



COMFORT IS THE ENEMY OF ACHIEVEMENT

A 52 WEEK PATH TO ACTION,
PASSION AND PURPOSE

INTERNATIONAL BESTSELLING AUTHOR

Farrah Gray



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PRAISE QUOTES

Farrah Gray Dubbed by Oprah Winfrey as an “all-star” with “priceless advice.”
-O, The Oprah Magazine

“Farrah Gray is the ultimate American success story.”
-Good Morning America

“America’s Reallionaire.”
-ABC 20/20

“We are impressed by your list of accomplishments, your enthusiasm and your optimism.”
-Bishop T.D. Jakes and First Lady Serita Jakes

“(Farrah) I can’t imagine where you’ll be 20 years from now I hope you’re running for office and making this world a better place.”
-Donny Deutsch, Chairman, Deutsch, Inc.

“Gray brings this clear cut frontal perspective to everything he does. His list of accomplishments is truly incredible.”
-Marc H. Morial President/CEO National Urban League

"His name is synonymous with success and triumphs...and is already considered to be an entrepreneurial icon, business mogul and bestselling author."

-Ebony Magazine

"You are just the best & the real thing."

-Suze Orman, New York Times Best Selling Author

"Indeed, you are making it happen."

-Stedman Graham

"Farrah Gray: acclaimed entrepreneur shows how to chart your own path to financial freedom."

- Jet Magazine

WEEK 1

PURSUE CHANGE FOR SUCCESS

WEEK 1 PURSUE CHANGE FOR SUCCESS

Many people say that there are no formulas for success, but there is.

Every success story can be tracked down to specific traits and actions that can be duplicated.

Success formulas can also be called ideas for successful living. There are many names by which we can call the very same thing. I refer to these ideas for successful living as success formulas because we discovered them through living our lives, but as we progressed, we learned that other successful people embrace them as well. These formulas are universal, because you can't create them, even though you can discover them. Now, they may be universal, but each individual puts his/her own spin on the ideas. In addition, each person has his/her own focus. Our focus happens to be on personal development, which is also referred to as self-improvement.

We have discovered these formulas for personal development and have applied them as they have worked in our own lives. But we wanted to have a more focused discussion on some of the formulas in forthcoming columns.

Success formulas can also work in cooperation with each other. Some of the most admirable people in the world are people who have used the power of positivity over negativity, self-determination and perseverance to change their lives, and/or overcome seemingly insurmountable odds.

*“You are not judged on the height you have risen
but from the depth which you have climbed.”*

— Frederick Douglass, 1881

Success, to some, is all about wealth. To some, success is all about achieving the perfect job, or the perfect marriage, or living the perfect life.

Let's examine what Webster says about success:

Success

- a: degree or measure of succeeding
- b: favorable or desired outcome,
- c: the attainment of wealth, favor or eminence.

There are other ways in which humans have come to define success, but one thing is clear: success must be defined and a goal must be set before it can be achieved.

Think about achieving a goal in terms of driving a car. How could you possibly get to your destination, if you have not clearly defined it? Would you just drive all across the town or all across the country in search of your destination, or would you sit down and identify the destination before you even get into your car? That's how life is!

Why would you live your life and go through your days, wasting precious time, effort and other resources without defining your actual goal? The question may sound elementary, but many people live this way and wonder why they fail to achieve anything of substance.

Another mistake people make is pursuing someone else's goal. Let's use the driving analogy again: How could you arrive at your own desired destination, if you focus on where other people are going? Would you get on the freeway and drive north just because other people are driving in that direction? Where do you really want to go? In order to define your own destination in life, you must take the time to think about who you really are and what will really make you happy. Your success may be to teach small children to read and write, or your success may be to lead a football team to a national championship.

Your success may be to own a multi-million dollar corporation, or your success may be to work your way to a high level of management in a multi-million dollar corporation. The point is that whatever your definition of success is must be the goal of your life.

If I ask one hundred different people, they will give me one hundred different definitions of success.

“One doesn’t become great by claiming greatness.”
—*African proverb*

Some people think that if they just wake up, they will become successful and make it big. Life is not that easy and people who think that way rarely succeed in life.

Those people are always saving themselves for that big day when they hit the lotto or when a deal falls into their lap, or they are waiting on some other dream of success without action, which never comes.

The greatest myth is that success has to do with luck, being given an advantage or great talent. No! Success is aligning your dreams with reality.

WEEK 1 – PART 2

SUCCESS IS NOT BY ACCIDENT

WEEK 1 – PART 2
SUCCESS IS NOT BY ACCIDENT

In the context of tremendous change in the economy and labor market, many people are deciding that self-employment is the right choice for them. People work for themselves when there are too few jobs, or not the right kinds of jobs. They work for themselves because they want to have more control over their working hours or their working conditions. People become self-employed when employer discrimination stifles their potential. In short, people work for themselves when they want and need what self-employment can offer that other employment cannot.

Being self-employed is a way of life radically different from anything you've ever done before. To be successful at it you will have to make a real turn-about in how you both think and act.

It's time to rediscover latent skills and reactive old interests!

Self-employment is a career alternative for people who are mentally and physically strong, who can effectively implement the same skills and talents on a job to become a budding pink slip millionaire.

Each moment can change the rest of your life and the course of your direction. If you are not intentional with your actions, you will plan to fail. Successful people operate from the beat of their own drum, but they are intentional. Successful people don't become successful by accident-it's sheer, practical application. You have to do at least one thing toward your goal every single day. You have to dedicate yourself every day to doing what you love. Don't just talk about it. Talk is cheap. You may have no concept where you want to be other than theory, and that's okay. You are guaranteed to get closer to your dreams if you just walk forward and begin to question.

Let's return to this concept of "work" once more. "Work" is doing what's necessary to get to where you want to be. Doing what's necessary and what needs to be done. Work hard so you can play hard. When you keep trying to do something and it just doesn't fit-problem after problem-then you're doing something wrong. You can't do anything unless you put "work" into it, but working in the wrong direction will always leave you unsatisfied and unfulfilled. You are likely to be broken financially and spiritually when you've travelled thousands of miles in the wrong direction.

Be sensitive to recognizing the resistance when things are not falling into place over and over again. They are signaling you to go back to the drawing board and ask yourself, what am I doing? Some people try to fit a round peg into a square hole. When you are walking the true path, things come together and you notice a difference. You will still have classic bad days (I like to say those are the days you get paid for!), but they don't hold you back in the long run. Those days may feel like stumbling blocks in your drive, but you're still headed in the right direction.

Albert Einstein once said, "Your imagination is your preview of life's coming attraction." I believe he's right. That phrase encapsulates so much of how I live each day. Remember, when you think positively about your future, leaving the past behind, you can attract it toward you. It's about your imagination and no one else's. I challenge you to take what I've already given you this far and start to imagine your future.

Imagine your own coming attraction, and I bet a few planning ideas will gradually arise.

"What would you attempt to do if you knew you could not fail?"
– *Anonymous*

Success-oriented people give up only after great struggle and painful deliberation. And when they decide to depart from the path they are traveling, they throw nothing away. Rather, they gather up all they have learned from the experience and build it into the next set of future plans.

WEEK 2

FACE THE FUTURE: YOUR OPTIMISM
WILL NOT SHORT CHANGE YOU

WEEK 2

FACE THE FUTURE: YOUR OPTIMISM WILL NOT SHORT CHANGE YOU

I was invited to become the commencement speaker at Greenville Technical College by Dr. Thomas E. Barton, Jr., the longest-serving president of a two-year college in the nation.

After a year-long relationship was established in discussion with the president, faculty and staff at the technical college, my foundation developed an experiential entrepreneurship curriculum to offer to local, community-based organizations off-campus.

I was honored to address the thousands of accomplished graduates and their family, friends and stakeholders that played an important part of the graduates' achievements.

At Greenville Tech, my message to all in attendance included advice on finding their "area of excellence".

The faces of the future were proud of the smiling faces of a true "melting pot". This "new majority" with diverse skills, backgrounds, motivation and mentality will choose to invent their own future gained while attending college.

Everywhere we look at jobs today, occupations and vocations, which are increasingly focused on knowledge and information. Unfortunately, some occupational changes will be out of one's control as the occupational mix in the economy continues to change rapidly, moving forward in the 21st century.

Their challenge and ours is to understand the implications of this "New World" and prepare ourselves for it.

A Japanese proverb comes to mind:

“Vision without action is a daydream. Action without vision is a nightmare.”

Speaking of vision and determination, a 95-year-old graduate became the oldest world’s college graduate. According to Guinness World Records, the 95-year-old broke the record of a 90 year old woman, who had received a journalism degree a few years before.

“Improvise, Adapt and Overcome”

This is the unofficial mantra of the Marine Corps based on the fact that the Corps generally received Army hand-me-downs and the troops were poorly equipped. Despite this, the Marine Corps has been successful mostly because of the creativity, tenacity, success-oriented mindset and organization of its people. Without personal organization, the struggle to achieve will be like a winding road to nowhere

As personal “futurist”, we can design our own destiny by beginning with the end in mind...the end being the realization of your vision. This will motivate you to achieve your purpose. Without motivation, inspiration and vision nothing worthwhile will be achieved. In life, we are either driven by promise or pain: The promise of an abundant future or the immediate need to change a painful situation.

Your immediate goals often relieve you of an undesirable situation. Your long-term vision propels you toward great possibilities. Your vision must resonate with your values if you are to enjoy the journey. If you are not excited about what you’re doing with your life, you’ll probably not get maximum results. This is a clear indication that you are not living your life’s purpose.

State what you envision for yourself. Don’t attach timelines just yet...we’ll get to that in a second.

My Immediate vision

My Short-term Vision

My Mid-range Vision

My Long term Vision:

You are blessed and highly favored. You have within you everything that you need to achieve your goals. Learn how you work. How can you put your values, beliefs, assets, liabilities, strengths and weaknesses to work for you?

Your assets and liabilities are one and the same...depending on how you approach them.

Set the vision. Do the work. Move in the right direction. Monitor your progress every week and every month. If it helps, make a chart. Don't change the goal, even if you fall behind. And if the process leads in a different direction do not be afraid to change the course and follow it.

If you want success, you must plan for success rather than failure. You don't set out for Los Angeles from New York by walking eastward, do you? Of course not! You have to be walking in the right direction to get where you're going.

Simple...but true.

In the words of baseball great, Satchel Paige:

"Don't look back. Something might be gaining on you."

WEEK 3

SUCCESS HAS YOU WRITTEN ALL
OVER IT

WEEK 3

SUCCESS HAS YOU WRITTEN ALL OVER IT

Are you a butcher, baker or a candle stick maker? Your ideas at first may not appear to you as “big” ideas that can go to market.

A young man living and working near a college campus could see the opportunity wanting to open a small chicken wing restaurant. What is great about his idea? He was selling “the sizzle” and not “the steak” with 18 different hot sauces flavors to choose from, which kept the college students coming back for more. When I arrived in Jackson, Mississippi for our meeting and taste test, I was convinced along with him that he has every opportunity for market entry product success.

Success can’t be the goal. It is not the hope of a great achievement or a plan to accomplish a specific goal. Rather, success is an attitude that affirms worthiness of who you are and the things you are doing. It is an attitude that keeps you open to new discovery and continual growth.

Choosing a business idea that will work well for you is paramount to starting a business. For now however, we will concentrate on choosing an idea for starting your own business, the best place to start is to look at the skills and knowledge that you do have. For instance, if you are in employment could you do your job working for yourself rather than being employed by someone else?

Other ideas are listed below.

Could you turn your hobby into a business?

Maybe in your spare time you have gained a skill or knowledge, which could be turned into a business. It could be hair styling, gardening, cooking or writing. With the business know-how, something you take pleasure in doing, could be earning you money!

Copy an idea?

An idea does not have to be novel or even original; in fact very few businesses are based on original ideas. Observe what happens abroad, you could get an idea that has not been tried where you live. Look around, watch the news, observe things around you and think how it could be translated into a business idea.

Look for inspiration

You could be inspired with an idea by looking at trade magazines, attending business expos or trade shows. This could provide the seed for a new idea or give you an idea to do it better.

Identify the best market

Apart from choosing an idea based on your skills, you could research markets you believe to be profitable. The ideal market would, for example, be a growing market and have a niche.

Still no idea?

Try brainstorming with friends and family. Invite them to come up with any ideas (it does not matter how silly some of them may sound). A brainstorming session should last no longer than fifteen minutes. It should be a starting point to help you think about the opportunities available.

New product or process?

Maybe you are a bit of an inventor and have invented a new product or process that you wish to create into a business. If that is the case, make sure you patent your invention with the Patent Office (see address below).

Making it a good e-idea

Whatever business idea you decide, you should also be thinking of how it would translate on the Internet. Your business idea should therefore be an e-idea with the following attributes:

Public appeal—It should be an idea that can be marketed to attract customers and appeal to their imagination.

Easily transportable—As the Internet is a worldwide medium accessed by people from all over the world; you will need to bear in mind how your product will be transported. This is particularly important in determining the success of your business.

Hopefully, this should be enough general information to help you make up your mind about your business idea and the important attributes needed to make your idea work. Go for the success that has your name on it!

WEEK 4

ECONOMIC EMERGENCY

WEEK 4 ECONOMIC EMERGENCY

In the context of tremendous change in the economy many people are deciding that self-employment is the right choice for them. People work for themselves when there are too few jobs, or not the right kinds of jobs. They work for themselves because they want to have more control over their working hours or their working conditions. People become self-employed when employer discrimination stifles their potential. In short, people work for themselves when they want and need what self-employment can offer that other employment cannot.

Being self-employed is a way of life radically different from anything you've ever done before. To be successful at it, you will have to make a real turn-about in how you both think and act.

Entrepreneurship has become a viable alternative in our history when economic self-sufficiency and independence has gained popularity.

Throughout the ages, the maverick approach of being ones own boss and shaping one's destiny has appealed too many at various stages of their lives. Quite often, it is precisely that segment of the population which has limited economic mobility that selects entrepreneurship as a means of family survival and financial growth.

The Black American tradition of self-employment is back. My great great-grandmother financially secured and fed her children by running "Ma Bird's Blue Plate Special Restaurant" after making both ends meet with her home based laundry service. In past times and today, the economic emergency solution to "no employment" is "self-employment/entrepreneurship".

If you should choose self-employment, the more you learn about it, the more convinced you are that it offers many of the things you appreciate: independence, personal satisfaction, unlimited earning power.

Start with a sideline business that will allow you to grow gradually make the transition, but if you go full blast into a business of your own, you will be quickly pressed to making sweeping changes in how you do things.

You will find out soon enough that in running your own business there's no waiting for the go-ahead. In a job, you wait for the next assignment, the next instruction, the next permission, the next applause. In your own business, you make all happen from start to finish.

In deliberating over whether to seek self-employment or another job, you will likely suffer great doubt and apprehension. Your first impulse may be to seek outside counsel. However, if you are trying to decide whether to start a business of your own, you are probably not ready for the plunge. It's like asking outsiders whether you should marry. They may be able to offer some help regarding some of the details of what you are proposing, but they don't know enough about your personal feelings and intentions. If you can't depend on your own convictions, you will fall short in being able to do all the things that go into making either a successful marriage or a successful business.

People are told that it is important to have "purpose" in their lives—a direction, a set of goals. The direction and goals of most people's lives are extensions, direct reflections of the context in which they live. A real purpose for doing something must come from within you. You can be forced, cajoled, even humored into doing things, but you are the only one who can determine the purpose of your actions.

The first step to do list is as follows:

- Set some realistic money goals to achieve with your business
- What will be the biggest challenges and how will you overcome them?
- Create a spending plan and stick to it
- Identify your household monthly spending habits

- Find ways to save money to use for your business
- Make a list of who you owe
- Determine what your debt terms are and what your repayment status is
- Consider credit counseling to build up personal credit

It's time to rediscover latent skills and reactive old interests!

WEEK 5

PINK SLIP RECOVERY OPTION

WEEK 5 PINK SLIP RECOVERY OPTION

The basic difference between self-employment and entrepreneurship is that self-employment is usually a one person venture operating from home like consultants, programmers, graphic designers, freelance content writers, web designers and copywriters.

Enterprising men and women have done quite well for themselves working right from their home. Though self-employment might sound appealing, it requires tremendous amount of discipline, confidence and effective time management.

First and foremost, you will have to inquire about any required business permits. Then buy or lease and set up the equipment you need for the venture. Most importantly, since you are working from home you have to establish a very good networking system to get in touch with people who may offer you assignments.

Can anybody start a small business?

Yes, provided you know what you are getting into and provided you feel comfortable with your state of knowledge about the business you have chosen. A logical first step for the undecided is to list potential areas of personal background, special training, educational and job experience and special interests that could be developed into a business.

You should also have a strong drive to succeed even when the hours get long and the decisions difficult. All types of people make it in small businesses and all types sometimes fail. It is a choice that should be made only after serious study, self-examination and counseling. Detailed preparation and a long term planning is your key to success.

Self-employment Basics:

The perfect idea

Often the simplest of ideas which when realistically developed can be converted into profits. From gourmet popcorn and designer T-shirts to a bar-b-que sauce recipe to software programming, it all depends on the ingeniousness of the entrepreneur. Consider service-oriented ventures ranging from providing house-help, gardening services and pet care are fields that have not yet been fully explored.

Finances

You will need to maintain two different capitals. One to pay for the things you need just to get your new business started the other to pay your operating costs until your business breaks even. Make an estimate of all the things you will need to just get started.

Writing the business plan

The business plan is nothing but organizing your dream scheme into a blueprint for easy execution.

The finished written plan is an operational tool which, when properly used, will help you manage your business and work toward its success.

Firm eye on competition

No business, big or small operates in a vacuum. Get to know and respect the competition. Target your marketing plans. Identify direct competitors (both in terms of geography and product lines) and those who are similar or marginally comparative.

Market analysis

For a small business to be successful, the owner must know the market. Analyzing the market is a way to gather facts about potential customers and to determine the demand for your product or service. The more information you gather the greater are your chances of capturing a segment of the market.

Execution

After writing the business plan, then follows the stage of execution. Detailed planning can sometimes be severely upset by practical problems, which can plague the project. A day to day schedule, listing the tasks to be completed and pending jobs, which need follow-ups, will help in completing the process for accounts payables and receivables.

Time management

During the first year of operation, continue to chart post and check off tasks on a daily, weekly and monthly basis. It is important to keep both a planning and an operating log. These tools will help avoid oversights and provide vital information when memory fails.

Promotion and Advertising

With the marketing strategy and clear objectives outlined, use advertising to get the message out to customers. Try to reach the largest number of people with the money allocated to advertising and promotion via Internet or several different methods of advertising. Remember to be creative and implement ideas.

A razor sharp mind, a visionary outlook and a knack to weather stormy situations go a long way in making any business venture a resounding success.

Self-employment is a career alternative for people, who are mentally and physically strong, who can effectively implement the same skills and talents on their last job to become budding pink slip millionaires.

WEEK 6

DRAWING POWER FOR SUCCESS

WEEK 6
DRAWING POWER FOR SUCCESS

It has been estimated that we think more than 50,000 to 70,000 thoughts every day, more than half of which are negative. Periodic mental house-cleaning to get rid of the negative `garbage' that otherwise becomes ingrained.

Charging the atmosphere with positive thinking is what it's all about. Stopping self-destructive thoughts is like stopping any other bad habit—it takes time and effort.

We control our feelings and thoughts both consciously and subconsciously. It is within us to be positive or negative, lively or unsociable. One of the most effective ways to come out on top is by the affirmation of all that is positive. Affirmations are positive statements about yourself that you repeat over and over until they're programmed into your subconscious.

If we think unhappy thoughts, it will be impossible to feel either positive or be happy.

As thinking is an unconscious habit, good habits, such as talking positively to yourself, focusing on positive thoughts and being positive with other people, gets good, positive results and peace of mind. While no one can be positive all the time, there are ways to develop a positive "mind set" so that positive thinking becomes a habit.

Like positive thinking, worrying is a habit-albeit a bad one. Constant worrying is destructive and self-defeating.

Try to eliminate negative self-talk. It only underlines our poor self-image and makes us lose confidence in ourselves. Catch and kill that negative thought!

Develop a three-pronged approach-Commitment, Control and Challenge. Make a commitment to yourself and to people and things that matter to you.

Be enthusiastic and dare to dream!

Keep your mind focused and set your goals and priorities. Take everything in your stride—success and heartbreak.

Be courageous. Do not be afraid of change. Do your best and have no regrets. See learning and change as opportunities and never let go of your optimism.

Boost the positive and you will find that you are a success during good times and a survivor during the hard!

Absolutely nothing, as they say, succeeds like success! Nothing sells like it either! Nothing motivates better or attracts more. Yet there is a lot more than hard work that goes behind creating success stories. To really succeed, you will have to define it differently!

One of the keys to success is a belief in yourself. An abiding faith in your capacities makes you a self-assured individual ready to succeed. Such a person is open to honest self-evaluation and can change his negatives into his most positive features.

An understanding of your personal and professional wants will make up the right ingredients for your life's success recipe.

Don't use the accomplishments of others as a yardstick to measure your own progress. Admire, don't envy others. Envy is an incurable disease of the heart and mind that will stifle your flow and growth. Applaud the sacrifice and gains of others, instead of displaying your anger or resentment. Don't become a hater!

This is actually a word with a wide meaning and negative consequences.

The attribute of admiration will help you not only personally but also probably in all spheres of your life. An understanding of the people around you and a cultivation of a positive attitude along with good manners will be an added feature.

Control does not imply having everything in hand. Actually control is a state of being. It is a state of 'cool collectedness,' which leads to a composed self, which thinks and works better.

You should be able to effectively convey your ideas for their proper execution.

For this, the most important ingredient is communication. A proper implementation of plans is necessary for the desired level of success.

To never give up even in the face of the gravest opposition till the goal is achieved needs this energy. This is perhaps the toughest aspect of success.

An important aspect of all success is sincerity, the honesty to analyze yourself in a realistic manner. Sincerity is what makes those plans that put you on the road to success. Success is not just a matter of chance, but it is the right combination of characteristics that makes achievement possible.

Personally, I am in awe of how fluid my life became when I realized that I wasn't in control of anything outside of me. It's a beautiful place to inhabit.

WEEK 7

KEEP ON KEEPING ON

WEEK 7 KEEP ON KEEPING ON

It is important to pay attention to your true destiny because you may believe that you are failing for other reasons, when the failure is simply destiny telling you that you are on the wrong path! Destiny is not something you create; it is something that you discover. Once you discover your purpose, your destiny, you have to align yourself with it or you could end up on a path of self-destruction.

There are few things worse than the feeling of failure. Failure directly attacks our ego, our sense of who we are in relation to the world. We feel impotent, inadequate, depressed, destroyed and isolated. The structures, pillars, the patterns of our life become shaken.

Failure can be experienced in many ways. A business can fail, you can lose your job, fail at school, under perform at work, get passed over for promotion, fail in love.

Most people don't want to talk about it. Failure is the 'f' word: you don't discuss it, you don't go anywhere near a person infected by it (it may be contagious). You don't even write about it: There are hundreds of books/ articles on success; hardly any on failure.

Any risk implies the possibility of failure. When we dare new things—changing a job, starting or expanding a business, beginning a relationship—we risk failure. Every time we reach out, we're off balance and poised to fall. But to grow, we have to keep reaching out.

Handling failure is difficult because there is often no guidance on how to cope. When someone dies, people rally around you. When your business dies or the loss of your home to foreclosure, you feel all you're all alone.

There are two kinds of failure—the sudden death or the outright failure, and the living death or the hidden failure. In the first kind, failure is obvious and visible—there's no hiding the fact that you've gone bankrupt, been fired or passed over for promotion or failed in a relationship. The second kind is less obvious: It's when you're not performing at your job 'temporarily' or a relationship is on the rocks and you're hoping it will work out.

Don't become preoccupied with fear of failure and disapproval which can deplete energy levels. Maintain normal anxiety and fear of failure and disapproval within bounds to utilize them to create energy and momentum.

Outright failure brings with it the opportunity for a fresh, clean start. Hidden failure, on the other hand, drags you down and makes a comeback more difficult.

Most entrepreneurs or strivers are born optimists, refusing to think about the possibility of failure. They believe "success is just around the corner" or that "the tide will turn".

I thought winning was about persisting "Every gambler knows the secret to winning is knowing what to throw away and knowing what to keep...You gotta know when to hold, know when to fold 'em."

Reckless persistence enables ordinary people with only a dream and a handful of dollars, overcome impossible odds. However, it is reckless persistence that also ruins lives, breaks up families and spoils one's chances of future entrepreneurial success. Running a start-up business is like learning to ride a bicycle. Every time you fall, you pick yourself up; but you have to be careful you don't fall so hard you can't get up again.

They have an expression in prizefighting: "everyone has a plan until they're hit." You've just been hit ...the getting up is up to you...!

The world is an integration of opposites. There can be no day without night; without evil, we wouldn't be able to differentiate the good.

*“If you can meet with Triumph and Disaster and treat those two impostors just the same...
Yours is the world and everything in it.”
– Rudyard Kipling*

WEEK 8

FACE IT TO FIX IT

WEEK 8
FACE IT TO FIX IT

In our journey of life, we all have problems. There are enough problems to go around.

The trick is how we look at them and whether we react the right way in order to solve them.

Too often, people are looking at a problem without even realizing that it is a problem.

Understanding is half the battle when it comes to problem solving. You must first understand what a problem is before attempting to identify it or even resolve it.

Let's examine what Webster says about problems:

prob•lem

a: a question raised for consideration

b: a source of distress

c: difficulty in understanding

Now that you can identify problems in your life, you can go about the business of solving them.

For some, problem solving is as easy as thinking. For others, problem solving requires a process.

Don't Personalize The Problem

Problem solving means not personalizing a problem, realizing that we will all go through our trials and tribulations. Life is like a rollercoaster—it has its ups and downs. If you de-personalize the problem, it becomes a problem instead of your problem. Then you can step to the problem with the perspective of: “This too shall pass.” Once you have placed a problem in its proper perspective, it becomes easier to resolve.

The difference is as simple as saying “My business is having difficulties—what can I do to solve them?” as opposed to saying: “My business is going under.”

With the first statement, there is a clear problem there that can be resolved. With the second statement, failure is a foregone conclusion and at that point, problem solving is useless.

The old question of whether the glass is half empty or half full is a pure reference to perspective.

Learn From Your Problems

“The present is a product of the past. If you're living for now, today- without any relationship or respect for what happened yesterday- you put yourself at risk for repeating the same mistake.” —Mos Def

When life gives you lemons—make lemonade!

How many times have you heard that phrase?

I'm sure you've heard it more than a few times. The real issue is whether you have internalized it or not.

Are you sitting around depressed and sucking on life's lemons, complaining about what has happened or are you moving forward with that knowledge under your belt?

We not only learn from the situations that life presents us, but from the people who are a part of those situations as well. That means that we should pay close attention to the type of people we meet, because more than likely, we will meet those types of people again later in life. If we have paid attention, we will know how to deal with them.

If you understand what happened yesterday, it is less likely that it will go on today.

I believe that if we learn enough about what we have been through and about the people we have been through it with, we can actually ward off future problems, solving them before they occur.

If you understand clearly what happened before, you can prevent it from reoccurring.

To me, life is a classroom. It doesn't matter if the situation involves family, friends, relationships or business—there is always something to learn. Once I have examined a situation and I have processed it all internally, I have graduated from that class and have a degree in that situation. When I encounter that situation again, I will be able to work from the inside out.

For example, a child learns that when he touches a hot stove, pain will follow. As the child grows older, the hot stove is avoided, so that the pain can also be avoided.

Business situations are no different. If you are in business with someone who has cheated you out of money, the best thing to do would be to end the business relationship. Sometimes, you can even learn from what has happened in the immediate past.

Once you have analyzed the problem and placed it in its proper perspective, you can formulate a plan of attack and attack the problem.

COMFORT IS THE ENEMY OF ACHIEVEMENT

Think of yourself as the general of a great army of soldiers, dedicated to attacking the enemy at all costs. Remember, this is your life at stake and your success depends on your actions!

WEEK 9

NEVER LOSE YOUR CHILD SPIRIT

WEEK 9
NEVER LOSE YOUR CHILD SPIRIT

Look at the energy of children: the skipping and the silent singing. They haven't got a care in the world. Then take a look at the glum faces of adults. Where does all this energy disappear to from childhood to adulthood?

Adults are burdened with responsibility and worry because people's freedoms are suppressed by society-at-large. Societal pressure and systems ensure that people have to follow the adult conventions such as get a car, get a home and try to pay for them. We end up traveling between different types of buildings trying to finance other buildings: going to the office in our car to pay for our home.

Grown-ups waste their energy by spending it on busyness not business. They spend too much of their efforts getting in a position to get something done, rather than doing that something. They justify and defend. They waste their energies on trivial things such as playing politics and worrying about the wrong things, for example, paying the mortgage.

Adults need to recapture the sheen of youth: not with cosmetics on the outside, but with energy on the inside. We need to find true motion, not just go through the motions. Children glow the most and have the most energy. To be energetic, adults must keep growing and learning too. The best way to create energy is to spend it.

If you have got to the stage where getting up in the morning and going to your current job no longer motivates you, but instead you have to drag yourself reluctantly out of bed, then you cannot expect to feel happy and contented.

To regain your energy, you must recognize those things that you are currently spending your energy on which are wasteful and then do something about it, such as change job or where you live to get out of the rut. When you get bored somewhere, move on. Variety is the spice of life.

The good news is that the best way to feel motivated and energetic is to be discontented yet purposeful. When there is a difference between where you currently are and where you want to be, creative dissonance occurs. We need to know where we want to go and should regularly compare where we are today with where we want to be and take steps to get there. This process means we consider the present and the future and live life for today but without losing sight of tomorrow. "Enjoy the present but take good care of the future; you will spend the rest of your life there". This is constructive discontent a little stress can be a good thing, when it's not too much. You should harness it to work out how to get where you want to go and use your desire to be there to focus on getting there. Fire in your belly is the best form of stimulant there is. Purpose fuels motivation. Spending your energy doing business not busyness in turn creates more energy. Pursuit in itself will generate the necessary fuel to get you where you want to be. So go for it!

Keeping fit is important for short and for long term reasons. In the short term, not having blood and air flowing throughout your whole body from head to toe can cause drowsiness and tiredness. In the long term, this could lead to real health problems such as not sitting up straight leading to stomach or back problems.

In our structured life, the car is driven everywhere even to mail a letter at the end of the street and more and more creature comforts such as food and television are available more and more conveniently from the sofa or the Internet. In such a world, exercise often takes the form of going to the sports center or gymnasium with the other adults.

I personally believe that ideally exercise is carried out for more than just for the sake of it. For example, many people go to the gym just because they think they ought to, even if they find it boring and repetitive. Instead, it is better to find a healthy sport or activity that you enjoy that has the added bonus of enhancing fitness.

Exercise is very important. Try not to take it for the sake of it, do something you truly enjoy and get something out of.

WEEK 10

INCOME GENERATION FITNESS

WEEK 10 INCOME GENERATION FITNESS

Whatever your profession—you will never be able to stand idle or underutilized. Dynamism is the new catchword and anyone who deals with the problem of constant upward mobility requires being 'mentally fit' to keep up. It isn't enough to be merely 'good' at one's work, field or trade; one requires excelling to make the difference. To do so, one has to be totally up to date with the latest that is happening in one's chosen field.

The biggest issue faced by the people today—it is immaterial what your discipline happens to be or how old you are. Yesterday's skill-set and yesterday's knowledge has no value. One doesn't have to be necessarily 'with it' but aware and current. You need mental aerobics and skill-set calisthenics to stay 'in shape' for the future. Doing this is not the easiest thing to do but one's options are limited to progress moving forward.

It is not the high-tech world that is changing; it is the happening thing in every field and trade. New methodologies are shooting up in every area. Don't become susceptible to obsolescence. Your need to stay 'fit' is far more urgent than anything else. What you learned in school or otherwise has little validity in today's world of quantum leap changes.

In every walk of life the emphasis is placed on getting into your gym-shoes to redefine your mental and physical fitness.

Pointers to stay ahead should include the following regimens to enhance and reinvent yourself.

Insure yourself by continuous learning: Most professions have courses going on all the time. Online seminars and workshops are held all the time; attend them as you might to your fitness regime. The self-learn programs do actually help...it just

depends what you personally gain from them. They are, like your daily physical workout, repetitive perhaps, but they help keep you from a system's failure!

Keep your eyes and ears open: Never neglect to pay attention to anything new that is happening in your profession. Online and industry magazine research will prove invaluable. This helps you to clarify your thoughts on the innovation and it helps to extract information that they may have which perhaps would not have come to you any other way. Invest in the future. Networking is the new mantra that has become the chant of developmental gurus. Attend industry events listed in the local Chamber of Commerce web sites, read the latest from the best sources, in short, be seen and be noticed!

Look at what's happening outside your window! You may not be affected by changes happening in other agencies and other industries. This is the time for you to apply the lessons from what you can see happening outside your workplace. Figure out ways and means to be a jump ahead of the curve to start a business venture of your own.

When you apply your mind to it, you will see that obsolescence is an issue that you need to factor into your career plans. Changing jobs is no answer; studies have revealed that skills learned on a job can be more successfully transferred to start your own business venture as a career-alternative.

A fresh mind enhances your personal economic outlook and income generation strategies. You need to have that edge, that knowledge-base that puts you on the cutting-edge. If you ensure that you will not merely survive, you will thrive!

WEEK II

SELF-MADE INDEPENDENCE

WEEK 11 SELF-MADE INDEPENDENCE

An entrepreneurial mindset is re-emerging in America. New-breed entrepreneurs are no longer obsessed with lack of opportunities, but with creatively creating their future out of nothing into something. Necessity is the mother of invention! Becoming self-made, gives you a fighting chance.

If it is your dream to become successful, achieve financial independence, earn a lot of money and become a millionaire in five years. My advice? Become an entrepreneur! History is full of entrepreneurs who saw a need, met it and made a fortune in the process. More than half of the world's self-made millionaires are entrepreneurs or self-employed professionals.

Of course, there is another side to it. Those who have squandered away their life's savings did so, trying to start or run a business! So, why is it that some people succeed in business, while the rest fall flat on their faces? What makes an entrepreneur successful? What traits and characteristics best describe that unique person who directs his rags to riches story through sheer grit, perseverance and enterprise? Here is what people, businessmen themselves, have to say about what it takes to become a successful entrepreneur.

They are fast moving and flexible and adaptable. Entrepreneurs are persistent and determined to succeed because their own money and ego are at stake. Successful entrepreneurs are passionate about their business. Their overwhelming passion for their work helps them overcome exacting challenges and find solutions for insurmountable problems that come in their way.

You don't need to possess an MBA or PhD to succeed in your own business. In fact, there are a lot of entrepreneurs who did not even finish secondary education. And not all of them are geniuses. Studies show that most self-made millionaires

have average intelligence. Nonetheless, these people reach their full potential and achieve financial and personal goals in business because they are open to learning new things.

Entrepreneurs think of problems as opportunities for improvement and sources of new ideas. With the traditional employment track seemingly on the decline, entrepreneurship is fast becoming a catching trend. Running your own business is a creative, flexible and challenging way to become your own boss and chart your own future. But, before you take the plunge, do understand what it will demand of you and whether you are prepared to give what it takes.

The lure of entrepreneurship is undeniably strong for many but it is important that you go into it for the right reasons. Being miserable in your job does not automatically make starting your own business the best idea in the world. In fact, it could be the worst reason of all to get into business. Do remember, finding another job is certainly far easier than running a business. But if taking into account everything that's been said above, are you still sure that you have courage, determination and foresight to become a successful entrepreneur? Go on, take the bull by the horns and go for it.

The aspiring person in the mirror must ask the right questions:

"Am I the type"? Remember you will be your top employee! Rate yourself objectively. Evaluate your strengths and weaknesses. If you need retraining, do so or hire somebody more competent.

Be Committed! Successful entrepreneurs make it their mission to commit to their venture. Work is their heart and soul. You may need to forego luxuries like a regular pay packet, holidays and almost certainly sacrifice your weekends.

Be a type 'D'—someone with desire, drive, determination and discipline. Never say, (you) never can! It is not just enough to have good ideas; you should have the tenacity to follow through.

Believe in your product/venture and work hard to make your people believe in it too. Know as much as you can about the various aspects of your business

Create a business plan (after the prerequisite market research) and stick to it. No amount of determination and discipline can help you if you do not have the knowledge of how to run a business successfully.

Have a great backup. While you may like to run the show alone, you most definitely need the support of others like your spouse and friends. They can provide you with the advice and encouragement needed to keep you going.

Cultivate the resources above and you'll be well be on your way to success!

WEEK 12

SUCCESS CONTROL CENTER

WEEK 12 SUCCESS CONTROL CENTER

Society teaches that if you work hard and did the right thing, eventually, your ship would come in. So, how did a kid who grew up in Chicago's South side end up with a net worth of millions? Simple! My success is not an accident; it is always the result of high intention, sincere effort, direction and skillful execution. It wasn't mysticism or magic; I created a plan and put that plan into motion.

What I have accomplished is common sense; it's just not common practice. I don't perform magic. I had a goal and I pursued it. Forget about all the hocus pocus—stay focused! I stayed focused on my own personal goal and thus far, I have achieved each one successfully.

The greatest portion of success is a person's mindset. You have to look at yourself as successful and imagine the world around you changing to accommodate your success.

Nine times out of ten, your plans for success will involve other people. In order to achieve success, you have to get others energized. And for that, you have to have faith in your dreams. After all one person can have the dream; but only a team can deliver.

You have to wake up every day knowing that your dreams will come true.

Believe that the place in life you dream about is promised to you. Instead of operating a thought process, you have to operate the action process. Successful people do operate based on what others say. Ten percent of the people in the world listen to themselves, while the rest listen to everyone else.

I used a quote from Harry Truman earlier that is even more appropriate here: "If you don't have your own goals, you are doomed to work toward someone else's."

You are working towards a goal. If you are not working toward your own goal, then you must be working towards someone else's.

Whose goal are you working toward?

In television, everything from McDonald's to Starbucks is presented to the audience through the power of suggestion, appealing to the subconscious mind.

Dictators of nations are able to take over an entire country because they have a great number of people working for them who believe in them. They can convince enough people to support them; they can overthrow whatever government is in place and install their own.

Democracies work in a similar fashion, except that they hold elections and the person who has convinced the most people becomes the president.

The point here is that leading a nation, like everything else in life, is based on believing in you and convincing others to believe.

The first person you have to convince is yourself, which can sometimes backfire against you.

Have you ever toyed around with the idea of being sick? Have you called in to school or work, playing sick to get the day off? During one of those times, did you ever get sick? Sometimes, we can be so convincing that we convince ourselves, even into sickness!

That's how strong words are. When you tell yourself that you can't do something, repeating: "I can't! I can't! I can't!"-chances are you won't.

Whatever you think, you are right!

Thousands will doubt you, but you can believe them or believe yourself.

Don't take it personally when people refuse to believe in your dreams. It's difficult for people with low self worth to see value in others. When people doubt your ability, they are in essence telling you what they are not capable of doing. If they can't make it happen, how could you expect them to believe in you?

For an individual who does not get worried about losing and is always willing to take bigger risks, it might just be the first chapter of a long success story of self-confidence.

How else did two college drop-outs and respective founders of Microsoft (Bill Gates) and FACEBOOK (Mark Zuckerberg) amass phenomenal technology industry fortunes?

With three qualities of success that are logical thinking, analytical ability and never-say-die attitude. I believe positive thinking... if somebody else can do it, you can do is a powerful internal motivator!

WEEK 13

CAPITALIZE ON YOUR FREE TIME

WEEK 13 CAPITALIZE ON YOUR FREE TIME

Self-affirmation requires getting in touch with your personal history. Is it of critical importance to know what happened to you along the way and to figure out what you must do take full advantage of all that you have to offer. Can you identify ways that other people, early in your life got in the way of your coming to an understanding and acceptance of yourself?

In the first years of schooling, teachers seem to make a systematic effort to discourage children's explorations into self. A child draws a house. The teacher says, "That is not how a house looks." The child draws the house again, this time the way the teacher thinks it should look. The house is a "good" house, but it not the child's house. It would not be fair to say that children are never given a chance to draw their own house. Sometimes they are allowed to try. But, in time they will draw the "right" (adult approved) house.

It's not just in forcing compliance that the real damage is done. Somehow there always seem to be restrictions whenever a hint of freedom exists. For example, teachers appear to have little appreciation for play. They insist in structuring play into games-rules supposedly provide the order needed to avoid what some would consider being chaos. In all this structure, the child forgets how to "play" and then later in adult life can only recall remnants of the joy, the abandon of the natural, free play he or she experienced in times past. In the process of stealing away play, teachers have instilled a lifetime message: "Everything must have identifiable outcome. Nothing should be done just for the doing of it." The consequence of taking this message seriously (and the child has little choice in the matter) is that the self becomes consistently constrained and restricted at a critical time in his development. And as the child grows older, the opportunity of discovery and creating new and different rules becomes increasingly more difficult to resurrect.

It should be pointed out that when we talk about play we are not necessarily referring to the activities of the playground. Playing is a state of abandon-part and parcel of the invitation we have to ourselves. Doodling is an example. Children “doodle.” They don’t intend to draw a picture; rather they are anxious to see where their scribbling takes them.

It is an experience the self needs if, in later years, it is going to be integrated and free to express itself with assurance and confidence. At some point, doodling shouldn’t be necessary. We see, however, that it still remains an activity of many “grown ups.”

The majority of young people are simply forced into accommodations, adjustments, and compromises that fall far short of providing the basis for a sense of personal accomplishment, either in the present or in later life.

The public educational system holds a hard line in maintaining the status quo. To challenge the system is to incite the wrath of all. This state of affairs is what ultimately brings us to the incredible reluctance to allow ourselves, our family members, our friends to take chances on where the ‘freed self’ might take us. In fact, almost anything that allows the expansion of personal prerogatives seems to be threatening to a great many people.

Long before 1997, the year I started a teen-oriented food company, I was always in the kitchen making a mess, trying to concoct something tasty for my family to eat. I didn’t always succeed but that never stopped me from trying.

Listen and accept positive reinforcement. Don’t listen to the negative. There are those that will say that you “can’t”. Ask them why not. You’ll find that more often than not the reason will be “because no one else has done it” or it “doesn’t fit the conformed norm.” That’s not a dead-end; that’s a challenge. Don’t let negative people drag you down.

Great ventures start with small ideas. Don’t be afraid to experiment. Keep your eyes open, your mind working and your body ready for work. You don’t have to hit a home run the first time, but you’ll never hit a home run if you don’t learn to swing. I

Dedicate your “free” time to what you know. That is how my life in the kitchen turned into a million dollar idea aimed at other people just like me.

WEEK 14

COMPETITIVE EDGE

WEEK 14 COMPETITIVE EDGE

Self-analysis is a fancy word for “getting to know oneself.” Armed with self-knowledge, we are able to use ourselves more effectively, more meaningfully. To know our strengths, for instance, gives us direct access to our power. A boxer must know what his strengths are. If his power is in his left, he can use it to his advantage. This goes for our weaknesses and vulnerabilities as well. We must shore up where we can and accept the risks where we can’t. The object is always to convert weakness to power. This requires hard work. The great boxers have arms of equal strength—a balance of power. It is rare that a person is born with equal strength in both arms; the weaker one has to be brought up to the stronger one—not an altogether easy task in most instances.

Our more serious weaknesses are not physical ones. They are the ones that have to do with our character and the ones that usually have the most direct and greatest impact on others. Bad tempers have to be tempered: dishonesty made honest; egos deflated; greed starved; laziness kicked in the butt.

Self-analysis also reveals our talents. Talents are often wasted because they remain undiscovered. A talent is a precious commodity. It is the raw material for our creations—our production. It is one of our few natural attributes that can be transferred directly into success that is, if it’s recognized. An undeveloped talent is like a withered grape on the vine—fruit that will go to waste.

Talents are often discovered by doing. The more things we do, the more we find out about our strengths—our potential. The key to success is to know which basket to put our eggs into. At first, we may not like the message we get about what talent we possess. But to proceed on a mere interest or desire in an area where we clearly lack talent is to court disaster.

One of the greatest benefits of really knowing ourselves is that we are freed from many self-imposed delusions. A clear picture of who we are allows us to see ourselves as a participant rather than a victim. We cannot change the past, but, by coming to a better understanding of the why's and how's of what we have or have not accomplished, we can better use the knowledge to our advantage in the present and in moving forward.

Our dreams connect us to the future. They speak to us of our fears as well as our aspirations. Just as it is important to know our vulnerabilities, it is also important to know our deepest desires. Our aspirations too often get the cold shoulder. It is sad that we are so easily discouraged. We see the possibilities in X, yet we allow an assortment of a's, b's, c's to stop us in our tracks before we inquire about what these factors really mean in the equation. It is important to realize, too, that aspiring is not the same as goal setting. In fact, overly elaborate goal setting can easily kill aspiration. Aspiration, in the true sense of the word, is a form of self-projecting. It is something that transports us beyond the realm of immediate possibilities and momentarily suspends us (if we allow it) above present reality. Aspiration is the "wish upon a star" aspect of our lives.

Sometimes, when you come from humble beginnings, you never make plans to accomplish anything or be anywhere at a certain time because of the basic challenges you face getting even the most basic tasks accomplished. Do you know what you want? What talents, abilities and aspirations do you have to achieve your dreams in life? What do your dreams consist of? Are they achievable or unrealistic?"

What do you do with the findings of your self-search? What you do should always create opportunities for your personal growth, yet at the same time satisfy the needs of others. In becoming self-employed you take on great responsibilities. In short, there must be a reasonably strong relationship between the demands of the business and the existing attributes of the business owner. For those who become self-employed being "on the line" also means being on the road to personal achievement and self-satisfaction. The promises of such a journey are worth all the struggles and sacrifices encountered along the way.

WEEK 15

TURN OFF YOUR AUTO PILOT

WEEK 15 TURN OFF YOUR AUTO PILOT

The seeds of doubt are planted early in life—in the years of greatest vulnerability. Unless you were extraordinarily fortunate, much of your early education was grounded in fear and intimidation. These kinds of experiences structure a defense against the world. You may have come to doubt yourself after having been pitted against awesome forces—teachers, parents, insensitive peers and the presence of law enforcement in your community. These forces often act to make the individual feel quite small and inadequate.

Self-confidence, on the other hand, is born out of self-esteem. Some people are wise enough to overlook, sidestep, reject or transcend earlier life experiences detrimental to positive self-regard and, in time, come to a realistic understanding and balance appreciation of themselves.

When we are unhappy, our sadness is often sustained by repeated, intrusive thoughts. These push themselves into consciousness and preoccupy or even dominate the mind, leaving little opportunity for the experience of happier thoughts. There are several categories of such automatic thoughts.

Low self-esteem thoughts express an unjustified lack of self-confidence. Examples are: “I cannot do it.” or “I’m going to be a failure in life.”

Excessive self-depreciation is thoughts that criticize the self to an extent more than is justified. Examples are: “I should have been more careful.” “I shouldn’t have said that.” “I shouldn’t have done that.”

Excessive self-blame are thoughts that assume more than is justified. Examples are:

"I've been a bad father." "I've wasted my life." "It's all my fault."

Scapegoating are thoughts that blame others more than is justified. Examples are:

"If it hadn't been for my family, I could have had a successful career." "If it hadn't been for my father, I would have been twice as rich today."

Ideas of deprivation are thoughts that focus on liabilities rather than on assets. Examples are: "We're so poor." "My friends have been able to travel. I haven't even been to Las Vegas or Disneyworld." "Why do I have such a rotten life?"

Thoughts that insist upon assuming more responsibilities or difficulties than are warranted. Examples are:

"I should do more for my children." "I ought to work harder and earn more money."

All of us have repeated intrusive thoughts that make us miserable. We need to identify such thoughts, realize their irrationality and switch over to more positive topics.

Unrealistic assumptions describe attributes or goals that must be attained; a failure to attain these goals leads to ideas of decreased self-worth.

Examples of unrealistic assumptions are:

"I must be perfect."

"I should never fail in anything that I do."

"I cannot handle it if anyone criticizes me."

"I cannot be happy unless I have a lot of money."

Unrealistic assumptions can make us unhappy, and we can wreck the peace and tranquility in the family as well. It is important that we learn to accept our self, imperfections and all.

I have, on many occasions, laid in my bed staring at the ceiling. But, I wasn't counting the cracks. Suddenly, the ceiling became the surface for me to map out what I desired for my family and what I would do to get us there. It was the canvas and I was Da Vinci. I was only six years old but I was already becoming the Mr. Energizer. My mind was racing with thoughts of possibilities and dreams. I didn't allow any thoughts of lack and negativity to enter my brain.

Can self-confidence be learned? The answer is a resounding yes. People become more assured about themselves by doing things they thought they couldn't do. There's no better teacher of self-confidence than success.

All along the way, one becomes stronger and thus establishes a more positive self-view.

This progress can be sustained by associating with people who appreciate the importance of the new found self-confidence.

WEEK 16

YOU DO THE CHOOSING

WEEK 16

YOU DO THE CHOOSING

Much of the conflict and frustration people experience in their lives can be traced directly to their financial well-being or the lack thereof. A true sense of accomplishment is always found within our inner selves. We appreciate the recognition afforded us for a job well done, but the knowledge that something worthwhile has been achieved comes only from ourselves. So many people have been deprived of the experience that makes this possible. Accomplishment for many people means outside approval. Others approve; therefore, it must be good. When they hear nothing, they assume failure. This either prompts them to stop trying or to do anything for applause.

In more recent times, people have been more inclined to try to get out of work rather than to try to get something out of their work. This is understandable if it is seen as a symptom of the disassociation between person, process, and product. It is painful, in a psycho-spiritual sense, to commit our attention and energies to work that has no personal meaning associated with it. If we spend eight hours a day performing mundane tasks, at some point early in the process, our human spirit rebels. We want out. We daydream. We fantasize.

You do the choosing. You should choose self-employment because the more you learn about it the more convinced you are that it offers many of the things you appreciate: independence, personal satisfaction, unlimited earning power.

Being self-employed is a way of life radically different from anything you've ever done before. To be successful at it, you will have to make a real turn-about in how you both think and act. A small part-time business will allow you to gradually make the transition, but if you go full blast into a business of your own you will be quickly pressed to make sweeping changes in how you do things.

You find out soon enough that in running your own business, there's no waiting for the go-ahead. In your own business, you make it all happen from start to finish. Anything as drastic as a change in the way you earn your livelihood is something that only you can choose for yourself.

If you can't depend on your own convictions, you will fall short in being able to do all the things that go into making the business and yourself prosperous.

Being in business for yourself is an all-consuming experience. You need to develop a variety of skills to make it all work. More important, you must have the will to make it work. You must move beyond daydreaming to implementation. It is a matter of purpose. Why do you want to be self-employed? To be your own boss? To make a lot of money?

These are not purposes, they are outcomes. You should want to be self-employed because you believe that this mode of earning a livelihood provides the best opportunity to use your innate talents, retain personal autonomy over your life, reach people directly, maximize earning potential and perhaps offer a future opportunity for your children or other relatives.

Success or failure in becoming an entrepreneur depends on you and others can only support your decision. It is your own actions and not the actions of others that matter most. It is also important to have very definite goals and expectations that will lead you to pursuing the self-employment path. Through persistent efforts, you can achieve all that you started out to do.

Make all your efforts purposeful and interpret them in the context of how they can enhance your entrepreneurial ambitions.

WEEK 17
WINNING IS AN INSIDE JOB

WEEK 17 WINNING IS AN INSIDE JOB

One of the most important characteristics that individuals need to thrive in the unorganized world is self-confidence. Too many people either have too much or too little self-confidence and neither is good.

Individuals need to believe in their own abilities and carry their own convictions that what they are doing is right for them. When approaching business or personal opportunities, self-confidence is a pre-requisite because it is not only dogs that can sense fear- it is communicated through our actions too.

A lack of self-confidence causes everything from the need to wear designer clothes to the need to manage- to put in control structures and hierarchies. It can generate a superficial life, where in the absence of any firm moral intrinsic values, the consumer vacant citizens will spend their life trying to hide their lack of internal self-confidence by trying to externally signal that they are a successful individual.

Of course, there is no room for arrogance. This is excessive self-confidence such that other people's feelings are not taken into account at all. Learning is precluded because the arrogant person always thinks that they are right. You can be self-confident and know that you are right for you and the times. However, the self-confident person would smile, recognize the strength of their position and maybe attempt to educate and persuade, the arrogant person would simply dismiss that alternative viewpoint without even bothering to say why they are rejecting it.

Being self-confident is essential but too much or too little self-confidence is a bad thing.

Success is an inside job. A friend failed her driving test three times. At that time, she did not want to be in a car; she did not want to or see the need to drive. She was only learning to drive because her family and friends were telling her too, not because she wanted to. Internal motivation and external circumstances are more important than a label saying "You are now old enough to drive". If I had been living in a remote village and wanted the flexibility, then maybe the need to drive would have existed earlier and I would have passed sooner which goes to show you, a potential disadvantage is often in fact a motivational advantage. If you want to get out, then you had better do something about it. Then months later, she went to Africa and there was very little public transport. What was available was infrequent, unreliable and sometimes dangerous. All of a sudden, she had a reason, a motivation and a need which being able to drive could solve. She quickly started studying her driving test upon her return and passed on her first retry.

Never do something just because someone tells you that you should. Never carry out a task given you by a superior that you do not see the need for. Never follow social stereotypes or do something just because other people expect it of you.

Always try to spend your efforts and focus your attention on activities that matter to you and interest you. You will always be more successful pursuing goals and things that mean something and are important to you personally. You are wasting your potential wishing you are somewhere else doing something else.

You will only ever be all that you can be, if you pursue what is important to you.

The fact that success comes from self and not from the commands of others is a good reason to start your own business, so that you are only doing things that you believe in. Success comes from self-confidence, motivation and employment.

In fact, attitude is everything. Attitude determines success or failure. Lazy people do not make an effort. Pessimistic people think it's all going to go wrong. Technophobic people think that the Internet is difficult to use. Non-commercial people think that earning money is immoral.

COMFORT IS THE ENEMY OF ACHIEVEMENT

Attitude has always played an important role, but now it is everything. Now everything you need to be a success is accessible to you and there are a great number of opportunities available. We can achieve things, if only we would just get up and try. Attitude is all about enactment. You don't fail trying anymore; you fail because you don't try.

WEEK 18

IMAGINING LIFE'S COMING ATTRACTION

WEEK 18

IMAGINING LIFE'S COMING ATTRACTION

Each moment can change the rest of your life and the course of your direction. If you are not intentional with your actions, you will plan to fail. Successful people operate from the beat of their own drum, but they are intentional. Successful people don't become successful by accident—it's sheer, practical application. You have to do at least one thing toward your goal every single day. You have to dedicate yourself every day to doing what you love. Don't just talk about it. Talk is cheap. You may have no concept where you want to be other than theory and that's okay. You are guaranteed to get closer to your dreams, if you just walk forward and begin to question.

Let's return to this concept of "work" once more. "Work" is doing what's necessary to get to where you want to be. Doing what's necessary and what needs to be done. Work hard, so you can play hard. When you keep trying to do something and it just doesn't fit—problem after problem—then you're doing something wrong. You can't do anything unless you put "work" into it, but working in the wrong direction will always leave you unsatisfied and unfulfilled. You are likely to be broken financially and spiritually, when you've travelled thousands of miles in the wrong direction.

Be sensitive to recognizing the resistance when things are not falling into place over and over again. They are signaling you to go back to the drawing board and ask yourself, what am I doing? Some people try to fit a round peg into a square hole. When you are walking the true path, things come together and you notice a difference. You will still have classic bad days (I like to say those are the days you get paid for!), but they don't hold you back in the long run. Those days may feel like stumbling blocks in your drive, but you're still headed in the right direction.

Albert Einstein once said that “Your imagination is your preview of life’s coming attraction.” I believe he’s right. That phrase encapsulates so much of how I live each day. Remember, when you think positively about your future, leaving the past behind, you can attract it toward you. It’s about your imagination and no one else’s. I challenge you to take what I’ve already given you thus far and start to imagine your future. Imagine your own coming attraction and I bet a few planning ideas will gradually arise.

~What would you attempt to do if you knew you could not fail? ~
– *Anonymous*

Success-oriented people give only after great struggle and painful deliberation. And when they decide to depart from the path they are travelling, they throw nothing away. Rather, they gather up all they have learned from the experience and build it into the next set of future plans.

WEEK 19

CRUCIAL KEYS TO BUSINESS SUCCESS

WEEK 19 CRUCIAL KEYS TO BUSINESS SUCCESS

A business plan. A website. A means to track spending and profits. An office space. Time. Money. Sweat equity. None of these, however, means anything if you don't know what kind of business you want to run.

Starting a business sounds scary, but before you can even do that you have to get past the first step, which is often the hardest (yet doesn't require a single penny): figuring out exactly what you will find. The good news is two simple questions can provide you some answers right away—or at least give you a launch pad.

The first (Question #1) is asking yourself, what comes easy to you but harder to others? Take a moment to think about all the things you do well—better than most others. Certainly you have at least one or two things that you do particularly well and which get other people to notice (and perhaps compliment you). What natural abilities do you have that you may be able to make a living doing?

We typically underestimate the power of what comes easy to us and we are usually blind to those innate skills that could shepherd profit. It doesn't have to be a profound skill; it can be based on an everyday activity like writing (poetic) e-mails, cooking (amazing) meals, or creating (beautiful) spatial layouts in your home's rooms.

Now take money out of the equation entirely and ask yourself what you would do nonstop and never get paid for it (Question #2). Financial security aside, think about things you absolutely love to do regardless of the money.

Keep in mind that you can be adding value to society just by filling a need or enriching it with your talents through a product for sale, advice or the fact you make other people's jobs and lives easier. As your business grows, you will likely need employees and/or temporary workers, so to that extent you are providing jobs and giving opportunities to others. Whatever you come up with using these questions are the things you need to start paying attention to. You will find out if you're truly meant to be a doctor, lawyer, accountant, writer, scientist, singer, artist, teacher, project manager, software developer and so on. You will begin to explore ways of turning your natural capabilities into businesses or higher versions of your current self.

As you evaluate your answers, make a realistic distinction between skills and desires. Desires tend to be lofty and vague goals: I want to be a millionaire. I want to go to the moon. I want to be a movie star. I want to play in the Super Bowl. I want to sit in the front row at the Grammy's. While it's perfectly natural to have our own version of these types of desires, it's important to realize they usually are not tied to any specific skills. See if you can get more explicit with your desires based on your skills. For example, if you want to become a celebrated interior designer, identify a skill set already in place to match that desire—a keen eye for design and a notable talent for decorating.

Naturally, you'll learn new skills as you go forward, but at the start it helps to take concrete steps based on real skills. Remember, your skills are the things that you are capable of doing. They reflect more than a general interest or fascination. Look at the subjects you were good at in school or outside in life. Are those things solid enough to build a life around? Are those things strong enough to turn into a career?

Once you've identified a possibility, your next step will be to research and analyze that specific market. Don't forget to study the competition, either. Industry associations, publications, media coverage, information from the financial community and the competition's own marketing materials and websites are all excellent resources. The more information you gather, the greater your chances of capturing a segment of the market.

Keep expectations in check, too. Once born, a startup business is developed over time. Be ready to deal with setbacks along the way, but understand that behind each disappointment is a lesson you can take to move forward—closer to success.

WEEK 20

BUSINESS LAUNCH ESSENTIALS

WEEK 20 BUSINESS LAUNCH ESSENTIALS

You've got a great business idea. Now what? Ideas alone won't make money. Seasoned entrepreneurs already know this and even though two entrepreneurs can have vastly different ideas ready to execute, they both share something very similar in common: a basic recipe for success. Here's a good one to follow:

An idea clearly defined: It may be brilliant in theory (and in conversation), but every good idea should be fleshed out with a clear understanding of where this idea fits in the market and what the competition is currently doing.

A business plan: Take this seriously, even if you don't plan to raise capital outside your personal savings and access to funds. You need a business plan to clarify the vision you have for your idea as well as for yourself.

Bookkeeping and accounting basics: Because you'll likely have to wear a few (me, myself and I) hats in the first days of your business, make peace with math—enough to keep track of your business's finances. You'll find lots of resources for free on the Internet to help you learn about things like "breakeven analysis" and other common business accounting terms to get you up to speed.

Don't hire an army at the start: Few businesses start out with a full staff. Add people to your core team as you can afford them and seek highly motivated people who enjoy the dynamics of working for a small start-up business and who can perform their jobs well. Don't forget about student interns with specific areas of specialization and work experience who can be of great, inexpensive help.

Time management: Whether you consider yourself a pro or lost soul at time management, it helps to chart out your tasks and check off your To-Dos on a daily, weekly and monthly basis. Keep both a planning and an operation log to plan on having an extra 15 to 20 minutes at the end of the day to take care of unfinished business or a task that has taken longer than expected.

Legal matters: Choosing the most appropriate legal form of doing business and filing proper tax returns—both personal and business—is not as complicated as it sounds. Getting incorporated, for instance, is as easy as filling out a few forms and filing them with the appropriate government entity and paying a fee. You can do this by visiting the Web site www.legalzoom.com to help you pick the right type of legal entity, when the time is right. If you live in a major metropolitan area, you may also find it helpful to visit your city's main website. You may have to obtain a business license, even if you are starting a small operation from home. These are usually inexpensive and you can qualify for exemption in your beginning years.

Clients and customers: Of course all your friends and family members will know about your new business. But what about everyone else? That's when savvy marketing and advertising comes into play. Plenty of marketing strategies are on the cheap these days through the Internet and old-fashioned methods such as flyers, community events and the Yellow Pages. Promote your business through a web site, which you can build yourself using any of the packages that typically come with setting up a domain name. Integrate content on your site, so you can generate online commerce, if at all possible.

Support system: Along with the excitement of starting a business comes some (okay, maybe a lot of) anxiety, fear, worry and panic. This is why it's critical to have a strong support system so you can talk out problems and keep your confidence in check. In addition to family members and friends, work on growing a network of people in your circle who are familiar with your particular industry. Having a few who are experienced in entrepreneurship is a bonus. Some may even become invaluable mentors. It's unrealistic to think you won't encounter unfamiliar territory for which you will need to seek some advice. You'll be surprised by what else you can get out of a solid network of friends and colleagues. The exchange of information will further support your enthusiasm, strengthen new talents, offer innovative insights for resolving problems and reinforce your determination to succeed.

WEEK 20—PART 2

CALCULATE YOUR ENTREPRENEURIAL PROFILE

WEEK 20-PART 2 CALCULATE YOUR ENTREPRENEURIAL PROFILE

Once you've started thinking about launching a business, you may begin to calculate your own role in it. Are you the right type of person to make a success of the new venture? There's a great amount of detailed work surrounding the notion of being an entrepreneur. Are you able and willing to dedicate yourself? Do you have the passion necessary for achieving your dreams? There's nothing wrong with not being an entrepreneur. It is more important to discover your unique career skills finding something of value that you are driven to pursue. If your plan involves being an entrepreneur, it requires a disciplined approach and acceptance of learning through potential failures during the process.

Yet, there are some general personality traits that are important to being an entrepreneur. If the following traits seem to fit your personality, you may have what it takes to succeed as an entrepreneur.

I am self-driven with a passionate spirit focused on goals. I am able to turn failures into learning lessons. I have intuition with a sense of thriving on new ideas and opportunities.

- I tend to use a unique approach independently thinking of solutions regardless of accepted norms, always on the move using my time efficiently.
- I am upbeat with great communication skills. I enjoy working with various types of motivated people.
- I am generally described as an overachiever, inspiring and goal-oriented.
- I'm not afraid of failure, always capitalizing on it, creating new opportunities.

Whether you want to buy an existing business, purchase franchise, start your own company or merely offer services to others from a home office, starting a business depends on first calculating the numbers. Ask other entrepreneurs in the

same or similar business for reliable sources of information. Your ingenuity to calculate out what it costs is helpful for success. Generally, most new ventures need about \$5,000 although many home based opportunities cost much less, but plan on achieving revenue benchmarks during the initial three years of the business start-up cycle.

Success in any new venture requires consistent determined efforts with practical approaches. It is important to use a written plan that includes: allocation of financial resources; working with partners and employees delegating workload (investors, suppliers and so on); view every contact as a business opportunity (marketing sales, PR); know your strengths and limitations and ask for assistance as it avoids early burn out. Remember, it's a long distance race and so use balanced routine habits both personal and business in your approach.

If you've got a great new idea and no competition in sight, you must be sure that the product or service will be of value to customers-at a price that also yields a profit. If your aim is to enter a field with established competitors, you should realize your own strengths and weaknesses, as well as those of your competition. Calculate first whether you can provide a better product or service over a competitor's price. Develop a thorough market research plan based on multiple reliable sources. Get critical feedbacks remaining open to new ideas. Find trust worthy friends, mentors and other business owners to gain advice or potential start-up funding.

Entrepreneurs may decide to share the start-up venture with partners each focusing on segments of the business i.e. marketing, finance, R&D etc. Consider how much of the business and control over the start-up you are willing to share. Is it 50-50, one-third or quarters? Such decisions will impact the developmental process and results. It is important to have a written partnership agreement. For example, if conflicts arise, in what manner they will be resolved, perhaps using a legal mediator instead of expensive court proceeding.

Don't put all your eggs in one basket. Keep the sources of revenue balanced by not relying on one customer. If their business falters, it puts your hard work and dedication at risk-through no fault of your own. In the early years, most successful entrepreneurs reinvest much of the revenues back into growing the business taking as little as possible in compensation until the venture has achieved significant financial milestones. Remember, you are passionate in building a vision or legacy that remains well into the future.

COMFORT IS THE ENEMY OF ACHIEVEMENT

Strive for leadership in market, share positions by taking educated risks in launching new brand opportunities without incurring significant debt. Study the competition carefully to discover what works for them and what doesn't. Stay flexible in your approach by seeking new cost efficient ways to improve the business, profit margins and new product developments.

WEEK 21

M&M MORE MONEY

WEEK 21
M&M MORE MONEY

Virtually, everyone's ears prick up when someone doles out ideas on making more money ASAP. Especially if that money can come without a serious amount of more work, less time sleeping and a deep cut into your quality of life. Our cost of living rises all the time with higher rents and prices on everyday living items like gasoline, groceries and consumer goods. But what do we do to help counter those raises? This is when we need to think about literally raising ourselves first. Boosting your income doesn't happen spontaneously. It's acquired by you, rather than given to you. The key to making more money is less about secrets than it is about reminding ourselves how to be assertive, creative and act like a chess player—someone who thinks three moves in advance.

Never think that you can't ask for more money, but do be ready with a game plan. First, try to avoid coming from a place of need or want, as in saying "I need (or want) a raise" to your employer and expecting a swift yes.

The secret to doing this successfully is to write out what you want to say first, highlighting specific accomplishments and results in the past that have enhanced the company and what you plan to achieve for the company in the future. Have a clear sense of what you want to get, but keep the focus on your employer's company, and what you can do for him/her. Treat the conversation like a sales pitch: you are the seller, and he's/she's the buyer. You're selling your ability to solve more of his/her problems, and with that comes a higher price. It helps to find out what your employer needs in order to make his/her life better, and then try and fill that hole. Let your employer know that you're interested in advancing and that you're committed to doing greater things for the company.

Working some overtime—even just an extra hour a day—can add up to a healthy sum at the end of the year. Special projects, however, can be a brilliant way to use overtime wisely and test entrepreneurial waters while staying right where you are. Being a fully-fledged entrepreneur may not be for everyone, but there may be no better way to find out short of trying it than to become an intrapreneur—an “inside entrepreneur.” This gives you the best of both worlds. You act like an entrepreneur within the safe confines of a company. While still technically an employee with access to the resources and capabilities of the larger organization, you often have more flexibility to do things your way and take on a semi-independent creative role aligned with your unique skills and talents. You follow your company’s example, but have permission to focus on innovation, transforming a dream or an idea into a profitable venture.

Of course, the company benefits mostly from your successes in these pursuits, but you can also become a highly-valued (indispensable) member of the organization’s team that is deeply satisfying. Some intrapreneurs can work from home as well as receive all the benefits that an in-house employee would enjoy such as health care, retirement accounts, vacation and sick days.

At some point, though, you have to look farther down the road and ask yourself, is this where you want to be a year from now? Five years from now?

Consider investigating new companies who will pay you more money to do the same job you’re doing today. If you can do some freelance work on the side, you will instantly generate more money today and may even be able to transit to working full time as a freelancer later on. Freelance work can also afford you opportunities to develop new skills and establish long-term business contacts. It can also be a stepping stone for founding your own company at a later date.

Your current workplace may keep you feeling comfortable and fulfilled, but if it’s not meeting your bills and you know you can make more money down the road, get moving! Remember, if you can go through life like a chess player—strategizing at least three steps in advance—you can get ahead in the game of life and win.

WEEK 21 – PART 2

BE CAREFUL! MONEY DOESN'T
MAKE HAPPINESS GO 'ROUND

WEEK 21 – PART 2

BE CAREFUL! MONEY DOESN'T MAKE HAPPINESS GO 'ROUND

Money changes people, sort of. I think we all know someone who would be dangerous around a sudden windfall of cash. The worst thing that can happen to this person is money, the reason being that they will rush out and buy copious unnecessary items to fill up the void that is their soul. Hit the jackpot today, hit the mall tomorrow. I met a woman once who was so caught up in brands and the image of wealth that the moment she came into some money (from an insurance payout following a minor car accident that wasn't her fault), she announced she was dashing out to buy some "Escader," "Christian Dinor-ah," "Lewis Vitton" and "Prader." Clearly, she wasn't able to even pronounce the brands but now she could buy them all and load up her closets, masking a low self-esteem in her "personal house." The money wouldn't help fill up her spiritual bank, her mind and soul. I was saddened by how this woman talked. While I tried to explain to her that the material goods wouldn't make her happy and satisfied in the end, she wasn't ready to listen.

What brings to an important detail is I want to address. You are ready to get real and get rich! For some, hearing what I have to say about certain things may make you uncomfortable.

Some people are driven for money. But let's face it: money isn't hard to make; assassins, prostitutes, and drug dealers make money. You don't need to be lucky to make money. People confuse luck with not only success but also with money. At the end the day, you have to ask yourself what kind of a pillow you want to sleep on and how well you want to sleep at night. I've seen so many people walk away from loads of money for this simple reason: they just weren't happy. All the money in the world can't buy confidence and self-esteem. It may be human nature to think the grass is greener on the other side and that money can make a difference. I'm going to show you otherwise.

It's been argued that \$50,000 is the income level above which there's a law of diminishing returns on the happiness meter. More money doesn't beget more happiness. While it's been shown that money buys more happiness when it moves you out of poverty and into the middle class, money loses its purchasing power quickly once you reach \$50,000. In other words, there's an enormous difference in your happiness if you earn \$10,000 or \$50,000, but an insignificant difference between earning \$100,000 and \$1 million. In the transition between poverty and middle class, the money is buying you out of poor health, adversity, worrying about where your next meal will come from, stressing about your children's future and safety. When those essential things are satisfied, what's left?

Dr. Daniel Gilbert, a psychologist at Harvard, uses a great analogy for this, relating it to eating pancakes. One stack of pancakes tastes delicious. The second starts to lose its lusciousness. If you force-feed a third stack of rich, heavy pancakes down, it gets uncomfortable. More pancakes don't equate with more satisfaction. Sound familiar?

Well, I'm here to tell you point blank that the money won't make you; you are to make the money. The happy, grand chicken comes before the egg in this game. The richest people in the world who are also happy lay golden eggs because they've worked on their personal character and self-esteem long before they were ready to count chickens.

REALITY CHECK: Being rich is being happy. Being rich is about knowing who you are and using your talents to the best of your abilities. Being rich is having a high self-esteem, which doesn't include ego and arrogance. Contrary to popular belief, high achievers are extremely humble. They don't have self-esteem issues because they work on themselves every day through their accomplishments, both big and small. They are secure in their dreams and understand the value in achievement. With every little success they have, they gain confidence. Nothing is taken for granted or assumed to be handed over on a silver platter. An arrogant person, on the other hand, is coming from a place of lack. He's traveling on the road to the mirage. Whenever I encounter an arrogant person, I think, "Who died and made you God? I missed that meeting."

WEEK 21—PART 3

COST SAVINGS IS PROFITING

WEEK 21-PART 3
COST SAVINGS IS PROFITING

Cut coupons, cut costs all around. They're not just for groceries anymore.

Hard times call for action! Your income may be the same, or even shrinking, but food, gas and goods and services prices continue to rise. What can you do? You gotta eat, you gotta go to work (hopefully) and you gotta look good doing it, right?

Don't stress. Get the scissors, and... get on the computer. Coupons aren't just in the Sunday paper or your favorite magazines anymore. You can find them online and print them out right there at home. We'll get back to that in a minute...

For years, many folks have gone to the Sunday paper for coupons. In fact, there are inserts now that contain nothing but pages and pages of coupons. And these coupon inserts, often valued at hundreds of dollars in savings, reach far beyond groceries. There are now coupons for everything from food (of course) to hair products, health care items (such as aspirin, cough syrup, vitamins, etc.,) and toiletries. And, more and more these days, you can find money-savings for car care, such as oil changes, tune-ups, tire rotation, brake service – all things we need to have to keep our cars in good shape and running smoothly.

Think about it. You are going to have to get your oil changed anyway, why not save five to 10 bucks!

And that's the key to using coupons... use them for things you are going to buy anyway. Otherwise you are not really saving money.

As mentioned, the Sunday newspaper is a big source for coupons. Everyday magazines you read or browse are also ripe with money-saving opportunities. And most neighborhoods have monthly or even weekly “penny saver” types of publications that are free in racks outside grocery stores, retailers or restaurants, or many of them are delivered in your mailbox.

For example, metro Atlanta area residents receive what’s called “Savvy Shopper.” It is made up of coupons and special offers, and most of the offers are non-grocery. They include savings at your local fitness center, discounts on home and car repairs, restaurant coupons, reduced tickets to professional hockey and basketball games, and other entertainment events such as theme parks, museums and shows.

Again, many of these items are things you would be purchasing anyway, so why not save a few bucks. You will be surprised how these savings can add up. And you can make it fun by challenging yourself and your family to see who can find the most coupons with the most value each week.

Another key to shopping with coupons is to watch for specials that complement your coupons. Watch the store flyers that you receive in the mail or are available at the stores. For example, if your kids like Totino’s Pizza Rolls, buy them with a coupon while they are on sale. I was with a friend recently, while she was grocery shopping. She had perused over a certain grocery chain’s flyer and saw the pizza rolls her kids love were on sale for \$1 a box (a box normally ranges from \$1.23 to \$1.99) and she had a coupon for 40 cents off, if she bought two. Now, how about this! That particular grocery chain doubles coupons for up to \$1, so she received 80 cents off, and since they were on sale, she basically got the boxes for about 60 cents each.

Use your computer. In fact, you may even find it easier and more fun, and it will certainly challenge and be fun for your kids. There are a lot of free coupon sites, but be wary of the ones that want you to sign up for something to get to the coupons. You don’t have to do that. A favorite and free coupon site is www.coolsavings.com. Peruse the coupons and print out the ones you want. They change each week and you can even go back 20 and get the ones you like again.

Also, go to the product web sites. For example, Pillsbury, Land O' Lakes and Kraft are just a few whose web sites are free and that offer coupons on their products as well as free recipes.

By the way, did you know that restaurant revenue has declined recently, while the sale of recipe books has increased? Hmm.... or should we say Mmmmm!

WEEK 22

THE BEST INVESTMENT YOU'LL EVER MAKE

WEEK 22

THE BEST INVESTMENT YOU'LL EVER MAKE

I've been talking about the idea of investing in yourself numerous times already in many previous articles. I want to reiterate this point again even at the expense of repetition. It's not always easy to invest in ourselves. There's a lot at risk when we put ourselves out there emotionally, spiritually and physically. But these human elements are part of the success equation.

While we like to *think* we are investing in ourselves every day, the truth to the matter is we don't. All too often we let the poison of everyday life—the stress, the bills, the bosses, other people's vision and the craziness of a 24-7 society—take over and rot our motivation and inspiration to move closer to our goals and dreams. We don't take time to read and learn new things; we don't permit ourselves to have a time-out so we can give back to ourselves through rest and relaxation; and we don't stop to feed ourselves the kind, cheerful words we want to hear from that voice inside. Instead, we let life lull us into a robotic, semi-complacent state where we don't have access to our dreams and goals. This is when you begin hearing "I can't, I can't," play over and over again with no end in sight. I can't go to the gym. I can't start my own business. I can't think about another career. I can't get out of debt. I can't go back to school. I can't find my purpose. I can't be rich. I can't... I can't...

Here's what I have to say about that: YES YOU CAN. If you don't go within, you go without. You deserve to get to where you want to be, period. Consider this: If your personal bank account is worth billions, imagine what you would be able to materialize in your outer world. But if your personal inventory is low—and you are not doing the things you love, guess what. You probably won't be rich by any stretch of that world. Like the old saying goes, life is not a dress rehearsal. This is the one life you are given so you best show up for yourself first. When I meet some people who get a little defensive when I ask them if they are happy and operating at 100 percent and they brusquely respond, "Yeah, I'm happy," I don't believe them. And if

they are not lying to themselves, they are lying to somebody. We all possess parts of ourselves that we would like to enhance. If not, we wouldn't be human.

So here's my message: Each day dedicate a percentage of yourself to your goals and dreams. Your consistency will add up over time. Remember, discipline weighs ounces but regrets weigh tons. In life, if you do not have discipline, you have nothing. People forget the power of focused discipline in the rut of life. Devoting a percentage of time to the vision you have for yourself can be as simple as going to a physical place that recharges your batteries and allows you to reflect. It's where you concentrate on honing in on and paying attention to your talents and skills. It can be a favorite chair in your home, a bedroom, or at your corner café. This is a place where your thoughts roam free and where you're not a prisoner of life. Much to the contrary, you feel an incredible sense of empowerment and the time seems appropriate to ask yourself those three questions:

Who am I?

What am I becoming?

Am I happy with who I am?

Doing this self-examination as often as you like will have the effect of building YOU up and give you more clarity. It will also help you to take inventory of your life and make tiny shifts in the way you are talking to yourself. This might sound silly, but when we fail to check in ourselves routinely, we begin to fall into cycles of negative thinking and a self-defeatist mentality. With pessimistic thoughts entering our minds come bruises to our sense of self worth and self-esteem. We begin to chip away at our subconscious, which then translates to the conscious decisions we make. And we all know what that ultimately means. It means we either get to where we want to be or not. Succeed or fail. Live richly or live poorly.

WEEK 22—PART 2

INVEST IN YOUR OWN BUSINESS

WEEK 22-PART 2 INVEST IN YOUR OWN BUSINESS

You know I'm not going to let you go on this one. Here's a harsh reality: it's very difficult to make millions by just doing a regular 9 to 5 job with modest increases in income and investing your money on the side in an interest-bearing account or through other financial vehicles. The old-fashioned pinch, save and wait approach, won't get you to millions in a short time period. It's similar to the problem that serious debt can cause—it can be very difficult if not impossible to get out of deep debt working with what you currently have in fixed income. You must find new ways to tap greater sources of income to clean up your financial house quickly. You must “un-fix” your income.

We also just saw in the examples above how it could take decades to reach a million. Yes, compound interest is amazing but it won't win on the race track against someone who's got premium fuel in the tank thanks to the blessings of a high, unfixed income. You are constantly at the mercy of how much you have to invest as well as how long you have to invest and the rate of your return. You are also at the mercy of inflation and taxes, both of which can ruthlessly filch your hard-earned dollars. Rates of return and time are not so much in your control as is how much you have to invest. And that, as you can predict, relates directly to income. Unless you can substantially increase your income or, in a perfect world, break free from a fixed income, you won't get rich in the near future.

So how do you do this? Here are strategies for increasing income, such as getting more aggressive about raises, taking on a larger role in your company, creating passive streams of income, and thinking about starting your own business where the sky is the limit on what you could potentially make. Truth be told, the vast majority of millionaires and billionaires got rich through the various businesses they started or helped run. Did you get that? I also said *helped run*. Not everyone may aspire

to be a fully-fledged entrepreneur, and I respect that. That doesn't mean you can't become the next-best thing to owning a wonderful company that makes a lot of money: being its most indispensable employee or leader.

If you can become an invaluable member of an organization, no matter how big or small, you will no doubt welcome numerous financial benefits that can translate to millions. Top positions at many companies can offer equity in the company, which, as a stakeholder means you are entitled to a percentage of the profits. You may even find yourself sitting in the CEO's office someday. It may not have been the company you founded, got going, and saw through all the tough times. But now it's the company you've helped run of late, and you've become a priceless member by helping it continue to grow, increase revenues, and transform itself through the years. This is exactly what Jack Welch did to GE, and what Ursula Burk is doing now for Xerox. Okay, so here's another challenge you may be thinking: what if you want to start a business? Does that count as an "investment?" And how do you juggle paying down debt, setting up investment accounts with hard-to-find savings, yada, yada? Is this realistic?

Of course, it is. I don't expect you to get rich overnight. Aim to have a combination of investments, including stocks, real estate, CDs, bonds and businesses—whether they be solely your own or a piece of a larger organization. You can also consider investing in the businesses of others, who approach you as an investor. Just be sure to do your homework, even if it's your Curious George cousin or brother with a self-proclaimed brilliant idea.

Any business you sink money into is an investment, even if it's your own. Because start-ups typically require you to invest your own dollars and personal funds to get started, you'll find the priorities figuring themselves out. Again I repeat: nothing happens overnight. Be patient with yourself.

WEEK 22—PART 3

HOW MUCH IS YOUR BUSINESS WORTH?

WEEK 22-PART 3 HOW MUCH IS YOUR BUSINESS WORTH?

Business valuation is critical to raising venture capital seed money, but it also plays an integral role in planning estate taxes and selling a business. Finding the value of a small business or home based enterprise is more difficult than calculating the clear value in the number of shares for a public corporation listed on a stock exchange. When calculating the value of a small business, parties should take into account elements such as assets, liabilities, profitability, customer base, goodwill, sales revenues and proprietary operations management workflow techniques. Particularly, a small business valuation is predicated on finding an acceptable figure that suits both parties expectation. In the case of estate planning, the vehicle or enterprise structure i.e. TRUST, S-corporations, nonprofits and sole proprietorships will have tax implications that should be considered years in advance of the event.

Consulting a tax attorney, accountant or financial planner is best in assisting entrepreneurs to arrive at the optimal value of the business. This serves as useful supporting materials to establish the basis in achieving a reasonable fair market value for the enterprise. By using knowledgeable advisors, it provides a second opinion solidifying your findings.

Calculating the value of a business is not an exact science. Many times it is difficult to place a single set figure that reflects the true worth of the business. Initially, the hard numbers such as assets, liabilities, historical earnings and cash flow are relatively straight forward. However, more subjective figures including projected revenues, niche skills and knowledge, quality operations management or proprietary manufacturing techniques, significant customer relationships are harder to place a single value on. Other factors impact the business value, for example, current market conditions and industrial competitive advantages such as popular brand names.

Industry sector comparisons of a business against other similar enterprises or product brand names may also be a valuable tool in achieving the optimal price tag for selling a business. Financial comparisons should use measurable benchmarks such as sales growth, gross margins, and earnings before taxes as a percentage of sales, return on assets, and debt-to-net-worth ratios.

The final valuation placed on a business is heavily dependent on three methods used to perform the calculations including valuing a business net assets, multiple earnings and standard formulas.

Primarily, calculating the business net assets is most easily derived from the financial balance sheet. This figure is straight forward often attractive to buyers that may be unwilling to pay much more than net asset value. However, it is not a good figure for reflecting intangible assets, such as popular brand names, future sales growth and goodwill. Specific items like computers, manufacturing equipment and buildings may vary widely in value from what is reflected on the balance sheet. Other elements including replacement value should be negotiated into the value.

Another important factor involves calculating the earnings multiple or price per earnings ratio (P/E ratio). The price per earnings ratio reflects the true net profit after tax liability of the business. Generally, it defines how much investors are willing to pay to buy the shares of the business. When selling a business or calculating the value, it is acceptable to apply a discount of 35%, but if your profit is less than \$1 million dollars it is more likely about 50% due to the small size of the venture that indicate unpredictable revenue fluctuations.

Business valuations in some cases may rely on established standard industry sector formulas. For example, the value of a local courier service is based upon the average daily delivery volumes or insurance firms, where agents may multiply their gross commission by one to two times to reflect the worth of the business. Consulting entrepreneur mentors, financial advisors and other knowledgeable business sources is prudent to finding an acceptable formula specific to calculating the ventures market worth.

Once arriving at the optimal value for the business, it provides a basis for capturing seed money, external investors, estate planning and selling the enterprise. Other terms, such as “sweat equity” that incorporates the hard work, niche skills and proprietary operating methods, should play into the resulting financial equation.

Particularly in stagnate economic markets, don't expect prospective buyers or venture capital investors to be rational in their offers. It is acceptable to add five to ten percent on top of the set business valuation figure to compensate for negotiating the terms of agreement. Always approach a situation from a strong position, armed with superior knowledge but realistic in expectations.

WEEK 23

GETTING A.H.E.A.D

WEEK 23
GETTING A.H.E.A.D

Education and training is important; it's the second component to "doing the knowledge." And you have to have root knowledge, not branch knowledge. This means you can't just skim the surface of a subject matter and suddenly become the master of it. Having a comprehensive knowledge requires digging deep, even if you are ahead of the game at the start with a bundle of natural skills for a particular subject. You can't ever have too much knowledge, but you can have too little. And a little knowledge is usually dangerous. That's when you're likely to take too many uncalculated risks and enter a minefield ill-equipped.

Once you have defined your goals and vision, you have to learn what it takes to get there.

Study your chosen profession. You can acquire that knowledge in school or in life. Mentors and teachers come hugely in to play here. These are the people who can give you the information you need to move forward, especially at the start line. They often make for great cheerleaders, too.

Even the cream of the crop has coaches, teachers and mentors. Famous singers have singing coaches. Olympic athletes have coaches. Actors have acting teachers. Bestselling authors have editors. Dancers have choreographers. Professionals like lawyers, doctors and scientists have mentors—those senior to them who know more through more experience and can inspire new ways of thinking and problem-solving. We all need someone who can take our raw talent and transform it into polished talent. We also need people who can challenge our thinking and get us to acknowledge a different perspective from time to time.

Trouble is, as witnesses to (and for some, envious admirers of) others' success, we typically see the end result rather than a progression of practice, practice, practice. When we watch a star perform on the stage or a runner dashing to the finish line at the Olympics, we forget to consider all the manufacturing that went into that single, winning moment. We skip over the hours upon hours of missed attempts and fine-tunings that helped usher out that now dazzling performance of talent. We are in awe of the outcome but fail to acknowledge and appreciate all the in-come leading up to it.

For example, every singer has a sound check before any performance. So, will you before you go out and do whatever it is you're intended to do?

For those who need more structure and a process to handling decision-making, let me share with you my A.H.E.A.D. methodology. It can help you track your options mentally and stay in tune with yourself:

- A:** Assess risks from an educated standpoint. Do the research necessary to learn all the potential risks involved in a pursuit. Don't overlook any of them.
- H:** Hear what enters your mind. Don't underestimate the power of gut instinct when weighing pros and cons and taking on honest look at risks.
- E:** Evaluate thoughts and potential solutions to problems. You'll likely be problem solving from the day you ask yourself those critical three questions. Take your time thinking through what you need to do in order to move forward. Think through every step and direction you decide to take. Consider other options along the way. Be open to circumstances that change your surroundings.
- A:** Act based on experience and self-examination. Make calculated moves. Like the game of chess, see if you can act with your third move in mind.
- D:** Discern between what's working and what's not working to continue forward. This is when you need to perhaps plan a new direction. We all hit walls once in a while. That doesn't mean we have to stop. We turn around and find another way

onward. We have to be willing to let go of ideas and pursuits that clearly aren't working. They should be placed in the desire category instead of the known-skills category. If you hit a wall, but there's an open road to be taken elsewhere with another set of skills innate to you.

You can employ the AHEAD method pretty much any time. It can be used for small-scale decisions, such as what to wear on a job interview or where to enroll in a class that will help you master a skill set. It can also be used for those larger, life-changing decisions like where you choose to live, work and start a family.

WEEK 24

WHY NOT?

WEEK 24
WHY NOT?

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

I don't write books and columns for you to achieve my level of success. I write them as a catalyst to get you to identify why God put you on this Earth. And I hope your success will be ten times greater than mine. I don't want you to be rich; I want you to be richer. Don't make me or anyone else your aspiration. Dream beyond. Be your own aspiration through finding your area of excellence and having the confidence to go with it. I whole-heartedly believe that if you are working in an area you care passionately about, you'll discover things that aren't intuitive to others but that are fairly obvious to you. This is exactly why you needn't let fear, worry, doubt and anxiety consume you. Confidence, courage and a consistent amount of effort and dedication will get you to where you want to be.

If I were to sum up my central philosophy by which I live, it would be this: When you are living real, you've got your heart in the right place, and you are investing in ideas and people—including yourself—then you are going to be a success in life.

What other lies are holding you back? What do you say to yourself that feeds feelings of self-doubt and worthlessness? Or that prevent you from getting to where you want to be? See if you can come up with a few more statements you find yourself hearing and that likely defeat you subconsciously. Also finish the sentence with "...to be rich." Note how that makes you feel!

Some examples:

I'm too tired...to be rich.

I'm too unfit and out of shape...to be rich.

I'm too stressed out...to be rich.

I'm too uneducated...to be rich.

I'm too overwhelmed with family and work...to be rich.

I'm too depressed...to be rich.

Now go back and insert the word NOT after "I'm" in each of your phrases. Write them down and use a red pen if you want.

At the end of your day, when you stand in judgment of yourself or judged by the all-knowing, what will you report as your contribution to mankind? Never forget that success is not measured by the magnitude of that "contribution." Maybe you won't find the cure for AIDS or design the human-carrying rocket ship to Mars. You might not become a president of anything or be a movie star. And maybe you won't make a great deal of money. There is more than one way to define personal success.

Today, it's impossible to be a well-informed citizen without at least some knowledge of how governmental economic policies can affect our ability to earn a living and provide for our own future. We live in a nation that may be considered the world's fastest-paced society. Many liken it to the "microwave" society that consumes our thoughts and redirects our focus. We are hard-wired to access every impulse and instantly satisfy every whimsical desire. We also may sense that we are programmed to feel subordinate or inferior in society. Some of us are descendants of people who were unwillingly transported to this country and forcibly assigned to lives of complete servitude. We were the "children of a lesser God" who (like so much livestock) served as "beasts of burden" to those who did not value our lives. The residual ramifications of our bloodline's experience can affect us in more ways than one today, even though we do enjoy a life of abundance and access to so many things others don't have in the world.

WEEK 25

GAMBLE ON YOU

WEEK 25 GAMBLE ON YOU

Living in Las Vegas there is a euphoria and hype about "Luck". Some people plan major life decisions around "Luck" such as getting married, pregnant women wanting to deliver on a "Lucky" day. Charms, trinkets, daubers, four-leaf clovers, a rabbit's foot, triple sevens, lottery tickets, megabucks slot machines, card games have enthralled the young and old with the idea of a "Day", "Thing" or "Game" bringing them luck.

The many facets of luck are as varied as those you ask their definition of success. Wikipedia, the free encyclopedia provided some interesting insights to "Luck."

- Luck as a placebo
- Numerology
- Idioms and sayings related to luck
- Luck in Scripture
- Lucky objects or occurrences
- Unlucky objects or occurrences
- Rituals of luck

The question is whether or not there is such a tangible thing called "luck"?

Your chances are far more improved than winning the lottery or a slot machine jackpot. When was the last time you were willing to take calculated risks? Taking calculated risks means entering into a circumstance where the chance of taking a loss exists but where you can still maintain a degree of control over the outcome.

In some respects, this is like gambling, but there is a great difference between how recreational gamblers and professional gamblers operate. Weekend visitors to Las Vegas don't really expect to win. In fact, they're pretty sure they won't. They spend their money for the thrill of being proved wrong. Should they win, they're ecstatic and see themselves as lucky or fortunate indeed. Professional gamblers, on the other hand, operate under no illusions about "lady luck." They, in fact, expect to lose much of the time but control losses under unfavorable betting conditions while betting heavily when the odds are right. They get all the facts they can but realize that in the final analysis they're investing in a "statistical probability." Calculated risk takers are more like professional gamblers in that they, too, operate on facts and probabilities. The important difference is that gamblers have no control whatsoever in outcomes. They do not create the situation they are investing in. Risk takers in business, on the other hand, can actually exert considerable control by directing those things that lead to either loss or gain.

As I have indicated in many of my previous articles, running a business involves a number of calculations. These calculations have to be made in the context of competition, buyer motivation and industry-wide trends. These factors are interrelated. If there are technological and medical breakthroughs, those entire industries can change overnight.

To be competitive means knowing a great deal about the marketplace so that you can make a reasonable calculation as to where you should take your chances.

The effectiveness of your calculations will depend on how astute you are. The degree of control possible has a lot to do with the type of business you start. Most industries and marketplaces aren't so immediately and so dramatically changed.

The stakes involved are an important part of calculating risk. The degree of risk is perceived to be large or small depending on the likelihood of payback. While small business ventures vary greatly in capital needs, the key consideration for an owner is the relationship between potential payoff and degree of risk.

Savings accounts and certificates of deposits are low-risk investments. Of course, the return on investment is not high, but it is a conservative way to accumulate savings-as long as the rate of inflation doesn't climb higher than interest rates.

Willingness to take risks is part of starting and running a business. Nobody is guaranteed success. If you leave a job to start a business of your own, you will have to forgo a predictable income and face other uncertainties. In any new venture miscalculations are bound to be made. You can learn from those misreadings or decide that you want a safer bet. You can almost be guaranteed, however, that if you really want to test yourself, it will be necessary to take some chances. This is not a gamble you are being asked to take. It's a bet on yourself that only you can make!

One facet of your fortune can begin with letting your fingers do the walking in the Yellow Pages for a Swap Meet or read the classified ads for a retail corner store to rent.

WEEK 26

CAPITALIZE ON YOU TO
SECURE YOUR FUTURE

WEEK 26

CAPITALIZE ON YOU TO SECURE YOUR FUTURE

The world today looks very different than anything in recent memory. The economy at large has changed dramatically, resulting in changes in the personal economy of each and every one of us.

The idea of building a “personal economy” around a job, especially when that job needs to provide a permanent means of earning a living, is no longer the norm. The chances of “owning” a job for life are decreasing over time.

It is possible that the current job market is motivating you to consider self-employment. Or, perhaps your job is standing in the way of realizing your maximum growth and potential. Or, you may be retired (or planning for retirement) and seeking a productive way to use your time and money! Regardless of your particular circumstance, you believe that self-employment will prove more meaningful, more pleasurable and potentially more rewarding than working for someone else. Changes are you're right!

However, it goes without saying that starting a business of your own is not an easy thing to do. Much soul-searching in terms of your motivation is required. Specifically, this article will help you look at the source of your entrepreneurial ambition and to help you answer these questions:

- What is my primary motivation for becoming self-employed from a professional, personal and financial perspective?
- Given my combination of professional, personal and financial motivational factors, do I feel I have sufficient motivation to sustain a business through very difficult times?

Let's begin by looking back at the job you do (or did) have. Specifically, let's look at how well this actually meets (met) your professional needs. By looking at how your work either enhances or detracts from your ability to fulfill your professional goals, you can begin to recognize the true source of your professional motivation. All of your schooling, training and work experience have brought you to a certain level of knowledge and skill. Nobody else has quite the same collection of talents and configuration of needs and values that you do. These qualities have been influential in your career thus far and will continue to change, evolve and have an impact on you in the future.

In times of transition, we often tend to lose focus. Without focus, we are hard pressed to recognize our wealth of inner resources and strengths. In spite of the evidence that the instability in our life has been caused by forces beyond our control, we often blame ourselves. We do not take the time to explore the real opportunities for personal growth and development. During periods of transition, we need to ignite a spark of inner motivation. To determine what is personally motivating us to make a change, we must begin to understand the relationship between our personal characteristics and the degree to which we have either been free or stifled to display these characteristics. By looking carefully at who you are as a person, you improve the chances of creating a match between you and your business idea.

Let's start by looking at your "money mentality." A healthy attitude toward money reflects the competitive spirit of an entrepreneur. It serves as means of keeping score! By exploring your true financial motivation; you will gain valuable insight regarding your ability to be an entrepreneur!

So dare to dream! There is an important link between our dreams and our drive! It is difficult to achieve anything without a clear picture of what we want and why we want and how we intend to get it. This applies equally (perhaps even doubly!) to the "money thing." Begin by assuming that as time goes on you will easily and without effort achieve your financial goals – what will drive you now? A common realization among individuals, who are successful in making money, is that the fascination of making money wears thin in time. Simply, making money is not the primary motivation for the majority of successful people—it is the dream that fuels the drive.

WEEK 27

LEARN TO DISCERN

WEEK 27 LEARN TO DISCERN

Life has a powerful and mysterious way of teaching us what we need to learn about ourselves and about living in this world.

Life is a classroom, but you already know that school is not the only place to learn. Life in this world is the best teaching environment for anyone. Whatever you go through on a daily basis, good or bad look at it as a learning experience, instead of complaining about bad situations, ask yourself: "What could have I done better? What could have I avoided?" The answers to these questions can prepare you for similar situations in your future. A problem can be a learning experience for you.

The old saying goes: "Anything that doesn't kill you makes you stronger." In fact, life itself is filled with learning experiences, if we only look at those experiences properly and the knowledge required for growing beyond our given station in life.

I utilize a five step program for doing the knowledge. Those steps are: Learn to discern, learn to hear, learn to act, learn by example and avoid repeating the lesson.

For beginners, learning to discern is the same as learning to see and has a "double entendre" as they say in French. That means that it has more than one meaning.

Webster gives it five meanings:

dis•cern

- a: to detect with the eyes
- b: to detect with senses other than vision,
- c: to come to know or recognize mentally
- d: to recognize or identify as separate and distinct
- e: to see or understand the difference

It may seem like stating the obvious to say that you have to see with your eyes, but many people go through life with a very short visual perspective of the world around them because they are not very observant. If you see these people twice in the same day, but have a different outfit on the second time you see them, they may not even notice.

But then again, you may be the type of person who notices everything, but you could still be missing something, if you don't really know what you are looking at. That means that you have to learn to recognize what you are seeing. The old saying goes:

“Believe half of what you see, some and none of what you hear.” That means that your eyes can fool you.

How many times have you thought that one thing was unfolding, but another person, standing right next to you recalled the event entirely different? It happens all the time with crimes and traffic accidents. Police officers are trained that eye witnesses to murder are the least reliable of all witnesses.

So, if the eyes can play tricks on us, the question becomes: “How do I recognize what I am seeing?” It's really not that complicated. In order to learn to discern, you have to teach yourself to use more than just your eyes.

For example, you have to involve your experience. If you see a person who appears to be talking to themselves, but recall from your experience that people using cell phone headsets appear to be talking to themselves, you will see something different with that experience.

Other sense can change your perception of the world around you. Once you hear something different, or actually touch what you are looking at, your perception may change. When we talk about learning to discern as learning to see, it can refer to the sight that is beyond what the eyes can do.

Learning to see can also mean learning to visualize and understand what part you play in the outcomes of your life. Examine a negative thing that has occurred in your life. Ask yourself what role you played in it.

Chances are you had as much to do with the negative result as you do with the positive result. In order to change your life, before you take any action, you have to perceive the change as necessary. If you don't perceive the change as necessary, you will never be able to make the actual change.

It won't matter what kind of pep talk you get or how many books and articles you read, you won't change until you see and understand that there is a need for change. It is not enough to visualize yourself wearing the crown of success, unless you first visualize the need and desire to change.

WEEK 28

PERSONAL BAILOUT

WEEK 28 PERSONAL BAILOUT

Today is the time for afford the luxury of creating a different financial picture for yourself. Begin to focus on choosing your own job with the possibility of turning your current wealth picture around.

Enterprising men and women have done quite well for themselves working right from their home, garage or a swap-meet. Though self-employment might sound appealing it requires tremendous amount of discipline, confidence and effective time management.

First and foremost you will have to inquire about any required business permits. Then buy or lease and set up the equipment you need for the venture. Most importantly, since you are working from home you have to establish a very good networking system to get in touch with people who may offer you assignments.

Can anybody start a small business?

Yes, provided you know what you are getting into and provided you feel comfortable with your state of knowledge about the business you have chosen. A logical first step for the undecided is to list potential areas of personal background, special training, educational and job experience and special interests that could be developed into a business.

You should also have a strong drive to succeed even when the hours get long and the decisions difficult. All types of people make it in small businesses and all types sometimes fail. It is a choice that should be made only after serious study, self-examination and counseling. Detailed preparation and a long term planning is your key to success.

Before starting a business, there is a need to identify the type of entrepreneur you might choose to be. Many types of entrepreneur are needed to help the country to grow. Let's look at the possibilities.

1. Self-Employed: individuals who perform all the work and keep all the profit (It can be a full-time job because no one else is involved.)
2. Opportunistic Entrepreneurs: those who start a business to it expand it in order to be able to hire other employees that have the necessary expertise that the owner does not have
3. Inventors: those with particular inventive abilities who design a better or unique product and then create companies to develop produce and sell the item
4. Economy of Scale Exploiters: those who benefit from buying in volume and offering discount prices while operating with very low overhead
5. Buy-Sell Artists: those who buy a company for the purpose of improving it so that they can sell it again for a profit
6. Speculators: those who purchase a commodity and resell it for a profit. Art and antiques are typical speculator items
7. Franchisee: an individual who starts a business for which a widely known product image has already been established

List up to 10 businesses in your community that you consider are efficient, smart, lucrative or suitable. Since there may be more than 10 small businesses, concentrate on the types that most interest you as possibilities for self-employment due to high profits. Don't leave out any possibilities just because you feel you don't have the necessary capabilities for success. If you don't possess all the necessary capabilities, you can probably develop them or hire others, who have them to help you out. Include every possibility that seems appealing.

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Once your decision is made, it's only a matter of working out the details and planning for an outcome you have control over.

WEEK 29

ATTACH ACTION TO YOUR MISSION AND PLANS

WEEK 29

ATTACH ACTION TO YOUR MISSION AND PLANS

Missions and plans are only the beginning. A recipe for chicken pot pie will just sit there unless you get cooking. Ingredients alone won't change your life. You need a chef. They require action. Your debts won't shift from the bad side to the good until you attach a mission and a goal to them and then get cooking. The same is true of success. You can't achieve it until you attach a mission and goal, and then put it in the oven! This is the bigger picture I'm talking about.

One of the first set of "ingredients" I ever had was a mission to be a talk show host. But here was the problem: I had no idea how to put the recipe together because I knew nothing about being a talk show host or even landing a gig. At the time I was 15 years old living in Las Vegas with an idea for a radio program geared at other teenagers. So, I grabbed the Yellow Pages and called radio stations asking questions. Eventually, I learned that I had to speak to a "Program Director." Those were the guys who would listen to my pitch, which was: "Teenscope: The 911 and 411 reality teen talk show." Long story short, I was rejected across the board. Across Las Vegas, I even went off (after someone recommended it) and produced a pilot to demonstrate a test sampling of what my intended show would be like, hoping *that* would land me a deal somewhere. But, it didn't. No one wanted to take my show.

While some people might give up at this juncture, feeling like a loser, I thought "I'm meeting with the wrong person." My contacts were coming up with every reason under the sun to say no to me, so I believed I was having the wrong conversation. It wasn't about me or my show. It was about *them*. That's when I decided to buy my own time and produce my own show—another subject area about which I knew absolutely nothing. So, I plunged myself completely into "doing the knowledge," learning how to make that happen. I spoke with sales directors and also went after advertisers; I wanted my show to be so good that somebody would buy it. (Note right here that I wasn't throwing credit cards to producers to pay for my show. I

still didn't have them! I was forced to get crafty with the big picture in mind.) I wrote up my own media kit, sought sponsors, joined the city's Chamber of Commerce (which I later became a Board member of), started networking and introduced myself to as many people as I could that would propel me forward. This wasn't a 48-hour effort. This took *months*, close to a year. But, it was what I wanted and it was part of my mission. The process was thrilling. I felt a purpose. And, I was confident that my ship would come in eventually.

Bingo! The car company Saturn surfaced and offered to sponsor my show completely, if I broadcasted live from various Saturn dealerships in the Vegas area. The company wanted to get parents to buy Saturns for their teenaged children. It was a mutually beneficial relationship and it was a magical moment for me. The Teenscope "Youth AM/FM" interactive teen talk show was born. From there, I went on to do bigger things in radio and beyond. What if I hadn't been persistent and determined at the start? What if I had given up? I may not have arrived at a place, where I have the privilege to provide value and service to others today.

By now, you know I hate the saying about being at the right place at the right time. You have to be *everywhere* all the time letting people to know that you exist. It's about doing, not talking or thinking. This is exactly why I insist on moving beyond conversation to accomplishment. You have to do the thinking, but then the *doing*. The doing will get you out of bad debt. The doing will bring you opportunities for good debt, which will then pay you multiple times over.

The doing will make you a success again and again.

WEEK 30

SET OFF FOR SUCCESS

WEEK 30
SET OFF FOR SUCCESS

You know you have to eat to stay alive; I don't have to inspire you to do that. But you may not know exactly what to eat—what foods to put in your mouth that can optimize your health and longevity. The same holds true when offering advice on success. You need a strategy. You need some hand holding. It's like getting into a car. Even though, the mind provides a powerful navigation system (if not *the* most powerful!), people still prefer to have a point-to-point map. They want confirmation that taking a left turn here is okay. They also need a destination. Not many people are willing to start driving, if they don't know where they are going. But, how bad can that be? Have you ever gone for a drive with no set course or final destination in mind from the start and had a glorious time nonetheless? That's what life should be like. Unfortunately, people *think* they need an actual guide to live by. They seek structure, a reliable plan, an accurate roadmap. They need to know if they do this, then things will be okay. And, that they will be successful.

Even though, I will likely tell you what you already know somewhere deep inside, success is an inside job for example the power is already with you –if you cut your finger, the cut on your hand will heal itself – you don't have to command your hand to heal – the power is already within you. You see, since the publication of *Reallionaire*, I've experienced changes in myself and I've witnessed shifts in our communities and the world at large. People who approach me today have questions that I've never answered before and which were never relevant until now due to evolving technology and changes in our economic and business climates. From broad perspectives on the rules to financial well-being to specific advice on prioritizing types of investments, for example, I'll provide insights on how you can plan for making more money in the future and raising your income today. I'll also offer tips on effective problem-solving and how to keep your character in shape so taking action is easy and comfortable.

When you think about it, there's no shortage of inspirational books and web sites, just as there's no shortage in books that can teach you how to do X or Y or Z. Consider all the Dummies and Idiot's guides. Every bookstore has a How-to section. Self-help gurus from every department (health, finance, spiritual and so on) are plentiful. But there's obviously disconnect between the wisdom of how to take the proper action and the confidence and motivation to do so—a disconnect that subsequent columns will attempt to bridge. I find that most people simply don't know what it is they are supposed to be doing. They are not happy with their current jobs, but they don't know how to get out of them, either. Just quit! But you might want to wait until Friday.

In life, we reserve the right to make decisions. Here's what I think: nobody forced you to work the job that you hate. That's a decision you made. You decided to get up and dressed today, right? Yes, these are slightly obnoxious questions and statements to make because of course you are compelled to get up and go to work. You have rent or a mortgage to pay and a family to feed. My point is that you have the power of choice. And it is with this exact same power of choice that you can change your life and choose to be successful.

Let's return to that car analogy for a moment. If I gave you a set of keys to a car (any car you like), could you hop in and find your destination? I know you'd want someone to tell you where to go. Like I said, there's no shortage on maps and guides (or GPS gadgets) to get you to any place. But there's definitely a lack of personalized instructions on how to find *your* specific destination—the place you're *supposed* to go and stand tall. I will attempt to usher you through a mental process that will hopefully expunge whatever haunts your path to riches. In addition, I'll answer your most burning questions.

I encourage you to save each column when you have your ah-ha moment. May you have many of them!

WEEK 31

DON'T SLEEP ON SUCCESS

WEEK 31
DON'T SLEEP ON SUCCESS

Everyone sleeps.

You sleep. I sleep. Even dogs sleep.

Our sleep is precious to us. It is our body and mind's way of recharging for the rigors of life as we go about it from day to day. Our body's regenerative processes are active when we sleep. All of our major, critical bodily systems are working while we sleep to rejuvenate us. When we sleep well enough and sufficiently enough, we awaken refreshed and are ready to tackle whatever life has in store. When or if we do not sleep sufficiently enough, the effect is the complete opposite. We tend to be lethargic, fatigued and irritable. We may experience dizziness, nausea and headaches. Our body's immune system is weaker and our brain function is negatively affected. This can also happen when and if we oversleep.

We have established that sleep is crucial to our overall mental and physical health. We must sleep well and sleep properly to survive.

Consider this very basic, physical aspect of yourself... then draw the parallel between it and you as you gear up to accomplishing your goals toward success.

I'll explain:

Sleep is the time when we dream. Dreams happen when our minds are at work, while our physical bodies are at rest.

In our quest to realize what each of us defines as our own brand of success by going outside of our comfort zone and seeking to define our respective areas of excellence, we often need time and space to be still, be quiet...and plan. We often must disengage ourselves from the active dynamic of the physical and apply our “gray matter” in order to strategize for our success. This is much like our body’s sleeping, because once we come out of our stillness to strategize, we are ready to implement that which we have defined as our strategy.

Much like when we literally sleep, if we are not careful, we may under think or over think our path. Either can cause setbacks for us. If we under think and don’t strategize thoroughly or consider all the factors involved, we may make hasty, uninformed decisions, which can impede or delay our progress. If we over think and strategize too much, we run the risk of only accomplishing the feat of creating strategies, which can eventually beget more strategies and ultimately cause us to miss precious opportunities.

It’s time to wake up and smell the coffee! It’s time to wake up and begin to live your dream. It’s time to map your charted course with specific goals and objectives regardless of circumstances.

If you can’t run, then walk. If you can’t walk, then crawl. But whatever you do, keep moving.–Dr. Martin Luther King, Jr.

Don’t worry about whether or not it’s going to happen. It’ll happen, if you keep going. If you plant a tomato seed and you water it and make sure it gets sunlight and nourishment, guess what? Tomatoes will eventually grow. But you can’t plant a tomato seed, hoping that petunias will grow. It’s the same with your dreams. If you want success, you must plant for success rather than failure. You don’t set out for Los Angeles from New York by walking east, do you? Of course, not! You have to be walking in the right direction to get where you’re going. Simple, but true.

Set the vision. Do the work. Move in the right direction. Monitor your progress every week and every month. If it helps, make a chart. Don’t change the goal, even if you fall behind. Change the course instead.

Ask yourself the following:

- Does the goal completely describe what I want to accomplish?
- Is the goal measurable?
- Can the goal be clearly evaluated?
- Is the goal challenging?
- Does the goal require effort and discipline?
- Is the goal realistic?
- Can the goal be attained?
- How am I going to measure my progress?

Make you count. You are the only you you've got, so don't take you for granted. Train, be disciplined and honor your mind, body and spirit. Come to the table knowing that you bring value to everything you touch. And, when you know this – not believe it, but know it – you will begin to see the fruits of your labor. You'll start to attract things and people who can help make your dreams a reality.

WEEK 32

HAVING WHAT IT TAKES

WEEK 32 HAVING WHAT IT TAKES

A question I am often asked by my friends and associates generally concerns whether they or a friend should consider striking out on their own in business.

I do not believe that there is one person, who can honestly say that they have not thought about what it would be like to be in business for themselves. Many people dream about being masters of their own destinies and captains of their own ship. However, far fewer of us take this Sunday afternoon wishful thinking beyond just that; wishful thinking. This is probably a good thing given the high failure rate of start-up businesses. Not everyone was meant to be President of the United States or president of their own company. Is there a way to test yourself to see, if you have what it takes to be an entrepreneur before you totally commit to a specific venture? How do you know that you have what it takes? Just as important as your personal qualifications, do you have the right form of organization, operations, product or service that will work and the financial capital to get you there? Finally, is this the right time, location and economy to launch your new enterprise?

Do you have what it takes to succeed at owning your own business? This is where your entrepreneurship evaluation must begin.

Or, beginning a business with partners may allow you to complement your own talents and skills. However, you need to recognize that making a collection of personalities able to work together smoothly requires the evaluation of additional sets of personalities; skills and legal agreements that you must evaluate in the same manner that you are evaluating yourself. Truly passive owners or limited partners, however, require far less scrutiny.

I am not discouraging you from going into business with others. I am urging you not to skip the step of evaluating whether you and your partners to be have what it takes.

If it turns out that you discover later that you or any of your partners falls short of expectations and that are not reflected in the legal agreements prepared at the time you start-up, and then you may find that you traded a few complementary skills for much aggravation and lost income.

How do you evaluate if you have what it takes to succeed? I would like to share with you certain personal characteristics I suggest you look for in becoming an entrepreneur.

These characteristics include:

Discipline –You have to have the ability to manage yourself before you can lead others. You should not ask anyone working with you to do anything that you would not do yourself.

High Energy Level –Success requires drive and the capability to concentrate for periods of time.

Humor –I have noticed that successful people are able to make fun of themselves to maintain their mental equilibrium when under stress from long hours and business challenges.

Integrity –A person who does not treat his customers, employees and partners fairly and honestly will not stay in business very long. It comes down to understanding right from wrong. In short, you are as good as your last transaction.

Persistence –You must possess the tenacity to overcome defeat and temporary failure. In short, you have to be able to accept rejection, regroup and continue.

Realistic –You should set goals that are achievable based upon the current circumstances. This does not mean you set your sights too low and rest on laurels. Your laurels may not be as deep as you think. Today’s business environment is too competitive not to be continually revising your goals upward and revisiting your strategies.

Vision –You do not need to be George Washington Carver, but it would be nice to be smart enough to know what you do not know. You also need to possess the strategic vision to know where you are going and how to get there.

You have to question yourself. Are you willing to become the person that would likely have what it takes? Certain of the above characteristics can be learned, but it depends entirely on you. It comes down to how important it is to you that you succeed.

Once you are satisfied that you have what it takes, the planning process would lead to your personal and financial success, becoming the president of your own company.

WEEK 33

PROBLEM PAIN PASSION

WEEK 33 PROBLEM PAIN PASSION

Getting on with your life's work is used often, which implies a career transition for an individual in whom they exploit their achievements and experiences to date. This is often true of successful entrepreneurs. It is the rare entrepreneur who starts a business as his first job.

The forces driving such transitions come from many sources. In the case of the former athletes or retired military personnel, for example, it was the inevitability of the end of their careers. Others start businesses because they believe in the opportunity represented by a product or an idea. For others, still, unemployment may be a factor which has been and is commonplace during the Bush administration.

Is it time for you to "get on with your life's work" and start a business? The following questions will help you determine the answer.

1. Are your reasons for wanting to start a business the right reasons? Right reasons are ones which motivate you towards a goal — you want to be your own boss, you want to see your ideas bear commercial fruit and have others acknowledge what you have achieved. Negative reasons, such as running away from a job you don't like, rarely breed success.
2. Do you have a "fire in your belly" and are you determined to start your own business regardless of what others say? If so, that tenacity and drive will probably be more critical to your success than any words of wisdom offered to you...

Opportunity doesn't knock; it waits to be discovered with the three Ps: Problem, Pain and Passion. While this article focuses on the three Ps as sources of inspiration from which to start a business, these three dimensions can also be applied to evaluating an idea for a business. Specifically, if an idea addresses all three dimensions, most likely, it is a good foundation for a business. If, on the other hand, the idea fails to address any of the three, it should be rejected or restructured. While the idea may still be viable, redefining your target market and how you sell into that market will be necessary.

PROBLEM — The essence of any good business is one that responds to the market. There must be a need or a problem among potential customers that an entrepreneur can fill or solve. For most small businesses, creating a market because of new technology or some other revolutionary approach is not feasible. Under those circumstances, the cost of marketing the revolutionary concept will often exceed available resources. Early stage businesses should be in a sales mode and have a Declarative Imperative statement that effectively communicates and sells the company's solution to a given problem.

PAIN — While having a problem is necessary, it is not sufficient. The true basis for a business is a problem that causes "pain." The more "pain" potential customers experience, the greater is their motivation to find and purchase a solution to eliminate it. The greatest challenge for every early stage company is making the transition from development into commercialization i.e. getting targeted customers to part with their cash for the product or service. The existence of "pain" is a critical element in closing such sales. Creating revenues is the first step toward commercial success.

PASSION — Finally, the entrepreneurial team needs to have "passion" about the solution it is providing. This passion needs to be sincere and it must permeate the entire organization. The "passion" quotient, in the early stages of a business, is one of the most important elements in closing sales. New businesses have so many things going against them; the customer has to believe in the people promoting the product or service. Similarly, from the entrepreneurial perspective, things will go wrong and mistakes will be made. Without passion, an entrepreneur may not have the fortitude to stick it out and successfully navigate these pitfalls.

If you pass the problem, pain and passion test, put some power and punch into your pitches to prospects.

Who knows? You may just be able to use your unique experience to gain a strategic advantage over your competition.

WEEK 34

THE FIRST STEP OF MAKING GOOD

WEEK 34 THE FIRST STEP OF MAKING GOOD

THERE are many ways of making good in life and one of them is succeeding in one's career. To accomplish this, there are ways of personality sprucing that can give anyone the edge. The key 'C' word is competence! If we can get on top of the challenge, the chances are that you will be able to max the never-ending exam of life!

Being really good or competent is more than having a particular strong area of ability. While it does mean knowing your job and doing it well, it also requires you to have the ability to be a MacGyver of solutions not only within the confines of your own area of expertise, but a regular 'Fix-it-Fred' or 'Harriet-helpful' type that prefers brains over brawn in order to solve desperate problems in every field! Even if you don't know the answer or can't do it yourself, you must know someone accessible, who does and who is available immediately! You need to solve the problem somehow, not point out that it is there. That anyone can do!

Incompetence is something we all know about. It's like going on a trip and asking someone to take that special photograph and discovering that he doesn't know how to operate a camera! The light is fading and there he goes fumbling with the camera and you look on exasperatedly with a plastic grin on your face-and the magic moment passes! Whose fault? Yours! Why didn't you have a backup plan? You must have your systems fixed on "Go!" all the time, try not to depend on others unless you are convinced (through repeated experience) of their competence. Depend only on those that you can benchmark against yourself!

You need to let people know that you are the answer to their prayers! You need to exude competence, you need to 'look' the part, and whether you are a happy-go-lucky type or the honed professional, people should feel that you are the most dependable person they know.

Some people look competent by posturing, while others openly indicate their ability to get things done, whichever it is, do it with style and conviction because if you don't believe, nobody will!

You can affect people positively and get them to depend on you, if they feel they can trust you with things they consider important to themselves. If you do, you are one step closer to making good!

Being sure of yourself! Begin to soup up your self-esteem and convince yourself that you have what it takes to make it good. You should feel sufficiently on top of the world to show that you can do what people expect from you and, most importantly, what you expect from yourself. Being confident means knowing that you can achieve and this you can do, if you are competent to do so! You should make choices definitively, come to decisions with surety and be able to state your point of view with certainty. What shows a person's confidence is the accepting of a compliment with grace. One should take it as one's due. Similarly, give compliments with sincerity and grace only where it is deserved. A confident person should be able to handle just (or unjust) criticism with composure. After all, no one who is any good can feel that he (or she) cannot do better. In the beginning, when you are starting out, you may need to exude an air of confidence, even if you are as unsure as a deer caught and confused in the headlights on the highway! Act it! You need to feel good about your achievements. Have you done anything you have been proud of? Have you won a race? Have you topped a subject at school or college? Have you got anything you have set your heart on? Do people around you like you? These are your small-time 'high points'. Add these up on your ledger and ride high and ooze confidence because of them. Gradually, you will achieve more, your victories will affect more people and your confidence will grow. Also, everybody admires a confident person, so why wouldn't you want to be one?

WEEK 35

NO PhD REQUIRED

WEEK 35
NO PHD REQUIRED

You can make money at everything and in everything. Many times we don't realize the simplicity in ideas and concepts. Reality Check: Ideas in action make money, nothing else.

Just look around you. Everything that we touch and admire or use is something that someone has created—and that you likely bought. Entrepreneurship is all about the laws of supply and demand. You find the demand and fill the void with supplies. It doesn't necessarily have to be a tangible thing or a sage piece of advice based on years of formal schooling, as in the case of professionals like lawyers, doctors, scientists, engineers, PhDs and the like. It can be your expertise based on experience alone in an industry you've been a part of for a long time. (Note how close those two words are: expertise and experience.) It can be a widget you craftily whip up in your basement or a secret family recipe you bake up and package beautifully to market. People have made successful businesses out of selling water. And there are plenty of people who simply have the idea but not all the critical know-how to live out their ideas on their own. Those types find others with whom to partner or hire and make the idea come alive—and with a greater chance of success. All entrepreneurs confront unfamiliar territory in the journey and that's when you reach out to others.

Granted, sometimes it does take a little more schooling to fine-tune your ideas and do the knowledge completely. That's okay. I'm not putting down formal education in the least.

My point is that education is very important be it formal or informal. But I also want you to understand that degrees alone don't make the money—YOU make the money based on your bright ideas and how well you can execute them. YOU must take whatever education and degrees you receive and do something with them. Everyone's path will be different. You can,

for example, get an idea going and educate yourself as you see fit, and especially once you know you've got something that is working. Institutions today provide for flexibility in giving you the education you need, so you don't have to lock yourself into a traditional setting for multiple semesters that can potentially distract you from focusing on your ideas. On the other hand, some careers do necessitate a dedication to formal schooling. If being a lawyer or architect channels your passions and skills, then you would do well to finish up that schooling quickly rather than drag it out endlessly. This will also keep your costs down and allow you to branch out sooner to use your degree in a variety of opportunities, maybe even establishing your own firm.

Is there an entrepreneurial gene? Can you be born with or without it? If there's one place in the world where people are born natural entrepreneurs, it's in third-world countries. Think about it: if you are born where you must get crafty for the sake of your own survival—to find the basics like food, water and shelter—you are going to awaken those entrepreneurial spirits automatically. People who immigrate to the U.S. typically have an "I can do anything" mentality. Why? Because they are coming to a place that, relatively speaking, offers limitless opportunities and little, if any, obstacles. Sure, not everybody in American would say their life is peachy king and absent of challenges to stay afloat financially and physically, but the struggles and strives immigrants endured in their home country pale in comparison to what they find when they land in the "Great U.S.A."—even if they do arrive with no money, no credit, little experience and no job lined up.

I whole-heartedly believe we all have the potential to be entrepreneurs. It's encoded in our cells as humans who have been struggling to survive on this planet for millennia.

Picture our ancestors who were met with life-threatening circumstances every day. They didn't have the luxuries we take advantage of today in our plush first-world, high-tech setting. Those who were courageous enough to venture farther out from the settled territories were the most risk-taking entrepreneurs. They sought the same things today's entrepreneurs seek—adventure, newness, autonomy and perhaps a better life.

WEEK 35—PART 2

THINK BUSINESS, IT'S NOT BRAIN SURGERY

WEEK 35-PART 2 THINK BUSINESS, IT'S NOT BRAIN SURGERY

Many novice entrepreneurs are lead to believe that only prestigious educational degrees are necessary for success. However, it is this fear which surrounds launching a business venture that can be the most difficult barriers to realizing your financial dreams. Although, a formal education is one helpful element to success – the primary ingredients to obtaining wealth starts with determined hard work and intelligent business decisions.

CEOs captured their dreams by listening to proven mentors, staying focused and always willing to accept learning from failures. By listening to their gut instincts, entrepreneurs cut through wasteful static that often drains energy.

Yes, it is true that college educations can open many doors particularly for doctors, lawyers or accountants. However, the ability to achieve goals only requires persistence, discovering unique talents and innovation. Remain humble as it's a long distance race starting with nothing, use every moment wisely.

Don't over complicate the step by step business development process – make it your own, innovate and make your today successful.

Today, many black and Hispanic communities, including New York, Detroit, Atlanta, Baltimore and Chicago, suffer 60% or more unemployment rates. For many in these neighborhoods, the door has remained shut despite individual efforts to climb out of poverty. Take heart – success is a choice. Aspiring entrepreneurs always choose success never looking back as they transform their mind, body and soul regardless of the challenges.

Keep in mind, Bill Gates now worth over \$50 Billion – dropped out of Harvard University to start Microsoft with two buddies. David Thomas, the founder of Wendy’s restaurants had not even graduated high school. Muhammad Ali, born Cassius Clay Jr., never attained a formal college education – yet “the champ” earned respect worldwide as a leading black humanitarian now considered one of the greatest professional boxers ever. These entrepreneur businessmen never wavered in the pursuit of their dreams always knowing that achieving extraordinary goals requires the individual after being knocked down many times to rise again to fight for it.

By making consistent intelligent decisions, an individual can minimize distractions but inevitably success requires the ability to accept failures, learning from disappointments each time. Life’s great achievements are not accomplished by a totally upward trajectory but rather a series of ups and downs that accompany the journey. Entrepreneurs earn financial success upon discovering their unique talents of value that consumers will pay money to obtain.

I painted rocks found at the end of neighbors’ driveways that I sold as decorative door stops and paper weights. Upon reaching the age of eleven, I expanded my business into home-made body lotions, then well on my way to becoming a millionaire achieving national recognition including appearances on CNN, ABC 20/20 and GMA shows.

Think business, not brain surgery. Imagine planting an apple seed—each day you water the tree eventually, it grows blooming into valuable fruits that feed the needs of many. Entrepreneurs have the FREE luxury to implement ideas and dreams that can be used to create the fulfillment of others needs at a reasonable market price resulting in financial rewards. This is essentially the basic foundation of every business large or small.

It requires no particular genius or educational status, but simply the qualities of persistence, discovering unique talents and innovation. By using such a formula, the odds of success are realistic. Don’t be fooled by get rich quick schemes, instead learn from trustworthy mentors focused on organizing a step-by-step written plan to obtain seed money by offering a valuable product or service.

Whether, its painting rocks, computer software, recycling, hamburgers or boxing – everyone has that one talent or gift waiting to be discovered. A formal education is helpful but not initially required for 99% of the small business opportunities. Build a home-based business, get a partner to work with, find a mentor – make your dreams happen.

During this process of discovery, it is important to decide the legacy that you will leave for others that may follow in our footsteps. As small business entrepreneurs, we must consistently pursue improving our total well-being – mind, body and soul. Ultimately, it is not merely adequate to seek wealth alone rather find something more dynamic that drives the purpose.

Along the way at some point, our lives experience crisis, tragedy and challenge surrounding us as endless distractions grab at limited time with no end in sight. It is at such difficult crossroads, we often must choose a clear path to financial, personal and spiritual needs remembering to truly stay connected – think business.

WEEK 36

DON'T GO IT ALONE

WEEK 36 DON'T GO IT ALONE

Just as nothing gets built in a day, “self-made millionaires” don’t get made in a vacuum. I can’t reiterate enough the power and importance of finding a mentor to guide you and be a source of advice and encouragement. In fact, three things I want you to be thinking about starting today are my ABCs to preparing yourself for success:

1. A mentor and support group
2. A willingness to get uncomfortable
3. A winning attitude

Find and Mind the Mentor

A mentor is not someone who necessarily provides you with money. They supply you with something much more valuable than that time.

People often think that a mentor only equates with a means for money—someone who sets you up, hands over a lump sum like an angel investor and checks in with you once in a while to make sure you haven’t gambled it all away. Not so fast. Have you ever made \$10? Have you ever spent \$10? I take it you said yes to both. Okay, now have you ever made \$100 and spent it? I’ll assume yes again. Clearly, you’ve made money and you’ve spent money. You can usually get your money back, but you can’t get back your time. How many of you can get that same 10 minutes that you had 10 minutes ago? The dispensation of time works differently than other tangible things.

A mentor can help with money, but first and foremost a mentor is appreciated for his or her time. All the mentors I've had along the way, I've thanked them for sharing their mistakes, lessons, directions, tips of advice, words of caution and words of invaluable wisdom. These things don't often relate necessarily with money. They get downloaded into you through the gift of time.

How do you find a mentor? Even if you have many wonderful, supportive friends and family members, I recommend finding a third-party mentor who specifically knows a lot about the field you've chosen to enter. (And if you don't know yet what field you should be in, hang tight. We'll be getting to that soon.) Find out who's already in your industry and doing well. Ask around, get some names. Then call them on the phone and flat-out say who you are and what you want. Don't assume people will automatically know you want them to be your mentor. No one reads minds. Specifically say, "I've heard great things about you and admire you. I've been trying to learn more about and get into [name field/industry] and would love for you to be my mentor."

Once you get past the fear of picking up the phone and taking the initiative, you'll find magic in conversation. Many of us fear the rejection of a cold call or cold e-mail. But, you have to make that initial connection. Magic can happen after you get the nerve up to take that first step, but it won't happen spontaneously while you're just sitting there. I receive letters all the time from people asking for mentorship or who want me to hire them at one of my companies. I actually do invite some of those people to come work for me and I do mentor a few individuals who catch me when I'm available to read and respond to their intriguing letters. If it's any consolation, even celebrities and people of influence have to make cold calls and pitch themselves over and over again. That's partly how they remain on top; they can't continue to be on everyone's radar by relying on media hits alone.

Asking for a mentor is good practice for other skills like obtaining clients and marketing a business venture. When you're trying to build a reputation and promote yourself, you don't just target one person. You target as many as possible. Remember, be everywhere all the time letting people know you exist. When my first book came out, I didn't sit and wait for Essence to call and congratulate me on my bestseller. Among the many marketing tools I employed, I immediately sent out 30,000 e-mails to get speaking engagements and schedule promotional events. The law of averages says that with 30,000 e-mails out there, it's more probable that I'll get a response than if I send zero e-mails.

WEEK 37

CHANGE YOUR MIND,
CHANGE YOUR INCOME

WEEK 37

CHANGE YOUR MIND, CHANGE YOUR INCOME

Every success story, whether large or small, can be traced to specific traits, habits and behaviors. And since successful people “do” things that render certain results, it makes sense for those actions to be replicated. Now, these essential actions weren’t given to me in a manual, when I was six years old. The Great Oz didn’t walk into my room one day and say, “Son, here are the rules. Read ‘em. Digest ‘em. Live ‘em.” (Although I wish someone had!). There were no classes, no audiotapes or seminar series on these powerful lessons—at least not that I’m aware of.

Instead, I discovered these timeless riches over time. What I learned is that the path to success is universal but it’s also expansive, so there are many ways to get to the same results. In other words, there are many ways to make spaghetti. If you talk to 10 different people, you’re likely to get 10 different recipes. In the end, though, the dish is still spaghetti. And although each individual may have added his or her own signature style, at a very basic level, spaghetti is spaghetti.

That said, let’s be clear about one thing: I said above that success can be large or small. Success can also be short and sweet or long and maintained. Different sets of behaviors and actions translate to whether or not your success will last a swift second or a long lifetime.

Most people are aware, for instance, that those who receive sudden financial windfalls typically return to the same financial state as before and have even been known to declare bankruptcy. Why? Because they haven’t changed their behavior toward money and spending to hold on to that newly acquired wealth. Evelyn Adams won the New Jersey lottery not just once, but twice (1985, 1986), to the tune of \$5.4 million. Today, the money is all gone and she lives in a trailer. William “Bud” Post won \$16.2 million in the Pennsylvania lottery in 1988 but now lives on his Social Security.

People accustomed to having lots of money and who lose it, on the other hand, tend to gain it all back plus more because they think, act and behave in a certain way that promotes perpetual wealth. While learning the ropes to managing money well takes time and practice, anyone can do it. A good starting point is getting what money you do have under control, including debt and credit. Once you get into the habit of managing money well, you'll never go back to being flat-out broke, no matter how much money you make in the future. And if perchance you do hit a little ditch, which is entirely possible out there in the real world, you'll be able to rely on the same techniques to climb out again.

Getting into healthy habits when it comes to money is step one. Imagine not having to actually think about putting your financial house in order, because knowing what to do to reach your goals comes naturally. Wouldn't life be so much easier (and less stressful), if you didn't have to focus so much on making sure you are doing the right thing day in and day out to support your dreams?

The mind is a powerful place, which is why we need to start there, if we're ever going to see results in the real world. Given the fact money issues prevail, when it comes to many people's stresses, I'd venture to guess that we spend the greater part of our days thinking about money from a negative perspective—money is evil, money is too hard to make, money doesn't like me because I can't get enough of it to feel at ease and "accomplished." Sound familiar? Well, let's see if we can't turn that negative thinking around by shifting how you perceive the role of money in your life. We all can agree that money is the means of freedom, education and comfort. It allows us to grow, achieve autonomy, learn and provide a value and service to the world at large.

Having a positive relationship with money is often the first step in lessening financial stress and making the changes necessary to open new doors to opportunity, to victory, to success.

WEEK 38

COMMON SENSE NOT JUST
COMMON PRACTICE

WEEK 38 COMMON SENSE NOT JUST COMMON PRACTICE

We live in a world driven by money and ideals, but most notably by fears. Fear of change, fear of taking risks, fear of losing and fear of failure. Fear is why we can easily cling to false beliefs and let them control our way of thinking.

In the middle of struggle, it's often difficult to stay convinced that success is worth the price that has to be paid. Something tells you that "there must be an easier way." There is an easier way, but not one that leads to success. It depends entirely on what you want. If you want to retain the option to choose, then part of the payment you make is to be true to your choice. You can't just bail out when the going gets tough. There may be a point, where you have to admit that you made the wrong choice or that you're just not up to the challenge.

You have to turn yourself into the light to see what's written on each facet that goes into your potential success.

Your personal strengths and weaknesses must be identified in order to recognize, where improvements are needed. Let's begin by taking your personal assessment as a way to generate the information necessary for you to create the best fit possible between you and your chosen lifestyle for success as you would define it.

What's the key to creating this fit? Simply put the secret to mastering your universe, "Pay attention!" Look carefully at your lifestyle and work situation you're choosing. Will you be rewarded or penalized for being who you are? What characteristics result in rewards? Which ones bring penalties? Practice utilizing those attributes that bring awards and refrain from displaying those that result in penalties. By practicing this daily and having the courage to make the required changes, you truly can

stretch the existing “good” fit to a “perfect” fit, on your journey toward successful self-employment can truly become a dream fulfilled.

Accepting Responsibility

Pay careful attention to how you respond when you see that a mistake has been made.

Do you immediately blame someone else? Do you make excuses? It takes a great deal of confidence in you to admit that a mistake has been made.

Self-Discipline

Most of us think we are self-disciplined until we have to be! Think of something you have “been meaning to do” (losing weight, exercising every morning, etc.) For those things that require regular practice, set our sights on doing them for one week.

Resourcefulness

Observe how often you say to yourself or others, “I can’t.” Resourcefulness springs from developing an “I can” attitude!

Ability to Delay Gratification

Paying attention to how you respond when you are required to wait in line for a movie; for spouse or friend to get ready; or to purchase something you just can’t do without!

Ability to Sacrifice

Give up something like no steak for a month; no shopping on the weekend, no break during work for a day. The stronger your attachment to the item of sacrifice, the better!

Accepting Criticism

Do something you're not very good at! Then, seek the opinion of someone whose honesty you value. Pay careful attention to how you feel and respond when you are criticized.

Flexibility in Thinking

Choose three routines that you regularly adhere to (operational procedures under your control at work, the organization scheme of your garage, etc.). Develop new ways of doing things!

Support Network

Join a local business group or create your own. Include family/friends in the development phases of your business. The more understanding the people close to you have of your dream, the easier it will be for them to buy into it and provide the support you need.

Energy level

For one week, get up an hour earlier and go to be an hour later than normal. Observe how this affects your mood and your performance.

Risk-Taking Ability

The most important thing to remember in learning to take risks is to carefully calculate the up and down side to each potential opportunity. Begin slowly!

Personal attributes are both the easiest and the hardest to change! They are easy to change in that we are the only ones who have control over who we are and how we behave. The difficulty comes into play when we take things so personally that we become defensive when change is suggested.

WEEK 38 – PART 2

PRACTICE MAKES PERFECT

WEEK 38 – PART 2

PRACTICE MAKES PERFECT

Education and training are critical, as they are the second component to “doing the knowledge.” What is required is root knowledge, not merely branch knowledge. You cannot master a subject by making a cursory glance of it. To obtain a comprehensive knowledge requires digging deep, even if you are ahead of the game because of a natural aptitude for a particular subject. There is no such thing as too much knowledge. However, you can have too little, and a little knowledge is usually dangerous. That’s when you’re likely to take uncalculated risks and enter a minefield ill-equipped and unprepared.

After defining your goals and vision, you need to learn what is necessary to achieve it.

Take the time to study your chosen profession. Such knowledge can be obtained either in school or in life. Mentors and teachers come in to play here. They can provide you the information you need to move forward, especially in the beginning.

Even the best of the best have coaches, teachers and mentors. Famous singers have singing coaches. Olympic athletes have trainers and coaches. Actors have acting instructors. Bestselling authors have editors. Dancers have choreographers. Professionals like lawyers, doctors and scientists all have mentors—those senior to them who know have more experience, and can inspire new ways of thinking. We all need someone who can help us develop our raw talent. We also need people who can challenge our thinking and get us to acknowledge a different perspective from time to time.

As observers of the success of others, typically we only see the end result rather than all of the hard work and practice. When we watch a star perform on the stage or the football field, we forget to consider everything that went into that winning

moment. We don't consider the hours upon hours of missed attempts and practice that helped that dazzling performance of talent. We are in awe of the *outcome* but fail to acknowledge and appreciate all the *in-come* leading up to it.

For example, every singer has a sound check before a performance. So will you, before you go out, do whatever you intend to do.

For those who require greater structure and a process to handling decision-making, let me share with you my Practice Makes Perfect methodology. It can help you to mentally track your options and stay in tune with yourself:

1. Assess risks from an educated standpoint. Conduct the research necessary to learn all the potential risks involved in a pursuit. Don't overlook any of them.
2. Hear what enters your mind. Don't underestimate the power of gut instinct when weighing pros and cons and taking an honest look at risks.
3. Evaluate thoughts and potential solutions to problems. Take your time thinking through what you need to do in order to move forward. Think through every step and direction you decide to take. Consider other options along the way. Be open to circumstances that change your surroundings.
4. Act based on experience and self-examination. Make calculated moves. Like the game of chess, see if you can act with your third move in mind.
5. Discern between what's working and what's not working to continue forward. This is when you need to perhaps plan a new direction. We all hit walls once in a while. That doesn't mean we have to stop. We turn around and find another way onward. We have to be willing to let go of ideas and pursuits that clearly aren't working. They should be placed in the desire category instead of the known-skills category. If you hit a wall, but there's an open road to be taken elsewhere with another set of skills innate to you.

You can employ the Practice Makes Perfect method at any time. It can be used for small-scale decisions, such as what to wear on a job interview or where to enroll in a class that will help you master a skill set. It can also be used for those larger, life-changing decisions like where you choose to live, work and start a family.

WEEK 39
WHAT YOU DON'T KNOW
WILL HURT YOU

WEEK 39

WHAT YOU DON'T KNOW WILL HURT YOU

The old adage “what you don’t know won’t hurt you” is definitely not true when applied to starting your own business. Many people derive a false sense of security by plunging blindly into a business because they don’t want to take the chance of being intimidated by potential barriers to success. There is no such thing as being too prepared. Proper preparation entails planning for success and planning for problems.

Any task worth achieving will have challenges along the way. Most entrepreneurs thrive on the “challenge.” In small business, the difference between a challenge and a barrier lies in the amount of preparation on the part of the business owner. If you take the steps to identify your potential barriers to success that’s half the work in preparing yourself for success! The other half comes in developing strategies for overcoming the barriers. This, too, is relatively easy to do; it’s a matter of using your common sense and resourcefulness!

Financial and personal successes are rarely achieved by accident. A great deal of time and effort must be put into working through the “what if’s.” Most of us see that “what if’s” in a negative light. If you are serious about succeeding in business, these barriers must be identified. With a realistic look at all the potential roadblocks, it doesn’t take long to drive off a cliff – and lose out across the board!

Let’s explore the potential professional barrier to your success before it becomes an insurmountable obstacle.

- Decision-making goals cannot be achieved without a series of decisions. Begin setting daily goals and identifying the specific decision points required for the achievement of your goals.

- Working under pressure at the end of each day, prepare a “to do” list for the next day. Include time frames for completing each item. Begin with the first item and do not proceed to the second until the first is completed.
- Working long hours since there is no such thing as a 9-5 business! In the early stages of entrepreneurship, you will find yourself thinking about your business all the time. Consequently, life as you know it may come to a halt. Begin preparing yourself for this shift in focus by carefully scheduling your time.
- Source of direction as an entrepreneur, you are the boss. If you do not provide direction for your business no one will! Carefully, observe your actions and analyze why you do things.
- Leadership may not come easy to you. There are numerous books on “how to” develop leadership qualities...so read! Visit your local library, bookstore or Amazon.com to search for products tagged leadership.
- Technical competence depending on the specific technical requirement of your business, you may be able to read books and other online materials related to your industry. However, there is no substitute for learning from people who are currently working in the field. Work for a related business to gain the technical competence in the art of running your own business.
- Basic reading, writing and math skills must be mastered. Your ability to succeed in business is greatly increased through effective verbal and written communications. And it goes without saying that you can't count your money, if you can't deal with numbers!
- Promotional abilities must consist of knowing how to ‘toot your own horn’ or you will have a hard time in business. The ability to be enthusiastic and speak effectively regarding the attributes of your product and service (without bragging!) comes mainly from knowledge and confidence in your product or service.
- Negotiating abilities and skill can be learned! Find a good book of negotiating and learn the basic principles. Begin to apply these principles on a daily basis. The correlation between your success in business and your ability to negotiate is significant!

It is said that the road to the top is lonely. This goes double for the road to self-employment. Most of us are used to working around others. Pay attention to the lack of interaction with people which affects your performance.

Once an action plan is in place to overcome the barriers you've identified, you no longer have barriers...only the challenge of carrying out your plans! As with everything in life, it is entirely up to you whether you rise to the challenge and overcome your barriers or allow your barriers to overcome you. Only you can make the difference...you are the difference!

WEEK 40

GET REAL ABOUT YOUR DAY JOB

WEEK 40 GET REAL ABOUT YOUR DAY JOB

Do you like what you're currently doing? Do you see yourself doing this same job 5, 10 or even 20 years from now? If you still don't have a clear answer and vision for what you should be doing day in and day out, then you must keep asking yourself questions.

No one starts out an expert in anything. And no matter what level you place yourself in this world, value the fact you have the freedom to change where you are. Nothing should stop you from knocking on new doors and risking a step inside, even if you stumble more than once. Lots of successful people have experienced this countless times—so much so that “extreme failures of the extremely successful” is almost cliché. And the venerable Oprah Winfrey, when fired from her reporting job at the start of her career, was told “You're not fit for TV.”

The lesson (which you'll most certainly hear me say again): You can't win if you don't play. If you don't take the dare, a subject you'll see highlighted in the next chapter, you're just going to sit there. Mega-companies that breed successes year after year have an acute awareness that breakthroughs depend on failure. They explore experiment, foul up occasionally and then repeat. They understand that being “the best” requires innovation, which requires risk-taking, which requires circumventing fear and doing what may feel unnatural at first. When they flop, they spring back up; scrape off whatever insights they can from the experience and say “Next!” On an individual level, you should be doing the same.

Once you get a handle on your debt and credit issues, you'll find money you've never had before—even if your income doesn't change. I say, “Your money is already in circulation. You just have to access it.” People need to stop saying that they need money to make money. You have to start out small. It's just that simple.

Remember, I started painting rocks. And, I made a profit! I started with a dollar and turned it into a million and then a million more as investment capital became more available to me.

Most people who are thinking about starting a business fall into one of the two categories when it comes to the topic of financing their new venture: 1) those who are terrified to borrow money and have a deeply held belief that even if they were willing to attempt getting a loan, few sources of startup capital are available; 2) those who think getting money is a piece of cake and there's an endless source of money—most of which is free. Both groups of people are half right.

Contrary to popular belief, most business startups are funded by personal investment on the part of the owner. These people are not wealthy, do not have large sums of money, and are not given any special privileges when it comes to financing their hopes and dreams. These people—like most self-employed business owners—finance their dreams through dedicated work, creativity and a little help from friends and family. It's much easier to raise cash through your own resources, including savings, friends and family, than to go pitch your business idea to potential investors, who don't know you. This is why many times people's first deal is with family and friends. And guess what: it doesn't take money to make that kind of seed money.

While it's true that some products and services do require a bit more money than others to explore, develop and deploy, especially if you invent something in a particular field like communication, you don't necessarily have to start there. Do things in stages rather than attempt to leap to the finish line. If you want to take common things that are around you and turn them into ideas based on your talent, you don't need a lot of money—you don't need any more money than what you get from your day job. Of course you need money to live, but that's my point: you don't need the kind of money that is imagined. It doesn't cost any more money than basic living expenses—eating and having a roof over your head. If you have that kind of money, you can launch something small and build on it.

WEEK 41
YOU OWN UNDERVALUED
CURRENCY

WEEK 41 YOU OWN UNDERVALUED CURRENCY

It is interesting. I recently had an opportunity to meet gentleman, who served as 'Chaplain' for a cancer treatment ward of a major Los Angeles hospital. He told me that he provided spiritual counsel too many people from many different faith traditions and from every economic strata...filthy rich to filthy poor. After further talking, we found each other interesting enough to sit down for a brief chat, which quickly turned into a most engaging conversation about 'Life Economics'.

As we talked, the chaplain looked out of the window toward the Hollywood hills and referred to the disease of cancer as 'the great common denominator'... bringing people, those who lived at the top of hill and those who lived at the bottom of it, together on one accord. I thought that was an interesting observation and listened on.

The chaplain began unbosoming a sermon citing that he had made a profoundly great discovery about human beings.

Being a perpetual student of life, I of course had to inquire. So, I did. The chaplain then slowly took a deep breath, relaxed his eyes, steadied his glare into mine and said...'Farrah! We are all the same at death's doorway.'

Okay, admittedly, I didn't immediately think that was 'great discovery'. However, there was something in the man's eye that made me listen deeper to what he was trying to say.

'I ask one question of every patient I see,' he said. How do you feel you have spent your life's time? And how do you feel you might spend it differently, if you are gifted with the opportunity?' What a question! The chaplain continued...'Farrah, not one of these people that I have counseled on their potential death beds have ever once expressed to me that they wished they

had spent time making more money or that they worked longer hours or that they had spent more time in the office. Not one, Farrah. Not one. Yet in American life, that is all that we do. We waste our life's time. And, the richer they are, the more filled with regret their face is.' He said no more and just left it at that. There was nothing but loud silence.

I then peered out of the window onto the Hollywood hills, again seeing all of the expensive mansions in the distance; home too many of the rich and the famous that are celebrated daily. Then I thought of all patients up and down the hospital's hallways and to let the curriculum of his lesson sink into my consciousness.

All of which made me focus with crystal clarity was the value and economics of Life-Time. It seems to me that at the beginning of life we are all (the poor or the rich) given something similar to a trust-fund inheritance. Not an inheritance of money but something of greater value; an inheritance of time. And this life 'time' is like an account that we withdraw from until our time is done. But, it is how we manage and invest this account of time that determines the quality of each segment of our lives. And my questions to us is...are we sure that we are managing this account wisely or just simply spending this time haphazardly in pursuit of things that have no real value to us in the end?

I am a businessperson like many. However, it is beneficial to us to remember that in our valiant quest for success and the acquisition of outer wealth, we supposedly do this only to increase the quality of our lives and the lives of our families. We say often that we want financial freedom that we may spend more time with family members. But guess what? You are financially free to do that 'now'. Why? It is because it costs you no money. It only costs us a little of the undervalued currency that we spend most of our lives improperly investing, until it totally runs out, our 'time'. And today, as I reflect upon the many millionaires that the chaplain told me he watched die alone and self-alienated from their families, I wonder if they felt the 'means' justified 'the end' of their lives. I wonder, if they felt rich as their money purported them to be.

I earnestly remind us...to spend the currency of your life's time wisely. The outer-wealth cannot be taken with you. But the 'Inner Wealth' will be the net-worth of your soul itself.

WEEK 42

FUTURE GENERATION: NO
REWARDS WITHOUT WORK

WEEK 42

FUTURE GENERATION: NO REWARDS WITHOUT WORK

“Our business in life is not to get ahead of others but to get ahead of ourselves—to break our own records, to outstrip our yesterdays by our today, to do our work with more force than ever before.”

– Steward B. Johnson

It bothers me that sometimes people make the assumption that personal achievements are the result of being born into the “right” family, by which they mean an affluent or famous lineage. Sometimes people will ask me, “Now, whose son or you?” This leads you to believe, that one can only become successful, if they have a foot up on the rest of the competition. Believe it or not, some folks also believe that success is a byproduct of luck. Nothing can be farther from the truth. Most people have achieved their success through sheer determination and hard work. Sure, it’s easier to get to the mountain top, if you’ve got someone ahead of you giving you a hand, but you still have to do the climbing. The workload still belongs to you. Never rely on hookups, introductions, free passes or special privileges we receive in direct proportion to how much we give.

I’ve been blessed with a tremendous opportunity to add value to the lives of others. I believe that’s what makes every single human being’s story so amazing. My story, though similar to a lot of other rags to riches tales, is still uniquely mine. There are no exact duplicates of my life. And guess what? That means you have something special to give to the world too. I accepted my gifts a long time ago and I’ve been flowing ever since. What about you? Will you cheat the world of your brilliance? Will you hide your greatness under a bushel? Or will you embrace your talents and contribute to this great world of ours?

Say the following out loud three times:

Good work, not good luck.

Be your own master teacher. Opportunities are everywhere. You can rise above any circumstance with hard work, integrity, faith and especially persistence.

Good work, not good luck.

Great careers and successful lives start with small ideas. Don't be afraid to experiment. Keep your eyes open and your mind and body working and be ready to work with the opportunities that come your way.

Good work, not good luck.

You won't always hit a home run the first time. But you will never hit a home run, if you don't learn how to swing. You may make only fifty dollars on your first job or in your first "business".

But it will probably be the most important fifty dollars you ever make.

Take Action:

Lay the foundations for success, even before you begin to plot your future.

Find a mentor. Find a role model. Watch those around you. If you can't find a role model in your family, then find one in your community. They are there, if you look.

Make peace with your family. You may have family members, who can lead by example. You may not. Nonetheless, you need to make peace with your family. Let them teach you what to do and what not to do.

Focus on the positive. Identify and congratulate yourself on your positive accomplishments no matter how small. Don't harp on the negatives. Don't listen to the negatives. Don't listen to those who say "you can't". Don't let the negative people drag you down. Get away from them, if you have to.

Hang out with good people. There are always good people who will welcome you and help you. Just keep looking for them until you find them. Don't give up asking for help. That's not begging. That's investing in your future. There are a lot of good people in this world. Find them and put yourself near them.

Two quotes to give serious and careful thought to, *"One doesn't become great by claiming greatness"* and *"Before a man eats, he must sweat"*.

WEEK 42 – PART 2
SELF-DETERMINED ENTREPRENEURS
CHANGING DOOR OF NO RETURN

WEEK 42 – PART 2 SELF-DETERMINED ENTREPRENEURS CHANGING DOOR OF NO RETURN

Recently, I toured the Cape Coast Castle, its giant stone arch gateway bullied by the thick impenetrable Door of No Return. In 1780, it was sites like this for many thousands of Africans, the terrifying journey to America began a life of bondage and slavery. Nestled on the island tip of Gorée off the coast of Senegal, lies what became known as “The House of Slaves.” What a painfully ironic beginning for people that held the spirit of entrepreneurial legacies from the First Lady Michelle Obama to Honorable Percy Sutton to Oprah Winfrey, all descendants of slaves. Despite the horrid circumstances, we find inspiring stories such as Oprah’s great-great-grandfather Constantine Winfrey, a former slave, able to earn freedom amid the difficult and dangerous years after fighting for Emancipation.

The embodiment of being an entrepreneur is much greater than simply making money. It requires self determination through the personal choice of taking action, responsibility and supporting others in need. This is the process of becoming rich from inside out – the definition of Reallionaire. Such inner spirit is found by loving and respecting yourself, then sharing it with others. There should be a determination to pursue the gifts GOD provided us and unique talents to improve the lives of family, friends and community.

Entrepreneurs don’t sit incapacitated by fear of failure rather accept it as a natural learning experience part of life’s journey. African Americans proudly move forward despite seemingly overwhelming odds to grasp success when others said it could not be done. Having grown up in the poverty of Southside Chicago by age fifteen, I made over one million dollars. My words are not idle theories or abstract concepts, but real goals everyone has the ability to capture. For many great souls, the shameful “Door of No Return” has not deterred them from pursuing their dreams.

Today, as I travel across America speaking to children and young adults, many display such helpless looks of despair. By sharing my success story, it plants a seed that blossoms into a wonderful young entrepreneur, free to think without limits. For many discovering that true entrepreneurial spirit makes the obstacles seem less insurmountable, the ability to live self determined without fear, guilt or shame have to be there, no matter what the historical background is.

The Reallionaire never accepts the false labels others place on them. Our identity is found within ourselves aligning mind, body and spirit to achieve harmony. A healthy balance is found by realizing our purpose and passions. Understanding your family roots, who and what our forefathers stood for in the face of overwhelming odds. Studying great thinkers and mentors teaches us valuable lessons that help guide our journey.

Each of us must at some point in life look beyond the simple material items deep down into the soul for the person we truly are and want to be. Ultimately, this process of self determination and discovery must always occur to achieve genuine success. The responsibility in being given such amazing talents and gifts requires us to fulfill this state of optimal health.

Our lives are brief in duration but the legacy of our actions and accomplishments will live on defining the memory of our being. Time is not something to be squander, it enables us to experience life and achieve those passions that can make a difference. Education is a life-long process, enjoyable truly by its nature, opening up the doors of opportunity.

Living in the entrepreneurial spirit provides us a map to love, respect and discipline that delivers immense rewards and avoids tragedies like the Door of No Return. Even in its most base form, the idea of tearing away families of women, children and fathers, loved ones destined for a life of slavery could never make sense in the spirit of true humanity.

I scanned the Cape Coast Castle noticing the church site just above the slave holding cells looking out on cannons propped against walls facing seaward in defense. Awestruck by the sadness, as if the ancient stone pillars could talk recounting countless tales of tragedy, "How could this be?" one person asked. Saddened not only for my enchained African ancestors, but for the "slave masters" so lost they somehow found justification in their disgraceful deeds. How lost they must have been, GOD bless their souls.

COMFORT IS THE ENEMY OF ACHIEVEMENT

While the first black President of the United States symbolizes progress, we must stay focused on continuing to open the doors of opportunity. It is the purpose found in the spirit of entrepreneurship and self determination to change the world.

WEEK 43
INVENTIONS AND INTENTIONS
ARE NOT ENOUGH

WEEK 43 INVENTIONS AND INTENTIONS ARE NOT ENOUGH

Sorry to be the bearer of bad news, but this shouldn't come as a surprise: brilliant inventions and good intentions are not enough to make you rich. The missing word is ACTION.

To that end, let me share my Great 8 Start-Up Essentials:

1. An idea: It should be fleshed out because you've done the knowledge and have identified a potential market.
2. A business plan: Take this seriously, even if you don't complete a model plan worthy of publication and even if you don't plan to raise capital outside your personal savings and access to funds. You need a business plan to clarify the vision you have for your idea as well as for yourself.
3. Bookkeeping and accounting basics: Because you'll likely have to wear a few hats in the first days of your business, you'll have to get comfortable with some basic math to keep track of your business's finances.
4. Me, myself and I: Few businesses start out with a full staff. You will add people to your core work force (which at the start may be just you), as you can afford them and as you require new sets of skills mastered by others. It's important that when you do hire others, find highly motivated people, who enjoy the dynamics of working for a small start-up business and who can perform their jobs well. Usually student interns with specific areas of specialization and work experience can be of great, inexpensive help.

5. Time management: This is another one of those easier-said-than-done tips. Some of us are better at managing our time than others. Regardless of which category you come under, it helps to chart out your tasks and check off your To-Dos on a daily, weekly and monthly basis. Keep both a planning and an operation log.
6. Legal details: The entrepreneur has to be well-versed in local and state government rules and regulations governing small business concerns. This entails choosing the most appropriate legal form of doing business, such as being an “Inc,” fulfilling those requirements, and filing tax returns—both personal and business. Getting incorporated, for instance, is as easy as filling out a few forms and filing them with the appropriate government entity and paying a fee. Once you have your business incorporated, you can then set up a bank account in its name and begin to conduct business from the account. For more help in understanding your particular state’s rules, I recommend visiting your state’s main web site (try www.yourstate.gov).
7. Customers and clients: These golden gems usually begin knocking at your door once you’ve done some savvy marketing and advertising. Plenty of marketing strategies are on the cheap these days through the Internet and old-fashioned methods of advertising (think flyers, word-of-mouth, community events and the Yellow Pages). Promote your business through a web site, which you can build yourself using any of the packages that typically come with setting up a domain name. When you establish an account at Yahoo Business, for example, they offer a free downloadable software program that guides you step by step through creating a web site using whatever domain name you choose to have for you company.
8. Backup Support: Okay, so when you start a business you are filled with excitement and energy. You are also probably experiencing some anxiety, fear, worry, hesitation, dread, panic, terror.... Need I continue? This is why it’s critical to have a strong support system on hand, so you can talk out your biggest woes and keep your confidence in check. Most family members and friends can play this role, but be careful. Work on growing your support system, weeding out the toxic people when necessary, and don’t give up your affirmations. When faced with a serious decision lately and feeling weak in spirit to make the right one, someone said to me, “Be your authentic self.” That cleared the air up instantly. It’s now an affirmation I use to remind myself that I’ve got what it takes to succeed if I just listen to myself, stay positive, and go with my gut. Develop a circle of associates you can all help each other find new, innovative insights for resolving problems. You’ll be surprised by what else you can get out of such a group. The exchange of information will further support your enthusiasm, strengthen new talents, and reinforce YOUR determination to succeed.

WEEK 44

WHERE'S THE BREAD?

WEEK 44 WHERE'S THE BREAD?

I came across a Wendy's fast-food commercial called "Where's the Beef?" on YouTube recently.

I started thinking about bootstrapping entrepreneurs, who may believe that "there's no money out there" during this turbulent economic downturn.

There is money out there!

You want a potential investor to "show you the bread? Get a plan first.

Although many sources of capital never read business plans and those that do seldom read them cover to cover. However, this does not let entrepreneurs off the hook. In fact, the first request entrepreneurs will hear is, "Show me your business plan."

When you're an entrepreneur seeking to market your business, it's not enough to have a great idea. You need to have a plan to back it up. And not just any plan will do; in most cases, you need a solid, well-developed business plan before you can raise your first nickel.

Plans may come in all shapes and sizes, but when you get to the meat of them, they all include the same basic parts: a description of the company and its business; a marketing analysis; marketing operations; key personnel; the financial analysis and projections; and the executive summary. According to some sources of capital who claim they read plans all the time, the following are the points that will make or break a plan.

While money play a big role in a deal so too does personal chemistry between an investor and an entrepreneur. Unlike a banker, who will not break lending protocol no matter their personal feelings, an angel investor can be convinced to do almost any deal, if they develop a bond with an entrepreneur.

Crucial to forming the bond that is so vital to closing the deal is to understand the basic personality types of investors. Although private investors come in many different shades, there are five basic types: corporate angels; entrepreneurial angels; enthusiastic angels; micro-management angels and professional angels.

Corporate Types: Corporate angels tend to make a single investment. They also tend to invest all their risk capital at once and get jumpy when the hat is again passed their way.

Entrepreneurial Angels: The most prevalent of the investors, these angels frequently own and operate highly successful businesses of their own. They tend to invest more capital because they have another source of income, and sometimes significant wealth from advancing their business or a buyout. Entrepreneurial angels hardly ever take on any kind of management duties; rather they take a seat on the board of directors. However, because of their agenda, when the synergy or the potential they initially perceived disappears, often times so do they.

The Enthusiasts: Unlike the calculating entrepreneurial angels, enthusiast angels simply enjoy being involved in deals. Most are over 65 years old and independently wealthy from success in a business they started and have abbreviated work schedules. Investing to them is a hobby, so they typically want no role in management or on the board. However, because they tend to invest in so many companies, the size of their investment is generally small—anywhere from \$10,000 to \$50,000. The upshot is that enthusiasts have a hard time saying “no” and will frequently bring their friends in on the deal.

The Professionals: The occupation of the investor is how these angels get their name. They are doctors, lawyers, and in some instances, accountants. They like to invest in companies that offer products or services compatible with their own.

Professional angels will invest in several companies at once, with capital contributions ranging from \$25,000 to \$100,000. Although they are good for initial investments, they are unlikely to make any follow-on contributions. However, they operate

within loosely-defined but clear networks and tend to have more comfort investing alongside their peers than any other category of investor. They can also add value by bringing to bear legal accounting or financial expertise for which the company would otherwise have to shell out hefty fees.

Whatever angel personality best suits your needs; don't categorically rule out the others. Remember, you want to know "where's the bread?"

WEEK 45

BE THE NEXT YOU

WEEK 45
BE THE NEXT YOU

Ask a group of people why they aren't rich and chances are many will say something like, "Well, I'm not a movie star and I'm not in the NBA." Do only celebrities make money? Why is the association of wealth so strongly tied to celebrity-dom? It is because our culture—with its ubiquitous fascination for the glossy entertainment and pro sports world—perpetuates this fallacy on a *daily* basis. One doesn't have to go far to be hypnotized by this lie; celebrity news magazines, talkentertainment.com and other the media in general keeps "celebrity-dom" alive. The truth is that celebrities' bank accounts pale in comparison to the richest people in the world. And, I wouldn't call many celebrities "rich" if they are unhappy, unsatisfied, and constant tabloid gossip for their unscrupulous acts.

The number one reason most people don't get what they want is that they don't know *what* they want. At the same time, they *don't know what they're passionate about*. So they haven't a clue what they are supposed to be doing. Now is the time to really conquer this lie that runs too deep in our consciousness and shoves us off course from the roads we should be taking.

Pop quiz: Who is Ingvar Kamprad? Who is Ursula Burns? Who was John H. Johnson?

Answers: Ingvar is the founder of Ikea and the fourth richest person in the world with a net worth of \$28 billion. He turned a love for peddling matches, fish, pens, Christmas cards and other items by bicycle as a teenager to an empire selling furniture and household goods.

At this writing, Ursula Burns is ranked as the 27th Most Powerful Woman on Fortune's renowned list. As a top executive at Xerox Corporation, she helps bring in billions of dollars in revenues a year for the company and is one of the most respected business women in America. A member of the Xerox team for more than 20 years, she calls the company her family and she wouldn't still be there, if she didn't love what she does. By now she may even be sitting at the helm of the entire company.

The late John H. Johnson was born in Arkansas in 1918, the grandson of slaves. He went on to become one of the richest men in America as founder of the Johnson Publishing Company, an international media and cosmetics empire headquartered in Chicago. Today, it includes *Ebony* and *Jet* magazines, Fashion Fair Cosmetics and EBONY Fashion Fair. Johnson was the first black person to appear on the Forbes 400 Rich List and had a fortune estimated at close to \$500 million when he passed away in 2005.

I'll give you one more example: Janice Bryant-Howroyd, the founder of Act-1 Group Staffing and Professional Services. She went out on a limb when she started the company in 1978 from a single office in California and now it's a multi-million dollar business spanning the country with a network of more than 70 offices. *Black Enterprise* magazine named the company the third largest African-American owned business in the U.S. In 2014, it boasted \$ 1.8 billion in sales revenues.

What do these four individuals have in common? They are celebrities in their own right. They are highly respected and admired. They set the bar for so many others in their industries and communities at large. But they aren't routine newsmakers in the entertainment reports; the paparazzi don't follow them and they don't always get to walk a red carpet. In other words, they aren't "celebrities" in the usual sense of the word. They are men and women, who are *celebrated* for what they have done—what they have shown up to accomplish. And, that's the truth!

The Celebrity Truth—"A celebrity is someone who is celebrated—someone who shows up to do something well, which may have no relation to the entertainment or sports world."

WEEK 46

ADAPT AND COMPENSATE OR ELSE

WEEK 46 ADAPT AND COMPENSATE OR ELSE

Getting into healthy habits, when it comes to money, is step one. Imagine not having to actually think about putting your financial house in order, because knowing what to do to reach your goals comes naturally. Wouldn't life be so much easier (and less stressful), if you didn't have to focus so much on making sure you are doing the right thing day in and day out to support your dreams?

I like this to going on a "diet." Diets are for people who haven't transformed their minds to automatically think a certain way that makes healthy living instinctive. The vast majority of those who have achieved optimum health and who maintain their ideal weights year after year don't think all that much about what they eat and how often they need to exercise. Why? Because they practice a lifestyle that supports their health and fitness; they don't need the structure of a "diet" as they are already programmed to live well.

The mind is a powerful place, which is why we need to start there, if we're ever going to see results in the real world. Given the fact money issues prevail when it comes to many people's stresses, I'd venture to guess that we spend the greater part of our days thinking about money from a negative perspective—money is evil, money is too hard to make, money doesn't like me because I can't get enough of it to feel at ease and "accomplished." Sound familiar? Well, let's see if we can't turn that negative thinking around by shifting how you perceive the role of money in your life. We all can agree that money is the means of freedom, education and comfort. It allows us to grow, achieve autonomy, learn and provide a value and service to the world at large. Having a positive relationship with money is often the first step in lessening financial stress and making the changes necessary to open new doors to opportunity, to victory, to success.

So how do you change your way of thinking? Start by making positive affirmations about money every day, just as you are doing about yourself. Tell yourself that money is good. Money channels achievement. Money facilitates whatever it is you want to do in life. Don't get me wrong, money is by no means a measure of success; but it's an instrument with which we can get what we want out of a fulfilling life. And as I've already pointed out, getting what we want starts with the first dollar.

Live below your means because it means you won't go broke. If there's one piece of advice we hear more than once, but tend to continuously ignore, it's this one. Ignore it no more. Getting a handle on your finances entails a varied collection of mini-steps, some of which may make you slightly uncomfortable at first. If you've gotten used to living above your means, I understand it will be difficult to change your lifestyle and habits. But you must. Start by making small shifts in how you use your money on a daily and monthly basis. Make a journal of all expenses and income for 60 days. Write down everything you spend from vending machines to car payments. Then after those 60 days, take a look at your record. You will see where you are wasting money; it's not rocket science. We all have an innate understanding of what's truly necessary and what's not. From there, you can formulate a realistic budget, putting extra money toward credit card bills and savings. You want to be able to meet all of your most critical financial needs while also addressing your debt and establishing a savings cushion.

WEEK 46—PART 2

SMALL STEPS TO GET ON TRACK

WEEK 46-PART 2 SMALL STEPS TO GET ON TRACK

Fear is a primary obstacle that prevents people from becoming entrepreneurs. Many of us are not living our dreams because we are living our fears. Fear is a disease. It cripples effective decision-making and most of the time accounts for the illogical actions that ensue. Our country is now deep into a historic financial crisis that has most people in fear of losing their jobs, healthcare and life savings. Learning to manage your fears can help you weather negative situations during hard times.

Many aspiring entrepreneurs have the dream of finding security by starting their own home-based business but maybe 2-5% of these people will actually apply their knowledge and unique talents. We should begin to discuss some of the techniques for entrepreneurs to learn how to manage and conquer their fears.

Think about what you want. When you doubt yourself by spinning the wheels in your mind on a worst case scenario, turn it around and focus on what you DO want. Visualize yourself building the new business. Create a new truth. Your mind will play powerful tricks, if you let it, so stop being your own roadblock and get back on track. See yourself talking to the interested person as they become a part of your business. You get what you focus on.

Change the voice. When you hear yourself telling you that you're not good enough—you're going to fail. Just change the voice from yours to that of Mickey Mouse or something silly that would hold little weight with you anyway! Who cares if Mickey Mouse thinks you're not good enough? Is Mickey Mouse an entrepreneur?

Voice fears to a trusted friend or associate. Hopefully, you have been able to find some level of support from at least one other entrepreneur. Ideally, you have a significant other that supports you. If not, then you should have some kind of support

network from your team or community association groups that you can get advice. However, don't go looking for support to all those people who doubted you and told you it was crazy to go out on your own. They will rarely understand the entrepreneur.

Build a personal development library. I draw tremendous support from my library. It is not just filled with how to resources, but also stories of others who conquered their fears. You should begin to email your friends that might recommend sources of personal development something based on your own description of your circumstances.

Take baby-steps to build confidence. Sometimes, just making the smallest step will help get you back on the right track enough that the fear of not doing something can go away. Just starting the process can create enough momentum to see it through. Visualize the result, but make the action the goal. There is a subtle difference here for the entrepreneur. Of course you want the result, but maybe that's not in your direct control. Visualize the result in your mind, but make your goal the consistent and persistent action of the entrepreneur. The action will eventually produce the result and you can certainly achieve that goal.

Entrepreneurship and the dream of owning your own business is a powerful concept. As a business owner, you are in charge of the decision making process, the direction of the company's products and services realizing the benefits of your own hard work. At the same time, the factors that drive entrepreneurship can be equally frightening for many potential self-employed people. To get your own business going and growing, it's necessary to overcome your fears.

Many fear a personal lack of knowledge. While not everyone is an expert in public relations, sales and marketing, accounting, law, production and distribution, these seemingly lofty skills, can be learned or contracted. Books and Internet research resources are FREE at the public library and courses are readily available that teach hands on practical skills. Lack of knowledge and information is only limited by your imagination. You may even discover that you know more about business than you had previously thought possible.

COMFORT IS THE ENEMY OF ACHIEVEMENT

Never, ever quit. I hate to even use that “q” word. Keep seeking new ways to solve challenges. Listen and learn from others’ experiences. If you do quit in fear, you cease to be an entrepreneur—otherwise you’re not beaten, you are moving ahead living your dreams of building your own successful business.

WEEK 47

DOT-YOU

WEEK 47
DOT-YOU

Today billions of people visit the Internet around the world. Although many talk about Internet websites, just how effective is it? The answer is: a website can be very effective, if done right, it generates sales leads by expanding your market reach through “search engine optimization” (SEO) and social networking techniques.

Have no fear—most web design software and online applications walk you through the initial development stages therefore, it is not necessary that you learn programming such as “*Hyper Text Markup Language*” (HTML) or “*Extensible Markup Language*” (XML). As an entrepreneur, you should decide at some stage of your business plan whether it makes sense to build a website. If you are working your local neighborhood—person to person referral sales strategy, then a website may not be necessary. However, if you are selling products or consulting services, it is valuable to consider building a website as a portfolio of your product or work samples.

As you proceed with your website development one of the first steps is to secure a “[Domain Name](#)”. For example, www “Insert domain name”.com, auto detailer.com, catering.com, nonprofit.org. Be creative in selecting your unique domain name that will service as a calling card to define your small business to potential customers. Get to know your customers better by posting an outline of your professional skills and experience with a formal photo introducing yourself.

To start, try using a pencil and paper to visually sketch out a drawing of your new website prior to any online design. Visually organize the necessary website sections, such as the home page online menus, about us, services, products, contact us, shopping carts, and press releases. Most web design applications offer pre-set templates that make the development process

much easier by instantly suggesting appealing fonts, graphics and background color combinations. Your website content should grab people's attention communicating clearly and uniquely the business mission.

The website user interface includes button menu link options in a logically placed fashion for quick website navigation. It is valuable to insert hyperlinks to external websites that offer additional information resources enhancing your products or services. Keep the website font sizes readable in consideration of people with poor eye-site. Brightness, color and lighting all play a factor in appeal that ultimately can affect generating business leads online.

Clearly post in the website footer or header, the business contact information such as address, phone number and email address for customer questions. This is critical for customers that may visit your website and want to contact you with questions. As small business entrepreneurs make time to be available by phone, there's nothing more annoying than endless voice messages. Make yourself or an assistant accessible to quickly answer customer questions and build sales relationships.

Why would a customer want to spend money getting your product or service? Does your small business support any worthy local community efforts, such as kids after school programs? Draw a clear picture of how your business not only benefits the customer, but also adds value to the local community. People are much more likely to support your small business particularly with our current economic crisis, if they know their money will really make a difference in the community.

Spend time writing articles, press releases, blogs and other social networking media that will highlight your small business using tags or key words that enhance your company's listing in search engines such as Yahoo, Google and Wikipedia. Use key word titles that reflect current trends and news enabling wider audience customer exposure.

Effective small business websites offer consumers the ability to sign-up for FREE e-newsletters. A monthly marketing e-newsletter is an available marketing tool that is emailed to your database of customers updating the 20 on new business or sales offers and other valuable information. E-newsletters are a low cost way of advertising to build long-term sales relationships.

It is important to view your website as a long-term investment in the success of your business. This may mean building a long-term relationship with a website developer, who will manage all of your updates, or it may mean hiring your website developer to integrate a content management system into your site, so you can manage it yourself or have a virtual assistant manage it. Whichever route you choose to take, most entrepreneurs should integrate an effective website into their business plan.

WEEK 48

DON'T TAKE IT PERSONAL!
TAKE CONTROL

WEEK 48

DON'T TAKE IT PERSONAL! TAKE CONTROL

Uncertainty about this country's and your own personal economic survival is anything that gives us a sense that we have lost control of our day-to-day means of survival. The end result is fear, anxiety, stress, depression and developing poor self-image.

How often have you looked at yourself in the mirror feeling depressed? Did you also realize that you end up carrying over this feeling for days on end and go into a deeper slump, that even your health gets affected? The final outcome you constantly feel discontented, frustrated and dissatisfied with the blame sitting squarely on our shoulders or rather your body. We often let negative perceptions of our self-image last our entire lives for years.

It's rather perplexing how we end up creating a self-image that is so negative and unproductive!

Most of our conceptions about us are often a result of our surroundings, of how our family, friends and peers and the immediate society view us, and even the media for shaping our views and attitudes.

The influences can be harmful that we begin to equate our self image with what is expected of us or with what is being projected. However, reality is another ball game altogether. A myriad of things affect your circumstances which you can do little. So, don't let all the negativity hypnotize you. Take a hard look at yourself; you'd be surprised at the amazing potential housed within.

Firstly, stop punishing yourself! Whatever you're obsessing about; stop it right now, whether it is finances, debt or job loss.

Rediscover your personality what gives you joy, makes you sad and motivates you to give your best. Everyone is endowed with some talent/ aptitude that can be used productively to overcome your mindset.

However, the most difficult thing to do is to be able to cure that feeling of being out of control. Often, when you're out of sync with yourself, a nagging sense of something amiss or lacking engulfs you. We periodically tend to get so preoccupied that we lose perspective of the real issue. Remedy the situation. Pay attention to how you are faring in life rather than how your neighbor is.

'Always wanted to, but never got around to doing it...' is the most common affliction. Be kind to yourself, just do it. Someone once said that 'the fear of suffering is greater than the suffering itself.' How true! Our perception of having to face any pain, embarrassment, hurt or suffering is often exaggerated than what the proposed action would normally cause. Give up the excuse; you're just giving in to the urge of self-abuse, a crime greater than any. Or if you're becoming lazy, remember that you're shortening your life span by five minutes for every moment of laziness. Only when you live is life worth the living.

Maximize your life. Take every moment as it comes and cherish it. Adopt a positive attitude. Treat yourself to occasional spells of extravagance, buy yourself something nice, reestablish your ties with your family and friends, and refurbish your wardrobe. Focus on living a complete, fulfilling and wholesome life.

Take a reality check. Understand that we rate most people on the basis of their personality and not just their physical attributes. Revamp the way you function and adopt a healthier lifestyle. Stay in tuned to your body needs and celebrate the joy and freedom it gives you. Enrich your mind through reading and free your spirit through giving, help someone out or take-up a cause close to your heart.

Finally, pay attention to the important facts of life that have realistic aspirations, adopt an attitude of gratitude, eat when you're hungry, take up some form of physical exercise/ activity, believe that it is normal to have periodic fluctuations in weight gain/loss, learn to forgive, don't be embarrassed to ask for assistance from family, friends, peers or a professional helper, and ultimately, look at the whole picture, you'll find there's much to smile about now and in future ahead!

WEEK 49

BUSINESS FOUNDER

WEEK 49
BUSINESS FOUNDER

Today, we see an entire generation of new leaders and entrepreneurs alike struggling to make an impact. This is the age of social networking with Facebook, Twitter, Google and mobile technologies enabling people to connect with millions in geographically dispersed locations worldwide. Enterprises from home-based startups to Fortune 500 companies are restructuring workforce and productivity models using efficient collaborative network tools.

Whatever your profession—you will never be able to stand idle or underutilized. Dynamism is the new catchword and anyone who deals with the problem of constant upward mobility needs being 'fit' to keep up. It isn't enough to be merely 'good' at one's work, field or trade; one requires excelling to make the difference. To do so, one has to be totally up to date with the latest that is happening in one's chosen field.

The biggest issue facing the people today—it is immaterial what your discipline happens to be or how old you are. Yesterday's skill-set and yesterday's knowledge has no value. One doesn't have to be necessarily 'with it' but aware and current. You need mental aerobics and skill-set calisthenics to stay 'in shape' for the future. Doing this is not the easiest thing to do, but one's options are limited to progress moving forward.

It is not the high-tech world that is changing; it is the happening thing in every field and trade. New methodologies are shooting up in every area. Don't become susceptible to obsolescence. Your need to stay 'fit' is far more urgent than anything else. What you learned in school or otherwise has little validity in today's world of quantum leap changes.

The sky is the limit—why limit the possibilities of gaining business exposure by staying confined to a stationary expensive fixed office overhead. Get out there and make it happen – all we really need is a cell phone, laptop and Wi-Fi Internet connection to launch a viable startup from any geographic location worldwide. It was different back in the mid of 90's.

In every walk of life, the emphasis is placed on getting into your gym-shoes to redefine your mental and physical fitness.

Pointers to stay ahead should include the following regimens to enhance and reinvent yourself.

Insure yourself by continuous learning: Most professions have courses going on all the time. Online seminars and workshops are held all the time; attend them as you might to your fitness regime. The self-learn programs do actually help...it just depends what you personally gain from them. They are, like your daily physical workout, repetitive perhaps, but they help keep you from a system's failure!

Keep your eyes and ears open: Never neglect to pay attention to anything new that is happening in your profession. Online and industry magazine research will prove invaluable. This helps you to clarify your thoughts on the innovation and it helps to extract information that they may have, which perhaps would not have come to you any other way. Invest in the future. Networking is the new mantra that has become the chant of developmental gurus. Attend industry events listed in the local Chamber of Commerce web sites, read the latest from the best sources, in short, be seen and be noticed!

Look at what's happening outside your window! You may not be affected by changes happening in other agencies and other industries. This is the time for you to apply the lessons from what you can see happening outside your workplace. Figure out ways and means to be a jump ahead of the curve to start a business venture of your own.

When you apply your mind to it, you will see that obsolescence is an issue that you need to factor into your career plans. Changing jobs is no answer; studies have revealed skills learned on a job can be more successfully transferred to start your own business venture as a career-alternative.

COMFORT IS THE ENEMY OF ACHIEVEMENT

A fresh mind enhances your personal economic outlook and income generation strategies. You need to have that edge, that knowledge base that puts you on the cutting-edge. If you ensure that you will not merely survive, you will thrive!

WEEK 50

YOUR TIME IS MONEY

WEEK 50 YOUR TIME IS MONEY

It is easy to say, difficult to practice. Most small business entrepreneurs have difficulty controlling their time. It is fundamental to organize your tasks and schedule.

Let's start from the goal. With more time available, you will be able to exercise innovation, develop "out-of-the-box" thinking to see what is wrong and what can be improved. You will be able to be more connected and updated with trends, opportunities and threats. You will be able to have a more balanced life with leisure and with your family.

So, what should you do? There is no magic. But the best solutions for the worst problems are often the most simple.

Start with writing down the daily tasks that you need to do every day. Examples: read the news, read e-mails, reply e-mails, pay bills, verify bank accounts, verify stock, call suppliers, check with the staff if everything is ok, and so on.

Estimate how much time you need to accomplish those tasks. Verify where you can optimize your time, and organize the schedule to get it done. Start with only controlling the time spent. It is already a great step.

Resolve first the easiest and shortest tasks. If in some task, you exceed your time limit, stop, go to the next one. Return to that one only after finishing the "round" and use your "spare time" for so doing.

Try to reduce 10% to 30% the time of some less valuable tasks. With other tasks, develop a worksheet (a simple control) and try to empower yourself to accomplish and control it.

Try to reserve, at least, one or two hours to creative thinking, to research new products, new approaches and new markets, depending on your core business and always with focus on strengths. Keep in mind not to lose touch with the “big picture” of your market and competitors.

Creative time is defined as taking a certain thought (such as getting rich or finding that one special love), thinking about it in a determined fashion and then holding that thought strongly enough to impress that thought onto motion implementation. This will cause the creative thinking process to accomplish the circumstances you wish to achieve whatever it is that you desire.

With time management planning, we have a scope enlarged, a little more of variables, an expanded timeline, defined methodologies (tools) and usually, we need to write it down. But it continues to be an extension or an improvement of what we are accustomed to do.

Speak with focus on startups and small business ideas; your time management is a fundamental tool to avoid “losing the path in the middle of the running”. Maintain your focus on using positive thoughts to overcome the mental barriers that most people have to face making money and becoming wealthy.

When you get stuck in a particular situation and don't find a solution, go for a walk, have a coffee, do something that makes you disconnect completely and quickly from the problem and return to it later after gaining new perspective.

To manage a business, to develop a business plan or to improve our competitive business efficiency, we need to have a knowledge framework of some basic concepts and practices, and even if we know them, it is always interesting to revise them by using our time management tools. When we talk about time management, sometimes, we associate with paperwork, theories, old school works, a boring and endless time consuming task, and so on.

But actually time management and planning is a natural embedded activity that we practice every day. We plan the best route to go to the office. We plan when we go shopping. We plan our vacations. And, so we do with other diverse actions of our daily activities (professional and personal).

Don't try to only memorize everything that happens or that you will need to accomplish that day. You will lose time in struggling with the effort to remember so, why not write down items in a notebook, Outlook calendar, Palm Pilot, smart phone or whatever.

When you are involved with a complex problem that needs immediate resolution and you need to concentrate, don't let anyone interrupt your thoughts, close the door, don't answer the phone and concentrate on finishing your task first. You will economize valuable time. You will have a more efficient focused process utilizing your time results.

Time, it's not only money, it's your Life!

WEEK 51
NOTHING BEATS A FAILURE
BUT A TRY

WEEK 51 NOTHING BEATS A FAILURE BUT A TRY

How do winners win? How did they do it? How did they get where they did? Certainly not by complaining about their lot in life, or by crying about how tough life was or about the conditions they faced. They just went out and did it. And in so doing, they were successful.

One of the most telling things about chronic whiners is they complain about their woes so much that they tend to sap the energy of others who are trying to get on with their lives. When one of these habitual whiners leaves, you can almost hear a collective sigh of relief from the others in the area! Another trait one sees in people, who find it hard to succeed, is that they have an excuse for their lack of productivity. Whiners make excuses why they weren't able to do something; winners just get on with it and finish the job!

In every aspect of life and in every career path, there will be hurdles and pitfalls to overcome. Even the best will knock over a hurdle or fall into a pit occasionally. Also we all have our downward spiral days, days on which things are just getting too much for us. It is these days that we have to have the fortitude to get through. The fixation should be on the goal, not on the troubled path we walk on.

To get on with it and get where we want to be demands the right attitude. And, this is something we cannot switch on and off at will. Attitudes need to be good all the time and this entails some degree of persistence!

Attitudes are your filtering mechanism for everything that affects you directly or indirectly. How you see the world around you and the world within is what is important. There is too much going on to be sure that everything is going to go your way

every time and this because you are not in control. What is important is how you view these happenings and how you feel about them because these will help you to deal with the downs as well as the ups!

Building a positive attitude will make you happier, more successful and collect happier and more positive people around you. Doing this may seem difficult, but these pointers may be of use.

The best way to distract yourself from your own personal and mind-swamping problems is to plunge into helping others with theirs. People are always ready to accept a helping hand, and as you begin to help them, you will find that your own problems recede into the background. Often, in the course of your helping, you will find a solution to your own tribulations! Selflessness is always rewarded by untold peace of mind! Have Happy Goals! Look forward for something good that you expect to happen! It could be anything, a letter from a friend, winning a lottery, meeting an old flame, a college reunion, anything, just the anticipation of something exciting can trigger a release of adrenaline that will bring the glint back into your eyes! Being in a pleasurable state of excitement will spur you to view the task you have before you with winning confidence!

Sometimes, taking a step back or going onto an off-planet mode is not enough, especially if you are deeply affected by the problem. The best thing to do in this case is to go away and chill! I don't mean you drop everything and run away from your problems, nothing could be more fatal! No, what I mean is to get up, go out for a walk or a drive to blow away the cobwebs in your mind so that you can mull the problem and come up with an innovative solution to the problem. There's nothing better for traffic jams than an open road!

Remember that failure is not the line of least resistance; it's the line of least persistence! Success is a long uphill journey, but once you're there, you can coast merrily, all the way to your own self-set goal!

WEEK 52

WHAT DOES IT TAKE TO GET THERE

WEEK 52 WHAT DOES IT TAKE TO GET THERE

Grasping the reality of this current hard-hitting full-blown economic downturn and all-out crisis in your life is not an easy task. How you deal with it will determine your ultimate success.

I am proud of my identity and roots going from food-stamps-to-fortune. For me, being poor was never a factor that confined the person, rather just a temporary circumstance of sorts.

Each moment can change the rest of your life and the course of your direction. If you are not intentional with your actions, you will plan to fail. Successful people operate from the beat of their own drum, but they are intentional. Successful people don't become successful by accident—it's sheer, practical application of their talents and traits.

1. **Hard Working:** Running a business requires a lot of energy and drive. This involves the ability to work for long hours when necessary, to work intensely in spurts and to cope with less than a normal amount of sleep.
2. **Self-Confident:** To succeed, entrepreneurs have to believe in themselves and in their ability to achieve the goals they have set for themselves. This is often shown by a belief that "if you want something badly enough and are prepared to work at it, you'll usually get it".
3. **Builds for the Future:** the goal for most successful business people is to build a secure job and income for themselves, which is based on their own abilities. This means entrepreneurs understand that it may take several years to build up business income to a reasonable standard.

4. **Profit-Oriented:** Interest in generating money is a clear indicator of an entrepreneur's suitability for being a business owner. This means recognizing that the business comes first.
5. **Goal-Oriented:** Success in business depends upon being able to set realistic goals or targets and to work with determination to achieve them. This ability to set goals (for things the person thinks are worthwhile) and to work to achieve them is fundamental to being an entrepreneur.
6. **Persistent:** All businesses have their problems and disappointments. Being persistent in solving a problem is one of the keys to being a successful entrepreneur.
7. **Copes with Failure:** All business ventures inevitably contain disappointments and failures as well as successes. Coping with failures involves recognizing these failures, learning from them and seeking new opportunities. Without this characteristic, early failures may end a person's attempt at self-employment.
8. **Responds to Feedback:** Entrepreneurs are concerned to know how well they are doing and to keep track of their performance. Obtaining useful feedback and advice from others is another important characteristic of entrepreneurs.
9. **Demonstrates Initiative:** Research shows that successful entrepreneurs take the initiative and put themselves in positions, where they are personally responsible for success or failure.
10. **Willing to Listen:** The successful entrepreneur is not an inward looking person that never uses outside resources. Self-reliance does not exclude the ability to ask for help when needed from such people as bank officials, accountants and business advisers. Being able to listen to the advice of others is a key characteristic of an entrepreneur.
11. **Sets Own Standards:** Setting standards of performance and then working to achieve them is another indicator of a successful entrepreneur. Most entrepreneurs want to do better each year, to set and achieve higher standards from year to year.

12. **Copes with Uncertainty:** Being an entrepreneur is much more uncertain than employment. An ability to cope with this uncertainty without becoming too stressed is a necessary trait of being an entrepreneur.
13. **Committed:** Starting and running an enterprise demands total commitment by the entrepreneur in terms of time, money and lifestyle. It has to be a major priority in the entrepreneur's life.
14. **Builds on Strengths:** Successful business people base their work upon the strength(s) they have, such as manual skills, interpersonal skills, selling skills, organizational skills, writing skills, knowledge of a particular product or service, knowledge of people in a trade and ability to make and use a network of contacts.
15. **Reliable and has Integrity:** The qualities of honesty, fair dealing and reliability in terms of doing what one has promised to do are essential traits of an entrepreneur.
16. **Risk-Taker:** Being an entrepreneur involves some risks. Entrepreneurs have the ability to take measured or calculated risks. Such risks involve working out the likely costs and gains, the chance of success and the belief in oneself to make the risk pay off.

WEEK 52-PART 2 BACK TO SQUARE ONE FOR A PAYOFF

It's time for you to become the da Vinci of your own new self-portrait.

The great thing about New Year's resolutions, June weddings, and August Back to School is that it offers everyone a chance to clean their slate and start new beginnings.

The self-portrait journal is designed to share the steps, methods and eternal truths that empowered me to discover my values, goals, purpose and ability to achieve results and experience profound fulfillment. Do them at your own pace. There is no time limit. They deserve your undivided attention.

Creating your Owner's Manual will help you to understand how your life works and why parts of it may not be working. This exercise will help you achieve dramatic new levels of success in all areas of your life and to truly become rich from the inside out.

First, what does being rich from the inside out mean to you?

For me, being rich from the inside out is being aware of the great wealth and value that you possess naturally with or without material gain. It means recognizing your talents and putting them to work to attain what your heart desires. This is my real meaning of success. That doesn't mean it has to be yours, but remember: We often mix up the dream with what it takes to achieve the dream and that can sometime throw off the definition of success. Let's talk about dreams.

My dream is to...

If I could have any wish come true it would be...

I wish I were...

I wish I had...

The thought of living a dream life seems like a fairy tale to many people, but the reality is if you can live the life you have always wanted just by knowing your real purpose. Once you change your mind about what's possible, you'll change your life.

Do a little soul searching. How well do you know yourself? Are you on the right path? What are your values? Your values are what you deem worthwhile or desirable.

This is the key to your value system. These are the factors that will drive you to your purpose in life. Now let's talk about the less positive things. Let's ask: What do you want to change in your life and why?

There's nothing wrong with wanting more. And there's nothing wrong with admitting that your life hasn't been a bed of roses. Everybody's got baggage! But how much of that are you still carrying with you? How big is your luggage? Can it be seen from a mile away? Is it a high end matching set? A little bit of baggage is reasonable. By a little bit, I mean the size that can be stowed underneath the seat in front of you, not the size that takes over the whole overhead bin!

Whether you are aware of it or not, this baggage is like an emotional vampire, sucking you of energy and success. Until you empty your luggage, you will never find that true prosperity, genuine happiness and a lifetime of success will never be within your grasp.

Know who you are from the inside. Your purpose is your passion. It is who you are. It is what you must and will do no matter what. It is what's going to allow you to commit to getting what your heart desires. Who are you? What scripts have society, family and friends written in your memory that you identify with or answer to? Is this what you are? For better or worse, the answer is yes. This is who you are. If you want to be something else, you have to change the script.

Often, we define ourselves by what we do instead of who we are; yet who we are compels us to do what we do. Is a great lawyer great because he is compelling or is he compelling because he is great?

When you define who you are, you will be able to align your vision with your true self, thus your true calling. You will be great because you will move in the direction that is native to your soul. So, here are the important questions:

The three words I would honestly use to describe myself are...

The three words I'd like to define me are...

“You can have no dominion greater or less than that over yourself.”
— *Leonardo da Vinci*

FARRAH GRAY BIOGRAPHY

FARRAH GRAY

Celebrity Entrepreneur,
International Bestselling Author,
Philanthropist

Farrah Gray was named as one of the most influential Black men in America by the National Urban League. *Ebony Magazine* and *Black Enterprise* recognized him as an entrepreneurial icon and best-selling author. Raised in the impoverished South side of Chicago, Gray defied the odds and became a self-made millionaire by the age of 14. At the age of 21, he received an Honorary Doctorate degree of Humane Letters from Allen University. This was in recognition of his ingenious economic mind and distinguished commitment to the development of values such as leadership, integrity and scholarship. In his rise from poverty to national and international prominence as an entrepreneurial icon and pre-eminent power speaker, Farrah Gray has inspired millions around the world. At the age of 30, he has achieved more than many achieve in a lifetime.



COMFORT IS THE ENEMY OF ACHIEVEMENT

Since his first interview at 11 years old on KVBC Channel 3, Gray has become a celebrity, featured in thousands of print, magazine, radio and television media including The NBC Reality Show Starting Over, 20/20, Good Morning America, ABC World News Tonight, The Montel Williams Show, Oprah & Friends, Tom Joyner Show, The Michael Baisden Show, Russ Parr, Radio One, TV One, The Tavis Smiley Show, CNBC, BET, NBC, FOX, CBS, BRAVO, PBS, NPR, Bloomberg, Ebony, Jet, Essence, Upscale, Black Enterprise, Black MBA, "O" The Oprah Magazine, Washington Post, the Wall Street Journal and the New York Post. Black Voices named Farrah Gray one of the Top Ten Sexiest Black CEO's along with Kenneth Chenault, Tiger Woods and Sean "Diddy" Combs. What makes him extra attractive is the stack of accomplishments he achieved at such a young age. He was a syndicated columnist with the National Newspaper Publishers Association (NNPA) federation of 200 weekly newspapers reaching more than 15 million readers. As a former AOL Money Coach, Farrah Gray gives advice to millions of AOL subscribers daily on topics, such as leadership, personal development, diversity, strategic planning, creativity, business development and financial management.



Farrah Gray began his entrepreneurial, personal and civic development as a stellar young citizen at six years old selling homemade body lotion and his own hand-painted rocks as book-ends door-to-door. At age seven, he was carrying business

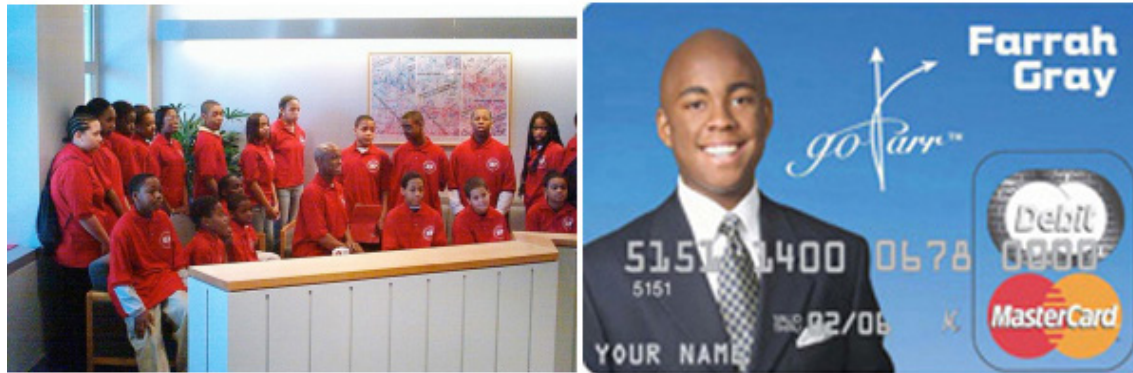
cards reading “21st Century CEO.” At eight, Gray became co-founder of Urban Neighborhood Enterprise Economic Club (U.N.E.E.C.) on Chicago’s South side.

U.N.E.E.C. was the forerunner of New Early Entrepreneur Wonders (NE2W), the flagship organization he opened on Wall Street. NE2W enlisted, educated and engaged “at-risk” youth by creating and developing legal ways for them to acquire additional income. Gray is the youngest person to have an office on Wall Street.

Between the ages of 12 and 16 years old, Farrah Gray founded and operated business ventures that included KIDZTEL pre-paid phone cards, the One Stop Mail Boxes & More Franchise and The Teenscope “*Youth AM/FM*” interactive teen talk show, Gray was also Executive Producer of a comedy show on the Las Vegas Strip and owner of Farr-Out Foods, “Way-Out Food with a Twist,” aimed at young people with the company’s first Strawberry-Vanilla syrup product. Farr-Out Foods generated orders exceeding \$1.5 million.

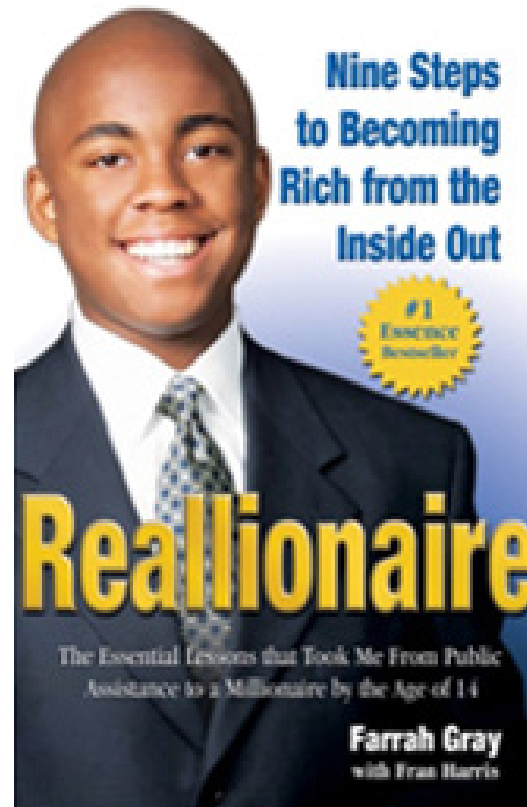


He has been a numismatist, which is a coin collector, since he was 12 years old. As a pre-teen, Gray reached 12 million listeners and viewers every Saturday night as co-host of *"Backstage Live,"* a syndicated television and radio simulcast in Las Vegas. Gray's inspirational spirit and grounded personality sparked speaking requests from organizations around the country. Farrah Gray's sense of social responsibility motivated him to create the non-profit organization, The Farrah Gray Foundation. Among other programs and initiatives, his foundation focuses on inner city community-based entrepreneurship education and provides scholarship & grant assistance for students from at-risk backgrounds to attend HBCU's (Historically Black Colleges and Universities). Farrah Gray donates his honorarium from speaking engagements (which can be upwards of \$15,000) and the proceeds of his book to his foundation in what he refers to as his "self-imposed" youth tax. The Farrah Gray Foundation partnered with the Kauffman Foundation, launching entrepreneurship programs in inner-city schools across the country.



Farrah Gray's work did not remain under the radar-screen for long. He soon then became the youngest member of the Board of Advisors for the Las Vegas Chamber of Commerce. He was also given a three-year term on the Board of Directors of United Way of Southern Nevada at the age of 15. Farrah Gray's continued his philanthropic work signing on as the spokesman for the National Coalition for the Homeless and the [National Marrow Donor Program](#). As a private consultant, he was gone in to work with the likes of JP Morgan Chase and the U.S. Department of Commerce Minority Development Agency.

Farrah Gray's latest books *"Get Real, Get Rich"* and *"The Truth Shall Make You Rich"* a no-holds-barred rejection of the fallacies we've all heard—and believed—about success and how to achieve it. Farrah Gray's first book *"Reallionaire"* was nominated by NBC & Publishers Weekly Quill Awards in the category of "Health/Self-Improvement." His book appeared on the Amazon and Barnes & Noble's Best-sellers lists two weeks before its international release. *"Reallionaire"* was also named as the #1 Best-selling Nonfiction Paperback book in the August 2005 Issue of Essence Magazine.



"Reallionaire" was endorsed by Former President Bill Clinton, Pierre Sutton, Stedman Graham, Jack Canfield and Mark Victor Hansen. Gray's book and his journey to succeed against the odds have become required reading and part of classroom study from elementary school to entrepreneurship departments on college and university campuses, such as Harvard University

and Princeton. Gray's books, "*Reallionaire*," "*Get Real Get Rich*" and "*The Truth Shall Make You Rich*," have been translated into Russian, German, Polish, French, Korean, Indonesian and Vietnamese languages with book sales in Africa, Australia and Europe and in Central and South American countries.

Gray is also a contributing author to "*Chicken Soup for the African-American Soul*". Farrah Gray's honors include Keys to the Cities of Dallas, Shreveport, and Cincinnati. He has also received Proclamations from the Governors of Illinois and Nevada, the Mayors of Louisville, Kentucky, Chicago, Las Vegas, New Orleans and Wilmington, Delaware, and Clark County Nevada Commissioners. Farrah Gray's Awards include The National Urban League Whitney M. Young Jr. Entrepreneurship Award, The Indiana Black Expo (IBE) Hoosier Lottery Entrepreneur Award, The Alabama A&M Students In Free Enterprise (SIFE) Award, The Davidson College Love of Learning Lifetime Educational Achievement Award, Central State Award of Appreciation for contributions made in the area of entrepreneurship, Trumpet Award, and the American Red Cross Award of Appreciation."

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