

**NUTHIN' PERSONAL,
JUST BUSINESS.**

A VISITOR FROM THE FUTURE

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CHAPTER 1

WHAT, NO INTRODUCTION?

Forget about introductions – I'M A VISITOR FROM YOUR FUTURE. That's right, I know where you are ... I've been there. It's, it's, well ... well, it's just plain unsatisfactory. Soooo, you've just been "lumping it."

And now? Well, I'm where you'd like to be – and I know how to get there – I've walked the walk.

Oh yes, and let's forget about endorsements by people you have never heard of - or certainly don't care about. It's time to begin thinking for yourself!

I have used what is to some, a peculiar style of writing; mainly sentences, for two reasons. First, this is how people tend to think in this media intense world. Second, and perhaps more importantly, there is plenty of space so that you can write in your own ideas and make this book truly something that you own.

On each page, I'm going to give you an important idea to reflect on – it'll look just like this:

YOU ARE A BUSINESS!

Let's get right down to business. And that is exactly how I want you to view your life – as a business. You are either a well-run business or you stink.

You are either suffering the consequences or enjoying the benefits of your actions.

If it's the former, you probably live life unconsciously (habitually) and see yourself as a victim. In addition, you probably find yourself asking the question: "Is this all there is?"

And guess what? If you continue to be a creature of habit, this is it – this is all there is.

If it's the latter, you probably live life consciously and see yourself as a winner.

And, if you are like most of us, you are probably somewhere in the middle – because at times, in spite of your best efforts, you lose focus. Ah, but there is hope and the potential for improvement, because at least you have tasted the benefits of focus.

The funny but not so funny thing is that you have no idea how it, focus, slipped away. And while you had it, you felt oh so good. Your problem? Consistency.

You stopped looking at your game plan and ZAP! You slid right back to the old you.

And now? Well now, you are again living someone else's game plan.

By the way, I am going to repeat myself frequently throughout this book.

I do that – I want you to “get it.”

After all, that is what you do to yourself in this so-called ritual that you mistake for “a life.” You keep repeating things, even when you know that they don't work – but you say, “I just can't stop.”

YOU NEED A PLAN

Did you get out of bed this morning with a plan? I mean a real plan, not the hope to survive another day. If you didn't, in other words, you got out of bed without a plan, then it would have been better to stay in bed until you devised a plan.

Why? Think about this: Without a plan, you are living someone else's. That's right, some nameless faceless person or group of people have decided for you – and maybe that's all right for you to be like a moth flying around a light bulb.

If it is, just put this book back on the shelf without marking it up and go over to the section of the store that has the victim and recovery books, buy one - and join “the herd.”

Isn't this great, I've already helped you to make a choice: You are an amateur victim who hopes to some day “go pro.” With luck, you'll get to be one of those sad faces on the six o'clock news!

In effect you've won – you have your sound bite of desperation on the media.

Hey, better yet, you can become a professional “Twelve Stepper.”

If you aren't a victim, or maybe you're just plain tired of being like a drunk who climbs out of one hole only to fall into another one, read on.

THERE IS A DIFFERENCE BETWEEN WINNERS AND LOSERS

Get this: WINNERS HAVE A “BILL OF RESPONSIBILITIES.” Losers cling to, and constantly defend, a “bill of rights.”

They have an “entitlement mentality.” Someone else feeds, protects, defends, pays for, takes care of them – and “takes the fall” when things don't work out.

They represent a sub-class of sponges who feed off of “the system.” And who feeds off of them? Politicians.

The cry of the victim class: “They owe me!” If it's a group of victims the cry is: “Everyone has a right to ...”

When is the last time that you overheard someone shouting: “Hey, I know my responsibilities!”

If you want to be a winner, you will start by assuming total, absolute, unconditional responsibility for your life.

This doesn't mean guilt, blame or shame. It simply means looking at things in terms of what works and what doesn't. Does this mean letting go of a lot of baggage? You bet it does!

Does this mean letting go of blaming and beating yourself up?
You bet.

DISCOVERY BEATS RECOVERY

It also means being a discoverer, rather than a “recoverer.”
Imagine, going through a day without recovering from anything.

Picture if you will, going through the day without all of that obsessive/habitual baggage handling.

Picture a day without remembering what step you are on.

Just imagine quitting the game called “Victims on Parade.”

Oh you know how this game begins: You turn on network news and listen to “the talking heads” to see who became the “winners” while you were sleeping.

Then you watch the weather report to be told that although the weather is great in your area today, there is a storm front three thousand miles away to “worry” about.

Ok, there are no storms even three thousand miles away, so let’s watch footage about a storm from fifteen years ago.

Ok, if that doesn’t work, there’s an asteroid speeding towards earth; and with any luck, it will end life as we know it two thousand years from now!

Ah, now armed with “victim,” “worry” and a dash of the “color of terror,” you have a knot in your stomach and are ready to go out the door to become a “player” chanting your mantra “If it wasn’t for bad luck, I wouldn’t have any luck at all.”

This makes total sense doesn’t it? You fill your head with crap the first thing in the morning and the last thing at night – and you

wonder why you are depressed, pessimistic, agoraphobic and “victimized” by graphic nightmares.

The alternative is sticking your head in the sand – or maybe a bottle and pretending that nothing exists in the outside world. You live on the “Planet Me.”

And the problem there, is that you are trapped with someone you don’t really like, respect or trust – namely, you!

There is a middle ground here folks - and it’s called discovery.

DISCOVERY REQUIRES FOCUS AND SEQUENCE

Discovery is not a random process - it requires focus. That’s right, it requires conscious attention to what you want in each of the major areas of your life.

Instead of being told what to think and what to feel, you go out and figure it out for yourself.

Forget the word “should.” You should keep breathing – after that, it’s all pretty much a matter of choice.

Remember, if you make a choice that doesn’t work, let it go; forgive yourself and get on with it. Examine your strategy and forget about questioning your self-worth. But for God’s sake leave “the baggage” on the ground – this time, don’t pick it up!

Within each of the major areas of your life, you can prioritize what is important – and then, between areas you can prioritize also.

The bottom line is that you now have things in the proper sequence. We’ll go into detail on this matter in Chapter 10.

Over the past thirty-one years, I have found this to be a major problem for most people: It’s not so much a matter of what you want that is a problem, it’s that you have it out of sequence. Suggestion: meditate on this idea until it sinks in.

GETTING THINGS OUT OF SEQUENCE

I'll bet you can think of a number of examples in your own life. Here are a few: You didn't do your homework for a class but hoped and wished for an "A." Purchasing a luxury vehicle before you can really afford the maintenance. Having children before you have a decent source of income and a decent place to live - the everything will work out somehow mentality. And when it doesn't, you can always blame the children for your circumstances. You see, you misread the statement "Love conquers all" for "Lust conquers all."

You know the drill – "Hey, I could have been a (you fill in the blank) _____, but along came Mikey." God knows, I love the little guy but, until he came along, I was on the way to being a (you fill in the blank) _____.

Yeah, right, like he got here by himself, without any help from you.

By the way, if you give in to the media, (you know, the songs and videos that play to your lower nature) and let all of your thoughts filter through your genitals, you're in real trouble.

Chances are, you will get to exist with all kinds of consequences that the rest of us get to pay for.

After all, you only exercised your rights. Right?

How about this one: Going out into the workplace and piling on mountains of debt with few if any marginal skills. Hey, after all, you are the quintessential All American Consumer. This is the "act now, pay later plan."

It's not about you – after all, it's your employer; yeah, that cheap S.O.B. is the cause for your pain.

Once you wise up, you'll see that you bought into a new and gloriously insidious form of slavery called "perpetual debt service."

Yep, like many, you blame your employer, but really, it's you. You are the slave master. And the chains? Your stuff.

Your cool dog, your cool house, your cool vehicle and your cool stuff all send you out every morning to service them – or else!

Ok, here's one more – actually one of my personal favorites: Go out and get a bachelor's degree and then try to figure out what to do with it after you graduate.

Now you are working a job that either has nothing to do with that degree – or, if you are really honest with yourself, you are working a job that does not require a degree at all.

SO WHO IS TO BLAME?

You listened to your “advisor” and found out the hard way that it is her or his job to sell you classes.

Nothin' personal, just business. And after all, no one put a gun to your head and made you take those classes.

Oh I know, blame your parents. After all, they were brainwashed that a college degree is the only ticket to success. So they gave up that trip to wherever to finance your misery.

This is not a new phenomenon. And it makes total sense doesn't it? Work hard (or maybe just go through the motions, taking a little of this and a little of that) for four or more years wasting all that time and money for uncertain results. And in many cases – at least in my experience, you spent four years working hard to be miserable.

Yet you go out and comparison-shop for totally expendable items like recorded music or maybe ketchup – but for your work? Well, you just let it happen – even though, conservatively, you spend about forty-five percent of your life doing it.

You loved history in school didn't you?

Ok, so you didn't. Let's go back to the days of ancient Rome anyway.

The Romans had a saying: Caveat Emptor – “let the buyer beware.”

There is something else in Latin that you may find useful: Cognita Ante Salis – roughly translated “Think/look before you leap.” I don't know about you, but I remind myself of this one on a daily basis.

Don't like that one? Carpenters and other trades people have an equivalent saying: “Measure twice and cut once.”

EVERYTHING THAT YOU DO DRAWS INTEREST

Now, while we're talking about YOU as a business, here is another major principle to consider: Everything that you do accrues interest – and it compounds over time. It doesn't matter if its good or evil – you're getting interest baby! Count on it.

What kind of interest you get is up to you – yep, it's related to the choices you make. Some of you forty-somethings are living with the misguided choices a seventeen or eighteen year old made for you.

And some of you seventeen and eighteen year olds are about to make choices that will haunt you for the rest of your life. Well, if somewhere soon you become conscious, they will haunt you at least into your late forties or early fifties.

Hey, don't fret, with modern medical advances, you'll live longer; and maybe, just maybe, you'll be able to afford what's left of life.

Believe me, this issue of interest can hurt. It took me years to realize that things were happening to me as a result of actions that I had taken years earlier.

Those of you who study religious and philosophical writings will undoubtedly have passages pop into your mind.

At its extreme, those of you who make a career out of impulsive behavior and spend considerable time in court, will have passages from your sentencing transcript come to mind.

Steven Hawking, noted physicist and author of “A Brief History of Time,” threw his support behind genetic manipulation and cloning.

One reason he offered is that our machines are becoming more intelligent than we are. In essence, your refrigerator will outthink you.

Well, I submit to you that it's already here. Past tense, for many people the most unused and underdeveloped organ is their brain.

Get in any traffic jam on any freeway system and you'll see this phenomenon shortly. You'll see morons in charge of machines that are actually smarter than they are.

THE BOTTOM LINE

Oops, Question: Are we, with technology, actually dumbing down society?

Answer: Looks like it - and lucky you! From this day forward, you have less competition.

Bottom line: You are now a thinker – a consistent, conscious, focused and strategic thinker. You have learned to increase your rate of responding to situations, rather than simply reacting to them.

And your competition? Shhhhh! They are charter members of the “Cult of Stupidity.” They are passively waiting for some machine, alien, charismatic con artist or politician to come and do their thinking for them.

If you made it this far, you are probably at least half-sold on the idea that *you can be a business* – EVEN IF YOU ARE CURRENTLY WORKING FOR SOMEONE ELSE!

SUMMING UP

So. Here's a promise: This will be a short book. After all, you aren't going to accomplish anything by just sitting there.

Write on and rip out pages that really speak to you and carry them in your pocket so that you can reference them when you feel yourself getting "weak in the knees."

SUMMING UP: It all boils down to this; Your Life Choice: Record Profits or Bankruptcy.

Your life is a business. How you earn your living, how you plan and anticipate career change, what you do with your time and money, how you handle blessings and adversity, and how treat yourself and others all add up to your personal bottom line. You are either living with the consequences or the benefits of your actions. If you've gotten this far, you have a sense that there is a difference between living and existing. So, you're at a defining moment in life. Will you spend the rest of your life benefiting from a personal plan, or will you drift along, hoping for good fortune instead of seizing your own destiny? In this opening chapter, you learned that the first two steps to getting beyond all of the anguish of life's mistakes and consequences are that first, you must assume total, absolute, unconditional responsibility for your life. Stop the blame game. Stop making excuses. Stop procrastinating. Today. Second, you must become a planner - consistent, conscious, strategic thinker.

CHAPTER 2

FIRST I WAS A MOTH, AND NOW I'M A GOLDFISH?

His voice was deep, mellow and articulate; and everything you would expect from a consummate broadcaster.

As I sat there watching Don Watson, host on the Mid-Day Show for WWJ radio in Detroit, waiting for my cue to begin speaking into the microphone, I somehow had a flashback to childhood. I pictured myself sitting on the stool at Sander's, this wonderful ice cream and candy parlor we had for years in Downtown Detroit.

I was maybe five or six years old, watching the warm chocolate flow over two rich scoops of vanilla ice cream, served by someone who appeared to me to be a goddess.

Today, we would call her, perhaps, a desert delivery technician. Watson's voice was so smooth, like hot fudge flowing down that ice cream.

BE KNEE-JERK READY FOR OPPORTUNITY

It was parallel good fortune. Imagine a routine day turning into a huge opportunity: an interview with the star host of what used to be one of the biggest radio programs in the Midwest.

And all because the station got stiffed for whatever reason at the last minute by the scheduled guest.

Ah, sweet serendipity!

It was more than ten years ago. Oh sure, I had been on minor league radio interview programs before, but this was my first time in my chosen profession as a career planner/advisor/coach. And as the name of the program implies, mid-day, not at 10:00 P.M. or 3 A.M.

Although my business was at the “doing ok phase,” keep in mind, that the idea of career planning wasn’t exactly a household word at the time.

GOOD FORTUNE

But to get on something like the Mid-Day Show; I mean that was like the equivalent of somewhere around six-thousand dollars in advertising. And at that time, I didn’t have even sixty spare dollars to spend on advertising.

I could just see the laughter if I was to approach the sales manager of a major radio station at that time and meekly ask “Sir, how much advertising time can I buy for sixty dollars?”

Reply: “Har, har, har – get the hell out of here and stop wasting my time.”

As he worked the microphone, Watson looked at me in a friendly but somewhat puzzled manner and quickly penned a note and passed it to me.

“What do you do?”

“Good beginning,” I scrawled back. “Just ask me and I’ll do the rest.”

There was a brief commercial break.

“Are you sure you know what you’re doing?” he pushed.

“Hey, just ask me,” I said. “This is a piece of cake.”

The interview began with something like, “So, what exactly does a career planner do?”

I explained that I actually help people to figure out what they really want; and then determine what it is really going to take to do it; and, whether the individual will get out of it what he or she really expects.

This all comes down to four words folks: focus, commitment and consistent strategy.

In turn, the latter result in an optimized relationship between you and the work that you perform.

Actually, your work becomes an expression of, rather than a definition of you.

Well anyway, as the interview progressed, it became smoother and smoother. Then came the key question.

GOLDFISH DEFINED

“Jim, how do you see most people?” Watson asked me.

“Just like goldfish,” I said.

He looked a little shocked and amused with my response.

“Goldfish?” he asked. “Alright I’ll bite, how are people like goldfish?”

“Well, you know, you can learn a lot about people by going to the pet store and standing by the tank and watching the goldfish going back and forth all day long. Sometimes they go fast, sometimes they go slow, but they never go anywhere. Sometimes they defend territory and chase other fish away. And eventually...”

Watson interrupted me.

“I get it,” he said. “Eventually, they all end up underneath the filter with their bellies up.”

“Yeah, right. That’s exactly it. Now, go out to a freeway overpass on any given morning and watch all the fish swimming to one side of the tank. And then, at five o’clock, watch them all swim back to the other side of the tank. Only these fish ask themselves, “Is this all there is?”

Going back to what I do, I help people to answer that question; and without a plan, this really is it. This is really all there is.”

I didn't fully realize the impact of that statement until I got back to the office.

A few years before this interview, I couldn't afford an answering service – oh by the way, today it would be called a “call center.” Oh you know, you call somewhere and someone, a real live someone, picks up the call to tell you that I am not in the office.

So my first major investment was a first-class answering machine. It was great – and by the way, the Nay Sayers told me that it was unprofessional. People would never leave a message.

They were the same people who complained about how rude those people were at answering services. But I did some research.

I found that the quality of the message largely determined whether or not someone would leave a message.

It wasn't unusual for callers to leave a message like “I normally don't leave messages on these things, but your message is so positive and upbeat, here goes”

I had a really great answering machine. Although it had an enormous capacity for recording, it had its limits; and it had a warning light to tell you if it was full.

BE READY FOR RESULTS

When I returned to the office, the warning light was blinking - kind of like those navigation buoys you see out on a lake or a river.

Caller after caller said the same thing: “That goldfish statement really blew my mind. I think I need to talk to you.”

Oh, whoever you are and whatever you are who didn't show up for the Don Watson show that day, thank you, thank you, thank you.

What sweet serendipity, as sweet as that Sanders ice cream.

Luck truly does come to those who are prepared for it.

One of the callers who came to my office in response to my appearance on the Don Watson show was a woman named Margaret.

She took the goldfish metaphor one step further. She described herself as a person in a dark room, disoriented, falling into the furniture desperately trying to find the light switch.

“Wow,” I replied. “That’s much better than the goldfish thing.”

At one time or another, that metaphor describes all of us. How about you?

YOU NEED A PLAN – YOUR PLAN

Here’s the point: If, from this day forward, you are going to be a good business, you need a plan - and without a plan, you pick it, you are either a goldfish or a person stumbling around in the dark.

Let me state it a little more strongly: Without a plan you are being bought and sold on a daily basis by the rich.

Don’t believe it? Witness how your job or the job of someone you know was exported to another country.

To have a plan, you need information – two types: information about yourself and about the economy, especially the economy of the area in which you live or hope to live.

Sorry, you don’t have the option to stay ignorant – the world is changing faster than ever before; and its going to accelerate.

This story illustrates a point – you need to be knee-jerk ready for success; because the tide of change just doesn’t close doors – it will open windows of opportunity for you – guaranteed!

By the way, I would much rather be the “stumbler in the dark” than the goldfish!

Why???

“The Stumbler” is at least aware that something is not right – that somewhere there is a switch.

But the goldfish on the other hand is just plain ignorant, looking out and feeling sorry for all of the “outsiders” who are not safe, well fed, cleaned, cared for – and oh sooooo vulnerable.

Could the goldfish be the equivalent to some of you corporate types who instead of ending up under the filter, got “flushed” when the company no longer needed or wanted your services?

Oh, I’m sorry, flushed is such a vulgar term. How about right-sized, laterally arabesqued, involuntarily separated, etc.

You do get the point don’t you?

And come on, be honest. The thing that makes it hurt so much is that you knew darn well that it was coming.

A BASIC PRINCIPLE OF ECONOMICS

Suggestion: Go out where there are oak trees growing.

A lot of them – big ones and small ones.

Notice that as a tree grows, the little branches on the bottom, eventually wither up, die and fall off so that the branches at the top can grow.

Which branch are you? After all, you are observing a basic principle of economics.

Here’s a another question: “If the rich always take care of themselves first, who takes care of you?”

What if you give up the notion that someone owes you a living, you have a right to a job, just because you are a good citizen; and you ask yourself on a daily basis, “What is the actual value that I bring to the marketplace, and while I’m at it, is there any market for who I am, what I know and what I can do?”

It’s a matter of choice – “nuthin’ personal, just business.”

Now, there is a price; dues that you are going to pay if you are going to get out of the fish tank.

Remember the core principle in Chapter 1? Total, absolute, unconditional personal responsibility?

Things were going pretty good for my company, Career Planning Specialists; and it was time to expand the business.

DUES

Someone once said: “If you aren’t willing to bet the farm, don’t bet.”

My wife questioned the wisdom of going without medical insurance – if for no other reason because we had three young children.

“Nah” I replied. “We are young, healthy and strong – and besides, it’s just for a little while.”

“I need the money to put into the business to finance the Great Equalizer - computers.”

“Computers will allow me to compete with the Big Guys.”

The plan seemed to be working. Although money flowed out as fast as it came in, we were “mak’in it.”

Then it hit. One night, while we were having a casual conversation, my wife got sick, real sick. It was as if someone had shot her in the stomach with a shotgun.

She had to be taken to the hospital and the hospital business office, was rightfully concerned about how we were going to pay.

When expenses hit \$30,000.00 it became a surreal experience.

My wife felt guilty that she got sick, I felt numb and guilty that I had screwed my family with my “grand vision;” and although I was working hard and money was coming in, we were down to living out of our change jar. And by the way, taxes were due. Added to that, I was now driving a Buick that I bought for \$500.00. The gas tank leaked, the floorboards were rotted out (if you got tired of the view out the window, you could just look down); and depending on where you were standing, the car could be any color you wanted it to be.

But let's be positive about it, it had a working CB, good buddy!

Driving to visit my wife in the hospital one night, I wondered out loud, “What else could go wrong?”

It wasn't long before I got my answer. My alternator quit. Yeah, and it was dark outside. That usually happens at night.

Now, on the way home, well meaning people were honking at me, letting me know that my lights were dim – as if I didn't know. But I did make it home.

A HIGHER POWER

OK, here's the principle: Total, absolute, unconditional responsibility does not mean that you have to go it alone.

I'm not real religious folks, and I do not gravitate towards proselytizers (biblebangers as we called 'em on the east side of Detroit).

But I decided instead of pinning my hopes on lottery tickets, I'd get on my knees and discuss my blueprint with a Higher Power.

Let me make it very clear to you that I didn't blame God or my wife for what was happening – tempting, but I didn't. However, I stopped blaming myself. But after all, I did create (now own) this situation.

I was surprised how much tears can burn your eyes.

I told God that I wasn't asking for a bailout, I just needed a clue, a hint, about what to do – and I'd do it. No questions asked, no whimpering, no complaining.

I didn't get a busy signal.

DON'T JUST SIT AROUND AND WAIT FOR RESULTS

The thought came to me that it would be a good idea to put my ego aside and get on the telephone and get the word out that I needed even more business and would “deliver,” no matter what.

In a way, it was getting on my knees again, in a different way, and asking. But geeze, that's what sales is all about – asking.

The next day, and I do mean the next day, I got my answer.

I spoke to a guy who said that it was a strange coincidence, but I had been on his mind – he had been thinking about me to do some subcontracting work for his company.

The problem was that he had a lot of work which I was good at but didn't like to do. And furthermore, my company was, in his mind, just too small to deliver on the volume.

It turned out that he was a very spiritual person - and when I told him my story, his reply was “Ok Jim, just don't let me down.”

This hurts, but you know, sometimes, you have to be somewhere where you really don't want to be, in order to get where you want to go.

Here's another point. This is not a book about bliss without pain. Adversity is the purifying furnace through which we pass, repeatedly.

Watch how a sword is made. It is heated red-hot and then they beat the hell out of it to shape it and to make it tougher.

Gold is melted to get rid of the impurities.

THE MARK OF A WINNER

How you handle adversity is the mark of a winner – and here I thought that winners just won. Wow, was I ever naïve.

Set a goal for yourself: See adversity as a portal, not a destination. It's a portal to becoming tougher and more resilient, without losing compassion.

Oops, here's the catch: If you don't have a plan, adversity will be a frequent and unwelcome visitor who will suck the life out of you.

A purely reactive/defensive approach to life just doesn't work; you'll be on your knees all right – forever!

SUMMING UP: Jump Out of the Fish Tank!

Strategic thinkers are knee-jerk ready to take advantage of opportunity and serendipity – blessings that float through our lives every day. However, most people are like goldfish - they go back and forth all day long, sometimes fast, sometimes slow. Eventually, they all end up underneath the filter with their bellies up. Bottom line; don't mistake your daily ritual for a life. You are either living out someone else's plan or your own.

CHAPTER 3

SUCCESS DEFINED

THE FORMULA

Let me give you a formula: $S=F \times C \times C$

If you study the lives of countless people who have achieved true greatness, you will always find these three ingredients.

S or Success is Focus times Commitment times Consistency.

And it works no matter who you are.

It's like gravity. It works no matter what. It doesn't know race, gender, age or nationality - and it never wears out! Even better yet, the more you use it, the better it gets. And, by the way, it doesn't care if you believe in it or not!

Some examples you ask?

Let's start with Henri Charriere. You probably know him better as Papillon – Incarcerated on an inescapable island, focused on freedom, committed to achieving it and consistently attempting it until “he got it right.”

Every time he got caught, he learned to question his strategy rather than his self-worth.

It's worth renting the movie. After you watch it, maybe you'll begin to question the prison that you have constructed in your head.

How about Anne Sullivan Macey?

Don't know who she was?

She was Helen Keller's teacher. Yes, most of us know about Helen Keller's accomplishments – But Macey's story is even more remarkable, since she had to conquer her own visual impairment before she helped Helen Keller.

A FEW MORE EXAMPLES

Mohandas K. Gandhi led India to freedom in 1947 through tolerance, nonviolent protest and fasting. No guns, no bombs; his commitment and consistency are legendary.

Jesus Christ? Yep, check it out – intensely focused, consistent and committed to the point of “putting it all on the line” to achieve his goal. Even when others tried to offer him “a way out,” and even when his supporters ran, he didn't blink.

Afraid? You bet – but he didn't give in to it.

Then there's Art Berg. Imagine falling asleep as a passenger in a car without a care in the world and waking up a quadriplegic after the car crashed.

He's got a good story and I won't spoil it. But I'll say this; he challenged the idea that his fate was to be a total “veggie.”

One more. The next time you use your cellular telephone, think of Guglielmo Marconi.

Even though he flunked the entrance exam to Bologna University, he developed wireless communication, made the first international radio transmission and won the Nobel Prize in physics.

Hey, when you are focused, committed and consistent in the pursuit of your goals, you'll find a way. And here's the best part, your lukewarm competitors will fall off and blow away like dead leaves in the Fall.

Ok, back to our discussion of success - it has five components. And remember, to achieve it, you need focus, commitment and consistency.

SUCCESS COMPONENT NUMBER ONE

First, it is doing what you truly want to do. If you don't know what you truly want to do, there is no way that you are going to be focused.

If you are like many people, life just happens to you. Actually, the name of the day of the week is irrelevant, because it is pretty much like all of the other days – and of course, you ask yourself “is this all there is?”

Wake up my friend, this is existing, not living. You are reacting not reflecting – actually, in spite of all of your so-called “rights,” you have a lot in common with plants – you are stuck in one place!

Worse yet, you are a bottom branch.

Here is some good news. There is plenty of information to illustrate the positive correlation between doing what you really love and making money.

Furthermore, since you need to keep increasing your knowledge and honing your skills, it is a lot easier, if you are interested in what you are doing.

Just imagine, loving your customers through the work that you do – and believe me, they will reciprocate.

They'll say, “I love you too” with their wallets.

“Oh, excuse me” you say, “I'm not in sales!” Don't kid yourself, of course you are. The reality of it is that it is like being a business - you're either good at it or you stink. And it's your choice.

I really believe that if people truly enjoyed their work, lotteries wouldn't stand a chance. Imagine the stupidity of standing in line to pay a tax.

When people buy a lottery ticket, I always ask them two questions: First, what will you do if you win?

"I dunno" is the most common answer I get.

Second, what could you do now, I mean right now to move you closer to "it?" Then I suggest that you actually go out and take that step while waiting for "it."

Repeat this process enough times, and based on the laws of probability, you'll achieve "it" before you ever win the lottery!

STEPS

Here's the sad part for many of you: You knew, actually knew what you wanted to do as far back as early childhood – but you let others talk you out of it.

You never stopped to break down your dream into doable steps that you could visualize.

Now as an adult, you are on the outside looking in to your desires.

On the other hand, many of you regardless of your age or what you have done so far, have no idea of who you really are.

So then, how can you know what you want?

You look in the mirror of your mind, but the image is very blurred – like trying to see an image in a steamed up mirror.

"Oh, I get it" you say – so I take the easy way out and blame someone or something else, and I define who I am by what I do.

"I'm only a janitor, etc."

Imagine, you have a real opportunity here to define who you are and to see how far you can get by giving up the myths and fairy tales you learned about yourself.

“Yeah, but how do I do it?” you reply.

Well first, I'll take the traditional approach and suggest that there are dozens of “discover yourself” books in the bookstore. And of course many make the claim that they are the last career book that you'll ever need. Of course, hangin' around the bookstore isn't exactly your first choice of activity – right?

And even if you do go in, which one to chose?

I know, you could ask an employee – but before you do, ask the employee this question first: “What is your life plan?”

If you don't get an answer that includes working in a bookstore, move on.

Well, there are also the web sites – long on promises and short on delivery.

Tell you what, I'll have an answer for you in the next chapter.

SUCCESS COMPONENT NUMBER TWO

The second component of success is doing something that you can do well.

This goes hand-in-hand with wanting to do something. Notice I didn't say TRY something. I believe you need to get rid of this word. TRY is poison, you can't TRY anything – you either do it or you don't.

When you use this word, you are serving notice, mainly to yourself, that you really don't expect to succeed.

I irritate a lot of people, by replying to the word “try” with “I'll take that as a no.”

Just about everything is changing and to keep up, you need to keep developing it.

And if you really think about it, the changes actually create windows of opportunity for you.

You want to be associated with quality instead of the mediocrity that you see all around you.

As you take your knowledge and skills to a higher and higher level, the competition thins out dramatically.

Why? By nature, many individuals and companies get complacent. Over time, they take their customers for granted.

But not you – you're gonna keep running hungry.

I'll repeat myself here, it is always more crowded at the bottom than the top.

WINNERS LEAVE TRAILS

And, you know what is funny about this? Winners leave trails – they write books and articles; and there are books and articles written about them, telling you how they did it.

Of course what do you do instead?

You hunker down and watch the losers report on TV or listen to it on the radio.

Come on, you already know how to be a loser – I sure did. In studying winners, I found that excellence is a continuous process and not an event.

And again, success is a combination of focus, commitment and consistency.

You know what else I found? The majority of winners, and I don't mean the "born with a silver spoon" crowd either, all experienced some type of adversity in their lives.

That's right, some are LD, some are ADD, some were abused as children or adults, some had mental and physical problems, some experienced various forms of discrimination – but they all took ownership over their circumstances. And then, they found something that they could do – and they developed it as far as they could.

They embraced rather than ran from their circumstances. And they learned to move towards their circumstances, rather than running from them.

Oftentimes, they took their own ideas seriously, when no one else did.

In an ideal world, after you made a commitment to being a business, I'd assemble an executive board (a group of advisors) for you who would meet with you periodically to oversee your progress.

Since this isn't practical, here is a novel idea: Why not build your own success library? Books, tapes and articles that you can refer to again and again, until you automatically engage in behavior that helps you up instead of knocking you down.

Again, there are stories (biographies) about how truly successful people did it. And again, they leave a trail – and you can borrow from it on your journey.

Here, you will be investing the second thing besides money that you waste – TIME.

SUCCESS COMPONENT NUMBER THREE

The third component of success is doing something that there is a need to have done. You must be in tune with the marketplace. You need to be informed about what is going on in the world

around you. Chances are, that you have been walking right past opportunity each day, but not recognizing it.

OPPORTUNITY

I think about a fellow who started a franchise to clean the bathrooms of fast food restaurants.

He stopped on the road to get something to eat and decided to wash his hands first.

When he went into the lavatory, he almost passed out.

In discussing this with the manager, he saw an opportunity to solve a problem and to make money.

No, you won't end up on a talk show – and people won't ask for your autograph at parties, but when is the last time that the gas pump or the ATM machine asked you how you made your money?

REMEMBER, the purpose of your job is to generate capital for the next step in your life. It is **NOT** to define you.

So you ask: "Is the definition of career that I have been given wrong?" **YEP!** Your work needs to be an expression rather than a definition of you. More about this in Chapter 4.

Looking for opportunity? Think about two things: What do people really need **AND** what do they fear? That's right, forget about what they want – fear is more powerful. As a matter of fact, it is a major driver of our economy.

Imagine how many restaurant owners are afraid that customers will "walk" if the lavatories are dirty and/or employees will quit if required to clean the lavatories?

Here's one more: What problems do you see all around you? Social problems = money. There is a fellow in Singapore (a high

school dropout no less) who learned that the mountains of electronic garbage are actually mountains of money.

A companion of fear is worry – just watch network news or the weather and see how many times this word is used.

STRATEGIC THINKING

Imagine for a moment if you replaced worry in your life (actually, rehearsal thinking for failure) with strategic thinking.

But remember this, what other people worry about is a market as well. For instance, think about how many people drink bottled water in areas where there need be no concern about the quality of the drinking water. Boo!

I remember Fred who was unhappy at a social work position. His true love was animals.

He laughed half-heartedly and said that it is too bad that he couldn't combine social work and animals.

My question, "Why can't you?" surprised him.

He went on to tell me that if he only had the money (which he didn't), he would develop the best pet boarding service anywhere. Of course, he went on to tell me that according to his reading, the best place for a pet is in the pets' own environment.

As I smiled and stared into his eyes without saying anything, I saw his business hatching before my eyes.

Hey, I don't need to have "a kennel." I can service pets in the owners' home. I can explore getting bonded. I can learn something about plant care as well. I can get training in animal behavior – a topic that fascinates me anyway.

I enjoyed reading the newspaper article that he sent me about his venture. You see, people fear and worry about their living spaces,

pets and plants when they are away on trips, vacations or court mandated community service programs; and Fred was now available to solve their problem.

Now, let me state something even stronger – you have NO CHOICE but to stay informed. You need relevant information and not that 99% crap that you read in news publications, or listen to or see on local and national network news.

While freedom of the press is a good idea in principle – it has been abused. Instead of keeping citizens “informed” it has been used to pollute the minds and hearts of millions who are among the most manipulated and I might say ignorant people on earth.

WATCH WHAT YOU PUT IN YOUR HEAD

Look, you can fill your head with junk, about the endless streams of losers who commit atrocities against their fellow human beings (ok, animals and plants too) or you can dig, and I do mean dig for stories about winners who don’t have to blame anyone for their circumstances. They just go “out there” and create opportunities for themselves and other people as well.

Want an example? Think of Dave Thomas, founder of Wendy’s. He created work for and fed himself and his family – and a whole lot of other people as well.

Here is another example: A former client of mine who has a business dedicated to visiting and looking in on the elderly parents of adult children who live out of town.

I hate to say it, but a lot of the data that the government puts out has to, er “be taken with a grain of salt” as well.

Often one so-called study contradicts another.

Change is accelerating and therefore you need to stay on top of it. You can be like a drowning swimmer and get swallowed up by the wave of change OR you can be like a surfer, capitalizing on the energy of the wave and riding it – it’s a choice.

If you are focused, committed and informed, you will be knee jerk ready for success, you'll be ready to seize opportunity when it presents itself to you. And it will, because change creates opportunity more rapidly than ever before. Remember the WWJ story?

Here is something that will make this a bit of a challenge: There is no, and I mean no single source that you can go to, to stay informed – you will need to piece together the truth from a variety of sources.

Oh, poor you, you can't afford to subscribe to a stack of business publications because at your level of debt service, you are already afraid to answer the telephone. Well, go to the library! You'd be surprised what is there. Don't know how to use the library? Ask a librarian – that's what they get paid for. Hey, look at it this way, if you don't they might lose their jobs.

Let me warn you, if you don't do this, you stand a good chance of becoming one of those econosaureses that we see in the program called "victims on parade" AKA, the evening news.

For those of you with home computers, you can save yourselves a ton of money by going on the Internet and looking at the headlines of major business and news publications.

If you find articles of interest, you can go to the library and read the article or purchase that particular issue.

SUCCESS COMPONENT NUMBER FOUR

A fourth component of success is adequate compensation.

Be careful with this one, because it isn't always money.

Before you take a position ANYWHERE, you want to ask yourself does this work provide me with contacts and visibility that I wouldn't otherwise get?

Regardless of what you think about him, notice how this worked for Andrew Carnegie.

Hint: Look at the beginning of his life, not the end.

Don't know who Andrew Carnegie is? Whew, you really need the library.

COMPENSATION IS MORE THAN MONEY

Another question: Does this work expose me to cutting edge technology or equipment that I wouldn't otherwise get to see?

Does this work put me in contact with people who are cutting edge experts? Or perhaps people who have accomplished what I want to accomplish for myself?

Maybe the position puts you in contact with resources (knowledge/information that you would not otherwise see).

Perhaps the work hours allow you to develop your own business or to take classes.

Or, maybe the position will give you visibility to the very public that you would otherwise have to pay to market to.

Dr. Mel Sikov was to me the quintessential scientist. He was a thinker, extremely bright, curious, willing to look at all sides of an issue – any yet, the owner of an unbelievable sense of humor.

As a technician working in his group I was encouraged and given the opportunity to adapt my work schedule to attend classes.

I learned the value of teamwork, overcame my phobia for numbers (it's amazing how poor math teachers can create a class of mathophobes) and most importantly, by the time we parted ways, I learned how to think.

When I first joined Sikov's group, I had a tendency to be rather dogmatic and to think of things as either black or white. You know, I could see the numbers one and ten and nothing in between.

YOU ARE FULL OF CRAP!

One late afternoon when we were for the most part the only ones working in the labs, he called me into his office, took his pipe out of his mouth, exhaled a large cloud of smoke that turned into an eerie blue haze in the fluorescent lights, and said laughingly, "I've finally figured you out."

"You have?" I replied. I was taken by complete surprise – I thought that we were going to discuss the numbers that I was crunching on a noisy mechanical calculator in another room.

"Yeah" he said, "You are full of crap!"

I was dumbfounded. Here was someone I looked up to and revered, deliberately insulting me. Or was he?

I felt like crying, but hey, I'll be darned if I would give him or anyone else for that matter the pleasure of watching me do that.

"Geeze" I replied, "that really hurts my feelings."

Laughing, wheezing and exhaling simultaneously, he replied in a raspy voice, "get the hell out of here and don't come back until you figure it out."

My first impulse was to just give him the east side of Detroit retort, "F you" and leave.

That would make me a quitter – something I had done from time to time and was never proud of.

I came to work the next day and avoided contact with this "sadist." He found me anyway in one of the labs and asked, "Well, have you figured it out?"

“Hey look, Mel,” I replied “you know that really hurt...” But he cut me off with an “Aaah” shook his head and walked out.

It took a while, to look at this statement objectively. But then the light went on!

I went meekly to his office, knocked and requested entry.

He motioned affirmatively and said, “Come in, but don’t sit down.”

“Well,” I began, “you meant that although I am an ok guy, there are a lot of things that I believe and feel and treat as reality - fact, but they just aren’t so.”

With a broad grin, he got up, walked over, patted me on the shoulder and replied “there’s hope for you.”

This was the beginning of opening up my mind and really learning how to think. I began to see mathematics as a language and to see science as an approach – a thought process, rather than subject matter.

How about you. What are you full of? When was the last time that you really examined your belief system?

SUCCESS COMPONENT NUMBER FIVE

The fifth component of success is liking yourself. Yep, declaring a truce with yourself and becoming your own best friend.

Although more will be said about this in Chapter 7, imagine getting up in the morning, expressing gratitude for having another day and looking at yourself in the mirror and saying out loud: “I love you,” as opposed to “I am not worthy.”

Each day is an opportunity to start over, a clean slate.

Ok so you crumbled yesterday, you chickened out or whatever, but today you have the opportunity to come out of the gate and to see how far you can get this time.

So it may go like this: “I love you and because I love you, I forgive you – now let’s go do it!”

ATONEMENT

Actually, the best way to atone for yesterday’s transgressions and failings is by how you live today.

Sooner or later, you’ll learn that the universe is impersonal. Thought precedes action and action precedes results. So what you get is pretty much determined by what you think.

Me? I prefer to see myself as a magnet for opportunity. I tried it the other way – it’s too painful.

There is great benefit to seeing yourself as a work in progress.

Instead of spending so much of your time beating up on yourself, why not spend a little time each day reviewing your accomplishments and how you accomplished each one?

Why not examine your before and after feelings related to your accomplishments?

Why not learn to give yourself a few strokes here and there, as opposed to letting your self worth rise and fall solely on the basis of what others think and feel about you?

SUMMING UP: Success = Focus x Commitment x Consistency

It’s like a mathematical formula, but simpler. $S = F \times C \times C$. The formula works for all who achieve true greatness. It is totally impersonal. It doesn’t care who you are – it always works, just like gravity. So you learned in this chapter that success can be operationally defined as:

1. Doing what you truly want/love to do.
2. Doing something that you can do well.
3. Having a well-defined market niche – doing something that needs doing.

SUMMING UP

4. Receiving adequate compensation – both in pay and spin-off opportunities.
5. Liking yourself.

CHAPTER 4

CAREER DEFINED

Hey, we're talking about careers right? Don't you think that this would be a good time to define what we mean here?

Let's start by defining what it isn't. It isn't your job.

A job is what you do until you win the lottery or drop dead.

DOES YOUR JOB REALLY DEFINE YOU?

Many people define themselves by what they do. They are an extension of their jobs, and lifestyle is the residue, not the result of work.

And instead of being grateful, they make excuses like, " ...well, right now I'm just a rat janitor."

I'll never forget the guffaws from some of my high school classmates when they learned that I was working part-time at the Wayne State University Medical School, cleaning rats for the princely sum of fifty cents an hour.

It was hot and smelly in the animal quarters – and I loved it!

After that, I worked my way up to cleaning contaminated laboratory glassware.

Never mind that I had a plan: save money so I could drive a hand-me-down jalopy.

Never mind that I had a daily opportunity to rub shoulders with real scientists, real aspiring scientists and people who actually wrote textbooks with names I couldn't even pronounce.

And that first paycheck, I believe it was around three dollars - I had arrived!

My consistent attitude of gratitude attracted attention - the biggest payoff was rubbing shoulders on a daily basis with goal setters. People who, regardless of what they were doing, had a sense of unfolding purpose – the very DNA of life.

Just imagine, people consistently on their way to something greater than their current circumstances actually wanted to talk to me and share their experiences and observations.

Wow, think about this for a minute: If you are in the habit of putting down people who “flip burgers” for a living, what did “rat janitor work” make me?

DEAD END PEOPLE

It made me grateful real grateful. You'll hear this from me again – there are no dead end jobs. But THERE ARE DEAD END PEOPLE.

All legal work is honorable – even if it is badmouthed by others around you, and society in general.

Oh, and by the way, next time you are in line to buy a burger, be sure to tell the person making it that he or she is a stupid piece of crap – and then, just watch what happens.

The misinformed will tell you that you will have many different careers in your life. Not true! You will have only one.

Career is an unfolding, cumulative, evolutionary process in which work interacts dynamically with the rest of your life.

If you do this correctly, it is a cumulative process where all parts fit and work together. It is a process that will accelerate upon itself. Translated: It actually gets easier as you go along.

Although we'll talk more about goal setting in Chapter 10, suffice it to say at this point, that when you have an integrated system of goals, by virtue of the fact that you are working on one, at any time, you are also working on all of them simultaneously. It's like this: Imagine a square table.

You have four people, one on each side pushing with equal force – it goes nowhere. Many people set goals this way, with each canceling out the other.

Next, you ask all four people to stand on the same side of the table and exert the same, equal force that they did before – ZOOM! It flies forward.

The process actually accelerates upon itself. Stop here and really think about this for a few minutes. Again, many people actually set goals that cancel each other out. Or, they get things out of sequence.

Oh, that word *process* is a problem in our society because all too often we are enticed to try (a word that excuses a future failure) to go from beginning to the end, skipping the steps in between. Would be lottery winners, compulsive gamblers, alcoholics and stick-up artists are two examples of the latter.

THE POWER OF SEQUENCE

Hey, here's an interesting point: You don't have to give up anything in life, you just have to put things in the right sequence – don't try to short circuit or avoid the process, identify it and go for it – consistently. Skip steps, suffer the consequences. Take the steps and enjoy the benefits.

When I started Career Planning Specialists, I realized that no bank would loan me money to get started.

And actually, that is was good thing, because I didn't come out of the gate believing that I was making money, when actually, someone else owned me – and if that's the case, I might as well have kept my job.

I mean one reason I started this company was because I hated like hell being told what to do, when to do it, and how many times to do it.

TAKING THE STEPS

And since I didn't have to get on my knees to a bank (or a venture capitalist), the steps could be summarized as follows:

Define my service concept so that prospective customers (clients) could understand it:

1. Simply stated: Guided comparison-shopping for the work that you do. Optimize people's relationship with work by helping them to clearly understand who they really are and who they are becoming. You can't really figure the WHAT, until the WHO is clear.
2. Result: Focus and strategy.

Roughly, here were the steps: Get a business telephone line. Next, a first class answering machine, and record a first class message. Now, a location to do business.

Since I couldn't afford to purchase the printed materials and published resources that I needed, the location I chose was close to a library.

Now, market, because I was sure that I could deliver the service that I designed.

Next step, see to it that clients received a first class service.

Live minimally off of the business proceeds, plowing as much money back into the business as possible to do things like buy a computer, a copying machine, better furniture and my own resources so I didn't have to rely so heavily on outside resources like the library.

God, this was really tough, but know what? I was happier than I ever was at any point in my life – and just imagine, every morning when I got up I faced my Post Depression Era Baby Syndrome (A chronic and morbid fear of unemployment). In short, I was

unemployed! In short, I had to earn my keep every day, or join the dust to which all failed businesses turn into.

You see the work that you do becomes the optimized activity that matches your unfolding interests, abilities, values and goals. It is, however, in the final analysis, a form of capital generation that finances the rest of your life – and don't ever, forget this.

This will allow you to evolve as a person, and when one type of work is no longer suitable for you, you can move on to something else more suitable to your goals.

YOUR EXPRESSION

In effect, your work becomes an expression of you, rather than you being defined by or an becoming an extension of it.

In effect, when it is time, you move up by moving on.

And the end game? Financial independence.

I'll never forget when I worked midnights for a burglar alarm company so that I could go to school during the day.

Most of my coworkers spent their time between "calls" complaining about their lives, the company, the weather, their hemorrhoids and blah-de-blah, blah-de-blah.

When I declined to participate, and actually had the audacity to express gratitude for my job, one of my supervisors commented to my coworkers that I was too ignorant to know what was going on: "I mean, you know, Polacks will be Polacks!"

He just about fell off of his stool, when I let him know that this job for which I am grateful, is my stepping stone, whereas for him, it is his tombstone.

You could have heard a pin drop when I added: "Actually, Mike, you are already dead, being buried is just a formality."

THE POWER OF GRATITUDE

The day manager also thought that I was a little peculiar, because when I saw him on my way out in the morning at the end of my shift, I'd respond with an enthusiastic "great" in response to his perfunctory question: "How ya doin?"

However, my "attitude of gratitude" apparently didn't go unnoticed by company "higher ups."

The day I resigned, a fellow from "corporate" came in and offered me a position in the business office.

With an expression of sincere gratitude, I declined the offer.

Advice: When you close a door, do it ever so gently - who knows when you might have to knock on it.

About six years later, after I had "made it" and was hired by a company in Detroit, a fellow came in to fix the window alarm in my office.

I was busy and didn't pay much attention to him, but then I heard him ask: "Don't I know you from somewhere?"

I greeted him with his nickname "the salami" – by they way, mine was Kielbasa.

He was much older than me and had worked the day shift and only midnights when he had to fill in for someone else.

He said: "I'm glad you made it, kid, wait till I tell the other guys." He went on to say, "You know they are going to pare down the

company and close our office. And oh, and by the way, guess who died?”

Turns out that tombstone comment got around the office.

Ok, right hand over your heart and repeat after me: “Nuthin’ personal just business.”

Point: Career is an unfolding process and not a destination. It is a constant journey of being and becoming.

Unlike so many people “out there,” because of your focus, you’ll be engaged in outcome based living as opposed to avoidant living – or even worse, just existing.

Think about this: How many people do you know who spend each day with no sense of purpose or direction?

Actually, it doesn’t matter if they get out of bed or not. They are simply one big tube through which solids and liquids pass.

There is much talk about extended life due to medical advances. But maybe, just maybe, for many, it is really just extended existence. They are the walking dead.

ARE YOU REALLY DEAD, BUT DON’T KNOW IT?

But you know what is ironic about this? You, without a clear sense of purpose; you, without a career made up of your own synergistic cumulative goals, are among the walking dead – regardless of your age.

Actually, burial is just a formality.

I can’t tell you how many people in their fifties have come to my office over the years on some type of medical leave, telling me that they would rather be dead than return to their jobs that in essence have been “sucking the life out of them.”

In some cases they are still waiting for “permission” from their parents to be happy. In other cases, they persist in living with and compounding the bad decisions made by an eighteen year old.

And in still other cases, failing to see that they actually changed and outgrew the choices made at an earlier age.

Ok, let’s repeat our definition of career: It is a dynamic, synergistic and continually unfolding interaction between all elements in your life and the work that you perform.

“So, how do I accomplish this?” You ask.

DEVELOPING A CAREER

You have to be careful here because most approaches only look back at things that you have done – and while this can indeed give you some valuable hints, it is entirely possible that you have NEVER heard of nor done what you would be happiest at.

Here’s just one reason: The best and most valid way to find out what you would like to do would be to try out each job for six months.

Now depending on how you count jobs, this would take you a minimum of 450 years!

Chances are, that you, like most people, fell into what you are doing – and the hole became a rut.

It is also very likely that during your earlier years you acquired a lot of misinformation about yourself and your potentials.

There are some very well standardized assessments out there that will allow you to see how your aptitudes, interests, values AND WILLINGNESS TO “PAY THE PRICE” line up. Kind of like a huge career slot machine – only with more windows.

Warning: Like an X-Ray machine, in the wrong hands, these assessments may do more harm than good.

Here is another thing to consider with these assessments: In all likelihood, as you explore the results you'll be changing/evolving.

So, the decision that you end up with may surprise you – and it may be very different from what you had originally envisioned.

Also, if you use an “OR” logic, like I could farm or practice medicine or do plumbing for a living, you'll probably never see what you would really enjoy.

On the other hand, if you use an “AND” logic, you will in all probability hit it.

You see, the work that you want to do is probably a blend of two or more occupations. This work will use a complimentary set of skills and knowledge from a variety of disciplines. This means that the “mix” could change from day to day and week to week.

SUCCESS OUTLINE

Here is an outline that will help you to record your thoughts:

1. Personal Qualities - These are the things about you that define your character. The best way to look at this is that it is the circuitry that your ability goes through.

A. Positive – 30% of why anyone would want to work with you is right here. AND, this is a part of your “brand identity.”

B. Negative – These would be things that ultimately are going to end up on your goal list. They are things that interfere with achieving the things that you want.

C. Dormant – This is confusing to most people – but as you venture out and experience new things, you may discover that you have qualities that you never knew about. Oftentimes, these are things that others see in you, but you don't. Why not? It's like your nose; you are so close to it that you don't see it, unless you use a mirror. Other people can be that mirror. Finally, you could include all of your “I wish I was ...” statements here.

2. Skills – Proficiency – Let me explain this one: A skill is a word that ends in “ing.” Like skiing, drawing, building and cooking. How well you do it is your proficiency. For example, while I know quite a bit about computers, I’m sure no programmer – I’m a highly informed user.

A. Past – Sometimes, somewhere in your past, you did something that could be used in the present and the future. In the career business, this is known as “transferable skills.” My own experience in the field of science taught me that while I am not interested in advanced study in biology or chemistry, I am very interested in science as a way of thinking about things. Hey, by the way, I don’t differentiate between hard and soft skills. A skill is a skill. I’ve worked with folks with Ph.D.’s who can’t hold a job due to problems with “soft skills” like communicating.

B. Present – Don’t throw out the baby with the bathwater. You may not like your present line of work, but it may contain elements that you can combine with something else. For example, hairdressing may not appeal to you any more, but using color in areas like interior decorating may.

C. Future – Because you have not, in all likelihood, selected what you are currently doing through exhaustive research through all of the available possibilities, it is entirely likely – even probable, that there is something “out there” that you might enjoy if you only knew that it existed. Here is where a good, well-validated assessment in skilled hands can be useful. Keeping track of your “Geeze, I wish I could...” thinking can be useful also.

3. Values – Although they often don’t for many people, life and work values need to mesh like two well-synchronized gears. And be careful, these things (what is important and meaningful to you) change over time.

A. Work – What are the things besides money that make you look forward to going to work? Many people are surprised by how important non-monetary issues (like appreciation) are.

B. Life – What does your work do OR not do to contribute to your life outside of work?

4. Interests (Knowledge) – Now just in case that you have been living on another planet, change has been accelerating and is likely to continue to do so. That is a major reason why you need to do things that really interest you – otherwise it becomes more and more of a burden to keep up. When you really care about

something, you willingly keep taking it to higher and higher levels, making you stand out from the “herd.” But be careful here, just because you are interested in something doesn’t mean that you want to pursue it for a living. I like cooking, but not enough to seek employment as a chef.

A. Past – Just like skills, sometime, somewhere in your past, you used knowledge that could be used in the present and the future, either by itself or in combination with something else. By the way, this can come from volunteer or leisure activities and not just paid employment.

B. Present – Again, don’t throw out the baby with the bathwater. There may be components in your present line of work that can be combined with additional knowledge from somewhere else.

C. Future – Didn’t I tell you that I’d repeat myself? Because you have not, in all likelihood, selected what you are currently doing through exhaustive research with all of the available possibilities, it is entirely likely – even probable, that there is something “out there” that you might enjoy if you only knew that it existed. Here is where a good, well-validated assessment in skilled hands can be useful. Also, keeping track of things that have piqued your curiosity lately can be helpful.

5. Ideas – Right here is one of the biggest mistakes that most people make. They don’t take their ideas seriously; or, they don’t write them down in an idea journal, failing to see that oftentimes the idea they are thinking about at present is actually a part of a bigger idea. You can’t “connect the dots” if you don’t write them down. Then there are the folks who are just too fearful to break down their ideas into doable steps in order to pursue them.

6. Questions (Or Hypotheses) – It’s amazing, but sometimes ideas come to you inside out. They come as “I wonder ...” or “Why don’t they...?” kinds of thoughts. This category is also used to write down information gaps for following ideas. Hmmm, I wonder how many people hate shopping for clothing enough that they would pay someone else to do it? Remember this: Other people’s problems are opportunities to make money. So, the answer to the question “why don’t they....?” may be that “they” are waiting for someone like you to come along and do it – for a fee!

7. Problems or factors influencing my career choice or work adjustment. Well, here you get to think in terms of perceived obstacles, things in the way of accomplishing your goals. Actually, these things are often the steps (if you break them down into doable pieces) needed to accomplish your goals.

8. Resources for information or help – When you begin to ask the “What” question, you can begin to ask “Who?” The library and the Internet are loaded with resources. But of course, you’ll have to take the initiative to find them. In the final analysis, that’s what librarians do best.

9. Contacts - my personal network – Chances are six-and-one-half out of ten that once you figure out what you really want, you already know someone who can help you. And, believe it or not, there are numerous networking groups who are ready to help as well. There is a catch though – you have to be willing to help back, not just take.

10. Types of people that I like to work with – If you do not want to work with anyone except yourself, just make sure that you like you. On the other hand, keep this in mind: Even if you are married, you will spend more time with your coworkers than your spouse. Also, if you are in some type of service business, make sure that you like the customers that you come into contact with. One way or another, they will tell others about you – it’s up to you what they say.

11. Types of people or companies that I like to work for – Every company or organization has a personality. Make sure that it is compatible with you.

12. Industries that interest me - If you think about it, everything is an industry – goodness, badness, sickness, health, war, peace, etc. Looked at another way, this is the setting or context within which you will express who you are and what you can do. So what is the health of the industry you prefer? Is it on the way up or, the way out?

13. Specific companies or organizations that interest me – I can’t tell you how many people don’t do their homework in this area. You need to learn about a company BEFORE you finalize the

resume that you are going to send to them. Chances are, there is information about the company on the Internet. Hey, like others, when I was younger, I didn't do my homework and interviewed myself right onto "Devil's Island."

14. Geography, where I'd like to live and work – Physically, where do you want to live and work? Or, would you prefer to work in one place and live in another? If you want to live somewhere else, what is the economy of the area? How about the commute?

15. Recreation and leisure – Sometimes in the process of self-exploration, you'll find that while you like something, you don't like it enough to do it for a living. Again, while I like to cook, doing it for a living is unappealing to me.

16. Ideal work description – This section is the proverbial "Holy Grail." You want to describe, using as many nouns and verbs as you can, what your ideal work looks like. The following are the components:

A. Knowledge – Here, you are stating the knowledge base or bases that make up your ideal work.

B. Skills – In this section you are describing the skills or skill sets, together with the proficiency level(s) you need and want.

C. Personality requirements – Who do you need to be to do the work that you want to do? If you need to do so, are you willing to make the changes that are required?

D. Tools, equipment, and machinery – Basically, what will you be working with? Pens? Computers? Cameras? Things that make a lot of noise? Things that require very precise movements of your hands and fingers?

E. Environment – Talk about neglect. Many people do not consider the work environment, only to regret their decision later on.

1. Physical – Does it smell? Is it noisy? Heights? Is it too quiet? Well lit? Dimly lit? Outside? Inside?

2. Psychological – Stress? Pressure? Slow pace? Fast pace? Structured? Unstructured – do the right thing instinctively? Punitive: To error is human, but to forgive is not company policy?

3. Social – Here is where the question about "corporate culture" is asked. Team? Individual? Competitive? Sink or swim? Predatory? Supportive? Friendly? Strictly business?

SUMMING UP: Contrary to what you have been taught, your job is not your career.

Many people define themselves by what they do. They are an extension of their jobs, and lifestyle is the residue, not the result of work. Those who truly succeed reverse this momentum. For the truly successful, career is a constant journey of being and becoming. In this chapter, you learned about six components of outcome-based living:

1. Know what you want – your personal Holy Grail.
2. Know what price you are willing pay to get it.
3. Understand how it will impact/affect the rest of your life.
4. Understand how it takes place in the context of the marketplace.
5. Identify the benchmarks that let you know you are getting there.
6. Allow yourself to enjoy it when you achieve it.
7. Oh yes, begin to see your perceived limitations as potential advantages. For example, by starting a business with no money, I learned something that took American industry ten years to learn: Namely, how to “run lean” and something else called zero-based budgeting.

CHAPTER 5

ALL OF LIFE IS PROBABILITY

Now, here is a terrifying and at the same time, a liberating idea: *Actually, there is no such thing as security. All of life is risk.* You are, without really thinking about it, risking all of the time.

I had a friend who choked to death on a crouton while eating a salad. So what do we do, outlaw salads?

When is the last time you almost, or in fact did get clobbered at an intersection when you had the green light to go and someone ran a red light and hit you?

ASSUMPTIONS

Think about this: you bet your whole life on a colored piece of glass – and you did it without even thinking about it! You asserted your RIGHT OF WAY. YOU ASSUMED that everything would be OK.

How about bumping into someone on a crowded street? It's the same thing actually.

Aha! So even you fear paralyzed individuals who think that you don't take any risks actually do! How about a nice salad with crutons?

Maybe, while you are hiding in your house, an airplane will crash into it!

Now, you can reduce the coefficient of risk in your life by reducing the number of assumptions that you make. In short, get as many facts as you can.

Ouch, you may be making a lot of trips to the library!

Ooooooh you say, "What a dinosaur, I am connected to the Internet!"

Ok then, its time to surf something meaningful for a change. You know, instead of the game sites, the gambling sites, the porno sites, and of course sending and receiving meaningless e-mails.

Hah! You'll quit confusing activity with purpose.

WINNERS

Winners and incarcerated criminals have something in common: Risk.

If you think about it, both groups take risks. But of course there is a qualitative difference.

Winners take risks that have a probability of a long term pay off, whereas criminals and losers take risks that have a high probability of long term, compound negative consequences.

Winners analyze and learn from their mistakes, while criminals and losers go out and repeat the same mistakes again.

The airwaves are full of songs about these folks.

Criminals and losers view the world (including the rest of us) as "the problem." They externalize responsibility. Oh, if they could just fix the rest of us, everything would be ok.

Winners skip all of that, assume total, unconditional responsibility and get on with it. They realize that responsibility does not mean guilt. It means realizing that you are both the source and the solution of any problem – and the incubator for opportunities as well.

Here is something to ponder: Since there is no such thing as security, imagine, learning to ask yourself “Hey, what do I have to win?” instead of “what do I have to lose?”

YOUR RELATIONSHIP WITH MISTAKES

Maybe the real issue isn't risk. Behind it all, it is your relationship with mistakes.

You've learned to fear them and to be ashamed of them.

You play them over and over in your mind - as opposed to visualizing your desired outcome and each of the steps involved to achieve it.

Consider this: One way to look at science is that it is really professional mistake making.

Yep, a deliberate, organized, methodical and systematic method of making, learning from mistakes and eventually, arriving at a desired outcome, because you ran out of ways to make mistakes.

If you have a definite focus in your life, each mistake and each failure increases the probability of success.

Suggestion: The next time you make a mistake, instead of engaging in self-name calling (klutz, stupid, loser, I hate myself, I'm so weak, etc.) or “I shoulda” affirmations, engage in a constructive affirmation such as “ I view mistakes and difficulties as stepping stones on the road to progress.”

Here is one the greatest and most foolish risks you can take: Placing your fate in the hands of someone else, hoping that they will care more for you than you care for yourself.

Uh, remember, the Enron Employees?

Think of it this way: Fate is what you let happen to you. Destiny is what you have a hand in creating.

Can we predict the future? No, but we can certainly anticipate it. And oh, the joy when things work out - sometimes even better than we expect! That's called serendipity.

As a child, I pestered my poor father half to death with ideas.

I haven't stopped generating ideas as an adult. Ninety-nine percent of my ideas are dead on arrival – but oh that one percent!

One way I look at the company I established is an idea factory; and part of my mission is to help those who “really wanna,” to put their ideas in motion.

Here's another foolish risk: Adopting a complacent, everything will work out somehow – it always does attitude.

It won't. This is a different ballgame folks.

The genie is out of the bottle and we are in a transitional economy.

You will need to be more informed, more focused, more proactive, more competitive and more nimble than ever before. You have no choice: It's either fate or destiny.

Of course if you wish, you can just keep sitting there blaming your parents, the government, yourself, God, your guidance counselor, or all of the above.

FEAR ISN'T ALL BAD

By the way, some authors advocate stamping fear out of your life. I don't. Frankly, it's a good way to end up dead – and worse yet, taking some of the rest of us with you. Watch some of the suicidal goldfish on the freeway in the morning – especially in inclement weather.

I believe that you have to learn to work with fear – and yes, to capitalize on it.

SUMMING UP

It keeps your ego in check – and it keeps you from becoming complacent.

However, if you let it get out of control, it becomes a form of negative rehearsal. You have this quick movie running through your head and you run it so many times that you experience the resulting fear automatically. ZAP! You're paralyzed.

Hey, remember the Watson story? Well, here's the rest of it.

On my way to the station, excitement gave way to sheer panic – I experienced a barrage of negative what ifs like a machinegun going off in my mind.

My breathing became shallow and rapid, my skin temperature changed and I began to sweat.

Then it hit me, the ultimate question: If I was somehow able to step outside of myself and somehow be able to sit in the room and watch myself, what would I want to see and hear?

A second question came to mind: What's my message? That question became the core of my radio interview: Unless you choose to do so, you don't have to be a goldfish swimming back and forth, going somewhere, but nowhere.

SUMMING UP: Forget security, all of life is probability. It's a transitional economy folks. Few blue-collar workers can still depend on fat pensions and free health care after 30 years in the same job. Few college graduates can rely on that bachelor's degree to get them through the work world. Doctors, lawyers, teachers and most other professionals need continual training to stay on top. While American workers have long sought it, it is clear today that there is no such thing as security. So it's time to ask yourself "Hey, what do I have to win?" instead of "What do I have to lose?" Or, for once, "Why not me?" All too often you are

fixated on past losses. You've learned to fear errors and to be ashamed of them. You play missteps over and over in your mind. You fixate on loss, in effect rehearsing more losses to come, instead of visualizing desired outcomes and the steps to get there. Too often, the cumulative end result is a societal craving for safety and comfort instead of a collective movement towards success. Winners learn to manage all that angst, assume total, unconditional responsibility, and get on with it. Winners analyze and learn from all kinds of mistakes. They've accepted that all of life is much like a scientist's lab, where discovery and progress only come through dozens and dozens of errors.

CHAPTER 6

SO, WHAT IS YOUR BRAND IDENTITY?

Obviously, if you made it this far in this book, one thing we know for certain is that you aren't a victim – good for you!

However, chances are, that when you were a child, you wanted to be just like everyone else.

Other children could at times be merciless at locating teensy, weensy subtle differences and amplifying them – oh what you wouldn't do to be accepted.

Ahh, but now you are an adult and the problem is just the reverse, to be just like the masses or the “pack” is not good – except perhaps in young adult bars.

You get to see all the wannabe nonconformists and individualists with their body piercings, purple hair and tattoos.

ASLEEP AT THE WHEEL

Your problem is that you have been “asleep at the wheel.” Regardless of your level of education and/or training, once you got your card punched, you quit learning, growing and developing.

And as change in the world accelerates, you have become more and more vulnerable to the vagaries of the economy, because actually, **YOU ARE IRRELEVANT!**

You find that who you are and what you are, are now in surplus: You are a fundamentally nice person and you are teachable, if only some employer would invest in you – and the countless thousands of other well meaning people who are just like you.

You know, the ones who want to be in a capitalistic environment when they are on the winning side and a socialist system when they come up short.

There is no excuse for ignorance. In this world, you have unlimited access to learning materials and learning programs.

Libraries are full of materials for good readers, bad readers and non-readers. That's right, no excuses, if you can't read there are people there who will find materials for you, along with no or low cost programs to help you.

You will even find retired persons who would love to do the reading for you – yeah, if the material you want isn't on tape, they'll tape it for you.

There are even computer programs that will do the reading for you.

THE GLOBAL EPIDEMIC

Folks, let me warn you about a global epidemic – an epidemic that could spell opportunity for you if you follow through with the advice in this book.

AIDS? Nope.

Bird Flu? Nope.

West Nile Virus? Nope.

Nuclear War? Nope.

It's **MEDIOCRITY** with **COMPLACENCY**. Yep, you see it all over – especially in the so-called “service sector” where in the main, people want the shortest distance between themselves and your wallet.

Good enough is good enough. Just squeak by – “Hey, they don't pay me enough to think!”

Of course you? Well, you spend countless hours talking trash, playing video games and watching “da tube.”

I can't tell you how many MBA's that I talk to who go blank when I ask the question: “When is the last time that you went to the library?”

Here is another question: What is the last book that you read?

Come on folks, what you know and what you can do is like milk – it has a shelf life, it expires.

This is a different ballgame folks, it is a global game of supply and demand.

Quite frankly, there are thousands of people willing to take your job.

RUN HUNGRY

I want you to become a brutal competitor.

Run hungry.

Fast for a day – you'll now know how your competitors feel.

I want you to begin to look at yourself as an investment. Ask yourself, “What have I done to enhance my value?” Do I know or can I do anything today that I didn't know or couldn't do yesterday?

How about your appearance? Are you overweight? Are you doing anything to take care of the vehicle (your body) that you are traveling around in? OR, do you live a lifestyle that makes you an annuity for the sickness industry (sorry folks, it's not healthcare)?

Does your personal appearance send the message that you are an unfocused, undisciplined, ticking health time bomb?

Hey, are you a smoker? If you are, you are probably unaware how your “smoker’s odor” sends a message to others.

I know, I know, it’s your right to smoke ... and to stink. But remember? This is not a book about rights.

From now on, you are a work in progress – it never stops.

Ok, now place your right hand over your heart and repeat after me – “I am a winner, totally committed to a consistent program of psychological, spiritual, professional, physical, social and economic development.”

YOUR VALUE

Just imagine, while others are flaunting their “rights” in the faces of others, you are demonstrating your increasing “value.” You become a brutal competitor, by lovingly and consistently competing with yourself.

Am I advocating becoming a perfectionist? Nope, it’ll suck the life out of you.

Instead, shoot for excellence – it allows you to make and learn from your mistakes.

Wanna add more categories to this list, go ahead and do so. We’ll explore this in more depth in Chapter 10

One more time, right hand over your heart and repeat after me: “As a winner, I compete only with myself – and in the regard, I compete vigorously every day.”

“When I fail, I forgive, regroup, re-strategize and go for it again.”

“When I succeed, I take ownership and give myself due credit.”

Hey, on this last point, when other people go to give you a compliment, don’t push it away.

Consistency is much easier and much more efficient than the “stop and go” or “on again – off again” approach to living, or should I say existing.

Think about how many of you go on binge dieting, only to be followed by binge indulgence. Psychologically and physically you are like a yoyo.

A DIFFERENT USE OF YOUR TIME

Some of you have long commutes to work. Instead of listening to the same bad news again and again, why not consider books on tape or CD. In addition to libraries, there are tape/CD rental companies with physical and Internet locations.

Let tell you a quick story about Rob (Real person, fictitious name). He came to see me some years ago after he kept asking himself repeatedly “ is this all there is? I mean is life just a meaningless ritual?” And coming up with the answer “yes” on his own; the alternative frightened him. So he called me.

Rob was doing night stock work at a large grocery chain – long before the development of twenty-four hour shopping. Oh, notice I didn't call him a stock boy, er person? Oops, I better get contemporary – a night supply associate.

During lunch breaks, he and his coworkers would engage in negative discussions about an almost endless chain of negative topics. This made him feel even more depressed.

As part of our work, I prescribed and introduced him selectively to personal development audiocassettes that he sorely needed to change his thinking about a lot of things.

I suggested that since he worked alone most of the time, he could use a small tape recorder with an earplug (Sorry folks, I started doing this stuff BW – before Walkman).

It was amazing to see the rapid change in his attitude and demeanor – even his skin tone.

One night, Rob's supervisor crept up on him, pulled out his earplug and asked him "what the hell are you listening to?" In fact, his supervisor and coworkers noticed the changes as well.

To Rob's surprise, after listening to his tape for a few minutes, his supervisor asked him: Why are you hogging this? Why not share? He suggested that since the store was closed anyway, why not play the tape over the store PA system.

Imagine this, at lunch and break times, Rob and his coworkers got together to discuss what they heard and ideas that came to mind. All realized that they were not trapped and went on to other things.

A DIFFERENT WAY TO LOOK AT A JOB

You see, Rob and his coworkers began to practice an important principle: They stopped resenting and blaming their jobs, and started looking at their jobs as sources of capital to finance the next steps in their lives.

They started to realize that the problems and the solutions resided in the same place – within themselves.

No one was to blame. As a matter of fact, they came to realize that they could get a better return on their energy, by focusing on goals, strategies and outcomes.

Rob and his coworkers began to function as a networking/discovery group, exploring ways for each to achieve his or her goals.

In turn, this led to the practice of gratitude. Imagine going to work each day and being grateful for the opportunity to move closer to your goals. Many people will think that you are just "sucking-up."

Here is an ironclad promise: The consistent practice of gratitude is magnetic. Some people will also wonder what's wrong with you.

Actually, by becoming very focused in your life, practicing gratitude and assuming total, absolute unconditional responsibility for yourself and your circumstances, you have dramatically reduced your competition.

Don't kid yourself, without goals my friend, you are engaged in a ritual – you are not really living; you are simply existing.

Hey, maybe a good way to look at yourself is as an Olympic athlete in training – only your arena is right outside of your window, right now.

Do you want to cross the finish line, or be a “gracious loser?”

As time goes on, two words, “victim” and “consumer” will become offensive to your ears. You are never a victim, you realize that a day without some kind of difficulty is a fluke (or maybe you died).

No, I am not talking about pollyannaish denial either – but as winners, we think and act strategically. And often, if you really think about it, by making proactivity an integral part of your lifestyle, you can head off many problems/difficulties before they occur. Conversely, you can also recognize opportunities before the herd sees them as well.

COMPONENTS OF BRAND IDENTITY

All right, let's summarize five components of your brand identity – and by the way, the following are actually the answer to the interview question “so tell me something about yourself?”

1. What do you know and how relevant is it to the marketplace?
2. What can you do? In other words, what are your skills and the proficiencies within each of the skill areas? Are they relevant to the marketplace?
3. Who are you as a person? What are your marketable attributes? Again, are they relevant to the marketplace? Having trouble with this one? Here's a hint: Are you the kind of person who has all of these explanations (excuses) for your life? Are you someone waiting eagerly for opportunity to be FedExed to your doorstep - and only when you are awake and in a good mood?

4. What is your experience?
5. Bottom line: It's high time to define your core – you are an investment. Next time in an interview when you are asked to describe yourself, make sure that you can reply with honesty, “I am an investment that pays both sort and long term dividends.” Make sure that you can say this to yourself as well. Soooooooo, what have you done for your investment today?

Remember the principle stated in Chapter One, that everything you do accrues interest? Here is a good idea: Live your life on the record. Live as if you are being constantly videotaped.

Think of all the time you can save by avoiding the shame and undoing traps.

Think of the time that you can spend looking forward, instead of constantly looking over your shoulder.

Ok, back to childhood.

So there you are in our society which has been described by many as a “house of mirrors,” full of competing myths, values and contradictory messages – all telling you what you should think, who you should be like, what you should do, what you should wear. Hey, by now you should _____. Go ahead and fill in the blank.

I can't tell you how many people in their forties, fifties and even sixties arrive at my office announcing “I still don't know what I want to be when I grow up.”

Ah, my sojourner I reply, you are on the road to enlightenment, because you are using the WANT word, instead of the SHOULD word.

GROW OUT

Other clients arrive announcing “I'm soooooo burned out and I just can't figure what to do next.” Then they go on: “I'm not living, I'm just trapped in a ritual.”

The real issue here folks is “grow out” and not “burn out.” The fact is, like a plant that needs a new pot, you need transplanting. Otherwise, like the plant you start wilting and “pruning” yourself to accommodate your circumstances. Symptoms include depression, irritability, restlessness, sleep disturbances and so on.

Imagine for a moment, standing in a lavatory; you know, the one with a mirror in front of you and one in back. You look up and start staring at yourself, seeing the reflection of the reflection of the reflection - and so on.

Since you are the only one there, you indulge yourself for the moment by continuing to stare into the mirror, hoping to see the “real you” lean out from one of the reflections and wave to you.

Ah, so that is what I am really like!

MAKE YOUR OWN DEFINITION

Forget it – I have a better way. You can define who you want to be. You can define what you want to do. And you can make a commitment to be and do it.

The only difference is that you will be the little voice whispering in your ear.

From here on in, you are going to be informed, focused, proactive, nimble, adaptable and red hot, rather than lukewarm.

Here’s some information on interviewing: First, remember that you can’t lose what you don’t have.

Most people tiptoe through the process like a minefield – one wrong move, one wrong gesture and BOOM!

Get yourself some tapes, CD’s, DVD’s or videos on sales and watch them. Watch as many as you can, because you are a sales person. Everybody sells – you either do it well or you stink.

As an extension of your brand identity, prior to any interview, ask yourself one simple question: “So, what’s my message?” Look at it another way. If there were ten people in the room observing you, what would you want them to unanimously conclude about you?

SUMMING UP: Indeed, what is your “Brand Identity?” Actually, what value do you bring to the market place?

The night stockers at the suburban Detroit grocery store might all still be there, if not for the one who started to seek an answer to the question he and all of his fellow stockers asked privately asked themselves: “Is this all there is in life?” It is so easy for those who did all the right things, groomed for success through good grades and good college educations, to settle into professional mediocrity no more engaging than a life of placing cans of soup on store shelves. So many of us get our card punched, quit learning, growing and developing, and thus become irrelevant in today’s changing, accelerating global economy. Re-establish your “brand identity” by continually asking yourself four questions:

1. What do I know and how relevant is it to the marketplace?
2. What can I do? In other words, what are my skills and the proficiencies within each of the skill areas? Are they relevant to the marketplace?
3. Who am I as a person? What are my marketable attributes? Again, are they relevant to the marketplace?
4. What is my experience?

CHAPTER 7

SOME HOUSE CLEANING

GO AHEAD, TALK TO YOURSELF

Come on, admit it, you talk to yourself. And how you talk to yourself and others about yourself will influence what happens to you on a daily basis.

How many times do you say something negative about yourself, followed by “just kidding.”

Actually, you aren’t. And worse, your unconscious mind conjures up the pictures related to your words, which in turn, influence your behavior.

At some time in our lives, we all wish that we could have that wise, understanding, completely accepting and always forgiving person to go to. In effect, we can just spill our guts to that person; and he/she always knows just what to say.

Well, you do – and it’s you. That’s right, it’s you.

Remember Socrates?

No, it’s not a rock band.

No, he wasn’t a beatnik poet from the fifties either.

He was a philosopher credited with the statement: “Everywhere I go, there I am.”

Since you are indeed with you all day long, what better person to rely on to talk to you than you?

But there is only one problem: Often, you talk to yourself in a manner that you would either resent or simply not tolerate if it came from someone else.

TIME TO CLEAN HOUSE

Ok then, let's begin with some mental housecleaning.

Get the word “free” out of your vocabulary. There are so many people with an “entitlement mentality.” You know, like the rest of us should stand up and take notice just because you elected to get out of bed this morning.

Let's face it, somebody always pays for the freebies.

Just remember SEPFIT – Someone else paid for it. Politicians love SEPFIT.

Ok, right hand back over your heart and repeat after me: “As a winner, I realize that there are no “free rides” in life and I gladly “pay my way.”

“In like manner, first from myself and then from others, I demand a fair return on the most valuable thing I have – my time.”

Here is a poisonous word – “Try.” You can't try anything! You either do it or you don't. Get rid of tentative living. Live unequivocally. And behind your use of “Try” is your fear of saying “No” without feeling guilty. Hey, don't kid yourself, you are only here for a little while – saying “No” really helps you and others around you.

Here is another principle that will make your life a litter easier and more enjoyable: Anything other than “yes” is a “no.”

Should. You should keep breathing – beyond that, it's pretty much a matter of choice. Do this (notice, I didn't say “try”): Replace the word “should” with “want” or “will.” Ah you say, what if I really don't want to? Then use the word “won't.” Not can't. Or just say NO.

We are among the most conditioned people on earth. Marketers, network and weather casters love to tell us what and when to think, er, worry. Now there is a word (WORRY) in addition to victim that is drummed into our heads on a daily basis.

Promise me, no, promise yourself that you will never, ever, use this word (WORRY) again. Notice, that I didn't say try. Ok, you say, what will I use instead?

Here are three possibilities: Think, consider, concerned. I am thinking about. I am considering. I am concerned about.

When you worry, you are rehearsing failure. When you are concerned, considering or thinking you are actually thinking strategically.

Ok, place your right hand over your heart and repeat after me: "I think, act and live strategically." Just imagine the beauty of this daily affirmation: You decide what you want, you decide how to feel about the weather, etc.

If your strategy doesn't work, you change it until you get it right – no more blaming yourself, your parents or God. That's right, skip blame, collect \$200.00 and proceed to a new strategy.

So many people stumble through the day continually asking themselves WHY this and why that? You need to develop a What? And How? Mentality. What is it that I want, what does it look like, what am I going to do when I achieve it and how do I do it?

When you were a child, you were probably full of ideas. Tada! Then came the adults ... Naaaah, you can't do that, you're too

_____.

THE POWER OF PAPER

I want you to begin thinking on paper.

Just like a tomato seed needs to be placed in soil in order to germinate, the soil for an idea is a piece of paper.

But you, up until now, you have gotten good ideas, and instead of writing them down, what do you do? Naaaah, I can't do that, I'm too _____. Yep, now you do it to yourself.

WORRY

Ok, you ask, what if I am a worrier?

I want you to start worrying on paper. Because once you do, you'll be able to see the other side of what you are running from.

Remember the neighborhood bully?

Let's call him Elwood. How about if it's a girl? Let's still call her Elwood – it's a great name for a bully. That was the name of the bully in my old neighborhood.

The more you run from the bully, the more he or she will chase you.

Until one day, you face him/her – then things change.

We used to have a centipede that ran through our family room at night. Hey, when you live by the woods, life is interesting.

His name was "legs." He kept people from sitting on the floor to watch TV.

When he appeared, you could hear everyone holler: "Legs is here."

One night, I was sitting on the floor reading my grandson a story – and guess who appeared on the scene?

Yeah, legs. And he made one fatal mistake – he hesitated.

Wham!

After I lifted the palm of my hand, this “thing” which grew to the size of an Anaconda in peoples’ minds was suddenly a little tiny pile of ... legs. Not so formidable anymore.

People returned to sitting on the floor.

SUMMING UP

Hey, you are the bully. You are the centipede. You are the boogiemán/woman.

Chapter 10 will help you move to another level – a level where you move toward, rather than run from.

SUMMING UP: There’s value In talking to yourself.

Again, go ahead and admit it: we all talk to ourselves. In this chapter you learned the power of muttering correctly. Think about those daily conversations in the car. How often do you make a wrong turn or forget something and then punctuate the mistake by calling yourself an “idiot” – or something worse? How often do you revisit the past, with phrases like, “I could have,” “Maybe I should have,” or “Why didn’t I?” These voices serve as a chorus of failure. When you worry, you are rehearsing failure. Conversely, when you are “concerned” or “considering” a problem, you are thinking strategically. Precise language fuels powerful goal setting. Why not make yourself a simple worksheet, taking yourself through a process of affirming goals through affirmative language. It’s not, “I want to get promoted.” It is, “I will get promoted by _____ to the position of _____, at a pay rate _____. In this job I will _____ with an ultimate purpose of _____. Say it out loud. Hear the difference?

CHAPTER 8

YOU WILL NEVER MAKE ENOUGH MONEY!

YOUR END GAME

Let me ask you a question: What is the “END GAME” in your life? In other words, actually, what is “making it anyway?” “Arriving?”

Most people are “strivers” - they rarely arrive. Know why? They have no idea of their own personal end game.

They have been brainwashed into trying to be like someone else. Perhaps you too are nothing more than an “air guitarist.”

Understanding your personal “end game” helps you stay focused.

Obviously, if you are in a committed relationship, you and your significant other ought to share the same “end game.” I am surprised how few couples that I encounter share or even know what their “end game” is.

Hey, did you know that the number one reason keeping people in jobs that they hate is debt? Since you have no end game, you just spend; well after all, you’re just a “consumer” right?

Yep, you live way beyond your means, and in effect, sell your economic soul to people who couldn’t care less about you – that is, until you stop paying them.

Think about this: When you walk or drive down a street, you pass countless “opportunities” to spend money – most often, money that you don’t have, because after all, by definition, YOU ARE A CONSUMER! And God, if you don’t keep spending, the world will come to an end.

This is really great isn’t it? If you ever do figure out what you really want for your life, you can’t afford it; you spent your future.

Many people are like the miner hoping to make the “big strike” or the criminal hoping to make the “big score.” You have the idea that once you get the right job, THEN you will be in a position to save money.

Forget it! Stop working for money – develop a plan to make it work for you!

Forget about saving for retirement – develop a plan for financial independence. That’s right, you’ll find this a lot more appealing. Just sit back for a few moments, close your eyes and visualize what your life will be like when you are financially independent. OK, now change the image to visualizing the classic image of retirement. Ugh, no contest! Hey, by the way, while you were doing that, you drooled on yourself.

DEBT

Imagine, getting into asset-based living where you adopt the mantra: The only good debt is no debt.

Imagine, when you receive a credit card solicitation from the debtmeisters – instead of saying: Hey, look, they are going to give me \$5,000.00.” You say, “hey look at this suckers game – they want to take \$5,000.00 before I even make it and then, charge me interest.”

Imagine living a lifestyle where you run out of deposit slips instead of running out of checks at the end of the month!

Debt is your enemy! It is one of the very significant things that keeps you shackled to work that you don’t like.

Actually, for many of you, the reality is that you don’t actually own your house, your car – even your dog. Your “stuff” owns you and like a good and dutiful robot, you go out to support it every day. Hey, for some of you “stuffaholics,” you even rent storage space to keep your stuff.

STUFF

You need to say “goodbye” to recreational spending and get in touch with what really makes you happy – and usually, it isn’t more stuff. And sometimes, you have been nickel and dimeing yourself away from what really matters.

Here is a thought: The less stuff that you have to pull you down, the more nimble you will be in today’s and tomorrow’s marketplace.

Get this: If you are perpetually in debt, you are being bought and sold by people you don’t even know. Unlike the slaves of old, today, slavery cuts across racial and ethnic lines – with no visible chains!

Basic business principle (and you’ll need to be honest with yourself on this one): Maximize your assets and minimize your liabilities.

Anything that requires maintenance, depreciates and that does not generate income is a liability.

What? My house?

Just quit paying your taxes, just let your roof go, just quit paying your utility bills and watch “your investment.”

And by the way, have you ever heard about eminent domain? If the government really wants your property... guess what? Yep, they’ll take it so that someone who has more money can do whatever they want with it.

OK, here is a question: now that you have read all of the books on following your dreams, and you have finally figured out what yours is, could you go follow it? Or do you have so much stuff that it won’t let you?

Imagine what would happen as far as stuff is concerned, if you developed the mentality of “enough.” In other words, your vehicle

is enough to get you where you need to go, your living quarters are enough to live comfortably, instead of owning a cottage or a vacation home, you rented one when you actually wanted just enough time to be there. And so on, and so on, and so on. Good-bye to the seduction of excess – hello enough.

I can't tell you how many times in the last twenty years that I have seen clients coming in blaming their bosses and/or their company, or their spouses and children for their unhappiness, only arriving at the conclusion that they are their own "slave masters" and that the shackles on their legs are made up of their own stuff.

Think about it, you are constantly bombarded with messages to buy – the stuffmeisters call you a "consumer," and encourage you to spend money before you even make it.

Unlike the government (a really poorly run business), you can't print money. Well, ok, you can, but the risk factor here doesn't seem to be worth it.

Let me remind you though, you are an unfinished project – you want to keep growing, developing and increasing in value. Gosh, you have given up the learned helplessness that has become so much a part of our society.

TIME – YOUR MOST VALUABLE AND WASTED ASSET

Really, if you think about it, the most valuable thing that you have is your time – it's your life energy. Is it possible that what you are doing in essence is trading your irreplaceable life energy for pieces of paper with pictures of dead guys on it?

Or worse, is it possible that you are just wasting time and not getting anything for it other than late payment notices?

Your sit paralyzed hour after hour in front of the tube watching other people make money, subjecting yourself to an endless stream of commercials, telling you to go out and waste the rest of your time and money.

Are you in a serious long-term relationship? Are you married? If so, you and your significant other need to look at each other as a corporation. You need to be on the same page financially.

Some of you are in a relationship like two people in a rowboat: One person is in front pulling on the oars and bailing out the boat, while the other person is in the back with a hatchet, chopping holes in the bottom. It doesn't work!

Some of you who are not in a relationship may be both people in one – it doesn't work either.

Bill O'Neil publisher of Investor's Business Daily offered some good advice – and by the way, he's right: "Don't try to get rich quickly, get rich consistently."

Here is your hang up: You equate saving money with a form of deprivation. So, I want you to forget about "saving money."

That's right, instead, I want you to think about putting money to work for you.

TOMATOES AND PERSONAL ECONOMICS

Ok, here is an example: Imagine that you are eating the best tasting tomato that you ever had.

You are so impressed that you save just one seed instead of just wolfing down the whole thing. One measly seed.

Next, you plant the seed and tada! You have a whole bunch of tomatoes.

Instead of eating all of the tomatoes, you keep just one and remove all of the seeds from it and plant them.

The following year, you keep just one tomato from each plant and repeat the process – whew, now you have a stand in front of your residence selling tomatoes.

Money works pretty much the same way – the difference here folks is that we are putting it to work. WE ARE NOT JUST STORING IT.

OK, right hand over your heart and repeat after me: I have achieved and maintain total and complete financial independence. In so doing, I do not work for money – I have mastered its power and I make it work for me.

All right, while we are at it, keep your right hand over your heart and repeat after me: “I am an excellent steward of time”

Think about this, we all waste more of this precious, irreplaceable resource than anything else. Imagine how surprised some of your former associates will be when they ask: Hey, got a minute? And you answer, “actually, no.”

YOU ARE AN INVESTMENT

Here is a major investment: YOU. That’s right you. See, we are taught that we aren’t smart enough to manage our own money – even though we were smart enough to make it. So turn it over to the rich who can later give you a wonderful glossy annual report explaining why you lost your everything. By increasing your knowledge and honing your skills – including about how our economy and money work, you can increase your value and flexibility. Unless you want to become an “econosaurus.” I suggest that you take this seriously.

When looking at making money, you need to ask yourself two questions: What do other people need and what do they fear? Forget about what they want, it’s too fickle.

Look at your present job as capital generation to finance the next step in your life. This is where goal setting comes in – there are no dead end jobs, only dead end people.

Let me repeat myself a little louder: there are no dead end jobs, only dead end people.

SUMMING UP

Remember when I told you that all of life is probability? That includes your employer pulling up stakes and moving somewhere else.

I am amazed by the number of people who never question what is going on in their industry and at their place of employment. BOOM! They arrive at work one day only to find the gate locked and the guards telling everyone to go back home – permanently.

Without a plan, you can join “The Victim Parade” on the six o’clock news. Or you can blame the current president – or, how about God?

Now here is a thought: Imagine, just imagine that while you are at work, your money is working for you, consistently compounding its little heart out. You now see it like seeds that if properly planted, will grow and multiply.

And, by upgrading what you know and what you can do, you are living a value driven life.

SUMMING UP: One of the most offensive names that you can be called is A CONSUMER.

In effect, you are a parasite!

Why not start studying about how our economy and money works? Why not start by doing something really freaky? Going to your local public library and seeing how many books, tapes, CD’s, videos and DVD’s there are on making money work for you.

CHAPTER 9

WATCH WHO YOU ASSOCIATE WITH

WHY THE RICH GET RICHER AND THE POOR KEEP GETTING POORER

If you believe that the rich keep getting richer and the poor just keep getting poorer, you're right!

Why?

Answer: The rich keep doing rich stuff and the poor keep doing poor stuff.

Imagine then, that as a business, you create an executive board (you know, a group of advisors) that can give you advice – and you actually listen to it.

Ah you say, they wouldn't give me the time of day!

Come on my friend, many really successful people (remember our definition of success) either have articles written about them or they have written "How I did it" stuff.

I am surprised how little attention schools and parents spend on material like this.

Let me give you an example: Mary, a high school student came to see me because both she and her parents were concerned about playing the game called "College Roulette."

This is a crazy game in which students spend four irreplaceable years of their lives taking courses for an uncertain outcome and their parents pay for it!

Remember young people, you can't buy back four years out of your life – you actually do pay!

At the end of the game, the now ex-student ends up living back at home and working a job that either did not require the degree, or that has nothing to do with it.

By the way, I love how colleges and universities rationalize this – with you coming out of the gate being irrelevant to the marketplace!

Hey, nuthin' personal, just business.

POSITIVE IDEAS CAN SPREAD FROM POSITIVE PEOPLE

When I asked Mary to name successful women (other than her mother) who made an impression on her, Mary was at a loss to name any.

I gave her a packet of articles on successful women in various fields – real winners that she never heard of.

Mary being the positive person that she is shared the articles with her friends. They read and discussed the articles – and the most surprising thing was that a woman, Ann Bancroft, had actually made it to both the north and south poles!

Oh by the way, Ann is reported to be dyslexic. Instead of sitting in a recovery group rationalizing why she went nowhere, she went out and did something with the talents she has.

Watch your life when you give up the “poor me,” mentality and switch to the “there’s gotta be a way” mentality.

Can you imagine when politicians run out of “victims” to vote for them?

I mean facing people who want meaningful results, rather than rhetoric. No more SEPFIT.

Mary was spreading something positive.

WARNING: This mechanism can work in the opposite direction.

If you associate with negative downside thinkers, they will spread their disease to you – and of course you become a charter member of the “same ole, same ole” club. Joe Girard, a former automobile sales legend was less complimentary. He called this the “dope ring.”

A LESSON FROM A “DISPLACED HOMEMAKER”

Joanne a onetime “displaced homemaker” called me. Her husband walked out on her with his new squeeze, leaving her with the kids and no visible means of support. Hey, what a guy!

Once the anger and bitterness was all vented, Joanne was introduced to goal setting and end game thinking.

She agreed that some of the time spent commiserating with friends could be spent thinking about WHAT she wanted - continually trying to figure out why Rob left her was a dead end street.

One of the things she wanted, was to be emotionally and financially free from Rob. She didn’t want in effect to get on her knees via the court system and continually beg him to pony up. What an example for her daughters!

As Joanne began to think about HOW she could achieve her goals, she realized that some, not all, of her friends and acquaintances were what Robert Schuller labeled “possibility thinkers.” She began to surrender her membership in the “dope ring.”

Boom! Then it hit her. She called me excitedly insisting on an appointment ASAP.

Wow, what enthusiasm . “You know all of those home parties to buy stuff ranging from candles to cookware?” she asked. Well I just had my first goal setting party. The rules were simple: First, you had to divide your life into at least eight areas and establish

goals. Next, group members could only offer input in the form of how to achieve those goals – no criticism or ridicule allowed.

No friends you say? Well why not put an ad in the personals section of the newspapers? Think about this, it will really stand out – and gender, race, marital status and all of those cryptic orientations won't matter, because it's all about WHAT and HOW baby!

Unlike others, you'll be starting a discovery group, rather than a recovery group.

YOU

Now get this, YOU are included in this category. Ask yourself this: Can I count on me? If I could step outside of myself and take a good look, I mean a really good look at myself, would I want to associate with me? Would I allow other people to talk to me like I talk to myself?

Ok, now here's the kicker: When you look in the mirror, do you like the person that you are with?

In general, I find that people who can't stand being alone, actually don't like the person that they are with – themselves.

How about you? Do you like being alone? Do you like associating with yourself? Can you count on you? Or do you need to be constantly propped up, stroked, affirmed, nurtured, suckled and rescued by others?

Now, this issue of self-talk has been beaten to death in the literature and people still don't get it. So here we go again: You need to take all of your goals from all of your goal areas and convert them to present tense positive statements – *EVEN IF THEY ARE NOT TRUE AT THE PRESENT TIME.*

Next, you want to use them every day. Got too many for just a quick review? Put them on tape/CD so that you can play them in the car, or while exercising or engaging in some other activity

Repeat them out loud right after you hear them.

THE REVOLT OF THE DOORMAT

The importance of this idea was driven home to me by Carolyn. When I met her she was the personification of a human doormat. She was a lovely and very talented person who viewed herself as very ordinary, plain and incapable of saying NO to anyone. Everyone else decided for her what to do with her time and talents. Even the family dog intimidated her – grrrrrrr.

I remember asking her in one of our sessions: What if someone decides that they want one of your kidneys? She got the point.

After determining what she wanted in all areas of her life; getting the word “should” out of her vocabulary was a major leap forward; she recorded all of her affirmations on tape with music, beginning with “Good morning, Carolyn I am your best friend, listen up, because this is what we are all about.”

Her tape player was plugged into her clock radio, so that the beginning of the tape woke her up each morning.

Her now former husband thought that this was the pinnacle of stupid ideas – just like all of her other ideas. Hmmm, this included him!

Oh, by the way, one of her affirmations went something like this: “I am immune to the negative input from negative people.”

If you could only see the transformation that took place in all areas of Carolyn’s life. Well, actually you can – why not do this for yourself?

AFTERTHOUGHT: Wellllllll, so, in addition to other people that I associate with, I need to make sure that I am the kind of person that I need and want to be around. Here’s the acid test: When I am all alone, am I OK with me?

CHAPTER 10

GOAL SETTING DEMYSTIFIED

This whole area of goal setting has been discussed and frankly, made much more complicated over the years - and it need not be!

Folks, this is “END GAME THINKING” put into motion. If you spent six to eight years in college, we would call it “operationalizing.”

Remember in Chapter 7 where you were advised to do some personal housecleaning and to get rid of words like “why?”

THE ESSENCE OF GOAL SETTING

Here is the essence of goal setting – ask yourself these questions:

1. Where am I at this point in my life? In other words, what is my personal baseline?

Break this question down into the following components:

- A. Intellectual – this includes knowledge, skills and proficiencies.
- B. Financial – What do I do with the money coming in? Perhaps it doesn’t really “come in.” Maybe it just “passes through” my hands, from my employer to my creditors, including the government.
- C. Spiritual – This is different from religion. People have killed each other over religion from the beginning of time. I believe that we are DIVIDED by religion and UNITED through our spirituality.
- D. Family
- E. Material
- F. Social
- G. Work – How do I generate capital?
- H. Physical/Health – How do I take care of the container I travel around in?

- I. Residential – What, exactly do I want to be living in?
- J. Recreational
- K. Geographic – Am I living where I want to live? I mean after all, you wake up there every day!

Add other categories if you wish – or delete categories that have no meaning to you.

If you come up blank on the above and conclude that “I have no goals.” I’d like to point out that actually you do.

You are living some one else’s. That’s right, you are a good little robot, letting some one else determine what to do with your time, life energy and money – hmm, just imagine if “they” decide that they want one of your kidneys – perhaps your heart!

Now, Question Number 2: Where would I like to be?

I love this question.

Maybe like you, some years ago, I was so deep in debt that I couldn’t see the light at the end of the tunnel. As a matter of fact, I couldn’t even feel the sides of the tunnel!

I was tired of being a slave for people I didn’t even know (creditors). I set a plan in motion to be debt free.

My wife and I made a pact: we’d only spend paper money and put all change into a change jar. Yeah, two adults using an empty mayo jar – after all, a piggybank costs money.

Next, at the end of the month we would use the money in the jar to pay down debt.

Here is something that will help you: Next to each “want” place a scale of one to ten, with one being low intensity and ten being high intensity. This will help you to prioritize later on.

Question 3: Er, Where Can I be?

Hey, I love this question also, because in nine cases out of ten, YOU HAVE BEEN UNDERESTIMATING NOT OVER-ESTIMATING YOUR CAPABILITIES. You've confused a poor strategy with a lack of ability on your part.

You need to examine your belief system. And when you do this, you'll find that after others were finished with you, you began indoctrinating yourself with a lot of their crap.

WHO IS TO BLAME?

Nobody's to blame here, you just learned it like the rest of us – and now it is your RESPONSIBILITY to change it.

Of course, maybe you like the idea of paying a fee, sitting in a group and blaming your parents.

It goes like this: You were a smart kid and everything came easy. Furthermore, your parents were over-protective, over-indulgent people, who weakened you with too much love and too much support, thereby leaving you ill prepared to face the harsh realities of “the real world.” This is now called “emerging adulthood.”

Or, if your parents didn't abandon you and leave you in the washroom of a highway fast food restaurant, they were dysfunctional, alcoholic, drug addicted maniacs who left you ill prepared to face the harsh realities of “the real world.”

Hmm, different start, same destination.

Gosh, I couldn't blame my parents for this one – they were great money managers. They made a sincere effort to teach me about money. Perhaps like you, I wouldn't listen.

As I began to see debt recede, I began to wonder what it would be like to be on the other side of the scale – you know, completely and totally debt free.

I wondered if being broke was a habit and not my destiny; further, I wondered if my destiny was to be financially independent.

A FEW MORE QUESTIONS

Question 4: What is it going to take to get to where I want to be in each of the categories?

This is a biggie folks, because a related sub-question is: Am I willing to pay the price to get there? Stated another way: Am I willing to make the total commitment that is necessary? This, by the way, is where the competition thins out!

In the debt department. I realized that my wife and I would need to consistently pay extra to our creditors each month – even if the amount seemed ridiculous.

I began to realize that instead of working for money, I wanted to make money work for me.

The stuffmeisters of course teach that this is a form of deprivation – not true! Spending it before you even make it is a form of slavery. Whole societies disappeared because of the “spend now and the future will take care of itself mentality.”

OK, drum roll please, here is where the rubber meets the road.

Question 5: What is my plan/strategy for each of the defined areas?

Now a sub-part of Question 5 is prioritizing your objectives within each category and then, prioritizing each category.

I began to study about how money makes money – hell, I heard it all through my childhood: “It takes money to make money.”

However, I used to think it came from some source outside of myself; perhaps the “money fairy.”

The important point is to put things in the right order or sequence so that one step forms the foundation for the next.

This is one of the laws of prosperity – and if you really open your eyes, you see evidence of this all around you in nature.

For example, predictions about global warming notwithstanding, if you want to grow tomato plants outdoors in Michigan, don't plant them in January.

Here's another example: Being passionate about owning your own business without reading or studying anything about how to do it. You can learn a lot by studying the failures, not just the successes of other people. You'll see how people got things out of sequence.

You know, come to think of it, there is a sixth question that you can ask yourself: What relationship does my behavior right here and now have to my stated goals?

This way, you are into the principle of “next-step or cumulative conscious living” as opposed to being like a boxer who just ducks and absorbs punches, but never throws any.

Stated another way, don't confuse activity with purpose! For instance, cleaning your house or apartment as a warm-up to writing your resume.

YOU MAY BE WRONG ABOUT DISCIPLINE

And by the way, let's clear the air about discipline. To some it means punishment or deprivation. To you, it now means focused consistency. It means learning to say “no” to the things that ultimately make you feel diminished and guilty.

It is also a form of focused constructive selfishness, whereby you learn to say “no” to the things that get you off of the track from your goals.

A major component of goal achievement is changing your “behavioral ecology.”

YOU ARE CONDITIONED

Everything in your environment reinforces how you think, feel and behave.

Remember Pavlov? He's the guy who rang a bell when he fed dogs; then rang a bell later on, but stopped feeding them. They salivated anyway.

We're a lot alike. We think that we are the freest people on earth; but go ahead and take a close look and you'll find that we are the most conditioned people on earth.

The stuffmeisters ring their bells, we salivate and go out and buy stuff or buy into ideas and nada – no happiness. Our angst as well as our debt deepens.

Hey, you bought a classic vehicle or you became a pilot or a physician and members of the opposite sex still find you unappealing.

Now you do the same thing to yourself. That's right, from the time you get up until the time you go to bed you are responding to stimuli. You are conditioned: How you get out of bed, how you brush your teeth, where you sit to put on your shoes in the morning and so on, and so on.

Ok, you ask, how I brush my teeth at 7AM influences how I feel at 5:30 PM. Yep, call it "behavioral Feng Shui."

Now that you have set goals, now that you understand the function of affirmations, we need to consider the importance of how our environment influences our personal behavior.

Some years ago, I was a very heavy smoker – if I could light it, I'd smoke it.

One hot summer day, after attempting to climb a steep flight of concrete stairs, I became short of breath and passed out, lit cigarette and all.

IF YOU WANT TO CHANGE, GO INTO ACTION

I decided that this is it, this is the defining moment. I had thought about becoming a non-smoker but now was the time for action!

I immediately threw out all of my smoking paraphernalia, including my “stash” under the driver’s seat of the car.

All ashtrays, all lighters – out!

The furniture in my office got rearranged; I changed where I sat for lunch and dinner; and when I went home, I’d use the front door instead of the customary kitchen door.

Ah here’s the Pièce de Résistance: I even entered my car through the passenger door. With me at 246 pounds at the time, seeing this, my employer thought that I took leave of my senses – I drove a Mustang.

Coupling this with my visualized goals of improved physical fitness and affirmation: “I am a non-smoker and I love it,” I conquered a habit that I carried with me since I was 13 years old; while, at the same time, living with a smoker who didn’t quit until two years later!

If you really want to make changes. All goals will be translated into positive, present tense statements like I am a trim and fit ____ pounds. Me, it’s 190. Telling yourself that you will lose thirty pounds is not as effective. Why? We naturally hold onto things – we defend against loss.

Now, when you engage in a behavior that is contrary to a stated goal, don’t go into “The Dance of Guilt.” Forgive yourself and recite your desired goal behavior to yourself.

I can remember the surprise on other people’s faces when I was “lighting up” and saying out loud “I’m a non smoker.”

I would get comments like “ You are?” or “Don’t look now, but your other personality doesn’t agree.”

Remember Carolyn the “human doormat” in Chapter 9? Everyone goes through this – some people will ridicule your change behavior.

Ok, you’re still not convinced,

Go to any bank right when it opens and you’ll see that most people will approach the waiting tellers by walking through the little maze created with guide posts and belts – even though there is no one else there.

But that’s not all – about half of those folks will exit the bank by walking back through the maze!

Now, as you leave the bank laughing, ask yourself where and when do you do the same thing, only in a different way.

BE A VICTIM OR CREATOR OF HABITS

But here’s the good news: you can either continue to be a victim of habits that don’t work for you, or a creator of new habits that do work; and it all starts with goals.

Here is the goal killer in your life, my life and everyone else’s life: Your goals are too big – too lofty, so you become discouraged.

Once you pick a goal – say becoming a consistent non-smoker, you need to break it down (or slice it) into smaller and smaller pieces until you can clearly see/visualize the next step from where you are right now, and generally you see it as no big deal.

For me, when becoming a non-smoker, at the beginning, it was simply starting by delaying lighting up for one minute. Hey, I told you that it had to be no big deal.

I began charting my behavior – next, it was delaying two minutes, next, two and a half, three and so on.

YOU CAN LEARN A LOT FROM SEIZURES

When Barbara came to my office, she was a mess – her hair, her complexion, her manner of communicating.

I didn't want to see her, but I owed a relative a favor. It has always been a policy of mine to "deliver" no matter how long it takes. It's a part of my "brand identity."

She "had epilepsy." Big time. As a matter of fact, fifteen minutes into our meeting she had a seizure.

Remember, that I am career guy, not a neurologist or neuropsychologist.

I mean if other than medication, her doctors couldn't figure out what to do, what was I supposed to do?

At the conclusion of her seizure, I asked Barbara if she'd like to continue and make the best of the time that we had left. She nodded yes.

Over time, I asked her questions like: How much seizure free time do you have in a day and can you chart it? I mean we can't sell seizures to any employer that I know of.

How many times do you feel a seizure coming on and actually, some how, some way, "fight it off."

Who are you and what do you do when you are not "seizuring?"

What would do if you had an extended period of time with no seizures?

What if you were not totally helpless and hopeless, and able to have some influence over the magnitude and the frequency of your seizures?

Close your eyes and PICTURE one thing, just one thing, one outcome, that would be possible if you knew that you would be seizure free for two hours.

Well anyway, as Barbara got really into this charting business, she found that actually, most of her day was seizure free.

Her insight: I spend most of my time fearing and worrying about it, until bang! Aha! You see? There it is!

Remember in Chapter 7 where we dealt with housecleaning?

When you worry, you are rehearsing failure or catastrophe. You can use the exact same mechanism to plan for and visualize success.

Some people ask: "Can I add sound, smells and feelings to my visualizations?"

Absolutely! It makes them even stronger.

I asked Barbara what life would be like if she took full responsibility/ownership over her seizures.

It wasn't long before I got a call from Barbara's mother telling me that Barbara "flipped" and would no longer be coming to see me.

It turns out that Barbara started doing things that used to immobilize her with fear – like riding a bus.

Doing things like going to the bureau of rehabilitation, becoming a client, and getting some training.

OUTCOME BASED LIVING

As opposed to fear based living, Barbara got hooked on outcome-based living.

THE POWER OF WRITTEN GOALS

This may be a little unusual for you, but I want you to start thinking on paper – and “no,” I don’t believe that you can keep all of your goals in your head.

As you begin to set written goals, you will generate ideas – those ideas will beget more ideas and so on.

Some of them will make you laugh, because at the moment, there is no way that you can see how to achieve them – that’s ok. **JUST WRITE THEM DOWN.**

Be careful though, there are those who will try to put you down – and why?

Well, if you change, you upset the “balance” that exists in your particular family, social or even work circle.

It gets other “members” to start questioning what they are doing or not doing; and certainly we wouldn’t want them to become uncomfortable would we? OK, maybe it doesn’t matter – hey, now you’re getting somewhere.

Maybe without realizing it, they actually need you to be a loser, nudge, drunk or whatever.

Remember watching who you associate with? When you succeed, some of these well-meaning folks, will need to dredge up memories of when you were a loser. Sometimes, at family gatherings, they’ll even have pictures!

It’s ok, because now you are working with instead of against yourself. Now you realize that you don’t have to be perfect – it’s not within your nature.

You can strive for excellence – and remind yourself on a daily basis that you are a work in progress.

As you begin to write down your goals and ideas (and don't forget, like goals, you can put your ideas into categories), you will see patterns and relationships – you will be able to “connect the dots” so as to get those aha's.

You can begin to engage in “purposeful fantasies.” Stated another way, you can begin to get rid of the Why's in your life and engage in WHAT and HOW thinking.

LOOKING AT GOALS REALISTICALLY

One note of caution: When you set a goal, treat it as a direction and not a destination.

You see, on your way to it, you will be changing. You will also begin to see, I mean really see and experience things that you have not seen nor experienced before. Why? Because that was the old, misguided you.

Just imagine for a moment giving yourself permission to experiment with new things as opposed to waiting for permission or “anointing” from others.

What's the benefit? Serendipity – those fortunate so-called chance happenings that fall under the general heading of “luck.”

AFTERTHOUGHT: Sooooo, goal setting isn't some anal-compulsive ritual.

It all relates to asking myself: What is the “end game” in my life? What is “making it?” What does arriving really mean to me? What are the steps to “it?”

CHAPTER 11

NOW THAT I HAVE 'EM SO WHAT?

Ok, you're sold – you are a convert to “end game thinking.” You've started writing down goals and putting them into categories, prioritizing within categories and prioritizing the categories themselves.

It's now time to internalize them.

Using a term from the computer industry, it's now time to “burn them in” to your brain.

MAKING STATEMENTS

I want you to convert all and I mean all of your goals to present tense positive statements, as if they are already accomplished.

For example, instead of saying, “I am no longer fat,” your statement needs to be “I am a trim and fit ____ pounds.” Then visualize yourself at a trim and fit _____ pounds.

HERE ARE SOME MORE EXAMPLES:

I am successfully self-employed and I love it.

I am a winner, I make things happen.

I am assertive and I love it.

I love the efficiency and productivity that comes from being extremely well organized.

I accept and appreciate the fact that mistakes and failures are stepping-stones on the road to progress.

I forgive everyone in my life, especially myself.

I am financially independent.

I am a non-smoker.

I lead and enjoy an alcohol free life.

I am completely free from anger, bitterness, jealousy, sadness, resentment and all negative emotions.

I approach all problems, all difficulties, all conflicts and all emergencies in a very calm, rational, objective and systematic manner, with an eye on optimized solutions.

I am a magnet for opportunity.

I am in complete, total and absolute harmony with the universe – every day I am finding answers.

GO UP OR FALL BACK

Promise yourself that you will look at your goals every day.

Remember, it's your choice – either you live out your goals or someone else's; and believe me, "they" will keep pounding you with their messages, for their own financial gain.

Here's another way to look at this: You will either continually fall back upon the "old you" or rise to the level of the "new you."

Too many to look at every day? Put them on some device so that you can listen to them in whole or in part, in your car, while you are exercising, brushing your teeth, or out for a walk.

Leave a bit of space between each goal statement so that you can repeat it out loud or under your breath.

You don't have to do the whole thing all at once, or even all in the same day. I have over 200 goals, so once I make it to the end of the list, I start all over at the beginning.

The key point is to do a part of your list EVERY DAY.

If you don't do this, you'll experience "goal drift," and before you know it, you are right back to the "old you."

In addition, every single goal in your life needs to be broken down into its most fundamental unit so that you can visualize and rehearse it. In the world of sports this is known as "skull practice."

If you can't visualize your goal, if it's too fuzzy, it simply means that you need to break it down some more.

HANDLING NEGATIVE THOUGHTS

Here is another important point: Surrendering to negative thinking is “disaster rehearsal.” Just imagine an athlete entering a competitive event visualizing getting soundly defeated, the crowd laughing and jeering and he or she walking away, head hung low in total shame and disgrace.

But in one form or another, you do this to yourself every day in one context or another.

Here’s the solution: Whenever you find yourself engaging in negative thinking, write down your thoughts so that you can examine them later on.

Next, reframe the negative thought and convert it into a desired behavior or set of behaviors that you can visualize AND affirm.

Here’s an example. Let’s say for a moment that you are afraid to set foot in a furniture store because you know that if you do, the salesperson is going to make Mincemeat out of you and you’ll probably buy something that you don’t want.

The first step is to get it clearly in mind what you do want. What are its features? How does it function? How long will it last? What are you willing to pay?

Now if you were to send someone else into that store to represent you, how would he or she think, feel and behave? What questions would he or she ask?

Ok, now if you were to send “the you” that you would really like to be into that store – and if you were able to invisibly watch your desired self; again, how would you be thinking, feeling and behaving?

What would your breathing and posture be?

How would your skin feel?

What questions would you be asking?

What if you didn't like "the deal?" How would you conclude the conversation?

REHEARSING CHANGE

Ok, how about this – What if you have a manager or supervisor who treats you just like one of your dysfunctional parents?

Every time he or she comes by, you turn into a little pile of dust!

In the past, instead of facing the situation, you retreated to a resume service, paid big bucks and slithered off to yet another job, with the idea that someone somewhere else will surely appreciate, respect, affirm and nurture you.

The only problem is, that the problem went with you – YOU.

Ok, here we go again! If you were to send the you that you would really like to be into that situation – and if you were able to invisibly watch your desired self; again, would you be thinking, feeling and behaving?

What is your breathing like? What is your posture?

How does your skin feel?

What are you saying?

Now, when you actually engage in your desired behavior, I want you to take a moment to repeat your goal affirmation such as: "I am focused, assertive and determined – and I love it."

CHAPTER 12

SUMMARY

Here is where you will establish and assert your value.

I suggest that you pick one point each day and reflect on it – ask yourself: What can I do differently/more effectively today?

CPS WINNER'S BILL OF RESPONSIBILITIES

1. The simple truth is, that I am a business – and as such, I assume total, absolute, unconditional personal responsibility for my life and myself.
2. I am a winner, totally committed to a consistent program of psychological, spiritual, professional, physical, social and economic development.
3. As a winner, I realize that there are no “free rides” in life and I gladly “pay my way.”
4. I recognize and respect the fact that time is priceless; therefore, I use it wisely and get the best return on it that I can.
5. I maintain a consistently positive attitude, focusing on what I want to achieve in life - and I think about the strategies for attainment. This means I see myself as deserving of the good things that life has to offer; and I am above guilt, shame and blame; in short, free from neurotic baggage handling. If it works, it stays, if it doesn't, it goes.
6. I maintain sound physical health through proper nutrition and exercise.
7. I maintain harmonious win/win relationships with others, free from dishonesty, anger, jealousies, resentments and grudges.
8. Instead of fear, I approach life with zest, positive expectation and strategic thinking.
9. Instead of obsessing about the past, I think about and have complete faith and confidence in my ability to achieve present and future goals.

CPS WINNER'S BILL OF RESPONSIBILITIES - CONTINUED

10. I apply my faith and confidence in my goals and myself by being proactive on a daily basis.
11. I understand and accept the fact that I have an opportunity to choose between the benefits or the negative consequences of my actions. Being proactive, I choose benefits.
12. I share my blessings with others in a discerning manner. In short, I am a conduit of life's goodness and abundance.
13. I am engaged in a labor of love – I perform work that is consistent with what I am all about. Thus, my work and how I do it, is an expression of who I am at this moment.
14. Without abandoning my personal integrity and value system, I maintain a discerningly open mind on all subjects and all people.
15. I maintain total unconditional personal responsibility and discipline for achieving my goals and for the results of all of my actions.
16. I live my life "on-the-record;" thus, I only look forward – I don't have to keep looking over my shoulder to "cover my tracks."
17. I accept the fact that I am deserving of the abundance that life has to offer.
18. I continually seek to understand rather than judge other people.
19. I have achieved and maintain total and complete financial independence. In so doing, I do not work for money; I have mastered its power and I make it work for me.
20. I practice and enjoy the magnetic effect of gratitude on a daily basis.
21. I recognize, accept and practice the belief that I am not my work and my work is not me – the purpose of my work is to finance, promote and enhance my life. **From now on, it's NUTHIN' PERSONAL, JUST BUSINESS!**

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