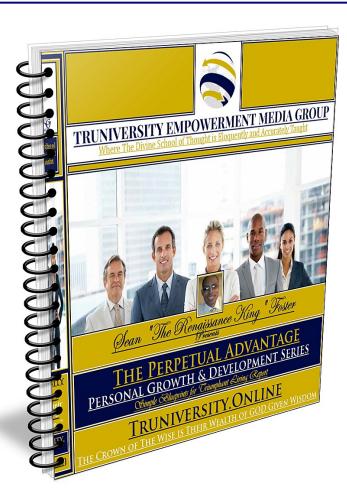
THE PERPETUAL ADVANTAGE

Successful Transformation Personal Growth & Development Series

Blueprints for Criumphant Living Report



Truniversity Empowerment Media Group

"Where the Divine School of Thought is Eloquently and Accurately Taught!"

Truniversity.Online

"The Crown of the Wise is Their Wealth of GOD Given Wisdom..."

(<u>Proverbs 14:24)</u>

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The Perpetual Advantage: Successful Transformation Personal Growth & Development Series Exposes You to Life Enriching Blueprints that Will Show You How to Effectively Re-Create Your Greater, Healthier, and Wealthier Self!

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INTRODUCTION

"The fear of the LORD is the beginning of wisdom: and the knowledge of the HOLY ONE is Understanding. A wise man will hear and increase in learning; and a man of understanding shall attain unto wise counsels. Give instruction to a wise man, and he will be yet wiser: teach a just man, and he will increase in learning. Riches and honour are with me; yea, durable riches and righteousness. My fruit is better than gold, yea, than fine gold; and my revenue than choice silver. I lead in the way of righteousness, in the midst of the paths of judgment: That I may cause that love me to inherit substance; and I will fill their treasures. For by me thy days shall be multiplied, and the years of thy life shall be increased." **GOD** (**Proverbs** 1:5; 8:18-21; 9:9-11)

<u>ILLUMINATION</u> is The <u>LADDER</u> to <u>MONUMENTAL ELEVATION</u> and this <u>ILLUMINATION</u> Comes From The <u>FATHER OF LIGHTS</u> As Does <u>Every GOOD</u> and <u>PERFECT GIFT!</u>



It is supposed that a greater prosperity for individuals or nations can only come through a political and social reconstruction. This cannot be true apart from the practice of the moral virtues in the individuals that comprise a nation.

Better laws and social conditions will always follow a higher realization of morality among the individuals of a community, but no legal enactment can give prosperity to, nay it, cannot prevent the ruin of, a man or a nation that has become lax and decadent in the pursuit and practice of virtue.

The moral virtues are the foundation and support of prosperity as they are the soul of greatness. They endure forever, and all the works of man which endure are built upon them. Without them there is neither strength, stability, nor substantial reality, but ephemeral dreams. To find moral principals is to have found prosperity, greatness, truth, and is therefore to be strong, valiant, joyful and free.

James Allen-"Eight Pillars of Prosperity"

"I am the light of the world: he that followeth me shall not walk in darkness, but shall have the light of life. For I am come that you might have life, and that you may have it more abundantly."

JESUS CHRIST (**John** 8:12; 10:10)

Folks it is time for the <u>Day Star of Divine Truth to Arise in Core</u> of <u>Our Minds</u> and in <u>Our Hearts</u>.

Who said that you have to be an active participant in a satanic economic system (**the rat race**) that is broken and designed for your failure and perpetual dependency on the charity of some corporation or government agency.

Satan is a liar and the father thereof. Has not **GOD** said that the silver and gold is mine. (**Haggai 2:8**)

Has not <u>GOD</u> said that I have given you the power to acquire wealth and great substance, in accordance to your adherence to <u>THE HEAVENLY FATHER LAWS</u>, <u>which are not grievous but they exist for our benefit</u>.

(Deuteronomy 8:18 & Deuteronomy 6:2-9, 24-25)

<u>I AM</u> not a respecter of persons says the <u>MOST HIGH</u>, but <u>I will recompense every man according to his own works (deeds)</u>.

(Romans 2:6, 10-11)

GOD has given man the ability to think, learn, and grow. In doing so the **man** then qualifies himself to be a partaker of **GOD'S DIVINE PROVISION**.

(Proverbs 2:6-11, Psalms 1 & 128, Proverbs 8:18-21)

Wealth and riches shall be in the house of the righteous. (Psalm 112:3)

The <u>HEAVENLY FATHER</u> has already given unto us every good and perfect gift in the person of HIS SON, <u>OUR LORD AND SAVIOUR JESUS THE CHRIST</u>, <u>the TRUTH remains SUPREME and HE will Abide Forever</u>, as will all who have accepted <u>OUR HEAVENLY FATHERS ILLUSTRIOUS GIFT</u>.

The **TRUTH** is the Truth whether or not persons choose to believe It. (**John** 14:6)

You can just look at the harvest that the <u>satanic seeds</u> of deceit, hatred, greed, idolatry, corruption and decadence yield. (<u>Romans 1:17-32</u>)

Man devoid **GOD'S HOLY SPIRIT** are just puppets for the **wicked one** to debase, pervert, kill, and destroy. (**Psalm 34:21**)

You can prove the validity of that statement for yourself.

As you tune into the <u>many media platforms of this 21st Century</u>, you can see the evidence of this <u>depravity in the cavity of men's hearts and conscious</u>, there is no love, no compassion, no wisdom, no peace, no joy, just lust, pride, arrogance, and greed.

(1 John 2:15-17)

"Righteousness exalteth a nation but sin is a reproach to any people."

King Solomon (Proverbs 14:34)

CHRIST IS OUR WISDOM AND IS THE CHAMPION'S WEAPON. IT IS THE MIND AND THE POWER OF THE CHRIST THAT PROPELS US TO THE PLATEAU OF EXCEEDING ABUNDANCE AND INVINCIBILITY.

Greater is HE THAT IS Within US than he that is in this World.

(1 John 4:4-6)

<u>Truniversity Empowerment Media Group</u> "Where the Divine School of Thought is <u>Eloquently and Accurately Taught!</u>"(<u>Truniversity.online</u>) they are extensions of my GOD GIVEN DIVINE CONSCIOUS. (1 Corinthians 2:16)

GOD provides us with our ideas and talents so that we can express HIS GLORY on this earthly plane.

The <u>Heavenly Father</u> rejoices in our prosperity and provides our gifts and talents so that we can prosper. (<u>Psalm 35:27; James 1:17-18</u>)

I realize that in order for any progress or change to take place externally it must first take place internally in the conscious, the hearts and minds of men.

Since, I am a master student of GOD'S Divine Wisdom and Truth.

I created **SDFEI** and **Truniversity Empowerment Media Group** and my affiliated web properties to be that **bridge and platform for assisting individuals like myself**, who have a sincere and earnest desire to do something phenomenal and extraordinary with their lives with the means to do so!

The vision behind <u>Sean D Foster Enterprises International</u> & <u>TEMG</u>, (<u>Truniversity.online</u>, <u>SeanDFoster.com</u>, and <u>FinancialLiteracyEnrichmentSystem.com</u>) that of <u>Perpetual Enrichment</u>, <u>Spiritually</u>, <u>Mentally</u>, <u>Emotionally</u>, <u>Physically</u>, and <u>Economically</u>.

It is my desire to be an <u>integral agent</u> agent in helping others build and establish truly outstanding legacies of exceptional greatness within their own families that will permeate throughout their entire posterity permanently.

I am a <u>KingdomPRENEUR</u>, <u>Personal Optimization Strategist</u>, <u>Empowerment Media Publisher</u> and <u>Spiritual</u> & <u>Intellectual Investment Banker</u>.

I believe the Words that Came Out of <u>Our LORD</u> and <u>SAVIOR'S</u> mouth when He stated that "<u>All Things Are Truly Possible to Those Who Would Dare to Believe!</u>" (<u>Mark 9:23</u>)

"My passions are centered around being able to provide my clients with impeccably valuable Truniversity Empowerment Media Group life enriching products, programs and resources on Successful Transformation PG&D, Spiritual Wholeness, Optimal Health & Wellness, 21st Century Wealth Creating Business & Life Success Systems, and Kingdom EDUPowerment Media."

Sean "The Renaissance King" Foster

"My clientele will experience the fruit of an optimal existence which is the abundant life, spiritually, mentally, physically, and economically."

Sean "The Renaissance King" Foster

The ball is and always have been in our court, things in our lives change when we in and of ourselves, decide to do so!

Our <u>Heavenly Father</u> has <u>designed us for the purposes of thriving and flourishing</u>.

He commanded the Earth's first king and queen, Adam and Eve to **be fruitful, to multiply, to subdue and to have dominion.**

The <u>Last Adam Our LORD and SAVIOR Jesus Christ</u> came and restored unto us everything that <u>Adam and Eve lost in their rebellion</u>.

For <u>He came and gives life abundantly</u> to all who would dare to believe <u>HIM</u> and receive it. (**John** 10:10)

The rich ruleth over the poor, and the borrower is the servant to the lender.

(Proverbs 22:7)

The time for settling for less than **GOD'S Best is Over!**

JEHOVAH is our Provider, and HE is EL-SHADDAI the GOD of Exceeding Abundant Supply.

No Good Thing will HE deny those who will take HIS WORD and use it to Multiply!

The **time is now to Soar in HIM** and not to be Poor!

As a man thinketh in his heart so is he. (Proverbs 23:7 & Philippians 4:13)

If you have <u>GOD'S HOLY SPIRIT then HE see's you as a Son</u>, and if a <u>Son</u>, a <u>King</u> and joint-heir with the KING of Kings and the LORD of Lords.

He has Absolute Dominion and so do we in HIM!

My question now to you is, "Are You Ready to Build, Grow, and Thrive?"

Are you Ready to come out of this <u>World's Satanic Economic System</u> and <u>Start to Build Wealth</u> the <u>Correct Way-GOD'S Way</u> (<u>YAHWEH</u>)?

Then feel free to accompany me on this journey of Enrichment, Enlightenment, Inspiration, and Empowerment, enabling yourself to give your loves ones the life you know they so richly deserve!

The power to significantly transform your life let alone your economic circumstance is before you.

If you are tired of being a fiscal failure and are truly interested in learning how to erect your own Tower of Financial Power, then you are in the right place at the right time!

"The Time for Building that Legacy of Outstanding Greatness Is Now!"

P.S.-As my way of saying thank you for taking your most valuable commodity which is your time to review this manual, I have put together for you a nice assortment of welcome gifts in my Truniversity Enrichment Emporium

Treasure Chest 'a.k.a.' Truniversity.online Shop to aid you in the constructing of your own personal Tower of Financial Power.

I <u>pray that these items will be a great blessing to you and your family</u> and that these items will be an integral part of your <u>21st Century Wealth Creation Blueprint</u>!

Your Ever So Gracious Host and Partner in Perpetual Growth and Infinite Enrichment,

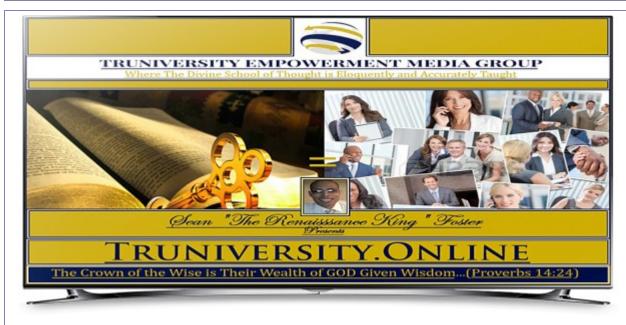
Sean "The Renaissance King" Foster

TRUNIVERSITY EMPOWERMENT MEDIA GROUP

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WELCOME TO THE TRUNIVERSITY EMPOWERMENT MEDIA GROUP

What are the **secrets to wealth creation in the 21**st **Century**?

You know for the majority of the populous the principles of true wealth creation in this 21st Century remain a mystery.

Far too many lack this vital knowledge and have allowed themselves to be trapped in the industrial aged paradigm of yesteryear.

Times have definitely changed and so has its currency.

Yes, knowledge is power, and for the individual who learns how to effectively produce, share, and market, his/her valuable knowledge, freedom and prosperity awaits.

<u>Knowledge</u> is the new currency of this new Information Age.

The internet "aka" the information highway has created for us, whole new vistas of ways to create and expand upon our wealth creation prowess.

Enhancing your level of competency regarding the principles of wealth creation in this 21st Century, is the greatest gift, you could give to yourself, and your family.

The level of compensation one receives is always commensurate to the level of value one provides!

Money is a reward system for problem solving.

One the greatest gifts that **GOD**, has given to man is the ability to think and reason.

I mean we can analyze, assess, adjust, and correct.

We as human beings have the power to shape our worlds, and affect the reality we experience in them, by simply enhancing our level of thinking, speech, and conduct.

"Strong, pure, and happy thoughts build up the body in vigor and grace. The body is a delicate and plastic instrument, which responds readily to thoughts by which it is impressed, and habits of thought will produce their own effects, good or bad, upon it."

-James Allen

Impoverished thinking will keep you broke and in the tank.

Our brains will feast on whatever we feed them.

Ascension doesn't just happen by happenstance.

<u>Wealth Creation in this 21st Century</u> will be determined by, your ability to identify and align yourself with abundance minded individuals who are already experiencing the success you desire.

Why invent mediocrity when you can emulate greatness?

Seek wisdom, acquire knowledge, and immediately implement what you learn.

Become a student of life enrichment and a master student of wisdom.

You will notice a common theme when you begin to study the lives of the exceptional and extraordinary.

They like those of their day and time had to endure great adversity, trials, and test.

But, instead of going along with the status quo and accepting defeat.

They used their adversity to build both their faith and character.

Pain and struggle are life's purifiers they force us to re-examine our motives and intentions.

They also force us to pursue HE who has designed us for HIS divine intent.

"Riches and honor are with me; yea durable riches and righteousness. My fruit is better than gold, yea fine gold; and my revenue than choice silver. I lead in the way of righteousness, in the midst of the paths of judgment; That I may cause those that love me to inherit great substance (wealth) and I will fill their treasures."

GOD (<u>Proverbs</u> 8:18-21)

So as I conclude this article on the **Secrets to Wealth Creation in this 21st Century**.

I want to share these kingdom truths with you.

There are three main reasons while people remain in a <u>perpetual state of peril</u> and <u>victimization</u>.

Reason #1-They are void of Wisdom and Understanding and have absolutely No Knowledge of what the TRUTH is.

Reason#2-They are fascinated with fallacy and their eye's are fixated on fiction. So when the TRUTH is presented unto them they cannot recognize HIS Absolute Depiction. So they remain blind...No Vision!

Reason#3-They are ignorant and instead of addressing their issue of depravity and seeking out the SOLUTION. They ignore HIM and receive their just recompense for such a lethal FOLLY.

"The thief cometh not, but for to kill and destroy; I am come that you might have life and that you might have it more abundantly. But seek ye first the kingdom of GOD, and his righteousness; and all these things shall be added unto you."

JESUS CHRIST (John 10:10; Matthew 6:33)

Sean "The Renaissance King" Foster is the Founder/CEO of Sean D Foster Enterprises International and Truniversity Empowerment Media Group.
Truniversity Empowerment Media Group "Where the Divine School of Thought is Eloquently and Accurately Taught!" provides individuals, who desire to achieve and experience extraordinary success with the products, services, and resources essential for their dreams realization.

Our mission here at **Truniversity Empowerment Media Group** is to **Enrich**, **Enlighten**, **Inspire**, and **Empower** Individuals, by providing real optimal ways to experience stupendous success, while creating immense and inexhaustible wealth in the process.

<u>Success</u> is the full realization of our <u>GOD Given Potential</u>. We exist on this earthy plane for one reason and one reason only and that is to make sure that our <u>CREATOR</u> is glorified in every facet of our lives, period!

Seek ye first the kingdom of **GOD** and His righteousness, and all these things shall be added unto you. (**Matthew** 6:33)



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Sean "The Renaissance King" Foster

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So again, I say welcome and thank you for choosing to accompany me on this journey of <u>Perpetual Enrichment</u>, <u>Enlightenment</u>, <u>Inspiration</u>, and <u>Empowerment</u>!

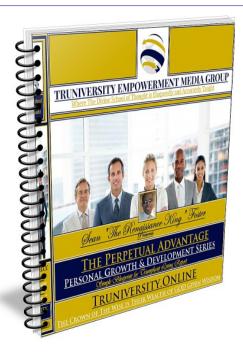
In the words of <u>The Eternal Great GOD</u> (<u>ELOHIM</u>), "Let there be light...(<u>Genesis 1:3</u>)

So without further ado, I would like to introduce to you,

THE PERPETUAL ADVANTAGE

Successful Transformation Personal Growth & Development Series

Slueprints for Criumphant Living Report



CHAPTER ONE DEFINING YOUR OWN SUCCESS



Purpose is What Fuels Passion, Joy, and Fulfillment!

<u>Purpose</u> is what fuels <u>passion</u>, <u>joy</u>, and <u>fulfillment</u> truly. When you know who you are, and that of which you are required to perform you bring purpose into everything you do!

It can be related to your career, bringing up a family or doing voluntary work.

It is all about <u>fulfilling</u> the purpose for which your <u>CREATOR</u> uniquely crafted and designated you to perform. You are here to solve to mystery of <u>You</u>, and in your discovery of the answer. You will realize you are here to do some truly great and phenomenal things with faith in <u>GOD</u>, and a focus on your desired results <u>Towering Triumphs</u> await.

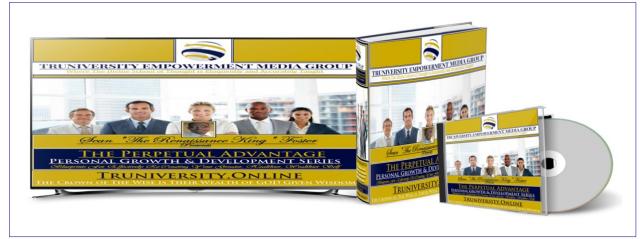
If you have a sense of purpose in life you have something to look forward to everyday, a reason for getting up out of bed in the morning with a smile, it makes you feel good on the outside and so good on the inside. It leads to a more confident person who is happy with their position in life.

Younger people very often have no problem developing a <u>purpose</u> in life, they are just starting out and the majority of them have exams to pass, careers to start building, meeting the opposite sex, dating, marrying and eventually starting their own families. The majority of the younger generation has a lot to look forward to and so have a sense of <u>purpose</u> in life.

However the older we get, uncertainty can set in and we can start wondering about our purpose in life. Perhaps the children have grown up and are no longer dependent on you. Relationships break up or we reach retirement age and no longer have our work as a purpose in life.

The older generation then has to develop a new sense of purpose in life, luckily there are many ways you can achieve this, and here are some of the more common ones.

- Take up a new hobby and do something you have always wanted to do but have never had the time before.
- Join a social club, there are many social clubs which let people of the same age group meet on a regular basis and enjoy coffee and chatting. A lot of these groups have activities you can take part in and outings to attend.
- Join an exercise group either locally or at a gym, there are various types of exercise you can take part in without being too strenuous. Swimming meets are a great idea for the older person.
- Take up a sport such a tennis or bowling etc.
- Visit family and friends on a regular basis and have them come over for dinner
- Take up some voluntary work for a few hours every day, it gives you a sense of purpose and gets you out of the house.
- Take a part time job that you can adequately cope with for a few hours per week.
- Take a walk in the park and say hello to passers by, very often you will meet other
 people who are in the same boat as you; you can make new friends just about
 anywhere.
- Visit a dating agency and get back into meeting the opposite sex again, it's never too late to start a relationship.



<u>Personal Growth & Development is the Fuel for Present</u> <u>& Future Prosperity</u>

<u>Developing</u> yourself <u>spiritually</u>, <u>emotionally</u>, <u>mentally</u> and <u>physically</u> can lead to a happier life, <u>personal development</u> largely depends on mastering a few basic skills and implementing them into your life. The basics of <u>personal development</u> are managing your time more <u>successfully</u>, <u>setting realistic goals</u>, <u>understanding yourself</u> and building <u>self-worth</u> and <u>self-esteem</u> and having a <u>purpose</u> in life.

In order to succeed at <u>personal development</u> it is essential that you know who you really are, while this might sound silly, very few people realize their <u>true self-worth</u> and what they are <u>capable</u> of achieving. Only by <u>successfully</u> identifying and developing your <u>GOD</u> <u>Given</u> talents while at the same time eliminating any progress restricting habits and vices from your life can you <u>contribute</u> to shaping and fashioning of a better world.

Changes Don't Happen Overnight

Any changes that you make are going to require time and effort on your part; they won't happen overnight simply because you want to change. You must <u>set your mind</u> to devoting your efforts to what you want to change and develop and focus on them until you get there.

As mentioned before if you want to develop yourself then you have to have a solid base from which to work from, you have to be aware of whom you are. Once you discover this it brings a whole new meaning and purpose to life, by taking a long deep look at ourselves we discover everything there is to know and we bring out our creative side more.

We open the door to our intuition and let go of our imagination, which many of us don't use to its full extent, and we are able to develop these feelings.

Key Points for Successful Personal Development

The <u>key points</u> to personal development are include: knowing what it is you want from life and how you will achieve it, breaking free from your beliefs that you have limits and letting go of thoughts and emotions that have held you back, becoming more in tune with yourself and letting your intuition and creative side out, understanding why you make a difference, and successfully changing your thoughts, feelings and way of thinking so you can continue expanding.

As young children we don't hold back or deny ourselves anything as we are growing, and due to this we continue to grow and develop from a child into an adult. We continually learn and adapt and better ourselves. Young children don't seem to have the fears that we develop as adults, life is so much simpler and easier to cope with and deal with, a child's mind is open and they continually use their imagination and intuition, they are not afraid of what they can and cannot do. It is only when we reach adulthood we hold ourselves back and make things complicated, we still use our mind but we use it the wrong way, we turn it in on ourselves.

CHAPTER TWO TRANSFORMING SUCCESSFULLY



Ways to Effectively Schedule Your Itinerary while Successfully Eliminating Stress in the Process

In today's busy world staying on top of things and being able to successfully manage your schedule is essential if you want to remain stress free, a schedule is all about planning your day more efficiently which ultimately ensures that you get everything accomplished that you wish to. The most efficient way to do this is to list your time and tasks in order of priority and determine what top priority is and to set out goals in your life that you want to accomplish.



Determining Your Goals and Priorities

In order to be able to manage your time more efficiently and get the most out of your day you must be able to be in control of your life and decide exactly what it is that you want out of life and what you need to do in order to reach what you want.

The next decision is managing your priorities efficiently; you do this by determining what is more important to you. The next step is analyzing what you do with your time by finding out exactly how much time you spend on a particular task in life, a journal will help you greatly with this part and you should make a list of your schedule and daily life and determine exactly how long you take on certain activities.

Activities you should include could be working, studying, exercising, sleeping and relaxation, once you have done this you can then go on to evaluate the use of your time and determine the best schedule for making better use of it.

Properly Allocating Time For Your Priorities

In order to best manage your time and make your day more efficient you need to take a look at the detailed list you prepared and use your time to match your priorities. As well as taking into account the amount of time you actually spend on each task you should also ask yourself if you are spending enough quality time on a task. A good example of this would be that if you studying then are you studying when you are likely to take in more information or is studying fitted in whenever you can, if you are leaving studying until the end of the day then you are likely to be tired and wont concentrate as well as you would earlier on in the day.

Effective Time Management Strategies

- <u>Break down large tasks into smaller ones</u> and tackling each individual part one at a time can ease the stress considerably than facing one larger task
- Get rid of routine task, if a task is done just out of routine instead of necessity then eliminate it if possible.
- <u>Look at your habits</u> to see if they could be changed, maybe you could do certain things different ways and save yourself some time in the process.
- Evaluate yourself to determine if you are a morning person or night person and organize tasks to use whatever time suits you best.
- <u>Learn to say the word</u> "no" when asked to do something for someone, don't be continually put upon by others who know you cannot refuse them, its okay, to do favors, but it can take considerable time from your day.

Top 10 Time Management Skills

The secret to <u>managing time successfully</u> is being able to manage yourself, although we often think we don't waste a minute of our time in reality this is far from true and there are many ways which we can <u>manage ourselves more efficiently</u> which ultimately leads to more <u>successful time</u> management. In order to <u>successfully manage time</u> there are strategies which you can use to stay more in control and relieve stress which plays a big factor in <u>successful time management</u>.

- 1) Attempting to do too much in today's busy world many people want things done yesterday and this only leads to rushing around and not doing a task properly, it also leads to mistakes and half-finished work with no real feeling of having accomplished anything with your time.
- 2) A lack of priorities this is the single biggest cause of time wasting, in order to successfully manage time we have to know exactly what our priorities are for the day, by not prioritizing we spend too much time on the minor things and not enough time on the important ones.
- 3) <u>Interruptions</u> we all get interruptions in our day, this could be someone dropping in and asking if you have a minute to spare, which usually turn into a half hour or more. Knowing how to successfully deal with interruptions in your daily life is essential to time management.
- 4) <u>Procrastination</u> thinking about what you have to do instead of actually getting on and doing it is one of the biggest time wasters in your day, reduce the amount of time that you spend thinking and this leaves you more time for doing.
- 5) <u>Learn to say</u> "no" many of us just cannot say the words "no" when asked if we mind doing something, this is usually out of fear of upsetting the other person, but if you are taking on the responsibilities of others then you are taking time away from your own workload or tasks and essentially robbing yourself of that precious time which leads to stressing you out.
- 6) <u>Clutter</u> look around your desk or workspace, do you know where everything is? If you are asked for a file can you lay your hands on it or do you have to go rummaging to find it?, a cluttered desk or workspace is a time waster.
- 7) <u>Set deadlines for yourself</u> work out a reasonable deadline for a particular project and make sure that you stick with the deadline.
- 8) Manage your emails and phone calls where possible manage when you read your emails and take phone calls better, this was you are not continually breaking off to answer a call or reply to an e-mail. Set aside certain times when you check your e-mail and reply to them, the same applies to phone calls, it is surprising how much time can be wasted throughout a day by stopping and starting a project or task.

- 9) <u>Use an activity planner</u> setting your day out in a planner can help you save time, a planner will allow you to allocate tasks to time slots and this way you can plan your day out and maximize your time more efficiently.
- 10) <u>Avoid multitasking</u> starting many different projects at the same time is not a very efficient way of managing time, try to complete one project before starting out on another, this gives you the satisfaction of seeing the project complete and knowing you have accomplished something with your time.

There is No "I" in TEAM: Team Building Basics

Team building is paramount for enjoying a loving and harmonious family life.

<u>Teams</u> are just as important in <u>business</u>, the <u>most profitable</u> and <u>successful companies</u> have <u>powerful teams</u> and <u>business systems</u>, and <u>processes</u>.

The <u>team</u> is <u>always greater</u> than the <u>sum</u> of its <u>individual</u> parts. It is by <u>working</u> as a <u>cohesive unit</u>, that families and companies can <u>thrive</u> and <u>prosper</u>.

<u>Together Everyone</u> Can <u>Definitely Achieve More</u>, and <u>Exponentially Enhance</u> their <u>Ability</u> to <u>Do More</u> and <u>Multiply</u>!

Now, let's take a closer look!

What is a Team Exactly:

<u>Teams</u> work together for <u>one common goal</u>. A <u>team</u> has <u>one aim</u>. They have a <u>common goal</u> for which <u>every teammate</u> has <u>shared responsibility</u> for <u>completing</u> and <u>meeting</u> that <u>one</u> goal. Everyone in the <u>team understands</u> the <u>goal</u> and is <u>highly committed</u> to it. To <u>improve teamwork</u> you <u>simply</u> must <u>make sure</u> that <u>everyone</u> on your <u>team</u> understands the <u>goal</u> and are all <u>committed</u> to <u>meeting</u> that goal.

How to Improve Teamwork:

<u>Make sure</u> that at <u>all times everyone</u> in your <u>team</u> understands the common goal and is fully committed to it. Without any of this in place, your team and the goal is in danger.

You can make sure your <u>team</u> is working together by:

- 1) Making sure the <u>team's goals are clear</u>
- 2) Making sure everyone in the team feels ownership and commitment to the goal
- 3) Ridding the <u>team</u> of anything that is <u>inhibiting</u> them from <u>reaching</u> the <u>goal</u>

A <u>team</u> is then <u>working together</u>, not as individuals, but as a <u>whole</u> to meet one common goal.

Types of Teams and Team Members:

<u>Individual</u> – A great team player is someone who is self-disciplined, likes to work and accomplish things. The team leader must take this person and help them meld into a team to work with other people and not just as one.

<u>Small Teams</u> – Small teams can be difficult because the team might overall feel as though they are inadequate. The team leader must help them see that they are not, and can work towards one common goal. In small teams, individual personalities and inhibitors can easily effect the rest of the individuals in the team. This is where the team leader needs to immediately address these issues and resolve them within the team.

<u>Team Islands</u> – Team islands, is of course a group of many different teams. The team leader should make sure that each team island respects the other teams. The team leader must make sure that although they are different teams that they can work together when they need to.

<u>Large Teams</u> – Large teams don't often have that many problems, as there are so many people working towards the same goal. No one feels that they should "make waves" in such large teams, they would rather work as a team and accomplish their goals. When a new employee comes into the team their behavior might be different than everyone else's, but they will soon meld into the team's behavior with the team leader's help.

So, in conclusion, a team consists of a group (small to large) of people who are committed to meeting one common goal. The <u>team leader</u> must keep their team motivated to achieve that goal. The team leader must make sure the goal is clear to everyone on the team, be able to find inhibitors and remove them, and therefore keep their team working towards the same goal with understanding and respect for one another.





Teach Yourself Effective Public Speaking

As a <u>first-time public speaker</u>, you may have a terrible fear gripping you at the very thought of standing in front of an eager crowd. Your legs shake. Your hands shiver. Your throat dries up. Your tongue gets frozen. Your mind becomes blank. You probably feel a little nauseous. Really, you would rather die than be there because that seems like the only relief. The good news is that you aren't alone in your fear. Most public speakers have been fearful when they began. They simply persisted and learned to overcome the fear. You can too.

<u>Learn</u> to woo your crowds, before they boo you. This you may do successfully by getting to know the members of your audience. Find out about those that have come to hear you. You may have to do a little bit of research to know their average age, education or their level of awareness of the subject you have chosen for your speech and so on. It is also important to gauge their mood.

Understand what message they want you to deliver. Learn how best to package that message in your speech. Design your speech to suit the level as well as the mood of your audience. Choose the <u>most suitable words</u> and <u>expressions</u> possible. Think about appropriate body language to fortify your speech. Establish and maintain eye contact with the audience. If you do, people will pay better attention to your speech. Intersperse it with a few spicy or humorous anecdotes to make it interesting. Remember if the crowds think you are a bore, you may hear them snore. In certain circumstances, encouraging audience participation will do the trick of beating boredom.

Speech Organization

Effective speeches are always organized very well. You must have a catchy beginning, an informative middle and a stimulating closing. The opening of your speech should be such as to rivet the attention of the audience. Remember that the closing will decide the degree of success of your speech. However, the bulk of your speech lies in the body, the middle, where the main points and sub-points are presented. In the end, a brief summary of the speech will have to round it off. The end is just as important as the beginning because it is what the crowds take home with them as they leave.

Preparing Yourself

Writing down your speech, revising it to your satisfaction, rehearsing it systematically and, standing in front of a mirror or imaginary crowds, delivering it are a few of the steps you can take in order to ensure your success as a public speaker. The better prepared you are with your speech; the higher will be your chances of facing your audience fearlessly. Also, it will help you to give a more effective and impressive speech.

Do proper ground-work and arm yourself with appropriate preparation. The more prepared you are, the more confidence and less fear you will have. You will be able to stand in front of large audiences and captivate them with your well-rehearsed speech. You will receive your reward for your labor when they stand up and clap and applaud.

Improving Your Listening Skills

In order to be able to communicate successfully with others we have to develop our listening skills, truly listening to what someone is saying and understanding them is the key to effective communication. While the majority of us think we listen to what others are saying, in fact very few of us actually do listen intently and this is where misunderstandings can arise, which leads to difficulties and sometimes arguments.

Most of us has, over the years developed poor listening habits and have continued through life with these habits, some of the most common habits that people have developed which leads to poor listening skills include.

- Listening without really hearing what the other is saying, which often leaves us missing the point
- We allow other influences around us to distract us and drift away from the conversation
- We pretend we are listening when in fact we are thinking of something else and only hear snatches of what is being said
- Very often start out listening then if we think we know what is being said, interrupt the person before they have finished talking
- A person can often hear what they want to hear, or what they think they should be haring which is often very different from what is actually being said We often assume we known why something is being said and jump on the defensive side
- We can't wait for an opportunity to butt into the conversation with our own point of view

These are the most common mistakes that many of us make when it comes to listening, or rather, not listening.

However by realizing your mistakes and attempting to change them you are more likely to be aware of your mistakes, and this makes changing bad habits easier. To develop positive and effective listening habits you should follow the following tips.

- Even if what the talker is saying is boring, you really have to force yourself to listen intently to what they are saying and not be tempted to drift away into your own world. As well as focusing on what they are saying, watch their body language such as eye contact, hand movements and head nods.
- Listen to everything they are saying even if this means acknowledging the unpleasant or what you don't particularly want to hear.
- Try not to draw any conclusion before you have heard everything the person is saying to you, don't butt into the conversation before they have finished by guessing what they are going to say.
- Question the speaker in a non-judgmental way, by asking questions in this manner you will very often find that what the speaker has in mind and what you assumed are two different things.
- When unsure ask them directly if what you think is actually what they meant, this can very often alleviate or stop any misunderstandings from occurring.

The more you practice improving your listening skills the easier it becomes until you develop these new habits as second nature. You will then find that you get along with people easier and are less likely to get into conflicts through misunderstandings.

Learn How to Say No

Generally speaking, people can't say no to someone asking them for something because they are so worried about upsetting the person or lack the courage to turn down the request. People often dislike disagreeing, or believe saying yes is easier than saying no. Others can simply not say no. However, there are often instances where it is best to say no to a request and it is important to learn how to utter that small little word, "no."

Adopt simple strategies to say no, politely but firmly. You don't need to cook stories up in order to refuse. You don't need to offer lame excuses. You can say no without being dishonest.



Look at some of the umpteen ways you can say no:

- No
- I can't accept this, with my present commitments. I'm sorry.
- I'm rather quite busy now. I must decline.
- I don't think I have the time for it, as I am in the middle of something important.
- After looking at my calendar, I found that I already have prior commitments.
- No. I would only be able to do a mediocre job right now.
- No. I don't have any spare time right now.
- Not this time, please give me more notice next time and I'll work it into my schedule.
- I can't.
- Why don't you try someone else? I'm not the right person for this...

There are a hundred other ways of saying no without feeling uneasy or hurting others by being blunt or even rude. If you aren't sure, you can always ask for time to make the decision without feeling guilty. You may say you will have to think about it. If somebody persists with the request when you want to say no, you may have to be assertive and firmly decline. You don't need to risk over committing by saying yes when you actually want to say no.

In extreme cases, people unable to say no to their bosses, who demand much more work than they can reasonably manage to do within a specified time, end up either not doing the job at all or doing it poorly. In either case, they are unnecessarily putting their jobs on the line. If you can show your boss, the reasons for not being able to accept the extra responsibility, you may be able to convince your superior about your inability to accept the additional work.

You can perhaps make a list of all the projects that have already filled your plate. Perhaps you can suggest alternative strategies or others whose workload is lower or competence levels higher for accomplishing that particular piece of work. In any case, don't accept anything that puts your job at risk or makes you suffer later.

Undoubtedly, learning to say no is a must have skill for everyone. Saying no at the right time can help you to gain respect with your peers and help avoid bitterness from those to have to hear it.



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Avoid Temptations In Order To Live a Better Life

Although life to some extent has gotten better with advancements in technology over the past few years in a way we have taken steps backward also, we now have the internet available to us 24/7 which gives us access to a wide range of entertainment that we didn't have years ago. TV sets have got bigger and we can gain access to R rated movies with the click of a button, video games have took off in a huge way and children are now running around in their virtual world brandishing guns, knives, bombs and going on killing sprees in extremely gory detail.

Every day the newspapers splash headlines of murders, robbery and rapes but is there any wonder when we are constantly being bombarded and tempted with movies, games and some of the things the World Wide Web has to offer.

Sure we can choose not to watch the movies, not to play the games or to delve into the seedier parts of the World Wide Web, but the temptation is there and not everyone can resist, we all know that temptation is just that, if we think we shouldn't do something then we cannot resist doing it or taking a peek, if nothing else but out of curiosity. But does it hurt us, can what we see or do really influence us in our actions in life, some of course argue that yes it does, being continually bombarded with violence and sex can change how we think and feel so the possibility of it gradually beginning to affect our thoughts, feelings and actions is extremely likely.

If violence is portrayed as being fun in video games then aren't children getting the wrong idea? When younger people, particularly girls, see size o women parading on the catwalk are they going to eat that healthy balanced meal that you put in front of them or are they going to nibble on a lettuce leaf to shed yet more weight?

The Internet allows us to parade our lives for all the world to see by way of blogs and chat rooms, would we leave our front door wide open and encourage strangers to walk in off the street? Only a fool would do that yet we allow not only our children unrestricted access to the net but we also do it ourselves. We write blogs, fill in profiles, post photos of ourselves and where we live, we even put our phone number down on the profile sometimes, while there are many good uses of the Internet such as bringing families and loved ones closer together, it can also be used by the spider cunningly faking, just sitting and waiting to draw some unsuspecting person deeper into their web of lies and deceit and then when all seems well, will strike with sometimes deadly force.

Advancements in technology aren't bad, it's how these advancements are used that is the problem and the type of person we can become from using them constantly, we have to avoid temptation if we are to live a better life in the future.

CHAPTER THREE EFFECTIVELY ENGINEERING YOUR OWN SUCCESS



How to Effectively Engineer Your Own Success

We all want to be successful in life but what can we do to assure that success, succeeding in life isn't as hard as you might think, there isn't any secret to it but rather just common sense, positive thinking and attitude and initiative. Along with this knowledge and understanding here are some tips to guide you down the path of success.

- <u>Persevere</u> perseverance and determination are what is needed for success, if you don't give up at something you attempt then you can't fail, it's as simple as that. If something doesn't work out as planned the first time then try and try again using different methods to achieve the result that you are looking for.
- Change if you are not happy with what you have now, or who you are in life then the only one that can make a difference to your situation or life is you. A change could mean changing your outlook on life, your outlook on yourself, your priorities or your activities, you have no one else to blame but yourself and only you have the power to change.

- What goes around comes around you only get back in life what you are willing to put into it, if you are helpful, honest, truthful and positive then you will get the same back in return which can help you on your path to success particularly in the workplace.
- <u>You cannot succeed alone</u> all successful people rely in part on others for their success, every person has different skills, talents and abilities which when combined leads to an individual's success.
- <u>Balance yourself</u> we all need to take time out during the day to balance ourselves, by re-focusing ourselves and what we wish to achieve we are able to accomplish more and be more effective in our tasks.
- <u>Set yourself targets or goals</u> setting out targets or goals for yourself can help you to succeed in anything you choose, these can be daily, short term or long term targets with short term being a month or so and long term no longer than 6 months. Always set realistic targets and give yourself a date by which to reach your target, review your targets on a regular basis to make sure they are always attainable.
- <u>Don't strive for perfection</u> never try to be perfect, no one is perfect, set a standard and goal and do the task or job to the very best of your ability and be happy with that, as long as you gave it your best shot that's all you or anyone else can ask for.
- Believe in yourself develop strategies which make you more aware of yourself and what you are capable of achieving, if you believe in yourself and what you are capable of achieving then you are more likely to be successful in whatever you do.
- Focus on what you want focus on the positive and what it is you want to achieve instead of the negative or what it is that you don't want to achieve, always look ahead instead of back and focus only on the desired end result.

Making the Best Decisions

Some of us find it easy to make decisions while others tend to procrastinate a lot when it comes to making decisions-particularly if they are important ones that could alter the pathway of our life. When making decisions in life changing situations it can be hard for everyone, after all the choice you make will affect your life and the route you choose to go might not be easily reversible or impossible to change. If we stop and look back on some of the biggest moments in our life that went wrong, we find that our biggest regrets come from faulty decision-making. Perhaps we went with our gut instinct when making a decision or we let ourselves be swayed by others, there are many reasons why we make the wrong decisions in life and almost everyone will have made the wrong decision at some time in their life. Here are some tips to help you with decision-making.





- Remember when making a decision, no decision is right or wrong, decisions are merely making a choice among alternatives.
- Always avoid making a snap decisions about something, if a decision is easily reversible then you can move fast on it while irreversible ones should be thought out.
- Jot down notes when making a decision, write down all solutions and include all relevant information, by seeing it written down in black and white sometimes the answer is staring you in the face.
- Write down all the pros and cons of the decision you make, it can help clarify your decision or help you to see any problems the decision might have.
- Make one decision at a time, never allow decisions to build up and force yourself to make them all at once.
- If others will be affected by your decision then get their input on the situation.
- Make a decision and stick with it, you have to recognize that you cannot know with 100% certainty that it is the right one but once made stick with it.
- Before following a decision through ask yourself what if anything could go wrong if you followed through with this choice.
- Once you have committed yourself to your decision then go with it wholeheartedly, let go of all the "what ifs" and do not bother yourself anymore.
- Visualize your decision in your head and follow it through in your mind, visualize all outcomes of the decision before actually following it through.
- Put faith in your ability to make a successful decision and your ability to follow it through.
- Review all the facts thoroughly before you make a decision, once you have reviewed them allow yourself to time to think about them before drawing a conclusion and determining your decision from the facts.
- Always try to base your decisions on what is right or feels the right thing to do.
- Remember to look at the objective of the decision, the alternatives to the decision and the risks of any alternatives to the decision.

Learn How to Profit From Your Passions

Almost everyone has a hobby; a hobby is something which you take pleasure from doing and relieves boredom, stress and keeps you occupied in your spare time, however you can take some hobbies and develop them into successful businesses. Some people have started out with a hobby and built up a very successful business from the ground up by doing something that they, although some hobbies more than others naturally have more potential to thrive and expand. There are some points to consider when you are thinking of turning your hobby into a business.





Are You Committed to Success?

While your hobby is something which you enjoy doing now in your spare time, would you have the commitment needed to stick with it if you were doing it full time, what's more do you have the time needed to commit to make a business work? Doing something when you feel like it for fun is a totally different thing than if you are relying on it for an income.

Financing

You will have to determine how much it is going to take to finance your hobby as a business and get it off the ground, how will you finance it is an important point to consider along with your knowledge of running a business in general. Do you have a head for business or are you going to need any help and how much help will you need and what is it going to cost?

Business Management Courses

If you have a head for business then you may need to take a business management course, while you may have what it takes and the know how to manage a business successfully you may need to get qualifications or learn skills in order to run your business successfully.

Attracting Customers

If you are going to successfully turn your hobby into a thriving business then it is essential of course that people know about you and what you are offering, therefore you have to think about widening your customer base. The Internet provides an excellent opportunity to widen your customer base internationally; the Internet delivers what you have to offer to millions of people around the world by advertising your business on your own website.

Some knowledge of coding is needed and you may have to hire someone to work with you to design and plan your site and not only that you then have to get it out on the web by way of promoting it on search engines and buying advertising space.



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Preparing Yourself for Success

If all goes according to plan and you have thought your plan through your new business will bloom and blossom into a success, when this happens you will have to be prepared for the transformations that will take place. If your business expands then it may become too large for a one man operation and then you will be faced with a whole new set of problems to contend with such as finding bigger premises, hiring extra staff and meeting greater demand.

As A Individual Thinketh, So Is He or She!

Our thoughts and beliefs fuel both our speech and conduct! In order for an individual to achieve his/her desired success, positive thinking and inspired labor are the bridges that one must cross in order to arrive in Successville.

Whatever it is that you wish to achieve out of life, be it in work or your personal life, the key to actually succeeding is believing in yourself and your ability to accomplish whatever it is you want to do. Thinking success leads to success, everything that happens around us is dependent on how we think and what we think, learning how to think positively is the key to learning how to think successfully and once you start to think successfully you have the power to change almost any aspect of your life.

Shaping Your Life

Every thought we have shapes our lives and determines to an extent the outcome of a situation, if we go into something thinking negatively then the outcome will be so different than had we gone into the same situation thinking more positively. The way we think and talk to ourselves determines how we go into a situation and simply by changing the way we think can change the outcome of that situation. When we fail in a situation this is largely down to our self-limiting thoughts, negative thoughts that we have allowed to creep in and brings us to feel that we cannot possibly succeed. In order to change our circumstances or the outcome of a situation we have to change the way our brain thinks, which then changes our outlook and in turn alters the situation into a more positive one.



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Success is not something which can only be gained by a very few individuals who hold a magical key that others don't posses, the power to be a success is in us all we just have to realize this and learn how to alter our way of thinking to genuinely believe that we are able to achieve and be successful in whatever we do. When we start to alter our way of thinking into a more positive approach to situations and tasks you will gradually begin to shape your life in the way you want it to go, one excellent way to begin changing our pattern of thought is to use daily affirmations. These are simply statements which are tailored for any particular situation or task which are repeated throughout the day either out loud or quietly to yourself, they help to retrain your brain and your way of thinking into this new more positive approach to life.

Basically the only thing stopping you from being a success in whatever you do is yourself, or to be more precise your thoughts, negative thoughts lead to negativity and positive thoughts lead you right down the pathway to success and beyond. In short think like a success and there is no doubt that you will be a success in any aspect of your life.

Expand Your Horizons By Going Outside Your Comfort Zone

Your comfort zone is exactly what it sounds like, places or situations where you feel comfortable in, while there is nothing wrong with comfort zones in order to expand our potential and succeed in life we sometimes have to move out of our comfort zone and into unfamiliar territory. Only by pushing ourselves to do something new or which we are afraid of can we develop and improve ourselves. The first step to take in venturing outside of your comfort zone is to decide what it is you wish to change about yourself or your life, the way you wish to go forward. Make a list of everything that you want to do or change what you'd like to accomplish, the places you would like to visit and what it is you want out of life.

When you have determined your goals and objectives you can then take the next step in making them reality. Here are just some of the ways in which you can step outside your comfort zone.

Improving Your Self-Image

How long is it since you last changed your appearance, for example how long have you had the same hairstyle? You can begin stepping outside your comfort zone by making changes to your self-image, try a different hairstyle, maybe a different color, and change the color of your make-up, shave off your beard or grow one, choose a different style of clothing than you would normally wear or alter the color. There are many ways which you could make small alterations to your self-image to give yourself a new look and a new look at life, stop and think if you are doing everything you possibly can to look and feel your best and give yourself a confidence boost by making positive changes to your self-image.

Do Something Different

Make it a weekly goal to do something completely different to what you would normally do; this can be anything just to get you out of the rut you have put yourself in and to widen your comfort zone at least one day a week. Start off with making smaller changes at first, go to a different restaurant for lunch, and order something from the menu which you have never tried; there are many ways you can make gradual small changes to your daily life.

Take Up a New Hobby

Take up a new hobby in life, join a weekly meeting group such as dieting, a book club or wine tasting, choose something which is out of character and which will get you meeting new people and going to new places. Doing something different every week and gaining a new interest is an excellent way of moving out of your comfort zone.

Conquer Your Fears By Taking Them Head On

Change is always frightening when we first step out into the unknown, but we can only improve upon ourselves and our lives by meeting and greeting our fears head on and passing through the fear, once we have met it head on we find it isn't so frightening after all. So do something that scares you every week.

Faith is Mandatory is You Are Going to Succeed

If you want to be successful in life, it is important that you push yourself every step of the way throughout life, never just sit back and rest on your laurels and be content with what you have achieved so far in life. You should continually be looking for ways in which you can improve your life and yourself to achieve and get more from life, develop yourself to your full potential and beyond. Think of yourself as tree, the tree starts out as a sapling growing upward and expanding outward, continually branching out in all directions, and laying strong foundation roots deep underground, trees never stop growing and neither should you. Continually pushing yourself throughout life and going out on a limb is the key to being a total success in whatever you choose to do with your life.



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The first step you should take is to determine what you already have in your life, for example what are your best qualities, what are your particular talents and how could you develop further? Sit down and write an honest assessment of yourself in order to be able to expand on personal improvement. If you think that you might not be honest with yourself then ask family members or friends to give you some insight, but above all be totally honest with yourself in all areas, improvements can only be made if you can find ways in which to improve or branch out. Determine what it is you want to expand upon or develop in your life, the areas which could be better, where you could improve and what skills if any you need to learn in order to be able to accomplish your goals.

Take Small Steps

Once you have determined the areas in which improvements can be made the next step is to follow these through, however don't go rushing off taking huge giant steps and hope to better yourself quickly, the key to success in by taking one small step towards your goal at a time.

Reassess Your Situation

From time to time along the way reassess your situation to make sure you are still going in the right direction, it is better to find you are wandering off track early than to go stumbling along and end up totally losing the direction and way you intended to go. If you are expanding on several areas of your life at once and have several goals in motion then it is helpful if you keep a written journal of your goals and achievements, this way you can keep track and see just how far you have come forward.

Reward Yourself for Your Achievements

Always make sure you reward yourself for your achievements along the way but never stop pushing yourself onward to further success, when you succeed at something and accomplish a goal then enjoy what you have accomplished and the pride you must feel. Rest your weary bones for a short while and enjoy the feelings then get yourself back up on your feet and continue down the long pathway to success, never missing a turn in the road ahead which takes you deeper into success.



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Discipline Yourself In Order to Live Healthier Lifestyle

We can all benefit from having discipline in our lives, discipline helps us tell wrong from right as children when growing up and when we reach adulthood we still benefit from being self-disciplined. Self-discipline helps us to lead a happier, healthier lifestyle when used in many aspects of life, it is when we allow ourselves to do just as we please, that things start going wrong and our health suffers.

Self-discipline isn't about denying yourself, it is about making wise choices for our own benefit, the food we eat everyday and the amount of exercise we do is dependent on how disciplined we are we with ourselves. While we all understand that the choices we make comes down to how healthy we are, we don't always make the wisest choices, and while this is okay every now and again if we lose all self-discipline it soon starts to show on our health and probably our waistline too.

Very often we make pacts with ourselves to start leading a healthier lifestyle and start making changes, this usually occurs at the start of the New Year as a resolution. While some stick to their guns and do make changes and keep up with those changes, the majority of us fall short and go back to our old ways. Being self-disciplined isn't easy, it takes a lot of willpower, especially if you need to make many changes to your lifestyle, but it's not impossible.

Here are some tips to help you stay on course and develop more self-discipline in all aspects of your life.

- Understand that the choices you make in life are yours and yours alone, you can't blame others for your failure if you lack self-discipline
- If you make mistakes in life, learn by them, pick yourself up and practice being more self-disciplined with yourself in the future
- Set yourself goals that are realistically achievable, once you have written out your goals make sure that you do everything in your power to stick to them and achieve them. Goals go a long way to encouraging you to discipline yourself.
- Always finish any task you set about doing before moving on to start another
- Avoid temptation from others around you to deviate from what it is you want to achieve, they may lack self-discipline but don't be swayed to following their ways
- Taking up a new sport, particularly one that requires a lot of self-discipline to excel at is an excellent way of improving yourself
- Notice the benefits you have gained from practicing self-discipline, keeping a
 journal is an excellent way of achieving this
- Imagine the consequences that being un-disciplined brings
- Your willpower is at its lowest when you feel stressed so take it easy, learn how to relax
- Take notice of when and why you start to go off track and deviate, again a journal can help you to keep track of these times
- Use affirmations to help you in times when you are frustrated or doubt yourself

<u>Learn to Think Like the Rich, So that You Can Become</u> <u>Wealthy</u>

How we think goes a long way to how successful we are in life and we have the power to change our lives in every aspect including our finances. Simply by changing the way we think can change our outlook on our financial situation and while this alone will not make you a millionaire, it can greatly improve your situation and by believing that money can come to you will give it the opportunity to do so.

Have you ever stopped to think why those who are rich keep on getting richer; one of the reasons is that they think differently about money to those who have not got money. Negative thinking brings nothing but negativity and negativity will not bring money. However, thinking positively can change many situations in life and one thing the rich do is to always think positively.

Here are some examples of the outlook and way of thinking that those with money have and what those without money think about the same situation.

The <u>average person</u> – If it sounds too good to be true then it probably is The <u>rich person</u> – It sounds interesting, please tell me a little more

While we should all be wary of scams, the <u>rich person</u> is more willing to seek out an opportunity to draw more money in than the person with little money, sometimes the saying "<u>you have to spend money to make money</u>" is true.

The <u>average person</u> – 95% of all new businesses fail within the first five years The <u>rich person</u> – I better look into all aspects of the business and make sure I do my homework, if I want to run a successful business

Starting out with negativity in mind is not the best way to get your business up and running, providing you have looked into your new business project and got advice there is no reason to think negatively about the prospects and success.

The <u>average person</u> – the grass is always greener on the other side of the fence The <u>rich person</u> – there is a whole world of opportunities out there just waiting for me to discover them



The <u>average person</u> always allows themselves to think that they cannot do better and achieve what it is they want out of life, that only others can do that, by thinking negatively they are not giving themselves the opportunity to expand and are full of "<u>what ifs</u>" and "<u>if only</u>".

The <u>average person</u>- you have to have money in order to be able to make money The <u>rich person</u> – you have to have a great idea in order to make money

While common sense dictates in some circumstances that to get your idea off the ground it can cost you money, a <u>positive attitude</u> towards the outlay of your money and the rewards it will bring you is the big difference between failure and success.

The <u>average person</u> – I tried that before and only failed, so it will again
The <u>rich person</u> – what do I have to do differently and change this time in order to for it to be a success.

Again negativity comes into play; just because it didn't turn out as planned the last time doesn't mean that you should give up and not try again after sitting back and looking at the mistakes you made and altering for a different outcome.

All these thoughts have one thing in common a negative and a positive outlook on life and what you do with it, by simply changing your outlook you open up for yourself a whole new world and a whole lot more possibilities for you to change your financial situation.

Thanksgiving is Paramount So Be Grateful

We all moan and groan at some time or another about our lives simply because no matter what we have in life we are never satisfied with and are always looking for something better. How often do we actually sit down and say thank you for what life has given us? For the majority of Americans, Thanksgiving Day is about the only time when we think about what's actually important in life and why we should count our blessings.

<u>Happiness</u> in life isn't about material possessions and money its about the small everyday things that so very often the majority of us take for granted, we are all blessed no matter what walk of life we come from, we all should count our blessings and say thank you for what we have instead of dwelling on what we don't.



The Power of Gratitude

From the moment you awaken you should give thanks for what you have, waking up beside your partner whom you cherish and love, turning to them and saying "thank you" makes a great start to the day, "thank you" for loving me, for being there for me, just for being you". This is the person you worship and adore and who you are lucky enough to wake up beside every morning and this alone makes you one of the richest people on earth and is good enough reason to count your blessings each and every morning.

Blessings Can Be Found in the Smallest of Things

There are many things that happen throughout your day which we don't pay attention to but which are blessings and some can even occur as blessings in disguise. It is important to be more aware of what is happening in our lives and appreciate all the little things that can often pass us by without us giving them too much thought. Very often it is the smallest things in life that can bring the greatest joy to us, these are some of the highlights of our life that we should cherish and give thanks for each and every day.

List Your Blessings

If you sit down and clear your mind and stop and think about what blessings you have in your life and aim to list 5 of them and you will undoubtedly start thinking about what you have in life you will be able to list a whole lot more than just 5. While you may think that you haven't anything to be thankful for, you will find if you think about it you are wrong, perhaps for you it's the sound of your grandchild or child's laughter and joy at spending time with you, it could be an unexpected phone call from a friend, lover, son, daughter, mother or father, just to say hi, sitting down to a family meal and swapping stories about your day went. All these are the little joys of life the ones that make life special and meaningful and which thanks should be said, they are the true blessings, it isn't about how much money you have in the bank, how big your wardrobe is, having the latest gadgets, or that new car.

All of these things are merely material possessions and while they may bring a smile to our face and make us feel good they are not true blessings, sure it feels good be financially secure but if you aren't then it doesn't mean that you aren't rich in many other ways. In fact many people who are on the bread line are very often richer and are able to count many more blessings than those with a huge bank account.









RECOMMENDATIONS AND RESOURCES







