or checkboxes. It is about identity. Change that lasts, he argues, works from the inside out, and he describes identity as your "repeated beingness." The word itself agrees: *identity* comes from the Latin *idem*, "the same." You become the same man, again and again, by what you do again and again.

"Every action you take is a vote for the type of person you wish to become." — James Clear

Layer	Sounds like	What it changes
Outcome	"I want to lose twenty pounds."	What you get
Process	"I will walk three times a week."	What you do
Identity	"I am a man who takes care of the body God gave him."	Who you are becoming

Received first, then practiced

Here the WhyzMen order matters. In the self-help version, you decide who you want to be and prove it with small wins. In the Christian version, identity is **received before it is practiced**. Charter §1.5 asks you to write who you already are in Christ: *adopted, not hired* (Romans 8:15); *God's handiwork* (Ephesians 2:10). Habits do not earn that identity. They give it somewhere to live.

Your Charter puts it bluntly: **"Identity that never touches the calendar is sentiment."** The Rule is where who you are in Christ meets an ordinary Tuesday.

The middle voice of a habit

Session 5 named the grammar of the second half: the middle voice, where *I do the thing and am changed by it*. Habits work exactly this way. You keep the practice; the practice keeps working on you. Paul held both halves in one sentence: *"Continue to work out your salvation with fear and trembling, for it is God who works in you to will and to act"* (Philippians 2:12–13). You are the co-author. God is the Author. The Rule is the pen you hold together.

Writing the next chapter in days

Your Three Markers told where the story has been. A Tuesday in 2031 shows where it is going. The Rule of Life is how the chapter in between actually gets written, one ordinary day at a time. Annie Dillard put it in a single line: *"How we spend our days is, of course, how we spend our lives."* And Will Durant, summing up Aristotle, gave us the sentence often credited to Aristotle himself: *"We are what we repeatedly do."*

So a useful question to ask of any practice is the lens from Session 3: **is this provisional, or true?** First-half habits were often provisions: worn because the role required them. A second-half Rule is chosen from the true self, so it can outlast every role.

Where it lands in your Harvest Charter

Charter section	What this reference supplies	When
Rule of Life section (marriage Rule)	One practice per rhythm for the “we,” from the Kitchen Table Conversation	Drafted after Session 4
§1.5 My Faith Foundation	Who I am in Christ: the identity the habits express	Framed Session 9
§1.6 My Discipleship Rhythm	One practice and a return plan for when it lapses	Session 9
§2.2 A Tuesday in 2031	The vision the Rule serves	Session 12
§3.1c My Rule of Life	One practice per rhythm, tied to your three priority domains	Built Session 13
§3.2 The Mechanics	Cue, two-minute version, the week I miss, 90-day checkpoint, one experiment	Session 13; reviewed Session 14; kept to First Fruits
§3.3 Accountability	Your triad asks: what will you do the week you miss?	Sessions 10, 13, 15
Appendix L My Rule of Life	The fuller written rule for the season (with Appendix F, its calendar)	Optional deepening

A Rule without mechanics is a resolution. Mechanics without a Rule are busyness. A Rule with mechanics, held by brothers and grounded in grace, is how a Charter stops being a document and starts being a life.

Across the Climb

Where you will meet this again

Like the Knapsack, this thread is named once and then called back. You do not need to master it in Session 4. You need to recognize it when it returns.

Session	What happens	The question
4 • The Marriage It Lands In	The Rule of Life introduced. A Rule for the marriage drafted. Every practice gets a cue and a two-minute version.	What rhythms will hold our “we”?
5 • Co-Author & Protagonist	The middle voice: you write the practice, and the practice writes you.	What chapter am I writing with my days?
Every week	Practice of the Week: one small practice, done daily, noticed weekly.	One moment with this week’s practice.
9 • The Ground Beneath Me	§1.6: one discipleship practice and a return plan.	Where does Christ actually get access to my week?
10 • Finding Your Circle	The triad forms and sets its check-in schedule.	Who will ask me about the week I miss?
12 • Building the Vision	A Tuesday in 2031.	What does an ordinary Tuesday look like when this is lived?
13 • The Essential Few	The Rule built (§3.1c), the mechanics written (§3.2), one thirty-day experiment dated.	Is it small enough to start this week?
14 • Legacy & Letters	Tend the trellis: monthly and seasonal lines reviewed in triads.	Which practice held? Which quietly died?
15 • Commissioning	A light rhythm for the Charter: 90 days, six months, each year.	Each season: prune one, recommit one.
First Fruits	Report the experiment.	“Here is what I learned” counts.

Going Deeper • optional

- James Clear, *Atomic Habits* (Avery, 2018). The source of Part Three; chapters 1–2 alone are worth the book.
- Stephen A. Macchia, *Crafting a Rule of Life* (InterVarsity Press, 2012). The guided version of Part Two.
- *The Rule of St. Benedict* (sixth century). Short, humane, and still in print.
- Dallas Willard, *Renovation of the Heart* (NavPress, 2002). Vision, intention, means.
- John Mark Comer, *Practicing the Way* (WaterBrook, 2024). A rule of life for ordinary disciples.
- Wendy Wood, *Good Habits, Bad Habits* (2019). The research on how much of life runs on autopilot.
- Laurie Santos & Tamar Gendler, “Knowing Is Half the Battle,” Edge.org (2014); Ariella Kristal & Laurie Santos, “G.I. Joe Phenomena,” Harvard Business School Working Paper 21-084 (2021).
- Phillippa Lally et al., “How are habits formed,” *European Journal of Social Psychology* (2010); Peter Gollwitzer & Paschal Sheeran, “Implementation Intentions and Goal Achievement” (2006).
- Annie Dillard, *The Writing Life* (1989) • Will Durant, *The Story of Philosophy* (1926).

From Knowing to Doing

The whole reference on one page

The fallacy	Knowing is not half the battle. Information rarely changes behavior on its own.
The trellis	A Rule of Life: one practice per rhythm. Daily grounds • weekly connects • monthly reviews • seasonal prunes.
The order	See it • Choose it • Build it. “I am learning to...”
The mechanics	A cue • a two-minute version • the week I miss • a 90-day checkpoint that notices, not grades.
The formulas	“After I ___, I will ___.” “I will ___ at ___ in ___.”
The identity	Received in Christ first, then practiced. Every action is a vote.
The grace	Grace is not opposed to effort; it is opposed to earning. Never miss twice.
The word	“Do not merely listen to the word... Do what it says.” James 1:22

MY ONE PRACTICE THIS WEEK

The practice <i>One line. Which rhythm?</i>	
The cue <i>After I ___ / at ___ in ___</i>	
The two-minute version <i>For the day I don't feel like it</i>	
The week I miss <i>Who I tell, and how I start again</i>	

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