

THE **77** TRAITS OF HIGHLY SUCCESSFUL PEOPLE

How Ordinary People
Can Achieve
Extraordinary Results

Mark Foo

www.TheBigDreamer.com

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**** INTRODUCTION ****

Congratulations! You owe it to yourself for making a great decision to take action in downloading this eBook. This shows you have the heart to learn how to become the success you want to be and that you're willing to take actions to move toward your goal. I always have great respect for people who take things in their own hands and make things happen for themselves. Downloading and reading this eBook may not be any great action for that matter, but it is definitely a great start.

So, what is the purpose of this eBook?

Let's admit it. We all want to be better, wiser, richer and hence, more successful. So the common sense thing to do would be to know and understand how successful people think and act so that we can model after them in order to achieve levels of success previously unimaginable. And the next common sense thing to do is to talk to them (if and when possible) and read about them.

Highly successful people possess certain qualities and follow certain rules and that is why they are able to achieve what they have set out to achieve. People like Henry Ford, Bill Gates, Donald Trump, Oprah Winfrey and so on are successful because they think very differently, which leads them to adopt very different habits, and take very different actions, thus producing vastly different results. These are what separate them from everybody else.

The list provided in this eBook is not one that simply rolls out a bunch of feel good ideas. This is a list of the winning traits that highly successful people possess, which I have observed and learned over the years after talking to many of the successful people I know and reading a multitude of books on success and successful people.

If you start to adopt these traits, you will no doubt begin to experience amazing results in your life and see your dreams come alive. However, no individual trait guarantees success. But each will increase your chances of achieving everything you want out of life.

The reason of me compiling this list is that I thought it would be a good idea to clarify the lessons I've learned about what it takes to be successful – clarity is power.

Also, I thought you might be interested to know what they are, or perhaps you already know but would think it'd be a good idea if someone sorted it out for you. So now I'm happily passing on to you all these important points with this huge list. The list is in no particular order of importance.

If you're ready, let's get started.

To your success!

THE 77 TRAITS OF HIGHLY SUCCESSFUL PEOPLE

1

DO WHAT YOU LOVE

by Sid Savara of SidSavara.com

Life's too short to hate what you do all day.

SETH GODIN

It was a hot summer Los Angeles night, about 11 p.m. when I saw his instant message – “Go time!”

I kicked off the first software program and we watched months of hard work come to fruition – numbers scrolling by on the screen. I stayed up all night watching my software run, and at 7 a.m. my co-worker called me about a bug he had found in the code.

I tackled it for the next 4 hours, fixed it with no time to spare, and I sped off to USC at 11 – to take an exam I hadn't studied for. 30 minutes later I turned it in, and rushed back to the office to put out more fires. I hardly slept the next couple days, and my boss sent me home on Friday after I fell asleep at my desk.

The worst week at the office? Hardly. I loved working on that project, and watching what I did make other people's lives easier, and run calculations faster made my day. I wouldn't trade that moment for anything. I have dozens, hundreds of moments like that – where hours of difficult work are suddenly paid off.

It's not enough to just love the results though – I loved the process. I love the process of software development. I love arguing about the way software is designed, showing off how I have made something run faster, how I have created something that will make people's lives easier – and I love tackling a particularly difficult bug.

It's not about the end – it's about the doing. One of my friends once told me people spend their whole lives chasing the pot of gold, and never spend anytime enjoying the rainbows.

What does this have to do with you? Everyone has their own passions; their own goals and different things that make you “tick.” Here are a few ways you can find what you love:

1. You Would Do It Even If You Weren't Paid For It

As a teaching assistant at the University of Hawaii, I had a limited amount of time each week I was allowed to work. I didn't care. I went over my hours every week helping my students out, and discussing software design and algorithms with them. I loved teaching other people how things worked, and occasionally learning from them too.

2. You Would Do It Even When It's "Not Your Job"

Early on in college I had dreams of being a lawyer. I loved mock trial in high school and thought law was for me.

My first month in college though, I discovered the computer science club, and began attending all their events. Even as I was taking political science and economic courses to prepare for law school, I spent all my time learning about computer science and software development.

Two years in, I changed my major to computer science – there was just no denying where my passion was.

If you're interested in learning more about your passions and who you are, you may also enjoy this brief sidebar: [My Favorite Free Online Personality Type Tests and Psychology Tests](#).

3. You Lose Track of Time

When I am truly involved in what I'm doing, I have no idea how much time passes. Minutes turn into hours and into days – and I feel like I'm in a zone.

There were days in college where I would miss classes, events with friends, and yes, even forget to call girls back because I was too excited about some software I was working on.

Some people may call this being a workaholic, but I think the difference is I'm not working "towards" something. I'm already there – I've reached just about the highest level I can get to as a software engineer in my field. I work because of the work itself – not future rewards.

Not everyone is going to be a software developer, but we can all do what we love.

In a now famous commencement address, Steve Jobs once remarked, "Your time is limited, so don't waste it living someone else's life."

I agree.

Don't waste your time living someone else's life – do what you love. If you love nuggets of inspiration like this, you'll also enjoy my article [What Is Life? Favorite Inspirational Quotes About Life](#).

About the Writer:

If you want to make more time in your life to do what you love, you can't miss the articles at <http://sidsavara.com>. Visit and read as Sid Savara discusses personal productivity, time management and personal development – helping you make your life better.

2

TAKE 100% RESPONSIBILITY

by Alex Fayle of SomedaySyndrome.com

Accept responsibility for your life. Know that it is you who will get you where you want to go, no one else.

LES BROWN

English culture, especially North American culture, does not like the idea of personal responsibility. If I got drunk at a bar and ended up in a car accident, I could sue the bar for serving me. If I broke into your home and tripped over the dog, I could sue you for damages.

Pop psychology and daytime television have filled our heads with the idea that it's never our fault. We can blame our parents, the system, or (more recently) our genetic makeup.

And what have we ended up with? A couple of generations of people who refuse to take responsibility for their lives, saying "but it's not my fault" every time something bad happens.

Fortunately the pendulum seems to be on the move heading the other direction. More people are taking responsibility for their lives, whether it's through ideas like the Law of Attraction, or just a simple decision to make choices rather than react.

Even the daytime field has changed. American media mogul Oprah, who used to revel in the cult of victimhood, now focuses her energy on people who make choices and who take full responsibility for their lives.

So what does that mean for us? What does it mean to take personal responsibility?

1. Be aware of your life

Often we don't need to think about life; we just live it moving through life in a kind of trance, let the autopilot guide us. And while autopilot has its uses, many people give it permanent control. Unfortunately while the autopilot runs days, weeks, months or even years might whip by while we're in this trance of doing.

2. Make conscious choices

Life is choice. Anyone who says “I had no choice” is lying. And while we don’t always have control over what comes at us externally, we always have a choice as to how we react. Getting up in the morning is a choice. Deciding to live is a choice. And the more you practice making conscious choices, the easier it gets.

3. Accept the consequences

So you’ve made a choice and suddenly the results aren’t what you were expecting – at all. The easy road would be to start pointing fingers and saying to everyone in earshot: “It’s not my fault!” But know what? Blame doesn’t matter. The past is over. Accept the present situation, no matter how much it sucks and make new choices based on the best information you can gather in the moment.

By adopting these three simple steps, you can stop wishing your life would get better and leave the cult of victimhood. You can take control of your life and direct it to exactly where you want it to go.

About the Writer:

Alex Faile of **Someday Syndrome** is a former procrastinator who uses his visionary ability to uncover hidden patterns and help you break the procrastination obstacle so that you can finally find freedom and start living the life you desire.

Learn more about how you can start loving life again at <http://www.SomedaySyndrome.com>.

3

TAKE ACTIONS

by Vincent Tan of HealthMoneySuccess.com

What we think or what we know or what we believe is, in the end, of little consequence. The only consequence is what we do.

JOHN RUSKIN

The key to success is to take action consistently. Most people knew taking action could help them to achieve more in life yet most do not take any form of action.

Why are people not taking action when they knew that it would help them to achieve more in life? Here are some common reasons:

1. Laziness
2. Overwhelmed by the amount of tasks they need to do
3. Fear of failure

There are many people out there who would love to make more money in life and there are tons of books out there to teach you how to achieve it.

There are books on investing, trading, making money online or starting a business to help people who are serious in making more money to create a lifestyle of their dreams.

There are more than enough resources available in the market and all we need to do is to pick up any one of those books that interest you and start studying the subject and implement it.

As a matter of fact, buying the book that teaches you how to achieve financial abundance in your local bookstores is the easiest part. I believe only a handful of people will take action to try to improve their financial situation.

They may go out there to purchase books to learn how to make more money. Out of those people who bought the book, only a minority of them will finish reading the book. Out of the minority of them only a few would actually implement what they had learned.

The people who took action and persist are the ones who will finally [achieve success](#).

Those people who gave up halfway or never even started will look at those people who had succeeded and ask themselves what are the secrets of those successful people. What did they do to achieve their success?

The answer is simple: **they took action consistently and never gave up.** People search for answers to achieve success relentlessly and they are always disappointed at the answers because the answers to success are really boring.

You may have heard it before quite a few times and I will repeat it here. The answer to being successful is to take action, fail, try again and never give up. It is that simple.

It is hard to attain [overnight success](#) but success is guaranteed if you take action and follow the path that other successful people had walked.

They have shown us the path towards success and we do not need to waste any more time to reinvent the wheels. All we need to do is to follow their path and take the necessary action to succeed in any field you are doing.

In life, only a handful of people achieve what they really want because they took the necessary action. You can be one of them by rolling up your sleeves and take some massive action.

I believe I have already made my point clear and out of all of the readers of this eBook, only a few will truly take action to pursue success. Will you be one of them?

About the Writer:

Vincent Tan writes on the subject of Personal Development at HealthMoneySuccess.com. His site's main aim is to help people to stop sleepwalking in their life, follow their dreams, be more productive, be happy and achieve success in life.

You can follow Vincent on Twitter [here](#).

4

EXPECT THE BEST OF YOURSELF

by Sid Savara of SidSavara.com

I expect more from myself. More than anyone would ever dare to expect from me.

MICHAEL JORDAN

The most successful people I know aren't necessarily the smartest, the best at networking, or even the hardest working – though of course all these characteristics would certainly help.

I am convinced though that one of the biggest determining factors in their success is the expectations they have for themselves. They expect the best out of themselves, and this attitude spills over to so many other areas that it is hard not to succeed with such an outlook.

People who believe in themselves don't make excuses for the way things are. One article I've written that touches on this subject is [Personal Development Roadblocks – “The Situation”](#) – which discusses a common mental roadblock I've come across myself, and seen stop many people time and again.

From the article:

*“There are times when this blanket reason of ‘**the situation**’ is legitimate. Perhaps physical constraints, disabilities, or absurdly difficult obstacles presented a “situation” that was impossible to overcome.*

*Often however, I have found that ‘**the situation**’ is an excuse used to **avoid confronting a difficult problem** that has a difficult, uncomfortable or uncertain solution.*

*Rather than tackling the actual issue head on, we instead pretend there is no way to resolve some solvable problem, work around it and then say we did our best, given ‘**the situation**.’”*

I can promise you this – I have never gotten ahead in any aspect of my life while I blamed “the situation”.

The situation is just short hand for saying “I'm not going to take responsibility for the way things are right now.” Refuse to accept that mentality – expect the best from yourself, and address these challenges head on.

Another way that we sabotage ourselves from reaching our full potential is by clogging up all our time with busywork – or what I call “metawork.”

As I discuss in my article [Are You Really Working – or Just Using Metawork as an Excuse to Avoid Real Work?](#)

Metawork is “tasks that may make me feel productive, but in the end produces no real results”.

I take stock of my life frequently, and am often surprised at how many tasks I have that I believe are productive, but aren’t actually producing results for me.

When I expect the best out of myself, I start expecting the best out of where my efforts go as well, and look to minimize unproductive time spent in metawork.

Ultimately, nobody else can make us great – we have to do it for ourselves. Effective, ineffective, successful or unsuccessful we all build our own lives and must take responsibility for who we are, what we do, and where we spend our time.

I encourage you to give yourself the benefit of the doubt – and always expect the best from yourself.

About the Writer:

If you’re ready to get the best out of yourself and your life, you owe it to yourself to visit <http://sidsavara.com>. It is one of the most popular and fastest growing websites about personal development where Sid Savara discusses motivation, time management and personal productivity with unique ideas and approaches to life.

5

DECIDE WHAT YOU WANT

by Maya Bisineer of ThinkMaya.com

*The indispensable first step to getting the things you want out of life is this:
decide what you want.*

BEN STEIN

If I asked you if you know EXACTLY what you want in your life, would you be able to tell me?

I really want to know.

Did you start off many years ago, saying that you wanted a job A, make X amount of money, have a home that is Y square feet and so on and get exactly what you wanted many years later?

If you did, you will have to tell me how you did it? What is your formula?

Those are my two questions:

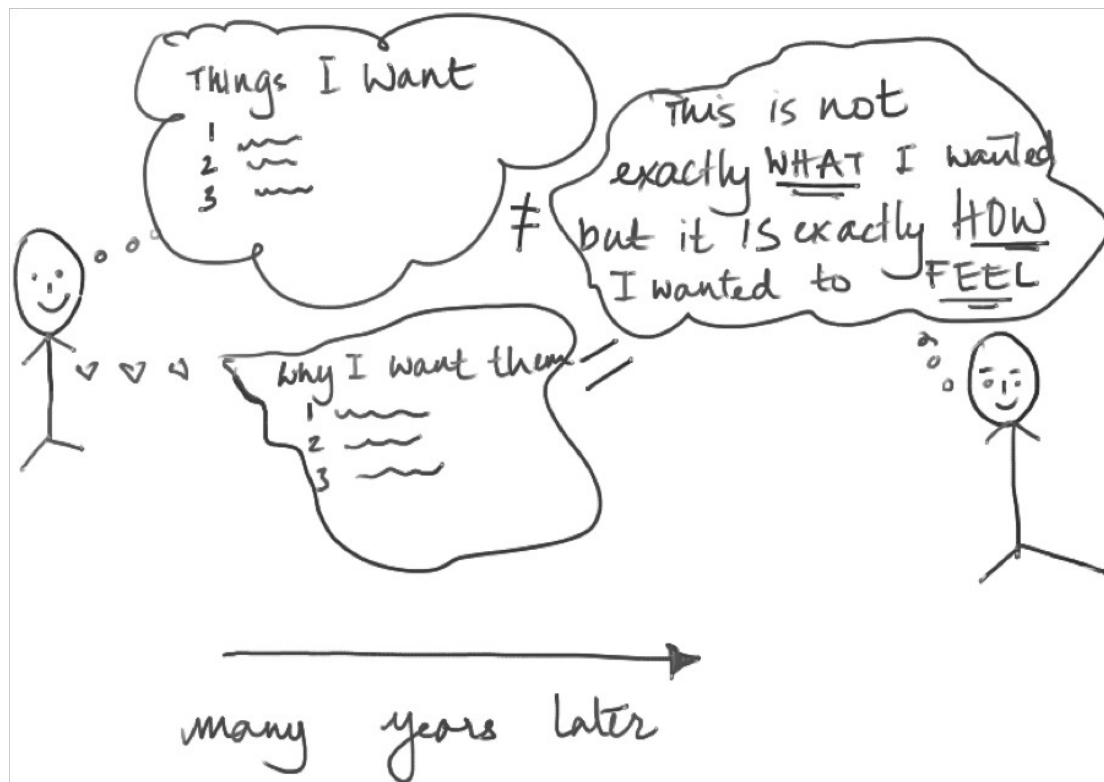
How do I know what I want in my life? And how do I know if I have what I wanted in my life?

It is eerie; since I am doing everything I ever wanted to do in my life. Or it seems like that. And I have everything I ever wanted to have. Or it seems that way.

Kids, dogs (and a cat!), a home, life, adventure, freedom, education, the luxury of having an entrepreneurial experience and a support system that I had no idea could even exist.

I am NOT sure this is what I set out wanting in my life. But it seems like today, I have everything I had ever wanted for myself.

And then I wonder – Am I so happy because I really have everything I ever wanted or am I happy because I have made Happiness a Habit?



I do not know. But I have a feeling that it does not matter.

I think what really matters is that at every moment we WANT SOMETHING. And at every moment in our lives we are working feverishly towards that something.

But there is a Step 2 to this –

While we are working feverishly towards that SOMETHING, it seems really critical to understand WHY we wanted that SOMETHING.

In retrospect, what I had wanted in the past does not seem to matter – the past has gone by. What matters is that I always seem to know what I want next (if not in life) and I keep going towards that.

Whatever it is, it seems to be working. You can argue that “working” is a relative term, but I think I am doing well enough to talk about how I do it.

While I have often not achieved exactly what I had set out to achieve, I have ended up having more in a lot of ways.

What you want to HAVE is an external force – It provides momentum like the fuel in a motorboat. It deals with the tangibles. About larger force and control.

What you want to FEEL is an internal force – it provides direction control like the steering wheel in the boat. It deals with the intangibles. It gives the finer control on our journeys in life.

Life is a vector – it needs both momentum and direction. Without one, the other is meaningless. Moving towards a goal is all about make sure the intangibles are protected while trying to achieve a tangible goal.

Knowing what you want to HAVE is like having the fuel to go towards something

Knowing what you want to FEEL is like having control of the steering wheel.

To make the journey meaningful, you always have to set out seeking something (and that something might be to just explore aimlessly for a while).

It is very important to have a destination in mind while we start off, but it is perhaps as important to check on the bumps that come along the way, navigate the rapids appropriately and perhaps steer towards a newer destination that is more exciting than the one you started off seeking.

It is NOT about getting EXACTLY where you wanted to go, but about being in control, taking responsibility and reaching a destination that you love.

It does not matter if you do not know where you want to go sometimes. The stream of life provides those lovely slopes sometimes, when you can ride for free – just flow along and take some time figuring it out... and enjoy it.

But choosing a journey that leads to you to a destination of your longing while letting you connect with yourself every single minute of the journey is what makes a journey passionate. If your passions come alive in letting yourself flow, so be it.

About the Writer:

Maya is a mom, an entrepreneur (<http://www.memetales.com>), a social (<http://www.geekdance.com>) media geek and a lover of life (<http://www.thinkmaya.com>). You can follow her on twitter at <http://www.twitter.com/thinkmaya>.

6

DREAM BIG

by Celesine Chua of CelestineChua.com

If you are going to think at all, you might as well think big.

DONALD TRUMP

“The only limits on your life are those that you set yourself.”

Why should you dream big? In short – Because you can.

The greatest people in this world are where they are precisely because they dreamed big.

Look at people like Steve Jobs, Bill Gates, Barack Obama, Martin Luther King Jr, Winston Churchill, Oprah Winfrey. They didn't get through their lives thinking small. They thought big – really big. They didn't limit themselves like many people out there do.

Many people have a tendency to limit themselves because they want to be 'realistic'. They want to be 'practical'. But the thing is, if you try to be 'realistic', you are never going to get anywhere.

Realism is based on what's already in the reality. By trying to be realistic, you are only basing yourself off what majority of the population is doing, which is just average.

The world's greatest inventions were deemed as unrealistic before they came into fruition.

Steven Spielberg was said to be unpractical when he shared his dream of being a film director when he was a kid.

Sylvester Stallone, with his half-paralyzed face, was scoffed at by everyone as being a joke when he went about pursuing his dream of being an actor. Look at how all that panned out.

I have a humongous dream – I want to unite the world as one single consciousness. That's probably going to take a few lifetimes to accomplish, not that it's going to stop me from pursuing it anyway.

For my current lifetime, one of my dreams is to set up a life development school. Every day, being able to reach out to others and help them to reach towards their highest potential is the single best thing I can ever do in my life.

Nothing, absolutely nothing, drives me more than being able to do that. (For the complete visual of what I have in mind for my school, think of the Xavier Mansion from the Hollywood version of X-men movie.)

How about you? What are your dreams?

Don't limit yourself – You are much more than that.

You can achieve so much more and that's only going to happen when you give yourself permission to dream.

Stop letting yourself be muffled by everything you see and hear around you. Start dreaming big, really big. Let the vision-extraordinaire emerge and let it soar.

About the Writer:

Celestine Chua exemplifies what it means to choose passion over money - She left her high paying career at a Fortune 100 company to pursue her life passion to help others grow.

Now a full-time personal development blogger and life coach, she transforms lives every day through her articles on her blog @ CelestineChua.com and her personal coaching.

7

BELIEVE IN YOURSELF

by Hunter Nuttall of HunterNuttall.com

You have to believe in yourself when no one else does. That's what makes you a winner.

VENUS WILLIAMS

In case you haven't noticed yet, life is full of challenges. Your path is not a straight shot from point A to point B, but a long and winding road filled with countless obstacles, many of which will appear insurmountable.

But that's OK. Life is not supposed to be a cakewalk, but a daring adventure. So as you proceed through your daring adventure, what is the message you want to be telling yourself? That everything is hopeless? Or that you believe in yourself?

Both of these messages can be rationalized, so neither one is inherently more correct than the other. But keep in mind that these messages aren't just passive observations. Tell yourself something enough times, and you'll come to believe it. Whatever you tell yourself, it becomes you.

Do you want to be a person who expects to fail at everything, and takes pleasure in proving those predictions to be correct? If you happen to succeed at something, do you want to chalk it up to an accidental fluke that has little chance of happening again? This mindset will lead to both mediocre achievement and dismal life satisfaction.

On the other hand, you can expect to succeed at everything, and take credit when you do. Of course, everyone fails far more times than they succeed, but what matters is how you react to failure. Don't take it as a sign of inadequacy; take it as a useful growth experience. Figure out what went wrong, and resolve to do a little better next time. This mindset will lead to incredible achievement and stratospheric life satisfaction.

Life is one big series of challenges, and how you react to those challenges has immeasurable consequences for you. I talk about this and much more in my eBook [Greatness Without Genies: The Law of Attraction for Realists](#).

Believing in yourself isn't about pumping yourself up with inspirational quotes and success stories. That kind of motivation is short-lived, and it doesn't necessarily lead you to effective action.

Believing in yourself comes from embracing the truth that you are the master

of your own destiny, and as such you have both great power and great responsibility. What will you do with it?

Don't surrender your life to random events, but take charge and shape your own future. When you believe in yourself, your life can't fail to be anything less than amazing.

About the Writer:

Hunter Nuttall wants you to [stop sucking and live a life of abundance](#).
Subscribe to his free articles, and learn how to make the most of your own daring adventure.

8

BELIEVE IT'S POSSIBLE

by Celestine Chua of CelestineChua.com

Some men see things as they are and say "Why?" I dream things that never were and ask "Why not?"

GEORGE BERNARD SHAW

When we are pursuing our dreams, a lot of us start off strong, but then quickly get into the trap of negative self-thoughts when we start seeing obstacles in the way.

We spend so much time thinking about the things that stop us, the things that go wrong, the things that can go wrong later – the list goes on.

Catch yourself when you are doing that – and stop yourself. With everything you do, you must let yourself be driven by the belief that what you want to achieve is possible.

Your belief is the single biggest thing that determines the future outcome. If you think something's impossible, it will be impossible. If you think something's possible, then it's possible. As Henry Ford puts it, "Whether you think you can or think you can't – you are right."

When I left my Fortune 100 job in 2008 to pursue my passion, I had two things going for me – **1)** my intense passion towards helping others grow **2)** my immense belief that everything was going to work out the way I envisioned it to be.

It didn't matter that it was the recession then. It didn't matter that I knew nothing about the Web 2.0 landscape. It didn't matter that I had not started drawing plans with regards to what I was going to do.

All I knew was, no matter what, I was going to succeed in what I was about to do next.

And I definitely did. After just a few months, I'm already earning a steadily growing income from my personal development business.

[My blog](#) has received 200+k unique visitors to date; I have been featured in media several times for my personal development work; There is a 3-month waiting list of clients for my coaching services; I'm speaking at multiple seminars and workshops – the list goes on.

Leave no room for self-doubt or any junk thoughts and emotions.

Any energy you invest in those elements means less energy for what uplifts and propels you forward. Do your absolute best and have absolute faith that the universe is bringing everything to you right at this moment.

Think, feel, and know in the deepest depth of your soul that everything is eventually going to turn out to be just the way you want.

Have belief so strong that it is unbreakable. Then, follow through with your actions. That's when you will start seeing your dreams come true.

About the Writer:

Celestine Chua exemplifies what it means to choose passion over money - She left her high paying career at a Fortune 100 company to pursue her life passion to help others grow.

Now a full-time personal development blogger and life coach, she transforms lives every day through her articles on her blog @ CelestineChua.com and her personal coaching.

9

MAKE UNFALTERING COMMITMENT TO YOUR GOALS

by Sid Savara of SidSavara.com

There is a difference between interest and commitment. When you're interested in doing something, you do it only when it's convenient. When you're committed to something, you accept no excuses, only results.

KEN BLANCHARD

Having seen first hand how it has transformed my life as well as those of some of my close friends, I am a huge supporter of personal goal setting.

I understand it can be difficult to commit, but as I discuss in my article [Why Our New Year's Resolutions Are Doomed Before We Even Begin – And What We Can Do About It](#), not committing to goals is an almost certain path to failure.

From the article:

“Welcome to the end of the first week in January, the week where more New Year’s resolutions are broken than any other.

*According a study conducted in 2002, **25% of New Year’s resolutions are broken in the first week alone.***

Regular readers may recall similar results of people abandoning projects when we discussed [strategies for staying motivated when passion fades](#).

*In that article we cited two studies – one that showed 80% of gym goers drop out within 8 weeks, and another which surveyed over 4 million blogs, and found **a quarter were abandoned after only one post.***

*The good news is that the very act of resolving to do something increases the likelihood of success – that same study found that, after 6 months, those who set a resolution were 10 times more likely to stick to their resolution than the non setters (**46% versus 4%**).”*

There are a number of strategies one can employ to increase the likelihood of success, but the biggest single strategy I can think of is to simply **take your goals seriously**.

Commit to your goals – write them down and plaster them on your wall.

Publicly commit on your website. Tell your friends. Write them out and sign the sheet of paper.

It may sound ridiculous, but I can't count the number of times people have told me their so called "goals" which have really just been empty aspirations.

I don't say that to be mean. I wish more people did accomplish their goals. It would make the world a better place, and enrich their lives.

Too often, however, people simply don't respect their own goals and dreams, and that is a shame.

While it certainly matters to me whether my friends succeed or fail, ultimately the success of the goal is most important to the person himself/herself.

So why do they only make a half-hearted attempt?

I believe at least part of this is fear of failure – fear of putting ourselves out there, giving it our all and still falling short.

I won't lie and sugarcoat it. This is definitely a possibility. There are hundreds of sprinters who have poured blood, sweat and tears and yet never won a medal at the Olympics – not everyone can be the best.

However, I promise you that the sprinters that are all talk, hardly practice and talk about seriously training "next week" never get as close as the ones who truly commit to their goals, living and breathing it.

So commit to your goals, take them seriously and be unfaltering in your commitments to yourself. You just may surprise yourself with how far you come.

About the Writer:

If you're ready to get the best out of yourself and your life, you owe it to yourself to visit <http://sidsavara.com>. It is one of the most popular and fastest growing websites about personal development where Sid Savara discusses motivation, time management and personal productivity with unique ideas and approaches to life and of course, goal setting.

10

BE ABSOLUTELY FOCUSED

by Stephen Martile of FreedomEducation.ca

You must remain focused on your journey to greatness.

LES BROWN

There was once I spoke to a woman who is a friend of mine. At that time, I sensed that she seemed a little confused and frustrated.

As we got talking, she told me about the different businesses she works in. I asked her, "How many business do you have?" and she replied, "I have three."

If you ask me, that's two, too many and here's why.

Having Too Many Businesses Scatters Your Focus

Let me explain.

Let's think of those businesses, sort of like driving a car, but not just one car – many cars. Let's also say you have five different cars and you want to drive all of them at the same time.

You get into the first car and you drive it 300 feet. Since you can only drive one car at a time you stop that car and walk all the way back to the second car.

Now you take the second car and drive it 400 feet. Again, you stop that car and walk back to drive the third car.

You drive the third car 700 feet. You're really satisfied with yourself, but you have to get out of that car and drive the fourth car.

You take the fourth car 150 feet. You had a terrible day. You hum and haw over your losses and walk all the way back to the stop light and get into your fifth car.

You drive the fifth car about 600 feet. You're really cruising but you have to stop and go all the way back to the first car again.

Can you see the problem here?

Since you can only drive one car at one time you scatter your focus. Your energy and actions become dispersed making it almost impossible to progress and move forward. Why?

You're driving too many cars!

What's the alternative?

Master your attention. Become absolutely focused. Choose one business to focus on at one time. Don't shift your attention to other businesses. Stay focused.

But it doesn't stop there.

This applies to other areas of your life as well. Maybe you have a list of projects that are important to you; it could be anything from home improvements to personal health. You find it difficult to get things done and you can't seem to figure out why.

Where's the first place to look?

See how many cars you're driving.

You might have five different cars and you want to drive all of them at the same time. What should you do?

Choose one car. Drive that car until you're happy with your results. Keep doing this over and over again, driving one car at a time. This will help you get more done, accelerate your progress and most importantly, become absolutely focused.

About the Writer:

Stephen Martile

You know how some people are unhappy, wasting time and energy married to their job? What Steve does is provide coaching and tools to help people find their passion and then take the right steps towards a new career or business with that passion.

Before that you've got to be clear on your life purpose. You can learn more in his FREE ebook: [The Genius Within YOU](#). Get Instant Access NOW.

11

STAY POSITIVE IN THE FACE OF CHALLENGES

by Lisis Blackston of QuestForBalance.com

Positive thinking will let you do everything better than negative thinking will.

ZIG ZIGLAR

When my son's neurosurgeon made a careless mistake, I got a crash course in staying positive in the face of challenges.

A chiari surgery that should have been relatively simple ended up making my son's head and neck completely unstable. In fact, he spent six months in excruciating pain and potentially life-threatening danger.

If you are a parent then you know that, when anything scary is going on with your child, the worst thing you can do is panic. Giving up is not even an option. Kids look to us to know whether they should be afraid.

So, as parents, we do our very best to put on a brave face, smile, and say, "Everything is going to be just fine," as convincingly as possible. But we don't really know if it is. In fact, some challenges are so great we may even be certain things will *not* turn out fine.

For six months my son was not the same boy I had known prior to the surgery. The first thing I noticed was he had a significant under bite that was not there before. This was because his head had essentially fallen off his neck and was resting precariously on the top of his spine!

I called the doctor in a panic, telling him, "He's not saying my name right! It should be Lisis, and my son is calling me Lishish!" I pleaded, "I'm his mother, I KNOW something is wrong."

The doctor said to give it some time; it would probably straighten out. But it didn't. It got worse. He stopped riding his bike because riding over the cracks in the sidewalk made him shriek with pain.

I couldn't hug him or touch his head without making him cry from the pain. For *six months...* I couldn't hug my son without hurting him so much that he would cry! But the doctor would not see us; he even sent us to physical therapy to work through the stiffness.

That decision nearly cost my son his life, but it also saved him. It was the

physical therapist who finally confirmed my suspicions, having worked with other chiari patients before.

She told me something was definitely not right and we should see this other surgeon for a second opinion. I couldn't possibly express to you how grateful I was, am, and always will be for her words.

The second neurosurgeon spotted the problem right away. My son's condition was so delicate, he had me pull him out of Kinder and admit him back into the hospital within a week, Christmas of 2006.

He and an orthopedic surgeon would work together to harvest bone from my son's hip and reconstruct his skull, then fuse his head and neck with titanium bolts and rods.

I remember distinctly the orthopedic surgeon saying, "This is Plan B... and there is no Plan C; so let's hope this works."

I am thrilled to report that the repair surgery was a smashing success. My son had to wear a halo for three months after that, but he didn't mind it one bit because he was finally not in any pain. My son became my role model for staying in the present moment and focusing on the positive.

He was no longer thinking about the difficult recovery from the first surgery, or the six months of excruciating pain and danger he had just survived.

Like most kids, he didn't waste time or energy looking back. He was not thinking about the struggles that still were to come: how would he do even the simplest things with this heavy halo screwed to his skull for nearly three months?

He was not worried about whether this time the surgery went well, how long it would take to recover, if he'd need another surgery, or if he would ever ride a bike again.

Kids don't think about all these things that have happened, will happen, and might happen. None of those things are relevant. You could waste your life agonizing about them, but it wouldn't do any good.

I'm sure you've heard the saying, "If there is a solution to a problem, there's no need to worry. If there is no solution, worrying won't help at all."

All he was thinking about was that he was pain-free for the first time in six months, and that he was getting to go home, after spending ten days (including Christmas) in the hospital.

His joy melted me, and it changed me forever. After all that he had endured and would still have to go through, he was happy because he was finally OK... and I should be happy, too.

This reminds me of Elizabeth Lesser's book, [Broken Open: How Difficult Times Can Help Us Grow](#).

In it, she talks about how we can emerge from difficult life events transformed

into something better than we were. She calls this the Phoenix Process, as something beautiful essentially rises from the ashes.

Difficult times will happen; they can break us down, or we can choose to break open and be transformed. Once we do, happiness comes naturally.

Have you had any experiences like this, which made you think you would never make it through, but you came out stronger than you were before? I wonder what makes some people break down and others choose to fight harder?

For at least nine months straight my husband and I had to helplessly watch our son suffer, and pray for his recovery, without ever letting him know we were scared to death. We HAD to stay positive in the face of this challenge... there was really no other choice.

About the Writer:

[Lisis Blackston](#) is the author of **Quest for Balance**, a blog dedicated to the idea that whether we find happiness through grand adventures, or seek it in every-day places, we all want less pain and more joy.

[Quest for Balance](#) is a place where people can be reminded that finding lasting happiness and inner peace is not only achievable, but surprisingly simple... for all of us!

12

BE A PERSON OF VALUE

by Brad Isaac of PersistenceUnlimited.com

The value of a man should be seen in what he gives and not in what he is able to receive. Try not to become a man of success, but rather try to become a man of value.

ALBERT EINSTEIN

Seeking value in your life should begin with becoming a person of value. Here's how to do it.

Being a person of value is the pinnacle of a life. Yet, it is a daunting goal to have because defining the concept is vague.

Any discussion of value is subjective.

We all have different ideas what value means. A Ming Dynasty vase is value to many people while McDonald's value menu is good for others. But when we talk about people, value is easier measured.

A person of value has several qualities – albeit these are emotional in nature. What do you think of when we give the term “person of value”? Is that person paid more? Are they respected more than average? What happens after they die? Are they still valued?

I will start by defining the four qualities of a person of value, and then I'll follow with how you can develop these traits.

Here are the four qualities of a person of value:

1. They are leaders

A person of value is always a leader. That means they've gotten good at speaking, influencing others and getting things done.

As leaders, they also take risks; they invent, build and work toward the development of new ideas. Leaders get things done.

a). Take an accurate assessment of your current value – Consider each point above. Are you currently a good leader? If not, what qualities of leadership are you missing? Can you influence? Can you get yourself and others to take action to get things done?

2. A person of value is respected, not feared

Being a leader isn't enough. Kim Il Sung is a "leader" but his leadership is through fear. Death camps and inhumane treatment is where he gets his power.

A person of value doesn't need fear. They are able to communicate their vision in such a way that people follow. They seek win-win in negotiations and they care about people.

A person of value knows it's all gone when we die, so we might as well be happy while on this planet.

a). How well are you currently respected? Is most of your respect gained through force or through communicating your vision? The converse of the question is important too, do I have enough respect for myself to say no to certain things?

3. A person of value leaves an admirable legacy

Consistent with the valued person's knowledge of their own mortality, they seek to do things while alive that honor them when they are dead.

They know the meaning of cause and effect and think long term when taking action. A person of value always knows the difference between right and wrong and will die fighting for what's right.

a). What legacy are you currently leaving behind? Or more accurately, what is your story? You can leave money behind, but your story is the real legacy.

People remember those who have beat the odds and succeeded anyway. Especially today, with all of the temptations to make a quick buck at another person's expense, most people want to lead normal lives where they can sleep at night. Make your story one that's an example. Keep a journal.

4. Paid well

Money isn't everything, but it's a good measure of a person's value. While some people get rich at the expense of others, a person of value gets rich at the benefit of others. This is an important distinction and is one of the toughest aspirations for one to pursue.

A person of value knows they can make money through nefarious means. However, by doing so serves to destroy the other components that build a valuable life. They intuitively know that through hurting others they might be winning the battle but definitely losing the war.

a). Assess how well you're compensated. In the day of the "salary survey" it shouldn't be too difficult to find out if you are paid more than others in your skills and experience range.

Notice I said more. A person of value is not valued if they are compensated “fairly.” Fair is what it is fair. Think weather. Fair weather is not exciting, nor is fair pay.

So if you aren’t being paid more, why is that? Ask your boss, ask your customers, ask your spouse. They should have some good ideas why.

Once you know why, don’t pout or get irritated. Immediately begin to work on improving the number and quality of your services. Notice I say your services. We get wealthy at the service to others. Not through expense.

About the Writer:

Brad Isaac is the creator and lead developer of [Achieve-IT! Goal Setting Software](#). You can also read his blog at [Persistence Unlimited](#).

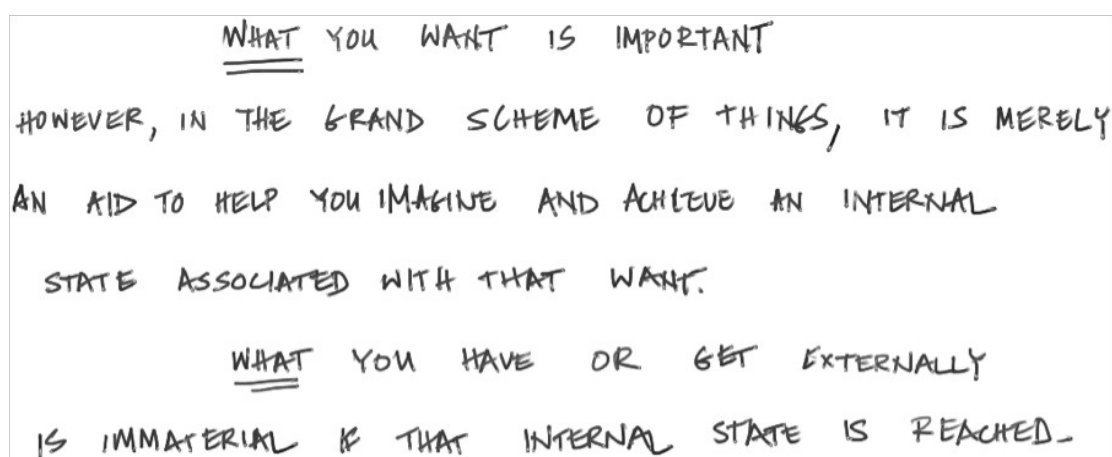
13

EMBRACE FAILURES

by Maya Bisineer of ThinkMaya.com

Failure is simply the opportunity to begin again, this time more intelligently.

HENRY FORD



You'll probably NEVER get what you thought you wanted years ago – and that is perfectly fine. What matters is that you set out wanting SOMETHING. What matters in that in the end you ended up FEELING and EXPERIENCING life the way you wanted.

How do you figure out WHAT you want to HAVE in YOUR life? Does it disturb you if you do not get what you exactly set out to get?

Embrace Failures

Many years ago, I was in Engineering school for my undergraduate degree. I have never been too bad at academics really.

There were some areas that were certainly not my strong points and I worked hard, but I enjoyed almost all of my educational (formal) years thoroughly. I was rarely at the top of the class but surely stayed away from being at the bottom.

It was semester 2 of year 1 of my undergrad degree. Things had been going wonderfully and academics were pretty fun.

Exams were a breeze. Joy in the air and all. And then, it happened. The results came out and I had failed to get through one of my courses.

It was perhaps the most devastating thing that happened in my life until that point in my life.

For one, the failure was totally unexpected. Secondly, Engineering Drawing (perspectives and all) had been my strongest area that semester. I was miserable. I must tell you that a number of other students had unexpectedly failed the course as well (which usually implied an error in grading), which meant I was not alone.

For some reason, the blow was so bad that none of the logic made sense. A feeling of worthlessness loomed over me and everyday I measured myself up from the depths of the pit I had just fallen into – and for a long, long time, I failed to measure up to basic happiness.

And hence, I was miserable. Oh, you should have seen me! My self-worth was close to nothing – nada, zero, zilch! This happened for a few reasons:

1. I had assumed DITCHES don't exist OR I had assumed I would NEVER fall into one

2. And hence, I failed to carry my "DITCH COMMUNICATION DEVICE"

And then it got worse. I tried my best to rely on people who knew my worth (who had seen me excel in the past) to help me restore some of my self-confidence.

For better or worse, this happened to be my parents. Well, my parents were wonderfully supportive, but this system was flawed for two reasons:

1. They felt sorry for me. As in, they were too NICE to kick me in my butt and force me to get on my feet.

2. They had BAGGAGE.

Funny story – but before I joined my undergrad school, my parents had consulted an astrologer about what would be right for me.

The astrologer's take was that this school would be a rather bad choice for me. He had warned my parents that if I chose to go to this particular school, I would NEVER really complete my Engineering – as in, I would never really obtain an Engineering degree.

Perhaps, at that point, my parents thought he was being ridiculous. So they kept the astrologer incident quiet, very quiet.

But when I failed one of my courses, my poor parents could not help but imagine that this was just the start of a very long and never-ending Engineering degree of mine!

So you can imagine, this was perhaps worse on them than on me. They knew

something I did not!

And then it got super BAD. Someone told me the astrologer secret. Ouch!! Not only was I in the pit, but my parents were there as well!! Times were just not good!

Sadly, I do not remember much else.

But thankfully, I felt better really soon. I applied for my paper to be re-evaluated and I passed my exam – and I did pretty well too.

In hindsight, I was lucky. Life is full of ditches really. And it is not very often that we can apply for a re-evaluation of our situations.

In order to believe in ourselves when we fall into these ditches, we have to learn and prepare to believe in ourselves. That is the key to not giving in to a “miserable death in a deep ditch” – so to speak.

The Anatomy/Parts of Ditchiness

1. **You:** It is all about you, always remember that.
2. **Your Baggage:** As much as we all like to travel light, we are certainly clinging onto little and big things from our past. If you are not carrying baggage, good for you - One less thing to deal with.
3. **The Ditches:** The ditches are there and they come in ALL shapes and sizes, whether you like it or not.
4. **The Others:** The others are there too. The good ones, bad ones, the and really ugly ones too.
5. **Their Baggage:** People love the baggage they carry – especially the stuff in their bags that relate to you
6. **The Tools:** These do not just exist. They have to be created and tested by you before you fall into a ditch

Prepare to Believe in Yourself

The secret to getting out of a ditch in life is to believe that you can scale it and get out. And the secret to believing in yourself when you are in the dark depths of a ditch is all about preparation (a torch, a cell phone etc).

- (Locate the ditches): When you are having the best time of your life, take a few minutes out of your day to think about what could potentially go wrong. But take only a few minutes. This is really important because a happy mind is a healthy mind.

And when you think about bad times with a healthy mind, you tend to think constructive thoughts.

- (Locate your tools): Now that you are thinking good thoughts about bad

times, start to quickly think about what you will do when times get bad. And think about your recovery strategy at two levels:

One – Things you can do now: Should you get insurance? Should you cut costs and run your business lean? Should you apply for a new job now?

Two – Things you will do in the ditch: Is there anything you can read to feel better? Do you have a word that will kick you back into gear or should you perhaps wear your red underwear? Should you get out and run? Or will a day dedicated to helping others help you recover some lost self-esteem?

- (Test your tools): Externalize. Talk about it. Briefly. With people who matter and/or people who understand.

Help people who are already having the struggles that you are likely to have. Share your strategies and learn from them. And become a better person in the meantime.

- (Share your tools) with the others
- (Take responsibility): Be aware of THEIR baggage. If you have a person in your life that carries no baggage from his/her past, PLEASE tell me.

But your best bet is to take responsibility for what you will encounter in the future and prepare for it. Expectations never left anyone very happy.

Life is not that bad after all.

There is life. And there are ditches – several of them. And the ditches are dark. All of them.

But guess what?

All the ditches have a little staircase leading back up. All you have to do is find it. Carry a little torch to help you and a cell phone to tell the people you love that you are okay.

And then take your time to make it back up. You will be a stronger, happier individual for believing in yourself and making your way out.

And all it would have cost you is a little time. A little time for a lot of good.

About the Writer:

Maya is a mom, an entrepreneur (<http://www.memetales.com>), a social (<http://www.geekdance.com>) media geek and a lover of life (<http://www.thinkmaya.com>).

You can follow her on twitter at <http://www.twitter.com/thinkmaya>.

14

SEE PROBLEMS AS OPPORTUNITIES

by Evelyn Lim of AttractionMindMap.com

The pessimist sees difficulty in every opportunity. The optimist sees the opportunity in every difficulty.

WINSTON CHURCHILL

It takes a lot of faith to believe what seems impossible, when things are going rough. From your perspective, you may believe that things are already so bad that they cannot get worse. What unbelievable bad luck, you say. You feel like banging your head against the wall, in frustration and despair. Perhaps, it may be due to a sequence of bad experiences that you have or if you are born with some physical challenges. Somehow, your life just seems a lot more difficult than others.

Ask Yourself if a Major Life Lesson Awaits

Life has its ups and downs. Unfortunately, things can get a lot worse before they get better. It is possible that from all the pain that you are going through now, a lesson about life awaits. Life is such that problems will continually present themselves from different perspectives and ways until you have learned the lesson.

By taking a step backwards and asking yourself if a major life lesson awaits, you give yourself space to break out of a pattern. Your attitude towards problems turn from a negative to a neutral or even a slightly positive one.

Stop the Victim Mentality

When you ask yourself “why me” over and over again, you are basically not taking responsibility. You are having a victim mentality. You are saying that you do not deserve what life has handed out to you. What is happening is that you have been pointing your finger outwards rather than at yourself. “It’s always someone else’s fault!” you say.

Really?

It is important to know that you have as much to play in how things are turning out. From what we know from the Law of Attraction, you cannot be a true victim because you have attracted a negative outcome into your physical reality when you exude negative energy.

Fortunately, thoughts can be changed, to effect new changes. As you become more positive in your thoughts, you are sending out energy vibrations that match more desirable outcomes. The Universe/God responds by delivering what you have intended to you.

Trash the Worry

Worrying does not get you anywhere. To a lot of us, this advice is easier said than done. After all, it is human nature to worry. But the more you train your mind to be in a state of peace and calm, the less likely you will put yourself on a downward spiral.

Here is an exercise that you can do. Imagine in your mind the worries that you are having, each written on a separate piece of paper. Then, visualize rolling the piece of paper and trashing them one-by-one.

Contemplate on this practical advice.....

“A difficult situation can be handled in two ways: We can either do something to change it or face it. If we can do something, then why worry and get upset over it – just change it. If there is nothing we can do, again, why worry and get upset over it? Things will not get better with anger and worry.” – Shantideva

Perceive Problems Appropriately

It is possible that you magnify your problems from what they truly are. When you lose someone, you feel that you can never be happy again. When you feel that your work goes unrecognized, life sucks. When you face bankruptcy, you think that you can never pick yourself up again. And you choose to carry all that hurt, pain or emotional baggage around.

It will help to remind yourself that nothing is permanent. All things will one day come to an end. Including bad episodes. However, the longer you stay stuck in your level of pain, the worse it can be for you.

Problems Can Be Opportunities in Disguise

With an increased positive attitude, you are likely to attract better outcomes. Your mind is clearer to begin with. Instead of worrying, you are on into problem solving. While everyone else is complaining about the poor state of affairs, you are able to seize opportunities when they come along.

Problems highlighted by your customers are areas that you can look into, for improvements on your product or service delivery.

When a recession hits, you are able to reposition yourself or to even pick out bargains. You make investments when everyone else is in panic and selling.

When you are retrenched by your company, you take the chance to learn a new life skill or to upgrade yourself in terms of professional qualifications.

If you are facing relationship difficulties, they can be indicative of a need to spend more time with your loved ones or a need to improve your

communication ability.

It may be hard to have faith whilst you are in the thick of a problem. Yet, it is a fact that we all go through valleys and peaks in our lives.

Think back about the last time when you went through a rough period. Did you not waste much time and mental energy brooding over your problems? All problems do pass eventually.

To triumph over difficulties, you need to adopt a positive and healthy mental attitude. Clutter in your mind is created through worry and unhelpful thoughts. With less clutter, you experience an increased clarity.

View life from a bigger perspective of things, while learning from your lessons. Ultimately, you put yourself in a better position to turn problems into opportunities for success!

About the Writer:

Evelyn Lim is a Life Coach, Writer and an Intuitive Consultant. She runs a successful blog at [Attraction Mind Map](#), with readers from all over the world. She shares her tips on Law of Attraction, abundance, dreams, creative visualizations, developing intuition and on life coaching.

Evelyn also offers intuitive readings to help her clients increase their energy vibrations and to create the life they want. Click here for information on her [Soul Reading](#) services.

15

BE HONEST

by Ian Peatey of QuantumLearning.pl

Almost any difficulty will move in the face of honesty. When I am honest I never feel stupid. And when I am honest I am automatically humble.

HUGH PRATHER

I doubt there is one of us who always tells the truth or has not been dishonest at some time in our lives. Just because we all do it occasionally doesn't make it a 'good' thing, and the more we understand the consequences and the reasons for it, the more choices we have.

I imagine everyone has experienced, either directly or indirectly, the sudden and dramatic loss in trust when there is cheating in an intimate relationship. Often it's not the cheating itself but the dishonesty that destroys the trust built up over many years.

I don't believe that anyone can be truly successful without strong partnerships and the basic rules of the game are the same, whether it's a personal or a business relationship.

Honesty and openness are critical to build them and are key elements of the foundations on which they rest. Lie, cheat, misrepresent, hide things, and the foundation doesn't just crumble but collapses.

Why is Lying So Damaging?

I accept that [we make mistakes sometimes](#), I know I do. I say something I believe to be true, only to find out later I was missing some important information. That's different from lying and most people are pretty tolerant of me when I make genuine mistakes – provided I have the courage to admit to it and take responsibility.

Honesty is, I believe, a fundamental human value shared by us all. When we lie, we stab at the heart of a core essential of our humanity. That means it's not only painful for the people we lie to, but to ourselves as well.

Habitual liars numb themselves to the inner pain, and in so doing amplify the damage to themselves, often even without being aware of it.

If I can't trust your word, how can I work (or live) with you in any meaningful way? It's just not possible.

Successful people understand this and respect it.

Why Do We Lie?

If the consequences are so painful and potentially devastating, why would we ever say something we know to be untrue?

When I'm dishonest, it's because I am more afraid of the consequences of the truth than I am of the lie.

At the root of every lie you will find fear. Fear of feeling guilty when I hurt someone, fear of losing something important to me or fear of being attacked for saying something difficult to hear.

Those who are secure in themselves and their ability to handle whatever life throws at them don't lie. They don't need to. They may still feel fear when telling difficult truths, but they do it anyway.

How to Stop Lying

It's easy and superficial to simply say, "Well, just tell the truth!"

Next time you feel compelled to lie or be dishonest; answering these questions might just help you change your mind:

1. What are the consequences if I lie and am discovered? On other people? On myself? On the relationship?
2. Can I be 100% certain that the lie will never be discovered?
3. If they could choose, would the other people prefer the truth or a lie
4. What am I insecure about and what fear is compelling me to hide the truth?
5. How can I protect myself and tell the truth at the same time?
6. Is there something I can do to prepare the ground for the truth?

Successful people make a habit of facing their fears and pushing through them. They also tell the truth – especially when it's important to do so.

About the Writer:

Ian Peatey's site, Quantum Learning is a self-improvement blog devoted to developing nonviolence as a lifestyle. He's passionate about building a World where conflicts are solved peacefully and everyone is valued irrespective of wealth, origin, colour or beliefs. Visit the site at [Quantum Learning – nonviolence as a lifestyle](http://www.quantumlearning.com).

16

TALK TO YOURSELF LIKE A WINNER

by Sunny Jamiel of SeekingMind.com

Relentless, repetitive self-talk is what changes our self-image.

DENIS WAITLEY

Imagine that there are two equally talented and prepared athletes competing for a 100 meters sprint race. They are about to run and while they are perfecting their positions to take that first step, they are talking to themselves, like almost all of us do, whether we are consciously aware of it or not.

Sprinter A says to himself, “Now here is my chance to prove what I always believe in. I am the best 100 meters sprinter there is, and I will surely win today. I am prepared and ready for it. I can almost feel myself taking that winning step. I can do it.”

Sprinter B says to himself, “God, here I am again trying to win some race I have been dying to win for such a long time but never got around to winning it. I don’t know why I fail all the time. What if I fail this time too? How will people react to my failure? Can I really win this race?”

I can guarantee that sprinter A will win, all other circumstances being equal. Simply because of his empowering self-talk that energizes him for the race and emotionally and mentally puts him in a winning state. That is the power of positive self-talk.

You may not think much of it but the truth is, your core inner beliefs about your capabilities become evident in your self-talk.

It is a subconscious process but the trick is to control it consciously. If you really don’t believe you can win a competition, your self-talk will reflect that accurately and if you do believe in your abilities, your self-talk will reflect that too.

The more you consciously decide to talk to yourself in an empowering manner, the more easily you will start believing it, and then you’ll be able to see its manifestation in your life as well. The process is two-way. Your self-talk affects you and you influence your self-talk.

Here are 10 specific tips that you should consider when it comes to talking to yourself like a winner:

1. **Believe in what you say to yourself.** Think, act and talk like a winner and you will become one.
2. **Be specific.** If you want to win a 100 meters sprint race, say, "I can win this 100 meter spring race. This is my race and nobody shall take it away from me!"
3. **Talk to yourself in active voice.** Try not to use passive voice. Instead of saying, "This could be done by me." Say, "I can do it."
4. **Match your physiology with your words.** Stand like a winner. Sit like one. Talk like one. Dream like one. Stand tall and feel the confidence and conviction in your words.
5. **Use affirmative sentences instead of negative one.** Say, "I can win," instead of saying, "I cannot fail."
6. **Use a mirror.** Look in your eyes while you talk to yourself and feel the vibration of your words reverberating through your body and soul.
7. **Become aware of what you say to yourself.** The more awareness you develop the more you will be able to consciously give it a direction.
8. **Create an interruption pattern** and use it when you find yourself talking negatively to yourself.
9. **Record your self talk and analyze it** to find your dominant pattern of communication: visual, auditory or kinesthetic, and then create new empowering sentences to say to yourself using your dominant communication patterns.
10. **Say it till you believe it.**

About the Writer:

Sunny Jamiel manages and writes for the personal development blog www.seekingmind.com. Visit his website to read more empowering articles like this.

17

BE DECISIVE

by Scott H. Young of ScottHYoung.com

Decisiveness is a characteristic of high-performing men and women. Almost any decision is better than no decision at all.

BRIAN TRACY

Decisiveness is defined as being “characterized by firmness and decision.” Being decisive means that you have the ability to decide. From the strength of a decision you then have the ability to act.

Leadership requires that you are able to make key decisions effectively. Decisiveness then simply means being the leader of your own life. Decisiveness is both a skill you can build and an internal state you can summon when you need it.

The virtue of decisiveness hasn’t received a lot of support lately. With world leaders refusing to admit mistakes when the evidence becomes overwhelming, their apparent decisiveness seems to be a fault. Others question whether decisiveness causes hasty decision-making resulting in costly mistakes.

Decisiveness does not mean being stubborn, arrogant or hasty.
Decisiveness is simply the ability to decide with speed and clarity.

In any situation the ability to decide is crucial. Whether it is with an emergency room doctor or the high school graduate debating what to do with her life, without clear decisions there can be no action and no results. Inside your skull sits the most powerful processing unit in the known universe but without decision it goes unused.

The reason people aren’t decisive isn’t because that is an effective strategy for problem solving. Indecisive people act that way simply because they assume others will make better decisions for them. These people end up being subjected to the whims of others and have to rely on the thinking power of others to survive.

Decisiveness also means being able to make clear decisions quickly. In any decision you should decide a course of next action in only a few minutes, even if the decision is simply to do more research or brainstorming. Until you have made a clear decision though, you are simply procrastinating and wasting time.

Being decisive is simply the most rational way to take on any problem. You observe the information you have available and then you decide what would be the most successful course of action. If it is possible to get more information, you decide how to get it. If you can't get more data, you simply decide with the facts available.

Instead of being decisive, most people procrastinate. They don't spend more time researching but simply avoid the decision entirely. Asking someone who is dissatisfied with his life what he plans to do about it, usually the response will be a confused stare. Without a decision no progress can be made.

Decisiveness in Uncertainty

Although it would be nice if we lived in a world where perfect information can be retrieved readily, being decisive ultimately means recognizing when you already have the best information you are going to get.

At this point you simply need to make a decision with the faulty information at hand and move forward. Waiting longer is just delaying the inevitable, so you must decide even in the face of uncertainty.

The best decision is the best one you can make with the information available at the time. In Texas Hold'em poker, novice players might fold a hand that they later realize would have won. These players then believe they made a bad decision because unexpected cards came up. Professional players understand that whether you should have bet or folded doesn't depend on the cards that came up but what the best decision was with the information you had at the start. Just because you win one hand with a 3 and a 9 doesn't make this a good hand to bet on next time.

Even outside the casino you need to understand that almost all decisions will be based on incomplete information, and the best choice you can make is with the information you have.

You can't know for sure whether your business idea will fail or succeed, you can gather information to help you refine it and to understand the risks, but ultimately you need to make a decision. Certainty doesn't exist in the world and only a fool will expect to find it.

Ready, Fire, Aim...

Ultimately the majority of decisions you face will not have huge repercussions for mistakes. **Often you will face greater damages by making no decision at all then by making a bad one.** Even if the decision was poor, that was simply the price necessary to gather more information and make a better decision next time.

Decisiveness is not the same as being stubborn. Stubborn people continue to make the same decision repeatedly even when initial evidence offers a better solution. A decisive person will learn from each decision so that the next one has a larger base of information and is more likely to be on target.

Decisiveness as a Skill

The ability to make firm decisions quickly is a skill that can be practiced. You can start by simply timing how long it takes you to make decisions.

Minor decisions, such as what movie to see or restaurant to go to, should be made in thirty seconds to a minute. Major decisions should be made in less than five, even if that decision is to do more information gathering so that a decision of action can be made more effectively.

The next time you are deciding what to eat time yourself and only give a minute to answer. Once you get used to making decisions rapidly you will start to realize that clear, firm decision making often results in better decisions than ones where you stew around with the same information over and over again. Running in circles, indecision is usually procrastination, not problem-solving.

Decisiveness as an Emotion

Decisiveness is more than just a skill; it is a feeling. There must have been moments when you felt decisive. Certainly it felt different than when you were confused and unsure. Decisiveness is similar to a feeling of confidence, strength and assuredness.

Think back to a time when you felt particularly decisive. How did you hold yourself in that state? You probably stood tall with your head high and your breathing steady. Your movements were probably controlled and smooth. Your voice probably resonated and projected well, it likely wasn't nasally and quiet. This physiology is critical to your feeling of decisiveness. Try stepping into that state and you will probably feel more able to make firm decisions.

You can feel decisive at any moment by triggering the same physiology and mental patterns of when you had felt decisive before. You can modify the mental patterns by timing your decisions and recognizing that you need to decide firmly and quickly. You can modify your physiology by adopting the body posture, breathing and speech of someone who is decisive.

Don't look for certainty in the world before deciding to act. Don't wait for others to make decisions for you. Operate from an internal source of strength and plan the right course of action. Be decisive and choose for yourself.

About the Writer:

Scott H. Young is a personal development blogger at ScottHYoung.com, which has over 10,000 readers and over 650 free articles.

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BE WELL-PREPARED

by Daphne of JoyfulDays.com

People often comment on how quickly I operate, but the reason I can move quickly is that I've done the background work first, which no one usually sees. I prepare myself thoroughly, and then when it is time to move ahead, I am ready to sprint.

DONALD TRUMP

Being prepared means that no matter what happens, you know that the show will go on. It means that you don't accept any excuses, even if other people do.

How can you achieve a level of preparedness such that you "cannot go wrong"?

Practise, Practise, Practise

"There is no substitute for hard work." – **Thomas Edison**

The best way to be prepared is to have rehearsed something so many times that you develop muscular memory.

This means that even if your mind freezes up at the last minute, your body remembers what to do: how to swing a golf club, smiling at the audience on stage, or finding your way out of a burning building.

A friend once remarked to me after a short performance that I was smiling throughout. I was surprised since I'd focused so much on the techniques that I forgot to remind myself to smile.

Yet my face had remembered, because of years of [working hard](#) in front of audiences. That's muscular memory at work.

Go Through a Dry Run

Many people turn up for a presentation with no idea about the sound system or sitting arrangement in the room.

They don't test the projector to make sure it's working, nor do they walk to the back of the room to check that their slides can be clearly seen by people sitting in the back row.

If it's your first time presenting or performing at a venue, arrive a day early, or at least a few hours early, to go through the entire show to make sure that all aspects are as you would like.

Give yourself time to make necessary changes like asking for a newer projector, or re-arranging the seats so everyone has a good view.

Anticipate Problems

Just because everything goes well during the dry run doesn't mean problems won't happen during the actual presentation.

Assume the worst – that the electricity will fail, for example, and mentally note what you will do in that situation.

Run through your alternatives. In the event of a blackout, for instance, you could continue talking without the visuals, break the audience into discussion groups, or call for a break while you go sort things out.

Whatever happens, you need to take charge instead of being caught off guard.

Have a Back-Up

For very important events, arrange for someone to stand in for you if you really cannot show up due to illness or unavoidable travel delays.

If another person is not available, have videoconference facilities on standby so you can still make a remote appearance.

Other simple examples of back-ups include having your presentation files on a thumb drive in case your computer crashes just before the presentation, and planning an alternative travel route if your original itinerary has to be abandoned.

Carry a Resource List

This is usually a list of phone numbers of people you can call in an emergency. This list could include technical personnel, subject experts, even baby-sitters if necessary.

If you're out of town, the list can also include the embassy, hospital, taxi company, bank, hotel, and any other service you may need in an emergency.

Leave a Buffer

Spread out your appointments and leave a time buffer in case of unexpected delays. This ensures that you are on time and even early for each one, giving you the physical and mental space needed to compose yourself and mentally rehearse what's going to happen. [Staying ahead of your deadlines](#) is critical in being prepared.

Financial buffers are also important. Instead of stretching your money to the

hilt, leave enough for the proverbial rainy day so you are prepared for unanticipated events like hospitalization, family emergencies, and last minute travel plans.

The Ultimate Preparedness

I'll never forget the scene from the movie Titanic where the string quartet, realizing that they weren't going to make to the lifeboats, decided to continue playing as the ship went down.

Their calm performance gave dignity to the other passengers and themselves in the face of death.

In a state of trauma, most of us would freeze up – our fingers too stiff to pull on a bow, our minds too blank to remember what to do.

Being well prepared is doing what that quartet of gentlemen did – the show went on because they were professional who could not go wrong in the worst of circumstances.

About the Writer:

Daphne has been speaking to large and small audiences for 8 years and understands first-hand the need to be prepared for all sorts of situations. You can read more on her blog [Joyful Days](#).

19

BE COURAGEOUS

by Alex Conway of UnleashReality.com

Life shrinks or expands in proportion to one's courage.

ANAIS NIN

“Courage”

...has a magical ring to it, duddn't it? The kind of ring that sends warm tingles, the good kind, pulsing through every atom of your being that make want you step up and save the day.

You know what courage is. Maybe not well enough. But deep down, you know what it is.

You know about fear too. Maybe too much. You probably don't want to hear about fear, rather we just forget all about those frightened moments, the moments of antiglory where fear took over, and get to the courage.

But here's the thing: Courage and Fear are inseparable.

...and to understand courage, to live a life of courage – to really BE courageous – we need to consider fear first.

Fear Filters Deconstructed

Fear, when you look at it instead of looking the other way and hiding, is like a filter.

It filters our perception and our whole experience of life. The way we live our lives is determined by what we are afraid of and our perception of what is possible and “safe”.

Fear filters and marks off the boundaries of our reality.

Filters collected from social conditioning, the media, family, society, habit, and so on.

We get told and conclude that certain things are bad, or not for us, or not proper, or aren't possible, or are out of our reach, or or or... and we develop complex complexes and filters around these limitations.

And then we build fears around them, fears that limit our experience and filter out what we deem to be possible and within our reach.

But isn't fear a good thing, doesn't it protect us?

Yeah. Kinda.

Fear is an emotional thing. And in some cases, yes, it is helpful. The emotional response we get when we feel the heat of a fire, when we hear the roar of a lion or an angry scream – that's a good kind of fear. It protects us and keeps us safe.

Thing is though, a lot of fear is just useless limitation that stops you from being who you want to be.

Be Courageous

So fear is a filter. Fine... whaddabout courage?

Courage isn't just blind action, you know, "this isss spaaaarta!!". Sure, that may involve courage but courage is more of an introspective thing.

Courage is to look past the filter of fear and do what you really feel, beyond the limiting filter, beyond the social conditioning media rubbish limitations that you've collected over your lifetime.

Courage is doing what you really feel – doing the right thing.

Next time you're afraid, and that limiting filter fires up and starts limiting what's possible, look past it. Recognise it for what it is: a bunch of stories and limitations that you've collected over your lifetime.

...and then look a little deeper. What do you really feel? What do you really feel is right?

All those times where you've walked away from something because you're too afraid. All those missed opportunities. All those pretty girls or gorgeous guys you never spoke to because you were "afraid". All those times you stayed at home to watch TV instead of going out and creating the legend. All those adventures you could have created if you weren't so afraid.

...all those times when you were afraid, when you were afraid to live – those times build up the filter.

But here's the good news: every time you look within and do what you really feel, listening to the sound of your very being, every time you do what you really feel – you break down the filter. Dismantle those limitations.

Thing is this: if you want to live a life of limitation, a life governed by the safety of others' opinions, a life where you do what you've been told, a life of limitations, living through the filters of inconsequential and made-up fears... then that's fine.

That's your choice.
But you can also choose to be courageous.

To do what you really feel, without regret or inhibition.

[You can choose to do what you want – choose to do what you really feel.](#)

You can choose to live.

Stop pretending to be a sissy.

Choose to live.

Be Courageous.

About the Writer:

Alex Conway writes about [personal development](#), making things happen, the awesomeness of life and how to unleash your limitless reality on his site [UnleashReality.com](#).

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DO IT NOW

by Henrik Edberg of PositivityBlog.com

A year from now you may wish you had started today.

KAREN LAMB

One of the most common problems is procrastination. We know what we want to do and should do. But still we end up spending hours upon hours doing “easier” work or escaping via TV, blogs or music.

Now, there’s nothing wrong with a little escape from time to time. But if you procrastinate too much you will not get the most important things done. And you will also send yourself into negative spirals where your self-esteem plummets and you spend your days or more in a vague negative funk.

So what can you do? Here are 7 timeless tips to help you to stop procrastinating and start living your life more fully.

1. Stop thinking. Start doing.

“To think too long about doing a thing often becomes its undoing.” – Eva Young

A bit of planning can certainly help you to achieve what you want to achieve. A lot of planning and thinking tends to have the opposite effect

You think and think and try to come up with “the perfect plan”. A plan where you don’t have to make mistakes, where you will never be rejected, where there will be no pain or difficulties. Such a thing does of course not exist. But as long as you work on that plan you can protect yourself.

2. Don’t blow a task out of proportion.

“If you want to make an easy job seem mighty hard, just keep putting off doing it.” – Olin Miller

“Putting off an easy thing makes it hard. Putting off a hard thing makes it impossible.” – George Claude Lorimer

By over thinking and putting things off you are not only trying to protect yourself from pain. You also make mountains out of molehills. The quotes above are so true it isn’t even funny. The more hours and days you put something off the worse it grows in your mind.

Because you are dwelling on it. And so it expands in your mind. And since you are putting it off you are probably thinking about it in a negative way. This makes a little thing a big Godzilla, a horrible beast that is threatening to ruin your life.

So plan a little and then take action.

Often you don't even have to plan, you have been there before and you know what needs to be done.

So stop thinking and just do it no matter how you feel and what you think. How you feel right now changes as quickly as the weather so it's not the perfect guidance system or anything. And you don't have to obey what it says (it's not chains made of iron). You can just do what you know is right anyway.

3. Just take the first step.

"You don't have to see the whole staircase, just take the first step." – **Martin Luther King, Jr.**

When you start to look too far into the future any task or project can seem close to impossible. And so you shut down because you become overwhelmed and start surfing the internet aimlessly instead. That is one of the reasons why it is good to plan for the future but then to shift your focus back to today and the present moment.

Then you just focus on taking the first step today. That is all you need to focus on, nothing else. By taking the first step you change your mental state from resistant to "hey, I'm doing this, cool". You put yourself in state where you become more positive and open, a state where you may not be enthusiastic about taking the next step after this first one but you are at least accepting it. And so you can take the next step, and the next one after that.

The thing is, you can't see the whole staircase anyway and it will shift and reveal itself along the way. That's why the best of plans tend to fall apart at least a bit as you start to put it into action. You discover that your map of reality doesn't look like reality.

4. Start with the hardest task of your day.

"Do the hard jobs first. The easy jobs will take care of themselves." – **Dale Carnegie**

Maybe you have an important call to make that you also fear might be uncomfortable. Maybe you know you have gotten behind on answering your emails and have big pile to dig into. Maybe you have the last five pages of your paper to finish.

Whatever it may be, get it out of your way the first thing you do.

If you start your day this way you will feel relieved. You feel relaxed and good about yourself. And the rest of the day - and your to-do list - tends

to feel a lot lighter and easier to move through. It's amazing what difference this one action makes.

5. Just make a decision. Any decision.

"In a moment of decision, the best thing you can do is the right thing to do, the next best thing is the wrong thing, and the worst thing you can do is nothing." – **Theodore Roosevelt**

We feel bad when we sit on our hands and don't take action because it's unnatural. The natural thing is to be a decisive human and take action.

When you procrastinate you want to do something but you don't take the action that is in alignment with that thought. You become conflicted within.

What you do always sends signals back to you about who you are. Sure, doing affirmations where you say to yourself that you are confident can help you. But taking the confident actions you want to take over and over again is what really builds your self-confidence and a self-image of you being a confident person.

When you procrastinate, you lower your self-esteem and send signals back to yourself that you are a, well, a kinda lame and indecisive person.

6. Face your fear.

"Procrastination is the fear of success. People procrastinate because they are afraid of the success that they know will result if they move ahead now. Because success is heavy, carries a responsibility with it, it is much easier to procrastinate and live on the "someday I'll" philosophy." – **Denis Waitley**

I think this is true. It's easier to live on that "someday..." thought. It's harder to just take action; to risk looking like a fool; to make mistakes, stumble and not avoid that pain; and to take responsibility for your own life.

The easier choice can come with a sense of comfort, with a certain level of success, pangs of regret for all the things you never dared to do and a vague sense of being unfulfilled. You wonder about what would have happened if you had taken more action and more chances.

The harder choice gives you, well, who knows? But it will sure make you feel more alive.

7. Finish it.

"Nothing is so fatiguing as the eternal hanging on of an uncompleted task" – **William James**

"Much of the stress that people feel doesn't come from having too

much to do. It comes from not finishing what they started.” – David Allen

Not taking the first step to start accomplishing something can make you feel bad. But not finishing what you have started can also leave you in a sort of negative funk. You feel fatigued or stressed and sometimes you don't even know why. It's like someone zapped your inner power.

If that is the case, go over tasks and projects what you are currently involved in. Is there something there you know you want to finish but haven't yet? Try to get that finished as soon as you can you will start to feel a whole lot better.

Just be careful. Don't think you have to finish everything you started. If a book sucks, read something else. Using this as an excuse to quit something that feels hard or unfamiliar is not a good idea. But there is no law that says that everything has to be completed.

About the Writer:

Check out Henrik Edberg's blog called **Personal Development with The Positivity Blog** (<http://www.positivityblog.com>). It covers topics such as social skills, productivity, wealth, health and how you can live a happier and more positive life.

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WELCOME THE UNKNOWN

by Sherri & Gwynn of SereneJourney.com

The entrepreneur always searches for change, responds to it, and exploits it as an opportunity.

PETER DRUCKER

The word change can conjure up many different feelings. When you think of the word, do you get apprehensive or excited? Do you welcome change with open arms or do you fight it with everything you've got?

Everyone responds differently, **but you are more likely to be accepting of change if you are the creator and you are more likely to oppose it when it is forced upon you.**

If it's true that we would rather initiate change than have it thrust upon us, then why do we not do it more often? Maybe we don't have the time to do it or see it through or maybe we just simply don't know how.

Life is full of changes and that lead to growth. **Change is what keeps us from becoming stagnant, keeps our life moving in the right direction and allows us to achieve the greatness we desire and deserve.**

Like it or not, we need to be willing to embrace it and work on being agile to go with the flow and change with the tides when something doesn't go according to plan.

Key Traits of a Catalyst for Change

In this sense of the word, a catalyst is a person that causes something else to happen. So a person who is a catalyst for change has a few key traits:

1. Initiative.

Catalysts make things happen. These people are focused and determined, they know what they want, where they're going and generally what needs to be done to get there. They are not afraid to put themselves out there and get started.

2. Positive promotion.

Catalysts positively promote the new direction or idea. They understand and acknowledge the associated cons, but focus on

advocating and generating a buzz around the pros.

These people champion the ideas and put themselves behind it fully even when met with resistance. Catalysts work on getting buy-in from as many people as they can so the change is more likely to be accepted and implemented.

3. Make change manageable.

Catalysts recognize that not everyone appreciates or welcomes change; in fact they know that some people are dead set against it.

Most people are more willing to say “yes” to small, clear, manageable goals as opposed to large, confusing and complicated ones. With this in mind, catalysts will break down the idea into more digestible chunks and take a gradual approach to implementing the change as opposed to doing it all at once.

4. Agility.

Catalysts are agile by nature. They can quickly change direction, refocus and get back on track when they need to. Not every idea is a good idea, not every idea will be do-able but the ability to pick up and quickly get back on track is a key characteristic of a catalyst for change.

They are not dissuaded by opposition; they can take complaints and view them as constructive criticism or suggestions for improvement.

How You Can Become a Catalyst for Change

If you're not currently a catalyst for change but can see how this approach can help you in [becoming the person you want to be](#) or keep you moving in the right direction, here are some things you can do to get you well on your way.

1. Analyze.

Take a look at what you've got going on in your life right now. Write everything down that comes to mind.

Is there anything that jumps out at you that you're not content with? Is there something that isn't moving forward as quickly as you would like it to? **Identifying what you want to change is the first step to getting somewhere with it.**

2. Take initiative and make it happen.

Don't wait for someone else to take over or to offer to help you out. Once you have identified what you want to work on changing, write down several possible “next steps” you can take to realizing that change.

Do you want to improve your relationship with someone? Do you want

to change the way you react to stressful situations? Do you want to change an aspect of your current job? Are you bored with your life?

Whatever it is you want to change you won't get very far without having specific action items you can do to implement it.

Start small, choosing easier tasks to help you get started and gain momentum, then focus on items that are a bit more involved or difficult and **just keep going!**

3. Give and get feedback.

When implementing a change, it's great if you're able to bounce ideas off other people, particularly if they can help you implement that change in some way.

Be open and receptive to feedback but realize that others' opinions are not golden. You don't have to take all feedback on board. However, it is a good idea to at least consider it. Give it some thought and see where you may best apply it. It's not always immediately obvious.

Equally as important is to give feedback when asked for it. Be sure it's genuine and that you are able to stand behind it. If it's directly related to what you want changed, this could be your opportunity to get buy-in and support for your new idea, so don't waste it.

4. Create an environment for change.

There is nothing more discouraging than trying to create change in an environment that is not conducive to it.

I liken it to trying to stick to a diet in a house that is filled with chips, cookies, ice cream, pop and chocolate; you are just making it more difficult on yourself. If you are trying to get more organized around the house, as an example, create an environment that lets you do just that.

Start by decluttering and then get bins and storage boxes, label shelves and containers, talk to the rest of your family and get them on board. **My point is, you need certain things in place to make attaining that change possible.**

Change is good as it quite often leads to process improvement, increased productivity and efficiency. Being that catalyst for change is very rewarding and empowering.

[Grab the reins](#), take initiative and make deliberate changes to your life to get to where you want to go faster than you are right now.

Do you actively look for ways to change your life or current situation? Are you generally welcoming of change or do you resist it with all of your being?

About the Writer:

Sherri writes with her husband Gwynn at [Serene Journey](#). Join them in gathering and sharing tips, tricks and philosophies that can help us all enjoy life a whole lot more.

Serene Journey is about **living your life deliberately, purposefully and fully by choosing happiness and remembering it's often the little things that mean the most.**

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TAKE SMALL ACTION STEPS

by Marelisa Fabrega of
Abundance-Blog.Marelisa-Online.com

The secret of getting ahead is getting started. The secret of getting started is breaking your complex, overwhelming tasks into small manageable tasks, and then starting on the first one.

MARK TWAIN

One of the most important secrets of highly successful people is that, although they think big, they break their projects down into small steps.

I read somewhere that most people overestimate what they can do in the short run, and they underestimate what they can do in the long run. That is, you can set large goals for yourself in the long run, but in the short run, you need to keep things small. Below you'll find several tips to help you take **small steps** in order to achieve **big goals**.

Micromovements – Make It Small Enough to Get You Going

If you're having one of those days when you just can't get yourself motivated, or there's a project that you just can't seem to get started, try micromovements.

Micromovements is a term coined by motivational writer SARK; it consists of itsy-bitsy-teeny-weeny movements.

SARK explains that she's a recovering procrastinator and perfectionist with a short attention span, so she invented micromovements as a method of completing projects in time spans of 5 minutes or less. She adds the following:

"All of my 11 published books, posters, cards and company exist due to many thousands and thousands of micromovements all strung together. I think of the micromovements as tiny colored beads that have helped me be someone who lives in her dreams instead of talking about them."

An example would be clearing out your basement of all the stuff that you've accumulated there over the years and turning it into an art studio.

At first, the idea of sorting through all that stuff – deciding what to keep, what to donate, and what to throw out – cleaning up the space, sprucing it up a bit, and moving in all of your art supplies might seem like an enormous project which you might never get around to.

One way to get through this project is to just take things **one item at a time**. On the first day just pick one item and decide what to do with it. Two or three days later you can go through a couple of more items, and so on, until you have the basement completely cleared out.

If you follow this method it will probably take you awhile to get your art studio, but that's a lot better than never getting started because the task looks insurmountable if you don't break it down into tiny steps. **Micromovements empower you to get started and to make slow, but steady progress.**

Reward Yourself for Small Achievements

Small victories create psychological momentum. Matthew White, author of "The Confidence Bible: the Little Blue Book of Fearless Confidence" explains that the principle of using small wins to build psychological momentum was presented in a Ph.D. dissertation at Stanford University in 1977.

When someone praises you, you feel good because your brain produces a chemical called dopamine. When you praise yourself by checking off a completed action step, you get the same physiological result. As you achieve one small win after another, you find it easier and easier to take the action steps that generate the wins.

Basically, it's about **applying Newtonian physics to your task list: if you can get yourself to start ticking off small items, you'll be on a roll** and will continue ticking off items.

In addition, giving yourself positive reinforcement after each small achievement will help you even more in keeping the momentum going.

The process to follow is this:

1. Break each task down into small action steps
2. Make it easy to identify when you've completed each step
3. Reward yourself for each achievement, even if it's just by acknowledging and congratulating yourself each time you complete an item
4. Repeat

Kaizen – Continuous Improvement

Kaizen is a Japanese philosophy that is based on making little changes on an ongoing basis: always improving productivity and effectiveness while reducing waste. It's a soft, gradual method and the concept can be applied to any aspect of your life.

For example, if you've identified several methods from Getting Things Done (GTD) that you would like to apply in your life, apply one method at a time. After a week or so you can begin to apply the next method you've identified, while continuing to apply the first method you mastered, and so on.

This way, you're making slow, continuous improvement to your organizational scheme and your productivity.

Anything can be improved continuously: if you've created a web site and have monetized it using Google AdSense, one application of Kaizen is to make small changes in the page layout. Then proceed to measure the impact of these changes on how many people click on the ads.

Keep making small modifications to the site, measuring the impact of each change you make, and seeing which ones increase your click rate.

Conclusion

Make things easy for yourself; set yourself up to succeed. Break your projects down into small, manageable steps. Create momentum by checking off small items from your list. Congratulate yourself for each item you complete, however small.

If there's a project you're resisting or if you're just having a lazy day, allow yourself to move in micromovements.

Also, use the concept of Kaizen to make small, constant changes to your life so that you're always on the road of continuous improvement.

In order to achieve big, think small.

About the Writer:

This article is written by Marelisa Fábrega who blogs about creativity, productivity, and simplifying your life over at [Abundance Blog at Marelisa Online](#). Marelisa is the author of the eBook "[How to Be More Creative – A Handbook for Alchemists](#)".

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JUST GET GOING

by Jonathan Mead of IlluminatedMind.net

You don't have to get it right, you just have to get it going.

MIKE LITMAN

People spend vast amounts of time (and sometimes their whole life) wrestling with their minds, trying to figure out if their dreams are practical or ridiculous. Eventually most people give up, because they *simply couldn't make a decision*.

The single biggest reason for unaccomplished goals and unfulfilled dreams **is the lack of ability to make a serious commitment**. How many times in your life have you not done what you wanted to do, simply because you couldn't make up your mind?

Putting yourself on auto-response (which I will explain in a minute) is about finding the means to silence your practical mind's constant decision weighing and follow your heart, no matter how **terrifying** it may seem.

Most people know what their ideal life would look like. Most people know what they want and how the life of their dreams would look, feel and taste.

So if everyone knows what they want, what stops people from achieving their dreams? What could possibly stop them from leaving a dead end job and dropping unwanted commitments? It's not that they don't know what they want, they just don't know how to get there.

The Myth That Broken Dreams Are Caused by a Lack of Belief in Yourself

There is a common myth pervading the lifestyle design space that says: *"The number one reason people don't accomplish their dreams is because of a lack of courage and a shortage of self-confidence."* In short, the myth claims that people would follow their dreams, but they just don't have the guts and self-trust to do so.

I, personally, think this is wrong. People don't need more courage, confidence, or trust in their ideas. They know, deep down, that they can do it. **They just don't know how.**

The problem is that your heart says, *"Go for it, follow your dreams,"* while your mind says, *"How the hell do you think you're actually going to make that*

happen?”

Despite your best intentions to listen your heart and follow your dreams, it's not that easy to silence that big booming voice of practicality in your mind. All of this is even more daunting when you're at project liberation: Ground Zero. (It's hard to ignore the 7,000 feet you have yet to climb.)

I know what you're thinking and it's the same thing I've been contemplating since I started chasing the crazy idea of personal freedom: How do you overcome the voice of "reason" while trying to follow your dreams? How do you get pasts that intimidating feeling when you're staring up from sea level at the summit? Let's be honest, too: it wouldn't be so bad either if you've actually climbed before, but you've barely learned to crawl.

So the way we overcome the screaming voice of practicality is:

Putting Yourself on Auto-Response

Putting yourself on auto-response means silencing your practical mind, in the face of the seemingly unpractical and ridiculous ideas. Faced with liberating your life, instead of thinking *"I don't know where to start,"* your auto-response becomes *"I'll figure it out."*

This is especially useful when:

- You want to start your own business and you're terrified of failure.
- You are tired of living your life based on a [pre-assigned template](#).
- You want to quit your dead end job, but you don't have a leg to stand on.
- You are ready to denounce your membership with the [Cult of Productivity](#).
- You want to disengage from the cubicle machine (somethings wrong with your cog), but you don't want to be homeless.
- You want to end the rat race and stop climbing the corporate ladder (and sacrificing your happiness).
- You've barely broken ground to start laying the foundation for your dreams.
- **[insert your objective here]**

Putting yourself on auto-response means you stop thinking about it and you start doing. **You stop saying I don't know.** (Because we have all found ourselves saying "I've been thinking about starting my own business" or "I've been thinking about pursuing [insert what you love here].")

You correct things later and make it up as you go along. You act like you know what you're doing, when in reality, you have no idea. You stop caring about

not knowing.

You also stop caring about:

- Having an acceptable answer to the question “*What do you do?*”
- Being defined by the work you do and start caring more about the **purpose** of your work.
- Sufficing the idea that you need to complete prerequisites A and B before you can move on to C. You don’t necessarily need a degree in business to start one. You don’t necessarily need to have been a wilderness ranger before you decide to live off the grid.
- Failing and falling on your face. Eventually, though, you’ll probably learn how to create controlled falls and take calculated risks.
- Spending years (or a lifetime) in drudgery for future-promised happiness (ie. *retirement*).

Putting yourself on auto-response gives you the daily grit to keep plugging away when you’re tired and wondering if all this struggle is really worth it.

It allows you to keep in perspective the reason for your constant pursuit of freedom from unwanted commitments. Most importantly it helps me remember that I’m doing this to serve my own goals (*my own purpose*) and not someone else’s.

Most of all, it allows your heart to have a say when confronted with the **deafening voice of shoulds and social norms**. It helps you keep things in perspective, when you have a long path to travel before your dreams are realized.

The End of The Internal Tug of War

There is a major conflict in our society between our mind and our heart. We struggle between what we love doing (our heart) and what we know is practical (our mind).

Your practical mind is so loud that your heart – despite it’s screaming and flailing — can’t drown it out. But the goal isn’t to shut one of the two up. **The goal is to harmonize them.**

I have been reflecting a lot about what liberation means, whether it’s something you find out there, or if it’s something that comes from within.

It hasn’t been an easy road for me trying to find balance between my heart and my mind. What has helped me more than anything is not finding more confidence, but having an unshakable commitment to pursuing only authentic endeavors.

True liberation to me is a labor of impeccability with myself and **constant**

realignment when I wander off the course of authenticity.

It's the liberation from a culture that always puts happiness in the future. Its short-cutting bliss and going directly to the source... not at some future date that never seems to arrive.

Right now I'm currently working towards someone else's goals to pay the bills. It's damn hard to keep the daily resolution to keep working toward owning my own business and achieving a goal that, quite frankly, *I may never realize*.

The truth is, though, I would rather be striving toward that ideal my entire life and never see it realized, then surrender to live searching for some false sense of security (and to merely survive).

So What's the Point of All This?

The pursuit of liberation is the pursuit of a completely authentic life. It's being fully in control of your life and your time. It's freedom from the expectations of society, of the people around you. It's freedom from your mind.

Liberation and lifestyle design means different things to different people. There is no "one size fits all" answer. The whole point of lifestyle design is: *you are the architect of your life*.

So just get going. And get going now.

About the Writer:

This article was written by Jonathan Mead; revolutionary, raw foodist, dream coach, and [prolific blogger](#). He is interested in unconventional paths to personal growth and advocates strange things like killing your goals.

In his spare time he studies Jeet Kune Do and other ass-kicking strategies. He also wrote a pretty cool book, called [Reclaim Your Dreams](#) - An Uncommon Guide to Living on Your Own Terms.

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ASK FOR WHAT YOU WANT

by Peter J. Normandia of YinVsYang.com

Take the risk to ask for whatever you need and want. If they say no, you are no worse off than when you started. If they say yes, you are a lot better off.

JACK CANFIELD

Many of us have something in common when we are trying to get what we want from another person: **We are afraid to ask for them.**

This is because we are afraid the outcome will not meet our hopes and expectation. We are also afraid of looking foolish or stupid. We are afraid of failing and we assume we are going to get a *no*. Therefore, instead of asking for exactly what we want, we beat around the bush and hope to get it.

Highly successful people are not afraid to ask anybody for anything because they understand that this is one of the most powerful ways to achieve your goals. They also understand that there will always be a risk of rejection. But they are willing to take that risk.

I have found that the best way to get anything you want is simply to ask for it. If there is no one to ask, ask yourself, or God, or whoever. My partner's wife is a perfect example.

A few years ago, struggling to make a living, she began writing on a piece of paper the things that she wanted. She would write them as 'thank-you' notes to the universe such as:

"Dear Universe, thank you for the Lexus I am going to be getting."

She did not have a Lexus, nor could she afford one at the time. However, sure enough, she had one. She has continued with this process ever since, and always seems to get what she desires.

It is because by asking for what she wants, no matter what style she does it in, she is greatly increasing the chance of getting it.

Asking for what we want can be a tough process for some of us. It puts us out of our comfort zone, and even though we want to say what we want, it just never comes out right.

If that sounds like you, here are 5 steps to learning to ask for what you want:

1. It is okay to have desires.

Everyone has them. Don't let anyone tell you that your desires are stupid or unrealistic. Life is what you make of it. Therefore, be clear on what kind of life you want to make.

2. It is okay to make those desires known.

We may feel silly asking for what we want, but you'll feel worse settling for less. Remember, ask and you shall receive. If you never ask for what you desire, how can you ever know the answer?

3. Be clear to yourself on what you want.

What do you really want? Don't ask for what's easier to get, cheaper to do, or less time to accomplish. As a friend of mine is fond of saying, "Go big or go home!"

To accomplish this, the most important thing is realizing exactly what you want. There is no right or wrong; there is just your desire. Make it clear, at the very least, to yourself. If you don't know what you want, then no one else is going to either.

4. Focus on getting what you want.

Once you know what you want, it is time to get it. Everything you do is about that goal. Every conversation you have can relate to it. Every person you meet should know about it. The more you put it out there, the better chance it will come true. Ask, ask, ask!

5. Getting what you want helps everyone around you.

Many times a person will think that going after their dreams will hurt the people close to them. They have a responsibility and their dreams will interfere with that. While each situation is unique, I feel this is a cop out 99 percent of the time.

What good is hurting yourself going to do for the people close to you?

What good is it to regret not pursuing your dreams?

Chasing your dreams is going to help those around you because it is going to make you a better person. It is going to fill you with spirit, pride, and a sense of accomplishment.

So get up right now, and tell every person you see exactly what you are going to do. Truth be told, if you are that adamant about it, nothing can stop it from coming true. All you have to do is ask, and you shall receive.

About the Writer:

Peter J. Normandia is a writer, business owner, and purple belt in Brazilian Jiu Jitsu. He founded Yin vs Yang to track his growth as a person, and learn from others doing the same.

Yin vs Yang offers a mix of personal development stories laced with potent passion, sanguine sincerity, and a tangy twist of humor. As he likes to say, it's great advice 'without the sugar'. For more on Peter, check out YinVsYang.com, or follow him on [twitter](#).

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HANG AROUND WITH SUCCESSFUL PEOPLE

by Akemi Gaines of Yes-To-Me.com

If you want to fly with the eagles, don't swim with the ducks!

T. HARV EKER

So you want to become successful. Question: How many successful people do you know?

Not someone you know in the news, not someone you just know by name, someone who can tell you what it really is to be successful – friends or family members who are highly successful.

Our environment, including the people we associate with, affects our mind and feeling, and to some extent determines the course of our life. Is your circle of friends aligned to your goal of success, whether it is a success in career, personal finance, relationship, or fitness and health?

Hang around with successful people if you want to be successful yourself. This is a requirement of success.

Surround yourself with successful people who can tell you what it is like to become successful and who will trust your potential as they have trusted theirs themselves. Spend as much time as possible with them. Learn how to think and act like successful people.

But what do you do if nobody in your close circle of friends and family are particularly successful? Do you just sit down and wait for a kind and successful person to help you? NO.

You need to **seek them out**. Seek them in social clubs and professional associations.

You might even want to hire a mentor or coach. There is a difference between a mentor and a coach.

A mentor is someone who has been successful in specific area of your interest. The strength of a mentor is their specific knowledge and experiences. The potential drawback is they would tend to draw you to the direction they believe to be right, which may or may not fit your personal aspirations and personality.

On the other hand, a coach is your detached thinking partner. Most coaches have a niche, but it doesn't necessarily mean they are the big shot in that field. The strength of a coach is their professional communication skills supported by the ability to remain caring yet detached and objective. Coaches are trained to be client-centered.

In order to succeed, you need to change the way you think, feel, and act. You need a fundamental shift of paradigm you live in. And you can't just learn it intellectually. You need to learn experientially. A real person who has walked the path to success and whom you can talk to is invaluable in this shift.

About the Writer:

As [Akashic Record Reading](#) specialist and spiritual coach, Akemi Gaines knows real change starts from within. She shares her insights in both practical and metaphysical aspects of life in her blog **Yes to Me**. Check out her recent series on [Creating The New World](#) based on Love, Light, Truth, Abundance and Power.

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ACKNOWLEDGE THAT YOU CAN'T PLEASE EVERYBODY

by Shaun Boyd of LifeReboot.com

I don't know the key to success, but the key to failure is trying to please everybody.

BILL COSBY

In 2007 I started a website called LifeReboot.com. The idea behind the site was to use it as an outlet for my thoughts and experiences, documenting my journey as I attempted to start my life over as I reinvented myself as a writer. For five months I published articles that nobody read.

I mean, I'm sure the site had an occasional visitor – my girlfriend, my mom, maybe even my girlfriend's mom – but for the most part, LifeReboot lacked an audience. This changed, however, after I published my first “pillar article.”

My article went viral that day, causing more than 30,000 people to visit it every hour. Sifting through my inbox, I was surprised by the number of angry, negative, or even hateful comments I received in response to what I had written:

“I dunno. Seems like the usual ‘Get off your duff and wealth and happiness will follow’ type website. By someone neither wealthy, nor happy.”

“The reason geeks don't have lives is that their social skills are underdeveloped. This is the same reason that the guy in the story is addressed as ‘the computer guy’ by the little kid in the story. He seems not to have any other interesting characteristics — whose fault is that?”

“Hey, moron, if you don't like the reaction you get when you tell people you work in computer support, stop telling people you work in computer support.”

“Um, that sad commentary describes every job in IT. If you don't like it then acquire a blue Best Buy shirt and promptly forget everything you know about technology. Some foreigner will gladly do it cheaper.”

“This guy has all the business acumen of a prostitute wearing a t-shirt that says ‘I have Herpes’.. Damn man, get some stick-to-it-iveness.”

“My god what a whiner! Seriously. I’m a ‘computer guy’ and have been professionally for years. Even on my worst days I’m not half as defeatist as this guy.

“This guy isn’t. Sorry. It’s probably the truth. Not to mention, if you just want a desk job in IT then get into programming, don’t do support or systems admin. If you’re not bright enough to code you’re not bright enough to do support or sys admin.”

“This guy needs to get over himself. There are enough shit jobs out there with no thanks included. Computer Guys should be different in just which way? Feeling worn out? Find another job.”

“Whooptie crap. How often do you think nurses, garbagemen, electric linemen, train drivers, truck drivers, and a litany of other jobs that keep things running are appropriately thanked? Welcome to life, jerkbag.”

All of the above are actual quotes from LifeReboot.com readers. For one reason or another, these readers believed that the articles I’ve written were worthy of public mockery.

I’m comfortable with that.

These “one-time-readers” can say what they like about me or my site, and vow never to visit it ever again. They’re not obligated to enjoy, agree with, or applaud my writing — they’re entitled to their own opinions. They can think that everything I have to say is crap, and go on to try and convince the rest of the world that everything I have to say is crap.

I can’t control what other people think about my site, my writing, or me. What I *can* control though, is what I think about these things myself.

I enjoy writing. I also enjoy sharing things I’ve written. By creating a website where I can share my thoughts and experiences with others, I’ve embraced what makes me happiest.

I’m very proud of myself for realizing my dream and making changes in my life so that I could pursue it.

The truth is, **my dream never involved an expectation to write things that everyone likes.** I recognize how I can’t accomplish that, because I understand that nobody can accomplish that. **Nobody can make everyone happy.**

You should therefore accept that you couldn’t make everyone happy either — and know that it’s alright, because nobody expects you to.

When you put yourself out there for the world to see, there will undoubtedly be people who will disagree with you. You’ll upset people, make them angry, and once you do, they’ll do their best to boo you off stage.

Don’t let them succeed in doing so. Let go of the idea that you can make everyone happy, and focus on making yourself happy. That is something you *can* control. It’s up to everybody else to decide whether or not they want to be

happy along with you.

About the Writer:

[Shaun Boyd](#) is a former computer guy who currently works in advertising. He'd love to publish a novel before his 30th birthday. His blog "[LifeReboot](#)" has taken a backseat to his girlfriend Cassie, who was recently diagnosed with cancer. He's confident that she'll beat it.

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LEVERAGE

by Mark Foo of TheBigDreamer.com

Give me a lever long enough and a place to stand and I will move the entire earth.

ARCHIMEDES

There's only so much you can achieve when you are on your own. Although you may still be able to achieve what you've set out to accomplish by going it alone, it will be a long and slow process. And alone, you are never able to achieve what you could have achieved with some powerful leverage.

Leverage allows you to achieve much more and faster with the same amount of knowledge, experience, money, and time you possess. It is all about maximizing your results without having to increase your own resources.

Here are 5 forms of leverage that highly successful people employ to maximize their results:

1. Team

[Success](#) is not a lone ranger task. It is always a team effort. No matter how capable and how hardworking you are, a solo effort can never achieve what a team effort can achieve.

However, not just any team can achieve success. Only a team with positive, dedicated, committed and fun loving members can achieve great success.

As a team leader, you also need to ensure that each of your team members is aligned with your vision and values.

Most importantly, you have to understand your own strengths and weaknesses so that you can recruit team members who possess complementary abilities to work on the areas you're weak in.

When two persons on the same team possess the same skill-set, one is redundant.

2. Mentors

One shortcut to success is to seek out people who have done what you want to do, and have achieved what you want to achieve to be your mentors.

It would be best if you could have someone hold you by your hands and show you the rope every step of your way to success.

But if you don't have a mentor like that, what you can do is to attend seminars/workshops conducted by people who'd been there and done that. Also, you can read the biographies of people you admire, read articles about them, and study the books, audios, and videos by them or about them. You can learn a lot from these sources.

And not forgetting that a lesson can be learnt anytime, anywhere. Incidents like retrenchment, a car accident, a life threatening disease, a problem at work, a quarrel with your spouse, can all be very good 'mentors'. You can always learn something out of these incidents.

3. Networks

There's a saying that goes, "It's not what you know, but who you know." Success is the result of the concerted effort of a lot of people, including people outside your own team.

So, the bigger your network, the more leverage you have. Imagine you have a team of 5 people, and each person knows 100 people. Right away, you have 500 people in your immediate network.

And if these 500 people know another 100 people each, it becomes 50,000 people in your immediate and extended network!

Of course, networking is not just about the numbers. It's also about knowing the key contact in your networks. Sometimes it can be extremely hard, or simply impossible to get things done if you do not have the connection to the right contact.

In order to increase your chances for success, always do your best to maintain the relationships you've built with your contacts.

4. Tools

Now that we're living in the information age, the tools that are essential to your success are new technology advancements like the computers, hand held devices, Internet, social networking media, and any new technology innovations related to your field of work.

Apart from acquiring the necessary tools, you also have to ensure that you learn how to use them personally and not leave the responsibility to someone else.

5. System

In Michael Gerber's best selling book, [The E-Myth Revisited](#), the core message of the book was that, the reason most American small businesses fail is because the business owners failed to develop a proper system to run the business.

A proper system is meant to increase your productivity and efficiency, thereby

increasing your business bottom line.

Successful business people understand this principle. Top real estate agents understand this principle. So do all other highly successful people, regardless of the field they work in.

In the early 50s, American statistician, Dr. Edwards Deming, validated that 94% of all failures are due to the failure in the system, not the people.

If you want to achieve predictably positive result, you need to develop a system that will deliver the desired result no matter who are the people running the system, especially in business. If you don't have a proper system in place, you're dead meat.

Now if you'd commit yourself to pick up the skills and use the leverage to your advantage, you'd see a quantum leap in your career.

About the Writer:

Mark Foo believes success begins with a dream and he believes in dreaming big dreams, which is why he names his blog [The Big Dreamer](http://www.TheBigDreamer.com) because that's who he is. And his blog is all about **Personal Development For Big Dreamers**.

Through his blog, Mark aims to help people develop the big dreamer mindset and to inspire them to follow their dreams. You can learn more about Mark on <http://www.TheBigDreamer.com>

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NEVER GIVE UP

by Hunter Nuttall of HunterNuttall.com

I do not think there is any other quality so essential to success of any kind as the quality of perseverance. It overcomes almost everything, even nature.

JOHN D. ROCKEFELLER

Thomas H. Palmer once said “If at first you don't succeed, try, try again.” Years later, W. C. Fields said “If at first you don't succeed, try, try again. Then quit. No use being a damn fool about it.”

Who was right? They both were.

There's definitely something to be said for trying again and again. They say the definition of insanity is doing the same thing and expecting different results, but I disagree. The very nature of practice is doing the same thing until you get different results.

If a runner loses a race, what do they need to do? Do they need to try a different way of running? No, they just need more conditioning. As they practice running, they get into better shape. They might not notice any difference in their performance at first, but they're getting better beneath the surface. After enough training, they notice that they're faster.

Many people make a huge mistake by discounting the need for practice. They assume that if you're not good at something the second you emerge from the womb, there's no sense in trying. But high performers in any field are not born; they're made. Research has shown that it takes about 10,000 hours of deliberate practice to achieve greatness in any field, from sports to music to business.

On the other hand, sometimes the way you make progress is not by doing the same thing over and over. W. C. Fields was making a joke when he said to quit and not be a damn fool about it, but he was right. The best way to achieve a particular goal might be to quit one strategy in favor of a more effective one.

Thomas Edison did not invent his storage battery by trying the same method 10,000 times. Instead, he tried 10,000 methods, and eventually stumbled onto a solution by using nickel-iron cells and a potash electrolyte. He never gave up on his goal, but he was happy to give up on any attempt that didn't work. The key was learning something from each failed attempt, and applying that knowledge to the next prototype.

Never giving up, in one form or another, is essential for success. I talk about this and other practical methods for success in my ebook [Greatness Without Genies: The Law of Attraction for Realists](#).

There's one major problem with never giving up though: "never" is a very long time! You don't want to base your entire life satisfaction on something that you hope to achieve in the distant future, because that will make you miserable in the present. So work on things where even failure brings some immediate benefits.

For a runner who enjoys the cool breeze on their face and the feeling of blood coursing through their veins, it's not essential that they win a race today. They're still enjoying their life while they work towards their goal.

For an inventor who enjoys testing different experiments, verifying the accuracy of their predictions, and coming up with an explanation of what happened, it's not essential that they invent a life-changing product today. They're still enjoying their life while they work towards their goal.

You're capable of a lot more than you give yourself credit for, but you'll never reach your full potential if you give up easily. Instead of being disappointed when you're not met with instant success, stay focused, put in the effort, and adjust course along the way if necessary. Never give up.

About the Writer:

Hunter Nuttall wants you to [stop sucking and live a life of abundance](#).
Subscribe to his free articles, and learn methods and mindsets to make big breakthroughs in your life.

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EXCEED EXPECTATIONS

by Adam Khoo of Adam-Khoo.com

High achievement always takes place in the framework of high expectation.

CHARLES F. KETTERING

I have discovered that there are three categories of people in life...

The 1st Category: The Value Reducers

In the first category are those who have the habit of **doing less than what is expected**.

These are the people where you ask them to hit the target of \$100,000 in sales, they will just hit \$70,000 in sales and they will give an excuse on why they couldn't achieve it. These are the people you tell them to do A, B, C, D, they'll do A, B and C and forget to do D or they will screw up.

These are people who do less than expected. These people do not add any value to their company or department. In fact, **they tend to reduce the value their company** creates. Now, let me ask you a question. Is this person's salary to be regarded as an 'investment' or as an 'expense' to their company? Of course it is an expense! As a result, **they are a liability to the company**.

As the boss of the company, would you like to increase this person's salary? Of course not! Because by increasing his salary, you're increasing the expenses of the company and reducing the profits.

Since all companies aim to increase profits every year, these people will find themselves working for years without getting a raise. In fact, whenever profits drop for whatever reason, management will tend to layoff these people first to save costs. Obviously, if you operate from this pattern, you will never achieve success and wealth!

The 2nd Category: The Value Sustainers

Then there are people who fall into the second category – those who have the habit of **doing exactly as expected**. These are people you ask them to make 50 sales calls and they make exactly 50 sales calls and said, "You know, I did my job."

These are the people who come in at 9am every morning and leave at 5pm on the dot. They do exactly as expected. The majority of people in life think and act this way, and that is why they are not highly successful and wealthy. Be honest with yourself and ask, "Am I currently displaying this pattern?"

People who do exactly as they are expected sustain the value of their department or company. They are responsible people who get the job done, nothing more and nothing less.

Now, are they an investment or an expense to their company? Well, they are what I call a low return investment. By paying them \$4,000 a month, they will create \$4,000-\$4,500 worth of value.

Will people who fall into this group get promoted and a pay increase? Of course! Since they are responsible people who get the job done, they will be given more responsibilities as the company expands. As their job scope increases, so does their position and pay.

However, this group will only be promoted up to a certain point. They will eventually hit a ceiling. This ceiling is normally that of a manager.

Why?

Because they can only take orders and get things done! They lack the attitude to do more!

Although they are considered assets, they are considered **dispensable assets**. In other words, they are easily replaceable. Because of this, many would get retrenched the moment they reach a certain age.

When the company finds that they can hire somebody else at half their age and at half their pay to do the same job, they will get displaced. As you know, many middle managers suffer this fate when they reach their mid forties.

Again, if you choose to be in this second category, you will never have financial security and freedom.

The 3rd Category: The Value Creators

If you want to be the best, if you want to be highly successful, you must adopt the trait of this category. Value creators always **do a lot more than expected**. If they are paid \$3,000, they will work as if they are being paid \$10,000.

If they are expected to generate \$10,000 worth of profits, they will create \$30,000 worth of value! They are called **value creators** because they create value for their companies. It is through their efforts that the company makes more and more profits every year. As a result, their income is not considered an expense to the company, but a great investment.

Even in periods of downturns, when everyone else is getting retrenched and pay cuts, they get pay increases, bonuses and stock options. The company knows that for every dollar they invest in them, they will return triple the value. In the past, income was based mainly on seniority and loyalty. The longer you

stayed, the more you were valued. In today's world, income is based entirely on the amount of value you can create.

Value creators are **indispensable assets** to their company! They are very hard to replace. And that is why companies will pay them more and offer them partnerships to retain them.

Value creators are never out of job. They are usually head hunted by other companies all the time with the head hunters offering to double their income if they join them.

Not only do value creators exceed the expectations of other people – employers, friends, family, but more importantly, they exceed their own expectations (See Trait 4: Expect the Best of Yourself).

So, if you want to rise to the top, make more money, be certain of your job, start doing more than expected and take the initiative to go the extra mile! As Wayne Dyer said, "It's never crowded along the extra mile."

About the Writer:

Adam Khoo is an entrepreneur, best-selling author and a self-made millionaire by the age of 26. Discover his supercharged success secrets and claim your FREE bonus report 'Ultimate Success Formula' at [Patterns Of Excellence](#).

30

BE PROACTIVE

by Adam Khoo of Adam-Khoo.com

As soon as I became proactive in producing my own stuff, I started getting other roles.

RAY LIOTTA

In my live [Wealth Academy](http://WealthAcademy.com) seminars, I usually do an exercise where I get people to get stand up, got to as many people as they can and introduce themselves. From this simple activity, I can tell immediately if they exhibit a very important success trait.

I notice that there will always be some people who will go around introducing themselves first and getting to know as many people as they can. These people exhibit the pattern of being **proactive**.

People who are proactive are people who take the initiative to **make things happen**. When there are no opportunities, proactive people are those that go out and find opportunities. If they cannot find any, they will create their own opportunities. When problems get in their way, proactive people will take action to solve their problems!

On the other hand, there would always be an even larger number of people who will just stand around and wait for others to come and shake their hands. These people exhibit the **reactive** mindset.

People with reactive mindset have the habit of **waiting for things to happen to them**. They tend to act only in reaction to others' actions. As a result, they have a lot less control and choices over results that affect them.

When no opportunities present themselves, reactive people just sit and wait for the opportunities to come to them. They are characteristic of people who complain about everything that is happening around them and hope that something will change. When reactive people face problems, they will just wait for others to come and solve their problems.

The Making of a Billionaire

Imagine if you had to take an important early morning flight to New York but due to unforeseen circumstances, the flight got cancelled and you are stranded at the airport with a hundred other passengers. There is no other flight out that day. How would you feel? What would you do?

Would you (a) Just wait for news of the next flight out? (b) Lodge a complaint with the authorities? (c) Hang around with the other disgruntled passengers and complain? Most people would think of the situation as a 'problem' they can't do anything about.

Well, this exact same situation happened to billionaire Richard Branson (founder and Chairman of the Virgin Group) in 1980. While vacationing on Beef Island (part of the Virgin islands), Branson and his wife were stranded when the local Puerto Rican flight got cancelled. There were no other flights out that day.

Instead of seeing it as a 'problem', Branson saw it as a challenging opportunity. As a result, he took a very different set of actions.

Branson got on the phone to a few aircraft charter companies and managed to charter a private plane for \$2,000. Knowing that there were many stranded passengers who needed to catch a flight out badly, he borrowed a blackboard and wrote 'Virgin Airways \$39 Single Flight to Puerto Rico'. Within an hour of walking through the airport terminal, with the blackboard in his hand, he had sold every single seat!

After successfully flying everyone back and making a cool profit, he mulled over what one happy passenger had casually said, "Virgin Airways isn't too bad. Smarten up the service a little and you could be in business."

Up till that moment, Branson, the builder of Virgin Records and a hot air balloon adventurer, hadn't given any thought to getting into the airline industry! But Branson, ever the bold adventurer, lost little time in launching Virgin Airways, taking on the giant British Airways and the rest is aviation history.

Today, Virgin is a global budget airline and one of the most profitable in the world.

The amazing thing about Branson was that he did not use any of his money to solve his 'problem'. Instead, he used his proactive thinking to turn a problem into an opportunity, which not only solved his problem, but also made him even more money.

By having the proactive mindset, you put yourself in the position of power and choice. You are in command and will take action that leads to success. However, when you act in a reactive pattern, you will find that your destiny will never be within your control.

About the Writer:

Adam Khoo is an entrepreneur, best-selling author and a self-made millionaire by the age of 26. Discover his supercharged wealth secrets and claim your FREE bonus report 'Get Out Of The Rat Race Now' at [Secrets Of Self-Made Millionaires](#).

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PLAN TO LIVE YOUR DREAMS

by Evelyn Lim of AttractionMindMap.com

If one advances confidently in the direction of his dreams, and endeavors to live the life which he has imagined, he will meet with success unexpected in common hours.

HENRY DAVID THOREAU

The idea of living your dreams gets a new jab of inspiration from the the recent rising singing sensation found in 47-year old Susan Boyle. Susan Boyle bowled the world over with her rendition of “I Dreamed a Dream”, when she entered the nationwide contest “Britain's Got Talent, 2009”.

During the contest, she had first walked to an audience, who did not quite warm up to her appearance. Neither did her background as a single unemployed Scottish woman appealed. However, once her earthy pleasing voice took over, the crowd was sold. Since then, video recordings of the event had received over 100 million views in just one week alone!

Never Too Late to Start

“Twenty years from now you will be more disappointed by the things that you didn't do than by the ones you did do. So throw off the bowlines. Sail away from the safe harbor. Catch the trade winds in your sails. Explore. Dream. Discover.” – Mark Twain

The story of Susan Boyle shows us that it is never too late to pursue our dreams. She got on stage at the age of 47 years old. Now, how many of us continue to pursue our dreams past the age of 30 or 40 years old?

What is more noteworthy is that Susan did not allow her aged appearance to hold herself back from participating in an industry that judges based on looks.

It is more likely that most of us have given up our dreams by the time we reach adulthood. As children, we have had many dreams. We aspired to be artists, ballerinas, actresses or even the President. Not many of us pursued them as we got older. Perhaps it was that our dreams change. Perhaps we have been told that they were not realistic to begin with. Or that our dreams would not make us a decent living.

It is important not to live with regret. To go through the motions everyday is not living joyfully. Your time will be comprised of dead moments if there is not

aliveness in them. So if you have a dream, it is never ever too late to start planning on making sure it succeeds.

Every Dream is Valid

“Dreams are like the paints of a great artist. Your dreams are your paints, the world is your canvas. Believing, is the brush that converts your dreams into a masterpiece of reality.” – Unknown

Never ever bury your dreams, even if no one has achieved them before. So long as you can conceive it, you can believe that it can happen.

I recall a historic event that took place in the 19th century. Two brothers had an idea which eventually became their passionate and consuming dream. On Friday December 17, 1903 at 10:35 AM, the Wright brothers (Wilbur and Orville) had their success, after hours of detailed planning. They flew “the world’s first power-driven, heavier-than-air machine in which man made free, controlled, and sustained flight.” Their memorable feat took place at Kitty Hawk, North Carolina on a cold windy morning.

Dream With Planning

“Without leaps of imagination, or dreaming, we lose the excitement of possibilities. Dreaming, after all, is a form of planning.” – Gloria Steinem

For dreams to succeed, they must not be wishful thinking. Wishful thinking has no energy in the thoughts behind it. There must be a drive, a passion, a desire by the one who conceives the idea.

Thomas Edison is one inspiring example. He was an American businessman who developed many devices, with more than 1000 patents, including the phonograph and the long-lasting, practical electric light bulb. He spent a great deal of time, dreaming up inventions and making them useable by the public.

Persistence Pays

“Keep your dreams alive. Understand to achieve anything requires faith and belief in yourself, vision, hard work, determination, and dedication.” – Gail Devers

To pursue a dream, you must not get affected by negative external events or naysayers. Even in the face of challenges, planning for the dream continues.

Every bit of courage and persistence is also needed. When you fall, pick yourself up again. Those who succeed often turn their failures into opportunities for success. As Thomas Edison also said, “I have not failed. I’ve just found 10,000 ways that won’t work.”

If you plan to succeed in your dreams, there is no reason why they would not materialize. Your purpose in life is not to lead a meaningless existence but to find fulfillment, joy and love in everything that you do. And you can certainly achieve that with the dream that you keep alive and burning!

About the Writer:

Evelyn Lim is a Life Coach, Writer and an Intuitive Consultant. She shares her tips on Law of Attraction, abundance, dreams, creative visualizations, developing intuition and on life coaching at [Attraction Mind Map](#). She also offers intuitive readings to help her clients increase their energy vibrations and to create the life they want. Click here for information on her [Akashic Record Readings](#) services.

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SET YOUR GOALS

by Bud Hennekes of ABoundlessWorld.com

Setting goals is the first step in turning the invisible into the visible.

ANTHONY ROBBINS

Goals are not only absolutely necessary to motivate us. They are essential to really keep us alive.

Robert H. Schuller says:

"In order to live to your fullest potential it is essential to learn how to set powerful and motivating goals. For your goals to be successful it is crucial to plan thoroughly, have a burning desire, and most importantly take action."

P.A.D (Plan: Action: Desire)

Plan

Planning is essential. Before taking on your goal, it is important to first define what exactly your goal is. Haplessly going through the motions without planning will never bring you success.

Are you trying to lose weight? If so, how many pounds?

Want to exercise more? What exercises will you do?

Are you trying to run a successful business? What steps are you taking to make this a reality?

Be as specific as possible as your mind responds well to specifics. When you are specific, your subconscious mind knows you're serious about succeeding. Being specific makes you feel responsible, thus boosting your motivation to succeed.

Be realistic in your planning, but don't sell yourself short either. To build a \$10 Million dollar net-worth is an achievable goal (Trait 6: Dream Big), therefore it is a realistic goal. However, to achieve it in 2-3 years starting from scratch may be somewhat unrealistic. So, you've got to strike a balance.

Planning is the first step to success.

Desire

This may come off as common sense, but you would be surprised at how many people lack it. To truly succeed in reaching your goals, you must have a burning desire.

It is essential that your goals resonate with you, not your parents, not your friends, but you.

When considering ideal goals, ask yourself do you really want it? You may think it's nice to have a defined six-pack but if you don't desire to be ripped, you will subconsciously create mental blocks.

When choosing a goal, remember that desire is key. If the thought of your goal doesn't excite you, then perhaps you need to keep searching.

Goals are meant to be inspiring.

Take some time visualizing yourself with the goal complete.

How does that make you feel? Are you more confident? Friendly? Loving?

If the visualization with the goal completed doesn't resonate with you, try altering it a bit to fit your needs, or perhaps define a completely new goal altogether.

Having the desire to see your goal through will help tremendously in regard to taking action and succeeding.

Action

Planning and desire are useless unless you take consistent action to reap the benefits of your desired goal.

Taking action is the part where excuses start to role in.

You may say, "Not today." "I don't have enough time." "I'm not feeling well" "I'll do it when I'm free."

Excuses will always be at your unlimited disposal. The sooner you realize to avoid them at all costs the better.

The most successful individuals rarely succumb to easily accessed excuses.

Keep in mind there will be days in which you struggle to move closer to your goal, yet it is important to take action regardless.

Remember, a little action is better than none. Ultimately action is what gets you from point A to point B; so don't forget to take it.

The most successful people in the world today know the power of setting motivating goals. Setting goals is a wonderful way to keep you inspired and help create the life of your dreams.

What are your goals? Are you doing everything you can to succeed? Begin setting goals today.

About the Writer:

Bud Hennekes is the founder of ABoundlessworld.com. His passion is helping people grow. Bud enjoys authentic conversation, reading, blogging, growing and meditation.

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DETERMINE YOUR FIRST MAJOR MILESTONE

by Stephanie Treasure of Inspirational-Daily.com

The rung of a ladder was never meant to rest upon, but only to hold a man's foot long enough to enable him to put the other somewhat higher.
THOMAS HENRY HUXLEY

In order to accomplish your goals or vision for your life, you need to determine the milestones and resources that you will need to fulfil your big picture. It's kind of like drawing a roadmap to your dreams. Milestones are the checkpoints to see if you are on the right track or if you need to shift your activities.

Milestones also help to provide you with the steps you need to take to achieve your goals and identify specific things that must be in place at certain intervals.

You can either start planning from your end result or goal and work backwards or you can start from present day and work your plan forward. You then start to break your goal into smaller bite-size pieces which, then become your milestones on the way to achieving your big picture goal or dream. Establishing milestones helps you to organize your goals into a logical sequence of steps.

Now here's the thing, the first major milestone is important because it helps to give you momentum for the rest of the journey.

For instance, if your big picture goal is to lose 100 lbs in 1 year, then the first milestone may be to lose 20 lbs in 3 Months. You will then break it down week by week or month by month, based on guidelines for a healthy diet and exercise routine needed to achieve that goal.

Or if you aim to build a net-worth of \$1,000,000 in five years, then you may determine your first major milestone to be earning a net income of \$200,000 within the next 12 months.

Once you reach that milestone and get a feel for the strengths and weaknesses of the short-term plan, you can then plan out the rest of the year accordingly to achieve your big picture goal.

If you fall short of achieving that milestone, you at least have a basis for examining how you can best achieve your big picture goal going forward.

Setting your first major milestone can sometimes be more motivating than achieving your big picture goals.

Big picture goals that seem daunting at first based on your starting point and current situation, can be broken down into milestones to catapult you from inertia to [inspired action](#).

Set a series of Milestones. Once you achieve your first major milestone, set another and then another until you have achieved your major or big picture goal.

It is a good idea to examine the journey towards achieving your first major milestone carefully. Look at what worked and what didn't and use it to help you set the next milestone.

Celebrate!

Once you have achieved your first major milestone, celebrate! Give yourself a pat on the back for a job well done.

Keep your eye on your vision and know that it will become your reality. Ride on the momentum wave that follows as you head towards your next milestone. Best of luck to you!

About the Writer:

Stephanie Treasure is a Marketing Consultant and Passionate Entrepreneur with a focus on information marketing and publishing both online and off. Check out her blog at <http://www.stephanietreasure.com> and her personal development website at <http://www.inspirational-daily.com>.

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VISUALIZE

by Avani Mehta of Avani-Mehta.com

Visualize this thing that you want, see it, feel it, believe in it. Make your mental blue print, and begin to build.

ROBERT COLLIER

A lot of people react with skepticism when they first hear about the technique of visualization to achieve success. I know I did. However, once I got introduced to the subject of visualization, it seemed as if nature was bent on making me a strong believer of this technique.

I found success stories of people who applied visualization; I found articles which explained why visualization works; I read about experiments conducted with groups of people to see how visualization affects their success. And slowly, in bits and pieces the entire technique started making sense to me.

How to Visualize?

What you do when asked to visualize is quite simple. **Believe that you have already succeeded.**

Whatever is your goal, close your eyes and see yourself achieving it. See it in as much detail as possible. Add colors, movement, smell, taste, sound, emotions.... make it seem like a live memory rather than something you are imagining. If it's difficult for you to visualize something so vividly, add each detail one by one.

Some people meditate first and then start visualizing. Meditation helps since it stops your mental chatter. It helps you focus and remove all distractions.

Why Visualization Works?

The most popular reason given is that your mind cannot differentiate a real experience from an imagined one (if the imagined one is as vivid as the real one).

Every time you visualize yourself succeeding, your mind will believe that you have already achieved success over here. And hence, when you truly pursue your goal, your mind KNOWS that you have succeeded here before and will act accordingly.

It is also said that when you focus all your energies and visualize on one particular dream, you are sending a message to the universe that this is what you really desire.

As Paulo Coelho said in his book *The Alchemist*, "When a person really desires something, all the universe conspires to help that person to realize his dream."

Things will start falling into the right place; your sub conscious mind will see opportunities where none existed previously... success will come to you as you take action and move forward towards it.

There is one more reason why I believe visualization works (I haven't read about this so far) - when you visualize yourself succeeding; you battle through a lot of inner demons which might stop you from succeeding.

Maybe you fear failure, maybe you think you are not good enough, maybe you think you don't deserve it ... if these inner demons raise their heads when you are in action, they will become obstacles which can pull you down.

If, however, you have visualized yourself achieving success before, then, you would have fought these demons at the time of visualizing and put them away. When it is time to take action, nothing will come in your way.

Who Practices Visualization?

A majority of Olympic athletes have a ritual of visualizing before competition. They close their eyes and see themselves playing and winning. Michael Phelps who broke the records for most golds in one Olympics uses power of visualization as well.

Arnold Schwarzenegger, former Mr. Universe and actor, visualized himself being Mr. Universe right from childhood. He also saw himself becoming a popular actor in Hollywood.

Napolean Hill, author of *Think & Grow Rich*, has an entire chapter dedicated to visualization (He calls it auto-suggestion).

Roger Bannister, the first person to run a mile in under four minutes, visualized himself racing and breaking the time barrier repeatedly.

Some Parting Thoughts

By now, some of you might have been converted to visualizing as a way of succeeding, and some of you might still be in the non-believer's category.

For the non believer - All I can say is that there is no harm in giving visualization a serious try to find out whether it works for you or not.

If nothing, because of constant reminder of your dreams, it will help keep the fire in you burning. It will provide you with motivation to go get your dreams.

For the believer - What I have mentioned here is just the beginning. You can

learn more, have fun and achieve success through these books:

[Creative Visualization: Use the Power of Your Imagination to Create What You Want in Your Life \(Gawain, Shakti\)](#)

[Practical Guide to Creative Visualization: Manifest Your Desires](#)

For those who are still in between, try out visualization, read more, come to your own conclusion.

And always remember ... Whatever the mind can conceive and believe; the mind can achieve.

About the Writer:

Avani Mehta is a passionate student of life. She maintains a personal development blog at Avani-Mehta.com.

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TAKE A BREAK

by Scott H. Young of ScottHYoung.com

Take a break. A respite may inspire you to come back with renewed vigour and determination.

SUE STOCKDALE

How do you know when to relax? There are two typical answers to this question, and I'm here to say that both are wrong. If you thought the question was silly and the answer was obvious, you probably picked one of the two.

The two common answers are:

1. When you've finished your work.
2. When you're tired.

Why the “Rest When Finished” Approach Fails...

This is the more macho, self-disciplined approach to work through fatigue. It works great, assuming you have a light to medium workload. It's the approach I use built into my [Weekly/Daily Goals system](#), because it's simple and most of the time it does it's job.

Where this approach fails, however, is when you have a really intense schedule. When the amount of work you have to do is nearing or currently exceeding your “burnout” threshold, this formula is dangerous. When “working until you're finished” means working non-stop for 72 hours, you will run out of energy far before you pass out from exhaustion.

[Energy management](#) is the principle that the energy and focus you can bring to your work matters more than the time put in. And when your schedule is threatening to kill you, strategic breaking can help you survive. Not only that, but it can boost your energy so you actually accomplish more in a smaller amount of time.

Where the “Rest When Finished” Works

If you have:

- A light to medium schedule. (Definition: you're able to get 8 hours of sleep, and you aren't skipping meals to do work...)

- An intense schedule, but for less than three days. (If you can collapse and sleep for an entire weekend once you meet your big deadline, just endure the insanity.)

...then the “rest when finished” approach is a good rule of thumb.

Why the “Rest When I Feel Like It” Approach Sucks...

The alternate strategy of resting when I feel like it works great when:

- You have so much passion/enthusiasm for what you’re doing you are likely to become a workaholic.
- You never have problems with procrastination or laziness.

If you’re a regular person, like me, those two above probably don’t apply to you. I’m passionate about what I do, but I still need to focus myself in order to work. I also have bouts of laziness and procrastination like the rest of us. If I didn’t, I probably wouldn’t be very good at writing articles for overcoming those problems.

The “rest when tired” approach fails because it is hard to separate genuine resting with procrastination. You might be tired, and an energy boost could improve performance. Or you might just be lying to yourself in order to put off work. It’s a thin line.

Strategic Resting for Improved Performance

The above two approaches can work as a rule of thumb. But they both have their weaknesses, and times when they break down. Strategic resting works better when the “rest when finished” approach is driving you insane, but the “rest when tired” approach just means procrastination.

On a short time span, there are really only two kinds of breaks you can take:

1. Short breaks to rest during the day.
2. Breaks that finish a day and begin the next morning.

When to Take a Short Break

Here’s my rule for taking short breaks:

Whenever I hit a roadblock in my energy and can’t accomplish anything, I set myself a timer for 15-30 minutes. My goal is to keep working throughout this time. Once the timer is done, I see if I’ve made any progress. If I haven’t, I know it’s time to take a break.

This rule helps because it prevents you from quitting whenever you hit a small obstacle. However, it also gives you permission to take a break when you’ve hit a huge wall and can’t push through it from your current direction. In those cases, a small break can give you some space to figure out the problem.

When to Quit for the Day

Quitting for the day is the best rest you can get. However, it's costly, so don't use it when:

1. Your deadline is tomorrow (or tonight).
2. You're still early in the day. (Take a short break instead)
3. You can rework your daily to-do list.

The last point deserves mention. Sometimes you can burn yourself out by setting your goals too high for what you want to accomplish. If your to-do list is impossible, that will kill your motivation and energy.

When that happens, it's best to rework your to-do list. Make it achievable by the end of the day. Don't remove items off your to-do list until you've given serious effort towards it. However, if you've misjudged what you can do in one day, it's better to change your list than give up.

If it's later in the day, you've taken short breaks and still can't recover your energy and your deadline isn't for a few days, that's a better time to call it quits.

Don't Waste Day-Ending Breaks

If you're going to quit for the day, rest fully. Set a big to-do list for the next day and plan to start early again. You've postponed work to rest strategically. That will only be successful if you actually regain your energy. Here are a few tips:

1. Go to sleep early.
2. Be in a relaxing environment. Don't just sit in a state of passive stress.
3. Spend time outlining your plan of attack for tomorrow. Planning your next day gives you better odds you'll have energy to accomplish it.

Strategic resting is the plan to use when simpler rules fail. When those simple rules for productivity fail, a more well-thought approach to breaking can save you.

About the Writer:

Scott Young is a personal development blogger at ScottHYoung.com, which has over 10,000 readers and over 650 free articles.

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ADMIT YOUR MISTAKES

by Nadia Ballas-Ruta of HappyLotus.com

A man must be big enough to admit his mistakes, smart enough to profit from them, and strong enough to correct them.

JOHN C. MAXWELL

I personally do not believe in the concept that mistakes are a bad thing. Something is a mistake only if you do not learn from the experience.

I realize that not many people share this view. I also feel the presence of the belief in the world that there is no room for error and that everything has to be absolutely perfect one hundred percent of the time.

The concept of having a life without making a mistake is an illusion. Mistakes are great teachers. That is how we learn valuable lessons in life. No one is immune from making mistakes. The key to dealing with mistakes boils down to a matter of perception.

If you make a mistake, it is far wiser to admit it than to deny it. Acknowledging one's errors is a sign of strength for only a strong person will admit when they have not done something perfectly.

At my first job, I was faced with a file that I had no idea how to handle. I sat down for a half hour trying to figure out what to do. I could not come up with any answer. So I was faced with two choices. I could either make something up or I could go to my boss and admit that I had no idea.

I decided to go with the first option. I worked on the file for about an hour and went to hand it in to my boss.

Needless to say, I had messed the whole thing up. My boss asked me why I didn't come to him for advice. I said that I did not want to interrupt his busy day. He told me that it would have been far wiser and more time efficient if I had asked him than wasting an hour doing the wrong thing.

That experience taught me a great lesson which I never forgot: when you do not know what to do, just ask.

When you do not admit your mistakes you only make the situation worse. Time, which is a very precious commodity, is wasted when you pretend that you did not make a mistake.

Not to mention, so much energy is wasted when denying a mistake. Most people would rather engage in a battle over the existence of the mistake even if it were obvious that a mistake has been made.

I have seen people argue with one another with immense passion over who made a mistake which in the end never solved the situation.

Making a mistake does not make you bad or stupid or a failure. It simply means you are a human being who does not have all the answers. By the way, no one has all the answers so do not be hard on yourself.

The next time you make a mistake, own up to it. There is nothing to lose by admitting that you did. Actually, you have a lot to gain by being so confident in acknowledging your error.

It conveys to the other person that you are not only honest but also aware of what happened and are not afraid of the consequences.

Want to be even more impressive? Ask the other person what you could have done to make the situation even better.

People like it when you want to learn from the situation and that you want feedback. It says a lot about who you are as a person for a mistake is a mistake only if you do not learn from it.

As in the words of Oscar Wilde *“experience is the name that everyone gives to their mistakes”*.

About the Writer:

Nadia Ballas-Ruta is the creator and writer of www.HappyLotus.com. Happy Lotus promotes the concept of obtaining your own version of happiness and recognizing that each one of us has something special to offer to the world.

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FAKE IT TILL YOU MAKE IT – BE DO HAVE

by Tammi Putnam of LawOfAttraction123.com

To fly as fast as thought, to be anywhere there is, you must first begin by knowing that you have already arrived.

RICHARD BACH

Have you heard of Be Do Have? You know I didn't always understand the *Be Do Have* principle and really because I didn't understand it, I always seemed to wonder why I wasn't creating the lifestyle that I wanted. But once I got it... I mean really got it, my life transformed! Do you understand the power of Be Do Have?

It starts with you being the person you want to be, then doing as that person would do, then having what they'd have. It starts with your thoughts. When you think you can or can't do something you affirm it with your actions. **This is a limiting belief.** The actual doing is the action based on your belief about yourself.

We all have these limiting beliefs from the time we are born that are instilled in us from parents, from friends, from teachers... things that we start to believe about our ourselves.

We all have these limiting beliefs and then we move through life with those beliefs. Sometimes they are wonderful beliefs about ourselves and sometimes they are limiting beliefs that we take to heart.

For years, I thought I was a big person because I was always called "big boned" by family members. It dawned on me one day while out shopping with a friend and I bought a medium size shirt, that a size medium is not that large. But that was my limiting belief for way too long.

It reminds me of the quote from Mahatma Gandhi, "You must be the change you want to see in the world."

I do understand that some people don't understand the *Be Do Have* principle. Because they want to have it first, then be the person. See it first. Start with seeing your goal first in your mind, and then it shows up in the physical form. For example, sometimes people want to have the money in the bank, then be the millionaire. They want to see the money first, have the million dollars in the bank... and then they're the millionaire.

NO!

That's backwards!

You become the millionaire in your mind first. It happens with your thoughts. You move through life as the millionaire. You start thinking like a millionaire. You start reading what a millionaire would read. You start having other conversations, finding other millionaires that you can mastermind with.

Moving through life as a millionaire, thinking those thoughts and then you are doing as the millionaire would do, you have what the millionaire has. It's how *Be Do Have* principle works!

I'm not saying the money magically appears with your thoughts. Yes, it takes time to change our limiting beliefs. Here's the great news... with time, step by step, choosing to be the person you want to be first with your thoughts, words and actions, the results appear.

When you see it first, the money shows up in the bank account.

It reminds me of when I first moved to Texas in 1990. At that time I had played sports when I was younger but I was not very athletic as an adult. I was overweight and out of shape. I realized very quickly that I really needed to create something in my life to keep me in better shape. I decided I was going to become a runner because there are lots of great races in the Austin area, lots of 5K and 10K races. The only thing is...

I didn't like to run.

So, what did I do?

I had to be the runner. I started thinking like a runner first. What do runners eat? When do they run? How far should I go? These are the questions I started to ask myself.

I got some running shorts. I got some running shoes. I started getting Runner's World magazine. I started eating like a runner... I began dressing like a runner. Then I started getting outside and actually running.

And guess what happened?

I became the runner! My body showed that I was a runner. I had better health. I was in better shape. I was active in races. I started thinking of myself as a runner. I started defining myself as a runner.

When people would ask, "What's your hobby? What do you like to do?" I'm a runner. By using the *Be Do Have* principle, I transformed into a runner.

It started with my thoughts. Making the decision that, that's who I was going to be. Take a look at your life. Who are you being today? Who are you going to be? It starts with your thoughts, your thoughts to actions, actions becoming results. *Be Do Have*... simple.

You can learn more about the [Be Do Have principle](http://www.TheBigDreamer.com).

About the Writer:

Tammi Putnam specializes in assisting others in understanding and utilizing the Law of Attraction so that they can create their ideal life.

Along with her husband, Bill, they created LawofAttraction123.com designed to assist others in their personal development growth.

Article Source: http://EzineArticles.com/?expert=Tammi_Putnam

38

THINK LONG-TERM

by Lisis Blackston of QuestForBalance.com

There was no near-term thing. It always was this many-decades thing where there were no shortcuts and we'd sort of put one foot in front of the other.

BILL GATES

I have a very simple definition of success. If someone asks you if you are happy, and you can say “yes” without reservations, clarifications, or preconditions, you are successful.

Money, possessions, power, prestige, and status all are meaningless if you are not happy. The success I am seeking is [lasting happiness](#).

A critical part of the journey to this success is the understanding that seeking pleasure is not the same as seeking happiness. Socrates said, “The beginning of wisdom is the definition of terms.”

Let's clearly define the difference between pleasure and happiness, so that we more clearly see the road to success.

Pleasure is temporary, short-term enjoyment. When something happens, we feel good; when it is no longer happening, we look forward to feeling that way again.

Pleasure is dependent on some other condition being present (the chocolate cake, the thrill ride, the exotic island, the forbidden lover).

When that condition is absent, we feel dissatisfied and long for its return. Pleasure-seeking becomes a roller coaster of amazingly exhilarating peaks and depressingly unexciting troughs.

Happiness is a lasting state of contentment that is not dependent on any external factor. It is the absence of suffering, even when faced with difficult circumstances. Happiness is a personal choice to shift our perspective and view every situation in the best possible light.

Just as our happiness does not depend on external circumstances, we cannot find lasting happiness outside of ourselves.

The “right” clothes, car, job, friends, or partner won't make us happy. We can only make ourselves happy. The good thing about that is, when we find happiness, completely independent of anything or anyone, it cannot be taken

away from us.

Pleasure-seeking is living *for* the moment, with no regard for long-term consequences. Often, giving in to desires directly sabotages our efforts to find lasting happiness.

For example, if one of our goals is to lose weight, indulging in junk food or skipping exercise may feel good in the short-term; but it makes your long-term goal more difficult to achieve.

Flirting with a co-worker may seem fun while it is happening, but may sabotage the long-term goal of keeping happiness in our marriage.

On the other hand, happiness is [living in the moment](#), without concerns about past sufferings or future worries.

When we are truly happy, we don't need short-term pleasures to distract us from the pain and sorrow we may be carrying within. We don't waste time worrying about future events that may not happen, or that we can't do anything about.

When we live fully in the moment, it makes no difference what happens around us or to us; we maintain our sense of inner peace and lasting happiness.

Every decision we make gets us closer to, or further from, our goals. If we are to be successful at anything, we should never sacrifice our long-term ambitions in favor of short-term payoffs or distractions.

Instant gratification is satisfying, but fleeting; it is not likely to get us closer to our lasting success.

About the Writer:

Lisis Blackston is the author of **Quest for Balance**, a blog dedicated to the idea that whether we find happiness through grand adventures, or seek it in every-day places, we all want less pain and more joy. [Quest for Balance](#) is a place where people can be reminded that finding lasting happiness and inner peace is not only achievable, but surprisingly simple... for all of us!

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SPEAK TO WIN

by David Cain of Raptitude.com

To speak and to speak well are two things. A fool may talk, but a wise man speaks.

BEN JONSON

If you think of the most successful people you know, how many of them are sheepish or timid speakers? How many of them remain mute in a group conversation, or avoid your eyes when they speak to you?

Success, especially in business, is all about dealing with other people. More than any other factor, it is the quality of interactions you have with other people – friends, coworkers, customers and strangers – that determine how successful you will be in your personal and professional goals.

People make the world go round, so connecting with others is by far the most powerful skill for success.

The most effective people are very good at speaking with others, and they stand out because the average person is just not very good at it.

Self-help forums are overflowing with appeals for help by individuals who have real trouble connecting with people. I can certainly identify with this.

I grew up a terrifically shy person, and in the past few years I've made quite a dramatic transformation by understanding what I'm not so good at socially, and getting good at it. Today I pass on what I've learned to people who are in the place I was in a few years ago.

The first thing I tell them is to read the incredible classic, *How to Win Friends and Influence People*, by Dale Carnegie.

This is just a no-brainer. If you want to become effective socially, it's just plain foolish not to start with the Bible of interpersonal communication.

Anybody who interacts with people in their day-to-day lives (which is almost certainly everybody reading this) stands to make tremendous improvements to their effectiveness as a person – not to mention the amount of income they can command – by reading this book.

And if you are in business and haven't read it yet, well, let's just say you don't realize the disadvantage you've been working under, especially if your

competitors have read it.

The book is so powerful, that if you could even make a habit out of one of its 27 principles, you would see profound changes to the way people respond to you, which directly influences how you think about yourself.

In this article, I'll share one that you can put to use right away. You will notice an immediate improvement in the quality and depth of your interactions with people.

It's so simple and powerful, it's astounding that people don't do it more.

The principle is:

Remember that a person's name is, to that person, the sweetest and most important sound in any language. This is undeniable.

Consider what effect the mention of your own name has on you?

You could be in a crowded party, and if someone across the room mentions your name in a conversation, instantly your attention is drawn to that area of the room, and to the person who said it. It's like magic. And if they happen to mention your name in a favorable light, how do you feel?

Wielding this powerful tool – the other person's name – suddenly makes you much more influential and important in their eyes. They'll listen to every word you say, because you have given them a tremendous gift: recognition.

See, everybody wants to be recognized as a respectable and meaningful person, and to have someone else address them by name gratifies that deep need in everyone.

Some people, especially people with hard-to-pronounce names, or people in the service industry, hardly ever get called by their name. Learn the name of the waitress at your local diner, and watch her eyes light up whenever you use it.

To be recognized as a complete, complex person – and not just a nameless clerk, customer, or passer-by – is one of the most gratifying and wonderful gifts a person can be given. You can [give that gift](#) anytime, and people will love you for it.

An excerpt from How to Win Friends:

Jim Farley discovered early in life that the average person is more interested in his or her own name than in all the other names on earth put together. Remember that name and call it easily, and you have paid a subtle and very effective compliment.

Even today, that tiny little act of recognition – to remember and say someone's name – is still uncommon.

Most people seem to want to keep work-related interactions at a certain professional arm's length, and will actually avoid using a person's name.

A manager, who talks to a hundred reps, customers and coworkers in the course of a workday, is going to remember the one or two who took the time to learn her name and address her by it. Don't underestimate how powerful an effect it has on a person.

Why Does It Work So Well?

Thanks to generous bloggers like Steve Pavlina and Chris Guillebeau, the big, big secret to success is actually quite well-known in the personal development community, but I suppose those new to the self-improvement path may not know it yet.

The secret is this: **give value to people as you interact with them.**

When you give something that people genuinely value, in all of your conversations, your products, your articles, and your performances, you just can't go wrong.

When people get used to receiving things of value from you, they'll always look upon you and your brand favorably.

They'll smile when they think about you. You add to their lives, so they can't help but compensate you by singing your praises, gushing to their friends about what you did for them, and buying any products or services you offer.

This is the principle of universal compensation, and it's how successful people become successful. So now you know.

But what is "value"?

It's something that lifts someone's mood, makes someone more capable, or otherwise improves their day, their week, or even their whole life.

A product that solves a recurring problem is value. A genuine compliment is value. A referral is value. An act of appreciation is value. Few things are more valuable to a person than to be recognized as unique and worthy of mention, and addressing a person by name can provide that value.

Never forget that: a person's name is the sweetest and most important sound they can hear. Surely you can see how this little habit is ultra-powerful.

Believe it or not, [How to Win Friends and Influence People](#) has twenty-six other principles that are every bit as powerful and transformative.

Successful people speak to others well, and I'd bet money most of them learned what they know about it from Dale Carnegie, or from somebody who learned from him.

Be one of them.

About the Writer:

David Cain is the creator of [Raptitude](#), a blog for helping people learn to get along with the world around them. He believes we can improve humanity by appreciating both our strengths and our weaknesses, as a species and as individuals.

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PUT IN THE SWEAT

by Nadia Ballas-Ruta of HappyLotus.com

I learned that the only way you are going to get anywhere in life is to work hard at it. Whether you're a musician, a writer, an athlete, or a businessman, there is no getting around it. If you do, you'll win – if you don't, you won't.

BRUCE JENNER

When I was a little girl, there used to be a television show called *Fame*. In the opening sequence of each episode, there was a scene where the dance teacher (played by Debbie Allen) says: “if you want fame, fame costs. And here is where you start paying for it...in sweat.”

My dad loved that line and each week he would repeat the virtue of the concept that anything of merit requires sweat.

As a child, I never comprehended this concept. As time went on and I became an adult, I realized that any goal you desire requires hard work in order for the goal to be accomplished.

We live in a world where we can get information instantly. The Internet, email and blogs have made accessing information that would have taken hours or weeks in the past to now arrive within seconds.

As a result, society has forgotten that a lot occurs behind the scenes in order for things to be as fast and efficient as they are.

Anything that looks simple usually is not. The only way to master any skill is to practice, practice and practice. Practice equals sweat. The more you practice, the better you will be at what you want to do.

One of my favorite writers is Ernest Hemingway. Look at any Hemingway book and his style of writing looks so deceptively simple. I have read many biographies on the man and it has been documented that he wrote for hours and hours in order to have his writing look so effortless.

Hard work gets a bad reputation because the word “hard” scares many people. However, if you love what you do, then the work is not work but it is fun. No one has problems playing hard when it comes to fun. The same should hold true for achieving your goals in life.

You want to be a successful business person? Then do what is needed to become an expert at your given field.

I love to write. I have been writing for nineteen years. I have loved every second of it and I think all those years of mastering my style of writing were worth every second.

With each experience, I learned something which helped me to become a better writer. Of course, the learning never stops because to stop learning is to be stagnant and that is never a good thing.

Here is another way to look at the importance of putting in the sweat in order to make your dreams come true. Sweat from a medical standpoint is a good thing because it helps to regulate the temperature of the body. If your body is really hot, it sweats in order to help the body cool down. That is why when you have a fever, you tend to sweat profusely. It is the body's method to cope with the fever.

The same is true when working towards a goal. In order to be a success, you have to be really good at what you do. So by working hard, you refine your skills and talents to achieve your goals.

You also learn what to do and what not to do. You learn how to perfect your craft whether it is cooking, writing or running a business. Never be afraid to put in the sweat...it will pay off in the long run!

About the Writer:

Nadia Ballas-Ruta is the creator and writer of www.HappyLotus.com. Happy Lotus promotes the concept of obtaining your own version of happiness and recognizing that each one of us has something special to offer to the world.

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ESTABLISH GOOD RELATIONSHIPS

by Shamel Perera of TheEnhanceLife.com

The most important single ingredient in the formula of success is knowing how to get along with people.

THEODORE ROOSEVELT

Any successful person will no doubt testify that in addition to their technical and professional capability, their ability to establish and develop effective/lasting relationships is critical, to success.

Harsh Truths: Why Relationships Are Critical For Success

1. Whether it's "getting that first big break", landing the job, winning the promotion, gaining the sale, [your list here].... you NEED to get cooperation and help from other people.
2. People are more likely to help their friends than strangers.
3. When it comes to choosing a supplier or business partner etc., most people prefer someone they know and trust.

Your ability to be charming, to be a genuinely likable and pleasant person, will open more doors for you than any other quality.

In theory, building good relationships and connecting with people is easy. In reality, we all know that relationships are fragile. It's often built and destroyed by the actions we take.

Here are several practical tips to help network your way to success:

1. Take initiative to be helpful.

Too many people wait for others to go first. They adopt the attitude, "When and if you do for me, I'll do for you."

Take the initiative. It doesn't have to be too time consuming on your part. For example, give people leads that may help them. Connect them to other people who may be a resource to them.

Why?

The best way to build strong relationships is to give something of value to other people.

2. Don't be that person whom people want to avoid!

Many of us have met people in our lives that we can't stand. Some would swear that they are just about everywhere!

If so, it's likely that you would try to avoid situations where you would be forced to deal with such people. Don't let that person be you!

3. Stay true to your promises.

This seems simple enough. However, it is so often that we come across people who just can't keep simple promises.

I have many of these experiences personally. For example, as a customer, I was told my problem will be dealt with the following day, but it never happened!

Set the right expectations with others and then live up to those expectations. If for some reason you are unable to meet these expectations, keep others informed in advance so that they won't feel let down at the last minute.

4. Build an impeccable relationship with your boss.

The relationship you have with your boss can be a major factor in determining your career advancement prospect.

It can be a wellspring of growth possibilities if nurtured properly or a career minefield if left to go sour.

Thus, developing a good relationship with your boss is your best job skill and highly useful one, no matter where you work.

5. Exhibit total professionalism.

Never participate in gossip or in discussing the business of coworkers behind their backs. People will trust you and know that what they tell you is safe in your hands. Alliances only work when trust is present.

6. Fine tune your communication.

The ability to communicate in an informal and friendly manner is essential for every aspect of a person's business, social, and personal life. So, make an effort to improve your diplomacy, style, pitch, vocabulary and tone.

7. Don't forget your roots.

You are what you are today because of your family, friends, schools, previous jobs, and places you've lived.

The 77 Traits of Highly Successful People

Let the people that matter to you most know that you need them. Let them know they've helped or inspired you. Offer your gratitude and attention for their contributions.

If you leave it all behind, you lose touch with an integral part of you.

About the Writer:

This article is written by Shamelle Perera, the founder of [Enhance Life](#), a blog offering real life wisdom for modern life growth.

42

GIVE TO RECEIVE

by Stephen Martile of FreedomEducation.ca

Giving is better than receiving because giving starts the receiving process.

JIM ROHN

How do you do that?

Give away what you got. It's not that complicated, really.

But let's think for a minute; what do a great number of people do instead?

When someone has a great idea, they hoard that idea. They don't give it away. They shelter and protect it. They keep it to themselves in fear that someone else might take it. They think, "I better save that idea for later." They don't share their ideas or give them away – they keep them.

Well, let's think – why would you do that?

The problem isn't that your ideas aren't any good. It's not even because your ideas aren't worthy or that you aren't worthy – because you are. The problem is your thinking. You think that if you give one idea away that you won't come up with more great ideas. And that fear has got you living in the lake of lack.

Yup, you heard me right. Instead, start by giving what you got.

Are you short on time?

Some people are always running out of time – like it was cash or some commodity. They're always in a panic to get stuff done. They're time vampires. They literally devour their time and suck the life out of themselves – until there is no time left.

These time vampires live in the lake of lack. They don't give away their time because they don't think there is "enough time" to give. And when you don't think there is enough, you're coming from scarcity or lack.

So, how do you break the pattern?

How do you turn it around?

You've got to be willing to give from where you are.

Give what you got because giving signals “more-than-enoughness.” It signals abundance. When you’re in a state of giving, and giving willingly you’re telling others (and yourself) that there is plenty. That there is more than enough for everyone.

Here are 6 ways to give and create the abundance mindset:

- Are you short on time? If that’s the case, give away some of your time. Take time to give to others. You don’t have to dedicate 90% of your day to serving others – that’s not what I’m saying. Just find that balance between giving and receiving. Find an organization or a person that you really love and volunteer some of your time. Give your time away.
- Don’t feel loved? You’ve got to give some before you get some. Give away some hugs. Go out right now and give 5 people you know a big hug. I guarantee right after you do this, you’ll feel great. You’ll feel like a million bucks! Why? Because you feel loved. And you can only feel loved when you give that love to others. Go out right now and hug 5 people!
- Short on Cash? Give some away. Yes, you heard me right. I’m not saying you should sell the farm, far from it. But you may consider giving money to a charity, giving money to a friend who needs it, or even giving money to a panhandler in the street. Givers gain.
- Are you stuck? Do you want to get unstuck? Help others first. Think of someone you know that is having a similar problem. And think of a way that you could help them based on what you know. I’m telling you this works! When you help others wholeheartedly, help will always come back to you.
- Lacking self-belief? Yup, you know it. You’ve got to give it away! If you lack self-belief, then give away that belief to others.

What do I mean?

Find someone you know who is lacking in self-confidence or in self-belief and give them a boost. Spend some time with this person and feed their mind. Tell them how much you believe in them. Tell them how successful you see them becoming; how you always knew they could make it. Tell them how proud you are of them. Fill their mind with positive ideas. Instill belief in others and belief will come flowing abundantly to you.

- Short on ideas? This is my favorite. If you’re short on creative ideas, give them away! Give others creative ways to increase business, find a new stimulating career or improve their health. Give ideas away and ideas will flood right back to you.

With all of these tips, you have to start with where you are. You can’t give what you don’t have. Be willing to give what you got from where you are and I promise you – abundance will flow into your life. You will be actively creating the abundance mindset.

About the Writer:

Stephen Martile

You know how some people are unhappy, wasting time and energy married to their job? What Steve does is provide coaching and tools to help people find their passion and then take the right steps towards a new career or business with that passion.

Before that you've got to be clear on your life purpose. You can learn more in his FREE ebook: [The Genius Within YOU](#). Get Instant Access NOW.

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STRETCH YOURSELF

by Mary Jaksch of GoodLifeZen.com

Move out of your comfort zone. You can only grow if you are willing to feel awkward and uncomfortable when you try something new.

BRIAN TRACY

All self-development – whether it's getting fitter, or learning new skills – follows the same three principles: comfort, stretch, and stress. This theory was developed by two psychologists, Andy Ryan and Dawna Markova.

Comfort is the realm of our ingrained habits. Stress happens when the challenge is so great that we feel overwhelmed. Stretch is the zone in which true change happens.

I experience these three principles of development each time I go to a yoga class. If I stay in the comfort zone, my body remains as it is, and I don't develop flexibility, strength, and balance. If I force my stretches, I am apt to sustain injuries. It is in the mid range where I stretch further than is comfortable, that sustained change happens.

The comfort zone has its own importance. For example, it's important to hold a stretch and relax into it until it feels comfortable. Only then should one enter the stretch zone once more in order to lengthen muscles and ligaments.

The optimal way of development is by alternating between comfort and stretch, whilst avoiding stress.

The stretch zone can feel uncomfortable because the new skills or behaviours feel strange and awkward. Dawna Markova says:

“Try lacing your hands together. You habitually do it one way. Now try doing it with the other thumb on top. Feels awkward, doesn't it? That's the valuable moment we call confusion, when we fuse the old with the new.”

After the phase of confusion, the brain begins organizing the new input, creating new pathways in the brain if the process is repeated often enough.

This is an unusual take on confusion! But it is in line with the original meaning, as 'confusion' means 'binding together'. It means that it is necessary for the habitual and the new to fuse, in order for a new habit to form.

This reminds me of the transformation of an ordinary caterpillar into a beautiful butterfly. I describe this transformation in my article **Threshold** as follows:

When the time for transformation has come, a larva wraps itself in a cocoon and becomes a chrysalis. Just imagine how that might feel! Suddenly the larva is constricted, can't move anymore and the light darkens. Then a disintegration begins. Some cells die, others revert to an undifferentiated state, some cluster together as 'imaginal discs' that carry a genetic blueprint for new structures. If you compare a caterpillar to a butterfly they seem worlds apart and yet one transforms into the other.

This process is an example of confusion. And it's exactly how the stretch zone works: the old fuses with the new to establish growth.

The stretch zone has important implications for brain health.

In her book "This Year I Will...", Andy Ryan says:

"Getting into the stretch zone is good for you. It helps keep your brain healthy. It turns out that unless we continue to learn new things, which challenges our brains to create new pathways, they literally begin to atrophy, which may result in dementia, Alzheimer's and other brain diseases."

Which of the three zones of development do you tend to inhabit?

1. Do you prize comfort? Resist change? If so, you maybe someone who lives mostly in the comfort zone.
2. Do you love learning and growing? Then you maybe spend most of your time in the stretch zone.
3. If you often feel stressed and overwhelmed, you may be inhabiting the stress zone.

All three zones have their place in life.

The comfort zone is the phase of hibernation. In winter no shoots can be seen above the ground, but beneath the earth root are growing. The shoots are getting ready to pierce the soil and taste the sunlight. This phase is common in creative endeavors. It's the stillness and seeming dullness that we can experience just before a brain wave.

We need to inhabit **the stress zone** when we're faced with new situation that has to be mastered in a hurry.

The stretch zone is the zone of [creativity](#) and innovation. Dawna Markova said something very interesting about it:

"You cannot have innovation, unless you are willing and able to move through the unknown and go from curiosity to wonder."

This means that in order to come through confusion into growth, we need to embrace not-knowing. We need to develop a tolerance for ambiguity. This 'not knowing' allows us to find something new in our life and grow in a way we couldn't previously imagine.

About the Author:

Mary Jaksch is a Zen master, author, and psychotherapist who loves dancing tango in skimpy skirts. Readers love her blog [Goodlife ZEN](#). Follow Mary on [Twitter](#).

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BE A RISK TAKER

by Jun Loayza of JunLoayza.com

Do you want to be safe and good, or do you want to take a chance and be great?

JIMMY JOHNSON

Tick... tock... tick... tock...

Every day that I worked in my 3-door prison, I felt like the life was being sucked dry from me. By 3pm each day, I would finish all the work I needed to do and blatantly stare at the clock on the far side of the wall wishing that the day would end faster.

“Once I get home, the real work begins.”

I was a full-time drone and a part-time entrepreneur. My life really started when I got home each night at 7pm, ate dinner, and started working on my startup company until 1am, only to wake up at 6am the next morning to do it all over again.

Needless to say, after a few months of doing this I started to feel burnt out. Sure I was young (22 years old), but trying to build a startup company working only nights and weekends was getting me nowhere.

Hard work and hustle are extremely important traits, **but the crucial step is to be a risk-taker**. Without the guts or confidence to take that giant leap of faith, you’re never going to get where you want to be in life.

Risk takers put it all on the line. **If we don’t succeed, we don’t eat**. But that’s what makes us that much more committed to our project and what positions us in the best possible way to succeed.

I could have stayed in my cubicle during the day, and worked on my startup at night, but how long until I started neglecting my startup to go out to happy hours after work? I couldn’t let this happen. I couldn’t let the comfortable life get the better of me.

So there I was, 3 months into my corporate job when I realized that there is no tomorrow; there is only the now, and if I didn’t put in my two weeks right then and there, I would regret it for the rest of my life.

I immediately opened the company email, and wrote a long letter to my

manager stating why I had to leave the company after only 3 short months.

If I had stayed any longer, I probably would have gotten comfortable with my lifestyle, eventually dropped my startup company because I was feeling burnt out, gotten a promotion, and just coasted with the company for 2-5 years.

But I wanted more than that for myself. I decided to **take the risk** and put it all on the line.

This was two years ago.

Was it truly worth it? Was giving up the steady paycheck and the big corporate name worth the risk of failing as a young entrepreneur?

To be perfectly honest: **Yes, it truly was.**

You know that saying, "It's better to have loved and lost, than to never have loved at all." Well the same thing applies to taking a risk to pursue something you are passionate about. "It's better to have taken the risk and failed, than to never have taken the risk at all."

It's not enough to work hard in life. It's like in black jack: The house always wins. If you play long enough and never change the stakes, the house is going to take you.

Unless, when that perfect hand comes along, you take a risk and you bet big, then you can take the house.

The thing to realize is that the opportunity is there. You know what you want to do and know what must be done to get there.

If you want to quit your day job and become a full-time painter, then you know exactly what must be done: start painting during the evenings and weekends, build a website, start promoting your art by going to events and galleries, and sell your art.

The path is clearly there. Sure, it requires a lot of hard work, but doesn't your current job require hard work too? The fact is you're just comfortable cruising through life. Get off cruise control, take the risk, and do what you know you have to do.

About the Writer:

Jun Loayza is the Founder and CMO of Viralogy, the [social influence](#) rank. His personal blog, [How to Succeed as a Young Entrepreneur](#), gives a real, unfiltered view of the Startup Life so that current and aspiring entrepreneurs can learn from his successes and mistakes.

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BE INQUISITIVE

by Hunter Nuttall of HunterNuttall.com

Curiosity is the dynamic portion of the mind that provokes the questions that release creativity.

DR. ROBERT H. SCHULLER

In 399 B.C., Socrates was convicted of encouraging his students to think for themselves, a serious crime in those days. He was facing a death sentence. Although he had a chance to receive an alternative punishment by making amends, he refused to change his ways, famously declaring that “the unexamined life is not worth living.”

Fortunately, we live in very different times now. We have the freedom to examine our lives to our heart's content without fearing the death penalty. And how much we choose to do so greatly affects how much we get out of life.

As the cliché says, life's a journey, not a destination. You don't live a successful life just by getting from point A to point B while wearing blinders along the way. It might take a long time to get to point B, and if the journey is meaningless, you'll be bored for a long time.

What's more important is the experience of getting to point B. You have five senses – use them. You have a brain capable of reflective thought – use it too. Don't aspire to a passive life of bliss and contentment. Live an active life by soaking up as much of the world as you can. A passive existence may be fine for the lower forms of life, but not for conscious human beings.

There are countless ways for an inquisitive person to rack up juicy life experiences. Here are just a few:

- Set meaningful goals at work
- Learn a foreign language
- Visit a foreign country
- Learn to play a musical instrument
- Take up a new sport
- Learn to juggle
- Do charity work
- Have a deep conversation about a topic you know little about

One of my most highly recommended ways to explore life is to become a

student of your own personality. It's amazing how much we can learn without ever stepping outside our own head. I walk you through your own introspective journey in my ebook [The Personality Puzzle: Understanding What Makes People Tick](#).

When exploring a new aspect of the world, try to avoid the trap of wondering what it will do for you. Of course, curiosity will sometimes bring you tangible benefits, such as increasing your job skills.

But being inquisitive has great value for its own sake. Whenever you find yourself wondering, "Why should I care about this?" The answer is always "Because it's part of your journey."

Less enlightened minds will brush off the notion of learning for the sake of learning, saying that, "Curiosity killed the cat." But that saying was originally "care will kill a cat," with "care" meaning "worry" or "sorrow" at the time. And that is indeed what kills you – sitting around feeling bad about not being at point B, instead of having fun exploring the path to get there.

There's always a risk that curiosity will kill the cat. However, a conscious cat would still feel confident in their decision to learn and experience as much as they can, instead of sitting back and letting life pass them by. They would know, as Socrates did, that "the unexamined life is not worth living."

About the Writer:

Hunter Nuttall wants you to [stop sucking and live a life of abundance](#). Subscribe to his free articles, and see how far an inquisitive mind can take you.

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BE ANALYTICAL

by Bud Hennekes of ABoundlessWorld.com

We can't solve problems by using the same kind of thinking we used when we created them.

ALBERT EINSTEIN

For one to be truly successful in today's world it is of great importance to be able to effectively problem-solve.

In today's Age of Information, we have access to literally thousands of books, websites, and documents at the click of a mouse.

In a matter of moments, we can immerse ourselves into a variety of philosophies and strategies. Learning new information has never been easier. The only thing hindering our ability to grow is our desire to learn.

Unfortunately, with the abundance of information, we are often left feeling overwhelmed.

More information makes the decision making process much more complicated making problem solving far from simple.

Our ability to process the abundance of information in an effective manner is indispensable. Problem solving requires that we look at situations from a variety of different angles.

The great leaders today know how to access the knowledge needed to be successful while at the same time filtering out the fluff. Because of the increasingly complex world, effective problem solving requires that we focus entirely on the task at hand.

Analytical thinkers take into account a wide scope of possible scenarios allowing them to make the best decision with the information they have.

Analytical thinkers evaluate the pros and cons of a certain decision then act. If they make a mistake, so be it, for successful individuals always learn from their mistakes.

Solving problems takes tremendous thought and energy however those who regularly provide solutions are extremely valuable to the world and makes them highly sought after.

The key to becoming an effective problem solver is to keep an open mind.
Close mindedness kills creativity.

Our ability to be analytical is vital in overcoming all problems in which we face.

Whether it be poverty, global warming, the current recession, or nuclear war one thing is inherently clear, the world has an abundance of problems. What the world needs is solutions.

Will you solve the problems of the world?

About the Writer:

Bud Hennekes is the founder of Aboundlessworld.com. His passion is helping people grow. Bud enjoys authentic conversation, reading, blogging, growing and meditation.

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BE DISCRIMINATE

by Tristan Rayner of TheNewManOfAction.com

Just because it's common, doesn't make it right. Even when I am in the minority, I need to have the courage to use my voice respectfully.

SUSAN V. VOGT

Being discriminate is one of the hardest traits to master if you want to be successful.

It's not something that you can wake up and say: "I might try doing that now". It's not something that is easily measurable and achievable, like keeping your night out to a few drinks rather than the usual couple of dozen or so.

Being discriminate isn't something you can benchmark or test against someone else. That's because it is a natural ability or internal mechanism. Something you've learned, picked up as you went along, or seemingly have always been able to do. Or it might be something you need to get a handle on.

So What Is It? How Do You Be Discriminate?

To be discriminate in this context means you are able to make a distinction, or perceive a slight difference between what's good – and what's even better. It's an attention to detail.

A discriminate person will stop, analyze, check, and finally make a move that takes into account the facts and that has carefully considered others opinions without being influenced.

They take a holistic, objective overview and analysis of a problem and decide after considering the full depth of the argument. They form their own judgment to make a decision.

I'll bet the most successful people you know are being discriminate without you even realizing. They're perceptive beyond the norm. They're able to make small but important changes and perceive differences in what you thought was good enough, but really wasn't quite. More plainly: They avoid making dumb decisions.

Focus on the Facts

Successful people possess an instinctive ability to exercise sound judgment because they are perceptive. What gives them this perception or ability to discriminate between a good option and a better option is a willingness to spend time analyzing the facts.

For example, on financial matters, they don't get caught up in scams because they take the time to understand and focus on the facts. They aren't interested in hearing from someone who can make them an automated income stream by doing next to nothing. In finance they understand risk and reward without greed and that is a key distinction.

On personal matters, they don't just take anyone's opinion on important issues – they seek facts, and relentlessly try to dig down to the root cause and effects whilst ignoring bias to form their own judgment.

When You Lose – Remember to Learn

Even the best make mistakes or make the wrong decision. It's not necessarily a bad thing: being discriminate means that you will do your very best to learn from the outcome.

It's easy to blame others and put your head in the sand. To make a distinction between success and failure is to use your previous failures to assist you make future decisions. This is a [key factor to success](#).

Discriminating People – Some Insights

I had a chat with [Mark Foo](#), the author of this eBook, about this article and we talked about discriminating people.

No, *not* in terms of treating people differently because of nasty prejudices – but in terms of recognising how 'good' people and 'bad' people can and will influence your life and your success.

To explain further, **successful people mix with the right crowd**. They rise from beyond the boundaries that try to fence them in. They take inspiration and motivation from their friends, family and those who encourage you to grow. These are the 'good' people.

'Bad' people are those who suck the life energy out of you and who can lead you in the wrong direction. They get involved in a downward spiral of poor choices and actions.

I was strongly reminded of a recent article in the Chicago Sun-Times.

It's an amazingly sad and moving story of an 8-year-old who desperately wants to make the right decisions.

<http://www.suntimes.com/news/roeper/1606875,CST-NWS-roep04.article>

In short, an 8 year-old boy kept a journal for school. His teacher noticed the

entries made by this boy were very different when compared to the other children.

An excerpt of what that 8-year-old wrote in 1995:

"I feel bad that people are killing people. I hate that people don't care about kids or grown-ups, because we want to live our life saying, 'I love my life.'

"People are killing babies, toddlers, newborns and even moms who have babies in their stomachs. If the world stays like this, nobody, and I mean nobody, will survive.

"And there's a few things that are doing this and it's only gangs. People can't even wear some clothes because of them. We can't even have one decent day.

"There is only one that can save us and that is the police. That is the only way. If not we are all going to die."

The teacher told a newspaper journalist about this story and a column was published about him, and life moved on.

14 years after that column appeared, a handwritten letter arrived at the Sun-Times addressed to the journalist.

The letter was written in pencil, on lined notebook paper, and it was from a man in his early 20s who wrote:

"[About 14 years ago], I wrote a passage in my journal at school about my neighborhood and how gangs were polluting my area. My teacher sent it to you and you in turn wrote an article about it."

"It turns out I didn't become any better than the trash I was talking about in my journal. I am facing federal drug charges for drug conspiracy while my daughter just turned one year old."

The young man is inmate #84433 in an Illinois jail.

The most memorable quote from the young man: "We all start out good. I was a good kid who made wrong choices, now I'm facing 10 to life."

We **all** start out good. The smart kid at the age of 8 was able to discriminate at a young age. He wasn't able to get away.

Slowly, the crowd he hung out with ate away at him. It's a story that really exemplifies the importance of being able to discriminate, and make the right choice.

Seek out the 'good' and discard the 'bad'.

Summary

It's all too easy to forgo the normal checks and balances and go with your heart. Make a judgment that matters by having a commanding understanding

of the facts and the fine details.

Discriminate wisely and you will lead a road to [success](#).

About the Writer:

23-year-old **Tristan Rayner** lives in Australia. One day he had a sudden crystal clear moment – he'd had lots of bright ideas, but never did anything about them. The only way to achieve, or at least have a go, is to take action. [The New Man Of Action](#) was born.

The website was launched to inspire, explore and take action to achieve. The site looks at [unconventional ways to achieve success](#) and has interesting and inventive ideas to be successful.

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CHALLENGE CONVENTIONS

by Lisis Blackston of QuestForBalance.com

Whenever you find yourself on the side of the majority, it's time to pause and reflect.

MARK TWAIN

I've never been one to play by the rules; [I prefer to make my own](#). I suppose this is because I didn't want to settle for an average life. I wanted my life to be more exciting, adventurous, and fulfilling than most.

It seems to me, you can't do what everyone else is doing and expect to arrive at different results. So early on, I developed the habit of challenging the norm.

Taking to the Skies

When I was 18 I learned to fly, which gave me a different perspective on life. Amelia Earhart once said, "You haven't seen a tree until you've seen its shadow from the sky."

Flying, literally, removed me from the ordinary view of life. Most of the time I was the only lady pilot at the airports I was flying to, so I was living in "a man's world" and learning the hard way what it takes to earn respect in those circles. From this experience I developed tenacity, strength of character, confidence, and purpose.

"I Do."

Conventional wisdom says couples should get to know each other and date for a year or more, then get engaged for a significant time, and then get married. But most conventional marriages end up in divorce or dissatisfaction.

Clearly no one has worked out a winning formula. "Marriage can be challenging and should never be taken lightly."

This is the gist of what everyone told me when I announced I was engaged to a man I had met six weeks prior. Five months after our first date, we got married... in Jamaica, just the two of us.

The only guests at our wedding were a couple we met at the hotel pool earlier that day. Unconventional? Perhaps. That was ten years ago and I have to say, so far so good!

A Family Adventure

When our son was three, we decided to have a little adventure before we got trapped in the school system. My husband quit his job; we sold our house with every last thing in it, and moved to Costa Rica for a year.

In order to finance this expedition, we cashed out his 401(K) retirement fund. Family, friends, and financial advisors strongly cautioned us not to do that. There would be tax penalties and opportunity costs for withdrawing that money early. But we did it anyway.

We had a year of fun and adventure, with no responsibilities, and lots of family time together in a tropical paradise. We may have sacrificed a few dollars, but the memories we created were priceless.

In fact, that experience taught us that following the herd and doing things the established way is just about guaranteed to lead to an unfulfilling, uneventful life.

After all, if you consider the vast majority of people, how many of them are truly happy? The ones that are happy have created their own path to a life of fulfillment.

On the Home Front

So when I decided to home school my son, I created my very own style... [Zen Home School](#). Our main educational objectives are serenity, simplicity, and happiness.

We are challenging the conventional school system, by not attending; but we are also challenging conventional home school, which is usually religious in nature.

We have our own secular curriculum, which emphasizes a love of learning, an understanding of historical context, and a deep appreciation for nature and other cultures. We are not trapped in the system, and are free to enjoy life.

We will never find new places and reach new heights by doing what has already been done. To arrive at new lands, we must chart a new course. If we can't find the way that is just right for us, we can always challenge conventions and CREATE A NEW WAY.

About the Writer:

Lis Blackston is the author of **Quest for Balance**, a blog dedicated to the idea that whether we find happiness through grand adventures, or seek it in every-day places, we all want less pain and more joy. [Quest for Balance](#) is a place where people can be reminded that finding lasting happiness and inner peace is not only achievable, but surprisingly simple... for all of us!

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BE SELF-AWARE

by Chris Edgar of PurposePowerCoaching.com

Knowing others is wisdom, knowing yourself is Enlightenment.

LAO TZU

When we aren't happy with a situation in our lives, most of us usually blame the outside world. If we're having trouble getting our work done, for example, we tend to assume something in our working environment is responsible – the project we're doing is boring, our coworkers are difficult, the office décor is unappealing, and so on. What we aren't usually willing to look at is the role of our own way of thinking in creating the situation.

Each of us, in every moment, is making countless assumptions about how the world works, how people feel and think, what we're capable of, and so on.

Put together, these ideas make up our unique perspective on, or way of seeing, the world. Much of the times, we aren't aware that we're making these assumptions at all – we've become so used to them that they've faded out of our awareness. However, they greatly affect the results we create in our lives.

Being self-aware, to me, means getting conscious of the assumptions we're making about the world – doing what we might call “seeing our way of seeing.”

Often, just becoming aware of our way of seeing is enough to produce change in an area of our lives that's bothering us.

When we see we've been walking through the world with limiting beliefs about what's possible for us, discarding those beliefs and achieving the outcomes we want gets easier. This is why helping clients cultivate self-awareness is a key feature of my coaching work.

I'll offer some examples, from my work as a coach, of how self-awareness can create powerful change in our lives.

As you read these, notice any parallels to your own life and ways in which getting clearer on your way of perceiving the world might help you achieve your goals.

1. Relating With Coworkers.

A man once came to me seeking advice on how to avoid making his

boss angry. He'd received a few e-mails from his boss that he saw as critical, and he wanted some ideas about how to avoid further e-mails like that in the future.

What immediately jumped out at me was that this man was assuming he was responsible for his boss' anger.

This didn't seem like a realistic notion to me, because so many factors – from the boss' genes to his marital problems – probably contribute to how the boss feels in any given moment.

When I told my client as much, he seemed startled, and he said he'd never seen it that way before.

What's more, just considering the possibility that he might not be "at fault" every time his boss got upset greatly reduced the stress he felt on the job, and helped him focus on his work.

2. Procrastination.

As I said, when we find ourselves procrastinating, usually we assume our outer circumstances are responsible, and a client I once worked with was no exception.

At first, he came in telling me he kept getting distracted because the project he was working on was boring. But when I asked him to take a close look at what he was thinking and feeling in moments when he got bored, he realized he was actually feeling afraid.

As we talked further about his fear, he realized he was worried that, if he completed the project, his coworkers would start expecting a lot of him, and hold him to a standard he wouldn't be able to meet.

When he recognized that he held this belief, it sounded so silly to him that he laughed out loud. Getting conscious of his way of seeing, and letting go of ideas that didn't serve him, was a big relief, and helped restore his motivation.

3. Intimate Relationships.

Although I usually work with clients on making career transitions and getting more productive, I often end up addressing issues other than the client's career because their concerns in other areas of their life often affect what they can accomplish in their work.

For instance, one client wanted to start his own business, but each time he'd talk to his girlfriend about his ideas, she'd say something he took as critical, and he'd put off taking the next step.

I pointed out that he seemed to be assuming he needed his girlfriend's permission or approval to pursue his business ideas.

When he became conscious of this, somehow his need for her to like his projects no longer seemed so compelling, and moving his business

forward suddenly felt much easier.

4. The next time you're feeling blocked in some area of your life, see if you can notice the assumptions you're making about your abilities and the situation.

What beliefs do you hold about yourself and the world that might be getting in the way of achieving your goals?

I think you'll find that simply taking a moment to "see your way of seeing" can produce rapid change in the results you're getting.

About the Writer:

Chris Edgar is an author, speaker and personal coach who helps professionals find productivity and fulfillment in their work. You can find out more about Chris' work at www.purposepowercoaching.com.

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COMMIT TO CONSTANT IMPROVEMENT

by Dani of PositivelyPresent.com

He who stops being better stops being good.

OLIVER CROMWELL

Life, if you haven't noticed already, is a classroom. It's the place where we can choose whether we want to sit in the back and doodle in our notebooks or whether we want to sit in the front row and diligently take notes.

We have a choice. We can coast through life or we can commit to gaining something from it. Every day, we can coast or we can learn.

Me? I used to be a coaster. Maybe I wasn't sitting all the way in the back of the classroom, but I certainly wasn't in the front row waving my hand eagerly.

I would handle the assignments life gave me, but I wouldn't really learn from them. Like most things, I rushed to get through them, knowing that as soon as I finished with the hard stuff, I could move onto something else more fun and less challenging.

Now I know that it's the challenges that make life interesting. It's the desire to constantly be better than we were the day before, the need to find ways to improve our lives, that really is the most fun of all.

Lately, I've stopped coasting. I've committed myself to self-improvement. I've been working every single day to learn about myself, about my life, about the world I'm living in.

I've committed myself not only to learning about these things, but also to finding ways to improve them. I've come to realize that it's easy to coast through life, not trying to figure out what could be better within you or the world, but it's *boring*.

I want to experience new things all the time. I want to leave life's classroom better, smarter, and more fulfilled than when I came in.

Each person's commitment to constant improvement in life is different. What you want (and need) to improve is unique, tailored to you and only you.

For me, self-improvement is the focus of my life right now. I went through

some really hard times and I'm striving to rise above them by finding new and exhilarating ways to learn from and improve my life.

Self-improvement is a task that requires constant attention and, in my opinion, will never truly be complete. There is always something new to learn and grow from.

I believe most kinds of improvement are this way. Whether you are seeking to improve your job, your family life, your social interactions, or yourself, you will need to do it **constantly**.

The thought of improving on something constantly may sound daunting, I know. Trust me. Sometimes I think about this self-improvement path I've started down and I say to myself, "Oh, wow, this is going to take *forever*."

But I'm beginning to realize that's okay. Improvement can be – and perhaps should be – constant. Though I'm just a beginning to look around, seeking ways to better my life, I'll share a few things I've learned so far with you.

Here are 10 tips to work on constantly improving any aspect of your life:

1. Never limit your learning.

You can learn from everything, everywhere, if you just open your eyes and ears.

You want to improve your work ethic? You might find inspiration on the subway.

You want to be a happier person? Your dog might show you how.

You never know where you are going to learn new things to help with your improvement so don't limit yourself to courses or books or lectures.

2. Read anything you can.

This goes along with the first point I've made, but it's so important that I've given it its own number.

One of the best methods I've found in my quest for constant improvement is to read. Read the papers. Read signs. Read books. Read the expressions on others' faces. Read *everything*. You'll be surprised how much you can improve your life from reading alone.

3. Put in a lot of effort.

I recently read an article in *The New Yorker* by Malcolm Gladwell (author of *The Tipping Point*, *Blink*, and *Outliers*) addressing the secret formula for underdogs who win.

You want to know the secret? Substitute effort for ability. You might not be blessed with a specific ability, but you do have the ability to put in a ton of effort.

4. Work on improvement daily.

It's important to work on your improvement, whatever that may be, all the time.

If you put it on a shelf and say, "I'll get to that later," you might never come back. Work on it *all the time*. Find little ways to work on it constantly. One great way might be to start a blog that shares what you're working on to improve your life.

5. Accept that there is no end.

Constant improvement is just that – constant. There isn't an end. You have to accept this or you will drive yourself crazy wondering when you will get "there".

There is no "there". When you are committing yourself to constant improvement, you are growing and changing and learning all the time.

Accept this and you will be a lot less anxious, searching for some "The End" that just doesn't exist in the world of constantly working to better yourself.

6. Support yourself.

You might be lucky enough to have a great support system, a group of people who want you to develop and grow and improve, but you might not. Either way, it's important to be your own biggest fan.

You may be unpleasantly surprised that people will be jealous of your desire to improve yourself. You may encounter criticism and trivialization from those around you. Ignore all that and believe in yourself. Always.

7. Don't give up – no matter what.

You may want to throw in the towel because there's no definite end in sight. But don't. Constant improvement will lead you, always, down a better and more interesting path than simply coasting through life.

Giving up is the equivalent to going to the back of the classroom and slumping in your seat until someone calls on you. Do you want that kind of life? I didn't think so...

8. Practice, practice, practice.

Once you've identified some ways to work on improving an aspect of your life, keep doing them.

Let's say you want to have a better relationship with your wife and you find that couples therapy really helps out. Keep going to sessions.

Or, let's think about how you want to be a healthier person and you find that getting up early to exercise before the family wakes really works

for you. Keep getting up early.

Practice your improvements over and over and over again and don't be surprised when they become habits.

9. Give back to those who teach you.

When you learn from others, it's important to give something back. This doesn't have to be literal (you don't need to send flowers to the woman at the pharmacy who accidentally inspired you).

Think of ways you can give back by helping others with their own commitments to improvement.

Don't buy chocolates for the husband who wants to lose weight. Help your boss look good because you know she is really working hard to get promoted. Remember, what goes around, comes around...

10. Remind yourself of your progress.

If you're working on improving an aspect (or all aspects) of your life on a daily basis, you deserve a lot of credit.

It's not easy for people to seek to better their lives. Most people coast along, sitting in the back of the classroom, bored and waiting for something better.

By being proactive and by seeking to make your life a better place, you are making not only yourself but also the world a better place. Don't forget to pat yourself on the back every so often.

Committing to constant improvement is *not* easy, but it truly is the best way to make your life the one you want to be living.

As I'm sure you've heard countless times before: no one is going to do it for you. You have the power to seize control of your life and to make it better.

This is your life and it is up to you to commit yourself to constant improvement. So don't sit in the back of the classroom, wishing longingly for graduation.

Instead, embrace life. Pick up your things and move to the front of the room. Raise your hand. Ask questions. Learn. Be active and interested and work hard and you *will* improve your life.

About the Writer:

Dani, author of [Positively Present](http://www.positivelypresent.com) is a twenty-something who, after years of living under a dark cloud of woe-is-me, has decided this will be the year she focuses on the positive.

Dani's blog, *Positively Present*, focuses on all things positive. Dani strives to encourage her readers to embrace the positive in all aspects of life. Visit <http://www.positivelypresent.com> for all sorts of positivity and happiness.

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MAXIMIZE YOUR TIME

by John Richardson of SuccessBeginsToday.org

Don't say you don't have enough time. You have exactly the same number of hours per day that were given to Helen Keller, Pasteur, Michelangelo, Mother Teresa, Leonardo da Vinci, Thomas Jefferson, and Albert Einstein.

H. JACKSON BROWN, JR.

Time management can be a challenging quest for many of us at home and at work. It seems there are too many things to do and not enough time to do them. With the advent of modern technology that is supposed to save us time, we actually have gotten farther behind.

Now we have to deal with the distractions of email, web browsing, cell phones, and social media sites such as Twitter beckoning us to log in and see our latest tweets.

Some of the latest research says the average American knowledge worker actually does productive work only two hours a day. The other six hours are spent on the phone, reading email, or chatting by the water cooler.

If this is really the case I propose four time management solutions that can help.

1. Turn Off Email

One of the greatest distractions in the modern workplace is the constant barrage of email messages. They come from all directions and the screen-based popup reminds every few minutes that we have a new one.

You can save considerable time by turning off the nag reminder and setting aside three or four predetermined times a day that you will look at email.

A time saving tip to put short messages and replies in the email title bar only followed by the EOM (end of message). If you train co-workers to do this, you'll save quite a bit of time not have to open email after email just to see the word "thanks" or "I'm coming to the meeting."

2. Work On One Focused Task For 48 Minutes

Close your door, turn off email, your browser, and any other

distractions. Then work on one focused task for 48 minutes straight. At the end of 48 minutes, take a 12-minute break. Repeat as necessary.

Working on one focused task at a time can make you much more productive. Research shows that humans are not very good at multitasking and trying to do multiple things at once can actually slow you down. Add in the distraction of e-mail and a constantly beckoning web browser and productivity grinds to a halt.

For longer projects, 48 minutes of focused work is a good number. 48 minutes is 80% of an hour and it is easily divisible into smaller time periods such as 3, 6, or 12-minute intervals. Give it a try sometime. You'll be amazed how effective this simple approach can be.

3. Go 80/20

There are only so many 48-minute blocks you can allocate in a day. So you need to work on the tasks that create the most value.

Nobody pays you for the job you get done. Your employer or customers pay you for the value you've created with the job you get done.

Successful people understand that it is value that people are paying for so they always seek to create a lot of value.

The best way to do that is to focus more of your time on activities that create the greatest value. This is called the [80/20 Principle](#).

The essence of the 80/20 Principle is that, only 20 percent of your daily tasks are of high value that will produce 80 percent of the desired results. And you should spend 80 percent of your time engaging in the 20 percent of high valued tasks.

What this means is that, 80 percent of your daily 48-minute blocks should be focused on high value tasks while 20 percent be apportioned to low value, but essential tasks like administrative work, answering emails, etc.

4. Go Home At Noon

A simple way to increase your productivity is to reduce the time you have allotted for it. Have you ever noticed how efficient you are when deadlines are moved up and things become urgent?

One easy way to do this is to pretend you are going home at lunch and not coming back. You have to get the day's tasks done by noon. Immediately, frivolous items are discarded, and your mind will focus on the central task at hand.

Using a [daily planning sheet](#) can help you set your tasks in order, set appointments, and bundle items such as phone calls and e-mail to pre-determined times.

Using the focused work method above, even the most tedious tasks can be dealt with, and that project that you have kept putting off for weeks is actually done by noon.

Now you can take the afternoon off to see the ballgame or be with your kids... or maybe you'll get tomorrow's work done... this afternoon.

Using these four strategies can help you become more effective at work. If you work commission or make sales calls, the added productivity can easily add up to more dollars. If your boss notices that you are more productive, career advancement may lie in your future. Hey... if nothing else... enjoy the afternoon off... You earned it!

About the Writer:

John Richardson is the author of [Success Begins Today](#), a personal development blog devoted to practical applications that can make life an exciting adventure.

From a wallet sized personal organizer to a desktop flow chart, you're sure to find something here that you can download and enjoy. John always enjoys learning new things and suggests you try a powerful 48-minute working technique that can help you focus and get more done. Here's to your success!

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BE GENEROUS

by Phil Gerbyshak of PhilGerbyshak.com

Nature gives all, without reservation, and loses nothing; man or woman, grasping all, loses everything.

JAMES ALLEN

When I was very early in my work career, I came across the most amazing quote from Zig Ziglar: “You can have everything in life that you want if you will just help enough other people get what they want.”

I would think on that quote and think on that quote, but I wasn’t sure how I could fit that in my life.

I didn’t quite understand how the power of generosity could transform my life.

I do now.

Give Your Time

First, I realized you must be generous with your time. When folks ask you for time for something that aligns with your core values, give them as much as you are able to. Give them your full attention for as long as you are able and you will be a success.

I remember as a young boy growing up in a small town, I cherished the people who were generous with their time.

One such many was Mr. Wayne Bauman, my first ever baseball coach. I loved baseball! I loved to practice, I loved to play, and I loved to talk about the game.

I would stick around after everyone else had gone home and talk baseball with Mr. Bauman.

He gave me his full attention, and as much time as he could, before it was time for him to spend time with his family.

I still remember this time felt so special to me, for I knew he had 3 children of his own to care to, and yet he gave me his time freely and with his full attention.

Offer Your Talent

Next, be generous with your talent. No doubt you have at least one thing you enjoy doing that you can share with others.

Maybe it's making birthday cakes, or cutting grass, or writing articles, or coaching. Whatever it is, share it with those around you who need it most.

For me, my talent is connecting people so they can work together to leverage their talents to make something greater.

Because of this, many people have called me a relationship geek. I love to introduce people to each other when I know they can help each other.

I do so in a way that showcases the benefits of both people, and why I thought they might want to get better acquainted.

It's not a direct hit every time, though more often than not, folks appreciate the effort and care I put into my introductions, and thank me for my generous sharing of my talent.

Bestow Your Spirit

Lastly, be generous of spirit. Give people the benefit of the doubt, and believe in their generosity and their greatness.

Folks are capable of more than you know. Heck, folks are capable of more than THEY know they can do.

Believe in their power, and help them see their inner power. Encourage them, and help their light to shine.

Early on in my career I worked for Jon. Jon was a younger manager, only 26 years, and I think my team was among the first teams he'd ever led.

Jon made time for each member of his team every week, to pay attention and to share what had made him successful, and I appreciated that about him.

But what I appreciated most of all was his generosity of spirit.

Jon always was smiling, even when things weren't going great, and Jon encouraged our team to "keep our chin up" even when things didn't break the way he wanted them to.

During my weekly one-on-ones, Jon would always ask me what I wanted to do with my career, and he took a real interest in me.

He gave me his full attention, and gave me as much time as he had before the next meeting.

Jon never tried to shoo me along before our time was up, and I remember thinking he must have better things to do but I sure appreciated the attention he gave me.

Had that been all Jon did for me, he would have been a very good manager for me. But he did something else very special, and he still does it whenever I talk to him now.

He always says, "Phil, you are amazing. You can do anything you want to do if you set your mind to it."

That simple phrase still sticks with me 10 years later, and I know it's true. I can do anything I want to do, if I will just stick my mind to it.

In my opinion, Jon is a huge success, and I would follow him to the ends of the earth. He's a manager I would work for, again and again, and do so with great joy and maximum effort, all because he was and is a very generous man.

One of the true measures of a man is the measurement of his generosity. If you can be generous with just one of these ways, you can be somewhat successful.

If you work hard at being generous with all three of them, you'll feel successful and be able to hold your head high, knowing you've lived your life full out.

About the Writer:

Phil Gerbyshak is affectionately known as the Relationship Geek for his ability to connect people together using any means necessary.

He currently resides in Milwaukee, Wisconsin, where he inspires people as a professional speaker, coach, and writer to Make It Great and live life to the fullest.

You can learn more about Phil on his website
<http://www.PhilGerbyshak.com>.

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SEEK OPINIONS, ADVICE AND FEEDBACK

by Sherri & Gwynn of SereneJourney.com

I'm a great believer in asking everyone for an opinion before I make a decision.

DONALD TRUMP

If you want something done right, best to do it yourself. Right? I know I've said that a few times in my life so far and let me just tell you it rarely, if ever, works out.

There are so many facets to subjects, places, people and things; so how could you possibly know everything about everything? You may be very intelligent but don't let your ego get in the way of true success.

Asking for help, advice, feedback or even other people's opinions can help you succeed in ways you never thought possible.

Just think of all the successful people in your life. Did they truly get to where they are now completely on their own? I doubt it.

It may not be immediately obvious but take a close look at their network. It's not only their direct collaborators but also the people they bounced ideas off of over a cup of coffee; someone who taught them how to program or start a new website; authors of books they read that helped them write the winning grant proposal. No one is successful on his/her own.

How to Find Helpful Advice

1. Evaluate.

Take a moment and look at whom you are currently seeking advice from. Are they in any position to be offering you advice on your current project or idea? It will be most unhelpful if, for example, you are working on publishing a book and seek advice from someone who has never done it themselves or hasn't got experience in the writing or publishing arena.

2. Swallow your pride.

Asking for help does not imply you're stupid, inferior or somehow less of a person. In fact, I, along with many people I know, consider those that ask

questions to be smarter.

Why?

Because by asking questions or asking for help you are not afraid to admit that you don't know something. It's also smart to show you are willing to learn from and listen to other people's opinions and experiences.

3. Give to receive.

I would find it a bit odd having a complete stranger come up to me asking for my advice or help on a particular topic. If I were particularly busy, I would likely decline the request.

Establishing a personal connection with someone first, is an important step in getting good help and advice for the duration of your journey.

Give help to receive help. By giving where you can initially you are more likely to receive quality help when the time comes. [The reciprocity effect is huge](#). Even if you can't help them specifically, finding someone else who can is in itself very helpful.

"Successful people are always looking for opportunities to help others. Unsuccessful people are always asking, 'What's in it for me?'" – **Brian Tracy**

4. Have clarity.

Give some thought to what specifically you want advice on before approaching anyone. People are busy so don't waste their time or yours by sitting down with nothing prepared to talk about.

Have an outline of where you are or what you hope to accomplish as that can really help get the creative juices flowing.

5. Be appreciative.

[Be grateful](#) if you ask for something and you are given it. Show them that you are thankful for the help with a sincere thank you. That way, people will be more likely to help you again in the future when you genuinely show your appreciation for the time and effort they spent on helping you.

It's tough to keep putting yourself out there and helping someone who has shown no appreciation for what you've done for them. A simple 'thank you' would suffice.

6. Evaluate.

This is the same as the first point only this time you are evaluating the advice, not the person giving it.

Evaluate the advice, feedback or criticism once you have been given it. Are you able to look at it objectively and take it on board? Not every bit of advice you've been given will be applicable but that's okay.

However don't be too quick to dismiss an idea just because it's not what you want to hear or doesn't fit with your grand plan. Constructive criticism is good as it can add clarity and eliminate potential frustrations.

Asking for help is not a bad thing; we have all done it at some point. No one expects us to have all the answers.

In fact if you come across as someone who does have all the answers, you may not be looked upon very favorably. Nobody likes a know-it-all. To be successful you need to be willing to ask for help, feedback, advice, etc. You cannot do it alone. Nobody can.

About the Writer:

Sherri writes with her husband Gwynn at [Serene Journey](#). Join them in gathering and sharing tips, tricks and philosophies that can help us all enjoy life a whole lot more. Serene Journey is about **living your life deliberately, purposefully and fully** by **choosing happiness** and remembering **it's often the little things that mean the most.**

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DON'T ENVY, DON'T RESENT, DON'T GET JEALOUS

by Thomas Maurer of SimpleAndSpiritual.com

If you resent what people have, in any way, shape, or form, you can never have it.

T. HARV EKER

Envy, resentment and jealousy are emotions that cause human beings great suffering. They can be torturous. Yet emotions don't just float along in the wind and land on unsuspecting passers-by. There is always a reason why a person feels envy, resentment or jealousy.

The raw outward emotions are just the tip of the iceberg. The important thing when either preventing or dealing with these emotions is to look beneath the surface and identify what is really bothering you. If you can identify the real monster lurking beneath then it gives you the opportunity to vanquish him.

Preventing Envy

It is important to distinguish envy from jealousy. Jealousy stems from anger and fear whereas envy is a feeling of dissatisfaction with one's lot, a yearning to have what someone else has. Envy is "the grass is always greener" syndrome.

"Envy is the art of counting the other fellow's blessings instead of your own." – **Harold Coffin**

The easy answer to preventing envy is to be content with what you have. For many people though that is a difficult art to master. Most of us have been brought up to always want more and it is hard to break that pattern of thinking.

My best advice is to stop thinking of yourself as a single independent entity. You do not walk the earth alone. You exist in a dynamic web of human relationships, interconnected with everybody on the planet, with everybody relying on each other for love and support.

When you think of the world in this way you realize that it's not so bad if your neighbour has green grass. He can use his green grass to help and support other people and eventually a little bit of that will come around to you. So instead of being envious you can be happy for him. It's called "good karma."

Life isn't a competition. Be grateful for what you have and be grateful for what your fellow man has.

Dealing With Resentment

In my opinion, resentment isn't something you prevent. It's something that you have to deal with when it happens. Resentment occurs when you receive an injury (real or imaginary) from somebody else.

I used to feel resentment when I played indoor cricket. At the end of the innings the captain got to choose the 4 best bowlers to bowl again. I was regularly in the top 4 bowlers in my team yet the captain would never choose me. Boy did I resent him for that.

I'm not sure if this was a real or perceived injury. Perhaps the captain had a personal grudge against me. Perhaps he had no faith in my ability.

What was more likely to be the case was that the captain was making the best choices he saw fit in the heat of the moment. Yet when he didn't choose me I perceived it as a personal slight. I felt resentment towards him and so I had to find a way to deal with it.

The way to handle this is to just stop caring. Stop taking yourself so seriously. Let go. Forgive the person who is causing you the grievance. Forgive them whether they are doing it out of malice or not.

People don't hurt others because they like to hurt. People hurt others because it is often the only way they have been taught to obtain love. It's not about you, it's about them. So don't get tied up in knots about it. Forgive them and move on.

Overcoming Jealousy

*"O!
beware, my lord, of jealousy;
It is the green-eyed monster which doth mock
The meat it feeds on."*

– **William Shakespeare, Othello**

Jealousy is a manifestation of a hidden fear rearing its ugly head. You can't prevent jealousy unless you have no hidden fears. So chances it is going to pop up from time to time so you need to know how to deal with it.

The key to vanquishing jealousy is identifying the fear that is causing the emotion. One of the most common ways jealousy comes up is in relationships.

One partner gets jealous of the other's friends or acquaintances because they fear that their partner will leave them. In this case jealousy is merely a representation of insecurity and the fear of being left simmering away underneath.

Never try and deny jealousy or bury it. In the long run, that will only make

things worse. Accept your feelings and communicate them.

Say to your partner, "When you spend time with Joe it makes me feel jealous. I am afraid that you will leave me for him."

Once the lines of communication are open the fear can be talked about and dealt with. Once the mystery has been taken away the jealousy will subside. It's the 'not knowing' that is the torture.

Low self-esteem can be a significant cause of jealousy. If you don't love yourself you can't understand why anybody else would want to either. So you are eternally waiting until your partner finds someone better, that young blonde receptionist at the office maybe.

Dealing with the self-esteem is the first step. The second is to realize that love is irrational. We don't choose who to love based on certain criteria. We don't tick all the boxes and then decide somebody is worthy of love. Love exists because of attraction. And every person has great qualities that attract others to them even if they cannot see this for themselves.

"Jealousy would be far less torturous if we understood that love is a passion entirely unrelated to our merits." – **Paul Eldridge**

About the Writer:

Thomas Maurer is a writer who explores the idea of culture and how this shapes our individual lives. His site [Deep Ecology Hub](#) draws the link between culture, the ecological crisis and the lives of quiet desperation that most people lead.

[Deep Ecology](#) advocates a return to a world-view where man is seen as a part of nature but not its ruler; with positive implications for the individual, for our communities and the health of the biosphere as a whole.

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DON'T EAT YOUR WORDS

by Ian Peatey of QuantumLearning.pl

Losers make promises they often break. Winners make commitments they always keep.

DENIS WAITLEY

A promise is a promise. An agreement made is an agreement meant to be kept. Failing to deliver on your promise or keep to the agreement will make you lose trust, respect, and credibility with other people.

Integrity and credibility are two characteristics that could land you a million dollar deal. Heck, maybe even a multi-million dollar deal!

So, seek to make a promise or agreement only if you're 100% confident of keeping, and write down all of your agreements somewhere so you won't forget any.

People are not always rational or consistent. While this certainly makes life an interesting adventure, it can also be a real challenge whenever we attempt to live, work or just hang-out together.

Getting Things Done

Making agreements is an important element of getting anything done. We make agreements with others to help us co-operate and we make them with ourselves to take any kind of intentional action.

Imagine trying to meet someone without an agreement on time and place. Or try to picture a team making something without a common agreement on specification, or deadline? It's not impossible, but we'd be relying on pure hazard to do it.

You could say that making agreements is the co-operative element of getting things done and keeping them is about personal responsibility.

Like it or not, others will use how often you keep agreements as a measure of your effectiveness, reliability and how responsible you are. You owe it to yourself to only promise what you can deliver and deliver what you promise.

Choose Your Promises Carefully

Successful people know that there is [nothing compelling them](#) to make promises and when they do they take personal responsibility.

Part of that is about being really clear about their promises and what agreement means. But how do we know what we can deliver when the future is inherently uncertain, no matter how much control we believe we have? What works for me is to be extremely careful about the promises and commitments I make. My personal rule of thumb is to make sure I'm very clear what my promise means.

For example, if we agree to meet next week at a certain time and place, my part in that is to promise to be there. I'm making a commitment, or a guarantee about where I will be at that precise time. I write it down, tattoo it on the back of my hand and set up multiple reminders so I won't forget.

I don't, however, have a crystal ball and no matter what effort I make to meet that promise, there is an infinite range of possibilities that might prevent me being there.

While the chances are remote that I'll get knocked over by a bus (though it does happen!), other things might come up that make it impossible to keep my promise. Circumstances change, new information appears, priorities get rearranged.

If one of those things gets in the way and I fail to show up, then I've broken my agreement and lost part of your trust.

At the moment we agree to meet, the most accurate and honest thing I can say is that I **intend** to be there. Right now, with all the information I have available, I can say my current intention is to be there and I plan to do everything in my power to deliver. I cannot honestly guarantee it 100%. Another alternative might be to make a guarantee with a list of a series of possible conditions. I don't find that particularly efficient, but it might be necessary where trust is not so high in the first place or there is a high level of uncertainty.

Aligning Intention and Motivation

When successful people make a promise they put all their energy into keeping it. They don't agree to something and then fail to do it just because they didn't feel like it. They align intention with motivation and give 100% to ensure follow through.

So next time you are about to make a promise, check with yourself:

- From what I know right now, will I realistically be able to deliver?
- What is my motivation for the promise (scaling 1 to 10 is a good short cut)?

- What are the consequences if I fail in my agreement? On others? On myself?
- Is there anything that could prevent me following through?

Promises are critical to your success. Don't make them lightly.

About the Writer:

Ian's site, Quantum Learning is a self-improvement blog devoted to developing non-violence as a lifestyle. He's passionate about building a World where conflicts are solved peacefully and everyone is valued irrespective of wealth, origin, colour or beliefs. Visit his site at [Quantum Learning – non-violence as a lifestyle](#).

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LEARN TO SELL

by Eric Lofholm of EricLofholm.com

Rich people are almost always excellent promoters. They can and are willing to promote their products, their services, and their ideas with passion and enthusiasm.

T. HARV EKER

Selling is one of the most important skills any person will ever develop, be it selling your products/services or yourself. And it is especially important to an entrepreneur. Being an entrepreneur myself I know this first hand.

Even though selling is a critical skill, most entrepreneurs avoid it like the plague. There is a very simple reason for this. Read on and you will discover why most people avoid sales and how to learn to love selling.

What do you think of when you think of a salesperson? When I ask this question of my seminar audiences, here are some of the answers I get:

Manipulator, high pressure, are twisting, liar, in it for themselves, and no integrity.

No wonder most people resist selling. If I associate selling to the list above, I would avoid it as well.

To me selling doesn't have to be those things above. I teach people how to sell from honesty, integrity, and compassion. It is not about a hard sell, it is about a heart sell. My definition of selling is selling equals service.

The reason why you MUST embrace selling skills is selling is about leading. Selling is about moving people to action. People need to be led. Not only do people need to be led, we want to be led.

Think about it, when you're making a purchase, don't you want the person you are speaking with to lead you to make the correct purchase?

Imagine you call up a travel agent to book a cruise. You want to go Alaska. You want to travel in November. The travel agent lets you know that you will have a more enjoyable trip if you go after March 1 when the weather is better.

You change your travel arrangements due to the recommendation of the travel agent. Notice the travel agent in this example didn't use high pressure or manipulation. They simply led you to make a better decision. They moved

you to action.

Now that you know you can embrace selling without being high pressure or manipulative, it is time to get to work to develop your selling skills.

Here are some great tips on how you can improve your selling skills:

1. Develop a script.

Most entrepreneurs I meet resist using scripts. The reason is they don't really know what a script is. Most people, when they think of a script, they think of the telemarketer that calls them up during dinner offering the local newspaper.

This is not what I mean. You are either using a script or you are speaking in glossolalia. Glossolalia is how schizophrenics speak. They say things like chair, computer, red, closet, car, etc. These words in sequence have no meaning. They speak in word salad.

This is not how you speak therefore you have to use a script. A script is simple series of words that when spoken together have meaning.

It is not a question of whether or not you are using a script. The question is how good are your scripts?

2. Reverse engineer your sales presentation.

A sales presentation is anytime you are meeting with someone and attempting to influence them.

When you reverse engineer your sales presentation, it means you decide in advance what you are going to say, when you are going to say it, and how you are going to say it.

3. Set monthly goals for what you want to accomplish.

Most entrepreneurs set goals only once per year. Take time out at the end of each month to set goals for the next month. If you have a team, it is important that you set goals for what your team is to accomplish.

Your job as the leader is to get EVERYONE paddling in the same direction towards the accomplishment of the team goals. It took me years to learn this lesson.

4. Ask for the order.

This is one of the simplest ideas yet I am constantly amazed at how many entrepreneurs don't ask for the order when they are speaking to their prospects.

If you are speaking to someone and you don't ask for the order, you didn't give a presentation; you had a conversation.

It is not necessary to use high pressured tactics when asking but you

must ask. Here are some simple ways to ask for the order.

- a) How do you feel about moving forward?
- b) What do you say we give it a try?
- c) I am open on Tuesday at 3:00 or Wednesday at 3:00. What would work best for you?

After you ask for the order, be silent. Selling has its own language. Part of the language of influence is silence. Silence is a simple technique yet very powerful.

Consider the following scenario.

Most of us have seen the girl scouts selling cookies in front of the grocery store. Usually what happens is, they ask us if we would like to buy some girl scout cookies. After they ask, have you ever noticed they are silent? The reason they are silent is because that is part of the sales presentation. Does this technique work? The girl scouts have sold millions of boxes of cookies through the years.

Now imagine this scenario.

Instead of being asked if you would like to buy some Girl Scout cookies, she gave you a business card. She then explained to you that if you go to the web site, you can purchase as many boxes as you would like. If she handed you a business card, would you go to the web site and buy some cookies? The answer is no. Unfortunately most entrepreneurs give out their business card and tell the prospect to call them when they are ready.

5. Ask for referrals.

One of the easiest ways to grow your business is by referrals. Many entrepreneurs wait for their customers to provide them with referrals. If this is how you do business, you are leaving a ton of business on the table.

If you have done a good job for someone, in most cases, if you ask for referrals, they will give them to you.

You must lead them and you must move them to action. The way to do this is with a script.

Here is a simple script that has brought me thousands of referrals:

“As you probably know, I work with referrals. A good referral for me is _____ (tell the prospect what a good referral for you is). When you think of a good referral, think of _____ (share with them who to think of). Of everyone you know, who would be the best referral for me?”

I have helped many entrepreneurs grow their businesses. It all starts with the

mindset. Make a decision today to embrace selling skills instead of resisting them. This one decision could change your life. You will be more successful, make more money, and help more people.

The purpose of my company, **Eric Lofholm International**, is to be a place where people can come from all over the world to learn the finest ideas on sales, influence and success.

If you enjoyed this article and would like to learn more, I encourage you to go to my web site <http://www.ericlofholm.com> and sign up for my newsletter.

About the Writer:

Eric Lofholm is the President of Eric Lofholm International, a global sales training organization. Visit his website <http://www.ericlofholm.com> to receive a free sales seminar, a free sales script writing report, a free sales audio, and a free sales consultation.

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KEEP AN OPEN MIND

by Daphne of JoyfulDays.com

Let go of your attachment to being right, and suddenly your mind is more open. You're able to benefit from the unique viewpoints of others, without being crippled by your own judgment.

RALPH MARSTON

What exactly is an open mind?

Very simply, there is room in it for new ideas.

When confronted with a different kind of thinking to yours, what is your reaction?

If it is something along the lines of "That's impossible", then you probably find it hard to accept new ideas.

On the other hand, if your first thought is "Wow, I wonder why I never saw it that way before", then your mind is relatively open.

An Open Mind Leads to Success

When Jack Welch was in charge of General Electric, many of its business were number 1 or 2 in their respective fields and dominated their market share.

When the company wanted to expand, Welch was challenged by an unknown army colonel to re-define all GE's markets so that no business had more than a 10% market share.

Welch was open-minded enough to slaughter the corporate sacred cow of "number 1 or number 2" and this led to huge growth in the company.

To cultivate an open mind, we need to let go of judgmental thinking, and detach for specific desired outcomes.

Let Go of Judgmental Thinking

We humans are quick to judge. In the wild, quick judgment could save lives as prey need to ascertain whether or not to flee from potential predators.

Most of us, however, judge when there is not much at stake, except perhaps our egos and our need to be right.

One way to stop judging others is to realise that [most of our judgments are fallacies](#).

We judge something to be right or wrong, good or bad, when this distinction is actually an illusion.

‘Good’ and ‘bad’ are two sides of a duality, just like hot and cold, light and dark. One takes its meaning from the other, and has no existence in its own right.

Detach From Outcomes

Don't you just hate it when things don't turn out the way you planned? Like the stockmarket heading south when it's supposed to double your investment over the next five years.

Or airport problems causing a major delay in your travel plans.

Or a customer pulling out of a deal at the last minute.

A more empowering way to live is to let go of our [attachment to desired outcomes](#).

“There are two possible outcomes: if the result confirms the hypothesis, then you've made a measurement. If the result is contrary to the hypothesis, then you've made a discovery.” – Enrico Fermi

Learning to accept several possible outcomes keeps our minds open, instead of charging towards only one imagined outcome with blinkers on.

Even better, try to occasionally do things with no goal or outcome in mind. Be adventurous and see where the process leads.

About the Writer:

Daphne blogs at [Joyful Days](#) where she challenges herself and her readers to think differently in order to live differently.

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COMMIT TO LIFELONG LEARNING

by Kenneth Kwan of DeeplImpactOnline.com

If I am through learning, I am through.

JOHN WOODEN

Most of us like to upgrade things in life – our mobile phones, houses, cars and computers! However, how many of us actually upgrade our mindset? Are we committed to a journey of lifelong learning?

One of my wise friends once reminded me: if I ever think that education is expensive or time-consuming, try ignorance!

I immediately understood what he meant because there were many times I was ignorant, and in business, ignorance can really cost you a lot of money and time!

Everything that we do in life is a reflection of our behaviors and values that we possess. As a business owner, I realize that business is a reflection of myself. If I am sloppy, my business will be sloppy. Period. This was when I realized that I had to work on myself first rather than the business.

One of the first places to start is to learn from the best in order to change my mindset. This great revelation created an insatiable quest for knowledge. I wanted to know how I could lead better, create great teams, enhance my marketing systems and etc. I knew that if I did any one of those areas better, I will have a stronger business.

Why should you care about your own Personal Development? Here are some reasons:

1. Successful people are always committed to learning and improving.

If you truly want to be like all the other successful people, you have to know that they ALWAYS seek to improve themselves.

They do not just say they want to learn more, but are even committed to sleeping less, paying money for seminars and/or even giving up a lot of their free time to learn. They know that they are actually investing in their greatest asset of all; and that is themselves!

2. If you want your life to change, what will you do about it?

Many of my participants share with me that they do not have a strong desire to do anything in life. My first advice to them is to do something that will open their eyes to their potential.

This could mean reading a fantastic book on personal development or attend power-packed seminars that are designed to open their eyes to their potential.

Education is usually the first place to start. It's like in the MATRIX, choosing between the blue or the red pill. Once you see yourself change and become more than what you previously were, you will never want to be the same again.

3. If we do not grow, we will be redundant

In today's fast paced society, anyone that is not being able to catch up with the rest of the world is slowly fading away to its background.

They will not be able to understand what others are talking about and spending their time on. This leads to redundancy and does not bode well for them.

Conclusion

Always be committed to your own personal growth. Remember that Applied Knowledge is as important as acquiring it!

I can imagine the words coming from a cheer leader: "The more you learn, learn, learn, the more you earn, earn, earn!"

Learn and prosper!

About the Writer:

Kenneth is a Featured Learning and Development Speaker for HR Professionals and also had his article published in **The Straits Times** (a leading Newspapers in Singapore)

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MODEL OTHER SUCCESSFUL PEOPLE

by Nadia Ballas-Ruta of HappyLotus.com

If you want to go somewhere, it is best to find someone who has already been there.

ROBERT T. KIYOSAKI

I have this theory that the reason we admire certain people is because on some level we recognize in them something that exists within us and has not yet been fully developed or we see a trait we would like to have.

People are mirrors for one another so we are drawn to people that have something that we somehow feel we can relate to on some level. If you had told me this as a teenager, I would have disagreed but as an adult, I have come to see why my heroes were my heroes and what I have learned from each one.

Here are my heroes of the past twenty years:

Madonna
Jesus
Buddha
James Dean
John F. Kennedy
Marianne Williamson
Goldie Hawn
Angelina Jolie

I know that my list represents a unique bunch of people but I have learned something from each one which has helped me to achieve my goals. With each person I call a hero, I have researched their lives extensively in the hopes of learning how they achieved their dreams. I read many books and magazine articles along with watching interviews.

This was done with the full intention of discovering their secret of success. Each successful person has a philosophy that got them to where they are and I wanted to learn those skills.

I also came to see that each of my heroes was a kindred spirit because I saw in them things that I recognized in myself. I hope this doesn't sound arrogant but we each have qualities and talents that make us special. We are all

important and have a purpose in life. It is up to us to discover those qualities.

Here is what I learned from each one of my heroes:

Madonna – Work hard to perfect your craft. *Believe in yourself* (Trait 7) and never buy into the notion that you cannot do anything. I once read that Madonna believed she was a star long before she became one. So *visualize* (Trait 33) what you want to be and *act like you have already achieved it* (Trait 34). You will be surprised to know that this really works.

Jesus – My admiration for Jesus has nothing to do with being religious but rather that the man represented the importance of acting out of love and standing by your truth.

Buddha – *Go after your dreams* (Trait 31) even if that means leaving what is comfortable. In addition, the importance of living a life that is in balance and not geared toward any extreme.

James Dean – Whatever you do, *do it because you love it* (Trait 1). Eat, sleep and drink your passion. Be your work.

John F. Kennedy – No person is an enemy and when dealing with people, always find common ground and help the other person to maintain self-respect. When you treat another with dignity, they are more inclined to respond to you in a positive way.

Marianne Williamson – *Follow your passion* (Trait 1). Your intention for doing anything should be because you love it. When you do something because you love it, you cannot help but succeed. Your intentions for success should not be to just get rich but to help make the world a better place.

Goldie Hawn – Being happy does not mean being stupid or unsuccessful. A smart person can be a happy person, too.

Angelina Jolie – The former rebel turned humanitarian proves that anyone can change for the better.

I realize that all of the heroes I have mentioned are famous people and that may not be the case for everyone.

Whether your hero is famous or not, take the time to discover how they became the success that they are. You can learn a lot from the life of another. Lessons not only come from reading books but also from the life experiences of others.

So write down all the people you admire and begin to research each one. You will be surprised at what you learn. There is always more to someone than what meets the eye!

About the Writer:

Nadia Ballas-Ruta is the creator and writer of www.HappyLotus.com. Happy Lotus promotes the concept of obtaining your own version of happiness and recognizing that each one of us has something special to offer to the world.

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FOCUS ON YOUR DREAMS NOT REGRETS

by Dragos Florin Roua of DragosRoua.com

I tell people I'm too stupid to know what's impossible. I have ridiculously large dreams, and half the time they come true.

DEBI THOMAS

Dreaming is what makes you go forward. Regrets is what holds you down. Which one would you chose? Going forward or getting back?

In theory, this sounds good, you all want to go forward, but in practice, is not. You give room to regrets, you give room to bad memories, and you give room to twisted paths. And before you know it, despite your big dreams and high hopes, you're stuck again.

Why is this happening? The simple and most easy to understand answer is: because of your habits.

Most of the time you act and react by habit. Riding a bicycle is a thing you only learn once and then you can do it for your entire life. Perhaps riding a bicycle is the most common habit in this world.

The problem with the habits that are taking you back is that you won't acknowledge them. Many of them are buried inside your subconscious mind and you take them for granted.

You don't even know it's a bad habit, you think you had it for all your life. Bad habits are often camouflaging as personality traits. You think you are a [habit](#).

The good news is that you're not a habit. Not even a collection of habits. You're something greater than that. You have this fantastic power to re-engineer yourself, to rewire your brain so that it will avoid old paths.

It takes some work? Yes, of course. It will take some time? Yes, but less than you think at this moment. It will work? Definitely. You're the only creator of your life.

If you have been able to create your life as it is right now, be sure that you can also change it in every way you want.

There are many steps on this road, but every big journey starts with a small

step. And this small step is: awareness.

Be aware, pay attention to what you do. Take back your energy from your routine tasks and put it to work.

Observe yourself. Look at yourself in the mirror. Analyze your moves. Acknowledge your steps while you're walking, take note of your gestures when you're talking. See who you really are.

Just being aware in the moment will open a huge door of possibilities for you. It will attract people, situations and opportunities which will help you achieve your goals. Be aware of your regrets and be aware of your dreams. Be aware about the fact that you can chose between them.

Anytime you want to.

About the Writer:

Dragos Roua is a serial online entrepreneur, personal development fanatic, blogger at DragosRoua.com, father, husband, dreamer, risk taker. If you like my writing, feel free to visit my blog or [follow me](#) on Twitter.

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LEARN TO SAY NO

by David Bohl of SlowDownFast.com

You don't have to let yourself be terrorized by other people's expectations of you.

SUE PATTON THOELE

We've become a culture of "yes people:" "Yes, I can stay late to help with your project." "Yes, you can have that expensive themed birthday party with the live ponies." "Yes, let's go out for drinks on Friday." "Yes, I'm available to help you move tomorrow."

Why is it so difficult to turn down a commitment these days? I have a theory – I think it's because technology makes it almost impossible for us to hide!

Back in the old days, you could become unavailable for a little while if you needed a mental vacation. But now, it seems like wherever you go, someone's showing up with an invite or a request – texting you, emailing you, leaving you voicemails, messaging you on Facebook or wherever else, ready to hold you accountable. And worse... while you're juggling all those priorities, even more obligations and temptations keep popping up.

I've said this before and I'll say it again: we can't be everything to everyone, and we can't do it all. If we try to, we soon discover how it feels to be that proverbial chicken without a head.

And with all this running from here to there, feeling the pressure mount to be the perfect mom or dad, friend, employee, co-worker, coach, Christian, golf buddy, vacation planner, party person, and so forth... pretty soon we really DO start to feel like our heads have become detached from our bodies as we mentally unravel!

I know it's hard to say no when someone needs your help or requests your presence. But try to view your life in a pie graph format, with slices taken out for various commitments that you must attend to. The smaller the "sliver" of pie that you devote to one activity, the less attention, concentration, and appreciation you're able to give it. And then you're no longer enjoying yourself and being present in the moment. That's what they call being "stretched too thin" and I think we all know when it's happening to us. And our family, friends and colleagues notice, too.

So let me offer a few tips on how to say "No" without offending or disappointing people.

1. Say “no” to this, but “yes” to that.

Don't you usually find that your commitments to certain people are cumulative? You're helping a friend work on his truck this week, and then next week he's calling to see if you can come over and look at the brakes on his wife's car. If it's not a good time, then say so. "Listen Bill, I really wish I could help you, but I'm swamped with work this weekend and the kids have Scout Camp."

And while you're letting your friend down easy, casually bring up another event or task that you two will be teaming up on. "So let me know how it goes, and I'll see you on the fifth for our camping trip!" It's always best to end the conversation on a high note, especially if you're delivering disappointing news.

2. Put out the silent “no” – don't make yourself so easily accessible.

A great way to get yourself labeled as a “yes” person is to be everywhere all the time. Your phone is on, you're logged into your favorite social networking site, you're fielding emails, you're Skyping. This sends a message to people which says, “I've got nothing happening, so give me something to do!”

Know what's the best way to tell people you're busy? Disappear! Even if you've just lowered yourself into a hot bubble bath, nobody except your immediate family has to know. To the outside world, you're out of sight and that means you're probably embroiled in some other project for somebody else.

It works at the office, too. When people ask you where you've been or what you've been up to, just explain that you're “super busy” or “crazy busy”! Trust me, there's no better way to get the needy masses off your back.

3. Take a deep breath before you say “no.”

Being assertive has to do with making your own needs known but doing it in a calm, confident way. If you're starting to get all stressed out about overbooking yourself, then it's going to show in the pitch of your voice, the pace of your steps, the tightness of your muscles and the way you express yourself to others.

If you feel overwhelmed, take a time out for yourself. Go for a walk, breathe a few deep, cleansing breaths, get into a few Yoga positions or do whatever you do to calm down. When you're feeling human again, prepare your polite “no, thank you” and then ease into your regretful response.

4. Be apologetic about your no's, and enthusiastic about your yeses.

Sometimes people get offended simply because of the manner of our delivery. One of my friends has this talent for making people feel unimportant when she's turning down their invites. Something about her flippant, “Oh, no, we won't be able to make it – we're going tubing that weekend!” makes you feel a little bit unspecial.

Other people just give off that snappish “I'm so overwhelmed” vibe when you

approach them and while they really may be overwhelmed, this can be unfriendly and off-putting.

Knowing this, it's worth practicing saying your "No thank you" and "Sorry, I can't make it" a bit more gracefully and gratefully. "That was so nice of you to think of us," "Okay, I can't wait to see you on Sunday instead!" and "Oh, I really wish I could come" go a long way in conveying a warm, friendly and positive attitude toward the people who count.

5. Say no with a polite explanation.

Open, honest communication is always the answer, and it's no different when juggling your priorities and obligations to people.

If you were invited to a co-ed baby shower but you already scheduled a golf outing for that day, then sure, you may feel like that's a flimsy excuse best kept to yourself. But, a stiff "Sorry, can't make it, CLICK" can be a tad insensitive, especially if this shower is for someone you actually do care about. So, at the very least, leave a genuinely apologetic, "Sorry, I already have plans for that day – but let's get together soon so I can bring you your shower gift in person!"

So, what's your best tactic for "letting people down easy?"

About the Writer:

David Bohl is a Life Strategist, Lifestyle Mentor, and Personal Development Consultant. Visit his blog @ [Slow Down Fast](http://SlowDownFast.com).

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TRUST YOUR GUT

by Lynn A. Robinson of LynnRobinson.com

Experience taught me a few things. One is to listen to your gut, no matter how good something sounds on paper.

DONALD TRUMP

When it comes to making decisions, your gut is the most sophisticated tool you'll ever consult.

You've seen it mentioned in just about every business book published in the last decade: the declaration that it's important to "Trust your gut."

It sounds so easy when you read the words or someone exhorts you to "Go with your instincts," "Listen to your inner voice" or "Heed your intuition." It almost sounds as if there's a magic switch labeled INSIGHT NOW that others are able to turn on at a moment's notice and instantly receive wise counsel.

Why Intuition?

Shira Miller, president of a boutique public relations agency in Atlanta, Ga., says intuition is one of the most powerful tools she uses to run her business, "My insights arrive in the form of visual ideas in my brain. A year ago, we had the opportunity to handle all aspects of an event called 'The Search for Atlanta's Funniest Accountant.' My internal thought balloon lit up like a pinball machine with intuitive ideas and concepts for publicity. The event was a success beyond my wildest dreams. I couldn't have done it without my intuition!"

Once thought of as the domain of the gifted few, intuition is, in fact, readily available to us all. It's a resource that, if nurtured, can lead to increased sales, profitable investments, creative inventions, successful hires, advantageous negotiations, bigger profits and increased accuracy in forecasting business trends.

An international study of 13,000 executives by Jagdish Parikh of the Harvard Business School reveals that most of them rely equally on the skills of the left and the right brain.

However, 80 percent of the executives surveyed credited their success to intuition. This is backed up by a study by executive search firm, Christian & Timbers, whose research shows that fully 45 percent of corporate executives

now rely more on instinct than on facts and figures to run their businesses.

Businesspeople around the world have proclaimed the importance of this inner wisdom. “The crazier the times are, the more important it is for leaders to develop and to trust their intuition,” suggests management guru, Tom Peters.

Clothing designer Donna Karan posits that “one of our greatest gifts is our intuition. It is a sixth sense we all have. We just need to learn to tap into and trust it.”

Richard Branson, the entrepreneurial founder of Virgin Airlines and Virgin Records, states, “I rely far more on gut instinct than researching huge amounts of statistics.”

When Should You Trust Your Gut?

There are plenty of times when logic and analysis won’t provide the answers you need. That’s when it’s important to tune in and listen up. For example:

1. When there’s insufficient data
2. When you need to make a decision quickly
3. When there’s too much information
4. When your data seems to support several different options
5. When your individual or group vision has become cloudy
6. When you’re stuck and can’t think your way out
7. When you need to come up with outside-of-the-box ideas

How Does Intuition Communicate?

While intuition is often described as a gut feeling, there are many other ways this inner knowing alerts you to its presence.

Physical sensations: A knot in your stomach, a hot flash, cold shivers, tension in your neck or shoulders, and a generalized sense of lightness or heaviness are all possible signs that intuition is at work.

Emotion: Intuitive information often comes through your feelings or emotions. Feelings of relief, enthusiasm, passion, eagerness and excitement indicate good decisions. Conversely, if you’re making a decision that may lead you astray, you’re more likely to feel heavy, depressed, drained or bored.

Auditory: Many people report that intuition comes to them through a “still, quiet inner voice” that may sound perceptively different from normal everyday inner chatter. It’s often characterized as a non-judgmental or neutral voice.

Image: The old adage “a picture is worth a thousand words” pertains to this form of intuitive information. Intuition often communicates through symbolic images.

Epiphany: Otherwise known as an “a-ha!” moment, an epiphany is a flash of insight or knowing. People report that they suddenly know something, but don’t know how they know. Epiphanies often arrive when you least expect

them, such as while showering, washing the dishes or walking the dog.

Dreams: Dreams can provide a rich source of guidance for insight in all forms when you learn how to use them. People report coming up with inventions, creative solutions, answers to complex issues and ideas for making money, all while sound asleep.

We all receive intuitive information. Like any skill, the more you practice intuition, the more yours will improve. As you continue to develop this talent, you'll find you rely on it more and more. Practice opens up the information flow of intuitive insights.

You'll find that answers come unbidden, popping into your mind and steering you toward prosperity, strong leadership and a happier outlook. And there's a big bonus: You won't be bogged down by hours of analysis and research.

It really does work like that. So sit back, relax and listen for that still, quiet inner voice. Can you hear it? It's saying, "Trust your gut. It's the best consultant you'll ever have."

About the Writer:

Lynn A. Robinson is the author of [Trust Your Gut: How the Power of Intuition Can Grow Your Business](#), and also a speaker and leading expert on intuition. If you're looking for a dynamic, inspiring, entertaining, and informative speaker for your next conference or corporate event, you may engage her through her website <http://www.lynnrobinson.com/>.

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BE DISCIPLINED

by The Daily Minder of TheDailyMind.com

Discipline is the bridge between goals and accomplishment.

JIM ROHN

This is a guide to developing self-discipline that lasts. Not self-discipline that lasts one or two weeks. Discipline that lasts your entire life. Once you have developed this, anything is possible. The guide is based on lessons and tips I have learned from many successful people who have mastered self-discipline. I, however, have a long way to go.

Why We Lack Self-Discipline in the First Place

What is the one thing a person needs to attain their goals and dreams? Self-discipline. Sure there might be a place for influential contacts, money and natural ability but in the end it comes down to discipline. It is the one part of the “success equation” that you cannot do without. Every great person has possessed it. So why are we lacking in self-discipline?

Well, the answer is actually pretty simple. It doesn't take a rocket scientist to work it out.

We are all spoiled.

I am not personally attacking anyone here. I am saying that in general, as a culture, we are a pretty spoiled bunch. We have televisions to occupy us, internet social sites to keep us connected, alcohol to numb our depression and a fair amount of money to spend on short term entertainment. We are pretty spoiled. It is called instant gratification.

I am not saying that everyone here has it easy. You don't. Many of you may have mortgages the size of Everest and children to feed. This is not an easy life. Far from it. In fact, you might already have more discipline than you think!

The reason I say that we are spoiled is not to make you feel guilty or ashamed. It is to highlight the fact that, other than the things like work and family, we have it pretty easy. When we want to be entertained we just flick a button. When we want some food we just go to the supermarket. When we want to be satisfied we just... well... you know...

We have grown accustomed to getting things quickly. And when our dreams,

goals and ambitions don't come as quick as everything else we lose motivation. We lose self-discipline. After all, why would we work on something that is arduous and difficult when we could be watching TV? Instant is so much quicker.

Why We Need Self-Discipline to be Successful and Happy

Okay, I'll admit it. Instant gratification is pretty good. I like a good drive-through meal as much as the next person. But is it truly satisfying? Does it forever quench your desire leaving you in a permanent state of bliss?

Not really...

AIGD

In fact, instant gratification makes you more unhappy. Sooner or later that instant gratification will not satisfy you and you will need something bigger and better to make you feel good right away.

And when that loses its appeal you are going to need something bigger again. Finally, as often happens to many wealthy adults, you have a midlife crisis because your life is so god damned hollow.

The new sports car is probably the ultimate symbol of AIGD (advanced instant gratification disorder) – it's quick attempt to recapture one's youth, a time in your life when gratification was so much simpler.

Enter self-discipline.

How would our life be if we had more self-discipline and were able to work towards and achieve things that really meant something to us? Would we be happier if we chose hard work over instant gratification? I am betting so.

Why we need it

The reason we need self-discipline is simple. Everything that is worthwhile achieving takes discipline to achieve. Think about the most common goals that people have:

1. Fat loss and dieting
2. Better fitness
3. Enlightenment
4. College degrees and other qualifications
5. Meditation
6. Helping people
7. Etc.

All of these pursuits take self-discipline. It is impossible to lose weight without self-discipline. It is impossible to get a college education without self-discipline. Anything that you can think of that you would like to achieve or work towards will take a large amount of self-discipline to pull off. And that is why we need to develop more of it.

How to Develop Self-Discipline That Lasts

Now that I have talked about why we are lacking in self-discipline and why we need self-discipline, I want to get on to the core of the guide and talk about how we can go about developing it. Remember, self-discipline is not something that you can whip up out of thin air. It takes a long time and a lot of courage to develop. But the results are well worth the effort.

1. Find short term and long term motivation and work on it

Short-term motivation is something basic like having enough money to feed your family or doing something because it is going to help someone right away. These motivations are easy to come by but they have a problem – they don't last. If you want to develop self-discipline, you need a motivation in the long term as well.

Once you have found that motivation, it is then important to cultivate it. If you decide you want to work for the benefit of others, don't just think about it once and then forget it. Remind yourself of it all the time. When things get tough try to remember why you are doing it. If you do this you can strengthen your mind and your resolve and stay focused on your task.

2. Find some inspirational figures to imitate

Sometimes we lose control. Sometimes the world breaks us down and we feel like we can't go on. It is all too hard. It is times like these that we need someone to look up to. It is times like these we need to ask, "What would Buffy do?"

Okay, so maybe Buffy the Vampire Slayer is not the best inspiration figure to pick, but to each their own! If you are an aspiring Vampire Slayer, then Buffy is an extremely good figure. It is a good idea to find an inspiration figure in the field that you are working in. Some examples might be (please excuse the excessive use of pop-culture heros):

- **Ethics:** Dalai Lama, Gandhi, Mother Teresa
- **Martial Arts:** Bruce Lee, Jet Li, Bodhidharma, Ghost Dog
- **Wealth:** Warren Buffet, Bill Gates, Oprah Winfrey
- **Politics:** Abraham Lincoln, Barack Obama, Sarah Palin
- **Sport:** Michael Jordan, Tiger Woods, Michael Johnson

3. Make reverse escalation work for you

Remember earlier on in this guide when I talked about how instant gratification doesn't satisfy you but instead causes you to be more and more insatiable forcing you to look for bigger and better "hits"? Well it is called escalation and it is a common problem among addicts (coffee, alcohol, drugs). However, escalation can work for you instead of against you if you know how to do it.

It's called reverse escalation and it is a lot like how meditation works. The principle is simple: if instant gratification makes you more likely to need some bigger form of gratification, then you can apply that theory in reverse.

Next time you are working on your primary goal and you feel like giving up and going to watch television, try holding out for five minutes longer where you would have normally just got up and crashed on the couch. If you can do that, then next time go for six minutes. Try this with every distraction that comes up.

What you will be doing is essentially escalating your good qualities instead of your bad ones. You are escalating the self-discipline. Soon "five minutes more" won't seem that hard and you will be well on your way to developing a self-discipline that lasts.

4. Create a routine and stick to it

Routine is a powerful word. One of the best ways you can develop self-discipline that lasts is by giving yourself a routine.

Routine is the secret to just about everything. If you can get yourself in a routine that facilitates and encourages your self-discipline then you will be well on your way to victory.

Again, this is not rocket science but a simple fact that has worked for many great people. Athletes have routine training times, yogis and monks have a daily practice routine, etc. Find a routine that works for you and then stick to it until your self-discipline is strong enough that you can break it from time to time without losing track.

5. Don't overdo it

One of the big mistakes that I think people make is to do too much too soon. It is very important not to overdo it at any stage of the game.

There is a lesson here for anyone who tries to do too much too soon. You run the risk of burning out. It is a much more intelligent idea to go slow and steady when it comes to long-term self-discipline. It is a marathon, not a sprint race.

6. Use rewards (and maybe punishment)

Would you be more likely to work for one hour on your personal goal if I gave you a \$50 note or if I threatened to take away your car for a week?

Think about which one you are and then put a system in place to help you develop the behavior that you want. Self-discipline, in my opinion, happens quite easily when there is a nice carrot at the end of the stick.

Conclusion

Developing self-discipline is one of the most rewarding undertakings you will ever embark on. It is only through self-discipline that your dreams and goals can be attained and as such you should give as much attention to it as possible.

Use the tips I have outlined in this guide but make sure you only apply what works for you. Routine, rewards, etc. are all simple and effective ways to help you develop self-discipline that lasts a lifetime. Good luck!

About the Writer:

The Daily Minder is a personal development blogger who shares his experience on his blog @ TheDailyMind.com to help people make their daily grind meaningful.

You can download his FREE eBook [Enlightening Stress Relief](#) to learn about the ancient meditative stress relief techniques, how to deal with workplace anxiety, and much, much more.

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DEVELOP NEW POSITIVE HABITS

by Mark Jaksch of GoodLifeZen.com

Men's natures are alike; it is their habits that separate them.

CONFUCIUS

Whatever results you are experiencing in life right are the outcomes of your habits. Think about it, if you're in credit card debt now, it could probably be because you have a *buy-now-think-later* habit.

Or if you're in great physical shape, it's very likely you have the habit of hitting the gym regularly. Good or bad, habits always deliver results. Positive habits will produce positive results while negative habits will breed negative results.

Highly successful people have two broad-spectrum habits – the habit of dropping old negative habits and the habit of developing new positive habits.

So if you're not happy with the results you're experiencing in your life right now and you're looking to create a higher level of success, you're going to need to drop habits that are damaging and replace them with productive habits.

Use Positive Rituals

A great way to start and maintain new habits is through using positive rituals. According to author Tony Schwartz, positive rituals are “behaviors that are intentionally practiced and precisely scheduled, with the goal of making them unconscious and automatic as quickly as possible.”

Together with Tony Schwartz, Jim Loehr wrote an inspiring and life-changing book: *The Power of Full Engagement*. In it they suggest using positive rituals to change habits.

If we look at professions that demand peak performance, such as surgical teams, pilots, athletes, musicians and others, what we can observe is that they all use positive ritual to build focus and maintain safety. They don't leave it to chance, conscious willpower, or discipline to come up with the right action.

Here are 10 tips to develop a new success habit by using positive rituals:

1. Identify the value of the habit you want to establish.

To be truly effective, your goals must be aligned with your values. It's not enough for someone else to say it's a good thing to do. You must deem the goal worthy of sustained action.

2. Make your goal tangible.

Let me give you an example: I'm establishing a daily physical workout at the moment. I've set myself a very simple goal: I want to fit into a slinky tango dress after four weeks of fitness training. Think of how you could make your particular goal more tangible.

3. Give yourself a clear time frame.

It's easier to establish a habit if you give yourself a time frame. An example would be, "I want to establish a daily meditation practice in the next 21 days." When setting a time frame, keep in mind that new habits take at least three weeks to establish.

4. Design and establish a positive ritual.

Identify a flow of events that lead you to the action you want to establish as a habit.

In his book, *The Power of Less*, Leo Babauta talks of 'triggers'. This is a similar idea. Establish a routine of events that lead, step by step, to the start of the action that is to become a habit.

5. Use your senses to make the ritual rich.

Our senses are willing helpers that help us to make ritual meaningful. Let's take [meditation](#) as an example. Make yourself your favorite cup of tea, light a candle and some incense in order to get yourself into the mood.

6. Shout it from the rooftop.

Voicing our ideas creates activity and connectivity in the brain and creates a sense of ownership. It makes the habit 'yours'. Each time you explain why the new habit is important, you are convincing yourself and adding fuel to your motivation.

7. Feed your habit by reading.

The more we know about our growing habit, the stronger it gets. If you are starting to exercise, reading about the experiences of others can inspire you.

It's particularly useful to read about your new habit before you go to sleep. In that way you prepare yourself for your next day's session.

8. Find buddies.

Join with others who also want to change. If you've ever done physical training in a group, you'll know that you can achieve much more if there are

others beside us. If we work with 'buddies', we utilize the synergy of all pouring energy into the same change.

9. Report on your progress daily.

This is an important piece of advice from Leo Babauta's book. The act of reporting makes us accountable. And that is a great motivator. If you have found a buddy or have established a team, suggest that you report to each other.

10. Write a 'Habit Journal'.

This is where you document your new habit. Write down how you feel – with all the highs and lows. And also collect stats that pertain to your new habit.

"Motivation is what gets you started. Habit is what keeps you going." – **Jim Ryun**

These ten tips work for me, and I'm confident that they'll work for you too.

About the Writer:

Mary Jaksch is a Zen master, author, and psychotherapist who loves dancing tango in skimpy skirts. Readers love her blog [Goodlife ZEN](#). Follow Mary on [Twitter](#).

65

NEVER TRADE TIME FOR MONEY

by Adam Baker of ManVsDebt.com

Rich people prefer to get paid based on the results they produce, if not totally, then at least partially.

T. HARV EKER

There are **two main reasons** why I have chosen to try and avoid directly trading my time for money:

1. Although not impossible, it is extremely unlikely that you are being paid what you are truly worth.
2. It's much, much more difficult to align your work, your passion, and your sense of purpose.

Getting Paid What You Are Worth

In general, you will be paid much more in the long run if you are able to obtain **compensation that directly relates to the results** you are able to produce.

Not only that, but most people are also able to maintain higher levels of productivity in this sort of arrangement. After all, once we realize that we make \$14/hour regardless of our results, it's often easy to fall into the “**just enough to not get fired**” trap.

Most of us have been there at some point in our lives. Not only does this lead to lack of fulfillment, but it also costs us money in the long run in terms of lost raises and advancement opportunities.

Great companies understand this too. That's why so many successful ones either institute some form of profit sharing or a lucrative employee-stock option program. They want their employees to be directly tied to the success of the company.

Even if you are in a great time-for-money situation for now, it can pay down the road to be looking for the ability to move “at least partially” to a system that helps reward productivity and results.

The only problem with this is often times it takes **sacrifice up front in order to be paid what you are truly worth** down the road.

As a culture, we have gotten in the pattern of trapping ourselves into time-for-money situations due to inflated lifestyles. Scaling back, [passionately attacking your debt](#), and saving up money can help free up breathing room in order for you to make these early sacrifices.

Aligning Work, Passion, and Purpose

Rare is the person that can find a strictly time-for-money job that aligns their work, their passions, and their purpose in life.

Most of us tend to work jobs we dislike, in order to spend the money on our passions, and just hope the purpose part falls into place.

Don't get me wrong, I'm not saying that starting your own business will magically align these three things either. I'm simply suggesting that this sort of alignment tends to be much more common in those situations.

Stories run rampant of people who were able to break free of a traditional corporate job and truly pursue their passions while still managing to pay the bills (even if the bills may be intentionally much lower).

Every year, technology and the sharing of information make this process easier and easier. **There are a wide variety of pursuits that can start with as easy as a few hours a week part-time.**

The key is to think long and hard about your passions and your purpose and to start devoting at least a little time to build a life where they play a central role.

Personally, my wife and I find the prospect of being **digital nomads** very interesting. Over the course of a year, we passionately eliminated all but our student loan debt in addition to saving enough to embark on our [backpacking of Australia with our 1 year old daughter](#). Luckily, I believe writing and helping people eliminate debt is part of my purpose, so the pieces are slowly coming together.

Chances are your passions and purpose are drastically different. You may be able to even fulfill these at a strict 9 to 5 arrangement.

The most essential part of this process is to make sure you aren't one of the many people who get stuck in a decade long rut.

Take the time to fully understand your individual situation and see if there are any ways you can expand on our society's traditional time-for-money model. **You'll be glad you did!**

About the Writer:

Adam Baker is an aspiring digital nomad, who, along with his wife and young daughter, is [passionately waging war on their debt](#). They are currently backpacking Australia and considering spending a year in New Zealand. You can follow their adventure and find valuable motivation for your own battle against debt over at **ManVsDebt.com!**

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BLOW YOUR OWN TRUMPET

by Andrew Rondeau of GreatManagement.org

If you don't tell people about your success, they probably won't know about it.

DONALD TRUMP

Firstly what is the meaning of 'blow your own trumpet'?

Answer: To act in a boastful, self-promoting manner.

Don't you think "blowing your own trumpet" and boasting about yourself, is a bit tricky?

Do you find it hard to do?

If you do, you are not alone.

The vast majority of us do.

But **one of the most crucial skills in today's world is to be able to sell yourself**. If you are trying to sell a service or to get new business, you will need to sell yourself.

We see people telling everyone 'how brilliant they are', blowing their own trumpet, when in fact, they are useless.

We see that on every TV episode of 'Pop Idol' or 'Got Talent'.

The unknown singer says, "Yeah, I love singing. I sing everyday and everyone says how good I am. I'm good enough to win this contest. In fact I think you are looking at the 2009 winner of this show."

We've all seen them.

Then get onto the stage and just cannot sing.

We also see people telling everyone 'how brilliant they are', blowing their own trumpet, and in fact, they are. They are brilliant at what they do but no one likes them because they are so arrogant, conceited and we want them to fail.

Remember Muhammad Ali in his hey-day?

His battle cry, "I am the greatest!" was known across the world long before he

was considered the finest boxer of all time.

He was a fantastic boxer. The world's best ever some would argue. But didn't you want him to lose? To get knocked-out?

So how do you blow your own trumpet without coming across as bigheaded and arrogant?

One simple way is to get someone else to do it for you. This happened to me personally, very recently.

I completed some changes to a client's website and as a result, the website traffic had increased by 32% within a month.

The owner of the website was so thrilled that she actually took the time out and created a blog post just on my excellent services.

You can read the full story here (link: <http://www.marketingfundi.com/a-thank-you-for-a-great-service-provided/>)

How else?

Through your passion.

People will listen (and be inspired) when you have an outstanding eagerness and passion for whatever you do. When you talk about what you do, be **passionate**.

Go The Extra Mile

Your actions will always speak louder than your words.

When others see that you've worked hard and see "Y" being delivered as well as "X" through your own initiative, you often don't have to say anything; you are blowing your own trumpet through your task deliveries.

Talk The Team Up

If you are leading a piece of work and it is delivered successfully, one way to blow your own trumpet is by letting the team and any peers have the credit. Always mention that the staff did all the work and mention individuals by name. You will still get the credit because you are the leader, but always mention/communicate who has completed the work. A truly first-class Leader gets things done through others and people know that.

Think How Others See You

People can assume a lot about your abilities from the way you look or the way you present yourself. They may think a scruffy, sullen looking person is disorganised, bad at their job and generally unreliable. Look smart, smile and act positive. That can go a long way in blowing your own trumpet. So you don't have to act like Muhammad Ali to blow you own trumpet, you can still do it quietly and with purpose.

*“Look, if you had one shot, or one opportunity
To seize everything you ever wanted-One moment
Would you capture it or just let it slip?”*

– Eminem

About the Writer:

Andrew Rondeau has been a Manager for the past 25 years and you can find hundreds of free articles, reports and courses written by famous authors at his site: <http://www.greatmanagement.org/>

Over the last 3 years, Andrew has been successfully making a living online and shares all his experiences at <http://www.webuildyourblog.com/>

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KEEP A KEEN EYE ON OPPORTUNITIES

by Dani of PositivelyPresent.com

Your big opportunity may be right where you are now.

NAPOLEON HILL

Opportunities are everywhere. You know this. I know this. But then why does it seem so hard to find them?

I've been pondering this question a lot lately. I want to write for a living. I consider myself a pretty good writer and, more importantly, I really enjoy it (which, I think, almost always makes someone better at what he or she is doing).

I do get to write on some level (at work I get the wonderful privilege of writing press releases), but I'm not doing the creative, soul-searching type of writing that I want to be doing. "Why," I've asked myself, "aren't opportunities just falling into my lap?"

Here's what I've discovered. I'm not finding opportunities because I'm not looking for them. Simple, yes, but so true.

Think about a game of hide-and-seek. What if you were the seeker and you decided that, instead of looking for those in hiding, you would just plop down in a comfy chair and whine, "Why can't I find anyone? Where are they?"

Certainly it would be no surprise that you didn't find any if you were just sitting there complaining. And that's what I've been doing.

For years and years, I've been sitting in a comfy chair (my current job) and wondering why I didn't have more opportunities. What I didn't realize is that opportunities are hiding everywhere. It's up to me to seek them.

I'll admit that right now I'm not exactly jumping out of my chair and darting around the house, searching every nook and cranny for a wonderful, exciting opportunity.

I'm still working where I've been working. I'm still wondering, from time to time, why I haven't come across anything miraculously.

This, to me, is the same thing as wondering why someone wouldn't choose to

hide right in front of the chair where I'm sitting half-covering my eyes and counting to ten as every opportunity scrambles for a hiding spot.

That's just not how it works. Opportunities might be nearby, but they're not necessarily going to be right there in your line of vision. You have to turn your head. You have to get out of your comfy chair and look around in order to find them.

Since I'm not the kind of girl who goes on a search without a map in hand, I've developed a plan to find opportunities. I know they're there, hiding throughout the house. I just have to get up and search for them. So here's the plan. In my search for new opportunities, I'm going to...

...be open.

By being open, I will expose myself to all kinds of people. I'm going to listen openly, think openly, and make choices openly. I am going to strive to live a limitless life. I'm going to take no ideas off the table and try to think of ever experience as a potential opportunity.

...be proactive.

By being proactive, I will choose to take the search for opportunities into my own hands. I'm not going to wait around for some fairy godmother to grant my wish (or is that a genie?). I'm going to search websites for jobs. I'm going to talk to others about my search. I'm going be active in my quest.

...be social.

By being social, I will engage with more types of people and increase my exposure to networking opportunities. I tend to avoid social things (I'm more of an introvert), but I will go out to more work events, more social functions, and more family gatherings.

...be watchful.

By being watchful, I will keep a keen eye on everything, knowing that opportunities can be hiding anywhere. I never know when I will bump into someone who knows of a company looking for a writer. I never know when inspiration for a new novel will strike. Because of this, I'll keep my eyes and ears open always.

...be creative.

By being creative, I will work to think of new and innovative ways to find opportunities. Certainly the internet and social connections are great ways to find opportunities, but other ways can I *make* opportunities for myself? It's possible to create them if only we put some effort into it.

...be positive.

By being positive, I will remind myself that finding opportunities takes time. They are very good at hiding and I have to be clever and diligent as I

search for them, but I *will* find them. No matter how long it takes, I must keep a positive attitude as I search.

As I noted before, finding opportunities isn't always easy, but it is *always* possible. Opportunities are everywhere. We just have to know where to look and we have to be persistent in our search.

It's a game of hide-and-seek, but there are lots and lots of opportunities hiding all around, making it pretty likely that, as long as you get out of your current comfortable position and have a look around, you'll find one.

About the Writer:

Dani, author of [Positively Present](#) is a twenty-something who, after years of living under a dark cloud of woe-is-me, has decided this will be the year she focuses on the positive.

Dani's blog, *Positively Present*, focuses on all things positive. Dani strives to encourage her readers to embrace the positive in all aspects of life. Visit <http://www.positivelypresent.com> for all sorts of positivity and happiness.

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STAY HEALTHY

by Steve Chou of MyWifeQuitMyJob.com

The first wealth is health.

RALPH WALDO EMERSON

There is no avoiding it. Success requires hard work and dedication. Success requires an intensity level that far exceeds that of an average individual. Success requires sacrifice.

When my wife and I started our online wedding linens business, we were the epitome of intense.

We ate, drank and slept with the business 24/7. At practically every meal, we discussed our product strategy and our execution plan.

Even in bed, we constantly came up with new ideas and talked about our goals for the following day.

We both lived and breathed our business. And although our business became successful, our lives began to suffer.

Why?

Because our intensity caused us to neglect one of the most fundamental and important aspects of our lives – our health.

When you are engrossed in something important, it is far too easy to neglect your health. Sacrificing your well-being may be effective in the short term, but maintaining a healthy lifestyle is the key to long term success.

Make Sure You Eat

Often times, when my wife and I were working on the business, we would routinely skip meals. While this granted us a few extra hours each day to work, it ultimately took a huge toll on our overall productivity.

With both of us on empty stomachs, we were extremely irritable and fought constantly over stupid things.

I found myself unable to concentrate on the task at hand. What's worse was that when I did eat, it was usually complete junk. In the end, I was probably

working at 50% efficiency because of a lack of nutrition.

Even though you might feel caught up in the moment, it is important to take the time for a proper meal. The time that you lose eating will be more than made up for by your increased productivity.

Make Sure You Get Enough Rest

The human body can only take so much abuse before requiring some downtime and caffeine intake only makes things worse.

On several occasions, my wife and I pulled all nighters prior to the launch of our online store and while we were extremely productive, it definitely took its toll on our mental health.

Ever see night of the living dead? My wife and I became walking zombies over time and it nearly caused us to quit our business altogether.

Spending too much time working without rest is absolutely not maintainable in the long run. And if you are not careful, the lack of rest can and will burn you out.

Instead of working yourself to the bone, make sure you get a good amount of rest every night. Sure you may not get as much done, but the level and pace of your progress will be something that will be maintainable in the long run. Plus you'll feel much better too.

Make Sure You Exercise

We all need a break from time to time to let out some steam. The easiest thing to forget is exercise.

Exercise doesn't have to be anything fancy. Whether it be a leisurely stroll around the block or a quick stretch session outside, exercise will recharge your batteries and allow you work more effectively.

I completely forgot to exercise when my wife and I were launching our online store. I remember feeling extremely fidgety and I couldn't really sit still.

Deep down, I felt claustrophobic in front of my computer and I was dizzy from staring at the monitor for so long.

Trust me, if this ever happens to you, take a break and step outside. Go for a quick run. When you come back, you'll be far more productive.

It's Not Rocket Science

Much like your car, your body requires routine maintenance in order to maintain efficiency. It might feel counter intuitive to use your precious time eating, sleeping or exercising when you could be working, but you'll be rewarded with the mental and physical strength to persevere.

Being successful requires a lifestyle that is consistently maintainable in the

long run. Short-term sacrifices mean nothing if you are not healthy enough to enjoy yourself.

About the Writer:

Steve Chou writes about business and entrepreneurship through his site, [My Wife Quit Her Job](#). Read about his journey on how he went from earning [0 to 100 thousand dollars in 12 months](#) with his online business.

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OUTSOURCE AND DELEGATE

by Kenneth Kwan of DeepImpactOnline.com

A man is rich in proportion to the number of things he can afford to let alone.

HENRY DAVID THOREAU

Are you constantly struggling to find more time to finish your work? Do you constantly lose focus and get impatient when things are slow? Do you feel that you are ineffective sometimes and do not bring results to whatever you do? If the answer YES to any of the questions above, this article might just change your life!

Everyone is busy nowadays. There are more things to do and the problem is that we still have the same 24 hours!

Being an entrepreneur and a business owner, I constantly find myself doing a lot of different things that demand my attention. Everyone and everything seems to be so important or urgent that I almost feel that I was going to break down.

There was even a time when I could not sleep for four days in a row, thinking about work and the stress of not getting enough sales.

However, when I understood the following principles, my life started to re-stabilize and I felt in control of things.

These are some of the things that are taught in my seminar and let me share with you my experience and lessons learned.

Decide On What NOT to Do

Most people know there are many more things that they have to do, however, not many actually know what NOT to do.

Time is limited and therefore we must always ask ourselves, what is something I can do less?

For me, I seek to eliminate ineffectiveness in my life (this was what I was before), eg. checking emails 8-12 times a day, doing little or no value work, writing ideas on loose sheets of paper instead of putting everything in a note book, constantly waiting until weeks later to file my notes. I realized that elimination is important to remove clutter in my life.

Outsource Part of Your Work

Once I got rid of the inefficient things in my life, I started to look at the quality of work that I am paid to do.

I decided that **anything repetitive could always be outsourced**. Anything that was logistics and administrative in nature (preparing files, name tags, attendance confirmation of participants and etc), I tried to outsource them to part-timers and even hired someone to look after this portion of my business.

Consider using strategic partners to help you in your work as well, eg. courier services, programmers, marketing collaterals, design work.

I realized that successful people often outsource work that are not within their core business, while ineffective people often want to do everything!

The internet offers a large variety of options and good prices for outsourcing options. Check out Elance.com or GetAFreelancer.com or ideas on what can be outsourced.

The Art of Delegating Your Work

Delegation is an important art that most people do not understand. We delegate work out and monitor results, not actually how work is to be done.

People that we delegate to should always have the freedom to choose how they want to do it without being micro-managed by their superiors.

Decide on what results you want and be clear about it. One simple question I constantly ask myself is, "What are the signs that I have to see in order to know whether he/she has achieved the results?"

This forces me to be clear about my expectations and also manage people according to results.

Conclusion

Outsourcing and delegation has become the buzz word of the 21st century. The question is not why, but when.

Take charge of it right now so that you can be effective and concentrate on what you do best! This will result in more satisfaction in your life and money pouring in!

About the Writer:

Kenneth Kwan is a Featured Learning and Development Speaker for HR Professionals and also had his article published in **The Straits Times** (a leading Newspapers in Singapore)

If you want to succeed in Life and Create Dynamic Teams to double your income and effectiveness, click below for instant access:

<http://www.DeepImpactOnline.com/freereport.html>

70

RESPECT AND LOVE MONEY

by Adam Khoo of Adam-Khoo.com

Money isn't the most important thing in life, but it's reasonably close to oxygen on the "gotta have it" scale.

ZIG ZIGLAR

OK, I don't mean loving money to the extent that you are a slave to it, but loving it for the good it can do for you and the people around you.

There are many people who consciously desire to be rich and know that money is important. However, at a deeper level they may not realize that their subconscious mind either holds many limiting beliefs about money or associate lots of negative feelings towards money. These negative associations cause them to repel money and prevent them from becoming rich without even realizing it.

As many of us grow up, we may unknowingly pick up many limiting beliefs and painful associations towards money from our family members, friends, teachers and relatives.

Many people are taught that if they think about money or desire money, then they are being 'money faced' or 'money minded'.

As a result, their subconscious starts associating thoughts and desire for money as being bad or evil.

If you have come from a poor or middle-class family, there is a good chance that you may have been taught that:

- Money isn't everything
- Money doesn't grow on trees
- Money is not important
- Money will change you
- Money will not buy you happiness
- Rich people are greedy
- If you have a lot of money then people will cheat you

Because of these negative associations towards money, you may feel this inner power struggle inside you such that although you set your goals to become rich, but somehow, you sabotage your own success every time you achieve a certain level of wealth.

Your inner mind won't allow you to become rich as it would give you more 'problems' or make you turn into a 'bad person'.

However, you have to understand that your friends, parents or teachers may have taught you all these things because they probably thought they were passing on good advice.

Their parents and teachers probably taught it to them as well, and that is why they have never become rich.

Very often, they also choose to believe all these negative things about money because it helps them to justify their own lack of money. When someone says, "Well... money isn't all that important anyway", they are just consoling themselves. When someone says, "I love my family and that's why I have no time to make money", they are just giving themselves justifications.

So, it is really important to stop for a while and really reflect about the inner feelings you have towards money.

I know that consciously you respect and love money for what it can do, but I want you to set aside your pre-judgments and really think about the subconscious beliefs and feelings you associate with money.

I want you to grab a pen and spend a full, uninterrupted ten minutes to do the following exercise. The moment you start, I want you to write down as many answers to the following statements: "Money is...", "Having money will..." and "Rich people are...".

I want you to write down as least forty (that's right... forty!) associations. It is important that you don't stop to ponder or think about what you are writing. Just write whatever comes to your mind. If you think too much or too long about it, you are going to come up with a lot of useless politically correct answers.

What you should be interested in are your hidden subconscious associations! The only way to get them out is to keep pushing yourself to write non-stop. Even when you feel like you are stuck and there is nothing left to write, squeeze something out, be it positive or negative.

So, if you are ready, stop reading and start writing now! (Remember, don't stop until you hit at least 40 associations)

Money is...

Having Money Will...

Rich People Are...

Other Beliefs/Associations about Money...

Give yourself a pat on the back for completing the exercise. I know it wasn't easy. So, what have you uncovered from penning down all your thoughts?

What beliefs or associations do you have about money? Are they positive or negative? Good or bad? What beliefs do you have about rich people? Do you respect them or resent them?

If you resent rich people and think that they are bad, then your unconscious mind will NEVER allow you to become rich. Why? This is because if you become rich, then you will become the 'bad' person.

Debunking the Myths of Money

The truth is that, many of the negative beliefs and attitudes that some people hold onto with much conviction are nothing but inaccurate generalizations and excuses that keep them from living a truly happy and wealthy life.

In order to truly align your mind to being successful with money, you must debunk all the negative money beliefs you are holding onto right now and look at the facts.

Here is a sample list of the myths and facts of money:

Myth: Having a lot of money will turn you into a bad person.

Fact: Money is a personality magnifier. It brings out the true person within you. If you are a selfish and nasty person by nature, having

money will make you even more selfish and nasty. However, if you are kind, generous and loving, money will magnify your goodness.

Myth: Money will not buy you happiness.

Fact: True. However, not having money will not make you happy either. Do you prefer to be rich and happy, or poor but happy? I'd choose the former.

Myth: Money isn't everything.

Fact: This is the top excuse given by poor people who are in denial. The truth is that *everything is money*. Without money, you cannot maximize other important values such as family, career, health, spirituality and relationships.

Myth: Money will make you less spiritual.

Fact: Again, if you are by nature a spiritual person, having money will allow you to touch more lives and help you do more of God's work. Not having to worry about money allows many rich people to focus on the more important things in life. Many wealthy people believe they don't own their money. They are just custodians of God's wealth.

Myth: Money is the 'root of all evil'.

Fact: Money, in itself, is neutral. It is a person's obsessive lust of money that is evil. This has everything to do with the person, not money. As mentioned earlier, money does not turn you into a bad person. It will only bring out the true person within you.

Now I want you to write down as many positive associations and new empowering beliefs as you can about money.

My New Money Beliefs

Money is...

Having Money Will...

Rich People Are...

Stick these new beliefs next to your workstation or paste them on your computer's desktop and repeat them daily.

When your subconscious begins to get flooded with all these new positive feelings about money, you will find yourself becoming a money magnet!

About the Writer:

Adam Khoo is an entrepreneur, best-selling author and a self-made millionaire by the age of 26. Discover his supercharged success secrets and claim your FREE bonus report '6 Ways To Achieve Anything You Want In Life' at [Pave Your Way To The Top](#).

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INCREASE YOUR FINANCIAL IQ

by Judith Stephens of YesToFinancialFitness.com

In a world of financial turbulence, your best asset is your financial IQ.

ROBERT T. KIYOSAKI

You've heard of IQ, your intellectual quotient. It measures your intellectual intelligence.

Emotional quotient (EQ) measures your emotional intelligence (EI). According to Emotional Intelligence author Daniel Goleman, emotional intelligence includes self-awareness and impulse control, persistence, zeal and self-motivation, empathy and social deftness.

EI can be summarized by asking, "Do you play well with others?" No? I suggest you learn.

A key success **secret** that **they** don't tell you is that EI has a greater influence on your success than IQ any day. Share your toys. Play a team sport. Learn to play well with others.

MQ

MQ, your money quotient, measures your money intelligence (MI). It tells how much you know about money. How well-versed are you in money topics – investments, retirement accounts, savings plans? How much do you know about money – this **medium of exchange** that impacts and defines the quality of your life and relationships?

Money is the last not-to-be-discussed-in-polite-company subject in the United States. While we talk about sex, politics, and race relations in public, money has been exempted from public discourse. It is shrouded in terminology designed to confuse, intimidate, and stop us from asking.

Such strategically-imposed silence has allowed our personal and collective treasuries to be raped and plundered by self-involved white-collar guys/gals during the past decade.

Money talk avoidance is partly responsible for the trillion-dollar bailout we the people are now responsible for paying back. Collective money silence has enabled a band of greedy people to rob us blind. This pisses me off.

So I'm cultivating a higher money mindset, and a big-girl, bad-ass money attitude. I'm so over the intimidation tactics designed to keep me under-informed. My money intelligence is on a steep incline!

When I work as a financial and business consultant, I ask the same basic question at least seven different ways. I practice it. It is amazing how different the answers received are based on how I phrase the question. I now use this technique to increase my MQ.

ASK the Question!

When in doubt, ASK a question. When you want clarity, ask a question. When you KNOW the answer, ask a question to see if the "expert" knows too. Ask as many money questions as you like. And get real answers. No more obfuscation! No more dazzle me with nonsense.

Push – sometimes hard – for answers. Here's how. "What does that mean?" is a great question. Ask your financial advisor to define the terms she uses. "What does return on investment mean?" "How do you compute the yield on that?" "Please explain that concept in terms that I can relate to and more-readily understand" works well. Say, "Can you say more about that?"

Questions are amazing tools to gain information about topics and people. Put the onus on others to educate you in their areas of expertise. Be willing to say, "I don't know. Explain it to me." Get comfortable with this approach. You'll be amazed at how quickly you can learn 80% of what there is to know about any particular topic.

Still don't understand what derivatives are? Fine. Just don't invest in them or companies that invested in them. Duh.

Do you want to understand more about your money? Ready to talk about money?

I invite you to join us on the YES to Financial Fitness Facebook Group. It's a safe and supportive forum to talk about money, including how to attract it, keep it, grow and manage it effectively. <http://groups.to/yestofinancialfitness/>

About the Writer:

Judith Stephens, MBA, The Money Lady, is a Money Management Strategist. She promotes financial independence through financial literacy @ <http://YesToFinancialFitness.com>. Her mission is to educate people about money, wealth, prosperity and abundance. Stephens makes learning about money an enjoyable and profitable process.

Article Source: http://EzineArticles.com/?expert=Judith_Stephens

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KEEP TRACK OF YOUR MONEY

by Daphne of JoyfulDays.com

What gets measured gets done.

SIR IAN KENNEDY

There are four aspects of your finances that you need to get control over if you want to see your overall finances improve. These are your income, expenses, assets, and liabilities.

Start by taking a blank sheet of paper or opening a new Excel worksheet. Divide the page into 4 sections (for detailed diagrams, see [How to Increase Your Cashflow and Wealth](#)).

Your Income

List down all your sources of income, being careful to differentiate between two main types of income: active and passive.

Active income is money that comes to you only when you have to perform some sort of action, like go to work.

Passive income will come to you without you have to do anything, like rental from a property that you have rented out.

You should aim in the long term to have multiple sources of income in this column.

Savings Rate

The savings rate is the amount you pay yourself first every single time you receive a paycheck. Write down whatever your rate is today, even if it's a negative figure.

A good savings rate to aim for is 50%, which means that you spend half your earnings on the present and half on your future. Start with 5% or even 1%, but this number **MUST** be greater than zero if you want to increase your wealth.

Total Passive Income

Your total passive income figure tells you how much you will have coming in

every month if you cannot or will not work anymore. Your financial freedom depends a great deal on this figure.

Your Expenses

Record the main categories of expenses that apply to you. The easiest way to do this is to key in the amount on every bill that you receive before filing or disposing of the bill.

Daily Living Expenses

Instead of tracking every latte that you drink, as some budgeting gurus teach us to do, you just have to decide on a total figure for daily living expenses.

Your daily living expenses should be however much is left from your active income after subtracting your savings first, then bills next.

To make sure I keep my daily living expenses in check, I withdraw a quarter of my monthly discretionary income every Sunday, and keep to this [weekly cash budget](#). This takes a lot of guesswork out of budgeting and ensures that you keep to your financial plan.

Retirement Ratio

This is your total passive income as a percentage of your total expenses. Your goal is to achieve a ratio of 100%.

At this point, your passive income is enough to pay for all your expenses, and you don't need to work anymore unless you want to.

To get to 100%, you have to either reduce your expenses or increase your passive income. The latter is more fun, and requires an intimate knowledge of your assets and liabilities.

Your Assets and Liabilities

While most accountants would tell you that the house you live in and your car are assets, I prefer to use Robert Kiyosaki's definition:

"An asset puts money in your pocket; a liability takes money out of your pocket." – **Robert Kiyosaki**

By this definition, your residential property doesn't put money in your pocket but takes money out in the form of utilities and phone bills. It is thus a liability financially.

Net Assets

This is the difference between your total assets (excluding the house you live in) and your total liabilities. When this amount reaches \$1,000,000, you are officially a millionaire.

Know What Your Money is Doing



Income		Expenses	
Active Income		Utilities	\$200.00
Job	\$5,000.00	Telecoms	\$100.00
Part-time	\$1,000.00	Pet	\$50.00
Savings	30%	Income tax	\$500.00
Passive Income		Property tax	\$500.00
Rent	\$1,200.00	Insurance	\$500.00
Dividends	\$1,200.00	Charity	\$100.00
		Daily living	\$2,000.00
Total Passive	\$1,200.00	Total Expense	\$4,000.00
RETIREMENT	30%		
Assets			
Property	\$500,000.00	Mortgage	\$200,000.00
Stocks	\$50,000.00	Credit cards	\$5,000.00
Cash savings	\$30,000.00		
Total Assets	\$580,000.00	Total Liabilities	\$255,000.00
NET ASSETS	\$325,000.00		

This is your full financial picture. On this single page, you can track everything that is happening in your financial life and use it to [increase your cashflow and wealth](#).

Before you make any significant financial decision, look at this page and ask in what direction that decision will take you.

You want the figures in the left hand columns (i.e. income and assets) to go UP, and the figures in the right-hand columns (i.e. expenses and liabilities) to go DOWN. It really is that simple.

About the Writer:

Daphne enjoys a flexible lifestyle as a result of getting control over her finances, and writes about abundance and happiness at her blog [Joyful Days](#).

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PAY YOURSELF FIRST

by J.D. Roth of GetRichSlowly.org

I found the road to wealth when I decided that a part of all I earned was mine to keep.

GEORGE CLASON

My father once gave me some financial tips when I was a sophomore in college. He didn't stop there. After I graduated, he continued to offer advice. One of the things he told me was, "Pay yourself first."

To explain, he gave me a copy of George Clason's 1926 classic, [The Richest Man in Babylon](#). I didn't read it.

In retrospect, I ought to have been a little less stubborn. It took years for me to understand what "pay yourself first" really meant, and by that time, I was already in financial trouble.

If I'd read *The Richest Man in Babylon* when I was 21 – if I'd learned to pay myself first – I might not have had \$35,000 in debt by the time I was 35.

To pay yourself first means simply this: Before you pay your bills, before you buy groceries, before you do anything else, set aside a portion of your income to save.

The first bill you pay each month should be to yourself. This habit, developed early, can help a person build tremendous wealth. I wish I'd understood this when I graduated from college.

Why Pay Yourself First?

If you're just getting started in the Real World, saving may seem impossible. You have rent, a car payment, groceries, and maybe student loans. Sure, you'd like to save, but there's just no money left at the end of the month. And that's the problem: most people save what's left over – left over after bills and after discretionary spending.

But if you don't develop the saving habit now, there are always going to be reasons to delay: you need dental work, you want to go to Mexico with your friends, and you aren't making enough to pay your bills.

Here are three reasons to start saving now instead of waiting until next year

(or the year after):

1. When you pay yourself first, you're mentally establishing saving as a priority. You're telling yourself that you are more important than the electric company or the landlord. Building savings is a powerful motivator – it's empowering.

2. Paying yourself first encourages sound financial habits. Most people spend their money in the following order: bills, fun, saving. Unsurprisingly, there's usually little left over to put in the bank. But if you bump saving to the front – saving, bills, fun – you're able to set the money aside before you rationalize reasons to spend it.

3. By paying yourself first, you're building a cash buffer with real-world applications. Regular steady contributions are an excellent way to build a nest egg.

You can use the money to deal with emergencies. You can use it to purchase a house. You can use it to save for retirement. Paying yourself first gives you freedom – it opens a world of opportunity.

Once I developed the habit of paying myself first, I couldn't help wished I'd done so right out of college. I wished I had listened to my father. If I had, my spending may never have spiraled out of control.

How to Pay Yourself First?

The best way to develop a saving habit is to make the process as painless as possible. Make it automatic. Make it invisible. If you arrange to have the money taken from your paycheck before you receive it, you'll never know it's missing.

Part of your savings plan will probably include retirement, but you should also save for intermediate goals too, such as buying a house, paying for a honeymoon, or purchasing a new car.

Here are three easy ways to begin doing this yourself:

1. If your employer offers a retirement plan – such as a 401(k) or 457(b) account – enroll as soon as possible, especially if the company matches your contributions. **Matched contributions are like free money.**

2. Starting a Roth IRA is one of the smartest moves a young adult can make. These accounts allow your investments to grow tax-free.

Because of the extraordinary power of [compound interest](#) (and compound returns), regular investments in a Roth IRA from an early age can lead to enormous future wealth.

3. Open a [high interest savings account](#) at a bank like ING Direct or FNBO Direct. Set up automatic transfers into this account, either directly from your paycheck or from your regular bank account.

Treat these transfers like you'd treat any other financial obligation. **This should be your first and most important bill every month.**

The real barrier to developing this habit is finding money to save. Many people believe it's impossible. But almost everyone can save at least 1% of their income. That's only one penny out of every dollar.

Some will argue that saving this little is meaningless. But if a skeptic will try to save just 1% of his income, he'll usually discover the process is painless. Maybe next he'll try to save 3%, or 5%. As his saving rate increases, so his nest egg will grow.

My wife is a perfect case study. She started by having 8% of her pre-tax income set aside in her employer's retirement plan. As her salary increased, she increased the amount she saved, routing it to various retirement accounts.

Because she never saw the money in her paycheck, she never missed it. Now she saves 24% of her income, and she receives a 6% employer match! How did she do this? By paying herself first.

Further Reading

Young adults should make it a priority to develop a regular saving plan. Establishing this habit early can lead to increased financial security later in life.

But even those of us who got a late start should do our best to pay ourselves first. I didn't begin doing this until just a couple years ago. Better late than never.

Though many personal finance books briefly explore the idea of paying yourself first, David Bach's 2003 best-seller, [The Automatic Millionaire](#), is devoted exclusively to the subject.

The entire book is a step-by-step guide to developing the saving habit and making it automatic. If you'd like more ideas about how to make this work in your life, this is the place to look. Any good public library will have a copy.

About the Writer:

J.D. Roth is not a financial expert. He's just a regular guy who shares real-life stories about debt elimination, saving money, and practical investing at **Get Rich Slowly** (getrichslowly.org). Get Rich Slowly is devoted to sensible personal finance, and in 2008 was named the most inspiring money blog by Money Magazine.

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CONTROL YOUR URGE TO SPLURGE

by Adam Baker of ManVsDebt.com

The rich know how to control their spending urges – that's why they're rich.

RICHARD TEMPLAR

Let's face it. Take a look around you. How's the economy? How many foreclosures are in your neighborhood? How do your own personal finances look these days?

The **negative effects of over-spending** have slowly started to rear their ugly heads. It doesn't take an ivy-league education to see that spending more than you make is unsustainable.

Heck, unsustainable might be one of the nicest ways to put it. I can think of a couple other adjectives I'll keep to myself!

Luckily, we have the ability to buck this trend. Here are **three key steps** to reclaiming control over your spending urges:

1. Reintroduce yourself to personal responsibility.

Just because you make more money, doesn't mean you deserve to increase your lifestyle. Our biggest problem is often that we CAN easily raise our lifestyles.

Up until late 2008, all you needed was an active pulse to obtain bigger mortgages, higher limits on your revolving cards, and lower monthly payments on the newest leased vehicles.

Let's not kid ourselves. **We hardly deserved it.** We all were celebrating \$200/month raises with \$300/month shiny new cars.

You want to know when we deserve it? When we have the money to pay for it! **Gasp!** I know it's a shocker, right?

Bottom line: It was our fault. We, the consumers, were as greedy as the fat cats on Wall Street. We wanted bigger, better, faster and we wanted it now.

Let's step up and take some responsibility. We have the full power to

turn our own financial ships around if they are struggling or keep them plowing ahead if they are doing well.

2. Realize you have all the tools you need.

Your brain is an amazing tool. Unfortunately, it often times works against our long-term goals in order to fulfill our short-term wants.

It's found amazing ways to justify this. It's so good at it now, the rest of our body doesn't even notice. *Arm to back pocket, finger to credit card, extend arm to swipe, grab pen, sign name...*

Wait, what just happened?

This is a good thing in most cases. **If our brain didn't filter we'd go insane within a day.** However, when attempting to regain control of our financial lives it is essential that we start paying attention to our daily financial habits. This is where the battle to control the urge to splurge is really fought.

In this day and age, with our unbelievable access to information, we need to realize that **we can accomplish nearly anything we desire** in a fraction of the time. It's all about feeding our brains with worthwhile and actionable information.

Once you've accepted personal responsibility and realized that everything you need is right at your fingertips, the only part that remains is taking action...

3. Create powerful mental hurdles.

The best technique I've found for reclaiming power of your urges is to create as many **"mental hurdles"** as you can.

These hurdles exist to help send up a red flag to your brain and to take you off of autopilot. Some of these ideas can help curb impulse buys, others may help you stick to a budget, or eliminate monthly expenses you may have previously deemed "necessary".

Here are some options to get you started:

[Sleeve Your Debit/Credit Cards](#). Write your goals or tape pictures on the outside.

Freeze credit cards in a block of ice. You can thaw it for "emergencies".

Utilize a **30-day list**. Write down "wants" and wait 30 days... buy then if you still "want".

Finally create an **emergency fund**. Start savings of any kind.

Try using cash-only for two weeks. Use envelopes like FOOD,

ENTERTAINMENT, etc...

Institute **No Spend Days**. Do not spend any money the entire day. None.

Batch your bill-paying. Attack ALL of them when you are motivated and aware.

[Freeze your credit reports](#). Keep yourself from applying for impulsive loans, etc...

These are just a few of the hundreds of ideas that are scattered throughout great personal finance books and blogs.

In the end, controlling the urge to splurge is a constant battle. You'll have to revisit each of the steps consistently in order to stay on track. We all go through times when we blame others, don't feel like we have the tools, and give into our daily urges.

However, a healthy dose of personal responsibility, exposure to great financial material, and actionable "mental hurdles" can go a long way in ensuring financial success!

About the Writer:

Adam Baker is an aspiring digital nomad, who, along with his wife and young daughter, is [passionately waging war on their debt](#). They are currently backpacking Australia and considering spending a year in New Zealand. You can follow their adventure and find valuable motivation for your own battle against debt over at **ManVsDebt.com**!

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GET SMART WITH YOUR SPENDING

by Avani Mehta of Avani-Mehta.com

As 'The Millionaire Next Door' revealed, building wealth isn't just about working harder or what you choose to invest in; it's about spending smarter.

GREGORY KARP

It does not matter how much money you have. If you don't spend wisely, you will always find yourself short of money. And it goes without saying that if you learn the art of spending money wisely, you will get closer to achieving financial success.

I believe you must be well versed with basic tips on spending money wisely and practicing them as well. Hence, instead of talking about the basics – like spend less and save more, I will jump straight to some interesting ideas.

So here we go....

In the year 1999, a financial journalist – Gary Belsky and a psychology professor – Thomas Gilovich published a book titled [Why Smart People Make Big Money Mistakes And How To Correct Them: Lessons From The New Science Of Behavioral Economics](#).

The ideas I am going to mention below are all taken from this book. As you can already make out from the title, the book is all about behavioral economics.

It will tell you why you do what you do i.e., why do you spend, save and invest the way you do.

With understanding of how you think and decide, you should be in a better position to spend money wisely.

Scenario 1:

Let's say you want to buy an item. At first store it cost's you \$400, but you found the same item costing \$325 at another store. Would you switch stores?

Now let's change the scene a bit. The item you now want to buy costs you \$5125 at the first store and \$5050 at the second store. Would you switch stores?

Most people would switch in the first scenario and not in the second scenario. Why? You are saving the same amount – \$75 in both scenarios!

The authors answer – ‘mental accounting’. In the above scenario, you are seeing everything in percentages. The actual dollar has less value.

Scenario 2:

Let's say you woke up one day (I know you wake up every day) and found you got lucky! That lottery ticket you bought last week, made you \$100. What will you do with this money?

The first thought – blow it all away? Why? Because it's a windfall gain; It's money you didn't have before; It's money which you didn't earn; It's money which has no value.

Would you do the same with your hard earned money? No. Why? Because it's hard earned money, it's got more value.

Same \$100 has different value because it came from different sources. Lottery wins, tax refunds, winning a bet, getting a bonus ... all fall under one category - windfall gains.

To [make best use of windfall gains](#), keep money in bank for 6 months. After six months you will start treating this money as saved/earned money and hence won't blow it away.

Yes, this is one more example of ‘mental accounting’ – treating dollars differently.

Scenario 3:

You bought stock XYZ at \$30 and it is now at \$40. You believe market is going down. What will you do? Will you sell it?

What if you bought stock XYZ at \$45? Will you still sell it?

Hmmm... yes in profit and no in loss. Why?

Author's answer: Loss aversion.

It is easy to cash in on profit and very difficult accept loss. Even if taking in loss is financially more beneficial.

Loss aversion may make you lose more. This is the reason why we tend to invest more in our poor performing stocks – in hopes of averaging. This is the reason why we stick to bad performing assets.

More Ideas:

- Why do we finish a bad movie till the end?
- Why don't people stop gambling when they are winning?
- Why do we waste money on products (and hold onto them) when we are not going to use them?

The 77 Traits of Highly Successful People

- How does a \$50 bonus cost you \$100?
- How do storeowners milk you when you are making big purchases?
- Why do we base decisions on things that don't matter?
- Why do we hesitate to make decisions and how does it cost us?
- Why do we stick to bad paying investments?
- How does inflation make a seemingly smart decision a bad decision?
- How do corporations help you buy a product which you might have not bought by adding an even more expensive product to the offering?

To know answers to these, read [Why Smart People Make Big Money Mistakes And How To Correct Them](#).

About the Writer:

Avani Mehta is a passionate student of life. She maintains a personal development blog at [Avani-Mehta.com](#).

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GROW YOUR MONEY

by Mark Foo of TheBigDreamer.com

It is difficult to achieve financial independence on savings alone. To build a substantial nest egg, those savings have to work, too. That “work” is investing.

PETER SANDER

If you belong to the group that seeks ‘security’ in a job and are not willing to move out of your comfort zone to massively increase your income, then the best, and probably the only choice you have to build a million-dollar net worth is to **invest your money**.

But really, just about anyone, whether you aspire to [become a millionaire](#) or not, should invest your money because it is the only way you can **put your money to work for you** in order to secure your own financial freedom.

I know the word ‘investing’ may sound intimidating, or maybe even daunting. Perhaps you’ve had painful investment experiences in the past or you’ve just had them very recently! And these experiences may lead you to think that investments are very risky.

Yes, investment does involve some risks. There’s nothing that’s risk-free in this world. Even if you just leave your money in a fixed deposit – supposedly a safe haven – you risk losing out to inflation. In fact, it’s almost a guaranteed lose-out to inflation.

In my opinion, this is the most stupid risk of all because this is an investment (if you can even consider it an investment) with almost 100% chance of losing. This is what I call a *risky play-safe strategy* because **to take no risk is the greatest risk of all**.

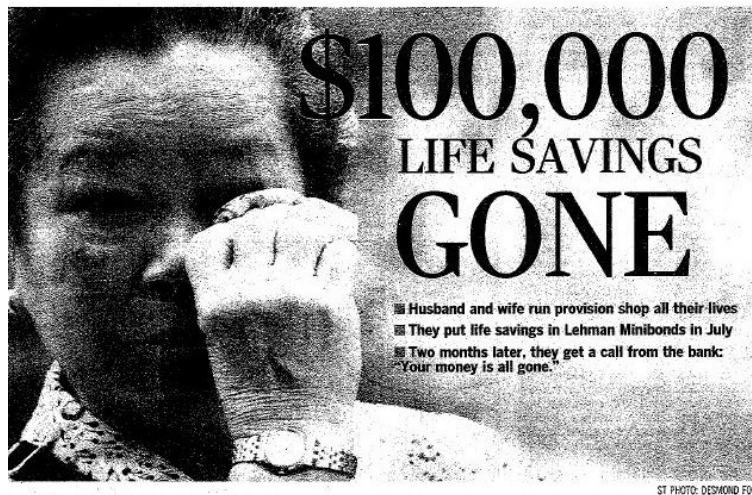
Then just how risky is investing? Well, it depends. For example, driving is risky if you’ve never taken a lesson on how to work the mechanism of a car and learn the rules on the road.

But if you know the rules and had practical driving lessons, then it becomes a low risk activity.

The same goes for investing. As Warren Buffett says, “Risk comes from not knowing what you are doing.” So if you know what you are doing, investing can be low risk.

But sadly, more often than not, people who invest have little or no knowledge of how to invest. What's worse is they don't even know what they are investing in!

In year 2008, many people in Singapore have lost their entire life savings because they invested in a structured product called [Lehman Minibonds](#) that's linked to the now bankrupt Lehman Brothers Bank. See newspaper articles below.



Retirees recount their big losses

By FRANCIS CHAN

ONE fateful decision was all it took to turn what should have been a comfortable retirement for Mr Ling Jun Zhi and his wife into a nightmare that threatens to destroy their golden years.

That decision was to trust a financial adviser and put their \$100,000 of life savings into a structured product called Lehman Minibonds that was exposed to the now bankrupt Lehman Brothers bank.

A large part of their nest egg could now be gone, wiped out after a frenzy of incomprehensible financial market convulsions in New York somehow landed on the doorstep of the retired Bukit Timah shopkeeper.

It is no consolation but Mr Ling and his wife of 50 years are not alone. Thousands of retirees - people whose productive lives are behind them - bought the products in expectation that they had a safe haven for their hard-earned cash.

The Monetary Authority of Singapore (MAS) said there are approximately 10,000 retail investors who invested over \$500 million into structured products linked to Lehman, such as Lehman Minibonds and DBS High Notes 5.

That \$500 million represents the life savings of many people who have no chance to get back on their feet, although DBS has said that 80 per cent of its High Notes 5 customers are aged below 62.

The victims are angry, believing that retirees were seen as cashed-up soft touches by relationship managers selling the products.

Some, like Mr Ling, attended a rally at the Speakers' Corner in Hong Lim Park last Saturday to protest against what they claim were misleading sales pitches for the products.

Yesterday, he went again to a planned meeting of DBS High Notes 5 investors outside DBS Building on Shenton Way. He did not invest in High Notes, but was desperate for any kind of information he could get about his Lehman-linked investment.

Many retiree investors that The Straits Times spoke to were Chinese-speaking, middle-aged and elderly people who had invested their life savings.

They were angry and distressed at having been persuaded by bank relationship managers into buying Minibonds and High Notes 5 without being fully informed of the risks involved.

Investors have been receiving regular interest payouts on their investments, some every quarter. But now, they have been told to brace themselves for the loss of most of their principal investments.

DBS has confirmed its relationship managers were never instructed to specifically target retirees for High Notes 5.

But two relationship managers from other banks told The Straits Times that re-

CONTINUED
ON PAGE A6

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Retirees feel let down by their banks

FROM PAGE A1

retirees have always been seen as prime customers.

"Of course the bank will not tell us to target retirees officially," said a senior relationship manager from a foreign bank, who did not want to be named.

"But you don't have to be a genius to know that retirees are usually heavy with cash," she said.

And a former relationship manager added: "We have sales quotas for different products depending on sales targets from each month."

"And I have been coached, albeit informally, to seek out retirees when it comes to products that have a higher entry amount in the retail space."

Investors have told The Straits Times similar stories of how they were convinced to invest.

"The relationship manager at DBS told me that my investment in High Notes 5 was guaranteed 100 per cent for five years," said Mr Ang, a 66-year-old retiree.

"And from my understanding, that meant that if I remained invested for the entire five years, my principal would still exist."

Mr Ang explained in Mandarin that he had invested \$400,000 of his life savings in High Notes 5. He said he had thought the product was similar to a fixed deposit account.

All he had wanted to do was renew his fixed deposit at DBS, he said. Now, Mr Ang said, he faces the grim possibility of possibly losing the majority of his retirement funds.

Another couple in their 50s, who spoke on condition of anonymity, said that while they do not feel like they were cheated by DBS, they felt somewhat misled and let down.

"DBS is like our national bank," said the husband, who invested \$100,000. "How could they not tell us that we can lose all our investment just like that? I feel really disappointed but what can I do? My wife signed the papers."

Or take retiree Mr Tan, who invested \$50,000 in High Notes 5.

He told The Straits Times that he has still not received or even seen the High Notes 5 prospectus from his DBS relationship manager.

"I never saw it. I just signed it based on my trust in DBS Bank as Singapore's bank," said Mr Tan, who is in his 50s.

Part of the problem with the products as investment was their sheer complexity.

Mrs Amy Loh invested \$25,000 in High Notes 5, funds she had earmarked while between jobs. She told The Straits Times: "What the relationship manager said was, 'Don't worry, this is very safe, even if one entity (out of a basket of eight reference entities) fails, you still have seven.'"

She was referring to the fact that High Notes 5 included a basket of seven other stocks - called reference entities - apart from Lehman.

But many investors did not understand that High Notes 5 had a "first-to-default" clause. If one of the reference entities defaulted or went bankrupt - as in the case of Lehman - the entire structure unravels, triggering a credit event.

When investors were asked by The Straits Times if they knew what terms like "first to default", "reference entities" or "credit event" meant, very few knew.

"These are financial jargon; tell me how many of us regular folk or even the older retirees can understand them?" said Mrs Olivia Sun, 40.

"But my relationship manager was already tripping up just trying to explain 'credit derivative'."

Industry experts told The Straits Times that the sales process and competency of relationship managers have been questionable, especially if they had targeted retirees.

Mr Leong Sze Hian, president of the Society of Financial Service Professionals, said: "It's not fair to get people who are old and elderly to put their life savings into just one product. The key issue here is diversification."

"Most of the representatives selling these products were probably not even aware of the risks themselves. This is an issue that has to be addressed."

Mr Paul Chan, an ex-president of the Insurance and Financial Practitioners Association of Singapore, agreed: "Is it really fair to say caveat emptor (buyer beware)? I don't think so. I saw some of the retirees at the Speakers' Corner over the weekend, and they don't understand English."

"They showed me the documents that were in Mandarin, and they don't even understand it... These people deserve to have some recourse."

There is a ray of hope. On Monday, Mr Rajan Raju, DBS's head of consumer banking, assured investors that the bank "will not hesitate to take responsibility" if evidence of mis-selling is established.

A spokesman for Hong Leong Finance, which also sold the products, said yesterday: "We are focusing resources to address as quickly as possible all the issues brought up by our customers."

Just how much assurance that will bring Mr Ling and his wife is debatable, but they do not have much else to cling to.

They had spent decades running a provision shop in Bukit Timah, saving up for the time when they could finally call it quits.

It came around July and Mr Ling, 78, went to Hong Leong Finance's main branch at Raffles Quay to get his finances settled.

"I went to start a fixed-deposit account," said Mr Ling in a mix of Mandarin and Teochew.

"But the staff told me to try this special account which would give me more interest - 5 per cent guaranteed, he said, so I agreed."

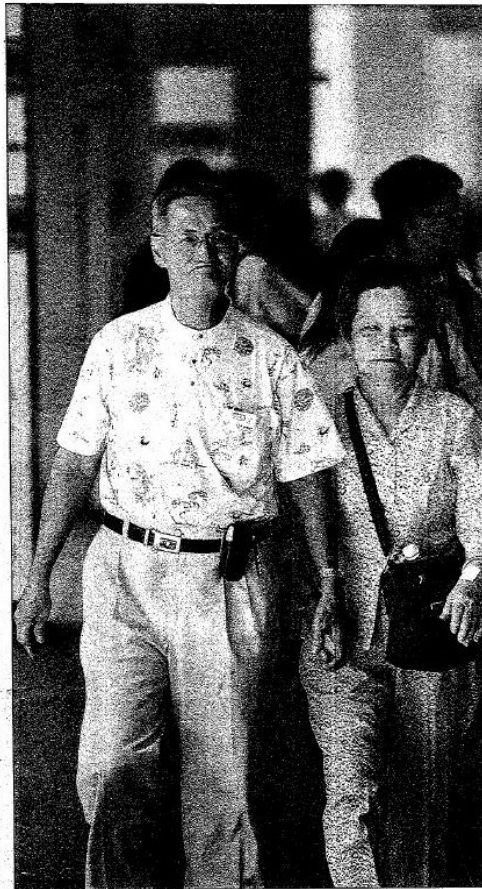
Then it all turned sour with a single phone call that would chill anyone's blood.

"In September, a man from the bank called and told me that all my money was gone and he didn't, or maybe couldn't, even explain to me why it was gone," said Mr Ling.

"All he said was that because I had invested in something called 'Mini Bong', my \$100,000 was all gone."

franchan@sph.com.sg

Additional reporting by Robin Chan and Gabriel Chen



Lehman Minibonds investor Ling Jun Zhi and his wife are among thousands of retirees who have seen their nest eggs wiped out after buying the structured products linked to Lehman in expectation that they had a safe haven for their hard-earned cash. PHOTO: DESMOND FOO

[Click to open URL](#)

Most of these people are retirees and I really feel sorry for them. However, there are a few big lessons we can learn from this unfortunate event.

First, **never invest in anything you do not fully understand.** If the investment product cannot be explained in a few simple sentences, forget it; it's too complicated.

The Lehman Minibonds was a highly sophisticated structured investment product, which is virtually impossible for the average investor to fully understand.

Second, **always do your own research.** Never rely solely on the advice of

your relationship manager, broker or financial advisor. They are simply salespeople, not investors.

Just like if you're going to learn how to play golf, you learn from a golf coach, not the person selling you golf equipments.

It's amazing how some people would go into extensive research when buying a car or even a plasma TV, yet when it comes to investing involving tens or hundreds of thousands of dollars, they can make a decision within 10 minutes.

Third, **take full responsibility for your own investment decisions.** If anything goes wrong, don't blame it on other people.

Fourth, **learn how to invest.** Nobody will care about your money as much as you do, so it's best if you take care of your own investments.

If you think investment is too hard to learn, or you're too old to learn, then please read the following newspaper article. It says about how a man, at the **age of 61**, went from being a technophobe to being an avid blogger who can't live without IT.

IT-savvy 61-year-old was once a 'dinosaur'

CHERYL LIM

IT IS hard to picture retired physical-education teacher Dick Yip, 61, as a technophobe today.

He told *my paper*: "I was called a technology dinosaur by my former colleagues.

"When I was teaching, we had to use e-mail and I could not do much beyond sending simple messages. I didn't even know how to attach a file to an e-mail message."

Nowadays, he has a different attitude to the Internet. He said: "Without IT now, I will die!"

Mr Yip is also an avid blogger.

For his passion and knowl-



WEB PRO: Mr Yip, an avid blogger, can't do without the Internet.

edge of the Internet and IT, he received the Active Agers InfoComm Champion Award last Saturday, conferred by the Council for Third Age, an independ-

ent council that promotes active ageing.

Given out in conjunction with the Infocomm Development Authority of Singapore, it recognises senior citizens who embrace the Internet.

It was the first time the Active Agers Awards, inaugurated last year, included a category to commend IT-savvy seniors. There is no cash prize and Mr Yip was the only winner in the category.

Today, Mr Yip, who retired in 2005, derives much of his enjoyment from the Internet - blogging, listening to music and running errands like booking air tickets.

The grandfather of four boys shed his phobia of the Internet in late 2005, when he injured

himself playing badminton and was immobile at home.

He said: "I started to dabble online, and learnt how to Google, attach an e-mail file and even search Technorati."

In November last year, Mr Yip started a blog so that his extended family, including some members in Perth, could keep in touch more easily.

Now, he has two blogs - the other, named The Wise Old Owl, is his way of "archiving memories of his travels".

Active in grassroots activities since the 1980s, Mr Yip intends to "conduct sessions to educate other seniors about the Internet".

He said: "It's not easy for retirees like us to come to grips with IT."

cheryll@sph.com.sg

Click to open URL

Every skill can be developed and acquired. Nothing is too hard to learn or you're never too old to learn. It's only a matter of whether you want to learn. The ability to invest is one of the most powerful skills you can ever learn in your life.

But just how powerful is investing? Imagine if you were to invest only **\$300 per month** into a stock with an **annual compounded return of say 15%**, using a financial calculator to calculate, the figures are as follow:

5 years
\$26,202

10 years
\$78,905

20 years
\$398,122

30 years
\$1.69 Million

Impressive? But what if the annual compounded return is **25%**?

5 years
33,409

10 years
\$135,369

20 years
\$1.4 Million

30 years
\$13.14 Million

You see, by just investing a small amount of \$300 per month consistently at an annual compounded return rate of 25%, you can become a multi-millionaire in 30 years! Isn't that amazing?

But the question now is, can you achieve an annual compounded return of 15%? Or even 25%?

The answer is "YES" – only if you commit to learning how to do it [the intelligent investor](#) way.

Of course, besides structured products and stocks, there are other asset classes which you may consider, such as real estate, bonds, commodities, art pieces, and so on.

The most important lesson here is to take personal responsibility for your own financial future and learn how to invest, no matter what investment instrument you're putting your money in.

While a financial advisor may be helpful, you still need to be aware of what's going on and watch over your own money because ultimately, you are the only person who cares the most about your own money.

About the Writer:

Mark Foo believes success begins with a dream and he believes in dreaming big dreams, which is why he names his blog [The Big Dreamer](#) because that's who he is. And his blog is all about **Personal Development For Big Dreamers**.

Through his blog, he aims to help people develop the big dreamer mindset and to inspire them to follow their dreams. You can learn more about Mark on <http://www.TheBigDreamer.com>.

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PROTECT YOUR MONEY

by Dragos Florin Roua of DragosRoua.com

One of the reasons so many people have financial problems is because they have too many hands in their pockets.

ROBERT T. KIYOSAKI

You're not alone in this world. You live in a community. Most of the time, you live by respecting rules that applies to very large communities, called states.

Those communities have this strange tendency of becoming intrusive and aggressive towards some of their members. In other words, they will try to flatten all the differences between the people in the community, in order to make the community more manageable.

If you make more money than the majority, be prepared to support this pressure. It will come in all kind of forms: taxes, harassment, intimidation.

It's normal, accept it. You're an exceptional exponent of the human race. You did a lot of work to create the mountain on which you're climbing right now, so you must take care of your mountain.

All those metaphors are just a clumsy disguise to a plain English sentence: **they'll come after your money.**

It's natural and you must be prepared. It's a form of protection they will exert in order to keep the community more manageable. So, what can you do about this?

First of all, accept it. Second of all, learn. Third, apply what you've learned.

You must accept it because, no matter how big your empire, you're still only one member of the community.

You'll be weak compared to them, no matter how big your financial empire will be. Of course, you'll have some extra privileges, but you'll never be in total control.

You must learn everything is to be learned about keeping your money into your pocket. If you're making money but can't keep it in your pocket, you're only half way there.

You'll be caught in a treadmill of doing more just because you can't keep it.

That will eat you alive. It's much easier to learn the rules of the game. It's their game, ok, but you can learn their rules.

And finally, you must apply the learning fast, clean and legal. If you're just accepting and learning, but not doing anything, you're wasting your time. Not to mention your money. Put it into practice, make it real and enjoy the feeling of controlling your energy (money).

One word of caution though, if you're getting too much into this game, you might get to a point when you'll start to neglect your primary activity, which is creating your life.

Keeping an eye on your money is just some protection you're applying, don't make a life strategy out of it. Continue to go after your dreams, create your vision and meanwhile, [work out your money muscle](#) as usual.

About the Writer:

Dragos Florin Roua is a serial online entrepreneur, personal development fanatic, blogger at DragosRoua.com, father, husband, dreamer, and risk taker. If you like his writing, feel free to visit his blog or [follow him](#) on Twitter.

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