An artistic illustration featuring a large, textured hand at the top, holding several thin black strings that descend to a man on a swing set. The man, dressed in a white shirt, red tie, and dark pants, is swinging on a wooden seat. The background is a light green wall with a subtle star pattern, framed by red curtains with a similar pattern. The overall style is painterly and symbolic.

Take  
**Control**  
of Your  
**LIFE**

*Your happiness is in your hands*

We're  
stressed,  
we're  
frantic  
and we're  
killing  
ourselves.  
Our lives  
are  
spinning  
out of  
control.



**W**e can't do it all, so we do most things poorly—on a *good* day. And we've lived like this for so long that we don't even realize how very far we are from reaching our potential!

Most times, we're just reacting, as though we're being jerked to and fro by some gigantic remote-control device. We're trying desperately to keep one thing or other from crashing and burning. And we're doing well just to make sure the kids are off to school wearing matching socks, and we don't forget the big proposal on the kitchen table after working on it most of the night, and we're getting most of our bills paid before they're 30 days overdue.

Goal-setting? Forget about it. Attitude? Do you really want to know? Happiness? *Come on!*

And what about managing our money and taking control of our income? How's that possible when we live paycheck to paycheck? As for our relationships—who would know? We hardly see each other or talk.

The signs of a life out of control may seem subtle: Your kids are growing up before your eyes, yet you hardly know them; you dread going to work at a job you've had for years; you want to say "no" before you even hear the question because saying "yes" means adding something to your plate.

Does any of this sound familiar? Is it normal to live a life out of control? Does it have to be?

The first step toward regaining control is examining your life and determining where you have problems. So take the self-assessment quiz that follows. Then read the insights offered by some of the best-respected experts and thought leaders.

You can change your attitude so you're open to opportunities, so you feel it's possible to chart your own course and drive your life forward. You can set goals—and you can reach them! Despite the economic chaos, you can take control of your income and start your own business. You can build wealth. You can reconnect with your family. And you can be happy.



### Is Your Attitude Your Challenge?

Answer YES or NO to the following questions.

1. Do you believe that now is the perfect time to seize opportunities?
2. Do you feel confident that your future is full of prosperity?
3. Do you believe that you have the skills and abilities to meet your goals?
4. Do you look at the challenging people in your life as teachers rather than enemies?

If you answered NO to 0-1 questions, congratulations! You have a winning attitude that inspires others and keeps you on track to your goals. If you'd like more tips on staying positive, read Jim Rohn's article on page 52.

If you answered NO to 2-4 questions, you may have a great attitude when things are going your way but struggle to stay positive in challenging times. Check out Rohn's advice for changing your attitude to change your life on page 52.

### Are You Pursuing Your Goals?

Answer YES or NO to the following questions.

1. Have you written down your long-term goals?
2. Have you written down a few things you want to achieve by the end of the year?
3. Have you developed specific steps to meet your larger goals, plus a way to measure your progress?
4. Do you meet your goals regularly and set new ones?

If you answered NO to 0-1 questions, congratulations! You are a champion goal-setter. If you'd like more tips on staying on track, read Brian Tracy's article on page 53. If you answered NO to 2-4 questions, you

could be settling for status quo instead of reaching for your dreams. Read Tracy's advice on goal-setting and achieving on page 53.

### Is Your Life Fulfilling?

Answer YES or NO to the following questions.

1. Do you feel like something is missing from your life?
2. Do you neglect your hobbies or interests in favor of daily tasks?
3. Do you find yourself watching the clock, waiting for the day to end?
4. Do you fill your downtime with mindless distractions like too much TV?

If you answered YES to 0-1 questions, congratulations! You balance your personal interests and passions with your responsibilities to stay happy and fulfilled. If you'd like more tips on staying happy, read Deepak Chopra's article on page 54.

If you answered YES to 2-4 questions, it's time to make a change and bring the joy back into your life. It's never too late! Read Chopra's advice on creating happiness on page 54.

### Do You Need a Relationship Checkup?

Answer YES or NO to the following questions.

1. Do you opt out of family activities because of work?
2. Do you think you're too busy to connect with old friends?
3. Has your social life dwindled down to your spouse or co-workers?
4. During stressful times, do you avoid "burdening" others with your problems?

If you answered YES to 0-1 questions, congratulations! You're doing a great job of making relationships a priority in your life. If you'd like more tips on enhancing relationships, read Richard Eyre's article on page 56.

If you answered YES to 2-4 questions, don't let another day go by without refocusing your

daily life on what's truly important: people. Read Eyre's advice on page 56.

### Do You Have a Grip on Your Finances?

Answer YES or NO to the following questions.

1. Do you know where your money goes each month?
2. Are you allotting money each month to your savings goals?
3. Do you feel in control of your credit card spending?
4. Are you on track to build wealth with your income?

If you answered NO to 0-1 questions, congratulations! Your money management skills are in top form. If you'd like more tips on building financial savvy, read Dave Ramsey's article on page 58.

If you answered NO to 2-4 questions, you could be creating unnecessary financial stress and keeping yourself from achieving true wealth. Read Ramsey's advice on money management on page 58.

### Do You Control Your Income?

Answer YES or NO to the following questions.

1. If you face a layoff, do you have an alternate income source?
2. Do you feel you have just as much control over your financial situation in an economic downturn as you do in a boom?
3. Do you have a plan for building wealth?
4. Have you taken steps toward starting that business you've always dreamed of owning?

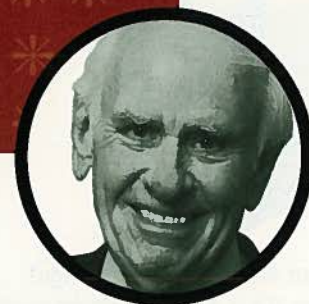
If you answered NO to 0-1 questions, congratulations! You understand the secret to building wealth is owning your own business. If you'd like more tips on controlling your income, read Robert Kiyosaki's article on page 60.

If you answered NO to 2-4 questions, there has never been a better time to take control of your life and your income. Read Kiyosaki's advice on entrepreneurship on page 60.

# Take Control of Your Attitude

## *Unleashing Your Potential*

—by **Jim Rohn**



# W

dominion over our attitude. People can affect our attitude by teaching us poor thinking habits or unintentionally misinforming us, or providing us with negative sources of influence, but no one can control our attitude unless we voluntarily surrender that control.

No one else “makes us angry.” We make ourselves angry when we surrender control of our attitude. What someone else may have done is irrelevant. We choose; not they. They merely put our attitude to a test. If we select a volatile attitude by becoming hostile, angry, jealous or suspicious, then we have failed the test. If we

## *How to Adopt a Winning Attitude*

### » **Use the past as a learning tool.**

“We must not beat ourselves to death with past mistakes, faults, failures and losses.” The greatest opportunity today brings with it “is the opportunity to begin the process of change.”

» **Adopt a new attitude.** It can be about “who we are, what we are, what we want and what we are going to do. Today can also be exactly like yesterday, and the day before; it’s all a question of attitude.” “Clearly visualize your future and draw inspiration from it.”

» **Develop self-awareness.** “As we learn more about who we are, we begin to make better choices and decisions for ourselves and about ourselves. As our choices improve, so do our results, and as our results improve, so does our attitude.”

e all have tremendous potential. Each of us has the ability to put our unique human potential into action and to acquire a desired result. But the one thing that determines the level of our potential, produces the intensity of our activity and predicts the quality of the result we receive is our attitude.

Attitude determines how much of the future we are allowed to see. It decides the size of our dreams and influences our determination when we are faced with new challenges. No other person on earth has

condemn ourselves by believing that we are unworthy, then again, we have failed the test.

If we care at all about ourselves, then we must accept full responsibility for our own feelings. We must learn to guard against those feelings that have the capacity to lead our attitude down the wrong path, and to strengthen those feelings that can lead us confidently into a better future.

If we want to receive the rewards the future holds in trust for us, then we must exercise the most important choice given to us as members of the human race by maintaining total dominion over our attitude. Our attitude is an asset, a treasure of great value that must be protected accordingly.

When you have the right attitude, you can do the remarkable.

When you recognize your gifts, you can change anything for yourself that you wish to change. If you don’t like how something is going for you, change it. If something isn’t enough, change it. If something doesn’t suit you; change it. If something doesn’t please you, change it. You don’t ever have to be the same after today. If you don’t like your present address, change it—you’re not a tree!

Having the right attitude is an essential prerequisite for success and happiness. The right attitude is one of the fundamentals of the good life. That is why we must constantly examine our feelings about our role in the world and about our possibilities for achieving our dreams.

It is our emotional nature that governs most of our daily conduct in our personal and business world. It is the emotional aspect of our

experiences that determines our behavior. How we feel about life's events is a powerful force that can either freeze us in our tracks or inspire us to take immediate action on any given day. With the right attitude, human beings can move mountains. With the wrong attitude, they can be crushed by the smallest grain of sand.

*Jim Rohn is a legendary business philosopher, entrepreneur, speaker and author whose works include the best-sellers The Five Major Pieces to the Life Puzzle and 7 Strategies for Wealth and Happiness, as well as numerous audio programs.*

# Take Control of Your Dreams

## Charting a Course to Reach Them

→ by **Brian Tracy**

**I**magine arriving on the outskirts of a large city and being told to drive to a particular home or office there. But there are no road signs and you have no map. In fact, all you have is a very general description of the home or office, so finding it would be very much a matter of luck. Sadly, this is the way most people live their lives.

Most people start life traveling aimlessly through an unmapped and uncharted world. This is the equivalent of starting off in life with no goals and plans. They simply figure things out as they go along. Often, 10 or 20 years of work will go past and they will still be broke, unhappy in their jobs, dissatisfied with their marriages and making little progress. And still, they will go home every

wishing and hoping things will get better. But they seldom do. Not by themselves.

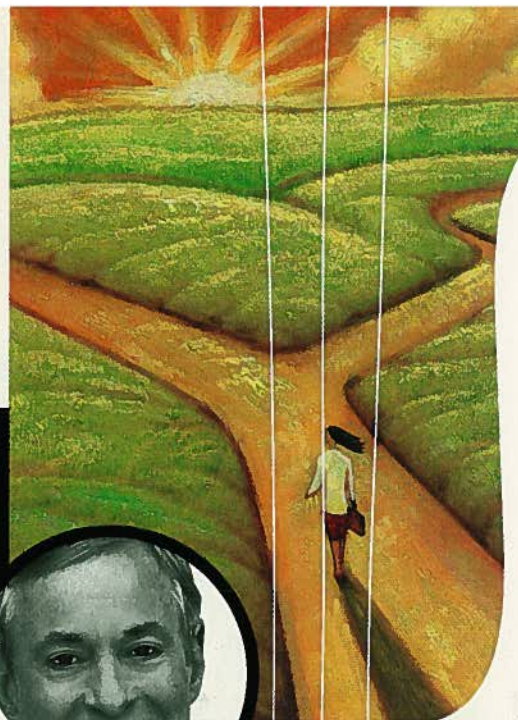
Earl Nightingale wrote, "Happiness is the progressive realization of a worthy ideal or goal." Goals fulfill the greatest need of human beings—a sense of meaning and purpose in life. One of the great benefits of goal-setting is that you control the direction of change in your life. Setting goals, working toward them day by day, and ultimately achieving them is the key to happiness in life.

In more than 50 years of research, psychologists have determined that your locus of control is the determining factor of your happiness or

an external locus of control—those who typically don't set goals—feel controlled by external factors, by their boss, their bills, their marriage, their childhood problems and their

You are completely responsible for everything you are today, for everything you think, say and do, and for everything you become from this moment forward.

current situation. They feel out of control, and as a result, they feel weak, angry, fearful, negative, hostile and disempowered. People who do set goals often operate with an internal locus of control—they feel in



Read When Your Dream Doesn't Work Out for starting-over tips  
@  
success.com

feel strong, confident and powerful. They are generally optimistic and positive. They feel terrific about themselves and very much in charge of their direction in life.

The starting point of goal-setting is to realize you have virtually unlimited potential to be, have or do anything you really want in life if you simply want it badly enough and are willing to work long enough and hard enough to achieve it. So, what do you really want to do with your life? What do you want to be or to have in life? You should return to this question over and over again in the months and years ahead. Remember, you can't hit a target you can't see.

*Brian Tracy is a top management consultant to more than 500 corporations, including IBM, Xerox and Hewlett-Packard. He is the author of dozens of books, including the best-selling Goals! How to Get Everything You Want, Faster Than You Ever Thought Possible.*

## Goal-Setting \* Tips \*

- » Write your goals down on a set of 3-by-5 cards to carry with you wherever you go.
- » Always think of the next specific action step you can take toward your goals.
- » Review your goal list frequently.
- » Visualize your goals achieved continuously.
- » Do something every day toward your goals. The most essential factor is persistence.

## Defining Your Major Purpose in Life AND GOING AFTER IT!

Make a list of 10 goals you would like to achieve in the months and years ahead. Write in the present tense, as if you have already achieved them. Select the one goal from that list that would have the greatest positive impact on your life. This one goal is likely your definite major purpose. Your decision to concentrate single-mindedly on that purpose, overcoming all obstacles, will do more to change your life for the better than any other decision you make.

Your definite major purpose must:

- \* Excite you and make you happy.
- \* Be clear and specific.
- \* Be measurable and quantifiable. (Rather than, "I want to make a lot of money," define the amount you want to make and by what specific date.)
- \* Be believable and achievable.
- \* Be in harmony with other goals. (You can't want to be financially successful and also want to play golf all the time.)

# Take Control of Your Joy

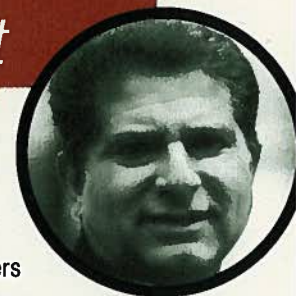
## The Happiness Trap and How to Avoid It

→ **by Deepak Chopra**

**I**'ve been thinking a lot recently about happiness. It's a subject not many people devote themselves to. Until the advent of "positive psychology" in the last decade, the psyche was largely studied through the window of unhappiness. Psychologists had their hands full treating anxiety, depression, obsessive-compulsive disorder and a host of other maladies the mind

thought, on the whole. When pollsters asked the simple question "Are you happy?" more than 80 percent of Americans answered "yes."

But there's a hidden trap behind this cheerful response. The expansion of happiness is the goal of life. However you define success, if it didn't bring a measure of happiness, success wouldn't be worth attaining. So what kind of success would make a person truly, deeply and permanently happy?



the key. If you attain enough money, status, power and all the other trappings of a burgeoning career, you will experience happiness. To this list, most people would also add the need for fulfilling relationships and a secure family life.

The trap is that external success doesn't lead to happiness. The evidence is well-documented by now. Studies of wealth reveal that, beyond a certain modest prosperity, having more money not only doesn't buy greater happiness; rather, it tends to make people unhappy. On the broad scale, the traffic in pharmaceuticals for depression and anxiety is a multibillion-dollar business. Divorce rates hover around 50 percent, meaning that anyone's chances of attaining a happy marriage are no more than random.

Standing back from this confusing picture, I began to think of one person who had the courage to test, through his own experience, almost every avenue that might lead to happiness. He came to a definite conclusion, and he did it 2,500 years ago. Born a prince, he was carefully protected from any form of external suffering, yet by the time he grew up, simply the sight of other people's suffering convinced him that money and privilege were fragile and unreliable. Every person, he reasoned, must confront disease, aging and death. Those threats were enough to undercut the comforts of the most coddled lifestyle.

Therefore, he turned to a simpler existence. He left his family and wandered the countryside, begging for alms and depending on the kindness of strangers. He had no worldly obligations and enjoyed the simplicity he had found, yet his mind refused to be tamed. It ran riot with subtle fears and anxieties.

So he decided to tame his mind by taming his body, because the body carries out the mind's rampant desires. Through rigorous discipline, he underwent one kind of purification after another until his body wasted away and he was on the brink of death. Yet his mind refused to be tamed. He crawled back to a normal existence, and as he recuperated, he wondered what path was left to him.

By now, you may realize that we are talking about Siddhartha Gautama, the ancient Indian prince who became the Buddha. As a physician myself, I think of him as a kind of soul doctor, someone who was willing to test to the fullest what it means to be alive and conscious. Siddhartha spent year after year in dissatisfaction, searching for one thing: a happiness that cannot be taken away. And year after year that kind of happiness eluded him.

Until he attained enlightenment. The awakening of the Buddha is said to have taken place sitting under a tree on a moonlit night. But how can total transformation take place instantly after years of searching? Having found the

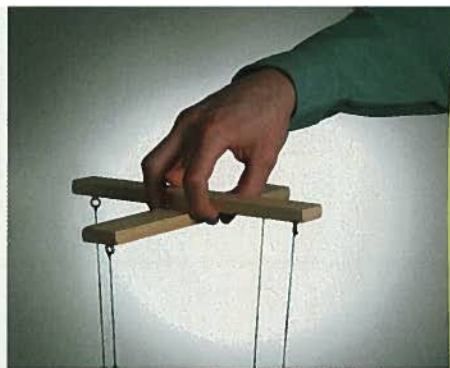
away—the Buddha must be called an ultimate success. I'd like to suggest that what turned Siddhartha into the Buddha is actually quite simple: He discovered his true self.

I am not a Buddhist; rather, his story is symbolic of everyone. Happiness is a universal goal, and if the Buddha's soul experiment was valid, the true self that he found is always available. By "true self," I mean a level of awareness that is happy without reasons to be happy. It enjoys a permanent state of fulfillment, needing no externals. When you don't need money, status, power or even other people to love you, those things don't vanish. They remain valuable as mirrors of your inner fulfillment. Or, to put it simply, the externals that people chase after are the byproducts of happiness, not the cause.

That's where my recent thoughts led me, to the notion that enlightenment is actually the simplest and most basic way to be happy. Siddhartha found that pursuing his true self, as directly as possible, was the route to happiness.

As I see it, enlightenment is not only a normal state; it's the most normal state of existence. It's also the highest definition of success.

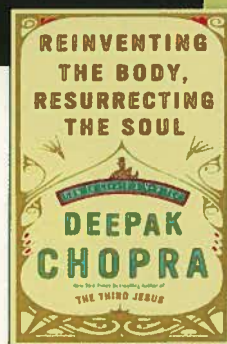
*Deepak Chopra is a leader in the field of mind-body medicine and the author of numerous books, including the best-selling Ageless Body, Timeless Mind: The Quantum Alternative to Growing Old. He serves as the director of education for the Chopra Center*



## \* Pursuit of Happiness

**PURSUING YOUR TRUE SELF, AS DIRECTLY AS POSSIBLE, IS THE ROUTE TO HAPPINESS. WHAT DOES THIS INVOLVE?**

1. Knowing what your goal is and not wavering from it
2. Meditating so that you can go inward to meet yourself
3. Daily patience and forgiveness; the mind does lots of strange things before it finds what it is looking for
4. A sense of union with everyone else who is seeking happiness, because true communion lies in realizing how similar all paths really are





# Take Control of Your Relationships

## *Three-Dimensional Success*

→ by Richard Eyre



**I**n general terms, there is remarkable agreement in the world on the three elements or ingredients or *measurements* of success. Virtually everyone would include personal development and health, career and achievements, relationships and family.

Each of us may define these three things slightly differently. Many, for example, would emphasize faith within their personal development, and others would make service and giving prominent among their achievements. But the point is, we all pretty much know that these are the three categories in which we work for success. Like the three sides of a triangle, they are interconnected; each side touches and supports the other two.

Success in only one of the three areas is flat and one-dimensional. We have all seen the shallowness of wealth without health and without family. Even success in two of the three dimensions can lack depth, as in someone who seems to have everything going for himself, but no one to really share it with.

What is interesting is that when you ask people to *rank* the three areas in order of importance, 90 percent of the souls that inhabit this planet order them like this:

1. Relationships and Family
2. Personal Development and Health
3. Career and Achievements

Yet, when most people are asked to list the three in order of how much *time* and *mental energy* they are spending on each one, the list flips:

1. Career and Achievements
2. Personal Development and Health



So is there a disconnect between what we believe and what we actually do? Is there a dichotomy between importance and effort, between priority and application? Do we shortchange the most important of the three in favor of the least?

To verify or clarify which of the three is most important, ask yourself some additional questions:

- How long can each last? (Achievements are always temporary; relationships can last forever.)
- How hard is it to regain if it is lost? (Stalled careers are easier to fix than broken marriages or families.)
- What is our window of time for each? (Our children live with us for only about a fourth of our lives.)

C.S. Lewis called homemaking the "ultimate career" and said, "All other careers exist for one purpose only, and that is to support the ultimate career." It is so easy to get that backwards and to begin thinking of the family as something that supports (or sometimes gets in the way of) the career.

I believe there are two prime explanations for why we put so much more effort into achievements than relationships. One is recognition. There is simply not as much accolade and acknowledgement for our relationships as for our achievements. Having a great marriage or a great kid or being a loyal friend might get us a compliment now and then, but in terms of real, broad recognition, they can't hold a candle to running a company or even getting a big promotion.

The second factor is even more basic, and more important. We just don't know as much about *how* to build great relationships and strong marriages and families as we know about how to do well in our companies or positions. We don't have MBAs for parenting. Our goals are more specific in our careers and finances than they are in our families and marriages.

The first step to rectify the situation is to recognize it. Make a conscious commitment to prioritizing relationships and family. Remind yourself that career supports family and not the other way around. Set simple goals each week for your most important relationships. Find blocks of time when you shut off not only the phone and computer but the whole achievement part of your brain so you can focus on the people you love.

Success in only one of the three areas is flat and one dimensional. We have all seen the shallowness of wealth without health and without family.

The second step is to improve your relationship and life-balancing *skills*. Make it the most important part of your personal growth and development. Seek out relationship training (and start by reading "How I Do It: Linda and Richard Eyre" on SUCCESS.com). You *can* prioritize people over things and build stronger families and marriages without jeopardizing success in your career. When you do this, you will be on the way to achieving three-dimensional success, which is the only true success.

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*Richard Eyre is a New York Times No. 1 best-selling author, former director of the White House Conference on Children and Parents, former candidate for governor, founder of three companies, a frequent guest on shows like Oprah, Today and The Early Show, and a ranked senior tennis player... all of which mean nothing, he says, when compared to his relationships with his wife, Linda, and their*

# Take Control of Your Finances

## Managing Your Money

— by Dave Ramsey



**I** believe with everything within me that your most powerful wealth-building tool is your income. Ideas, strategies, goals, vision, focus and even creative thinking are vastly important, but until you get control and full use of your income to build wealth, you will not build and keep wealth. To build wealth, *you* will have to regain control of your income.

When we fail to plan, we plan to fail and so there is always too much month left at the end of the money. *Everyone* needs a written budget.

Sometimes I hear, "Well, I kinda, sorta know where my money is, ya know. I know

what it is going to, ya know. I do my planning in my mind, ya know." Having a written plan is absolutely necessary. Kinda, sorta knowing what's going on with your money isn't going to get you to your goals. Developing a written plan gathers, organizes, categorizes and analyzes information about your money situation. As you do your written plan, you will be amazed that answers to money problems will appear easily.

Set up a new written budget every month. At first it may take a while, but the process will get faster. My wife, Sharon, and I used to spend hours on our budget, and now we only spend a few minutes each month. Don't try to have the perfect budget for the perfect month because you'll never have those.

Spend every dollar on paper before the month begins. Give

every dollar of your income a name before the month begins—that's called a zero-based budget. Income minus outgo equals zero every month. Look at this month's income and this month's bills, savings and debts, and match them up until you have given every income dollar an outgo name.

Every dollar of your money should fit in a category, even if you need to make up new ones. The basic categories include saving, housing, utilities, food, transportation, medical, personal, recreation and debt. Don't forget to include saving for things that aren't monthly, such as Christmas, birthdays, taxes and insurance premiums. If you have an irregular income due to commissions, self-employment or bonuses, you still *must* do a written budget before each month

Read more of  
Dave Ramsey's  
tips on  
financial health

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wealth

begins. In your case, adding up what your outgo is each month is a form of goal-setting. It tells you what you have to earn in order to cover all the outgo you will have. Prioritize your bills, savings and debts in order

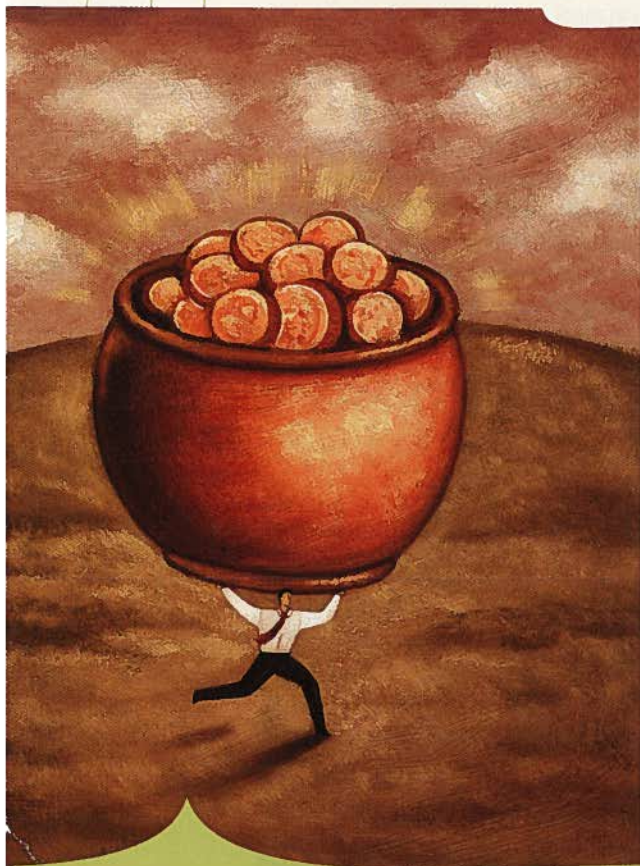
of importance, not urgency. Ask yourself, "If I only have enough money to pay one thing, what would that be?" Move this way through the list. Stick to it! As the income comes in, work your way down this list.

It may take two to three months before your budget is

correct, but keep trying. This is key to your financial success.

*Dave Ramsey is a nationally syndicated radio talk show host and host of The Dave Ramsey Show on Fox Business Network. He's a best-selling author of many books, including The Total Money Makeover.*

Don't try to have the perfect budget for the perfect month because you'll never have those.



## Recommended Budget Breakdown

Giving	10–15%
Saving	5–10%
Housing	25–35%
Utilities	5–10%
Food	5–15%
Transportation	10–15%
Clothing	2–7%
Medical/Health	5–10%
Personal	5–10%
Recreation	5–10%
Debts	5–10%

*(Percentages will vary depending on your income.)*

# Take Control of Your Wealth



## *The Transition from Employee to Entrepreneur*

—> by **Robert Kiyosaki**

**T**he power of our thoughts may never be measured or appreciated, but it became obvious to me as a young boy that there was value and power in being aware of my thoughts and how I expressed myself. I noticed that my poor dad was poor not because of the amount of money he earned—which was significant—but because of his thoughts and actions. As a young boy, having two fathers, I became acutely aware of being careful in deciding which thoughts I chose to adopt as my own and to whom should I listen—my rich dad or my poor dad.

I wasn't born a natural entrepreneur. I had to be trained. When I was growing up, my poor dad often said, "Go to school and get good grades so you can find a good job with good benefits." He was encouraging me to become an *employee*.

My rich dad often said, "Learn to build your own business and hire good people." He was encouraging me to become an *entrepreneur*.

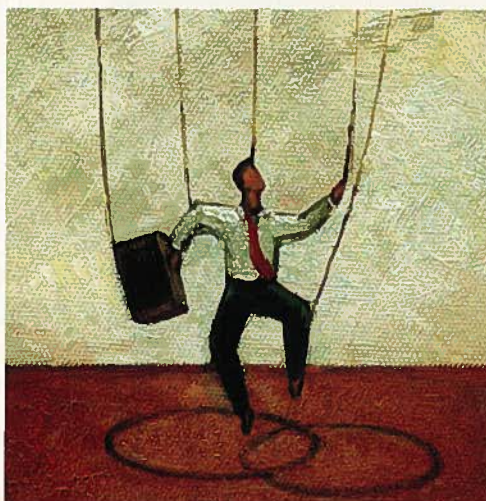
The *CASHFLOW Quadrant* explains that there are four types of people that make up the world of business, and they are often technically, emotionally and mentally different people.

*E* stands for *employee*; *S* stands for *self-employed* or *small-business owner*; *B* stands for *big-business owner* (more than 500 employees); and *I* stands for *investor*.

For example, employees will always say

or janitor of the company. An employee can always be heard saying, "I'm looking for a safe, secure job with benefits." The operative words are *safe* and *secure*. In other words, the emotion of fear keeps them boxed into that quadrant. If they want to change quadrants, not only are there skills and technical things to learn, but, in many cases, there are also emotional challenges to overcome.

A person in the S quadrant may be heard saying, "If you want it done right, do it yourself." In many cases, this person's challenge is learning to trust other people to do a better job than they can. This lack often keeps them small, since it's hard to grow a business without eventually trusting other people. If S-quadrant people do grow, they often grow as a partnership, which in many cases, is a group of S's coming together to do the same job.



Why is this the perfect time to start a business? Read **A Time to Prosper**

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B-quadrant people are always looking for good people and good business systems. They do not necessarily want to do the work. They want to build a business to do the work. A true B-quadrant entrepreneur can grow his or her business all over the world. An S-quadrant entrepreneur is often restricted to a small area, one that can be personally controlled. Of course, there are always exceptions.

An I-quadrant person, the investor, is looking for a smart S or B to take care of their money and grow it. In training his son and me, rich dad was training us to build a successful S-quadrant business that had the capability of expanding into a successful B-quadrant business.

One day I asked my rich dad what the difference was between an employee and an entrepreneur. His reply was, "Employees look for a job after the business is built. An entrepreneur's work begins before there is a business."

Many entrepreneurs do not realize that many of the problems their businesses face today began yesterday, long before there was a business. The entrepreneur's most important job is to design a business that can grow, add value to its customers, bring prosperity to all those who work on the business, be charitable and eventually no longer need the entrepreneur. Before there is a business, a successful entrepreneur is

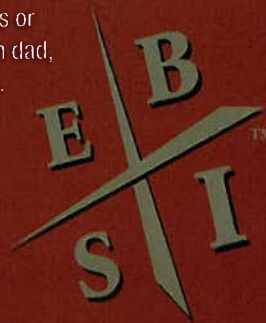
I noticed that my poor dad was poor not because of the amount of money he earned—which was significant—but because of his thoughts and actions.

designing this type of business in his or her mind's eye. According to my rich dad, this is the job of a true entrepreneur.

Rich dad went on to explain that the world is filled with different types of entrepreneurs. There are entrepreneurs who are big and small, rich and poor, honest and crooked, for-profit and not-for-profit, saint and sinner, small-town and international, and successes and failures. He said, "The word *entrepreneur* is a big word that means different things to different people."

It's time to take control of your thoughts and how you express yourself. In which quadrant do you sit? In which quadrant do you want to be? Today's economy is a perfect time to restart, rethink and begin anew. Start the transition from employee to entrepreneur now. **S**

*Robert Kiyosaki, author of Rich Dad Poor Dad, is an investor, entrepreneur and educator. This article is based on Robert Kiyosaki's Before You Quit Your Job: 10 Real-Life Lessons Every Entrepreneur Should Know About Building a Multimillion-Dollar Business. Copyright © 2005 Robert T. Kiyosaki with Sharon L. Lechter. Published by Warner Books.*



# Take **CONTROL**

# of Your **BUSINESS**

The buck stops  
with you.



## In this economic climate,

it's easy to feel out of control. Profits are down, clients are disappearing, and right when you need the most help, your budget is cut. But instead of throwing your hands up and blaming the state of the nation, take responsibility for your future. Ignore the bad news and take action now to make the most of your business.

Yes, profits may be down. But do you know why? Does your product or service really meet your clients' needs? Paul Zane Pilzer says too many business owners get set in a pattern and forget to adapt to changing markets or demographics. Other business owners are simply running the business that's convenient or economical, without ever determining if it's the right fit for their skill set and talents.

If you're like most business leaders, you are inundated with e-mail, phone calls and scheduled meetings that usurp your valuable time. You have a tough time keeping your head above water, much less innovating to stay ahead of the competition. Before you get flooded by the details, Stephen R. Covey helps you take a look at what's really important to you and your business.

Sales have slumped almost across the board. This is a perfect time to reevaluate your approach. Stellar sales don't happen overnight; you need preparation and cooperation from the entire team. Let Jeffrey Gitomer help you get prepped.

If your brand isn't reaching consumers, you've got to spend some time on marketing, getting the word out about your product or service. And despite budget cuts, it's vital now more than ever to make sure that the public sees you as the go-to source. Gary Vaynerchuk helps you get brand-savvy.

And if you're truly serious about building your business, networking is a must. Harvey Mackay says it's all about who you know.

Once you get the clients in the door, customer service is the way to keep them, says Ken Blanchard. Do you have a way to measure your customer service success? Is every member of your team a part of the customer service plan of action?

The economy may be in a slump, but your business success is still within your

# Take Control of Your Success

Making Sure You're in the Right Business

by Paul Zane Pilzer

Read Pilzer's article **Go Out and Improve the World!**

success.com

learned to date. Today, relying on mastery of one functional skill is business suicide—because the area in which your skill set lies could completely transform or disappear in a matter of years. You need multiple functional skill sets.

Your business success depends largely on the third set of skills: adaptability. To a great degree, you can define your competitive edge by how fast and how well you learn something new. You have to keep up with your customers' needs and ask yourself if your business is solving a problem. But it's no longer solely about finding and filling a need; it's about imagining a need and creating it.

The trick is you have to be alert to what is new and emerging—because once everyone else has noticed, it will no longer be new and emerging. How well do you explore the area you don't know about yet, and how regularly and rigorously do you explore it? Your business success and your greatest potential for growth are defined by your technology gap.

One way to assess whether your business is still viable is by

your customers. Would you buy your own product or try your service? Would you choose your business over your competitors'? Can customers find your business—are you recognized in your industry for your expertise? Or

do you have too many competitors?

You also need to assess whether you, personally, are in the right business, whether you're still passionate about what you're doing.

If you experience mental conflict between your business and your personal life, that's a healthy sign that you are in the right business. It's making decisions between two things you love. Do you think about the business meeting scheduled in an hour while talking to your children whom you love? If you don't have mental conflict, something's wrong. Keep your wife and your kids—just change your business.

I used to accept every speaking opportunity and travel around the world. I loved it. But now, I have four kids, and the most important thing to me is putting them to bed at night. It's not that I don't want to do the speeches—I loved doing them—but you can't pay me enough to leave my kids for a week. So I gave up that part of my business because it wasn't working for me.

You have to be passionate about your business. If you don't love your business, you are doing a terrible disservice to your customers and clients, your team members and business partners, your family and yourself. If you



business, put in the extra hours to turn it, then put it on the market and sell it.

Don't wait until you're miserable or your business is suffering. Let yourself be pulled instead of pushed—pulled by your entrepreneurial spirit, that is. Finding and fixing those problems can make you a fortune, and make a lot of other people happier in the process—including you!

## Fit for Business

### Question Yourself

- Are you passionate and excited about your business?
- Do you feel torn between family time and business time? (It's a good sign.)
- Do you assertively seek information and explore areas of your business where you lack knowledge?
- Do you often talk about ways to make your business, product or service better?
- Is your business (or you) known for your expertise?
- Would you buy your own product or service?
- Is your business current with technology?

Paul Zane Pilzer is an internationally known economist, software entrepreneur and author of dozens of scholarly publications and eight best-selling books, including *Unlimited Wealth*. He lives in Utah

**R**emember when you were young and adults asked, "What do you want to be when you grow up?" The idea was that you were going to "be" one thing and "be" that for the rest of your life. How many people do you know who have done the same thing since they graduated from school? Anyone?

You can no longer just pick a job and keep it for the rest of your life. All of these established patterns have been swept away by the advance of technology. And you certainly can't sit back and expect customers to beat a path to your door. If you want your business to be a viable fit in the marketplace, you have to stay current with your personal technology. You need three different types of skills.

First are your basic skills, including your ability to read, write, speak, calculate and process information. If you are limited in these core skills, now might be the time to improve them. Next are your functional skills, which include any

# Take Control of Your Time

What's Important—Not Just Urgent

by Stephen R. Covey

Read **Have You Found Your Voice?** for insights on Covey's 8th habit

@  
success.com

Prioritization, an aspect of time management, means deciding what's important and spending time on those priorities.

Small-business owners and entrepreneurs find prioritization particularly challenging because they are seduced by the urgent and that which is not important. They find those things that become pressing

are proximate or popular and often have the appearance of importance but are really only urgent.

Half the people I teach acknowledge that half of their time is spent on urgent, not important, things.

In classifying what we do in terms of both urgency and importance, I talk in my books *The 7 Habits of Highly Effective People* and *First Things First* about four quadrants: Quadrant 1 is urgent, important; Quadrant 2 is nonurgent, important; Quadrant 3 is urgent, not important; and Quadrant 4 is nonurgent, not important. In research that we did with companies that have immeasurable influence on the development of quality control and management, we found most spent their time in Quadrant 2. The others spent their time in

are urgent but not really that important. They know it and admit it. You might, too.

In order to spend more time on nonurgent and important matters, first develop a mission statement that has purposes and values clearly identified. This gives you the context for setting up long-term and short-term goals, as well as plans to achieve those goals.

The second habit in *The 7 Habits of Highly Effective People* is beginning with the end in mind. It's about vision and is the

of most worth. If you put first things first, you are organizing and managing time and events according to the personal priorities you established in Habit 2, beginning with the end in mind.

Once you arrive at those top priorities for each role that you have in your life (business, personal, family, community service), you have the context from which to distinguish between what is important and what is simply urgent.

It doesn't matter how smart or experienced you are, without a

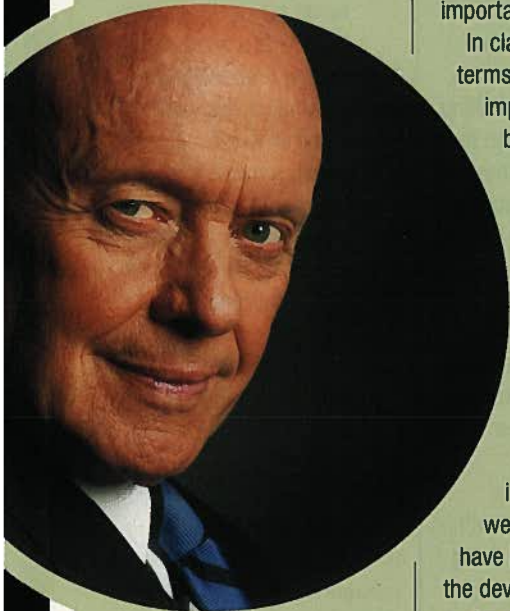
I find that most people do not do long-term planning; rather, they plan for the very short-term and, because of it, are driven by the urgent.

start of your mission statement. Beginning at the end defines the larger criteria. You can decide on your top priorities based on that end. Once you have those top priorities and keep them as priorities, you will not be seduced into the constant flood of urgency.

Habit 3 is the physical creation of your defined purpose, values, roles and priorities. What are "first things"? First things are

mission statement, you can still fall into the trap of focusing on what is urgent, rather than what is important. It's so easy to be seduced by what's pressing—by that which is proximate. An example: interrupting a family meeting for a phone call. Or another example: interrupting an extremely important meeting to send text messages and e-mail.

Technology is a great servant,





from your focus. It has no prioritization associated with it.

To follow through on your highest priorities, make a long-term plan. Base that long-term plan (looking at the next two or three years) on your mission statement—your purpose and your values. I find that most people do not do long-term planning; rather, they plan for the very short-term and, because of it, are driven by the urgent.

Entrepreneurs get so easily drawn into looking at low-priority

opportunities, rather than the kinds of opportunities that have tremendous business potential to reduce costs and increase income in a substantial and consistent way. Instead, they might focus on short-term savings or a new income stream.

One more thing: Avoid daily planning. You may adapt in a daily way, but the shortest unit of planning and prioritization is a week. In a week's time, you can think through each

of your roles and determine the most important things you are trying to accomplish that week in that role. If you get into daily planning, you're driven by the urgent.

By spending your time in Quadrant 2 on nonurgent, important matters, you will live a more balanced existence. You have to recognize that not doing everything that comes along is OK. There's no need to overextend yourself. All it takes is realizing that it's alright to say

no when necessary and then focus on your highest priorities.

*Stephen R. Covey, named one of Time magazine's 25 most influential Americans, is an organizational consultant, leadership expert and co-founder of FranklinCovey, a global professional services firm. He's the best-selling author of several books, including his most famous, The 7 Habits of Highly Effective People.*

# Take Control of Your SALES

Beating the slump starts with you.

*by Jeffrey Gitomer*



Every single person in every single company is either in sales or affects sales. Every single person in every single company is either in service or affects service.

There's an old business adage that goes: "Everyone is in sales." The reality is that only salespeople believe this. Even customer-service people who interact with customers daily in what might be considered a gateway to the next sale don't think of themselves as in sales, or don't think of themselves as salespeople.

Your customers are judging every aspect of every transaction and rating everything, from friendliness of people to ease of doing business to quality of product to service after the sale. They're judging how easy it is to access someone on the phone. They're judging how the package arrived. They're judging what the instruction book is like. And they're

The dilemma is that leadership fails to communicate and teach the importance of customers' interactions and perceptions as they relate to the success of the company. The reason everyone in the company doesn't perceive or realize that they're in sales is that no one has told them and no one has taught them.

The CEO, top executives and top management in big and small companies need to be able to sell every day. No matter the nature of the business, they need to be able to bring in business, and that involves selling the company.

The chief executive officer is also the chief

success of the company and making a profit. The closer the CEO is to the everyday selling process, bringing in business, the more successful the company will become.

There's an old business adage that goes: "Everyone is in sales." The reality is that only salespeople believe this.

There has to be a partnership between the sales team, the management team and the executive team. Leadership must create the products or the services and the messages. But the messages have to be transferable and perceived by the customer

Management's job is to convey leadership's message in a compelling and inspiring way. Not just in meetings, but also by example. And finally, salespeople must convert these messages and their training into sales. My belief is that the company should provide the salesperson with every training tool they need, combined with encouragement to succeed.

For the decade prior to last year, we enjoyed the biggest boom-time economy in the history of mankind. During that time, many businesses took their customers for granted while they reaped profits.

Many companies were not very prudent about how they conducted their business, and when the economy turned, they were ill-prepared to meet the change. They had every excuse in the world why things were wrong, but no solid reason, or idea, or game plan, to make them better.

Here are a few "teach tips" to get your team to the next level:

- Teach *everyone* that attitude is the foundation of success, both personally and in business.
- Teach *everyone* the importance of friendliness.

- Teach *everyone* that speed of response is not an option.
- Teach *everyone* how to respond to customer complaints.
- Teach *everyone* that service is as important as sales.
- Teach *everyone* to ask for more business.
- Teach *everyone* to suggest more.
- Teach *everyone* to thank the customers for their business.

The key word is *teach* because these are courses that no one ever learned in school. Yet they are vital to your success—especially in these times. These elements may seem fundamental—almost rudimentary—to anyone's job function. But more business is lost to apathy, rudeness, slow response, poor attitude and lack of friendliness than is lost to low price—times a thousand.

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*Jeffrey Gitomer is the author of The Sales Bible and The Little Red Book of Selling. President of Charlotte, N.C.-based Buy Gitomer, he gives seminars, runs annual sales meetings and conducts Internet training programs on selling and customer service.*

# Take Control of Your Network

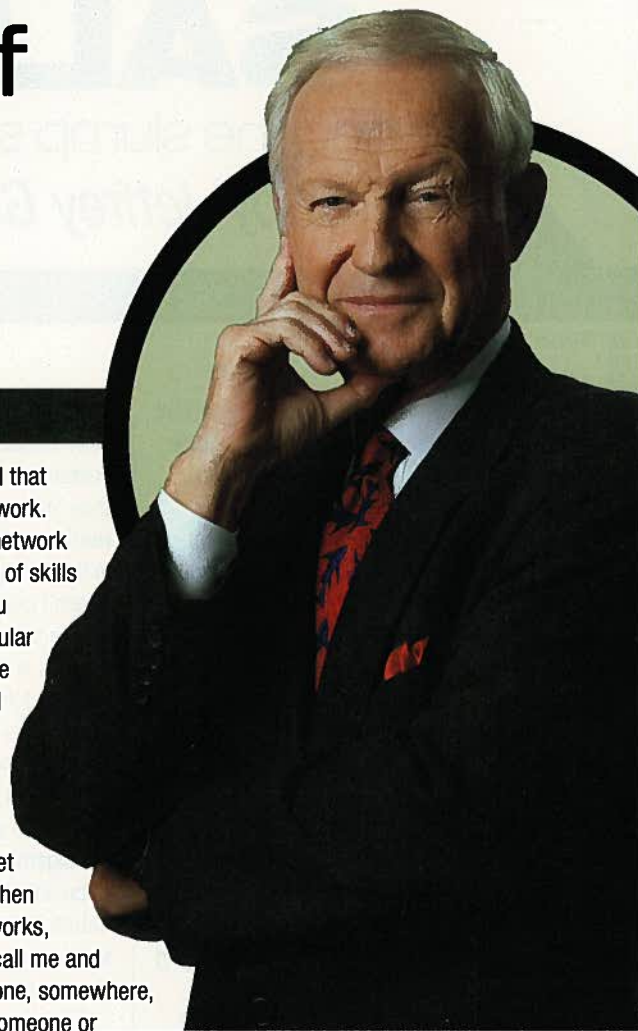
It's all about who you know.  
*by Harvey Mackay*

My father was a newspaperman who headed the Associated Press in St. Paul, Minn., and his whole life depended on deadlines and contacts. When I was 18, he told me that every time I met someone, their name should go into my Rolodex, now known as a contact management system. Write down a little bit about that person—jobs, hobbies, interests, family, education and so on—and find a creative way to stay in touch. I now have more than 12,000 names in my system, and they have saved my skin more times than I can count.

If you need a job, money, advice, help, hope or a means to make a sale, there's only one surefire, fail-safe place to find them: your network. When your superior talent, enviable experience, guts, hard work and

to turn somewhere, and that somewhere is your network.

You need to build a network of people with a variety of skills and contacts before you need to use their particular talents and abilities. The corollary is that you will also become part of their networks, ready to be useful when possible. If I get you in my network, and you get me into your network, then we each have two networks, because you can then call me and ask me if I know someone, somewhere, who can guide you to someone or



The first real networking school I signed up for after college was Toastmasters International, and 40-plus years later, I am still using the concepts I learned at these meetings. In addition to developing your speaking skills, you learn about doing your homework, self-confidence, appearance, and becoming an interesting person and valuable resource to others. It can help you gain and polish the tools to become a successful networker.

A few years later, when I was an inexperienced new owner of a struggling envelope company, I learned I needed all the help I could get. I begged for appointments with people who were doing what I wanted to do, who could mentor me and teach me a few tricks.

I developed more than a network—I made some terrific friends. And they were willing to introduce me to members of their networks. Listen and learn from the masters, and then when you become a master, pass along the favor. Your network will either have a member who can help you or who knows someone else who could be helpful. But you have to ask! My lifelong philosophy is: Never say no for the other person.

Networks are important for personal interests as well as business contacts. Just about every topic you are interested in probably has some club associated with it, and they are filled with folks like you who have a day job and a life beyond.

In our global business world, having a network that extends beyond the city limits is essential. With phone, e-mail and the Internet, it's just as easy to build a global network as a local one.

If I had to name the single characteristic shared by all the truly successful people I've met over a lifetime, I'd say it is the ability to create and nurture a network of contacts.

How do you get started? Begin with your friends and family, then try your banker, lawyer or accountant. Start a blog, Twitter, as I do. Check the nearest university, where you'll find students and faculty with contacts around the world.

And don't be afraid to hire a network. If you aren't an expert at something, and don't know an expert, you can always hire an expert. Your network can help you to know where to look.

My network has been central to my success in business as well as in my personal life. As the old saying goes, "It's not what you know; it's whom you know!"

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*Harvey Mackay is a motivational expert and author of five New York Times Best-Sellers, including Swim with the Sharks Without Being Eaten Alive. He's a nationally syndicated columnist and chairman of the MackayMitchell Envelope Company.*

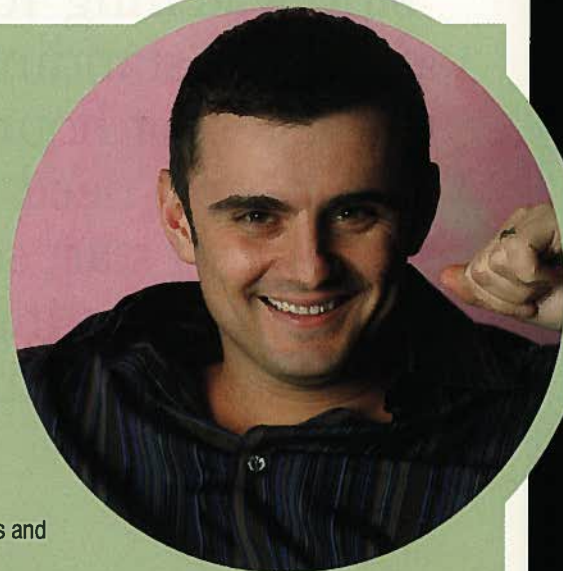
# Take Control of Your Brand

## Building Your Business in a Digital World

*by Gary Vaynerchuk*

Your brand is your story to the world. The brand is what evokes emotion when people hear and see a name. Really, it's all that we, as business owners and entrepreneurs, have.

A brand is to a business what words are to a human. But our words, in a digital age, have reach like never before. To put it in perspective: The classic résumé has no value in today's world. Whether you're branding yourself or a business, what you put out on the Internet and to the world in general



As I left my office yesterday, somebody left a comment on my Facebook page that said, "If you think Gary reads this, I have a bridge to sell you." I responded. That's powerful, and it exemplifies how important it is to be part of your own world and to pay attention. The funny part is that being a good brand today is really all about listening (and it always has been).

*Social media* is an old term. I call it "business." Social media tools, including Facebook and Twitter, are an extension of classic business. Would you, as an entrepreneur, go to a Mets game and not be willing to talk about business? Why not use Facebook in the same way? If you choose not to take advantage of online branding, your business will become old and stale. You'll be the person arguing that horses are just fine, so why buy a car?

There are signs indicating whether your brand is in bad need of developing. The telltale sign is if people have a tough time explaining what you do. I think one great exercise for today's entrepreneur is to contact 50 casual friends or acquaintances and ask them to define your brand or business. You'll quickly know if

The small-business person or entrepreneur needs to stop watching YouTube videos and standing behind a register for hours a day. These people need to open a computer to start searching, communicating and brand-building.

your branding message is zoned in or not. If you get many different responses, that's not good. What you want to see is that people give correct and similar responses.

The first step is to believe in the power of online branding. Spending hours every day on social networking sites, responding to potential customers and other followers, is not wasting time—it's conducting business. If you're not on search.Twitter.com every single day and searching your brand and name as subjects that are relevant to your business, you're making a big mistake. Searching and online communicating is the biggest real job going. And nobody realizes it. The chief listener is going to become a very important job title.

Here's an example: Somebody tweets that pizza from a specific chain is no good. Here's your chance to respond with a simple, "What's wrong?" So starts the conversation and brand-building.

The small-business person or entrepreneur needs to stop watching YouTube videos and standing behind a register for hours a day. These people need to open a computer to start searching, communicating and brand-building. Even if you think locally, you can put in your ZIP code and get chatter within 10 miles of your location.

There are a lot of small-business owners who cry that they're getting beaten by Amazon.com or Wal-Mart, yet, they're on the phone for 90 minutes a day, sending jokes to friends or going out for long lunches, instead of hustling. It's my fundamental belief that hustling and hard work are underrated. The fact that we have tools today that allow our hard work to extend beyond what was previously impossible is an amazing opportunity.

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*Gary Vaynerchuk is a personal branding expert and speaker, leveraging social media tools to build his family's local retail wine business into a national industry leader and promote his video blog, Wine Library TV. He is the author of the newly released Crush It!: Why Now Is the Time to Cash In on Your Passion.*

# Take Control of Your Customer Service

Building a Customer Service-Oriented Business from Inside Out

by Ken Blanchard

The best way to “wow” your customers is to take care of the people who take care of your customers.

Quality customer service is your competitive edge. Everyone can have similar products or services, but what they can't replicate is your people, how they treat your customers, and how your customers feel when they are doing business with you.

The best way to “wow” your customers is to take care of the people who take care of your customers. Businesses have to care about their people both internally and externally. When the people who work for you feel valued, they will make the customer

feel valued. This builds customer loyalty.

If you aren't treating your internal people right and they don't feel valued, they might pass that same negative attitude on to your customers. It's the attitude of, “Why would you want to shop here?”

Do you even know what goes on beyond closed doors?”

Leaders who are serious about creating a culture of exceptional service start by getting everyone on the same page, believing first that service is important. Make sure everyone in your business knows customer service is part of their job, even if they aren't interacting directly with your external customers. Walk the talk. You have to say it's important, but also act like it. As a business leader, how do you treat others? Leaders have to be great role models.

You can lose customers when there's inconsistency. When some people at your company are great to work with and others are not, customers get frustrated. Don't allow inconsistency internally, either. Don't say quality of service is important and only measure your personnel by the number of calls made. You have to have measurement tools, but balance those tools against the level of

What does good customer service look like? What does it feel like? And what does it mean for your business? You need to define it for your people. You also need to have incentives and reward programs. For any behavior you want people to exemplify, you have to reward it.

Make sure your people aren't caught up in wanting to win and being right in order to prove the customer wrong. You don't want people who won't bend on your policy even if something works better. You have to empower people to think beyond policy.

Hire the right people, train your people and encourage them to use their brains. You need to make people feel like it's their business. Ask the people who deal directly with the customers' questions, listen to them and incorporate their good ideas.

You don't want people who work for you to think you don't care what they have to say. Encourage them to listen, and make it a safe place for them to speak up when they see something that isn't working. Give your people credit when they fix or improve something. Ownership builds trust. If people on your team have that trust, why would they ever want to

else? This is a much better outcome than what I call “quit and stay,” when people show up, but they are dead meat. When your internal people aren't happy, they will tell everyone about it.

What do you want your customers to know? For us, service is about caring about others. We established the slogan I CARE. When you know someone cares about you, you have that trust and loyalty, and you are willing to forgive them if something goes wrong.

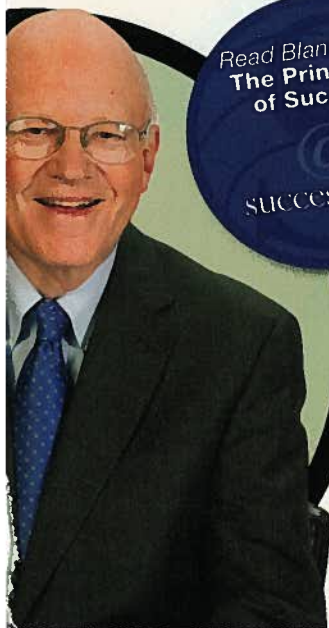
Constantly measure and evaluate how you are doing. You can't just do a yearly survey and think you will capture it all. Gather data and measure the service internally as well as externally.

Your customers likely want options. Some people would rather just have an automated system, but you have to give people options to speak to a live person. People fail to realize that many customers still want the human touch.

*Ken Blanchard is a global leadership and management expert and co-founder of The Ken Blanchard Companies. He's the best-selling author of numerous books, including The One Minute Manager and*

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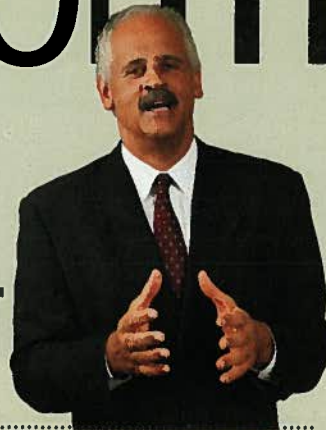




*a tale of*  
transformation

**The Journey  
to Entrepreneur**

by Stedman Graham



**Webster's dictionary defines an entrepreneur as someone who organizes, manages and assumes the risks of a business or enterprise. Yet, is being an entrepreneur any riskier than relying on the traditional corporate structure for jobs, compensation or security? In today's economy, an entrepreneurial spirit is not an option—it is a necessity.**

Today, entrepreneurs create new businesses and jobs at an incredible rate. About 600,000 to 800,000 businesses are started in the United States each year. About 5-15 percent of this country's businesses create the majority of new jobs. With layoffs and companies going out of business, you can no longer count on having a job—but you can create your own. Without jobs, there is less productivity, a lower tax base and less stable economies. With its promise of autonomy, unlimited earnings and high potential, entrepreneurship is a hallmark of the American economic system. Entrepreneurs are the source of new knowledge capital, ideas, social networks and global enterprise in existing and emerging markets.

At no other time in history have we the need—or better opportunity—for people to create or retain ownership of their lives and financial

time for each of us to be the leaders of our lives, to claim our rights as human beings. Communities and our nation need more entrepreneurs. Entrepreneurialism is not only a pathway to autonomy and financial independence, but it has a macro-level impact of generating businesses serving as engines for community development and economic growth, as well as sources of employment opportunities and higher living standards. Entrepreneurship is also a force for community health and well-being, and self-sufficient people.

The transformation to entrepreneur includes finding the freedom that comes from having a strong identity—a strong sense of self. As you know, most of us take years to discover who we really are. Too many of us never will. If we fail to define ourselves, we risk letting others define us—by race, gender, culture and environment. When we buy into labels that keep us in a box, we can never realize our greatest potential. Unrealized potential impacts our families, children, workplaces, communities and the future of America itself. These challenges are cross-generational and cross-cultural. In difficult times, we need to know who we really are—individually and collectively.

History will show this as a transitional age—an age of human reform. As bad as things have been, this time of great turmoil and change presents a huge opportunity to retool and rebuild—from within. While

them, others see a chance for a new beginning. In many senses, we are freer than ever to imagine our possibilities. In this setting, we have a unique chance to identify ourselves based on our talents and dreams, instead of letting the world slap a label on us. More than ever, we need fresh talent, innovative thinking and the spirit of the entrepreneur to begin this journey of human reform.

There is no security in what is no longer relevant. But there is power in change. John F. Kennedy said, "Change is the law of life. And those who look only to the past or present are certain to miss the future."

## Rising from the Tumult

As the world undergoes this seismic shift, what better time is there to become your own leader or business owner—and to aspire to the excellence that may have eluded you in your professional and personal life? What better time is there to move beyond your problems and work toward what you want to become? What better time is there to learn how to focus on your own strengths, learn your greater purpose and start assembling your passport to freedom?

You must answer the questions: What do I do now? How do I reinvent myself? How do I harness my talents to survive and rebuild my life? The answers lie in the creation of a stronger identity.

## Exercises in Identity

Self-identification and defining the business you wish to be in or to start is an organic process. The first step is the most critical: identifying what you naturally love and care about. It sounds simple, but it is amazing how few people actually stop to do this. Identify your dreams and your strengths, and strive to find a common ground to unite the two. Describe your best qualities. Describe your worst. What has happened in your life to lead you down the path you're on? Whom do you admire? Only when you see where you are and who you are can you really make the decision to change your thinking and best determine what you want to be. When you do that, you start to build value and potential for yourself. Take one step at a time, have short-term attainable goals and tend to those little details as steppingstones to your long-term goals and ultimate objectives.

## Labeling as a Control Device

Change is not always easy because many of us have been programmed to stay in a box. History is full of examples of how labels have been used as a way to minimize the legitimacy of a people or

the growing influence of minority populations and the election of Barack Obama as U.S. president, it's apparent we are growing out of our long tradition of cultural stereotyping. However, most of us at some point in our lives have been programmed by parents, friends,

schoolmates, educators and the media about what our identity and potential are based on class, color, creed and culture. We often buy into these generalizations as youths and have a hard time breaking out of these boxes. But the world can't wait for you to bust out of your box, linger in the past or reconcile your self-pity.

With a sense of identity and the process and ability to address your history or emotional programs, you begin to develop your potential. Beyond fundamental academic skills, you need to learn how to identify your strengths and combine those with your passions in ways that empower you to establish and achieve a vision for your life. Once you have that core—

your identity—you will be able to sort through the onslaught of information faced daily and use it to enhance and self-actualize your potential.

## 5 Tips for Transformation

### 1. Your Core, Your Operating Platform

You must also engage your operating platform. Every computer has a platform or system that handles its core operation—its hardware, its guts. By nature, it is flexible and can incorporate new programs and upgrades that assist in its operating efficiency and its ability to adapt to technology changes and new information. Your operating platform should be constructed along the same lines. It must be durable, adaptable and changeable. You are better able to reprogram yourself to create new and better habits, strengthen your core and remove obstacles to success.

### 2. Find the Courage to Change

We all have a sense of security that comes from routine. We tend to retreat to this safety zone when we feel insecure or threatened by changing circumstances. While we may sense that we need to change our program to better our lives, we are often hesitant to venture outside our comfort zone. But if we are to keep from becoming stagnant, we need to extricate ourselves from our cozy confines.

### 3. Tailor Your Talents

There is a need for people to adapt their talents and identities to a fast-changing world. It is relatively rare to find people operating in their professional fields still using training they received 10 or





for your willingness to re-educate yourself inside and outside of the classroom.

#### » 4. Be Nimble, Be Quick

It will take sweat equity, time and constant research to fine-tune your talent to the market. Your success will not only be determined on how willing you are to work for your success, it will hinge on how adaptable you are to changing conditions. As we have seen repeatedly in headlines over the last several years, the playing field is changing rapidly and complacency can be a death knell.

#### » 5. Learn from Failure

Don't be deterred by failure. Everyone fails. The real test is whether you choose to lift yourself up and persevere in the face of adversity as you continue your rightful pursuit of your dreams. If you have the faith to begin this journey of self-actualization, you can find ways to clear the inevitable roadblocks. That confidence will come from believing you deserve fulfillment and a better life based on your unique talents. Go in expecting missteps, and realize they may be the most enlightening part of your journey.

In summary, creating our own future is the ultimate freedom. In fact, it is our right. Identity and freedom—you can't have one without

the other. People who enjoy an abundance of personal and economic freedom in their lives almost always have a clearly defined identity.

Remember this on your journey: You are empowered to take all the information available to you, customize it and make it relevant to your own development. You can take full ownership of yourself and generate your own ideas. You are flexible and can reinvent yourself every day to continue to grow. You are a leader, not a follower. The pursuit of dreams and the nurturing of talent are lifelong endeavors. *It's not about where you have been. It's about where you are going.*

America's free-enterprise system allows anyone with the fortitude to foray into business ownership, to become a business owner or independent contractor. This transformation tale is yours. You own the tools and perspective to change how you view yourself and your possibilities. And... you will always be a work in progress. Your continued success will be contingent on how adaptable you are and how hard you are willing to work at it—and for it—every day. **S**

*Stedman Graham is an entrepreneur, speaker, educator and best-selling author whose works include You Can Make It Happen and Teens Can Make It Happen.*

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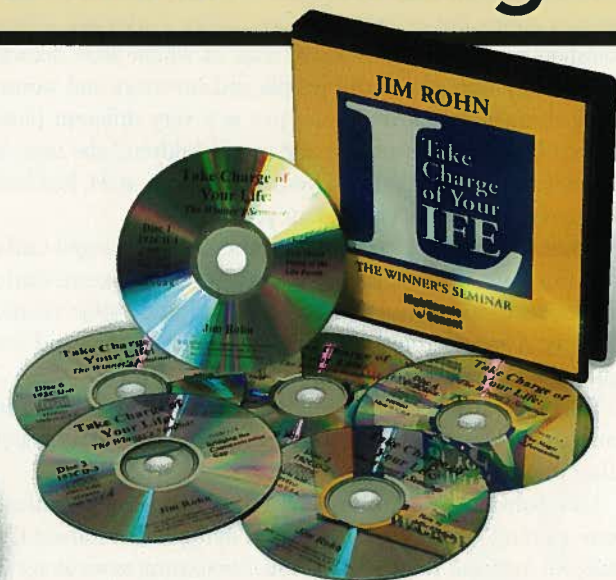
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