HOW TO IMPROVE YOUR LIFE

The Successful Way to Improve Your Health, Relationships, Career, Personal Finances, and Yourself

RAYMOND H. SCUDDER

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MILL CITY PRESS

Mill City Press, Inc.
212 3rd Avenue North, Suite 290
Minneapolis, MN 55401
612.455.2294
www.millcitypublishing.com

ISBN-13: 978-1-936780-00-6

Cover Design and Typeset by Madge Duffy

Printed in the United States of America

To my dear departed grandmother, who always said to me,
"Can't never did anything";
to my lovely and caring wife, Jan;
to my wonderful daughters, Stacy, Michelle, and Jennifer;
to my remarkable grandchildren, Regan, Ryanne, Randi,
and Korbin; and to any grandchildren yet to come

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CHAPTER ONE

The Power to Improve Your Life

People become really quite remarkable when they start thinking that they can do things. When they believe in themselves they have the first secret of success.
—Norman Vincent Peale

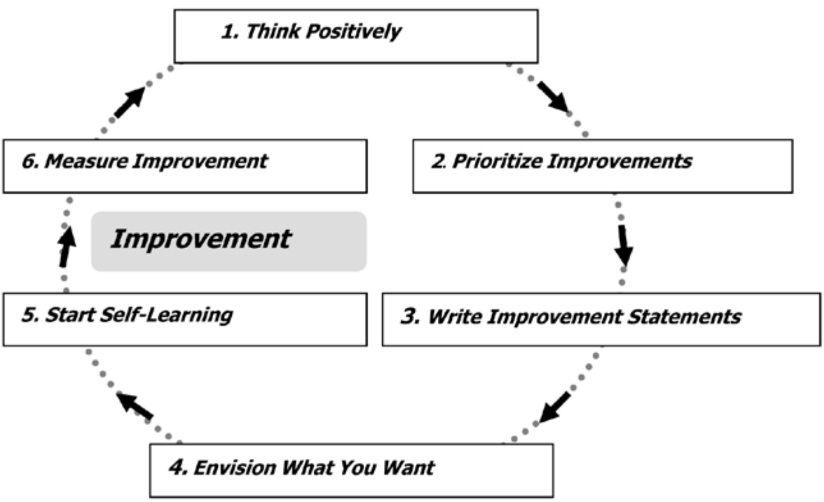
You should feel particularly proud of yourself because you are motivated and willing to take control of your life and improve it! You may not realize it, but you already have the power within yourself to improve, change your life for the better, and achieve whatever you want.

Most people trying to improve themselves do so in an unplanned, unstructured, and sometimes even haphazard manner. Improvement can certainly occur that way, but using a consistent process that keeps you focused on improvement will result in faster and greater outcomes for you.

Whatever it is you want to improve in your life, this book gives you a road map to follow that will get you to your destination. It provides a simple, easy-to-follow *Improvement Process* that draws on this power you have within yourself.

The Improvement Process

A process is a series of steps aimed at achieving a specific result over and over again. The *Improvement Process* diagrammed below gives you six simple steps you can follow to achieve improvement in any area of your life. It is a process you can apply to improving not just one thing but anything in your life, and you can use it over and over again. With a little persistence — using it a few minutes every day — you will be well on your way to better health, more satisfying relationships, an enhanced career, greater wealth, and an improved you!



Each step of the *Improvement Process* is a valuable component of any improvement effort you take on. Using all six steps will lead to improving your life.

Step One: Think Positively. Begin every effort to improve yourself with a positive, *can-do* attitude. Improvement is doomed when you succumb to negative, *can't-do* thinking.

Step Two: Prioritize Improvements. You can't improve everything at one time. When you prioritize, you rank areas of your life to improve based on how important each area is to you and how satisfied you are with it.

Step Three: Write Improvement Statements. Improvement always begins with "I." *Improvement Statements* are your goals, ambitions, personal desires, and even your self-oriented prayers, written in a compact form to keep you focused on them until you achieve them.

Step Four: Envision What You Want. Keep a clear picture in your mind of the results you seek — of what you want to improve — and this focus will speed your improvement.

Step Five: Start Self-Learning. Self-learning, or self-education, occurs naturally as you focus on what you want to improve. Gaining more information and knowledge gives you new ideas and new perspectives to help you improve even more.

Step Six: Measure Improvement. Measuring your improvement is easy to do and keeps you moving in a positive direction toward what you seek to improve.

This *Improvement Process* provides a logical sequence of effective tools to use along your improvement journey. And it will give you much more! It draws on a tremendous power that you have within yourself, an internal power that many people are vaguely aware of but few take advantage of.

The Power Within Yourself

This power you have within yourself is located in a marvelous part of the body called your brain, but it is not your intelligence. While intelligence is a desirable and admirable trait, many highly intelligent people live unfulfilled and unhappy lives. The power you already have within yourself has nothing to do with how intelligent you are; rather, it has everything to do with how you *use* your brain.

From the moment you were born, your brain has recorded every event, action, sight, sound, and feeling you've ever experienced as thought patterns in your subconscious mind. Your subconscious mind is an ongoing information reservoir of your whole life.

When you consciously observe or learn something, a new thought pattern is created in your subconscious mind. At first the new thought pattern is thin and weak, but when you have the same thought again, it gets thicker and stronger. The more frequently you think the same thought, the stronger the thought pattern becomes and the more automatic your response to the thought becomes. An example of this process is learning how to drive an automobile with a manual transmission. When you first learn to drive, your actions such as shifting gears can be tentative and jerky because the new thought pattern is weak. Over time, as the new thought pattern becomes stronger, you are able to shift gears smoothly and automatically.

It takes approximately twenty-one to thirty days to build a new, strong thought pattern. Once firmly established, your subconscious mind perceives the new thought pattern as reality. Then it diligently goes to work to align your behavior and actions accordingly. It continues to do so until the new thought pattern becomes, in fact, reality.

The power you have within yourself is your ability to create and strengthen new thought patterns aimed at improving any area of your life. You can even empower yourself to do great things!

Replace Negative Thought Patterns with Positive Ones

Of the fifty thousand thoughts running through your mind every day, hundreds are probably random, insignificant, or even negative. But if you control and focus your thoughts, you can change your life. Replacing negative thoughts with positive ones is a huge step in the right direction. Wouldn't you agree that you will have a better chance of doing something successfully by thinking you *can* do it rather than thinking you *can't* do it? A great way to begin improving your life is to start thinking can-do rather than can't-do thoughts.

Every repeated thought you have, positive or negative, strengthens that thought pattern in your subconscious mind. But your subconscious mind doesn't know the difference between positive and negative, good and bad, black and white. It hears only the action you are thinking about, and uploads the information your body needs to perform the action. When you think or say to yourself, I'M NOT GOING TO GET NERVOUS, the subconscious hears, NERVOUS. OK, I CAN MAKE HER NERVOUS — I'VE DONE THAT MANY TIMES FOR HER. Before you know it, the opposite of what you wanted to happen occurs — you become nervous. The subconscious mind has disregarded the word *not* because it doesn't know what to do with it. Instead, it hears *nervous* as a command and helps you carry out what it thinks you want. So a key to replacing negative thought patterns with positive ones is to always think about what you want to happen, rather than what you don't want to happen. For example, thinking I AM CALM AND RELAXED would be an excellent substitute for I'M NOT GOING TO GET NERVOUS.

The subconscious mind is always finding ways to manifest your thoughts in your body and behavior. This is why it is so important to be careful in what you say to yourself on a regular basis. If you have a lot of negative thoughts, they become more and more entrenched in your subconscious mind and result in actions that negatively affect your health, relationships, career, financial condition, and personal performance. Your subconscious mind hears your negative thoughts and creates the subsequent actions and feelings to fulfill your instructions. On the other hand, you can choose to empty your mind of negativity, fears, hate, insecurities, regrets, and guilt feelings, and instead fill your subconscious mind with positive, healthy thoughts and instructions.

Think about precisely what it is you do want, rather than what you don't want. Be careful when your thinking contains words such as *no, not, never, can't, don't,* or *won't,* because these words indicate that you are about to send negative instructions to your subconscious mind. Rephrase negative statements as positive ones. Instead of I CAN'T DO THIS, think I CAN DO THIS. Simply removing the word *can't* from your vocabulary and replacing it with the word *can* will make a remarkable difference in your life!

Replace any thoughts about insecurity and inadequacy with confidence-building thoughts. Because the subconscious mind tries to carry out the thoughts it receives, never think of failing. I AM CONFIDENT IN MY ABILITIES, I HAVE THE POWER WITHIN ME TO DO THIS, I ACCOMPLISH ANYTHING I SET MY MIND TO DO are the kinds of thoughts you want to think to combat any lack of confidence you may have.

Worry, resentment, grudges, and hate are negative and destructive thought processes. They have absolutely no impact on the person you aim them at. These kinds of negative thoughts permeate and disrupt your other thought processes. Additionally, they can result in physical health problems. When they occur, take a couple of deep breaths and count to ten. A relaxed mind thinks better. Then ask yourself if this worry, resentment, grudge, or hate is worth the negative impact it can have on you.

When someone hurts your feelings, try to defuse the situation as quickly as possible and not brood over it. When you sulk for a period of time, your thoughts can escalate to worry, resentment, grudges, and even hate. Tell the offending person you are sorry they feel that way about you. If there is validity in their perception of you, view it as a positive opportunity for learning and improvement.

Spend as much time as you can with positive people and little time with negative people. Negative people don't smile much; instead, they complain, disagree, and find fault with almost everything. They feel they are always right and are not above making verbal attacks on others to support their point of view. They can make you angry and drain your positive mental strength and energy. If others choose to view things in a negative way, that is their prerogative, but never allow them to influence your thinking and what you want out of life.

Forgiving is a powerful positive action that you can take to break your negative mental ties with someone who has harmed you. When you forgive others, they can move forward with their lives and you can move forward with yours. You also need to forgive yourself for any particularly bad things you have done to others during your life. Empty your mind of negative guilt feelings, and begin dealing with guilt in a mature manner. While you cannot change the past, you can make an honest commitment to yourself to learn from your past actions, to never repeat those actions again, and to move forward with courage. Moving forward with courage might include seeking professional counseling, joining a support group, or making restitution or amends to a person you have harmed.

Stop comparing what you have to what others have, because it serves no useful purpose. In our society we are bombarded with images of the success, beauty, lifestyles, and possessions of the rich and famous. This can often generate negative feelings about our own shortcomings and even resentment toward those who appear to be better off than we are.

Remember that appearances can be deceiving. The things that others have may be a reflection of their true talent and accomplishments, or they may just be a façade hiding unhappiness or a lot of debt. Taking a positive approach begins by respecting what others have and wishing them even greater success and fortune. Dismiss any feelings of inadequacy on your part by recognizing that soon you will be using the power within yourself to attain what you want in your life.

Make a list of all the things in your life that make you feel good and happy — your health, family, friends, home, church, and so on. When you wake up every day, think about the things that make you happy and that you are thankful for. Think about what you want to accomplish for the day, and see yourself accomplishing those things. Make a conscious choice to be happy every day, and your subconscious mind will go to work to make it happen.

Start seeing and appreciating the joy and beauty in the little things around you that so often go unnoticed — the vibrant colors of a flower, the majesty of a tree, the glory of a sunrise or sunset, the coolness of a breeze, a starry night, the sound of music, walking the dog, the play and laughter of little children, the face of a loved one. The world around you contains a never-ending abundance of positive and uplifting sights, sounds, smells, and images if you take time to notice and enjoy them.

One of the best ways to distance yourself from negativity is to laugh and smile as much as possible. As simple as it sounds, humor and laughter will have a positive effect on your mood, allowing you to view your difficulties in a different light and giving you the energy to cope and even thrive. Recent studies have shown that humor and laughter are effective in improving mental and physical health. Humor and laughter improve respiration and breathing, increase pain tolerance, reduce stress and anxiety, decrease depression and loneliness, and improve alertness, creativity, and memory. So laugh more, smile more, watch a funny movie or TV show, learn a new joke, smile at yourself when you do something dumb, laugh with friends, and find humor in your life.

Step One: Think Positively

Developing and maintaining a positive outlook and a sense of humor doesn't occur overnight. It can take practice, especially if you are someone who tends to magnify the negative aspects of situations, blame yourself when things go wrong, always fear the worst, think you always have to be perfect, or think you are a total failure. It can be even more difficult if your life is mired in poverty, abuse, alcoholism, addiction, or other difficult circumstances. But you have a choice. It may take a little time and practice, but you can learn to turn thinking negatively into thinking positively if you set your mind to do so. What do you do?

You start by becoming aware of any negativity in your attitude. As you notice your negative thoughts, you can begin challenging them and substituting positive ones. Once you get going, it will get easier and you will think positively with little or no effort. As you do, you will start seeing positive results in your life.

Each step of the *Improvement Process* contains specific actions for you to accomplish called *Improvement Activities*. These will keep you focused on your improvement and result in faster and greater improvement outcomes for you.

Improvement Activities

1. For the next thirty days, repeat these statements to yourself two or three times daily, and even say them out loud once per day for emphasis:

   I AM A POSITIVE PERSON.
   I ENJOY THINKING POSITIVE THOUGHTS.

   These are *Improvement Statements*, and they will be explained in more detail in Chapter Three. Your subconscious mind will immediately go to work and begin changing your negative thoughts and behavior patterns into more positive ones.

2. During the next thirty days, seek opportunities to strengthen your positive thought patterns and behavior. View these as opportunities to bring fun and enjoyment into your life. Keep a daily log of these opportunities and how you respond to them. Look for opportunities to do the following:

   - Think about what you want (rather than what you don't want)
   - Use confidence-building thoughts

- Let go of worry, resentment, grudges, and hate
- Avoid brooding over having your feelings hurt
- Spend time with positive people and avoid negative ones
- Forgive yourself and others
- Stop comparing what you have to what others have
- Be thankful for the things that make you happy
- Appreciate the joy and beauty in the little things around you
- Laugh and smile

3. If a negative experience arises and you don't handle it well, don't fret about it. Learn something from each negative life experience. Always think about how you can turn a negative occurrence into something positive.

   After thirty days, do an *honest* self-assessment. Review the above opportunities and your daily log. Rate your current thinking and behavior as:

   - ☐ *Very positive*
   - ☐ *Positive*
   - ☐ *Neutral*
   - ☐ *Negative*
   - ☐ *Very negative*

4. When your current thinking and actions are *Positive* or *Very positive*, then you are ready to begin improving your life. If they are not, continue with Step One until they are.

Chapter One Key Points

- You already have the power to do whatever you set your mind to do.
- You will improve faster and achieve greater success by following a logical process that draws on your brain-power.
- By creating new thought patterns in your brain, you can improve any area of your life.
- Thinking positively involves thinking about what you want rather than what you don't want. It also means replacing negative, unhealthy thoughts with positive, healthy ones.
- Improving your life begins with thinking positively.

CHAPTER TWO

Decide What to Improve

Time is what we want most, but what we use worst.
—William Penn

Each of us gets only twenty-four hours per day to live our lives: no more, no less. When we start deducting the basic things most of us have to do, we are not left with many available hours to do what we want to do: twenty-four hours minus eight hours of sleep minus two hours to cook and eat minus one hour of personal hygiene minus eight hours of work minus one hour of travel time equals four available hours. Interestingly, most studies show that the average person watches TV about four hours every day.

Since both successful and unsuccessful people are allotted an equal number of hours per day, it should be obvious that a key difference between success and failure in life lies in how effectively you use your available time. Time is too important to waste, because you need it to get what you want out of life.

One advantage of the *Improvement Process* provided in this book is that it will take little of your time, typically ten to fifteen minutes or less per day. Even so, the improvements you decide to make in your life will take time, so it is to your advantage to learn to use your available time wisely. Look for and take advantage of the abundance of time management books, online information, and courses.

Daily Time Management

Simply managing your time better each day will improve your life. Focusing on priorities and not wasting your time will reduce frustration and give you a sense of accomplishment and peace of mind. Consider using this daily time management technique if you are not already doing so:

1. Write a daily to-do list on a notepad or daily calendar, or copy and use the sample list below.

2. Place an A, B, or C priority code in the margin before each task on your daily to-do list:
   A = *Very important*: tasks you must do or negative consequences will result.
   B = *Important*: tasks that you should do but that are not as important as A tasks, and consequences are less serious if tasks are not completed.
   C = *Nice to do*: tasks that are not nearly as important as A or B tasks, and there are no consequences if tasks are not completed; some C tasks can even be eliminated because they are just not that important.

3. First, tackle those tasks on your to-do list that have the highest priority and are the hardest to do. Even if you don't get

through your to-do list, you will know your time was spent constructively.

4. Approach each task with a positive, can-do attitude. Find something to enjoy in whatever task you are performing.

Reward yourself with a healthy snack, relaxation period, or other enjoyable activity when you get the important tasks done.

Sample To-Do List:

THINGS TO DO...TODAY

Day/Date________________

Priority A-B-C	To Do	Done ✓

Notes:

Step Two: Prioritize Improvements

Since our available time is limited, everyone must prioritize what is important in their lives. When you set your alarm clock to wake you up, you may not view it as prioritizing, but you have made the decision that the reason for getting up at a certain time is more important than sleeping in. Most people who are highly successful in life have become quite good at prioritizing what is important to them in their lives.

The concepts of time management and prioritization are important elements in the quest to improve your life. Since you have limited time and can't improve everything in your life in one fell swoop, you need to prioritize what areas of your life you want to focus on improving. Everyone's priorities are unique, and yours can change during the course of your life. Setting priorities for improvement means you have to decide what areas of your life are most important to you and what you want to improve. As an example, right now you may view your relationships with others as very important, but they may be strained and in dire need of improvement. Conversely, you may feel very satisfied that your relationships are going well and your focus needs to be on other areas of your life. As a general rule of thumb, the fewer areas of your life that you focus on improving at any given time, the better. Improvements will occur faster when you focus on only a few areas at a time. As you achieve desired improvements, you can then move on and address improving other areas of your life that are also important to you.

Improvement Activities

1. Following is a Life-Improvement Scorecard. Use it to decide which aspects of your life you want to focus on improving. Make a copy of the scorecard, or complete it in pencil so you can reuse it again in the future.

2. In the left column are the broad areas of life that are typically the focus of improvement efforts. This list is not exhaustive, so there may be important areas of your life that are not included. If so, write them down in the spaces provided.

3. Everything in life is important, but the degree of importance can vary over time. As an example, relationships with a spouse don't become important until you have a spouse. In Column A, using the indicated 1–5 scale, record how important each item is to you at this time in your life.

4. Your satisfaction with various areas of your life can also vary over time, especially as improvements occur. In Column B, using the indicated 1–5 scale, record your current level of satisfaction with each item.

5. In Column C, multiply your ratings from Column A times Column B. Your Priority Score for each item should range from 1 to 25.

Life-Improvement Scorecard

HEALTH	**A. Importance Score:** *5 = Very important* *4 = Important* *3 = Neutral* *2 = Unimportant* *1 = Very unimportant*	**B. Satisfaction Score:** *5 = Very unsatisfied* *4 = Unsatisfied* *3 = Neutral* *2 = Satisfied* *1 = Very satisfied*	**C. Priority Score:** *(A x B)*
Sleep Habits			
Dietary Habits			
Oral Hygiene			
Physical Activity			
Exercise			
Weight Loss			
Brain Health			
Smoking			
Substance Abuse			
Illness			
Disease			
Injury			
Other:			
Other:			
Other:			

continued on next page

RELATIONSHIPS	**A. Importance Score:** *5 = Very important* *4 = Important* *3 = Neutral* *2 = Unimportant* *1 = Very unimportant*	**B. Satisfaction Score:** *5 = Very unsatisfied* *4 = Unsatisfied* *3 = Neutral* *2 = Satisfied* *1 = Very satisfied*	**C. Priority Score:** *(A x B)*
With Parents			
With Spouse			
With Partner			
With Children			
With Relatives			
With In-Laws			
With Friends			
Other:			
Other:			
Other:			
CAREER	**A. Importance Score:** *5 = Very important* *4 = Important* *3 = Neutral* *2 = Unimportant* *1 = Very unimportant*	**B. Satisfaction Score:** *5 = Very unsatisfied* *4 = Unsatisfied* *3 = Neutral* *2 = Satisfied* *1 = Very satisfied*	**C. Priority Score:** *(A x B)*
Job Satisfaction			
Job Performance			
Compensation			
Benefits			
Employer			
Job Search			
Job Opportunities			
Job Interviews			
Career Field			
Other:			
Other:			
Other:			

PERSONAL FINANCES	**A. Importance Score:** *5 = Very important* *4 = Important* *3 = Neutral* *2 = Unimportant* *1 = Very unimportant*	**B. Satisfaction Score:** *5 = Very unsatisfied* *4 = Unsatisfied* *3 = Neutral* *2 = Satisfied* *1 = Very satisfied*	**C. Priority Score:** *(A x B)*
Income			
Savings			
Debt			
Spending			
Investments			
Retirement			
Insurance			
Other:			
Other:			
Other:			
YOURSELF	**A. Importance Score:** *5 = Very important* *4 = Important* *3 = Neutral* *2 = Unimportant* *1 = Very unimportant*	**B. Satisfaction Score:** *5 = Very unsatisfied* *4 = Unsatisfied* *3 = Neutral* *2 = Satisfied* *1 = Very satisfied*	**C. Priority Score:** *(A x B)*
Thinking Positively			
Time Management			
Negative Attitudes and Beliefs			
Stress			
Formal Education			
Self-Learning			
Self-Talk			
Music Appreciation			
Self-Limiting Beliefs			
Self-Confidence			
Spirituality			
Other:			
Other:			
Other:			

The items in your Life-Improvement Scorecard with higher priority scores (20 to 25) represent areas you judge to be more important, but with which you have lower satisfaction; the items with lower scores (1 to 15) represent areas with less importance or higher satisfaction.

The items with your highest priority scores become the logical targets of your improvement efforts. This is not a firm requirement, because only you can decide which aspects of your life you want to focus on improving. The Life-Improvement Scorecard assists you by providing a rational approach to making your priority decisions.

The Life-Improvement Scorecard also establishes baseline scores of your satisfaction with the various areas of your life at this particular time. Redoing your scorecard every three to six months gives you the opportunity to compare your current satisfaction scores with past scores to see what improvements in your life have occurred. It is also an opportunity for you to revise your scorecard if any areas of your life have undergone significant changes.

Chapter Two Key Points

- ★ Improving your life involves prioritizing daily tasks and managing your time well.
- ★ Prioritize the most important aspects of your life that you are not satisfied with, so you can focus your efforts on what you most want to improve.

CHAPTER THREE

Unleash Your Improvement

A man is but the product of his thoughts.
What he thinks, he becomes.
—Mahatma Gandhi

Upon conception, the brain of a fetus begins developing. Nerve-cell circuits in the brain that keep the heart beating, the lungs breathing, and the muscles and organs working harmoniously together are wired into the subconscious mind.

After birth, new circuitry or thought patterns are continuously imprinted into the brain based on life experiences. Infants develop a sense of trust and security if well cared for and loved, but they can become shackled with feelings of insecurity and mistrust if not well nurtured. Well-parented toddlers develop self-confidence, but those who do not receive quality parenting can become hard-wired to be stubborn and negative. Preschoolers learn to use imagination and to play and cooperate with others, but if they are continuously unsuccessful, their brains may be etched with feelings of guilt and fear of others. School-age children learn reading, writing, and arithmetic and how to relate with peers and follow rules, but they can also develop thought patterns of inferiority and rebelliousness. During adolescence (the early teens), depending on their life experiences young people can either become confident or have self-doubts, take on constructive roles or adopt a negative identity such as delinquency. Teens may either look forward to achievement in life or lack a sense of direction. While contrasting sides of thought pattern development have been presented here, most children experience healthy development overall.

Rewire Your Negative Beliefs

Most adults are fortunate to have had reasonably healthy and normal childhoods. Even so, everyone has limiting attitudes and beliefs that were planted in our minds at an early age by parents, family members, authority figures, peers, or our earliest experiences.

One of the greatest examples of overcoming a limiting belief occurred on May 6, 1954, when runner Roger Bannister became the first man to run a mile in under four minutes (three minutes and 59.4 seconds, to be exact). Prior to that day, such a feat was widely believed to be physically impossible. In reality, the four-minute mile turned out to be more of a psychological barrier than a physical one. Once Bannister made it mentally feasible, within three years sixteen other runners had broken the four-minute record. It has been broken nearly 5,000 times since then and, while the record is now obsolete in the metric track world, it stands at three minutes and 43 seconds.

Here are examples of persistent negative attitudes. These beliefs typically have their roots in our early experiences and in what others have told us. Do any of the following thoughts sound familiar to you?

I'M NOT SMART ENOUGH TO DO THAT.
THAT'S TOO HARD FOR ME.
I'M NOT PRETTY.
I WILL NEVER DO THAT AGAIN.
I WAS NEVER ANY GOOD AT SPORTS.
I DON'T HAVE ANY TALENT.
I CAN'T SPEAK IN FRONT OF A GROUP.
I'M TRAPPED IN A DEAD-END JOB.
I HATE MY JOB.
I DON'T MAKE ENOUGH MONEY.
I DON'T DESERVE TO BE LOVED.
I'M A LOUSY DANCER.
I CAN'T LOSE ANY WEIGHT.
MY KIDS WON'T MIND ME.
I AM TERRIBLE AT REPAIR WORK.
I CAN'T COOK.
I DON'T KNOW ANYTHING ELSE.
I DON'T HAVE THE EDUCATION TO GET A GOOD JOB.
MY SPOUSE DOESN'T UNDERSTAND ME.
I DON'T HAVE ANY CLOSE FRIENDS.

If you repeat these kinds of negative thoughts often enough, they end up becoming reality, and you behave in a manner that supports that reality. The subconscious mind does its best to keep it that way, because it has been told time and time again that that is what you want. Your subconscious mind directs you to behave in ways that fulfill your negative wiring, including not seeing opportunities that come along that might help you change your situation from a negative one to a positive one. The subconscious mind isn't doing this to harm you. In fact, it's trying to protect you by doing what it has been wired to do by your thoughts.

The subconscious mind has long been a focus of study and research. Today, psychologists and psychiatrists agree that retraining the subconscious mind is one of the most powerful tools we have to help ourselves become better and feel better about ourselves. Over the years, a number of methods have been developed to enhance our brainpower and replace old perceptions and beliefs with new ones. Binaural beats, for instance, are sound frequencies used to alter brain-wave patterns and enhance relaxation, creativity, and alertness. Hypnosis involves one person (the subject) being guided by another (the hypnotist) to relax and respond to suggestions for changes in perception, emotion, thoughts, or behavior. Subliminal messages are images or words that are flashed in front of the subject's eyes so quickly that they are indiscernible by the conscious mind, but affect the subconscious mind. All of these are techniques used by mental health providers and others who are trained in those particular fields.

To date, affirmations and visualization are the most common techniques used by people to retrain their own thoughts to produce positive beliefs and eventual actualities.

Affirmations are a form of autosuggestion in which positive statements of desirable conditions are purposely repeated to firmly plant them in the mind. Many people all over the world have attributed significant changes in their lives, such as increased confidence, conquering fears, and improved health, to routinely using affirmations.

Visualization is a technique of using one's imagination to "see" or visualize what one desires. A mental picture is imagined over and over until thinking and behavior change to coincide with the mental image. Visualization is used extensively today by athletes in the United States and around the world due in great part to Russian scientists. They compared four groups of Olympic athletes and found that the group that devoted the least time to physical training but the most time to mental training was the best-performing group. In essence, the Soviets discovered that visual images send nerve impulses throughout the body that can affect performance.

Affirmations and visualization have each been used successfully by thousands of people to rewire their thinking and achieve personal improvement. This book brings together these successful methods in the *Improvement Process* to create new, positive thought patterns in your brain.

Step Three: Improvement Statements

An *Improvement Statement* is an affirmation, but it is more structured, focused, and specific. The problem with many affirmations is they are too long and wordy. *Improvement Statements* are shorter, easier to remember and, most importantly, can be readily assimilated into the subconscious mind.

Improvement Statements are based on the reality that, when a thought is conveyed from the conscious mind to the subconscious mind, an imprint is made in the nerve cells of your brain. Through repetition of that thought, the subconscious mind accepts it and proceeds to put it into effect by drawing on the knowledge, ideas, and experiences you have gathered throughout your lifetime. The subconscious mind also significantly increases your awareness of and sensitivity to opportunities and solutions to your problems that the conscious mind has never even considered. In short, *Improvement Statements* unleash the tremendous improvement power you have within yourself.

Here are simple guidelines you need to follow when writing and using *Improvement Statements* to maximize their effectiveness:

1. Always begin *Improvement Statements* with "I."
   You are the subject of improvement. *Improvement Statements* have no direct effect on anyone but you.

2. Write *Improvement Statements* in the present tense. The subconscious mind deals only with the present moment, not the past or future:
   YES — I AM, I ENJOY (present tense)
   NO — I WAS, I DID (past tense)
   NO — I WANT, I WISH (future tense)

3. State specifically what you want in a positive tone.
   Be careful that *Improvement Statements* are not stated as the negative of what you don't want.
   YES — I AM CALM AND RELAXED.
   NO — I'M NOT GOING TO GET NERVOUS.

4. Write realistic *Improvement Statements*.
   Improvement Statements must indicate what you believe can be achieved in a reasonable amount of time (i.e., a few weeks to a year at most). Avoid *Improvement Statements* that would be difficult or impossible to realize in that time frame. You can always write a new *Improvement Statement* after your current one is achieved. As an example, suppose you have no money at all in the bank:
   YES — I HAVE $5,000 IN THE BANK.
   NO — I HAVE $1,000,000 IN THE BANK.

5. Write and work with no more than five or six *Improvement Statements* at any given time.
   More than five or six are too difficult to remember. The fewer your mind has to focus on, the faster it can set about making them become reality.

Sample Improvement Statements

Present-tense Verb ↓	*Realistically What You Want* ↓
I AM	IN EXCELLENT PHYSICAL CONDITION.
I LISTEN	CAREFULLY TO WHAT MY PARTNER SAYS.
I SEEK	EVERY OPPORTUNITY TO IMPROVE MY JOB PERFORMANCE.

Present-tense Verb ↓	*Realistically What You Want* ↓
I ENJOY	USING MY MONEY WISELY.
I EXCEL	AT HOME REPAIRS AND IMPROVEMENTS.
I WORK	DILIGENTLY AT IMPROVING MY LIFE.

From the moment you write your first *Improvement Statement*, it is on its way toward becoming reality. The mere act of focusing your mind and writing down what you want will make an impression on your subconscious mind that is etched there forever.

Improvement Activities

1. Write five or six *Improvement Statements* relating to the areas on your Life-Improvement Scorecard that are the most important to you and need the most improvement. Put them on paper or index cards, and post them conspicuously. You can post them anywhere you want. (A bathroom mirror may be ideal, because you can easily read them when you start and end the day, as suggested below.)

2. Read your *Improvement Statements* when you wake up and before you go to bed.

3. At least twice per week, or more often if you prefer, begin saying your *Improvement Statements* out loud to yourself when it is convenient to do so. When you speak the words, you are not only thinking your thoughts but also physically expressing them, so put joy and enthusiasm into your words.

Positive internal changes will begin immediately as you begin rewiring your subconscious mind. Psychologists estimate that it takes twenty-one to thirty days to establish new thought patterns in your brain. During this time, sticking with your daily repetition of five or six *Improvement Statements* is important. It's okay to miss repetitions once in a while, but do your best to be consistent.

The actual realization of the things you desire may take time. Some will manifest into reality sooner than you expect, and others will take longer. The next chapter will present techniques you can bring into play to speed up your improvement.

Chapter Three Key Points

★ You can rewire any limiting attitudes and beliefs you hold in your mind by using *Improvement Statements.*

★ *Improvement Statements* are structured, focused statements of specifically what you want out of life.

★ Reading and saying *Improvement Statements* daily will result in improvement and have a positive impact on your life.

CHAPTER FOUR

Speed Up Your Improvement

Virtually nothing on earth can stop a person with a positive attitude who has his goal clearly in sight.
—Denis Waitley

Thinking positively, reading your *Improvement Statements*, and saying them out loud will have an impact on your life. How much impact will depend on you and your individual circumstances, but the impact can be significant. There are additional things you can do to speed up your improvement that are not difficult and won't take too much of your time.

Reduce Stress by Truly Relaxing

Stressful situations and events are a fact of life. Everybody experiences stress. In moderation, stress is normal and can even be positive by making you more alert and focused during threatening situations. Too much stress, though, can be detrimental to your physical and mental health. The normal stress of everyday living creates tension in your body, and as you know, on some days you feel even more stressed out than on other days. What is happening on particularly stressful days is the involuntary release of chemicals called stress hormones in response to what is going on in your life. Job pressures, financial worries, taking care of the kids, disagreements, traffic snarls, and other stressful situations can result in muscle tension. You don't want your muscles to be tense — it happens automatically.

Excess stress can also result in a tension headache. These headaches are often called stress headaches, and they comprise nearly 90 percent of all headaches. When you are stressed out and uptight, you don't always think straight or organize well. You may jump to the wrong conclusions and dwell on the negative aspects of situations rather than on the positive ones.

It's important to learn healthy ways to take care of yourself in the face of overly stressful situations. There are many ways of coping with too much stress in your life, including avoiding stressful situations, exercising, getting plenty of sleep, practicing deep breathing, and getting a massage. You may even need to seek professional counseling or psychotherapy for severe stress and anxiety issues. One of the easiest and most sensible ways to reduce stress is to learn how to truly relax.

The subconscious mind is most receptive to *Improvement Statements* when your mind and body are truly relaxed. And the way to relax your mind is to relax your body. The problem is that most people don't know how to do that. They view body relaxation as sitting or lying down. While these are good things and do remove some tension, the body can be trained to become more deeply relaxed.

Train Yourself to Truly Relax

Progressive muscle relaxation (PMR) is a physician-developed technique of stress management that teaches people how to achieve full body relaxation on command. By practicing PMR you will learn how it feels to be truly relaxed, as well as how to relax muscular tension when it occurs. More importantly, for improvement purposes, learning how to truly relax will prepare your subconscious mind for a way of receiving and accepting your *Improvement Statements* that is more direct and rapid than just reading and saying them.

PMR involves tensing and relaxing different muscle groups of your body. The aim is to tense each muscle group firmly (but not so firmly that you strain them) for ten seconds, and then relax for ten seconds. Count "1000, 1001, 1002…" until you reach ten seconds. Use this "ten-second tense, ten-second relax" time interval for all muscle groups. Say RELAX during each relaxation interval.

Pay particular attention to how each muscle group feels when relaxed in contrast to how it felt when it was tensed. Throughout the exercise, maintain your focus on your muscles. When your attention wanders, bring it back to the particular muscle group you're working on.

Do the entire PMR routine at least once a day for two to three weeks. As you gain skill in this relaxation technique, you will find that the amount of time you need to experience the relaxation response will decrease. Adopt a "let it happen" attitude. Don't worry about how well you are performing the techniques.

Find a quiet location where you won't be distracted. Assume a comfortable position. Lie down on a sofa or bed, or sit in a reclining chair. Loosen any tight clothing and take off your shoes. Once you are comfortably situated in a quiet place, take a deep breath through your nose; let it out slowly through your mouth. Take another deep breath; let it out slowly. Then follow these instructions:

1. **Head**. Tense the muscles around your eyes by clenching your eyelids tightly shut for ten seconds, and then relax them for ten seconds. Open your eyes as wide as possible (raise your eyebrows), and then relax them. Open your mouth as far as possible, tense, and then relax. Bring your lips together (pucker your lips) as tightly as possible, tense, and then relax. Clench your jaw by biting down, and then relax.

2. **Neck**. With your shoulders relaxed, turn your head slowly (do not roll your head) to the right as far as you can, tense for ten seconds, and then relax for ten seconds. Turn your head slowly (do not roll your head) to the left and repeat. Push your chin into your chest, tense, and then relax.

3. **Shoulders**. Pull your shoulders straight back, as if to make your shoulder blades touch for ten seconds, and then relax them for ten seconds. Push your shoulders straight forward, tense, and then relax. Raise your shoulders straight up as if you were going to touch your ears, tense, and then relax.

4. **Arms**. Tense both of your biceps by bending your arms at the elbows and moving your forearms toward your shoulders ("making a muscle") for ten seconds, and then relax them for ten seconds. Tense your triceps by extending your arms straight out until you feel the muscle in the back of each arm contract, and then relax.

5. **Hands.** Clench both of your fists tightly, and then relax them.

6. **Chest.** Take a deep breath through your nose and hold for ten seconds, then exhale through the mouth and relax for ten seconds. Repeat.

7. **Stomach.** Tighten your stomach muscles by sucking in your stomach as far as possible, tense, and then relax.

8. **Buttocks.** Squeeze your buttocks together tightly, tense, and then relax.

9. **Legs.** Tense your calves and thigh muscles by extending both legs and raising your heels a few inches, and then relax.

10. **Feet.** Tighten your toes by curling them downward, tense, and then relax.

Now sit quietly and take a long, deep breath through your nose. As you slowly exhale through your mouth, feel a wave of relaxation flow through your body, starting at the top of your head and gradually flowing through every muscle group all the way down to your toes.

When you do PMR, you may notice that parts of your body are more difficult to relax than others. Typically these are the neck, shoulders, back, jaws, or eye muscles. Pay particular attention to any areas that are tight or more difficult for you to relax, because these may be muscle groups where you chronically tend to carry your tension. As you become more aware of and sensitive to your tension areas, a process that typically takes two to three weeks, you then have to concern yourself only with those areas that become tense. During the day, whenever you feel tension in these areas, tense these muscles and then relax them.

When you complete PMR training, you will find yourself relaxing more quickly, easily, and completely. The mere intention to relax will initiate a relaxation response within your body without going through the "ten-second tense, ten-second relax" routine. Then, whenever you feel excess tension in your body, take in a deep breath through your nose, let it out slowly through your mouth, say to yourself RELAX, and feel the relaxation flow from your head to your toes. Repeat this a few times and notice how each time you exhale, you relax that much more. In effect, you are giving your subconscious mind a short, direct command (RELAX) and letting it do the job you wired it to do.

Step Four: Envision What You Want

Envisioning the results you want is similar to using your imagination. When you use your imagination, your thoughts tend to be unplanned, free-flowing, and even nonsensical at times. In contrast, when you envision what you want, they are planned, focused, and structured completely for your benefit. Also referred to as mental imaging or visualization, envisioning the results you want involves creating a clear picture or movie in your mind of yourself and an object or situation you desire. The two constants in the picture are you along with an image of what you desire.

How many times have you heard people who obtain or accomplish something significant in their lives exclaim things such as "It's a dream come true," "It's always been my dream," or "I've dreamt of this moment"? And, of course, the two most famous *dream* phrases are "I have a dream" and "the American Dream." Actually, no one ever does achieve their dreams because no one ever dreams about what they want to achieve. Dreams are nothing more than fragments or pieces of your emotions and life experiences that happen to surface from your subconscious mind as you are about to become consciously awake. The people in the world who do "achieve their dreams" don't really dream them, but they do keep their minds focused on what they want. Some might call that determination or resolve, but it is really a combination of positive, can-do thinking and always keeping a clear picture of what is desired in the mind.

The subconscious mind communicates with both pictures and words. Research suggests that parts of the brain are more verbal than visual while other parts are given more to pictures than words. In relation to the subconscious mind, the old saying *a picture is worth a thousand words* is certainly a truism. If you want to remember the details of the room you are in, it will take you a thousand words (give or take) to describe the room. Then you will have to remember all those words. What you do instead is take a mental picture of the room and then recall the details from the image you stored in your mind.

When you are communicating with the subconscious mind, mental pictures are most valuable for inputting objects or events that require a lot of words to describe. Words are most valuable for giving instructions to the subconscious mind. Using instructional words and mental pictures together is a potent combination! When you repeat *Improvement Statements* (instructional words) and envision what you want (mental pictures), they send a powerful message to the subconscious mind and speed up your improvement. This is how to go about doing it:

1. Creating a mental picture of what you want can be done anywhere and at any time. It is most effective when your body and mind are completely relaxed. Choose a time and place where you will not be disturbed—for instance, when you are lying in bed at night, right before you go to sleep. Your vision of what you want will be the last thing your subconscious mind will contemplate, and your relaxation will facilitate an even more restful night of sleep.

2. Employ your newly acquired relaxation skills of deep breathing and telling yourself to relax. Repeat as necessary to remove any lingering tension.

3. Begin by mentally repeating an *Improvement Statement* to yourself. As you do so, begin forming a picture in your mind of achieving the objective of your *Improvement Statement*. As an example, suppose your *Improvement Statement* is I LISTEN CAREFULLY TO WHAT MY PARTNER SAYS. See yourself giving your undivided attention to your partner, smiling and nodding occasionally to show you are listening, deferring judgment but really gaining an understanding of what your partner is saying, and treating your partner as he or she wants to be treated.

4. The subconscious mind does not know the difference between a real or imagined event, so make your mental pictures as realistic and vivid as possible. Put yourself into it — immerse yourself in the experience, see the details and colors of the setting. Especially feel the positive emotions that result from accomplishing the aim of your *Improvement Statement*.

5. Seeing a mental picture of the desired results of one *Improvement Statement* will take only a couple of minutes. When you finish seeing a mental picture of all your *Improvement Statements*, go to sleep or do whatever you had planned on doing. Don't worry or concern yourself with how to make your wants and desires occur. Know and appreciate that once you have wired them into your subconscious mind, they will eventually happen.

Improvement Activities

1. Continue reading your *Improvement Statements* when you wake up and before you go to bed and saying them out loud a couple of times a week.

2. At least twice per week, or more often if you desire, create mental pictures of the results you want to achieve through your *Improvement Statements*.

Transforming wished-for outcomes into realities does require persistence and diligent effort on your part, but the results are well worth it. How long will it take before you start seeing improvement results? You will begin to change personally almost immediately. Your subconscious mind will start bringing your behavior, awareness, and sensitivity in line with the repetitive instructions and mental pictures you have given it. You will begin noticing opportunities that information, situations, and people present to help you obtain your improvement objectives. Let these changes in yourself occur naturally. Don't try to force them. Believe in the power of your brain to guide you.

Sometimes the actual achievement of your improvement objectives will occur faster than you expect. Sometimes results will be delayed or will not seem to be happening at all. Depending on your personal circumstances and commitment, the time frame can range from weeks to months or even years. The key to your success is to not become discouraged, to always think positive, can-do thoughts, and to trust the improvement power you have within yourself.

Chapter Four Key Points

- ★ An easy and sensible way to reduce stress in your life is to learn how to truly relax.
- ★ Your subconscious mind is most receptive to instructional words and mental pictures when your body and mind are truly relaxed.
- ★ The secret to obtaining what you want out of life is a combination of positive, can-do thinking and always keeping a clear picture of what you want in your mind.

CHAPTER FIVE

Self-Learning

Formal education will make you a living;
self-education will make you a fortune.
—Jim Rohn

The fact that you are reading this book means you want to learn how to improve yourself and your life. Keep learning, and take this as the most valuable advice in this book. Learning — and, more importantly, self-learning — is the number one way to ensure improvement and success in any area of your life.

While our understanding of the brain continues to evolve, new discoveries in brain research suggest that most learning occurs through the process of creating and strengthening the brain's thought patterns. Your ability to create new thought patterns and keep learning is almost limitless. To put this into mind-boggling perspective, your brain can form 40 quadrillion, or 40,000,000,000,000,000, thought patterns.

Dr. William Glasser, a renowned psychiatrist, studied the human brain to find out how it stores information. His findings have been widely accepted and coincide with the proposition that learning occurs by strengthening the brain's thought patterns. Dr. Glasser concluded that we remember and learn

- 10 percent of what we read
- 20 percent of what we hear
- 30 percent of what we see
- 50 percent of what we see and hear
- 70 percent of what is discussed with others
- 80 percent of what is experienced personally
- 95 percent of what we teach to someone else

The formal educational implications of Dr. Glasser's research are obvious. Students who hear and see visual presentations, participate in class discussions, and are involved in conducting experiments and tutoring others will retain more information than students who only read information and attend lectures. The same principles apply to informal education or self-learning. Repeating, discussing, practicing, experiencing, and even instructing others about any subject will strengthen your own thought patterns and result in more effective learning than only reading about the same topic.

Self-learning, or self-education, has advantages over a formal college education. You can go at your own pace, it is cheaper, learning is fun, and you can learn what you need and want to learn. Conversely, a college education opens up more job opportunities, especially for professional and managerial positions. It is a simple fact that having a college degree means you can make more money. College also develops your abilities to write, speak, express ideas, grasp abstract concepts, and understand other people and the world around you. Whether or not you are fortunate enough to obtain a formal college education, always be engaged in self-education. Education doesn't stop after you earn a high school diploma or a college degree. This is when self-learning begins.

Learning from Mistakes

One aspect of self-learning is learning from our mistakes. How you deal with the mistakes you make in life is an essential part of self-improvement. Nobody likes making mistakes, but everyone makes their fair share because nobody is perfect. Have you ever made these kinds of mistakes?

- Not paying attention when driving
- Saying the wrong thing at the wrong time
- Forgetting an anniversary or a birthday
- Spilling a beverage
- Breaking something

These are common mistakes that we have all made, but many people also make major, serious mistakes during their lifetime: driving under the influence, starting smoking, verbally or physically harming someone, spending a lot of money unwisely, or committing a crime, to name a few.

Both minor and major mistakes have common causes. Many a mistake comes from not focusing the mind and concentrating on the task at hand. This means maintaining a constant thought process about what you are doing and not allowing yourself to be rushed or distracted. Highways become safer when drivers focus on driving safely and avoid distractions such as talking or texting on a cell phone, downing fast food, changing the radio station, inserting another CD, or thinking about things other than the task at hand.

Another cause of mistakes is making major decisions and taking action without carefully thinking about the consequences. The decision to drive under the influence can have devastating consequences and literally has wrecked many lives.

On the other hand, if you go through life fearful of making mistakes, you will spend most of your life not doing much. The more you do in life, the more likely you are to make mistakes. How you react and respond to your mistakes is what will help you improve your life — or not. Here are life-improvement tips to help you learn from your mistakes:

1. A mistake remains forever a mistake unless you take responsibility for it and learn from it. When you do, a mistake becomes an opportunity.

2. When you make a mistake, don't waste time blaming others, justifying the mistake for the sake of your ego, pouting over it, or getting frustrated. Acknowledge your mistake and simply say, "Yes, I made a mistake."

3. Once you acknowledge that you have made a mistake, self-learning needs to occur; you need to learn how not to do it again. Evaluate the situation you were in when you made the mistake. Do your best to identify what caused the mistake. Did you lack focus on the task at hand, were you rushed or

distracted, did you fail to think about consequences, or was there something else that caused the mistake?

4. Find out what went wrong, and then correct your mistake as soon as possible. If a mistake can't be corrected, learn from it so it doesn't happen again. If you repeat the same mistake over and over, you are not taking advantage of the opportunity a mistake presents for self-learning and self-improvement.

5. If your mistake has hurt someone, an apology at a minimum, and sometimes restitution, is called for. The best way to approach this is to be genuinely sincere, and do what is appropriate and commensurate with the gravity of the mistake.

6. Avoid dwelling on mistakes of the past because they can bring with them a fair number of negative thoughts, such as feelings of guilt. What has happened in the past has happened. Learn from your mistakes and move on. View them as positive opportunities for self-learning and improving your life.

Step Five: Self-Learning

When you undertake the process of educating yourself, you take responsibility for yourself and your life. You recognize that you, not your personal circumstances, are the key to doing anything you want to do and being anything you want to be.

Many people prefer to blame their personal circumstances on others or other reasons rather than learn how to change themselves and their circumstances. The following people never went to school or did not go beyond high school, yet they became self-educated and ended up changing not only themselves and their circumstances but the way we all live today: Frederick Douglass, Abraham Lincoln, Thomas Edison, Alexander Graham Bell, the Wright Brothers, Henry Ford, Charles Lindbergh, Walt Disney, Chuck Yeager, and Steve Jobs.

Self-learning is not difficult. The way to become self-educated is to take a topic or subject you are interested in and learn as much as you can about it. Information can be gathered from books, magazine and newspaper articles, other media, Internet searches, friends, family, professionals, experts, and so forth. It is amazing how much information you can gain when you focus on doing so. The more you learn about a particular topic, skill, or ability, the more knowledgeable you become and the more prepared you are to discard unneeded information and select and apply information that works to your advantage. Many, many people have become highly successful and considered experts in their field because they engaged in self-learning about a particular subject they enjoyed or were interested in.

This step of the *Improvement Process* does not require you to sign up for a bunch of college courses, frantically search the Internet for information, or go out and buy books to read. Through repetition and creating mental pictures of your *Improvement Statements*, self-learning will begin to happen naturally. It is comparable to what happens to you when you buy a new car. All of a sudden you start seeing many more of the same make and model out on the highway. Because your new car is the focus of your attention, at least for a while, your subconscious mind is in a heightened sense of awareness. You begin seeing cars you barely even noticed before. The same thing happens with *Improvement Statements*. Because they are a daily focus of your mind, you move into a heightened sense of awareness. You begin noticing self-learning opportunities directly related to your *Improvement Statements*.

The real value of self-learning comes after you seek out information. It comes when you put it to good use. Real wisdom and knowledge occurs when you try out and practice what you learn. If you don't practice it, you will soon forget it. Trying and repeating a new skill or ability will hard-wire it into your subconscious mind, so you will not easily forget it. Improving yourself boils down to seeking information about how to improve yourself, selecting ideas and suggestions, and then trying and practicing them. If an idea or suggestion doesn't work for you, keep seeking information until you find what does work. Success is often achieved by trial and error.

Improvement Activities

1. As you begin noticing opportunities and information relating to your *Improvement Statements* (and you will), take advantage of them and begin self-learning.

2. As you gain knowledge about the subject or issue of each of your *Improvement Statements*, try out and practice what you learn.

Chapter Five Key Points

★ You will retain significantly more of what you learn by discussing, experiencing, and teaching it.

★ Mistakes become opportunities to improve your life when you learn from them.

★ Self-learning, and then trying out what you learn, is the best way to achieve improvement and success in your life.

CHAPTER SIX

Measuring Your Improvement

Success is to be measured not so much by the position that one has reached in life as by the obstacles which he has overcome.
—Booker T. Washington

Taking measurements is an integral part of daily living. Every day we measure something—when we check to see how much money is left in our checking account, when we estimate how long it will take us to go somewhere, when we step on the bathroom scale, when we make a pot of coffee. Measurements help us prioritize things—for example, we eat at home instead of going out to a restaurant when money is tight. Measurements help us improve things—we buy more milk when the supply in the refrigerator gets low.

How to Know You Are Improving

An adage in the world of business says *You can't improve something that you don't measure*. This makes a lot of sense when you think about it. Unless you measure something, you don't know if it is getting better or worse. How can you improve something if you don't measure it to see whether it is getting better?

Measuring things can have an amazing effect on your behavior. How many times have you exceeded the speed limit when driving on the freeway? What happened when you saw a highway patrolman up ahead aiming his radar gun in your direction? You changed your behavior and slowed down because you knew you were being measured.

Step Six: Measure Improvement

As you begin writing and using your *Improvement Statements*, look for opportunities to measure the specific objective of each one. The measurements don't have to be complex or take a lot of time, and they will help move your behavior in a positive direction.

What do you measure? Every *Improvement Statement* you write will represent something you want more of or something you want less of in your life. So all you have to do is ask yourself *What is it I want more of?* or *What is it I want less of?*, and then count or measure it. If you want to improve a relationship with someone, count how many positive and negative interactions you have with that person every week. If you want to lose weight, measure your weight and percentage of body fat every few days. If you want to save more money, keep a record of how much you save every week or every month. If you want to be a more positive thinker, keep a record of how many times you banish a negative thought from your mind and replace it with a positive one. You get the picture — keep your measurements simple, but also keep in mind that you can't improve something if you don't measure it.

If you don't happen to like counting and measuring things, you can use an alternative approach to evaluate your improvement progress. The Life-Improvement Scorecard presented in Chapter Two contains a satisfaction scale you can use to make your own judgments as to how satisfied you are with your improvement:

Very unsatisfied
Unsatisfied
Neutral
Satisfied
Very satisfied

At least once a month, examine each of your *Improvement Statements* and ask yourself how satisfied you are with your improvement progress. Of course, this approach involves subjective judgments on your part, so it will not be as objective and accurate as counting or measuring what you want more or less of. The ideal way to evaluate your improvement progress is to measure what you want more or less of, then draw on that information as the basis for judging how satisfied you are with your improvement.

Improvement Activities

1. Examine your *Improvement Statements*. For each one, ask yourself what you want more or less of, and establish a simple

measurement. Determine how often (daily, weekly, monthly) you will measure improvement, and begin doing so.

2. Write your own personal *Improvement Plan* using your priority improvement scores from your Life-Improvement Scorecard, *Improvement Statements*, and measurements. You will have your own particular improvement objectives, but your plan should look something like this:

John/Jane Doe Improvement Plan

Priority Score: 25 for Physical Activity
Improvement Statement: I AM IN EXCELLENT PHYSICAL CONDITION.
Measurement: Log hours of physical activity every week.

Priority Score: 25 for Job Satisfaction
Improvement Statement: I AM A TOP PERFORMER AND ENJOY MY JOB.
Measurement: Rate job satisfaction on a 1–10 scale every month.

Priority Score: 25 for Savings
Improvement Statement: I SAVE $250 EVERY MONTH.
Measurement: Log savings account balance every month.

Priority Score: 20 for Relationship with Dad
Improvement Statement: I HAVE A CLOSE, CARING RELATIONSHIP WITH DAD.

Measurement: Log positive versus negative visits and phone calls every month.

Priority Score: 20 for Doing Home Repairs
Improvement Statement: I ENJOY MAKING HOME REPAIRS AND IMPROVEMENTS.
Measurement: Log successful versus unsuccessful home repairs every month.

3. Review your *Improvement Plan* at least once per month and assess your improvement progress. Pay particular attention to whether your measurements indicate progress toward or accomplishment of your *Improvement Statements*.

4. When you accomplish an *Improvement Statement*, examine your Life-Improvement Scorecard, select another priority area of your life, and repeat the *Improvement Process*.

When you accomplish the objective of an *Improvement Statement*, it will certainly be a milestone and a major improvement in your life. Accomplishments and even progress toward accomplishments are sources of great personal pride. They will reinforce the value of your positive thinking and daily effort. Therefore, it is to your advantage to periodically celebrate your improvement progress and accomplishments. When an *Improvement Statement* becomes reality, take the opportunity to rejoice and have a good time. Reward yourself with something you want or something you like to do. After all, you will have earned it!

The next chapters focus specifically on improving your health, your relationships, your career, your personal finances, and yourself. A variety of sample *Improvement Statements* and potential measurements are provided for your consideration, along with basic information, suggestions, and tips to help jump-start your self-learning.

Chapter Six Key Points

- ★ Your behavior will change after you begin counting or measuring what you want more or less of in your life.
- ★ Your satisfaction with your improvement progress and accomplishments is ideally based on objective information.
- ★ Periodically assessing and celebrating your improvement progress and accomplishments will keep you motivated to continue improving areas of your life.

CHAPTER SEVEN

Improving Your Health

The first wealth is health.
—Ralph Waldo Emerson

Living a Healthy Life

Health, United States, 2007, a report of the U.S. Centers for Disease Control and Prevention, reports that Americans have a high prevalence of unhealthy lifestyles and behaviors, such as overeating and not exercising enough. The rising number of overweight children and adults and the large percentage of Americans who are physically inactive is cause for alarm because there is a corresponding increase in chronic diseases and disabilities, including heart disease, diabetes, hypertension, and back pain.

Even though reviewing basic health guidelines may be rudimentary, in light of the unhealthy trends going on in America, it is apparent that a lot of people need to get back to basics and start taking responsibility for living healthy lives. The fundamentals of living a healthy life are as follows:

- Get enough sleep.
- Eat moderately.
- Brush and floss.
- Move your body.

Get Enough Sleep

It is almost impossible to have truly good health if you do not *get enough hours of sleep* on a regular basis. A chronic lack of sleep can increase stress hormone levels, cause irregular heartbeat, decrease immune system function, and speed the onset or increase the severity of diabetes, high blood pressure, obesity, and memory loss. Even periodic sleep loss leaves you too tired to do the things you want to do and leaves you susceptible to losing concentration or even dozing off while driving or doing other activities that require you to be alert.

Everyone's individual sleep needs vary, but in general, most healthy adults need seven to eight hours of sleep per night. Some can function with six hours of sleep without being sleepy or drowsy the next day, while others need nine to ten hours of sleep to perform at their peak. Experiment and determine the optimum amount of sleep you need so you feel refreshed the next day.

Eat Moderately

Another basic step toward being healthy is to control your eating habits by eating moderately. Healthy body weight also starts by eating moderately. So what does *eat moderately* mean?

The *American Journal of Public Health* published a 1970–99 study showing that portion sizes of virtually all food and beverages in the food services industry began to grow in the 1970s and have continued to grow in parallel with the increasing body weights of Americans. Today, one might wonder if terms such as *Large, Extra Large, Supersize, Whopper, Double Whopper*, and *Grande* refer to the sizes of food and drink items or to the sizes we will become by eating and drinking them. The study found that a plate of food at a restaurant is four to six times larger than USDA- and FDA-recommended portions, cookies are seven times larger, pasta is five times larger, muffins are three times larger, steak is two times larger, French fries are one and a half times larger, and so forth. The study concluded that there is a compelling need for people to consume smaller portions of food and beverages.

Recommended portion sizes are smaller than what most people think. The portion size of a steak is about the size of a deck of cards; a portion of fish, about the size of your checkbook; a medium potato, the size of your computer mouse; an ounce of cheese, the size of a matchbook; and a cup of pasta, the size of two eggs.

Strategies for Eating Moderately:

1. If you currently eat large portions, start reducing the portion size of servings in your meals. A good rule of thumb is to reduce portion sizes to 50 to 75 percent of what they are now.

2. Eat three moderately sized meals and two healthy snacks daily. Eating moderately but more frequently keeps your metabolism elevated and makes you less likely to overeat.

3. Start meals with a glass of water, a large salad, or a bowl of soup to avoid eating too much of the fats and carbohydrates that will follow.

4. Use smaller plates, and avoid preparing too much food.

5. When you eat out, eat only half of what is served, and take the other half home. Not only will you be eating healthier, but you will be getting two meals for the price of one.

Brush and Floss

It logically follows that after eating, you need to practice good oral hygiene by *brushing and flossing* your teeth on a daily basis. Healthy teeth and gums enable you to eat, speak, smile, look better, and feel your best. Good oral health is also essential for your overall health.

While there remains much research to be done, studies are confirming a link between periodontal (gum) disease and heart disease. Periodontal disease is a chronic infection of the gums caused by a buildup of plaque. As plaque builds up between and on tooth surfaces, bacteria that live in the plaque release a steady stream of toxins into your bloodstream, which can then travel to other organs of your body, such as the heart, and cause serious harm. An estimated 75 percent of all Americans over the age of thirty-five have some form of gum disease, ranging from the mild form called gingivitis (inflammation of the gums) to the more serious stage. While there may be other causal factors yet to be determined, poor oral hygiene and smoking are the leading causes of periodontal disease.

The American Dental Association recommends brushing your teeth at least twice daily, flossing at least once daily, and visiting your dentist regularly for professional cleanings and oral exams. So brush, floss, and visit your dentist, and you will be one step closer to a long, healthy life.

Move Your Body

The last but not least basic component of health is to *move*. Movement keeps our bodies healthy. In fact, the body was and continues to be a motion machine. It was designed to run, jump, climb, push, pull, press, squat, bend, and twist. It was not made to sit around and stare at a computer all day. Less and less movement is the price our bodies are paying for the marvelous technological advances and modern-day conveniences we enjoy.

You may think you move your body quite a bit during the course of a day, and that may be true. But are you constantly moving only a few parts of your body, or are you engaging all of your major muscles and joints on a daily basis? Even if you work in a job with a physical component to it, parts of your body may still not be getting enough movement.

Make it a daily challenge to find ways to move your body. The more you move, the better you become at moving, while the less you move, the harder moving becomes. Rather than avoid movement, seek every opportunity to move — climb stairs instead of riding an elevator, increase yard work and housework, go roller skating, play with the kids, carry your suitcase, ride a bicycle, get off the sofa and move around, go for a walk. When you take a walk, put a little bounce in your step and walk a little faster than your normal pace, let your arms swing easily as you walk, keep erect, look around, and enjoy the scenery and the feeling of your body moving.

Every day, take a little time to give your body a *motion workout* — do squats, kick your legs, lift your knees to your waist, bend at the waist and touch your knees (or toes if you can), flex and rotate each foot while balancing on the other, do arm circles forward and backward, reach for the ceiling, twist laterally at the waist. Pushing, pulling, reaching, pressing, gripping, squatting, climbing, bending, rotating, and twisting are good things for your body. Movement keeps your body healthy.

Move Your Body More

When body motion becomes a daily part of your life, you are ready for even more motion in the form of regular physical activity. The U.S. Department of Health and Human Services' *Physical Activity Guidelines for Americans* indicates that most health benefits accrue with at least two and a half hours of moderately intense physical activity per week. Additional health benefits occur with even more physical activity. The reason for this is that all of your body's systems (circulatory, digestive, endocrine, immune, musculoskeletal, nervous, respiratory, and urinary) operate through a release of energy called your metabolism. A simple definition of metabolism is how fast the molecules in your body move. The faster they move, the higher your metabolism and the more efficient your body's systems become. The only safe and effective way to raise your metabolism is to exercise.

Most people make a big mistake when they begin an exercise program. They jump right into it! They join a gym, take an aerobics class, and soon become discouraged because it pushes them too far and too fast. The best thing you can do when you begin an exercise program is to start gradually. Your body has an amazing capacity to adjust to any physical demands you place on it if you do so slowly and incrementally.

Today you may be able to walk only a certain distance before fatigue sets in and you have to rest. By continuing your walks on a regular basis three to four times per week, your body will slowly become conditioned to that physical demand and you will not tire as easily. Typically, within two to four weeks, you will be able to increase your walking pace or walking distance or both. All exercises pretty much work this way on your body. The more you exercise, the more your body adjusts and the more capable you are of even more exercise.

Exercises are generally classified into three categories depending on the effects they have on your body. *Flexibility exercises*, such as stretching and yoga, improve the range of motion of your muscles and joints and help the body stay limber. Flexibility can even prevent injuries from happening in the first place. *Aerobic exercises* such as cycling, swimming, walking, rowing, or jogging focus on increasing your cardiovascular endurance and get your heart and lungs working faster and blood pumping throughout your body. *Strength training* can build muscle and reverse the effects of inactivity. The more muscle strength you have, the better your metabolism, which helps keep your weight in check. All three of these categories of exercise are important to your health. As you pursue a regular exercise program, try to incorporate flexibility, aerobic, and strength training exercises in your weekly routine. If you do only one type of exercise and nothing else, you will strengthen one aspect of your body but end up deconditioning your other body systems.

A wealth of exercise and fitness information can be found in books, on TV, in DVDs, and on the Internet that can help you develop your own exercise regimen. Local community colleges, parks and recreation departments, and fitness centers offer a variety of exercise and fitness programs at beginner, intermediate, advanced, and senior levels. If you can afford to, look for those led by accredited and certified professionals because they teach proper and safe exercise. Many health insurance programs, including Medicare Advantage plans, will even pay for fitness center memberships. So get out there and add motion and exercise to your life. Your body will be ever so grateful.

Sample Improvement Statements for Basic Health

I TAKE GOOD CARE OF MY BODY, AND IT TAKES GOOD CARE OF ME.

I ENJOY EATING MODERATELY SIZED MEALS AND HEALTHY SNACKS DAILY, AND I BRUSH AND FLOSS MY TEETH EVERY DAY.

MY BODY IS A MOTION MACHINE, AND I CONSTANTLY LOOK FOR AND FIND OPPORTUNITIES TO MOVE.

I FAITHFULLY EXERCISE THREE TO FOUR TIMES PER WEEK, AND I AM IN EXCELLENT PHYSICAL CONDITION.

Things You Can Measure: number of motion workouts per week; hours slept per night; walks (time) per week; amount (hours) and type of regular exercise per week.

Achieving a Healthy Body Weight

Are you healthy, overweight, or obese? To quickly find out, multiply your weight in pounds by 703, then divide the result by your height in inches, and then divide that result by your height in inches a second time. You can also go to the Internet and find a body mass index (BMI) calculator. A BMI from 18.5 to 25 is considered healthy, 25 to 30 is overweight, and 30 or higher is obese. Overweight means you have an excess of body weight but not necessarily body fat. Obese means you have an excessively high proportion of body fat. Obesity is a serious health problem because it contributes to about thirty different medical problems, including diabetes, high blood pressure, heart disease, stroke, kidney failure, and even some forms of cancer. According to the U.S. Surgeon General, obesity and being overweight are increasing in both men and women. The latest estimates are that 34 percent of U.S. adults age twenty to seventy-four are overweight and an additional 27 percent are obese. That totals an astonishing 61 percent of American adults who need to lose weight.

Fad diets may help people lose weight for a while, but all too often the shedding of pounds is temporary and is followed by a steady regain of lost weight. This is because typical fad diets severely restrict calorie intake, which causes the body's metabolism to slow down, so the body actually starts storing fat. In effect, fad diets cause the exact opposite of what they are intended to fix. A lack of dieting success, coupled with the desire to look good as soon as possible, causes some people to resort to fat removal surgery such as liposuction, but there are health risks with any invasive procedures such as these, and they can be expensive as well.

Lose Weight Successfully

Successful weight losers report that they eat a low-calorie, low-fat diet and are physically active. If you follow the previous suggestions for reducing portion sizes and adding motion and regular exercise to your life, you will be well on your way to successful weight loss. Here are additional things you can do:

1. Start thinking of and seeing yourself as lean, strong, and healthy. Rewire your mind away from thinking you are overweight, fat, or unattractive, and start thinking positive-

ly about yourself.

2. Lose weight slowly, which is the best way to achieve fat loss. Aim for a weight loss of one to two pounds per week. The USDA recommends that seniors, children, and inactive women consume 1,600 calories per day; that inactive men, moderately active women, and teenage girls consume 2,200 calories per day; and that teenage boys, active men, and active women consume 2,800 calories per day. You need to consume sufficient calories for your daily activities, but you can consume slightly less to lose weight.

   One pound of weight is the equivalent of 3,500 calories. If you eliminate 250 calories per day from your food and burn 250 calories per day with exercise, you can lose one pound (of mostly fat) per week. If you burn more calories than you eat, you will lose weight, and you don't have to be an athlete to burn calories. You can burn calories and become more physically fit by engaging in simple everyday activities: gardening burns 350 calories per hour; brisk walking, 300 calories per hour; light cleaning, 250 calories per hour; mowing the lawn (using a nonriding mower), 325 calories per hour; playing with grandkids, 225 calories per hour; strolling through the mall, 200 calories per hour; and vacuuming or mopping, 150 calories per hour.

3. Strengthen your muscles. The stronger they are, the more calories your body will burn every day just to maintain them. Learn about resistance and weight training. Purchase

hand dumbbells (or use canned goods from the kitchen), or take an exercise class that includes light weight training. Don't get discouraged if you initially gain a little weight as your strength increases; muscles weigh three times as much as fat.

4. Keep a daily log of your physical exercise and diet. Periodically (weekly or biweekly), measure the size of your arms (relaxed biceps), waist (around belly button), upper legs (right below buttocks), and lower legs (largest part of lower leg). Your behavior will change after you begin measuring what you want more of (exercise) and what you want less of (weight and body fat) in your life.

Sample Improvement Statements for Losing Weight

I EASILY LOSE EXCESS WEIGHT AND BODY FAT.

I AM STRONG, SLIM, HEALTHY, AND BEAUTIFUL (HANDSOME).

I FEEL SO GOOD ABOUT MYSELF BECAUSE I NOW WEIGH ____ POUNDS (start with your current weight minus one to two pounds, and continue to reduce it by one to two pounds each time your new weight is achieved).

I ENJOY EXERCISING REGULARLY AND REDUCING MY DAILY CALORIE INTAKE.

I EAT NOURISHING LOW-CALORIE AND LOW-FAT FOOD, AND MY BODY IS VERY GRATEFUL.

Things You Can Measure: body mass index (monthly); weight (weekly); body measurements (weekly or biweekly); hours of regular exercise per week; body fat percentage (weekly) if you have a body-fat weight scale.

Taking Care of Your Brain

When you think about your health, do you ever think about the health of your brain? Most people don't. Yet the brain controls our organs, bodily systems, behavior, emotions, sleep, movement, senses, thinking, learning, memory, and judgment. In short, the brain controls everything about us. The brain plays a crucial role in whether we are healthy or unhealthy, but we pay little attention to it and assume our thick skulls will protect it.

Someone in America suffers a traumatic brain injury every fifteen seconds; 100,000 Americans die annually from such an injury, and more than five million (2 percent of the population) live with a disability resulting from a traumatic brain injury. The most common causes of traumatic brain injury are automobile, motorcycle, off-road vehicle, skateboard, and bicycle-riding accidents. Even so, over 70 percent of riders prefer to feel the wind in their hair rather than wear a helmet to protect their brain from being damaged.

Many other things can also hurt the brain. A lack of exercise, not enough sleep, chronic stress, too much caffeine, and smoking are all things that reduce blood flow to the brain and result in decreased brain activity. Forty-five million Americans continue to smoke cigarettes even though this behavior not only diminishes their brain functionality but will also result in death or disability for half of them.

Alcohol and drugs are particularly toxic to the brain. They can cause serious brain damage. A normal brain is active, smooth, full, and symmetrical, while the brain of an alcoholic is less active, smaller, and shriveled. The brain scan of an addict shows pockets of small holes in the brain and areas that look as though they have been eaten away.

Alcohol impairs judgment, distorts vision, and reduces coordination. In addition to damaging the brain, alcohol can damage all other organs of the body. In the United States, 66 percent of the population consumes alcohol and approximately fourteen million are alcoholics or alcohol abusers. Every two minutes a person is injured in an alcohol-related accident.

Thirty to forty million Americans use illegal drugs every year. Opiates cause decreased activity throughout the brain, and getting more of the drug can become the user's sole purpose in life. Marijuana smoking results in weakened short-term memory and problem-solving ability as well as lethargy, social withdrawal, and a lack of interest in achievement. Use of cocaine and methamphetamines can lead to feelings of paranoia and anxiety. The effects of sniffed inhalants such as glue, gasoline, paint thinner, and hair spray on the brain are almost immediate — fatty tissues protecting nerve cells in the brain are destroyed, resulting in diminished ability to learn, remember, and solve problems. LSD can cause paranoia, confusion, anxiety and panic attacks, and a blurring of the line between reality and fantasy. Anabolic steroids cause moodiness and can permanently impair learning and memory.

There are things that can be done to help heal a damaged brain. While dead brain cells do not regenerate or grow back, existing brain cells grow branches or arms called dendrites that can actually take over the functions of dead or damaged brain cells. You can stimulate and increase brain dendrite growth through good nutrition, exercise, adequate rest and sleep, stress avoidance, and mental exercises that activate the brain, such as memory games.

Keep Your Brain Healthy

Taking care of your brain is a serious matter not to be ignored. Here are actions you can take to keep your brain healthy:

1. Avoid polluting your brain with alcohol, tobacco, drugs, and toxic fumes.

2. Wear appropriate protective headgear in high-risk situations. Always wear a helmet when riding a motorcycle, bicycle, horse, skateboard, in-line skates, dune buggy, dirt bike, or snowboard.

3. Use appropriate fall-protection equipment, such as a harness, body belt, connecting device, and helmet, when doing anything at an elevated height of six feet or more.

4. Eat healthy meals, drink lots of water, and limit caffeine intake to two to three cups per day or less. Leafy green vegetables and omega-3 fatty acids, found in fish such as salmon

and tuna, are especially good for the brain.

5. Exercise regularly, use deep breathing to relax and relieve tension, and always get enough sleep.

6. Keep your brain active by constantly learning new things and doing word and mind games such as crossword puzzles, Scrabble, anagrams, chess, and computer brain games.

7. Seek professional medical help for erratic or harmful behavior, feelings or thoughts that constantly interfere with relationships or life activities, and any head injuries, no matter how minor.

Another important thing you can do for the health of your brain and your body, which is emphasized in the first chapter is to replace your negative thoughts with positive ones. When you have sad, gloomy, anxious, hostile, or angry thoughts, your brain releases chemicals that carry these negative messages to all parts of your body. The result is that your body feels bad. Think about the last time you were sad. How did your body feel — no energy, droopy shoulders, frowning, head dropped, speech slowed, eyes glazed? Conversely, positive thoughts of love, hope, tranquility, kindness, joy, and humor also produce a physiological change in your body. Think about the last time you felt really happy. How did your body feel — lots of energy, erect posture, smiling, head held high, talkative, twinkly eyes?

Every positive or negative thought you have results in a physiological change in your body. This is called the *mind-body* *connection.* The more negative thoughts you have, the poorer your health will be. The more positive thoughts you have, the better your health will be.

Sample Improvement Statements for Brain Health

I HAVE A HEALTHY MIND AND BODY THAT IS ALCOHOL AND DRUG FREE.

MY BRAIN IS ACTIVE, HEALTHY, AND POWERFUL.

I ALWAYS PAY ATTENTION TO PROTECTING MY HEAD.

I LOVE LEARNING NEW THINGS AND CHALLENGING MY BRAIN.

I ALWAYS THINK POSITIVE THOUGHTS THAT MAKE ME FEEL GOOD.

Things You Can Measure: days, months, or years of being alcohol and drug free; new things learned per week.

Quitting Smoking

If you are a smoker, you've already heard from many sources all the reasons to quit smoking. You know deep down that you should quit, but you also know how tough your nicotine addiction is to overcome. Just reading this will probably trigger your urge, and it will be time for a cigarette. So what can you do to change your thinking from *I should quit* to *I will quit*?

The key is finding the motivation to quit smoking. You need to identify one or more compelling reasons why quitting smoking will be beneficial to you personally. Do these things to motivate yourself:

1. Repeat a nonsmoking *Improvement Statement* daily, and see yourself not smoking in situations where you normally smoke.

2. Make a list titled "Benefits of My Being a Nonsmoker." Think of as many ways as you can that quitting smoking would be good for you personally, from health to finances to appearance to career and more. Put big check marks next to items you feel strongly about. You are looking for compelling reasons to motivate you. If you are thorough, your entire list will be compelling.

3. Knowledge is power, especially when it comes to smoking cessation. Talk to your doctor about quitting. Investigate and learn about smoking cessation programs, hypnosis, nicotine replacements (patches, gum, lozenges, sprays, inhalers), and prescription medications. Examine the wide range of self-help materials available from the American Lung Association (www.lungusa.org), American Cancer Society (www.cancer.org), and American Heart Association (www.americanheart.org). Based on your research, decide what smoking cessation approach is best for you, and then do it.

Once you quit smoking, health benefits will immediately begin to accrue. Twenty minutes after quitting, your heart rate and blood pressure will drop; twelve hours after quitting, the carbon monoxide level in your blood will drop to normal; two weeks to three months after quitting, your circulation will improve and your lung function will increase; one to nine months after quitting, coughing and shortness of breath will decrease, and the cilia in your lungs (tiny hairlike structures that move mucus out) will regain normal function; one year after quitting, your risk of coronary heart disease will be half that of a smoker; five to fifteen years after quitting, your stroke risk will be reduced to that of a nonsmoker; ten years after quitting, your risk of death from lung cancer will be about half that of a smoker; and fifteen years after quitting, your risk of coronary heart disease will be the same as that of a nonsmoker.

In addition, when you become a nonsmoker, wonderful things will happen in your life. There will be a positive change in your lifestyle because your life will not revolve around smoking, and you will gain quite a few hours a week to do other things. You will have a tremendous sense of accomplishment, and your self-confidence will soar. As you function effectively without cigarettes, you will feel physical and emotional freedom. Last but not least, you will feel that you can be successful in anything you set out to do in your life.

Sample Improvement Statement for Quitting Smoking

I AM A NONSMOKER. I LOOK BETTER, I FEEL BETTER, AND I AM FREE.

Things You Can Measure: days, months, or years without a cigarette.

What Alcoholics and Addicts Must Do

If you are an alcoholic or a drug addict, please read what follows carefully. You are a good person, worthy and deserving of all the wonderful things life has to offer, and *you have a serious disease and you need help!* If you do not get help, your life is probably going to be filled with tragedy, if it isn't already. You will lose your job, you will go to jail, you will lose the trust of your family and friends, you will do things the real you never does, you will accidentally kill or injure someone, you will die before your time — one or more of these tragedies will probably happen to you if you don't get help.

You are not alone. Many people — in fact, over twenty million Americans — struggle with the exact same problem. Addiction can happen to anyone. Fortunately, anyone can recover and return to a healthy and fulfilling life. The first step is probably the hardest, however. You must recognize that you have a disease and seek help.

You may feel alone; you may be filled with fear or guilt; you may have done things you feel ashamed of, but you continue to drink or use anyway. It is not you; it is the disease doing this to you. This disease has damaged and altered your brain chemistry, and you need help restoring it to its healthy, normal state.

Please seek help before it is too late. If you can, talk to a family member, friend, or someone else who might be willing to help you, and tell him or her that you need help and treatment. If you have no one you can turn to, take action against this disease yourself. There are many drug and alcohol treatment programs available to you. Some provide financial assistance based on your ability to pay. You can locate treatment services near you at www.samhsa.gov or by calling the 24-hour hotline at 1-800-662-HELP. Please, for your sake, help yourself and get into a treatment program.

Sample Improvement Statements for Substance Abuse

I AM A GOOD PERSON, WORTHY AND DESERVING OF ALL THE WONDERFUL THINGS LIFE HAS TO OFFER.

I AM GETTING HELP TO ELIMINATE THE DISEASE OF ALCOHOLISM OR DRUG ADDICTION FROM MY BODY.

I AM ALCOHOL AND DRUG FREE AND IN COMPLETE CONTROL OF MY LIFE.

Things You Can Measure: days, months, or years of abstinence.

Body Health: For Better or for Worse

The mind-body connection is an incredibly real thing. New frontiers of medical understanding now tell us the mind actually turns our thoughts into matter. When we have thoughts, a biochemical change occurs in the brain that stimulates the release of molecular-level chemicals called hormones into our bloodstream. Hormones then travel through our bloodstream and affect tissues, organs, and every single one of the trillions of cells in our body. The word comes from the Greek *horman,* meaning “to set in motion,” and there are more than 1,900 hormone messengers in the human body. Some of the more commonly known hormones include insulin, testosterone, estrogen, adrenaline, dopamine, and melatonin.

This mind-body connection has a significant implication when it comes to your physical health. Every day, as you interact with the world around you, your thoughts are registering in the cells of your body. The hormones generated by your thoughts leave a chemical impression throughout your cells that over time turn out to be either bad or good for your physical health.

When you have hostile and angry thoughts, your brain releases hormones that make your heart beat faster, your blood pressure increase, and your face become flushed; you may even shake a little bit. When your hostility and anger subside, your physical symptoms disappear, but that lingering hormonal circuit remains etched in the cells of your body. Conversely, when you have happy thoughts, your heart rate slows, your blood pressure decreases, your face looks healthy, your muscles relax, and cell circuitry that is good for your health becomes part of your bodily fabric. While both of these scenarios are normal physiological reactions, danger to your health occurs when thoughts that result in a detrimental effect on your body become pervasive or commonplace in your life. Now you run the risk of overloading this unhealthy body circuitry with more and more hormones, which can eventually result in a big jolt to the body. Unfortunately, this big jolt can take the form of hypertension, an ulcer, a stomach disorder, arthritis, cancer, cardiovascular disease, or a multitude of other health problems.

Think Healthy Thoughts

The implications of the mind-body connection are pretty clear. For every thought you have, a corresponding healthy or unhealthy physiological response occurs in the cells of your body. Therefore, how you think is a critical component of improving the health of your body. A good place to start this thinking is to accept full responsibility for your health, pay attention to it, and:

1. Begin learning as much as you can about your body, how it works, and especially how to take care of it. Medical information is available everywhere if you look for it — from your doctor, books, pamphlets, the Internet, college classes, free classes at hospitals, dial-a-nurse, and so on.

2. Pay particular attention to any health problems you have had in the past or currently have. See your doctor and make sure you fully understand any medical advice or treatment plan provided. Never be afraid or reluctant to ask your medical provider any questions you may have.

3. Write an *Improvement Statement* that addresses a health issue you have, and visualize it being 100 percent resolved.

Use mental pictures to see the cells in your body healing you; watch as your body heals you, and feel the healing take place.

4. Treat your body with compassion — it is the only one you have. Start listening carefully to it. Really appreciate and enjoy the feelings of good health. Take positive corrective action as soon as possible when something doesn't feel right.

5. Don't own a health problem or make it a part of you, but take responsibility for getting rid of it. Avoid thinking or referring to *my back problem*, *my arthritis*, *my cancer*, and so on. Your health problem is not something you want to own forever, but rather something you want to get rid of as soon as possible. Take control of a health problem; don't let it control you.

6. Value and appreciate the amazing natural healing power of your body and the ability of your mind to initiate the healing process and improve your health. Make sure your mind is full of positive, healthy thoughts.

Sample Improvement Statements for Better Health

I AM FULLY RESPONSIBLE FOR THE HEALTH OF MY BODY, AND I TAKE CARE OF IT ON A DAILY BASIS.

I AM IN TOTAL CONTROL OF MY HEALTH AND WELLNESS.

I LISTEN CAREFULLY WITH LOVE TO MY BODY'S MESSAGES.

I HAVE OPTIMUM HEALTH AND ENJOY BEING PAIN FREE.

I AM 100 PERCENT HEALTHY AND TOTALLY FREE OF ________ (ILLNESS, DISEASE, OR INJURY).

I AM SO GRATEFUL FOR THE POWER OF MY BODY TO HEAL ITSELF.

Things You Can Measure: number of episodes per day, week, or month; your self-rating, using a 1–10 scale, of pain each day; number of treatments per week.

Chapter Seven Key Points

★ Taking responsibility for living a healthy life involves getting adequate sleep, eating moderately, taking care of your teeth and gums, and moving and exercising your body.

★ You will lose weight if you see yourself as lean, strong, and healthy, and eat slightly fewer calories than you burn.

★ Taking care of your brain is a serious matter not to be ignored because the brain controls everything about you.

★ You have the power within yourself to seek help and stop polluting your brain and body with tobacco, alcohol, or drugs.

★ The more positive thoughts you have and the fewer negative thoughts you have, the better your health will be because the mind-body connection is a real thing.

CHAPTER EIGHT

Improving Your Relationships

The quality of your life
is the quality of your relationships.
—Anthony Robbins

What would you do if it was announced that in five days a huge asteroid—let's call it Chicxulub II — was going to strike the earth and totally destroy it? Many might seek spiritual comfort through prayer, but almost without exception, everyone would strive to be with those closest to them. In the face of such a catastrophe, the allure of any other activity pales in comparison to being with those we love and those we care about.

The chances are pretty remote that a huge asteroid will strike in the way that Chicxulub did near the Yucatan Peninsula 65 million years ago, causing the extinction of the dinosaurs. Even so, in time every one of us will be struck by our own personal asteroid that may also have a strange name, such as carcinoma, myocardial infarction, mesothelioma, encephalitis, or casus. None of us know when that will occur, so now is a great time to make sure we are paying attention to those people who are most important to us: our spouses, parents, brothers and sisters, partners, friends, classmates, co-workers, and teachers.

A relationship is a feeling of love, caring, or emotional bonding with another person. The stronger the feelings, the more important the relationship is to both parties. Hence, family and close friends are there for us during good and bad times, while acquaintances may come and go.

From the moment we are born, we crave relationships. They are a vital part of our lives at any age. We all have a basic human need to be loved, be accepted, and feel connected to others regardless of our age, sex, or nationality. Life is empty, boring, and lonely without relationships. Life becomes interesting, fun, and rewarding with relationships. You might say that all human life is about relationships, because almost all of the joy and satisfaction in our lives comes from positive relationships with others. Conversely, negative relationships with others can lead to conflict, stress, anger, violence, and unhappy lives.

An interesting dichotomy exists when it comes to our relationships. On the one hand, we know that positive, uplifting relationships with others are one of the most important components of a happy and healthy life. On the other hand, we tend to give our relationships a fairly low priority in our list of things to focus on. Often we don't even try to improve them. We let them languish, and sometimes we end them. While we may blame our busy work schedules and lack of time for our inattention, probably the real reason is that most of us don't know what to do to improve our relationships. This isn't surprising, since relationships can be complex and efforts to improve them involve using skills that aren't taught in most of our schools.

The Four Cornerstones of a Relationship

There are four cornerstones that foster the establishment and strengthen the foundation of any close relationship. The first is *respect*. In the broader context, respect means having a fundamental belief in the dignity, honor, and rights of each and every member of the human race. That translates into accepting people as they are and valuing their unique differences. Every person has had different experiences, emotional responses, and perceptions. Therefore, every person is a great source of genuine value to all of mankind. It is the lack of appreciation and understanding of these differences that most often hampers the building and maintenance of relationships.

Show Respect

We have all heard the saying *actions speak louder than words.* It is particularly appropriate when it comes to being respectful of others. There are dozens, if not hundreds, of ways to show respect to other people; here are the more important ones:

- Treat people the way you want to be treated.
- Never insult, abuse, hurt, put down, mistreat, or harass anyone.
- Listen carefully when others speak, and value their opinions even if you don't agree with them.
- Use a respectful tone of voice, and avoid swearing.
- Show an interest in and appreciation for other people's cultures and backgrounds, and don't go along with

prejudices.

- Keep your promises; this will establish you as a person of integrity, and demonstrate that you value the other person.
- Always be polite and show manners to others, which will make them feel respected and valued.
- Go out of your way to be fair and helpful to others.
- Respect the privacy and property of others.
- Handle conflict in a calm manner and in a way that preserves the other person's dignity.

Build Trust

Trust is another cornerstone in the foundation of interpersonal relationships. Like respect, trust is not an emotion but a learned behavior that we gain from past experience. Trust is when two people have confidence in and reliance on each other's integrity, honesty, and justice. It doesn't happen overnight. It develops gradually over time in relationships.

One of the most important things you can do to build a foundation of trust is to do what you say you will do. Even small failures in this regard, such as canceling a commitment, failing to follow through, or not keeping a promise, can result in tiny cracks in your trustworthiness. Enough tiny cracks over time can cause the foundation of trust to become unstable and even collapse. When your actions match your words, the trust of others becomes easier to come by.

You will also become more trustworthy if you tell the truth even if the truth hurts. This is a lot harder to do than it sounds.

In many ways, our society encourages people to lie. We put such a high premium on getting along with people and not offending anyone that we end up treating people in a less than honest way rather than telling them what we really think. In our courtrooms, truth often becomes irrelevant. Lies told by politicians, government officials, and company executives are becoming commonplace. Much advertising is misleading and treads a thin line between fact and fiction.

Even though not telling the truth is becoming more and more prevalent in our society, telling untruths to those close to us can seriously harm and even destroy those relationships. Fibbing or telling "white lies" ("I like your new dress") to avoid hurting the feelings of someone close to us is typically harmless and does not dramatically affect relationships, but blatant, self-serving lies can hurt others. Self-serving lies are those that deceive another for our own personal gain or gratification, such as lies about an extramarital affair. When self-serving lies are exposed, as they often are, it becomes difficult and sometimes impossible to repair the damage and rebuild trust.

Be Honest

Honesty, the third cornerstone of any relationship, comprises respect and trust in their highest forms. Dishonesty results in a loss of respect and trust and ruins relationships, while honesty builds respect and trust and cements good relationships.

Honesty encompasses more than not telling outright lies. It is a personal code of conduct that tells you it is wrong to cheat, steal, or take anything away from others, including their dignity, honor, rights, or possessions. At its highest level, honesty is not taking from others but also giving of yourself. That means being open and honest with yourself and with those you care about and sharing your feelings and vulnerabilities with them. Most people will respond in kind by being more open and honest with you. The hallmark of a good relationship is when two people can drop their masks and armor and simply be themselves with one another.

Beyond ruining relationships and possibly leading to incarceration, dishonesty can bring even more dire personal consequences. Research indicates that all of the effort expended to hide from and cover up dishonest acts places an enormous stress on the body's nervous system. This is not surprising since guilt and worry are highly negative thought processes, and of course the brain responds by releasing hormones that carry these negative messages to all parts of the body. As one dishonest act typically leads to another, the body continues to operate under unhealthy levels of stress.

The internal turmoil that accompanies dishonesty also disrupts your more positive thought processes. This can prevent you from focusing on what you are truly capable of and being all that you can be. Choosing honesty over dishonesty avoids all of these negative consequences and brings with it a huge sense of personal pride.

Become Caring

The fourth and last cornerstone of any relationship is *caring*. Caring means having and demonstrating a genuine concern for the health and well-being of another. To be caring requires a mental shift from focusing inward to focusing outward, from a give-me to a give-you attitude and from a “me” mind-set to a “we” mind-set. Here are things you can do to demonstrate how much you care for your family and friends:

- Do caring things. Doing little things that you know will be appreciated is a good start, such as telling those close to you how much they mean to you.
- Be considerate, kind, and generous, and never be mean, cruel, or hurtful.
- Be sensitive to the feelings of family members and friends, and respond quickly to their needs and concerns.
- Think about how your decisions, words, or actions may affect family members or friends.
- Make your top priority the safety and welfare of those you care about.
- Care enough to confront a family member or friend when you are seriously concerned about their behavior, but always do so in a calm and respectful manner.

While previous research has shown that bad relationships damage the immune system and can cause a range of illnesses, new research indicates that caring relationships can help heal and actually prevent illnesses.

Just as laying a strong foundation is necessary to support a building, the cornerstones of respect, trust, honesty, and caring are essential for building and cementing good relationships.

Each of these cornerstones may have to be laid down over time to get the results you want, so don't get discouraged as you try to build, repair, or improve your relationships with others. Good relationships are a lifelong endeavor because they last a lifetime. The remainder of this chapter includes relationship skills to help you along the way.

Sample Improvement Statements for Relationship Cornerstones

I CARE DEEPLY FOR MY FAMILY AND FRIENDS AND ALWAYS TREAT THEM WITH RESPECT AND DIGNITY.

I AM AN HONEST AND TRUSTWORTHY PERSON.

I HAVE A CLOSE, KIND, CARING RELATIONSHIP WITH ______________.

I TAKE TIME TO MAINTAIN AND NOURISH MY FRIENDSHIPS.

I PAY CLOSE ATTENTION TO MY RELATIONSHIPS AND LOOK FOR OPPORTUNITIES TO IMPROVE THEM.

Things You Can Measure: number of violations of respect, trust, or honesty per week, or month; number of caring actions taken daily.

Repairing a Relationship

A relationship can become damaged or destroyed if you are not respectful, trustworthy, honest, or caring with the other person. Just how much damage has been done depends on how much harm was inflicted on the other person either by one violation (i.e., intentionally deceiving someone) or by a pattern of violations (i.e., continuously treating someone in a rude and disrespectful manner).

Whether a damaged relationship can be repaired depends on whether the person harmed is willing to reconcile. If the hurt is so strong that the person is not willing, then the relationship is probably over or at least changed from a close relationship to a more distant one.

The person harmed is more willing to reconcile if he or she believes you will make a sincere effort to make amends and minimize or eliminate future violations. What you can do is to use your own words and take these actions:

- Sincerely apologize for what you did to damage the relationship (broke promises, lied or deceived, stole, betrayed trust, committed abusive behavior, etc.).
- Give a thorough account of what happened, and take responsibility for your actions.
- Express remorse for the harm you caused, and state what you will do to make amends (never repeat the behavior, pay back what you owe, follow rules, stay out of trouble, etc.).
- Explain what your goal is in the relationship (become

worthy of trust, be a caring spouse, be a good son or daughter, remain close friends, etc.).

If you happen to be the person harmed by someone you care about, you have every right to expect a similar sincere effort to make amends from the person who harmed you before you make your decision about whether to reconcile.

Taking a Win-Win Approach

We Americans love competition, and it permeates our lives. We love to watch or participate in sports; the company we work for strives to outperform and beat the competition; we compete to go to college; we root for our personal favorites to win in the plethora of TV reality shows. No one wants to be a loser. Competition has long been a hallmark of the American way of life, and doing well in our culture most often means beating someone else. In many respects, we have become a society of competitors with resulting winners and losers.

Recent research indicates that men engage in more competitive activities than women. Men strive to be more skillful, knowledgeable, and successful, and to perform better in activities, games, and sports, than others. Women, on the other hand, pay more attention to their communication skills and maintaining relationships and are more competitive than men in the areas of social skills and seeking affection.

Even though competition is a hallmark of our society, taking a win-lose approach to our relationships is not going to be successful. A win-lose approach is aimed at defeating the other party to meet your own needs while ignoring or discounting those of the other. It often results in one party (the loser) conceding or giving in to the other (the winner). Sometimes the resulting anger and hurt feelings prevent any resolution of the matter at hand. A win-lose approach decreases the likelihood of maintaining a relationship, let alone improving it.

In contrast, a win-win approach promotes the exchange of information, open communication, and equality of the two participants. The goal of a win-win approach is to consider the needs of both parties and meet as many as possible. Compromises are made by both parties when needs conflict. Win-win means always honoring the other person and focusing not on who is to blame for what went wrong but what can be done about it. When both parties make a sincere effort to take a win-win approach, especially when problems and disagreements occur, they are well on their way to a high-quality relationship.

Sample Improvement Statements for Win-Win Relationships

I ALWAYS HONOR MY FAMILY AND CLOSE FRIENDS BY LISTENING TO THEM AND CONSIDERING THEIR NEEDS.

I DISCUSS PROBLEMS CALMLY, RESPECTFULLY, AND WITH AN OPEN MIND.

Things You Can Measure: number of times per week that you used a win-win approach.

Care Enough to Confront

A confrontation occurs when one person talks to another about changing his or her behavior. Parents confront children all the time about their "bad" behavior. If you are a parent, you know it is your responsibility to confront your child about unacceptable behavior before it gets out of control, but one adult confronting another adult is a different matter altogether. Most of us tend to avoid it because we are not quite sure how the other person might react to our criticism.

Not every relationship and not every behavior matter enough to justify a confrontation, but some do. A good guideline to follow is to *care enough to confront*, which means you care a lot about both the person and the problem. A wife confronting her husband about not spending enough quality time with their children or one friend confronting another friend about broken promises are examples of caring about the person and the problem.

Confrontation is not about changing the other person, because only the other person can do that. The goal of confronting someone is to express your concerns, your feelings, and what behavior you prefer or hope to see in the future. If it is a serious problem such as alcoholism or drug addiction, you may also express what you will and will not accept in the future relationship.

Of course there is no guarantee that a confrontation will go well or succeed, because you have no way of knowing how the person being confronted will respond. Even so, the consequences of not confronting are that the undesirable behavior will certainly continue and perhaps get worse.

Tips for a Successful Confrontation

1. Approach a confrontation with a win-win attitude. Give serious thought to how changing the problem behavior will benefit both parties.

2. Think through and carefully plan the confrontation. Make mental notes or even write down how you will approach the person, what you will say, and how you think the person might react and respond. Planning will also help you get ready mentally and emotionally for the confrontation.

3. Try to find a time and a private setting where there will be no interruptions. You may want to let the other person schedule it by saying you have something important you want to discuss and asking when would be a good time to do so.

4. Not every confrontation will go as planned, but try to follow a logical sequence:

   - Tell the person what specific behavior bothers you. *This isn't easy to bring up, but….*
   - State how the specific behavior makes you feel. *When you do this, it makes me angry, sad, confused, etc.*
   - Be honest about what you want to happen. *I'm hoping that in the future you will….*

- Be prepared to listen and let the other person respond. *Thanks for listening. You may or may not agree with what I've said, but I'd like to hear how you feel about it.*
- Seek closure. *What do you think both of us should do about this?*

5. If the person's behavior is especially problematic, illegal, or immoral, seek the help of a trusted family member or close friend. Give serious consideration to contacting a counselor for professional advice and guidance.

Sample Improvement Statement for Confrontations

I CARE ENOUGH TO CONFRONT THOSE I CARE ABOUT.

Things You Can Measure: your self-rating, using a 1–10 scale, of how effective you have been in handling any confrontations you initiated.

Become a Great Listener

Poor communication is often blamed for causing relationship problems. Surprisingly, the problem isn't so much what each person says but rather what each person doesn't hear. Most of us remember only a dismal 25 to 50 percent of what we hear because we are only half-listening to the conversation, we are thinking about other things, or we are thinking about what we are going to say next. The latter is particularly true when we disagree with someone. Not listening effectively is one of the biggest sources of interpersonal conflicts and misunderstandings.

Becoming a great listener is one of the most important things you can do to improve any relationship. Husband and wives, parents and children, brothers and sisters, close friends, teachers and students, and bosses and employees can all significantly benefit by paying closer attention to what each other says. Being a great listener doesn't necessarily mean you agree with the other party, but it does mean you fully understand what they are trying to say.

Great listening skills are not difficult to learn, but they do require practice because most of us have spent our lives focusing on getting our point of view across rather than striving to understand someone else's point of view.

The first skill of great listening, which is simple but often violated, is to *never interrupt* when the other person is speaking. Even if the person is launching a tirade against you, stay silent until the person has finished speaking. By remaining silent, you are showing respect and you will know the full extent of the speaker's point of view before you provide your response.

The second and most important skill is to pay attention and *focus intently* on what the other person is saying. Concentrate on understanding the full message being conveyed. A good way to accomplish this is by mentally repeating to yourself the words the other person is saying as he or she says them. This technique takes effort and doesn't need to be done during casual chit-chat, but it is essential during important discussions.

The third skill is to *make sure you understand* what the other person is really saying. To do this, you may need to ask questions and restate what has been said. Ask questions to help clarify what you don't understand or get more information. *What do you mean by…? Would you tell me more about…?* It is also a good idea to restate the basic facts or feelings to test your understanding. *So what you are saying is…. Let me make sure I understand you….*

The fourth and final skill of great listening is to *respond appropriately,* which means being candid, open, and honest and asserting your opinion respectfully. No matter how unskillful the speaker is in presenting his or her point of view, you gain nothing and harm the relationship by attacking the speaker or putting him or her down. Better to acknowledge the worthiness of the other person by expressing appreciation for what was said. *Thanks for bringing this up. I understand and appreciate what you are saying.*

Sample Improvement Statements for Great Listening

I AM A GREAT LISTENER.

I PAY CLOSE ATTENTION TO WHAT OTHERS SAY.

Things You Can Measure: your self-rating, using a 1–10 scale, of how effective you have been in listening to others per day, or week.

Handling Conflict Effectively

Conflicts are disagreements and misunderstandings, which are virtually inevitable in any relationship. Conflicts can tear people apart and ruin relationships, or they can bring people closer together and strengthen relationships. It all depends on how they are handled. Accordingly, in dealing with a conflict, make it your first priority to maintain or even improve your relationship.

Your success in effectively handling disagreements and misunderstandings with those you care about will be significantly increased by applying the skills already presented in this chapter. Always keep in mind that being respectful and treating the other person the way you like to be treated is important, even if the other person isn't as gracious. If you focus on winning an argument, the relationship loses, so adopt a win-win attitude and look for solutions that honor and meet the needs of both parties. As difficult as this can be, especially in the heat of an argument, listen carefully to what the other person is saying. Don't interrupt or get defensive, or you may fail to fully understand the other person's point of view. In other words, listen first and talk second to achieve a mutual understanding of any differences of opinion.

There are three basic approaches to conflict resolution employed by people in close relationships, and the results of each are fairly predictable. The first approach is *avoidance,* or evading the conflict entirely. Sometimes this is appropriate if emotions are running too high or the issue is so trivial that it's not worth the effort. Usually avoidance is a weak and ineffective approach because an issue festers and a bigger disagreement eventually rears its head somewhere down the road. It is healthier for a relationship to address and resolve a conflict when it occurs.

An *aggressive* or competitive win-lose approach is used by many people who are convinced that their point of view is the only correct one. Sometimes this approach is useful when an emergency situation occurs and a decision needs to be made quickly. In less urgent situations, though, it can leave people feeling hurt, on the defensive, and resentful. A major disadvantage of this approach is that aggression generally leads to more aggression.

The last approach for dealing with interpersonal conflicts, and the recommended one, is *assertiveness*. Assertiveness is neither avoidance nor aggression but rather addressing a disagreement or misunderstanding when it occurs, attacking the problem and not each other, collecting facts, and arriving at solutions by respecting each person's needs and ideas. In close relationships, assertiveness is a far superior alternative to verbal sparring or running away.

Many disagreements and misunderstandings in relationships are not satisfactorily resolved because they are handled in a haphazard manner. When people fail to follow a logical process in dealing with a conflict, the conflict often degenerates into anger, shouting, interrupting, ultimatums, insults, or one party becoming totally silent or even physically withdrawing. While success is never guaranteed, adhering to a mutually agreeable conflict resolution process such as the one below will significantly improve the chances of achieving a successful resolution to any conflict.

1. Establish Ground Rules

   The objective is to protect the relationship by agreeing on the behavioral expectations of both parties.

   Before we begin, let's agree that we will focus on the problem; we won't attack or blame each other; we won't get angry; we will both pay attention, listen carefully, and not interrupt each other; and we will work together to solve this problem.

2. Define the Problem

   To arrive at a mutually acceptable solution to a problem, both parties need to agree on what the problem is.

   Let's start with each of us sharing our viewpoint on what the problem is. I'm going to state the problem to make sure we both agree on what it is.

3. Identify Needs

   The goal here is to make sure that each person is aware of the other person's needs and desires.

   Let's each explain what we want to resolve this matter and why we want it.

4. Brainstorm Solutions

   Brainstorming ensures that both parties have input in generating suggestions and alternative solutions.

   Let's each come up with one or more solutions we can be happy with.

5. Reach Agreement

   The last step is to share and compare potential solutions and reach agreement on one or more solutions that are acceptable to both parties.

   Let's discuss our possible solutions and see which ones we can both live with. If we can't reach any agreement, then we may have to agree to disagree.

Using the process above to deal with disagreements and misunderstandings, instead of a haphazard approach, will result in more resolved conflicts without either party feeling like a loser.

Sample Improvement Statements for Handling Conflicts

I AM HIGHLY SKILLED AT HANDLING CONFLICTS.

I AM ASSERTIVE AND FOLLOW A WIN-WIN PROCESS TO RESOLVE DISAGREEMENTS AND MISUNDERSTANDINGS.

Things You Can Measure: number of resolved and unresolved conflicts per month; your self-rating, using a 1–10 scale, of how effective you have been in handling any conflicts that occurred.

Dealing with Difficult People

Unfortunately, there are a lot of difficult people out there — at work, in schools, in clubs, in the neighborhood, in families.

Difficult people are hard for us to relate to and deal with. We typically give them a label describing their troublesome behavior — bully, know-it-all, control freak, abuser, passive-aggressive, backstabber, antagonist, crybaby, and so forth. Even though the troublesome behavior of difficult people may take different forms, difficult people do have one thing in common — they focus their efforts on meeting their own needs and having things done their way. Difficult people have little, if any, consideration for the needs or feelings of others. To get their way they will get angry, yell, curse, insult, humiliate, cry, intimidate, blame, and abuse others. They practice negative thinking and the win-lose approach to conflict.

One of the best ways to deal with difficult people is to avoid them altogether. They bring way too much negativity into your life, which is not good for your mental or physical health. What do you do if the difficult person is someone you can't avoid, such as a family member or co-worker? If you care enough about both the difficult person and the troublesome behavior, you can decide to confront him or her, express your concerns and feelings, and describe the sort of behavior you would prefer to see in the future. You may or may not succeed in changing the behavior, because you do not have the power to change anyone except yourself.

Whether or not you choose to confront them, you do have the power to change how you interact and respond to difficult people. Don't take their behavior personally, because they tend to treat everyone in a similar, negative way. Make a commitment to yourself that you will not let their behavior bother you or get under your skin. Instead of lashing back if another person is treating you in an unacceptable manner, be assertive and set boundaries, and do so with respect and courtesy. Try your best to avoid discussing sensitive issues that may push a hot button. Lastly, in the rest of your life, align yourself with as many positive people as you can to counteract the negativity of difficult people.

One particular type of difficult person deserves specific mention. You are likely in an abusive relationship if you are with someone who physically harms you, controls who you see or what you do, continually insults or threatens you, forces you to do things against your will, or acts in ways that make you fearful. If you know or suspect that you are in an abusive relationship, seek help and advice as soon as it is safe to do so. Contact the National Domestic Violence Hotline at 800-799-SAFE.

Sample Improvement Statements for Dealing with Difficult People

I INTERACT AND RESPOND TO DIFFICULT PEOPLE IN AN ASSERTIVE AND RESPECTFUL MANNER.

I ALIGN MYSELF WITH POSITIVE AND CONSIDERATE PEOPLE.

Things You Can Measure: number of positive people versus negative people you are aligned with in your life; your self-rating, using a 1–10 scale, of how assertive you have been in dealing with difficult people per week, or month.

Chapter Eight Key Points

★ Relationships

Healthy	Unhealthy
Relationships are high priority	Relationships are low priority
Respect	Disregard
Trust	Lack of trust
Honest	Dishonest
Caring	Uncaring
Reconcile	Irreparable
Win-win	Win-lose
Confront	Avoid
Listen	Lack of attention
Assertive	Avoidance/aggression
Shared conflict resolution	No or one-way resolution
Positive people	Difficult people

CHAPTER NINE

Improving Your Career

The secret of joy in work is contained in one word — excellence. To know how to do something well is to enjoy it.

—Pearl S. Buck

During the latter half of the twentieth century the U.S. labor force changed dramatically, primarily because of the large number of women who entered the workforce. Today there are over 150 million people working in the United States. Six out of every ten women age sixteen and over are working, compared to seven out of every ten men. Sadly, more than half of all American workers say they are not satisfied with their jobs.

Not surprisingly, people who are the least satisfied are mostly in low-skill, manual, and service occupations, especially those involving customer service and food/beverage preparation. These include roofers, waiters/servers, laborers, bartenders, hand packers, material handlers, apparel salespersons, cashiers, and food preparers. The people who are most satisfied with the work they do are mostly in professional positions. These include the clergy, physical therapists, firefighters, educational administrators, artists, teachers, authors, and psychologists. Job satisfaction levels among all workers regardless of job, age, sex, or income have deteriorated over the past twenty years, however, and continue to decline at an unsettling rate.

The work we perform is critical to our overall well-being. It occupies a huge part of our waking hours; it is our source of income and affects our lifestyle; in many respects, it helps define who we are; and it affects our health both physically and mentally. Because of the central role work plays in our lives, job satisfaction becomes a critical component in our overall well-being. The strong correlation between our job satisfaction and our general health and happiness compels us to continually focus our attention on improving our job satisfaction.

Change Job Blues to Job Satisfaction

There isn't a job that exists that doesn't have dissatisfiers. Some jobs have more than others. The actual work may be above or below your capabilities. It may lack variety, be physically tiring, or have deadlines that stress you out. The workload may be too heavy. Your work schedule may be inconvenient and negatively affect your personal life. The pay is never enough for what you are expected to do. Co-workers who are difficult to work with or who don't carry their share of the load can drive you up the wall. One of the biggest dissatisfiers is having a boss who is so devoid of people skills that you wonder why he or she was ever hired or promoted into management. The list of potential job dissatisfiers goes on and on.

The current job you chose to accept and any future jobs you choose to accept will all have satisfiers and dissatisfiers or, in other words, positive and negative aspects that come with the job. Most people who are dissatisfied with their jobs choose to find a better one. Sometimes making a job change is the right choice and results in improvement, such as getting paid more, but it will also result in a whole new set of job satisfiers and dissatisfiers. Sometimes you can change jobs and jump out of the frying pan and right into the fire.

Another career choice exists that few people ever think about. Note the operative word, *choice*. *Choice* means the power you have to select between different things. Career choices aren't so much about what happens to you in your job or career. You don't always have control over things such as company pay policies, layoffs, or who your boss or co-workers are. You do have the power within yourself to choose how to respond to what happens to you in your job and career. You have a choice of being dissatisfied with your job or changing your mind-set from a negative one to a more positive one. Instead of dwelling on or complaining about the things you dislike at work, begin looking for and appreciating the things you do like at work. Look for opportunities to make your work more enjoyable and for opportunities to diminish or even eliminate the things you dislike.

Be the Best Ever

You may never have thought about this as a way of dealing with your current job and its inherent good and bad features, but give it serious consideration: no matter what your current job is, instead of just doing your job until you can find a better one, choose to become a top performer and do your current job better than it has ever been done before.

Now, before you completely reject this option, give consideration to the positive benefits that can accrue to you by making the choice to be a top performer in whatever job you have. First, people who excel at what they do are proud, happy people who really enjoy what they do. They are admired and sought out because of their knowledge and expertise, and they are listened to when they voice any dissatisfaction. Pay increases and promotions come to them more easily. Sometimes they end up training and managing people who now do the job they were so good at. If they do eventually decide to change jobs, they have a huge advantage over all the other applicants because getting top performers is what every employer wants. Lastly, top performers have a positive attitude toward their work and toward life in general. They expect the best of themselves, and they expect to succeed. Those expectations are usually fulfilled.

If you happen to be someone who thinks your job is just a job, then your low expectations are also being met. But you can make a career choice to try to become the best performer at whatever job you do. The good news is it isn't as difficult as it sounds, and it will make your current job more interesting. It does take effort, but most of the effort is mental and well within the capabilities of your brain. Here are things you can do to become a top performer:

1. As you perform your various job duties, continually ask yourself *How can I do this faster, better, or at less cost?* Try

to think of ways to pick up speed, upgrade the quality, or lower the costs of what you do. Before being promoted into management, a housekeeper for a major hotel chain came up with the idea of v-folding the ends of toilet paper rolls to make a better impression on hotel guests. Like this housekeeper, you are in the best position to come up with improvement ideas because you are the one who sees and does the work day in and day out. Your ideas don't have to be sensational. A lot of good small ideas will add up to significant improvements. As ideas come to you, and they will, try them out. Let your boss know every time one of your ideas results in the work being done faster, better, or at less cost.

2. Make sure you know who your customers are. A job does not exist that doesn't have one or more customers. Without customers there is no job. Your customers might be traditional external customers, such as people ordering fast food, or they might be internal customers, such as supervisors or peer employees to whom you give your work. Whoever your customers are, ask them what you can do to improve your services to them. What do they think you can do faster, better, or at less cost? Listen to what they say and give them what they want. Continually strengthen your relationships with your customers by always being respectful, trustworthy, honest, and caring, which, as you know, are the cornerstones of any relationship.

3. Take time to learn as much as you can about the organization you work for. Start by reading the human resources policies or your union contract to understand the conditions of employment that apply to you. It is amazing how many employees do not. Make sure you understand the mission of the organization and how it is supposed to be carried out. Every two to three months, ask your boss how your workgroup and the organization are doing. Become aware of and take advantage of training programs your organization offers. Chat with other employees at break or lunch times and learn about the work they and their workgroups do. Knowledge is power. The more you know about your workplace, the more power you will have to see opportunities for your organization, your workgroup, and yourself to succeed, and the more valuable you will become to your organization.

4. Recognize that you are a teammate and are on teams when you go to work. A team is people working together to achieve a common purpose. The whole organization is one big team of people trying to be as successful as possible. You are also a member of one or more workgroup teams who must work together to provide goods or services on a daily basis. Assemblers and assembly inspectors, administrators and secretaries, doctors and nurses, system analysts and programmers are all workgroup teams because they work together to achieve common purposes. Choose to be an outstanding teammate with a win-win approach. Put aside your personal agenda items for the good of the team,

be encouraging and not disparaging to team members, help out in difficult times as well as good times, and be willing to share your knowledge with teammates, including showing and teaching them what you know.

5. If you are currently in a supervisory or management position, all of the above items certainly apply, plus an additional one. Make sure your number one priority is supporting and helping the people who work for you become the best performers they are capable of becoming. After all, if they are not top performers, how can you be?

   This means your people get priority over reading and answering emails, going to meetings, preparing reports, returning telephone calls, and all the other busy work that comes your way. It means you regularly walk around, observe the work being performed, and talk to employees about how you can support and help them do their work faster, better, or at less cost.

   On at least a weekly and sometimes a daily basis, it means you express your appreciation for good work and tell employees when they are doing things right, thus reinforcing their behavior.

   It also means you provide constructive performance feedback when needed. If you delay or don't tell employees about performance issues or behavioral problems when they occur, they will continue to believe what they are doing is okay, and they won't improve (and how can you expect them to?). Be specific about a performance or behavior problem, contrast the actual with desired performance or behavior, and criticize the performance or behavior, not the employee.

It means when employees go above the call of duty, perform at a top level, or do special things, you make sure that you acknowledge their efforts and that they receive the deserved recognition of their teammates. A certificate of appreciation, free lunch, bonus, pay raise, or other appropriate gifts or rewards are also excellent ways to honor your top performers and reinforce the importance of their continued performance excellence.

Sample Improvement Statement for Job Satisfaction

I AM A TOP PERFORMER AND DO MY JOB BETTER AND BETTER EVERY DAY.

I ENJOY MY JOB AND AM PROUD OF THE WORK I DO.

I HAVE EXCELLENT WORKING RELATIONSHIPS WITH MY CO-WORKERS, CUSTOMERS, AND MY BOSS.

I AM AN OUTSTANDING TEAMMATE AT WORK DUE TO MY WIN-WIN ATTITUDE.

I EASILY SEE OPPORTUNITIES FOR MY ORGANIZATION, WORKGROUP, AND ME TO SUCCEED.

I AM FOCUSED ON SUPPORTING AND HELPING MY STAFF BECOME THE BEST PERFORMERS THEY CAN BE.

Things You Can Measure: your self-rating, using a 1–10 scale, of your job satisfaction every two to three months; your personal log of rewards, awards, and recognition received for excellent job performance; comparison of any performance review you receive with the previous one, noting improvements and opportunities to improve even more.

What to Learn about Your Pay

To reiterate, knowledge of your organization is power. Since your pay and benefits are probably the main reasons you are working, it behooves you to learn as much as you can about your organization's compensation policies and practices. This information is contained in human resources policies or your union contract, and you can ask your boss, human resources staff, or union representative for explanations. Here is basic compensation knowledge to acquire:

- Your pay rate and pay range.
- The pay ranges of positions that might be logical promotional opportunities for you.
- Other pay rates that affect you, such as overtime pay, shift pay, weekend pay, holiday pay, standby and callback pay, travel time and meeting pay, bonus pay, and so on.
- Fringe benefits the organization provides, including eligibility requirements and what is paid by the organization and what is paid by you.
- When your pay rate, pay range, other pay rates, and fringe benefits will be evaluated by the organization for

possible upward adjustments and changes.

- The kind of pay-increase processes that apply to you, when they apply, and what increases you can count on or reasonably expect. If your pay increases are based on performance, what can good performers expect? What can top performers expect? If your pay increases are based on time in service, when do they occur and how much are they? Are you eligible for other kinds of increases such as bonuses, across-the-board general increases, cost-of-living increases, and the like?
- How your pay rate and pay range compares with what other organizations in your area are offering. You can obtain free general information on pay rates and pay ranges at www.salary.com or www.salaryexpert.com by entering your job title and geographic location.

Sometimes people accept a new job with a new employer that includes a nice pay increase but, because of a lack of familiarity with the pay practices of their past employer, they never realize they would have been financially better off in the long run had they stayed put. Some people have left financially secure organizations only to be laid off by their new, financially insecure organization. The more you know, the wiser the decisions you will be able to make about staying or leaving. If your decision is to leave, your knowledge of your current organization also enhances your ability to ask appropriate questions and evaluate potential employers so you don't jump out of the frying pan and right into the fire.

Changing Jobs

Changing jobs has become a way of life with today's workforce. The average American today will have had ten jobs before reaching the age of forty. Every year about one third of the workforce changes jobs. This translates into about fifty million people per year engaged in one or more job searches.

If your current role is job searcher, either because you are unemployed or because you have decided to leave your current employer, the first thing you need to do is to focus on thinking positively during your job search, which can sometimes be easier said than done. Hiring is typically a win-win proposition for the employer and the person hired, but it can be a win-lose proposition for all the people who apply and are not hired. It is easy to become negative, discouraged, and increasingly anxious as you hear nothing from potential employers or as rejection letters mount.

It may help you avoid becoming too discouraged in your job search if you have a little understanding of a recruiter's reality. At any given time, recruiters may have anywhere from twenty-five to one hundred or more varied job openings. They are restricted on how much time they can devote to any one job opening, let alone to any one particular job candidate. Recruiters deal with their time constraints by quickly screening résumés, often in twenty seconds or less. Candidates with industry experience are usually given preference over others, especially for technical, sales, professional, and managerial job openings. Industry experience is an advantage but not usually a prerequisite for positions for which skills are readily transferable, such as office and administrative support, semiskilled production, maintenance and repair, transportation and material moving, manual labor, and service occupations. After a recruiter's initial screening, résumés of candidates who most closely fit with the industry and job requirements are reviewed in more detail, with the goal of eliminating even more and ending up with roughly three to six finalists. These individuals are then interviewed over the telephone or in person or both.

There are insights to be gained from this brief look at recruitment reality. Firstly, if you get rejection letters from organizations you applied to or if you don't hear from some of them, remain positive and don't get down on yourself or think you must be lacking something. It means there are a small number of candidates, out of a large pool of applicants, whose experience, education, and industry background appear to be a closer fit with what a particular organization is looking for. It is not personal; it is a matter of recruiters quickly reducing a large number of candidates to a small, manageable number. Secondly, because of the typically large number of candidates for any job opening, it makes sense for you to apply for as many job opportunities as possible where your industry background, experience, and education are at least a reasonably close fit with what an organization is looking for. Don't waste your time applying for positions that are not a good match to begin with. Thirdly, you need to craft a dynamic résumé and cover letter that gains a recruiter's attention. Lastly, when you are invited to an interview, you need to present yourself and your qualifications in a way that makes you a more desirable hire than the other two to five finalists.

Find Job Opportunities

During good and not-so-good economic times, there are always job opportunities available. National workforce turnover hovers around 18 percent, which means job openings are continuously occurring in all industries and there are always industries, such as health care and education, that can't hire enough people to fill their needs.

Most studies indicate that networking, or getting job leads or referrals from others, is the most effective method of finding a job, but networking can take weeks of your time and effort. The Internet is the most used job search method, but it has a low success rate due to the millions of résumés floating around on it at any given time. Every job search method has pros and cons. Therefore, it only makes sense to avail yourself of several job search methods because you will find job opportunities faster than by using one or two.

Networking. Many jobs are never advertised, and people get them through family, friends, and acquaintances — their network of relationships. Simply put, job search networking is letting as many people as possible know you are looking for a job. Networking for a new job isn't successful when you tell only a few friends and relatives. The more people who know you are looking and what you are looking for, the better your chances of finding job opportunities. These job opportunities may not have a lot of applicants to compete with, which can be an added bonus of using networking as a job search method.

At first glance, you may think you don't have a large network of friends and contacts, but you might be surprised. Start making a list of people you know, including immediate family, relatives, friends, neighbors, acquaintances, current or prior teachers and classmates, church members, people from whom you purchase goods and services (barber, manicurist, insurance agent, auto mechanic, and so on), former bosses and coworkers, Internet social network contacts, members of clubs or associations, and any others you can think of. You will probably end up with more potential networking contacts than you expected, and most of them will be willing to help you if you ask them. What do you ask them?

Networking is not the time to wing it, so plan your contacts. Make contact either in person, by phone, or email. Begin your conversation by establishing common ground and, even if you don't know the person well, try to make a personal connection. Small talk or compliments are always good openers. At an appropriate opportunity, ask, *By the way, I happen to be looking for a new job. I'm looking for…. Do you happen to be aware of any job opportunities?* It's great if you get a job lead, but if the answer is *no* or *sorry,* which it often is, follow up with *Do you happen to know anyone else who might be able to help me?* This inquiry can result in one or more people for you to contact and again ask the same questions.

Networking does take persistence. Keep in touch with the people in your network to update them on your job search, and thank them for any help they have provided or they might provide in the future. A persistent networker will also stay alert to new networking opportunities as they arise, such as chance meetings at social events, community activities, and Internet social and business networking sites.

Internet. The Internet provides a wealth of information that can help you with your career and job search activities and decisions. The Career Resource Library on America's Career InfoNet at www.acinet.org/acinet/ is a good example of the tools available online.

The Internet is enormous and can be overwhelming to many job searchers, but it also contains more job opportunities than you can count. The downside is that millions of job searchers every day use the Internet, and when you do find a position you are interested in, you may be competing with a large number of candidates. So use the Internet in your job search, but in conjunction with other job search methods.

The easiest way to initiate an online job search is to visit one or all of the top three job boards: Monster.com (www.monster.com), Yahoo! Hot Jobs (www.hotjobs.com), and CareerBuilder (www.careerbuilder.com). When you simply enter keywords such as your job title, location, and job category, each of these job boards will generate a list of job opportunities you can peruse. By clicking on a job opportunity that interests you, you will get a more detailed description of the position and can even apply online for the position.

After exploring the big three job boards, you can conduct a more specific job opportunities search on the Internet. Because there are so many job postings online, you will need to focus and narrow your search. The way to do this is to type a few keywords into your search engine closely related to the type of job opportunities you are seeking. A simple search might include keywords such as job title, location, and the keyword *jobs*. Thus, *carpenter San Francisco jobs* will fetch the relevant web pages with carpenter job opportunities in San Francisco. Experiment with different combinations of keywords, such as industry name or your career skills along with the keyword *jobs*, to find even more websites with job opportunities.

Most employers prefer that you visit the career or employment section of their website to view their job opportunities, so why not do so? Make a list of employers in your area using the Yellow Pages, or obtain a list of area employers from your local library or local Career One-Stop Center (state employment service office). Go to employer websites and explore their career opportunities periodically, because they are updated at least weekly. Career sections of employer websites display current job openings along with job responsibilities and requirements so you can tell immediately if your experience, education, and industry background are a good or reasonable match. Follow the application instructions provided on the website to express your interest.

Contact Employers. Directly contacting local employers, either by telephone or in person, can be an effective job search method because not many job searchers do it. Once you have a list of potential employers in your area, call them to find out if they have any current openings or if they anticipate any openings in the near future for which your experience, education, and personal qualities might be applicable. Carefully script your phone calls beforehand to ensure that you present your qualifications in a brief but positive light. Be sure to indicate your willingness to come in for an interview.

You can also drop in on a local smaller employer without an appointment and ask to speak to the person to whom you would most likely report if you were hired. Again, be prepared to present your qualifications in a brief but positive light, dress appropriately (one level above your normal work attire), and bring your résumé. If the person is unavailable, try to schedule a more convenient time to meet. Because dropping in on potential employers is not a typical practice of job searchers, it can give you an advantage, especially with smaller companies that don't have human resources departments.

Classified Ads. Responding to help wanted ads in newspapers has historically been a staple of job searchers. But things have changed. Today many employers primarily advertise their job opportunities in the career sections of their own websites and on Internet job boards. Even so, some employers do continue to run classified ads to attract candidates. Now you don't even have to buy a newspaper; you can browse the classified ads of most newspapers online. Enter the name of any newspaper in your search engine, navigate to the newspaper's website, and then visit the jobs section of the classifieds. Read the ads daily — especially on Sunday, which has the most job listings — and respond to ads promptly because job openings can be filled quickly, sometimes before the ad stops running. When responding to an ad, try to tailor your cover letter and résumé to fit the ad's terminology as best as possible. Lastly, keep an eye open for organizations advertising for a variety of positions, even if yours isn't one of them. These organizations may be good targets for you to contact by telephone or in person.

One-Stop Career Centers. State employment service offices — sometimes called WorkSource, Job Services, or Workforce Development — are an often overlooked but valuable resource for job searchers. As part of the nationwide U.S. Employment Service, these offices offer a variety of one-stop services, including help finding job opportunities, preparing your résumé and getting ready for job interviews, posting your résumé online for employers to see, and assessing your skills, as well as strategies for finding a job, job referrals, career guidance, training program referrals, job hunting workshops, and information on how much jobs pay and what jobs are in demand. Each center also has a free resource room for job searchers with computers and Internet access, telephones, and a fax machine, printer, and copy machine. To locate your nearest One-Stop Career Center, visit www.servicelocator.org and enter your zip code or city.

Other Resources. Here are additional resources commonly used by job searchers to identify job opportunities:

- Private employment agencies
- Temporary help agencies
- Job or career fairs
- School and college placement offices
- Community organizations
- Churches
- Veteran placement centers

- Labor unions
- Professional associations
- Trade and professional journals
- Chamber of Commerce
- Public library career section

A Dynamic Résumé and Cover Letter

With millions of people job searching at any given time, résumé advice and preparation is big business. There are thousands of books, articles, and websites provided by résumé experts who claim to have the secret to résumé success. In reality, the judges of whether résumés are good or bad are the recruiters who read stacks of them every day. The real measure of résumé success boils down to giving recruiters the information they want in twenty seconds or less, and that information then results in interviews.

In the twenty seconds or less that a recruiter typically takes to screen a résumé, the recruiter is looking for only a few key pieces of information:

- Your *objective* and the *position* you are seeking
- Your *accomplishments* related to the position
- Your *experience*, including where you worked, job titles, and chronological dates
- Your supporting *education*

Along with your *name and contact information* at the top and these four categories of information, you have the fundamental outline of a dynamic résumé. The word *dynamic* means full of enthusiasm, having a sense of purpose, active, and producing change. Sample dynamic résumé:

Name
Address
Telephone
Email

OBJECTIVE

A challenging position as a **Customer Service Representative** where my customer service experience and strong interpersonal skills will bring value to the ABC Company.

ACCOMPLISHMENTS

- Rated the **top performer** in a customer service unit of 15 employees.
- 98% successful account retention.
- Developed a one-call resolution of customer issues checklist used by all CSRs.
- Received "Outstanding Service" award for dealing successfully with customer complaints.

EXPERIENCE

Company, Town, XX Date (MY) — Present
Customer Service Representative

- Responsible for customer service to 200 clients in the digital equipment division including answering customer queries, problem resolution, and providing detailed info on new products.
- Achieved or exceeded all CSR performance standards.
- Team leader of customer satisfaction survey team that improved customer ratings.
- Communicate and coordinate customer service issues with 8 departments.

EDUCATION

Associate Degree, Business Administration
ABC Community College
City, State

The *Objective* section of a résumé is a time-saver that helps a recruiter understand what you want and what you have to offer. *Accomplishments* are a few bulleted statements that quickly tell a recruiter what you have accomplished that relates to the job you are seeking. Use power statements, and be concise and simple. Indicate things you did that were faster, better, or at less cost than your company's prior practices. Commendations and awards received are good to list here. In the *Experience* section of a résumé, recruiters don't want to see a boring list of job duties, but they do want to understand the scope of your responsibilities, including results and accomplishments. Try to describe your job duties with an eye toward magnitude and results. The *Education* section of a résumé can also be used to indicate any academic achievement, special training, certifications, or licenses related to the position you are applying for, but keep it brief. If you lack a college background, indicate "High school diploma," followed by the name of your high school and the city and state.

A dynamic résumé is one page in length, or a maximum of two. Don't list work experience beyond ten years ago unless you feel it really enhances your qualifications for a particular position. If you must, just indicate company, location, employment dates, and job title for older positions, but not job duties.

Your cover letter is as important as your résumé for getting interview results. A poorly written cover letter can result in a recruiter not even reading your résumé, while a persuasive, skillfully written cover letter makes a recruiter want to learn more about you. Just as your résumé must be dynamic and customized to fit the position you are applying for, so must your cover letter. The most common mistake in writing cover letters is making them too long. The best cover letters are no longer than half a page; otherwise they won't be read by busy recruiters.

The first paragraph of a cover letter names the position you are applying for and should make a specific positive reference to the organization. Each paragraph should contain only one or two sentences. The second and optional third paragraph should highlight how your skills match the requirements of the position. Use the last paragraph to thank the reader, refer to your résumé, and ask for an interview.

Name, Title Date
ABC Company
Address

Dear Mr./Ms. Name,

I am applying for the position of **Customer Service Representative** at ABC Company because I am very impressed with your mission statement and commitment to excellent customer service.

I have been a top performer in my unit and would bring **four years of customer service experience** in dealing with high-technology products such as yours. My **Associate Degree in Business Administration** coincides with your requirements.

Thank you for taking the time to review the attached resume. I am very interested in interviewing for this position and look forward to hearing from you in the near future.

Sincerely,

Name
Contact Info

Ace Every Job Interview

Interviews are the way you get a job, even though making a hiring decision based on interviews is a pretty unscientific and inherently inaccurate way of doing so. Some recruiters are excellent interviewers, but many are not, and most don't have the luxury of available time to delve into and fully understand the job demands and requirements of any particular position. Hiring managers may have a better grasp of job demands and requirements but are not skilled interviewers because most aren't trained to be. Conversely, outstanding job candidates can interview poorly, while less capable candidates are often the ones hired because they interview better. In essence, hiring decisions are made all the time based not necessarily on who the best candidate is but rather on who makes the best impression during job interviews.

A job interview is your opportunity to make the best possible impression on a potential employer. With so much at stake, you would think people would prepare for job interviews, but most don't. Some people wing it and some do a little preparation, but few thoroughly prepare. That can be a huge advantage to you. You can soar above the competition and become the obvious choice by being thoroughly prepared to make a positive impression on interviewers. Here is how to do so:

Before an Interview

1. **Inventory Yourself.** Reflect on each position listed on your résumé and make notes about what your major duties were,

what you did well, and any accomplishments you were particularly proud of. What things did you do faster, better, or at less cost? If you can, try to quantify any successes you had. What workgroup teams did you participate in, and what did you bring to the teams? What are your greatest strengths? What are your weak areas? To jog your memory, review any performance reviews, old résumés, or other documentation you may have from your current or past employers. Make the same kind of inventory of your educational background. One of the best things you can do to impress both skilled and unskilled interviewers is to share specific examples of your past performance and education that relate to the job opening. Taking an inventory of yourself will prepare you to do so.

2. **Prepare Answers to Typical Questions.** Make notes for yourself with answers to typical questions you may be asked by interviewers. Keep your answers under one or two minutes. Gear them toward communicating your skills and abilities and providing work-related examples. Use your inventory of yourself as a resource. Here are typical questions to prepare for:

   Can you please tell me a little about yourself? Take this question as an opportunity to sell yourself and impress the interviewer. Avoid personal information (family situation, hobbies, interests, and the like) and focus on education, past work experience, recent work experience, and why you are interested in the job opening.

What are your greatest strengths? Be prepared with three to five of your strengths (hardworking, honest, team player, positive attitude, top performer, excellent communication skills, fast learner, and so on) along with real work or personal examples that support your strengths.

What are your greatest weaknesses? Be honest by discussing a couple of weaknesses, but focus on your educational or technical shortcomings and not on any of your personal qualities. With each example, include an explanation of your efforts to improve the weakness.

Why should we hire you? Develop your answer by thinking in terms of your skills, abilities, education, experience, and energy. Respond with concrete examples of your accomplishments and strengths and why these and your strong interest in the company and job make you the best candidate for the job.

Please give me an example of ___________? Can you tell me about a time when you ___________? These are called behavioral interview questions. They are aimed at finding out when you have used a particular skill in the past. There are no right or wrong answers, but to prepare for them means you must be familiar with your job skills and ready to speak confidently about them.

What are you looking for in a new position? Keep your answer opportunity-oriented: an opportunity to perform and be recognized, an opportunity to more fully use your talents, an opportunity to assume more responsibility.

Why are you leaving, or why did you leave, your current/past employer? Always be as complimentary as possible to current/past employers, but respond honestly. If you were fired, prepare a response that you are comfortable with, but avoid blaming others or bad-mouthing your previous employer. Taking accountability for your role in the matter demonstrates a maturity and professionalism that interviewers look for.

What kind of compensation are you looking for? Provide a broad acceptable range of pay, or indicate you are open to any reasonable offer.

Other typical questions:

- What are your career goals?
- What are you doing to achieve your goals?
- What will your references say about you?
- What are your greatest accomplishments?
- How do you work under pressure?
- What kind of a worker are you?
- What did you like most/least about your previous job?
- What subjects in school did you like most/least?
- Why do you want to work for us?
- What do you know about our organization?

3. **Practice Responses to Typical Questions.** Interviewing is a learned skill, and the more you do it, the easier it becomes. Practicing your responses to typical interview questions will greatly enhance your interviewing skills, and you will rise above the unpracticed competition. Begin practicing by privately reading your written responses out loud. Don't memorize your responses but, as you become more and more familiar with the content of each response, start practicing out loud without reading. Although you are in fact rehearsing, try your best to sound spontaneous. After each response, ask yourself if what you said and how you said it will make a positive impression on an interviewer. Make any appropriate adjustments to the words you used or how you said the words. Are you responding in a relaxed, pleasant, and confident manner?

   When you practice something so well that you no longer need to think about it, your subconscious mind is at work. This is the goal of your practice…your responses to typical interview questions become automatic. You know what you are going to say and how you are going to say it, even before an interviewer asks the question. There is no substitute for practice, so don't discount having a friend or relative read interview questions to you so you can practice in a mock-interview situation. It's even better if you know someone with interviewing experience who can critique your responses and provide suggestions.

4. **Research the Company.** Before an interview, find out as much as you can about the company through its website, an online search, its annual report, or the library. Call or visit the company and ask the receptionist to tell you about the company or to refer you to someone who can. This is also a good opportunity to ask what the appropriate interview attire is for the position. Your preparation and effort will show in the interview, and you will be seen as proactive and astute, which will lift you above the other candidates. Remember, knowledge is power, and the more you know about potential employers, the more able you will be to make wise decisions about matters that affect your career, such as whether to accept a particular job offer.

5. **Prepare Questions to Ask.** Having no questions prepared for an interview sends the message that you lack purpose, interest, or independent thinking. Avoid questions about pay and benefits unless those subjects are raised by the interviewer. Consider the following questions, but ask only those you are truly interested in knowing the answers to:

   - Why is this position open?
   - Why did the person who was in this position leave?
   - Is there any particular reason the position isn't being filled from within the company?
   - What is the difference between an average performer and a top performer in this position?
   - How is the organization doing financially?
   - How does the organization compare to the competition?

- Can you tell me a little about the person I will report to?
- Can I see the work area and possibly meet my potential co-workers?
- Does this position have a career path or promotional opportunities?
- If I am your choice, when would you need me to start?

The Day of the Interview

1. **Relax and Think Positively.** Relaxation is a wonderful tool to alleviate anxiety. It also promotes assertiveness, concentration, and confidence, so use your relaxation skills. If you are reasonably well prepared for the interview, you are way ahead of the competition and will feel pride, self-confidence, and enthusiasm. If you don't feel that way, tell yourself you **are** proud, confident, and enthusiastic.

2. **Dress Appropriately.** As a rule of thumb, proper dress for an interview is at least one level above normal work attire. When in doubt, always err on the side of formal business attire, which is a dark two-piece matched suit for either men or women.

3. **Arrive Early.** Arrive at least fifteen minutes early for a job interview. To arrive late is a major blunder no matter what the excuse. Make sure you treat the receptionist in a friendly and respectful manner. Many recruiters often ask receptionists for their impressions of candidates, and their input is taken seriously.

The Interview

1. **Meeting Interviewer(s).** Right or wrong, first impressions dramatically affect ultimate hiring decisions. Meet and greet any interviewer (there may be several) with a pleasant smile and a firm handshake. Unless advised to do otherwise, always use an interviewer's formal name.

2. **Interview Demeanor.** Throughout an interview, strive to maintain a positive energy level. If you have multiple interviews on the same day, your positive energy level must be as high for the last interviewer as it is for the first. During interviews, remain attentive by maintaining good eye contact, showing interest, and exhibiting enthusiasm. Look at an interviewer when either of you are speaking, and smile as often as you can when it is appropriate to do so. Don't slouch in your chair, but remain erect and lean slightly forward, which helps you look more alert and interested.

3. **Answer Questions.** If you have prepared thoroughly by inventorying yourself and practicing responses to typical questions, you will be able to answer most of the questions posed by your interviewers. Even so, there will be questions you haven't anticipated. When one of those questions arises, first make sure that you fully understand the question (ask for clarification if needed). Then answer briefly by communicating your direct or related knowledge and skills. If you don't know the answer to a question asked by an interviewer, don't try to bluff. Be forthright and indicate that you don't know but are certainly willing to learn.

4. **Ask Questions.** Many of your questions may be answered during the course of an interview. When you sense that the interview is nearing an end, ask the interviewer if anything needs further clarification. Almost all interviewers will ask if you have any questions. Feel free to ask any of your prepared questions or any other questions that might have arisen during the interview. The last question to ask is *What are the next steps of the selection process*? Finish up by enthusiastically conveying your interest (assuming that you are still interested) in the position and in working for the organization.

Making the Right Career Change

Changing your career means switching your occupation or profession and doing work that is substantially different from what you have been doing. The average person may make several career changes during a lifetime for varying reasons. The most common reasons are job dissatisfaction, wanting to earn more money, a worsening job outlook in one's current field, downsizing, and changes in personal circumstances such as ill health or wanting to live in an area where job opportunities in one's current field are limited.

Switching careers is not impossible, but it is not easy. It takes effort and may require getting more education or training and getting experience in the new career field. The key to making a successful career change is to plan carefully:

1. What are your likes and dislikes? Do you like working with

your hands, people, ideas, or numbers? What things do you enjoy doing? Many people start their own business based on a hobby they enjoy. You won't know what direction to go in your career until you carefully examine what you enjoy doing and what you want to avoid.

2. What are your transferable skills? Transferable skills for a carpenter seeking to make a career change might not include band-saw operation but would include working with precise measurements and numbers. Transferable skills for a receptionist might not include PBX operation but would include listening attentively, speaking effectively, and dealing with a variety of people. You get the idea. You might be surprised at how many transferable skills you have that may be applicable to a new career. They may even help point you in a particular career direction.

3. Research careers related to your likes and your transferable skills. Two websites provided by the U.S. Department of Labor can be helpful with your research. O*Net OnLine, at online.onetcenter.org, allows you to input your various skills to find matching occupations. The Occupational Outlook Handbook, at www.bls.gov/OCO, describes hundreds of different types of jobs, telling you the training and education needed, earnings, expected job prospects, job duties, and working conditions. Another way to research a potential new occupation or profession is to talk to someone who is actually doing the work. Most people are more than happy to talk about their jobs.

4. Once you identify a new occupation coinciding with your skills and interests, you have to be pragmatic. What steps will it take to get there? How long will it take, and what are the costs? It may require additional training or education. You may have to accept lower pay to gain experience in a new field.

5. Changing careers can go smoothly, especially if you have many transferable skills, but it may also take time. You can help speed up the process by making sure your dynamic résumé, cover letter, and interview preparation focus on your transferable skills as they relate to any new career job opportunity that you pursue.

Sample Improvement Statements for Career Success

I AM ESPECIALLY UPBEAT AND POSITIVE DURING MY JOB SEARCH.

I PERSISTENTLY IDENTIFY MANY EXCELLENT JOB OPPORTUNITIES THAT MATCH MY QUALIFICATIONS AND INTERESTS.

MY DYNAMIC RÉSUMÉ AND COVER LETTER RESULT IN MANY JOB INTERVIEWS.

I AM SO WELL PREPARED THAT I MAKE A POSITIVE IMPRESSION DURING EVERY JOB INTERVIEW.

I HAVE A JOB AND CAREER I LOVE.

Things You Can Measure: number of networking contacts made per week; number of job opportunities by source responded to per week; number of resulting interviews and job offers.

Chapter Nine Key Points

- ★ Job satisfaction is such a critical component of your overall well-being that you need to continually focus on improving it.
- ★ Striving to be a top performer in whatever job you hold pays enormous dividends in terms of job satisfaction and new opportunities.
- ★ Successfully identifying good job opportunities that match your industry background, experience, and education involves using many job opportunity resources, not just one or two.
- ★ A dynamic résumé and cover letter is what opens the door and gets you job interviews.
- ★ You will make the most positive impression on interviewers by being thoroughly prepared for job interviews.
- ★ The key to making a successful career change is to plan carefully.

CHAPTER TEN

Improving Your Personal Finances

There are two ways to increase your wealth.
Increase your means or decrease your wants.
The best is to do both at the same time.
—Benjamin Franklin

Playing the lottery can be fun. The fun comes from imagining the things we will buy, the places we will go, and the people we will help if we win. Someone who plays $1 every week in a lottery can expect to win the big prize once in the next 350,000 to 2,000,000 years. The odds are actually better that the average person will be struck by lightning, die from flesh-eating bacteria, or be legally executed than win the lottery. Even so, an estimated one out of every three people in the United States thinks that winning the lottery is their only road to financial success.

Most Americans are not knowledgeable about achieving financial success because no one ever taught them how. Parents rarely teach children even the basics of finance because money is viewed as an adult issue that children shouldn't be concerned with. Only a handful of high schools or colleges even offer a course in personal finance. Yet the ability to effectively manage personal finances is a vital lifelong skill.

The less you know about managing your personal finances, the more likely it is that money will pass through your hands and out of your life. The more you know, the more likely you are to achieve financial success in your life.

Financial success does mean different things to different people. To some it may mean being a multimillionaire, while to others it may mean having enough money to retire. What does financial success mean to you? Does it mean being free of debt, buying a house, retiring at age fifty, traveling the world, living in luxury, paying bills without worry, having enough money saved for emergencies, sending your kids to college, or something else?

However you choose to define what financial success means to you, the road that takes you there can consist of many detours and roadblocks even though it is a fairly straightforward proposition:

Financial Success = Making Money + Saving It + Investing It Wisely

Financial experts agree that the first step on the road to achieving financial success is to identify what things you hope to have and do in the future. Then establish financial goals and a plan to get you there. The problem is that roughly 80 percent of people never set goals and, of the 20 percent that do, approximately 70 percent fail to achieve their goals for a variety of reasons. Using *Improvement Statements* in lieu of financial goals is easier to do and has several advantages over financial goal-setting:

- *Improvement Statements* are goals.
- Financial goals are impersonal and focused on money, but *you* are the focus of *Improvement Statements*.
- Financial goal-setting involves conscious long-term planning, while *Improvement Statements* immediately engage your subconscious mind. This process increases your awareness and sensitivity to financial opportunities and solutions that your conscious mind might never consider.
- Achievement of long-term financial goals can become stagnant, while daily repetition of *Improvement Statements* helps maintain your focus and commitment until they become reality.
- Financial goals are futuristic, but saying *Improvement Statements* and mentally picturing in the present tense what you financially desire enhances the power of your subconscious mind to make it happen.
- Periodically measuring your improvement and achievement of realistic financial *Improvement Statements* will keep you motivated to achieve even greater financial success.

Increasing Your Income

There are only so many ways you can bring money into your life: steal it, win it, inherit it, marry it, or earn it. Stealing money brings with it dire personal consequences, of course, and your chances of winning any significant amount of money are almost nil. Most of us are not heirs to a fortune, and while some people may be fortunate enough to marry into wealth, it is not a recommended strategy to count on. So that leaves earning it.

Most of the U.S. adult population works to earn money. Since you will probably need to earn money for much of your entire life, make sure you enjoy the work you do. Look for opportunities to maximize job satisfiers and minimize or eliminate job dissatisfiers. Take advantage of every opportunity to increase your earnings by being fully aware of your employer's pay policies and practices and how they apply to you. You may even want to take on additional responsibilities or volunteer for overtime or extra shifts to earn a little more money. Of course, becoming a top performer almost always has a positive effect on earnings through pay increases or promotion to a higher-paying position.

There are also hundreds of ways to supplement your income and earn extra money. Think of the things in your life that you are good at, and consider ways of making extra money from them. If you have an artistic flair, consider writing, photography, or the performing arts. Many people earn extra income from their hobbies, such as making and selling jewelry, handbags, and other crafts. If you are an animal lover, think about dog walking, pet sitting, or even studding your own animals. If you enjoy housekeeping, consider performing household services or house sitting for vacationers. Take in a boarder if you have extra space in your house. If you have a green thumb, why not grow flowers or vegetables in your backyard and sell them at the local farmers market or at a roadside stand? The elderly are always in need of services such as grocery shopping, running errands, cooking, ironing, and being driven to doctors' appointments. If you're a sports enthusiast, consider umpiring or working in concessions at local sporting events. Of course there are always the traditional ways of earning extra cash, including yard sales, eBay sales, babysitting, mowing lawns, donating plasma, pawning items, painting houses, and so forth. There are many, many ways of earning a little extra cash if you put your mind to it.

It may be somewhat painful to closely examine your financial situation, but you need to know where all of your money is going today to improve your financial situation tomorrow. The best place to start is to examine where your net income, aka take-home pay, goes every month. Here is an excellent guide to where it should be going:

Housing: 35 percent for rent or mortgage, utilities, maintenance, taxes, and insurance

Transportation: 15 percent for car loan, gas, parking, and upkeep; ride sharing; or public transportation

Debt: 15 percent for student loans, credit cards, or other debts

Living Expenses: 25 percent for food, clothing, health care, fun, and everything else

Savings: 10 percent for savings, investments, or retirement contributions

Adding up what you spend monthly in each category and dividing the total of each category by your monthly net earnings lets you see where your money is going. You can then focus on where to make changes and improvements. Over time, your objective is to increase the percentage of your net income that is dedicated to savings even beyond the 10 percent minimum. As a rule of thumb, it is perfectly acceptable to take money from one category to help out in another category, with the exception of savings.

Pay Yourself First

Placing 10 percent or more of your net income in savings every month is a sacred ritual. You must get to the point of paying yourself first in the form of savings, investments, or retirement contributions because the alternative is to live paycheck to paycheck and never become financially successful.

Most people don't realize the importance of starting to save a monthly portion of their net income as soon as possible. If you save $100 a month from age twenty through age thirty and then stop, thanks to compound interest you will actually have more money at retirement than someone who starts at age thirty and saves $100 a month for the next thirty-five years. Compound interest is calculated on the combined total of your money and the interest it has already accrued. No wonder Albert Einstein called compound interest the greatest mathematical discovery of all time! The longer you delay saving money, the more you diminish the huge impact that compound interest can have on your savings over time.

Eliminate Your Debt

Borrowing money and taking on debt is the usual suspect when it comes to not being able to save money. There is good debt and bad debt, however. Good debt is when you borrow money to invest in your future; examples include taking out loans to pay for an education, buy a home, or start or invest in a small business. One way to view good debt is that you hope to eventually get a positive return on the money you borrow. No magic formula exists for determining how much good debt is too much, except you may have too much good debt if it infringes on your ability to save money.

Bad debt is consumer or consumption debt. It is when you borrow money to purchase things that don't last. Bad debt includes auto loans, credit card debt, and any debt that accrues interest month after month on outstanding balances. Bad debt is particularly insidious because whatever items are purchased on credit immediately begin to lose value, while the costs of the items increase due to interest charges. It is not uncommon for people to be paying on loan and credit card balances for items they no longer even have. When good and bad debt begins to push beyond 15 percent of your net income, it spells trouble because your borrowing is getting out of control and will be harmful to your long-term financial health. The target to aim for, and the financially healthiest amount of good and bad debt, is zero.

Credit card balances are bad debt and are one of the biggest obstacles to financial success. Today it is so easy to get a credit card that the average American has eight. It is also easy to find yourself on a credit card merry-go-round, in which you borrow from one credit card to pay another and end up paying compound interest on the same debt twice. Credit card interest rates are the highest around; they typically range from 15 to 29 percent or more. One late payment, and your interest rate increases and you are hit with a late fee. Whenever you carry a credit card balance month to month, you are going to pay dearly. When most people buy something on credit, they usually focus on whether they can afford to make the monthly payments, but a more important consideration is the total cost of financing the purchase. Paying $99 cash for an item is a lot smarter than a credit card purchase that ends up costing $150. Waiting until you can pay $1,000 in cash is better than a $20 per month credit card payment that ends up costing you $1,550. Most importantly, you will not be living today on money you have to earn tomorrow.

Almost every financial expert says the best way to get rid of bad debt is to make sure you first start paying off loans and credit cards that have the highest interest rates. This certainly makes financial sense, but an alternative approach may be more personally motivating. Pay off your smallest loan or smallest credit card balance first. By focusing on eliminating your smallest bad debt first, you are able to see and experience more progress than by trying to pay off debts with higher balances. Once you pay off your smallest bad debt, start applying its payment amount to the payment amount of your next smallest bad debt, and continue this pattern until you are free of bad debt. After all of your bad debt is paid off, you can then apply the same strategy to reducing your good debt.

Spend Your Money Wisely

When it comes to spending money wisely, the American public probably receives a ●○○○○ rating from consumer advocacy groups. We just don't take the time to look at how we are spending our money and what we are really buying. Most Americans will say they paid $3.37 for a gallon of gas when they really paid $3.379. Now, nine-tenths of a penny doesn't sound like much, but we Americans buy almost 400 million gallons of gas per day, and that little nine-tenths of a penny represents well over a billion dollars per year in income to oil companies. This is only one example of how all kinds of strategies, gimmicks, and tricks are used to mislead and persuade us to buy things. Marketing and advertising people figured out a long time ago that the American public can be easily duped. So they bombard us daily with TV and radio commercials, magazine and newspaper ads, flyers, billboard ads, email ads, website ads, and so on. These ads rarely provide any intelligent information about products, such as price and feature comparisons, quality and reliability rankings, value provided, or consumer satisfaction ratings. Instead, all sorts of tricks are used to capture the attention of buyers and get us to buy all kinds of things. Common tactics:

Sex: Still the most widely used ploy to get your attention and sell products.

Star Endorsements: Buying this product will make you as wealthy, talented, famous, or beautiful as the movie star or well-known athlete who endorses it.

Trust Endorsements: You can certainly trust what this celebrity or spokesperson was paid to say about our product.

Bandwagon: Everyone else has one; don't be different.

Lifestyle: You will be so cool if you buy this product.

Bargain: You will get a 50 percent price discount on the products we have already marked up 200 percent or more.

Something for Nothing: No money down, no interest, no payments (for now).

Targeted: This ad will get kids to bug their parents until they buy this product.

Omissions: Buy our product and don't worry about the fine print below that you can't read.

Protection: Our product will make you healthy again, and if you get any of these side effects, you can't sue us because we told you so.

Appeal to Excellence: Only this product is good enough for you.

Fantasy Images: When you buy this product your hair will also look lush, shiny, and healthy.

Jingle: Our catchy little jingle or enjoyable song will help you remember our product.

Soften You Up: You can't resist our product because these little puppies, kittens, or babies are so adorable.

Absurd: Buy our product because look how funny and entertaining these idiots in the commercial are.

Traps: The lighting, soft music, and fragrances in our store will influence your buying decisions, and our salespeople will seal the deal by "sincerely" telling you how great your prospective purchase looks on you.

Marketing and advertising people are experts in getting us to want and buy things we don't necessarily need. We may need only a 75-cent bar of soap, but we spend $50 or more for facial scrub, body wash, shampoo, and hair conditioner. We may need a car, but we don't need a new, expensive one. We may need new clothes, but we don't need to pay more for the label on the clothes. Spending less to save more begins with becoming aware of how you are being manipulated into buying things. This means knowing the difference between *wants* and *needs*. Spending less is not about denying yourself things that are important to you; rather, it is about spending your money wisely and not wasting it on things you don't need. If you are truly serious about saving money, you will be pleasantly surprised at how much you can save by asking yourself these three questions before you buy anything:

- Is this something I need or something I want?
- Is there a less expensive alternative acceptable to me?
- Are there other things I could better use this money for?

By asking yourself these questions before you buy things, you will spend your money more wisely. You will also become more aware of where you may be dribbling your money away. One dollar here and two dollars there for a bag of chips, lattes, magazines, vending machine items, lottery tickets, and so forth can make the difference between having extra money at the end of the month and having zip.

Keep your eyes open for newspaper and magazine articles with money-saving suggestions. Many websites also offer such information. Potential savings will vary among individuals, but the more money-saving ideas you adopt, the more money you will save. Here are a variety of money-saving tips that may help you trim fat from your spending:

Reduce Food Costs

- Instead of shopping at the same supermarket because it's convenient, visit others and do a price comparison of products you routinely buy.
- Always take a grocery list with you and stick to it. Avoid buying anything not on the list, no matter how tempting, and you will save a bundle.
- Try buying generic and store-brand products instead of brand-name products that have the high cost of advertising included in their prices.

- Buy staples such as laundry detergent and toilet paper in bulk, because they usually cost less when you buy larger quantities.
- Clip coupons for things you need, and use them. Compare them with your supermarket's flyer, and use coupons to further reduce the cost of items already on sale.
- Pack a sack lunch for work and when going on road trips.
- Eat more meals at home and fewer at restaurants.
- Learn to create a new dish for today's meal with yesterday's leftovers.

Decrease Child Care Costs

- Consider forming a child care co-op with other parents who can share child care responsibilities and trade scheduled care days.
- Ask friends and relatives to provide free child care, or pay them less than child care centers charge.
- Check with local public schools for low-fee pre-kindergarten programs.
- Check with your state government for early childhood subsidy programs that help eligible families pay child care costs.
- Talk to your employer about adjusting your work schedule to reduce the amount of time for which you need child care.
- Go to www.childcareaware.org for quality and cost comparisons of child care resources in your area.

Cut Transportation Costs

- Reduce the number of cars you have to the number of cars you need.
- If you live near public transportation, ride it to work; this can significantly reduce your automobile, auto insurance, and parking costs.
- Join a carpool; it can cut your transportation costs by half or more.
- Replace a high-cost car with a used late-model car that is reliable and fuel efficient.
- Read your owner's manual and learn how to change your oil and oil filter.

Save on Housing Costs

- Whether you own or rent, look for a less expensive place to live.
- Share a rental with someone, or rent out a room in your home with kitchen privileges.
- Purchase a home you can afford rather than renting. In the long run, your home value will appreciate and provide a positive return on your investment.
- Save money on your mortgage by refinancing with a lower interest rate, converting a 30-year mortgage to a 15-year one, making an extra principal payment each month, or paying half of your monthly mortgage every two weeks.

Lower Utility Costs

- Set your thermostat to 68° or lower to heat your home. Turn it off or set it to no higher than 55° when you go to bed or leave home.
- Buy only energy-efficient appliances, especially ones with EnergyStar labels.
- Lower your water heater thermostat to 120°.
- Wash only full loads in your dishwasher, and use its power-saving switches.
- Wash only full loads in your clothes washer, and use cold rinse for all loads.
- Replace incandescent light bulbs with energy-efficient compact fluorescent lights. Turn off the lights in rooms not being used.
- Cook food in your microwave instead of your range oven whenever possible.
- Keep your refrigerator temperature at 38° and the freezer temperature at 10°.
- Contact your public utility provider for an energy-efficiency audit to help you decide which energy-saving improvements will benefit you the most.

Control Clothing Costs

- Stop buying clothes you aren't going to wear regularly. Buy only clothes you need.
- Try to minimize buying the latest fashions. Buy more basic clothes that never go out of style.

- Limit accessories to a few you really need.
- Score great deals on clothing by buying winter clothes at the end of winter and summer clothes at the end of summer.
- When shopping for clothes, start by visiting used-clothing and consignment stores. You may find exactly what you need. Then try factory outlet stores and bargain clothing stores before hitting the higher-priced department stores.
- Look for low-priced clothing, and avoid buying expensive clothes for children who will soon grow out of them. When children outgrow their clothes, save them for younger children, exchange them with cousins, or sell them at a yard sale.

Trim Other Costs

- Try making your own gifts for others, such as cakes, candles, cookies, and soap. Homemade gifts are more personal and cost less than gifts bought at stores. Save money on gift cards by buying a box of blank gift cards that you can personalize with your own handwritten note.
- Avoid spending a lot of money on gifts and entertainment for young children. Kids have an amazing propensity for finding ways to entertain themselves with things around the house and toys they already have.
- Work hard to give up expensive habits such as gambling, smoking, alcohol, and drugs.

- If you have a yard area, start a garden and grow fruits and vegetables. Gardening is an enjoyable hobby and can provide healthy, inexpensive food.
- Cancel cable or satellite TV premium packages you don't watch. In fact, reduce the time you spend watching TV. Studies show…surprise, surprise…that people who watch TV the most are the ones who spend the most.
- Form a network of neighbors, friends, and relatives willing to borrow and lend items such as yard tools, toys, appliances, clothing, jewelry, and so on rather than buying new items.

Be a Smart Investor

When you invest your money, you have a greater risk of losing it than when you save your money. Conversely, wise investments over time can successfully build wealth. A janitor at a major health care company who never made more than $25,000 a year saved $50 per pay period and retired with a stock portfolio of more than $1 million.

Before investing any of your hard-earned money, here are three general prerequisites:

- Pay off your bad debt first because the high interest on credit card or other consumer loans typically far exceeds investment returns.
- Because you don't know what the future holds, have a savings emergency fund that equals at least three to six

months of your net income, which you can tap in the event of unexpected large expenses, job loss, or other emergencies.
- Learn how to be a smart investor to minimize your investment risks.

With virtually thousands of stocks, bonds, mutual funds, real estate offerings, and other investment choices out there, it can be overwhelming to try to explore investment opportunities, weigh risks and returns, choose the right investment mix, and know the right times to buy and sell. The average person looking to invest doesn't have the time or the inclination to study and understand the complexities of the investment world and therefore is faced with trusting an investment professional when it comes to investing.

Investment professionals include stockbrokers, discount brokers, and investment advisors. A stockbroker is a sales agent who works for a brokerage firm and is licensed to offer, buy, sell, or trade securities (tradable documents that show evidence of debt or ownership such as stock certificates or bonds). A discount broker buys and sells securities per your instructions and does not provide research or advice, but charges considerably lower fees. An investment advisor advises people about securities for a fee.

Being a smart investor begins with carefully choosing an investment professional. Be sure that anyone you consider is properly licensed in your state and registered with the Securities and Exchange Commission (SEC). You can check out the backgrounds of brokers and investment advisors by calling the National Association of Securities Dealers hotline at 800-289-9999, or by visiting their website at www.nasd.com. Your choice of an investment professional is an important decision. Talking with several to get different perspectives before choosing one is a smart move. Here are questions you can ask:

- What licenses and registrations do you have?
- How long have you been in the securities industry? How long with your current firm?
- What products and services do you offer?
- How are you paid for your services? What is your usual hourly rate, flat fee, or commission?
- What experience, including successes and failures, have you had with people in my financial circumstances?
- Can you provide names and contact information of clients you have worked with?

The key criterion for selecting an investment professional is the person's ability to offer you timely, competent, unbiased investment advice as well as investment services. Check client references to verify what an investment professional tells you he or she will do.

The quest to become a smart investor doesn't end with the selection of an investment professional. That is just the beginning. Becoming a smart investor does take time and effort, but the rewards include taking control of your own financial destiny and eventually becoming financially successful. Here are actions you can take and traits you can develop that will transform you into a smart investor:

1. Learn the key features of the three basic types of investments:
   - *Lending investments* — certificates of deposit (CDs), Treasury bills, bonds, money market funds
   - *Ownership investments* — stock, real estate, small businesses
   - *Other investments* — mutual funds, annuities, precious metals, collectibles

   Pay particular attention to the performance (returns) and volatility (risks) of each type of investment. Generally you will find that the higher the return, the higher the risk.

2. Make a realistic assessment of how much you can afford to invest and why you want to invest. Are you investing for the short term (for instance, to buy a new car or make a down payment on a house in five years), or are you investing long term (to pay for a college education for your children or provide for your retirement)?

3. Discuss investment options with your investment professional that are in line with your investment objectives and your ability and willingness to take on investment risk. Make sure you understand what types of investments and risks are the best fit with your current life situation.

4. As your investment professional helps you identify appropriate investment opportunities, ask as many questions as you want and take your time before you invest. Learn as much as you can about a particular stock, bond, or other

investment opportunity. Ask to see a copy of the prospectus, which is an official document giving details about an investment offering. Profit-and-loss statements from companies can also be enlightening. Make sure you understand any associated commissions, fees, penalties, sales charges, or other costs that apply.

5. In consultation with your investment professional, consider diversifying your investments by putting your money into different types of investments, such as lending investments, ownership investments, and mutual funds. This decreases your chances of getting clobbered by the poor performance of any one type of investment.

6. Once you decide what you will invest in, carefully read and understand any documents before you sign them. Then carefully read your monthly account statement, which tells you how your investments are performing month by month and year-to-date. Tracking your investments gives you the opportunity to make changes in case investments fail to deliver.

7. A smart investor knows when to ask for help, so do not hesitate to contact your investment professional with your concerns and questions. This also reminds your investment professional of who you are and how important your investments are to you.

8. Smart investors know why they are investing, and they stick to their plan. Even though the economy can sometimes take

them on a wild ride, smart investors are patient; they know it often takes time for a good investment to show results. Smart investors also pay close attention to the performance of each investment. In consultation with their investment professional, they make objective and unemotional decisions about the right time to buy or sell a particular investment product.

Starting Your Own Business

If you have a product you can sell or a service you can provide, starting your own business can be personally rewarding. It can be a good investment in your future, but it can also be a risky venture. The keys to having a successful business include offering a good product or service at a reasonable price, knowing the competition, doing a good job of marketing what you have to offer, and providing excellent customer service. The U.S. Small Business Administration, at www.sba.gov, provides many tools for exploring starting a business, including information on what it takes to be a business owner. It also offers nuts-and-bolts information on the business start-up process, obtaining financial assistance, and the important task of writing a business plan.

Plan for Retirement

According to the U.S. Social Security Administration, the typical Social Security payment provides one-third of the income that a retiree needs. That leaves two-thirds of post-retirement income that must come from other financial resources. Lacking these resources, a person faces a dramatically diminished lifestyle. Yet, according to surveys, only about 50 percent of Americans are saving for retirement.

Retirement plans are powerful saving vehicles because they provide a combination of effective saving measures. Retirement plans require you to consistently save your money. Some retirement plans provide the added benefits of tax-deferred growth, a reduction in taxable income, and even employer-matched contributions.

Having an employer-sponsored retirement plan is certainly a plus in spite of periodic economic turmoil that can have a negative impact on your retirement savings. Historically, retirement-savings gains over time have exceeded retirement-savings losses.

Larger employers typically provide *401(k) or 403(b) defined contribution plans*, in which the employee or the employer or both contribute to the employee's individual account. These contributions are usually invested in stock-based mutual funds and sometimes in the stock of the employer. The size of your retirement account is determined by how much you choose to invest, the performance of the mutual funds, and, in some cases, the value of the company's stock. Individual employees have the responsibility of directing or allocating their own investments into higher- or lower-risk investments and therefore bear the risks.

Paying attention to how you allocate your 401(k) or 403(b) retirement account funds can help minimize your investment risks. An accepted rule of thumb to determine the right mix of investments is to subtract your age from 110. Use the resulting number (e.g., 110 – age 35 = 75) as the percentage of your funds (75 percent) that should be allocated to higher-growth and higher-risk investments, with the rest (25 percent) allocated to lower-growth and lower-risk or even fixed-return investments. This allocation approach takes into account the principle that the older you get, the less investment risk you should take on. That said, there can always be recessionary times when it makes sense to suspend the 110 guideline and allocate more, if not all, of your funds into lower-risk or fixed-return investments.

Individual retirement accounts (IRAs) are not provided by employers. Any taxpayer can open a traditional IRA and contribute up to a certain amount per year; that amount is tax deductible and reduces one's tax liability. When the money is withdrawn at retirement, however, it is subject to normal income taxes. A Roth IRA is similar except that contributions are not tax deductible and the money withdrawn later is not subject to normal income taxes. IRAs do have various requirements and rules, but they represent a great way to save and invest for retirement. As long as you have taxable income, you can make contributions to an IRA. You can open one at almost any financial institution, including banks, mutual fund companies, and brokerage firms; and most IRA providers offer a range of investment options.

The SEP (Simplified Employee Pension) and the SIMPLE (Savings Incentive Match Plan for Employees) are common retirement plans for self-employed individuals or small businesses with a hundred or fewer employees. A SEP is a type of

IRA, and a SIMPLE works like a 401(k).

Even though changing jobs is a fact of life, that doesn't mean your retirement investments have to suffer when you make a job change. When you do change jobs, avoid the temptation to cash out and spend your retirement savings from your previous employer, because you will be left with nothing in the way of compound retirement savings. You'll be starting all over from scratch.

You have smarter options when you change jobs. If allowed by your retirement plan, you can leave your investment in your old employer's retirement plan. You won't be able to contribute to it once you've stopped working, but your money can continue to grow. You can still allocate your investments as you see fit. If your new employer has a similar retirement plan and allows rollovers, this option can be attractive because it keeps all of your retirement investments in one account. The last option is to roll your retirement savings over to an IRA that you open at a financial institution. If you change jobs multiple times, it's an easy way to keep your retirement investments in a single, consolidated account, and IRAs provide a wide range of investment options.

Ideally, changing jobs brings increased job satisfaction, career growth, and a pay increase. It also provides an opportunity to allocate some or all of your increased earnings to savings or your retirement nest egg. Doing just that, instead of spending your retirement funds, will move you closer to, not further from, financial success.

Insure the Big Stuff

Having appropriate insurance coverage is important, but be careful. You can waste a lot of money buying insurance coverage you don't need. Probably the best insurance advice you will ever get is *to insure only against losses you can't afford to pay for yourself*. In other words, buy insurance to avoid financial catastrophes. Most Americans waste a lot of their hard-earned money on small-scale insurance policies that may cost little but also cover little: product extended warranties and repair plans, home warranty plans, discount dental coverage, flight insurance, credit protection policies, insuring packages in the mail, daily hospitalization policies, eyeglass and contact lens insurance, and so on.

While specific insurance needs vary per individual circumstances, the following insurance options can protect you from potentially large losses that drain you financially:

1. **Life Insurance**. Nothing can replace a life, but life insurance can protect your family members from the financial hardship that may occur if you pass away. The main purpose of having life insurance is to replace any income that family members depend on. To roughly estimate how much life insurance you need, simply multiply your annual net income times the number of years you want your beneficiaries to be protected. You can also factor in additional insurance to cover such things as major debt or your children's college costs. Cash-value life insurance policies contain savings features that can appear attractive, but low-cost term insurance

is a far better deal. For the same amount of coverage, term insurance costs far less than cash-value insurance.

2. **Disability Insurance**. Disability insurance protects your income in the event that you are unable to work due to injury or illness. If your employer provides a disability insurance benefit, be sure to take advantage of it. Purchasing disability insurance on your own can be spendy; you will have to weigh the price versus the risk of losing your income for one or more months.

3. **Health Insurance.** Just about everyone needs health insurance. Roughly half of all bankruptcies are caused by illness and medical bills. Be thankful if you can obtain health insurance through your employer, because it is less expensive than obtaining it on your own. If you must purchase health insurance on your own, look for major medical plans that protect you and your family from potentially devastating expenses such as hospitalization, physician and surgeon charges, and ancillary charges (lab, X-rays, MRIs, and so on). Over forty-five million people do not have medical insurance, but by 2019, thirty-two million previously uninsured men, women, and children may be insured and receiving access to much-needed health care services as a result of the health care reform passed by Congress in 2010. If you are currently without health insurance, be sure to contact your state government to see if you qualify for low-cost medical insurance or even free medical services. The Health Insurance Resource Center at www.healthinsurance.org provides

a link to each state's health insurance information.

4. **Homeowners Insurance.** Most home lenders require you to carry homeowners insurance when you buy a home. It is a good idea to do so even if it isn't required. Rebuilding your home or replacing personal property destroyed by a fire or other disaster can cost you a bundle. When you purchase homeowners insurance, be sure to look for *guaranteed replacement cost* coverage. This ensures that you will be reimbursed for the full cost regardless of the actual cost of rebuilding your home. It also ensures that you will be reimbursed for the full cost of replacing personal property, not just for what it was worth at the time it was damaged, destroyed, or stolen. Even though your chances of being sued are low, include liability insurance in your homeowner's insurance policy. It is relatively inexpensive and worth the price to avoid being financially wiped out if someone is injured on your property and decides to sue you.

5. **Auto Insurance.** Most states require you to have auto insurance, and you don't want to go without it. Auto accidents happen and can result in not only damaging or destroying one or more vehicles but also injuring or killing one or more people. The most important features to look for in an auto insurance policy are *bodily injury liability* protection to cover harm done to others and *property damage liability* protection to cover damage done to other cars or property. *Uninsured or underinsured motorist liability* protection allows you to be reimbursed for lost wages, medical expenses, and pain and

suffering but may be redundant if you have good health and disability insurance. The same applies to *medical payments coverage*. Various other insurance riders, such as roadside assistance, towing, and rental car reimbursement, sound good and may cost little but also cover little. The best ways to reduce the costs of auto insurance are to drive carefully, shop around for auto insurance and obtain several quotes, and take the highest deductible amounts you are comfortable paying out-of-pocket in the event of an auto accident.

Sample Improvement Statements for Personal Finances

I FULLY UNDERSTAND MY PERSONAL FINANCES AND MANAGE THEM WITH SKILL.

MY INCOME CONTINUES TO GROW AND GROW.

I SAVE 10 PERCENT OR MORE OF MY NET INCOME EVERY MONTH.

I HAVE $_____________ IN THE BANK.

I AM DEBT-FREE.

I AM A SMART SHOPPER, AND I SPEND MY MONEY WISELY ON THINGS I NEED.

I LOOK FOR AND FIND EVERY OPPORTUNITY TO SAVE MONEY.

I AM A SMART INVESTOR WITH CONTROL OF MY FINANCIAL DESTINY.

I CHOOSE TO CONTRIBUTE REGULARLY TO A RETIREMENT PLAN.

I HAVE ADEQUATE INSURANCE TO PROTECT MY FAMILY AND MYSELF FROM LARGE FINANCIAL LOSSES.

Things You Can Measure: net income growth per month; percentage of net income dedicated to savings, retirement fund, and investments per month; savings account balance per month; debt reduction per month; running list of money-saving ideas adopted; monthly performance of retirement fund and other investments; insurance coverage needed versus obtained.

Chapter Ten Key Points

★ The more you know about managing your personal finances, the more likely you will achieve financial success.

★ You can find many ways to increase your income if you put your mind to it.

★ The first step to financial success is to always pay yourself at least 10 percent of your net income in the form of savings, investments, or retirement contributions.

★ Becoming financially healthy means striving to become debt-free.

★ Spending less to save more begins with not being manipulated into buying things you don't need.

★ The more money-saving ideas you adopt, the more money you will save.

★ A smart investor is knowledgeable about the expected returns and potential risks of every investment made.

★ The purpose of insuring yourself and your family is to cover losses you can't afford to pay for yourself.

CHAPTER ELEVEN

Improving Yourself

With confidence, you can reach truly amazing heights; without confidence, even the simplest accomplishments are beyond your grasp.
—Jim Loehr

Everyone has strengths and weaknesses. There are things we do well, and there are things we don't do so well. Some people have a string of failed relationships but are successful in their careers. Others may not have much of a career, but loving relationships come naturally. The bottom line is none of us are perfect. We will all do many noteworthy things as well as make a boatload of mistakes before our lives are over.

A major reason we humans have weaknesses and make mistakes is that we can only do so much. Our time is limited and so is our willpower. We don't have the wherewithal to try to fix everything in our lives. This is why it is so important to prioritize and concentrate your energy and attention on improving only a few areas of your life at a time. It is why having no more than five to six *Improvement Statements* at a time is recommended. If saving money is your Achilles' heel, you may want to have two to three *Improvement Statements* aimed at improving your personal finances and two to three aimed at improving other areas of your life that are also important to you. If substance abuse is ruining your life, almost all of your *Improvement Statements* will likely address becoming drug free and improving your health. If you are unemployed, the bulk of your *Improvement Statements* will probably be aimed at thinking positively, job searching, and interviewing. The key is to remain steadfast on improving a few areas of your life at a time, rather than end up doing nothing or trying to fix everything in your life at the same time. Once you achieve your desired improvements, you can then reprioritize what is most important to you and move on to other improvement challenges.

Previous chapters have dealt with external factors that affect everyone's lives, such as health, relationships, career, and personal finances. This chapter focuses more on self-improvement: how to make internal changes that will add to your ability to achieve success in any area of your life.

Use Self-Talk to Improve

When we speak to others, we are making our thoughts known to them. When we speak to ourselves, we are making our thoughts known to ourselves. Once in a while we may say something out loud to ourselves, but 99.9 percent of the time we keep our thoughts or self-talk within us. In fact, we talk constantly to ourselves. During our waking hours, we keep up a constant chatter of self-talk as thousands of our thoughts come into our conscious awareness. How we think and talk to ourselves with our inner voice can significantly work for us or against us.

Your brain functions pretty much like a super-duper computer. Think of your self-talk as the software inputting information and instructions to your brain. Every thought message you send via your self-talk is stored in the brain in the form of thought patterns for future use. When it needs to, the brain uses this stored information to guide and direct your physiological responses, emotions, and behavior. When you think and say happy thoughts to yourself, you feel happy. Your mood becomes saddened when you think and say unhappy thoughts to yourself.

Whether you are seeking to improve your health, have a more successful life, or increase your happiness and satisfaction, research is showing that there are many benefits to talking to yourself in a positive rather than negative manner. Much more research into the mysterious workings of the human brain is yet to come, but findings to date make a compelling argument for always talking to yourself in a positive, uplifting, and self-affirming way:

- Positive self-talk participants in one study performed significantly better than negative and mixed-talk participants.
- The results of one study showed a consistent relationship between pre-task anxiety and negative, worrying thoughts.
- A self-talk study of elementary-school children indicated that positive self-talk correlated with higher self-esteem, academic success, and mental well-being.

- Studies have found evidence linking positive emotions with stronger immune system responses.
- One study found that negative self-statements make the detrimental effects of stress even worse.
- A study of employees found that they performed more productively and effectively when using positive self-talk.

These are a few results from many studies. Researchers in another study discovered that a negative inner voice is more powerful than a positive one, which means for every negative thought message you send to yourself, you need to send several positive messages to undo the damage. Probably nothing is more self-destructive to your success than a constant flow of negative self-talk, so stop any negative chatter to prevent it from becoming a self-fulfilling prophecy. When you catch yourself using negative phrases such as *I can't*, *I won't, I don't like*, and *I hate*, rephrase your statements using positive words.

Make your self-talk work for you by using it as a tool for improvement and success. What you constantly say to yourself has a profound impact on your self-confidence, performance, and eventual success. Keep your self-talk positive, and reinforce it by repeating *Improvement Statements* on a daily basis. A habit typically takes about twenty-one days to form, so make your positive self-talk an everyday habit!

Use Music to Improve

Like positive self-talk, music is also a tool you can bring into play for self-improvement. Besides being fun to listen to, music has powerful effects on our physical and mental well-being that cannot be overlooked. Scientific studies show that music stimulates brain activity: fast-tempo music makes the mind more awake, alert, and sharp, while slow-tempo music calms and relaxes the brain. For years, athletes have listened to upbeat music before competition to get psyched up and enhance their game performance. More and more hospitals are employing music therapy and playing soft background music to calm down patients, speed healing, reduce pain, and complement the treatment of a host of diseases and illnesses. Music is proving to be good for our health and for our day-to-day performance.

If you are not currently doing so, start putting music into your daily routine. Listening to music when you awaken, on the commute to work, when you work on projects or chores, during mealtimes, as you drift off to sleep at night, or at other appropriate times during the day will stimulate the activity of the brain and enhance what you are doing at the time.

The psychological and physical effects of music are varied and depend on the kind you listen to. Music with an upbeat tempo, such as rock, swing, salsa, and rumba, can stimulate brain waves, leading to increased alertness and more energy. More mellow music, such as ambient or new age, can promote mental relaxation and a sense of peacefulness. Listening to classical music has been shown to unlock our unconscious thoughts and enhance our creative thinking. Most agree that romantic music increases our sense of closeness and love and enhances sexual performance. Our pride swells as we listen to patriotic music. Heavy metal and hip-hop music excite the nervous system and can lead to dynamic behavior and self-expression. Country music engages our emotions, touches our roots, and comforts us. Jazz, blues, soul, and calypso can release great joy or even deep sadness and affirm our connection with humanity. Hymns and gospel music can lead to inner peace and spiritual awareness. Music has improvement powers because it engages the mind, body, and soul and reminds us that life can be good.

If you are so inclined, studying music has even more life-improvement benefits than just listening to music. While there has been little adult research to date, results from many studies of children and high school students conclude that the study of music has noteworthy effects:

- The study of music helps students achieve success in learning and in school, society, and life.
- Music training is superior to computer instruction for enhancing abstract reasoning, which is necessary for learning math and science.
- High school band and orchestra members have the lowest current and lifetime use of alcohol, tobacco, and illicit drugs.
- Schools with music programs have significantly higher graduation rates (90.2 percent) compared to schools without music programs (72.9 percent).
- Students with coursework or experience in music score 57 points higher on the verbal portion of the SAT and 43 points higher on the math portion of the SAT than those with no music coursework or experience.

It stands to reason that the benefits of studying music should apply to adults of all ages. Taking a course in music appreciation, learning how to play a musical instrument, or learning how to read or write music will improve your life. Even if you are not inclined to study music, you can make time in your life to listen to music.

Overcome Self-Limiting Beliefs

Have you ever wondered why a five-ton circus elephant doesn't bolt for freedom by pulling free from the small rope and wooden stake in the ground that holds him? Okay, maybe you haven't wondered, but here is why. It is certainly not the tremendous strength of the huge pachyderm that holds him back; it is his mind. As a baby elephant he was chained to a heavy metal stake buried deep in the ground, and after many unsuccessful attempts to break free, he gave up. As an adult elephant, his mind has been conditioned to believe that any attempts to pull free from even lightweight shackles will be futile, and so he doesn't even try. He could easily do so, but he is limited by his belief that he can't.

Like the circus elephant, we humans also have beliefs that shackle us and hold us back from using the full extent of our abilities to achieve what we are capable of. These beliefs are termed *self-limiting beliefs* because they are things we believe about ourselves that place limitations on our abilities. One of the most common self-limiting beliefs is *I can't do it*, which not only keeps us from taking action but also keeps us from exploring the possibility that maybe we *can* do it or can *learn* how to do it. In fact, we may not be able to do something *yet*, but we certainly have the capability to learn how to do just about anything we set our minds to do.

Most of our beliefs are good for us and help us function as human beings, such as a belief in the Golden Rule (treating others as we want to be treated) or the Platinum Rule (treating others as they want to be treated). Each of us is a product of our own belief system that has been shaped by past experiences, parents, family members, friends, teachers, religious leaders, and society in general. It is not the beliefs that enhance and uplift us that we need to be concerned with, but rather the conscious and unconscious beliefs that block us from becoming all that we can be. Here are the most common self-limiting beliefs that can hold us back if we let them:

1. **Helplessness.** A self-limiting belief that we are not capable of achieving something even though we know it is possible:

   I can't ________________.
   I'm not smart enough.
   I'm not good enough.
   This is too hard for me to do.
   I'm too old to do that.
   I can't make any friends.
   I don't have enough time.

2. **Hopelessness.** We abandon hope because we don't believe we can succeed at anything:

There is nothing I can do.
I'll always be poor.
I never have any luck.
I'll never be able to do that.
No matter what I do, nothing works.
It doesn't matter; no sense even trying.
I give up.

3. **Worthlessness.** We don't believe we are worthy or deserving of getting something:

I'm not worthy.
I don't deserve to get anything.
I am so ashamed of myself.
I had my chance and blew it.
I'll never amount to anything.
No one will ever love me.
Nobody cares what happens to me.

Everyone has self-limiting beliefs to some degree, because they are an inevitable consequence of the human condition, but you do not have to hold onto yours. After all, they are just negative thoughts that have been etched into your subconscious mind. As you now know, you can rewire your subconscious mind. Getting rid of any self-limiting beliefs holding you back will help you achieve and create the kind of life you want to live. Here is a process you can use to break free from any major self-limiting beliefs you may have acquired over the years:

Identify Your Self-Limiting Beliefs

This is probably the most difficult step, because self-limiting beliefs can lie deep in the subconscious mind and it can be challenging to bring them into your conscious awareness.

The first clue you can use to identify self-limiting beliefs you may harbor is how you reacted to the previous examples. Do you periodically have feelings of helplessness, hopelessness, or worthlessness? Do you periodically think or make negative comments similar to the examples provided? If so, write down any self-limiting beliefs that resonated with you.

The second clue you can draw on is to examine the most problematic areas of your life (health, relationships, career, personal finances, or other areas) and ask yourself: *Why does this area present so many problems for me? What things am I doing or not doing that stand in the way of my progress*? Brainstorm and write down anything that comes into your mind. Make special note of any self-limiting beliefs that surface.

Self-limiting beliefs are often way below the level of awareness and buried deep in the subconscious mind. An example might be a child whose parents divorce and the child experiences the pain of losing someone so close. As an adult, the person may avoid close relationships with others because of a subconscious self-limiting belief that closeness always leads to pain and loss. These kinds of deep-seated self-limiting beliefs may surface only through counseling, psychotherapy, or other cognitive therapies.

Challenge Your Self-Limiting Beliefs

Once you have identified beliefs that you think may be limiting you, the next step is to examine each one and ask yourself:

- Is this belief really true?
- How did I get this belief, and from whom?
- What happens to me by believing this?
- What will happen to me if I don't believe this?

The power of your self-limiting beliefs will immediately begin to diminish by identifying them and this line of questioning will help you see how your self-limiting beliefs may be holding you back and preventing you from considering other options and possibilities.

Replace Self-Limiting Beliefs with Empowering Beliefs

This step is pretty simple. Take each negative self-limiting belief, and reverse and replace it with an empowering *Improvement Statement* that doesn't limit you. As an example, *I'm not smart enough* becomes I'M SMART ENOUGH TO ACCOMPLISH ANYTHING.

Rewire Your Mind with Empowering Beliefs

Even though your new empowering beliefs may not be true yet, it is important to begin and continue repeating them to yourself on a daily basis for three to four weeks. By doing so, you will cancel out old self-limiting beliefs and imprint the new beliefs in your subconscious mind.

Once you rid your mind of self-limiting beliefs and replace them with empowering beliefs, you open the door to vast personal development and self-improvement.

Boost Your Self-Confidence

Self-confidence is a belief in yourself and your abilities. Your overall self-confidence is considered to be high when you view yourself as competent and feel good about yourself most of the time. Your self-confidence is considered to be low when you often have feelings of inadequacy, self-doubt, and reduced confidence in your abilities.

It's important to recognize self-confidence is relative to a task and situation. You are going to have different levels of self-confidence in different situations. As an example, you might feel comfortable and self-confident in social situations but lack self-confidence in your math skills. Most of us do well in some situations (such as social events) and not so well in other situations (such as math), and our self-confidence fluctuates up or down accordingly.

Even though self-confidence is situational, it can have a cumulative positive or negative effect. A lot of past failures and disappointments in life can generate negativity about one's capabilities and lead to general feelings of low self-confidence. Conversely, people who perform well in many areas of life will probably develop a high level of self-confidence in general, even though it may temporarily drop in certain situations.

Self-confidence plays an important role in almost everything we do. It shapes our behavior, actions, and relationships. Low self-confidence can impair job and academic performance, cause relationship problems, and create anxiety, stress, loneliness, and depression, which can lead to even more serious health issues. Low self-confidence is a universal characteristic of alcoholics and addicts. People with high self-confidence perform better at school and at work and have an easier time making friends and developing close relationships. High self-confidence is a force behind peak performance and successful achievement and manifests itself in the form of a happier, healthier, and more successful life.

Low self-confidence can absolutely be conquered and replaced with high self-confidence. To boost your self-confidence, try these tips:

1. Make a list titled "My Positive Traits." List all of the things you like about yourself, all the things you do well, and all of the personal characteristics you have that make you a decent human being. List everything you can think of, such as intelligence, street smarts, sense of humor, compassion, hard worker, loving parent, good health, desire to improve, and so forth. This is not a quick-and-dirty list you crank out. Take your time, even if the list takes weeks or even longer to develop. Add positive things about yourself whenever you think of them. It's okay to ask close friends and relatives what they like about you and add their input to your list if you agree with them. No matter how low you feel or how

badly things may go in your life, the items on this list are things that are valuable to you and will contribute to your eventual success. Review your positive trait list often to boost your self-confidence, especially when times are tough and you need encouragement and support.

2. Make another list titled “My Traits to Improve.” List the things you dislike about yourself, the things you don’t do well, and any personal characteristics you are not pleased with. Recognize that these are things that hold you back or cause you trouble, but they are areas in your life that you can work on, areas for improvement. Like your positive trait list, it’s also okay to get input from close family and friends. This is not a list you ponder and dwell on, because you don’t want to continue to wire your mind with negative thoughts that can erode your self-confidence.

   Select one trait at a time to work on, and ask yourself what you can do to turn it into a positive trait. Then begin taking those actions. Avoid the tendency to initially select a trait that will be difficult and take a long time to improve. Go easy on yourself and take small steps to build your self-confidence. Select a trait that will be easier for you to improve than the others. When you are satisfied with your improvement, remove that trait from your “My Traits to Improve” list and add it to your “My Positive Traits” list. Select another easier trait to improve, and repeat the process. Having confidence in yourself and your abilities is a key to success in life, and small successes are what add up to big success.

3. Project self-confidence even if you don't feel it. Stand tall, smile, and talk to yourself in an encouraging, not disparaging manner.

4. Relax and use mental pictures to see yourself succeeding. Vividly visualizing your success in any activity will increase your likelihood of success and support greater self-confidence.

5. Steer clear of people who diminish your self-confidence with their negative comments and opinions. Try to associate with positive, confident, and successful people.

6. If you think a lack of self-confidence is a major stumbling block to success in your life, don't continue squandering your potential. Rewire your thinking and take control of your mind by repeating daily one or more *Improvement Statements* aimed at improving your self-confidence.

Sample Improvement Statements for Self-Confidence

I AM A STRONG PERSON NO MATTER WHAT HAPPENS TO ME.

I AM CONFIDENT IN MYSELF AND MY ABILITIES.

I FACE ANY CHALLENGE IN MY LIFE WITH CONFIDENCE.

I AM CAPABLE OF DOING ANYTHING I SET MY MIND TO DO.

I HAVE GREAT POTENTIAL WITHIN ME.

Things You Can Measure: ratio of positive traits to traits to improve per month; your self-rating, using a 1–10 scale, of your self-confidence per month.

Improve Your Spiritual Health

Spirituality means finding your own sense of meaning or purpose in life. It means believing that your life is connected to a higher purpose and conducting your life in a manner that puts that higher purpose ahead of your own self-interests. A *higher purpose* means different things to different people and is expressed in many forms. It is most commonly tied to religious beliefs, faith, and having a connection with God, but many find a spiritual connection with nature, with the universe, with humanity, and with one another. Some find a connection deep within themselves and their own personal values and principles.

Studies have shown that having a strong spiritual base or connection to a higher purpose is a personal strength because spiritual well-being and physical well-being are related. Higher levels of spiritual well-being are associated with a wide range of important health outcomes including improved physical health, lower blood pressure, healthier lifestyles, less risky behavior, fewer depression symptoms, and better emotional well-being. A lack of spiritual development can lead to serious issues such as overeating, risky behavior, low self-esteem, and poor health. A lack of spirituality has been used as a predictor of an overall poorer quality of life. Improving our spiritual health may actually prevent health problems and can lead to faster healing as well as help us cope with anxiety, stress, illness, and death. By helping us find meaning and purpose in our lives, spirituality provides comfort and a way to deal with our successes and our failures. Spirituality encourages hope rather than despair and pushes us to consider others and look beyond ourselves for love and support. Lastly, a link between spirituality and happiness has been fairly well established.

Finding your own spirituality or purpose in life is a personal quest and begins with self-learning. Read books on spirituality, or take a course at a local college or religious organization. Spend time in a church, synagogue, or mosque to see if organized religion meets your spiritual needs. Search for websites that address spirituality and inspirational thinking. Try meditation and prayer. Do volunteer work for nonprofit or religious organizations, or engage in other activities aimed at helping people. Join a support group or network of people concerned about their spiritual health. Focus on nature and spend contemplative time in a garden, on a beach, or on a mountainside. Look for the awe, majesty, and mystery that can be found in the natural world. Identify the things in your life that give you a sense of comfort and inner peace. Keep a personal journal of your spiritual journey. One or more of these activities may help you get in touch with your spiritual self, but spiritual development does require time to become significant, profound, and enduring. Take enough time to find your own path to spirituality. Rather than follow a path recommended by others, choose the spiritual path that makes the most sense and feels right and best for you.

The best indicator of your own spirituality is not the path you choose to follow, but rather how your path affects your behavior and every aspect of your life. The following behavioral and emotional contrasts can help you assess where you are on the spiritual health continuum:

Lower Spiritual Health	**Higher Spiritual Health**
Self-focus	Balanced internal/ external focus
Isolation/ disconnection	Connection/ community/service
Anxiety/ stress	Relaxation/ peace of mind
Anger/ hostility	Compassion/ forgiveness
Guilt/ self-blame	Self-worth/ forgiveness
Lack of concentration	Focused attention/ meditation/prayer
Aimlessness/ indifference	Meaning/ purpose/hope
Desire/ control	Gratitude/ surrender
Materialistic/ greedy	Selfless/ charitable
Dishonest/ immoral	Ethical/ honorable
Harmful/ hurtful	Caring/ loving
Ignorance/ Unawareness	Learning/ wisdom/enlightenment

Chapter Eleven Key Points

- ★ Positive self-talk and listening to or studying music are powerful tools you can use to improve your life.
- ★ Identifying, challenging, and replacing your self-limiting beliefs will open the door to vast personal development and self-improvement.
- ★ Low self-confidence can be transformed into high self-confidence by upgrading your negative traits to positive ones.
- ★ The path to spiritual health involves behaving in a way that puts your higher purpose above your own self-interests.

CHAPTER TWELVE

Lifetime Improvement

How wonderful is it that nobody need wait a single moment before starting to improve the world?
—Anne Frank

This book contains many suggestions, instructions, tips, resources, samples, and recommendations. Ideally, many will resonate with you and help you on your journey to improve your life, but more importantly is that you embrace using the *Improvement Process* to continuously make improvements to any area of your life that may need attention.

Continuous Improvement

The real value of using the *Improvement Process* is that it will continuously produce results. It provides an easy-to-use method of systematically and continually improving the quality of your life throughout your lifetime. It provides a way to achieve major improvements in any area of your life. Even small improvements over time will get you to the same destination. It is a process that takes only ten to fifteen minutes per day, and yet it will give you the power and authority to change your life because it unleashes the tremendous power of your brain. It will awaken your creativity and foster a desire for self-learning as well as improve your self-confidence and outlook on life. In short, it is a way to make your life continuously better.

Transferable Improvement

When you make improvements in one area of your life, you will obtain additional benefits—that is, other areas of your life will improve also! As an example, improving your relationship with a family member or close friend will enhance your relationship skills in dealing with co-workers and any difficult people you encounter. Improving your career will improve your personal finances. Improving your personal finances will allow you to enhance your lifestyle. Improving your health will have a positive effect on all areas of your life. Overcoming self-limiting beliefs will open the door to improvement in many areas. Gaining self-confidence will positively influence everything you do. The list of transferable improvement benefits could go on and on, but the main point is that improvement in any one area of your life will result in improvements in other areas of your life as well.

Improvement: A Greater Significance

All of the nearly 6.5 billion people on earth share common characteristics in addition to being overwhelmingly genetically identical. We are all driven by a powerful urge to reproduce; we all have an instinct for self-preservation; and we are all capable of making personal sacrifices for the good of others. All of these inherent qualities are aimed at the perpetuation of our species or, in other words, the continuation of human life. Thanks to our powerful brains, we appear to be the only species with the capacity and desire to contemplate and try to improve our lives.

Since the dawn of mankind, people of every generation have contributed to the improvement of humanity by building on the knowledge and wisdom of preceding generations. The next and future generations will live better lives because of the improvements we make to our lives today. The entire history of the human race might be best summed up in one word:

IMPROVEMENT

Even though you share common characteristics with every other human being, you are a totally unique individual with different life experiences, perspectives, and talents than anyone else in the entire world. You may not be famous or rich or enjoy celebrity status, but your uniqueness and individuality are what make you as important and worthwhile as any famous person and, for that matter, as important and worthwhile as anyone else in the entire world. You are a distinct and valuable person with as much right to live, prosper, and make something of yourself as anyone else.

Because of your individuality and unique experiences, you have the power within yourself not only to improve your life but to influence the lives of others in a profound way. It is an inescapable fact that you cannot exist without having an influence on those with whom you come in contact. Every encounter you have with another person, no matter how trivial, results in a positive or negative effect that will eventually extend to all of mankind. The most obvious example is your influence on your children. Improving your parenting skills increases the likelihood of your children's living longer, better, and more productive lives, while poor parenting may result in children becoming maladjusted adults.

Even without ever raising a child, your influence extends to others, sometimes in unfathomable ways. When you become a top performer at work, the value of the product or service you provide increases and has a positive effect on hundreds, if not millions, of customers. Leading a healthy lifestyle not only results in a longer life for you but sets a positive example for others. You may never know it, but you may change the destiny of someone you encounter. The careers and lives of many people are often influenced by an encouraging word offered, advice provided, and examples set by other people. Performing an act of kindness can have a ripple effect that can make a big difference in the world. Changing your negativity, sadness, and anger into positive traits will mean less negativity, sadness, and anger within all of humanity.

The positive or negative effect that you have on others is cumulative and perpetual. The people you influence will pass the changes you make in them onto others they come in contact with, and those will pass them on to others they come in contact with, and so forth. Therefore, every improvement you make to your life takes on an even greater significance because when you improve your life, you improve the lives of everyone. By unleashing the improvement power of your brain, you will improve your life and you will improve the world.

Chapter Twelve Key Points

- ★ You will achieve greater success in your lifetime by following an *Improvement Process* that continuously produces results.
- ★ When you improve one area of your life, other areas of your life will also improve.
- ★ When you improve, all of humanity benefits.

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