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How To Have Your Best Year Ever

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My Personal Credo

*To Build True Confidence
Through Knowledge in the Mind,
Honesty in the Heart and
Strength in the body*

*To Keep Friendship with
One another and To Build a
Strong and Happy Community*

*Never Fight to Achieve
Selfish ends But to
Develop Might for Right!*

- Grand Master Jhoon Rhee

How to Have Your Best Year Ever **Make PROSPERITY your goal for 2009**

It's the time to be jolly and this is also the time of the year when we all sit down to reflect on last year and set some new goals for next year. What kind of year was 2008 for you?

Good or bad, this year will go down in history books for many reasons. We've elected the first African American president of the United States and he has inherited a crisis of historic proportions.

The state of the Real Estate industry is in shambles, devastating losses on Wall Street, an economy frozen by uncertainty and massive layoffs, a government stretching to meet its obligations, and the precarious state of millions of families whose savings had been lost in the carnage. Consumer confidence fell to an all-time low. Fear had cast its long, dark shadow over a shell-shocked nation.

“The only thing we have to fear,” Franklin Delano Roosevelt declared in 1933 is, “is fear itself.”

On January 20 many will look to President Barack Obama for the sober reassurance that FDR provided three quarters of a century ago. But I urge you to look to yourself for reassurance. Discover the secret to weathering a recession and walking away with your bank account, your retirement fund, your investments and your Pride! When you're unprepared for the impact of recession on your life and your business, the consequences can take you completely by surprise.

Many people often associate economic downturn with lack or absence of opportunities. “It's simply impossible to make money much less to prosper during an economic recession or depression. This is absolutely not true. Because the truth is, economic recessions or it's uglier cousin, economic depressions, are just the perfect opportunities that anyone with vision can take advantage of to become not just rich – but filthy rich!

I can't do much about last year, but only hope that you could say that it was a great year for you. Or are you like the comedian Dave Barry who said, “But most important of all, it was a year that, thank God, had only 12 months, because that was frankly all we could take.”

So, what will be your goal(s) for 2009? Why not make Prosperity your goal for '09? The great thing about Prosperity is that it covers many aspects of life. If at the end of '09 you could say that you had the most prosperous year ever – then chances are you have had accomplished a whole lot of other things on your list as well. The condition of economic well-being is only one aspect of Prosperity. There are many, many other things that come under the auspices of ‘Prosperity.’ There is time, love, success, balance, joy, comfort, beauty, good health, wisdom, money, etc.

Are you prosperous with your time? Or do you always feel rushed and pressured? Do you always feel that there's not enough time to do the things you want to do? Then you have poverty with respect to time. Wall Street Journal wrote that leisure time, not money, will be the status symbol of prosperity in the coming years. Similarly, you can ask yourself whether you are prosperous with love, success, health, wisdom, etc.

Now, how do you prepare yourself for prosperity?

Prosperity begins with feeling good about Yourself.

*Are you happy being Yourself? Do you like what you see in the mirror? Feeling good about yourself is also tied to your self-esteem. Instead of getting things, this year change it to **“allowing yourself to receive it.”** This is a whole new concept. Instead of “pursuing” after, change that to “attracting” whatever that you’re after. Use the “Law of Attraction” and let it come to you. Don’t force it to happen, let it happen (usually, you’ll find that force negates). Now prepare yourself to be worthy of receiving all the good that life has to offer. As Jim Rohn says, “Work harder on yourself, than you do on your job/profession.”*

As you move through the New Year, life will present you with your set of problems, challenges and obstacles. Before you tackle them, have the right attitude and mindset about what problems really are and you will find yourself embracing them instead of avoiding them, as they are your building blocks of growth and character-building. Get a proper perspective of what a real problem is. If you can solve a problem with money, it’s really not a problem; it is an inconvenience or perhaps a challenge. Iraq today is a problem, a serious problem. We’ve thrown billions of dollars already and it’s getting worse. Put your ‘problems’ in proper perspective and you’ll not be so overwhelmed with them.

Most people feel that they’re pretty good at giving, but I find that a lot of people are not very good at receiving. Receiving is as necessary as giving. Remember there is no giving without receiving. Sometimes if you give someone a compliment, “you’re looking terrific” and instead of saying “thank you” they’ll say something like, “Oh, my hair is terrible or I didn’t even put on make up” – they don’t know how to receive and ruins the giving part.

“To graciously receive is an expression of the dignity of giving.”

This is the time of the year we typically ask for more for the coming year, whether we want more money, more love, more health, etc. So, let me end by giving you the secret of getting more in your life. Are you ready for the secret? Well, ready or not, here it is:

“The secret for getting more in your life is to be grateful for what you have now. Everyday - Live your life with an Attitude of Gratitude!”

So, if you have not done already, here is your 1st assignment – write down your gratitude list, i.e. count your blessings. You are such a driven person that sometimes you need to remind yourself how fortunate you already are to be alive and well!

Here’s To Your healthy and prosperous New Year,

W. Roger Salam

Questions Are the Answers

by W. Roger Salam

(Below is an excerpt from my upcoming book with the above title)

“If I had an hour to solve a problem and my life depended on the solution, I would spend the first 55 minutes determining the proper questions to ask, for once I know the proper question; I could solve the problem in less than five minutes.”

-ALBERT EINSTEIN

The quality of your life is the quality of the questions you ask yourself and others on a regular basis – I learned this when I was working with the world renowned author, motivational speaker and peak performance consultant, Anthony Robbins in the early nineties. For every situation, if we knew what the right questions to ask, we'd solve our problems much faster or at least, we'd be on the right track a whole lot faster.

We're all looking for "answers" - answers to all of life's questions. In our quest to find "answers" to life's persistent questions, we forget that sometimes answers are really not "the answers" we're looking for. Even if you've all the answers or know all the answers, you'll find that right questions are more important than the answers.

I was fairly good at memorizing things during most of my formal education years and it's through the power of sheer memorizing the right answers, I got excellent grades at school. I was considered fairly good in academics (always in the top 10 of my class all throughout my school days). By memorizing the answers, I got good grades, but I didn't learn to think.

One day I was traveling and in between flights was browsing through some posters at an airport shop. One of the posters (I wish I had bought it) confirmed that questions are indeed more important than memorizing or just know the answers. It was a big 3x6 poster showing a very old gorilla laying flat on the ground with the caption on top, "Finally, when I figured out all the answers to life..."

And at the bottom of the poster it said, "...they changed the questions."

Questions do a lot of things than just raise questions.

The primary function of questions is to control your (and others') focus. There are so many things happening all around us and probably even more things happening inside our minds and if you want to know what to pay attention to, then questions are the best and practical tools to do that. The better the quality of the questions, the better your answers are going to be (or be directed in a more productive way).

Another practical use of questions is to control any situation or conversation. The person who is asking the question is always in control. So, if you want to control any situation, learn to ask questions and you'll turn the table. In any sales situation or interviews, whoever is asking the questions will be in control of the sale or the interview. BTW, a good question to ask whenever you don't know the answer (or don't want to answer or redirect the question) is, "that's a good question, I'm curious – why do you ask?" This will do couple of very important things, first – it'll buy you some time to think about your answer and it'll also put the other person in defense mode trying to justify or clarify their position and you might find out the motive behind the question and then decide whether or not to answer or how to better answer the question.

Whether you'd like to set goals or solve a simple problem, I've noticed that everything boils down to nothing but a series of questions. If we categorize "everything" into groups or

situations and create a set of questions for those, we'd train our minds to ask those questions whenever one of those situations arose. Instead of being overwhelmed, just answer the questions (or find the answers) and you'll have your desired outcome.

Hopefully, you're sold on the importance of asking the right questions. So, my next goal is to give you a series of pre-planned questions that you can refer to when you find yourself needing to answer one of life's persistent questions. These pre-planned, sometimes thought-provoking questions are designed to better direct your focus.

What is the answer to any and all questions you can ask? I can give you the answer to that question by using one word – and that word is “google” (or yahoo, or any other search engine). Google was created by the founders of the site by asking one very simple question – ***“How can we organize the entire knowledge body in one place?”*** So, you see the answers have already been organized and categorized and in order to tap into the right answers, you must first ask the right questions.

Questions could be the difference between success and failure. Successful people ask themselves good questions habitually and failure sometimes could be simply not asking the right questions. If you want to become successful, then develop the habit of asking good questions and teach them to others. Do you want to ignore these questions and suffer the consequences later?

101 BEST YEAR-END QUESTIONS

(Excerpt from Michael Angier and SuccessNet)

This is an opportunity to take a look back--to examine what we've done, where we've been and where we are in comparison to a year ago.

But this is not a time to judge ourselves or make ourselves wrong for anything. Ninety percent of making positive changes is in accepting where we are and acknowledging what we want to be different. Awareness and acceptance are key. What is, is.

Socrates said, 'the unexamined life is not worth living'. One could also say the un-lived life isn't worth examining. In any event, going through this process will prepare you for making the best choices for next year.

In a way, this is an opportunity to ask yourself, *'What worked? What didn't?'* and prepare you for next year by asking, *'What's next?'*

These questions are not only good for self-reflection. They also make for stimulating conversation. Ask some of your close friends and family some of them and see what comes up.

Not all questions will be appropriate for you. Take the ones that are and work with them. Feel free to edit them to your needs and/or add your own.

Our suggestion is that you copy and paste these questions into your word processor and provide space for your answers. Some you may want to answer with bulleted lists, while others are more appropriate for a narrative response.

All are intended to make you think. The process will help you gain clarity into who you are, how you're being and where you want to go from here.

Clarity leads to power. Thinking through the answers to these questions may very well generate the breakthrough you're looking for. Enjoy.

Editor's Note: IWW means 'In what way(s) . . . 'IWWCI means 'In what ways can I...

1. Who has most influenced me during the past 12 months?
2. What did I learn? Skills? Knowledge?
3. Who did I befriend?
4. What's better about my primary relationship?
5. What's worse about my primary relationship?
6. What's my biggest disappointment?
7. What other disappointments did I experience?

8. If I had this year to do over, what would I have done more of?
9. If I had this year to do over, what would I have done less of?
10. What was my greatest joy?
11. What's been the biggest change in the past year?
12. What was my biggest heartache?
13. What was most annoying to me about the past year?
14. What was the best book I read this year?
15. What was the best movie I saw?
16. What are my biggest concerns at this point in my life?
17. What do I want more than anything else?
18. What would I like to be more disciplined about?
19. What would make my life more enjoyable?
20. What would make my life more meaningful?
21. What would make my life more comfortable?
22. What would make my life more challenging?
23. IWW am I different from last year?
24. Where have I held back?
25. In what ways have I been more giving?
26. What worked better?
27. What got worse?
28. IWW did I treat myself particularly well?
29. IWW did I coast this year?
30. IWW did I climb this year?
31. IWW did I make myself more valuable in the marketplace?
32. What was easier this year?
33. What was harder?
34. What are my biggest risks? Where am I most vulnerable?
35. In what ways did my primary relationship improve? In what ways didn't it?
36. Have I done anything this year for which I need to forgive myself?
37. IWW did I give of myself without thought of personal gain?
38. What didn't work that should have?
39. What was the most interesting thing I did this year?
40. What was the most challenging thing I did this year?
41. What was the hardest thing I did this year?
42. How did my net worth change?
43. How did my income change?
44. What courses did I take to learn new information and/or new skills?
45. What health challenges did I experience?
46. IWW am I a better husband/wife?
47. IWW am I a better father/mother?
48. IWW am I a better citizen?
49. IWW am I a better employee/employer?
50. IWW am I a better student, teacher?

51. IWW am I a better son/daughter?
52. IWW am I a better sister/brother?
53. How do I feel about where I live?
54. What do I have that is unfinished?
55. What am I doing for my community this year that I wasn't doing last year?
56. What risks have I taken this year?
57. How would I rate this year in terms of happiness?
58. What are the most boring things that I've done this year?
59. Am I as happy as I would like to be?
60. IWW was I acknowledged? Awards? Commendations?
61. Am I better off this year than last year? Why and in what ways?
62. What phone call have I been putting off making?
63. What are my most valued material possessions? Why?
64. What are my most valued non-material possessions? why?
65. What do I have in my life that has eternal value?
66. What has been my greatest learning?
67. Who have I helped become a better person?
68. If I were accused of being a kind and generous person, would there be enough evidence to convict me?
69. What am I most proud of having accomplished this year?
70. What did I do to make the world a better place for someone other than myself?
71. If I were to ask the people who know me best, who I am and what am I about, what would they say? Would I agree with them?
72. Am I more organized today than I was a year ago?
73. How would the world have looked if I had not been here this year?
74. What actions had the greatest payoff?
75. On a scale of 1-10 (10 being the best), was my life in balance?
76. What was the best day of this past year? Why?
77. What was the worst day? Why?
78. For what am I most grateful for?
79. In whose life did I make a difference?
80. What activities brought me the most pleasure over the past year and how will I incorporate more of them into my life this coming year?
81. What is my greatest fear?
82. In what and in who have I invested in this year?
83. What have I let go of this year?
84. Do I really believe that I cause, promote or allow everything I have in my life?
85. What was the funniest thing to happen this year?
86. Who did I hurt this year and how? How can I make amends?
87. What was the most positive experience I had this year?
88. What was the most negative experience I had this year?
89. What did I do to enrich the life of someone less fortunate than myself?
90. What did I do this year to develop my spiritual life?

91. What delighted me this year?
92. What was first thought to have been negative that turned out to be a good thing?
93. Where do I want to be next year at this time?
94. IWW could I make my primary relationship more fulfilling, happier, meaningful and joyful?
95. What is my best memory from this past year?
96. What was I hurt by this year? What did I learn from it?
97. What was my biggest regret of what I did or didn't do this year?
98. What did I buy this year that I have not yet used-- and probably won't? And who can I give it to?
99. What systems did I put in place to become more effective, efficient and organized?
100. Have I been a taker or a giver this year? In what ways?

And, of course 10 bonus questions . . .

101. Who were the givers and takers in my life over the past year?
102. What new passions did I discover in myself this year--hobbies, pastimes, professions, subjects, callings?
103. What were the most memorable world events for me this past year--local, national or international—and how did they impact me personally?
104. What is truly beautiful in my life?
105. What was most inspiring to me this year?
106. What breakthroughs did I have this year?
107. Do I have enemies? Who/what are they? How can I make them my friend?
108. How much did I invest in my personal and professional growth? Where did I invest?
109. IWW have I given my power away?
110. If I were to die today, are my personal and financial affairs in order?
111. Who has been influenced to improve their life because of the example I set, not merely the words I have spoken.

101 BEST NEW YEAR QUESTIONS

(Excerpt from Michael Angier & SuccessNet)

These questions can prepare you to make this year your most exceptional yet. Going through this process will prepare you for making the best choices for next year.

These questions are not only good for self-reflection. They also make for stimulating conversation. Ask some of your close friends and family some of them and see what comes up.

Not all of these questions will be appropriate for you. Take the ones that are and work with them. Feel free to edit them to your needs and/or add your own.

Our suggestion is that you copy and paste these questions into your word processor and provide space for your answers. Some you may want to answer with bulleted lists, while others are more appropriate for a narrative response.

All are intended to make you think. The process will help you gain clarity into who you are, how you're being and where you want to go from here.

Editor's Note: IWW means 'In what way(s) . . . ' IWWCI means 'In what ways can I...'

1. How much am I willing to invest in my personal and professional growth this year?
2. Where and how will I make this investment in myself?
3. What would make my life easier?
4. What would make my life more challenging?
5. What three material things do I want most?
6. What are the three NONmaterial things I want most?
7. What would I like to do a better job with this year?
8. What one thing would make the biggest improvement in my life over the next 12 months?
9. IWW could I be more giving? More generous?
10. What isn't working that should be working?
11. What would I attempt if I knew I could not fail?
12. What are the three priority things I want to accomplish in the New Year?
13. What are the new skills--social and technical—that I need to nurture to ensure my goals are achieved?
14. IWW can I create more balance in my life?
15. If I were meeting face to face with God, what one thing would He ask me to do more of in the coming year, and what one thing would he ask me to do less?
16. Who am I going to tell that I love them? Those 9/11 cell phone calls should teach us something.
17. IWWCI have more passion in my life?

18. IWWCI make my work more fun, interesting, fulfilling?
19. To whom do I need to express my thanks and appreciation?
20. Do I really feel worthy of being happy and successful?
21. If I could really have what I wanted what would it be?
22. If this was the last year of my life, what would I like to do with it?
23. How would I like this year to be different than last?
24. What vacations am I going to plan for this year, and when will I go?
25. What is in my office that can be thrown out right now?
26. What's the most important thing I can do this year?
27. IWW can I stay focused on my most important objectives?
28. Who can I ask for help in making this an exceptional year?
29. IWWCI become a better example of the person I long to become?
30. What are the three most important habits I want to develop this year?
31. What are three habits I want to eliminate this year?
32. IWWCI be a better friend to my friends? To myself?
33. If someone could give me something to ensure my success, what would it be, and why?
34. What's the big dream that I've not been willing to acknowledge--even to myself?
35. What are the three biggest things that stand between me and my most important goals?
36. What questions do I seek answers to?
37. IWW am I going to reclaim more of my power?
38. What do I want to BE this year?
39. What do I want to LEARN this year?
40. What do I want to HAVE this year?
41. What do I want to ACHIEVE this year?
42. What do I want to FINISH this year?
43. What do I want to LET GO OF this year?
44. What do I want to ACCEPT this year?
45. What do I want to UNDERSTAND this year?
46. What do I want to IMPROVE this year?
47. What do I want to STOP this year?
48. What do I want to START this year?
49. What do I want to SEE this year?
50. Where do I want to GO this year?
51. What are the three most important goals I want to achieve this year?
52. How much do I want to earn this year?
53. How much do I want to save this year?
54. If 80% of my achievement comes from 20% of my efforts, how can I do more of the 20%?
55. What debts am I going to eliminate this year? What is target 1, 2, 3?
56. IWW can I make my primary relationship more fulfilling, happier, meaningful and joyful?
57. What books will I read this year?
58. IWWCI improve my presentation--my wardrobe, grooming, etc.?

59. What do I have that is in disrepair that I want to fix or get rid of this year?
60. IWW am I going to enhance my spiritual life?
61. What are my three biggest fears and how will I overcome them?
62. IWW do I want my personal relationships to improve and how will I make that happen?
63. IWW do I want my professional relationships to improve and how will I make that happen?
64. What is my current net worth and what will it look like in 12 months?
65. IWW will I take better care of myself this year? How will I treat myself better?
66. What are my core values and why are they important in my life?
67. IWW will I be a better husband/wife?
68. IWW will I be a better father/mother?
69. IWW will I be a better citizen?
70. IWW will I be a better employee/employer?
71. IWW will I be a better student/teacher?
72. IWW will be a better son/daughter?
73. IWW will I be better sister/brother?
74. IWW can I make my home more attractive, pleasant, supportive?
75. What expenses do I have that are unnecessary and can be eliminated?
76. Where's the money I'm NOT making? What am I leaving on the table?
77. What are some tools and techniques I will use to help me stay focused on my objectives?
78. If I could change anything about the way I communicate, what would it be?
79. What three- to-five-year goals can I get started on this year?
80. IWWCI make better use of my time?
81. What new products, services, tools, inventions, etc. will I create this year?
82. What are at least three things I will do with my family this year?
83. What are the three most important resources I need to make this an extraordinary year?
84. What are my three most important jobs or roles?
85. IWW will I increase my level of service to my customers, employer, staff, etc.?
86. IWWCI improve my health this year?
87. IWW will I better measure my progress? How will I track things?
88. What things do I want that I don't feel worthy to have? Why not?
89. What one thing would I be terribly disappointed in if I didn't accomplish this year?
90. What are some things I've been doing out of obligation that I no longer want to do?
91. What am I going to do for fun this year?
92. What three things do I want more of this year?
93. What are three things I want less of this year?
94. What's the best thing that could happen to me this year?
95. What do I want more than anything else?
96. What would I like to be more disciplined about?
97. What would make my life more enjoyable?
98. What would make my life more meaningful?
99. What would make my life more comfortable?
100. What would make my life more challenging?

101. Where do I want to be next year at this time?

BONUS:

Rotary International's Four-Way Test is one of the most widely printed and quoted business ethics statements in the world. It was created by Herbert J. Taylor in 1932. Herb later served as President of Rotary International during 1954/55. To date it has been translated into more than 100 languages.

- 1. Is it the TRUTH?**
- 2. Is it FAIR to all concerned?**
- 3. Will it build GOODWILL and BETTER FRIENDSHIPS?**
- 4. Will it be BENEFICIAL to all concerned?**

More Empowering Questions

(Excerpt from Michael Angier & SuccessNet)

Editor's Note: IWW means 'In what way(s) . . . ' IWWCI means 'In what ways can I... '

Creativity / Innovation

IWWCI develop my creativity?
What are my biggest problems and challenges to solve and overcome?
IWWCI create a more elegant, relaxing and beautiful home?
IWWCI create a more elegant, relaxing environment?
IWWCI experience more fun and adventure in my life?
IWWCI read, study, write and create more?
IWWCI become a master communicator?
In what ways am I unique?

Entrepreneurship

What business am I really in?
What do I consider Job 1, Job 2 and Job 3?

Finance

IWWCI reduce my outflow of money?
IWWCI optimize my income?
What are my sources of income?
IWWCI replicate myself, maximize my income and develop residual income?
How can I make my company, product, service—myself—more valuable?
If someone offered to support me 100% financially, no strings attached,
how would I spend my time?
If I were guaranteed "success", what would I do?
What would I do and how would I be if I won \$40 million dollars?
When I got through buying things and doing things, what I would do next?

General

Who's advice should I seek?
What am I incomplete about?
IWWCI make my life easier, less frustrating, less stressful and effortless?
What are the changes around me that I am resisting?
What have I been avoiding? What have I not been willing to do?
What habits do I want to eliminate?
What habits do I want to acquire (or maintain)?
What blocks my power, my presence and my confidence?
What does success look like to me?
If I had all the time in the world, what would I do with it?
What needs do I have that are not being met?
Where do I feel stuck? Why?
Where am I not taking care of myself?
If I were my boss or customer, would I be pleased with my performance?
Where am I not asking for what I want?
What phrase(s) do I need to eliminate from my speech?
What are the most significant failures in my life and what did they teach me?

Where am I procrastinating?
What emotion do I experience most of the time?
What do I worry about?
What am I doing out of obligation?
How is my life out of balance? What must I do to achieve more balance?
In what areas of my life do I get 80% of my results from 20% of my effort?

Goals

What are my dreams?
What dreams have I had that I've forgotten, abandoned or put away?
When I was a kid, what did I want to be when I grew up?
What is the vision for my life?
What are my three most important goals, personally and professionally?
What's the most important thing I can do today to move me closer to achieving my three most important objectives?
What can I complete today?
What are my primary projects at this point in time?
In order to be the person I want to be in five years, how will I have to change?
What one thing that I don't currently have in my life, but if I did have it in my life, would make a huge difference?
How do I picture my life five years from now?
When do I have time for myself?
What do I need to let go of that I haven't yet?
What feels out of control?
Where am I taking life too seriously?
The epitaph on my tombstone mentions three things about me—what are they?
What would it take to be in the top 10% of my field within two years?
What am I moving toward?
What am I moving away from?
What are the most significant events of my life to date?
What are the most significant achievements of my life to date?

Health / Fitness

IWWCI improve my health?
What stops me from being at my ideal weight?
IWWCI develop and maintain perfect health and vitality?
IWWCI improve my ability to think more clearly?

Mission / Vision / Values

What are my core values and in what order?
Where am I out of integrity?
How am I best able to serve, at this moment?
For what do I want to be remembered in 50 years?
How would I want my obituary to read?
What would I like to change in order to become the person I envision?
What works for me that I don't always do on a consistent basis?
What makes me shut down?
What takes away from my confidence and self-esteem?
IWWCI improve my self-image and confidence?
How would I describe a successful life for myself?
What are my roles?
What are, or have been, my limiting or disempowering beliefs?

What are my empowering beliefs?
What are my life decisions?
Where am I being average? Where am I accepting mediocrity?
How closely do I match what I see as my true potential?
What is my personal mission statement?
What do I consider my true purpose? To what is my life dedicated?
How can I add more value today?
Where do I want to increase my standards? What are they?
What would be considered a breakthrough in this situation?
What is my cause? What do I stand for?
How is my career/business serving my life?
If a miracle occurred tonight while I was sleeping, how would my life be different tomorrow?
To what am I truly committed?
What are the most important issues in my life?
If I wasn't doing the work I'm doing now, what WOULD I be doing?
What would I not want people to know about me?

Motivation / Inspiration

What inspires me?
What am I fascinated about?
Who would I choose for mentors? Who are my heroes?
What do I consider fun to do?
What do I love doing (career-wise)?
What do I hate doing?
What are the things I can do to nurture and pamper myself?
IWWCI reduce stress and worry in my life—have more peace?
What brings me peace?
What do I feel passionate about?
What would I attempt if I knew I couldn't fail?
If I were the wisest person in the world, what advice would I give to myself?

Productivity

What are my greatest skills and strengths?
IWWCI leverage these strengths and skills?
What would make me more productive?
What knowledge and skills do I most need to develop?
What are my weaknesses?
What emotions hold me back?
What am I tolerating? What's causing me stress & inconvenience?
What tools or resources am I in need of?
IWWCI simplify my life?
What are the jobs, tasks and responsibilities that would be helpful to eliminate, delegate or automate?
At what am I willing to become an expert?
IWWCI position myself as an expert in my field?
What's the most important thing I can do today/this week that will increase my business and improve my income?
What are some potential niches within which I can operate?
In what ways can I think bigger? Where might I be thinking smaller than I deserve?
What did I learn today, this week, this month?
What are the biggest energy drains in my life?
Where am I overpromising or overcommitting?

What one change could I make that would produce the most dramatic results?
What are some WOW projects I could take on in my life?
What are some of the biggest mistakes I've made in my life and what did I learn from them?
What are my time wasters?

Relationship

In terms of safety and security, where are my family or I vulnerable?
IWWCI enhance the quality of my family life?
IWWCI build an even better relationship with my children?
IWWCI create an even better relationship with my spouse?
IWWCI have more friends?
IWWCI have more intimate friends?
Whom have I not forgiven? Why not?
For what have I not forgiven myself? Why not?
Who do I most admire and why?
What do I like best about myself?
Who in my life is not performing to the level I think they should?
Who has profoundly affected my life?
Where and/or to whom am I not telling the truth?
Where am I people-pleasing?
What helpful things did my family teach me?
What unhelpful things did my family teach me?
Who do I need to thank for helping me?

Goal Setting

John Chalmers has said “The grand essentials for happiness are: something to do, something to love, something to hope for.” We find those “somethings” by setting and accomplishing our goals. We may not realize it consciously, but nearly everything we do in life is the result of goals we’ve set for ourselves.

I’ve been a student of Goal Setting for many years, and I’ve been researching and investigating the latest strategies for achieving success through goal setting.

I will show you how to begin goal setting, and convince you why practicing goal setting will see you achieve your goals. This is designed to teach you effective goal-setting skills and share you some of the best resources that I’ve found on the topic.

Why Should You Set Goals

Saying you're going to have \$5 million by retirement is not goal setting. Although it might sound like you have a goal, not developing a realistic path toward fulfilling it will, unfortunately, turn your supposed goal into what it really is--a pipe dream. And pipe dreams are rarely realized. Goals, however, when properly set can usually be met. Through learning, and practicing, the step-by-step routine of goal setting, your pipe dreams of today will become tomorrow's reality.

Goal setting is the term commonly given for the process of setting and working towards specific, defined goals. Pretty simple really. What is difficult, however, is getting people to sit down and actually do it, even though it fits with human nature. When we want to go on a trip, we look at a map and plan our route. If we get lost, we recheck our map. When we want to build a model, we orderly follow the steps. When the lawn needs cutting, we set aside the time, put on our lawn-cutting clothes, clear the lawn of hoses etc., go to the mower, start it up, and proceed to cut the lawn in a pattern we've previously determined is best. When all is done, our human nature wins out: we reach our destination, the model is correctly built, and the lawn gets cut.

By learning the skills of goal setting, developing success habits, and maintaining a goal-setting routine you will have the map to success. A map that will guide you straight to the achievement of all the goals you desire and deserve.

Where Do You Start

You can start by getting it into your mind that you deserve success, and that success is something you can achieve. If you believe you can reach what you define as success, and are prepared to determine the path towards that success, you will succeed.

If you don't believe you can reach a goal, it will remain a pipe dream as much as if you didn't bother planning the route to the goal, or do what's required to get there.

If you are willing to accept that you can be successful, that you'll enjoy being successful, and if you are willing to establish and work on an exhilarating, enjoyable, and rewarding path to your goals, then we're confident you'll reach those goals.

So, grab pencil and paper and let us help you draw the map to your success.

Defining Your Objectives

In May of 1961, John F. Kennedy pledged that America would land a man on the moon "before the decade is out."

It was a brave and bold objective, perhaps one of the greatest of all time. Just making the statement, however, did not lead to its achievement. Putting a man on the moon required immense amounts of intelligence, research, planning, money, people, risk, and commitment, amongst other things. The most important step, though, was not Neil Armstrong's, it was John F. Kennedy's setting of the Objective.

We define the Objective as the final goal. It is what all your efforts are going to lead to. In Investing, for example, it could be to have \$5 million by retirement. While some people may want to only have an Objective in one area of their life, most successful people set Objectives in many areas. Career, Family, Financial, Health, Knowledge, Material, Retirement, and Spiritual are just some categories you should set Objectives in. Objectives are generally long-term, sometimes even lifetime, although they don't have to be. They do have to be important to you, and something you feel is worth pursuing, or establishing a goal-setting routine wouldn't be worth doing.

In starting a goal-setting routine, we recommend you set Objectives in one or two areas to begin. As you start realizing small successes, you'll probably add more Objectives as you will want to be successful in all areas of your life. Take a separate piece of paper for every Objective. Clearly write the Objective, and the date you want to achieve the Objective by. Remember, don't hold back. Make your Objectives as large as you can realistically realize.

Defining Your Reasons

On the pieces of paper below where you've written each Objective, write your Reasons. These aren't the reasons you have for goal setting, but the Reasons you have for achieving that Objective.

There is an important distinction between these two different "reasons," as having clear and compelling Reasons for achieving a particular Objective will give you reason enough for undertaking goal setting.

In studying goal setting, and the keys to success, it was discovered that many people fail to achieve success simply because they lack clear Reasons for doing so. Don't let this hold up your success. Give serious thought as to why you want to achieve an Objective, and write down what you've decided. Do you want \$5 million at retirement? Why? You say you want to live in a mansion? Why? The more compelling your Reasons are, the greater your chances will be for meeting your Objectives. Conversely, if you can't come up with "good" Reasons, you might as well set another Objective, as this one won't be achieved.

Remember, every person has different Reasons for wanting something. What one person thinks is vain or stupid, another will think is worthy or great. You must come up with Reasons that are honest, strong, and motivating to you. Write them down below the appropriate Objective, leaving plenty of space to expand or add to them. The more Reasons you have the better. Just make sure they really represent the Reasons you have for desiring something. By constantly reviewing your Reasons, you will find yourself becoming more motivated for striving towards your Objectives.

Defining Your Major Goals

Once you've written an Objective, and your compelling Reasons for achieving it, you must start planning the route towards the Objective. And the first step is to set Major Goals supporting the Objective.

Say you've set an Objective for having \$5 Million by retirement (which could be 20+ years away). First, you must figure out how you can achieve that. Do you need to learn more about investing? Will you have to start saving \$500 a week? Do you have to get a new job? Will you have to more actively watch your existing investments? Whatever needs doing, to progress towards your Objective, will become your Major Goals.

Major Goals can be specific or broad in scope, but they must always lead directly towards the Objective they support. They must also always have an Accomplishment Date. A date you plan to accomplish the Major Goal by, a realistic date that not only motivates you into action but also ensures progress towards your Objective. Usually you will have many Major Goals at a time, and in the case of a real long-term Objective, some of the Major Goals will not be clear at the start, with others coming about when certain existing Major Goals are achieved.

Always write your Major Goals and their Accomplishment Dates down on the paper you've written the Objective on (after leaving some room to keep expanding on your Reasons). Never make your Major Goals too long or too difficult as you don't want to be overwhelmed by them. If a Major Goal is long-term (as in taking a four-year degree towards a larger Career Objective), break it down into smaller parts (each year for example), and revise and/or renew them when accomplished. By making sufficient and reasonable Major Goals, and always accomplishing them on time, you'll find yourself making great progress towards Objectives which may look intimidating, or even impossible, by themselves.

Defining Your Tasks

Just as we break large or long-term Objectives down into smaller supporting elements called Major Goals, we further break our Major Goals down into even smaller elements. These small elements are called Tasks, and accomplishing them is what makes the practice of goal setting really work.

Tasks are usually the simple things you must do to accomplish a Major Goal. If you've set a Major Goal, for example, to have a complete understanding about investing in bonds by next June 15th, you will have to accomplish a number of Tasks for acquiring that knowledge. Choosing to go to the library and get a book on bonds would be a Task. Reading the book for one hour each this Monday, Wednesday, and Friday, could be three separate Tasks. Visiting the Investors Skills' website for their bond information, would be another Task. Calling your buddy who's had success in the bond market would be a Task as well. All of these Tasks, which should be written down on the same paper as the Major Goal they support, must be set with an Accomplishment Date, for if you procrastinate calling your buddy, never get around to completely reading the book, or don't even bother checking the website, you won't reach your Major Goal of learning about bonds, or won't meet it by its Accomplishment Date. And this, unfortunately for you, will turn your \$5 Million by retirement Objective back into the pipe dream it didn't have to be.

By focusing your mind on the easy-to-accomplish Tasks, and completing those Tasks, you'll be making great progress towards your Major Goals and Objectives without feeling overwhelmed. Make sure to write down all Tasks, even those that take only minutes to complete. Then, when they're accomplished, check them off. As more and more Tasks are successfully accomplished, and checked off, you'll find yourself becoming more encouraged, and more confident about your abilities. The more you believe, the more you will strive to accomplish, and the more you will enjoy completing even more Tasks. And the more Tasks you complete on

time, the closer you'll be to that success you have real Reasons for wanting. The success you originally defined as your Objectives.

What Are Success Enhancements

There are really two key elements to achieving success. The first, as we've described, is the practice of goal setting which is simply setting Objectives, developing compelling Reasons for wanting the Objectives, breaking the Objectives down into not so overwhelming Major Goals, and finally, breaking the Major Goals down into easy-to-accomplish Tasks.

The second key element involves training your mind to think positively.

In order to accomplish what you set out to do, you must develop an achievement mindset. While reviewing your Reasons, and checking off completed Tasks, are two things you should be doing to keep your mind focused on the success you desire, there are three other Success Enhancements we recommend you become familiar with: Success Questions, Success Stimulants, and Your Success Creed.

Constantly reviewing these Success Enhancements will keep your mind better focused on what you wish to achieve, and also motivate you into forging ahead with your goal-setting efforts. When you are able to keep your mind on success, you will be virtually certain to reach that success.

Writing Your Success Creed

Your Success Creed is a list of those values, principles, and beliefs that are inherent and important to you.

Having a Success Creed comes in handy as you are confronted with choices while working towards your goals. When a tough decision presents itself, making the choice that best reflects your values, the values you've written in your Success Creed, will in almost every case prove to be the best choice. A Success Creed, while helping to motivate you, reflects the limits you will place on your own ambitions.

Experts believe success comes easier to those who really know who they are. You should, therefore, write down your Success Creed somewhere it can be easily reviewed. Make it as clear, direct, durable, decisive, and positive as you can. And it must be based on beliefs you consider to be strong. Beliefs that form the foundation of who you really are.

Regularly reviewing your Success Creed will help motivate you. You will feel better about yourself and more positive about your prospects for achievement. After reviewing your Success Creed, you should feel proud about your efforts in striving for success, because you'll feel confident with knowing you deserve it.

Writing Your Success Questions

Success Questions are exceedingly powerful, and should be used continuously throughout the life of your goal-setting routine.

These questions effectively control the focus of your thoughts, which should, at all times, be directed towards the goals you've set for yourself. They work by overriding your negative internal questions, so that your subconscious is working with you instead of against you. They will get your subconscious back on the side of success.

Success Questions are simply positive questions you write down to regularly ask yourself whenever you've got spare time, when you start doubting yourself, or anytime you feel the need to focus your thoughts. They should be relevant to your goal-setting routine, and directly related to particular goals you're working on. The following are examples of positive Success Questions:

- What is the most important thing I could do right now?
- What should I be doing at this moment to increase my prospects for making a sale?
- What can I do today to ensure I meet my investment goals?
- How can I earn \$1 Million as a successful Realtor by my 40th birthday?
- Who should I talk to today that will help me learn everything about bonds?

Remember not only to make your Success Questions as positive as possible, but to write them down where you can regularly read them to yourself. And then, do what is necessary to answer them.

Writing Your Success Stimulants

Success Stimulants are motivating statements that, like Success Questions, help keep your mind focused on achievement.

These Success Stimulants can be phrases, biblical passages, inspirational ideas, or positive thoughts you've read somewhere, or came up with yourself. Wherever you find your Success Stimulants, they must be capable of motivating you into action. Action that leads towards your goals.

Many successful people post inspirational messages in their workplace, and read them when they find their mind wandering away from the achievement mindset they want. While this is a great idea, you should also write your personal Success Stimulants down on blank business cards, for carrying with you to review whenever you feel the need for a little inspiration.

The following are a few Success Stimulants we like:

- Before everything else, getting ready is the secret of success.
- It is hard to fail, but it is worse never to have tried to succeed.
- Happiness is not a destination. It's a method of life.
- You can't build a reputation on what you are going to do.
- If you want to improve your odds, then improve yourself.

While it isn't something you write down, if your Objective is something material, post a photo of the item where you've written your Objective, or somewhere you're likely to see the picture regularly. As a visual image can be incredibly motivating, we recommend using a picture of your Objective just as you would a regular Success Stimulant.

Careful review of your Success Stimulants, combined with regular consideration of your Success Questions and Success Creed, will not only help to inspire you, but help you develop success habits as well. Success habits that keep your mind on success, and your goal-setting efforts on the path to success.

Daily & Weekly Reviewing Equals Success

When a person has listed their Objectives, Reasons, Major Goals, Tasks, and various Success Stimulants, they have made a real commitment towards success. Success, however, as we've said, doesn't just come from writing something down. You have to act--doing what you have to, when you have to. You must also develop the success habit of regularly reviewing all aspects of what we call your goal-setting routine. And it has to become routine.

Assuming you've set some substantial Objectives, you should get in the routine of reviewing your goal setting on a daily basis. Don't worry, the review shouldn't take long.

First, check what Tasks need to be done that day, and organize enough time for doing them. Then, check what Tasks are required for the next few days in case you'll have to do some planning for them today. You should then give consideration as to what other Tasks or Major Goals you might need to write, to keep propelling you towards your Objectives.

Remember, you should always have enough Tasks on your plate to keep you going forward, without wearing yourself out. If you don't, it will either mean not achieving your Major Goals and Objectives, or perhaps that you've sold yourself short by setting Objectives and Major Goals that aren't dynamic enough for you.

You should also try to review your Reasons and Success Questions at least once a day as well. These will keep your mind on what it is you are after and why. When you've got time, or when you need the inspiration, read your Success Stimulants and your Success Creed. It is also a good idea to have a look back, from time to time, at the Tasks you've recently completed. There is nothing more inspiring, or rewarding, than to be reminded of the progress you've already made.

When you've done your review, make sure to complete all the Tasks you're supposed to. Check them off when finished, and write down any new ones that you've come up with. Don't worry if you can't foresee many Major Goals or Tasks when you begin a goal-setting routine, they'll become clearer as you work towards your initial Major Goals, as it's much easier to see what needs to be done once you've started. You'll even, although it might seem surprising now, relish setting more Major Goals and Tasks. And that's because success is pleasantly addicting. Once you've had a little taste for it, you'll want more because you enjoy it, and because you know you can get more.

Weekly Reviewing Lowers Stress

While an effective goal-setting routine combined with daily review, and attention, virtually guarantees reaching success, unfortunately a number of people find the pursuit of success to be extremely stressful. Some even abandoning their goal-setting routines, which they know can help them, simply because they can't handle the pressure they've put on themselves.

Does this have to be something that concerns you? Will you find the pursuit of success too stressful? Although we can't speak for everybody, we're positive that doing a weekly review in advance will allow you to reach the success you're planning, while also lowering your stress as well!

Everybody is busy these days, successful people often more than most. While you can't eliminate the unexpected, you can lower the chances of it affecting you and your goal-setting routine. You do this through a weekly review that is one part planning and one part troubleshooting.

This weekly review should be done before you start your work week, and include input from your family. You should begin the weekly review by going through everything you've entered into your goal-setting routine, giving particular attention to the Tasks you need to accomplish that week. While a daily review reminds you that the Tasks need doing, if you've not planned ahead for them they might surprise you, and that can be stressful. Particularly if you haven't set time aside for them.

By reviewing at the start of the week, you'll be better able to schedule and plan your Tasks, which lessens your stress, ensures successful Task completion, and even reduces the amount of time you'll be spending on each Task.

The family is the source of most people's enjoyment, but they can also be the source of most unexpected demands on your time. The time demands that are particularly stressful when you've go a lot planned. Although it won't entirely eliminate the unexpected, planning your week in advance with your family's input will lower the chances of something unexpected coming up, and also minimize its effect on you.

As you're scheduling you Tasks in advance, ask your family what demands they'll have on your time for the upcoming week, and then plan your Tasks around your family responsibilities, instead of organizing your Tasks first and being surprised, and unprepared, when something else comes up, or leaving your Tasks until you've got a free moment.

Remember though, always ask your family as positively as possible. You don't want them ever feeling concerned about making demands for your time. And it won't be a concern to you. With proper planning you'll have more than enough time for your job, your family, and for completing all your Tasks.

Directions: Evaluate your progress in each area using the following criteria:

1 – *Not yet within expectations*

2 – *Meets expectations at a beginning level*

3 – *Fully meets expectations*

4 – *Exceeds expectations*

Life Progress Report

PERSONAL HEALTH & EMOTIONAL WELLNESS	Start	1 st Term	2 nd Term	3 rd Term
I am my ideal weight & size				
I exercise daily				
I eat healthy foods				
My life has a low stress factor				
I get enough sleep each night				
I listen to my body's needs and take care of needs as they arise				
I have a high self-esteem				
I stay calm in frustrating situations				
I feel confident in myself				
I am sexually satisfied				

PERSONAL LIFE				
I have fulfilling personal relationships				
I feel comfortable meeting new people				
I feel important in large group settings				
I am a good listener and communicate thoughts and feelings effectively				
I spend quality time with my friends				
I spend quality time with my family				
I have an active support system in my life				
I am genuine & sincere				
I trust others				
I feel included and part of a community				

BUSINESS LIFE & MONEY				
I make enough money to meet my needs				
My business is where I want it to be				
I leverage time effectively				
I leverage people effectively				
I leverage money effectively				
I complete tasks on a timely basis				
I am a good estimator of time and money				
I work on activities that are the highest and best use of my time				
I limit my non-confronts (time wasters)				
I follow through with commitments				
I am highly productive				
I have a vision and a mission for my business				
My business has a purpose				

QUALITY OF LIFE				
I live the life I want				
I am happy and satisfied with my life today				
I look forward to the future				
I take vacations regularly				
I have all the toys I want and need				
I live in the house of my dreams				
I powerfully choose my life every day				
I visualize my success daily				
I feel included and part of a community				
I meditate and/or pray daily				
My life is fun				
I live a balanced life				
I see challenges as opportunities to grow and learn				
I seek out new learning and growth opportunities				

Affirmations

1. What is **affirmations**
2. How **affirmations** can improve your life
3. Tips on using **affirmations** and
4. How To Develop Your Own Positive Daily **affirmations**?
5. My own & other Sample **affirmations**

Note to You: This information is not meant to replace any professional advice. It is offered here as a service. Use this information at your own risk. No guarantee is made towards validity. This is my personal belief on how affirmations work for me.

I've enjoyed using affirmations for almost two decades. It is free, easy and usually effective. For me, it is the simple repeating a **positive** phrase in front of the mirror, in the car, or writing it on paper. Whenever I catch myself thinking something negative, I immediately "change that thought" to be a positive one. Here are some advice and samples from me and other people and how I use affirmations to change my behaviors. Feel free to modify them for your own use as I have for mine.

-W. Roger Salam

What are Affirmations

af·fir·ma·tion

[af-er-mey-shuhn]

-noun

1. the act or an instance of affirming; state of being affirmed.
2. the assertion that something exists or is true.
3. something that is affirmed; a statement or proposition that is declared to be true.
4. confirmation or ratification of the truth or validity of a prior judgment, decision, etc.

Above is the dictionary definition of affirmation.

What Are Positive Daily Affirmations?

Affirmations are positive thoughts or statements about some outcome you wish to achieve, such as wealth, success, or health. Instead of negative self-talk, you can use positive daily affirmations to direct what your focus will be. You can conquer your past and present fears, and enjoy your present or create the future by affirmation. Affirmations redirect your values, help formulate goals, or prepare you for situations, whenever or wherever they may occur.

You can say your positive daily affirmations silently or aloud to yourself. Repetition of affirmations will also counteract negative thoughts that may stream through your mind, automatically sometimes. You may write affirmations on a card — carried in your pocket, taped to a mirror, or placed where it is always visible to you. Repeat your positive affirmations at intervals throughout your day, to reinforce the positive belief and to maintain a positive state of mind.

It takes constant practice to focus on an affirming thought. Initially, you may not find it easy to hear the affirmation above the internal noise of negative thoughts and feelings. Given enough time, however, you can change most of the basic ideas about yourself by positive daily affirmations.

The idea behind affirmation is pretty simple. Most of us grow up learning to put ourselves down for any real or imagined reasons. We grow up believing certain things about ourselves

or comparing ourselves negatively to others. The use of [positive affirmations](#) is a technique to change that negative self-talk into something more positive.

Since we've spent many years on the negative image I think it's unreasonable to expect an instant effect from affirmations, but if we stick to it for a few days and weeks, with honesty, trust, and belief, then results will start to happen.

Every thought we think every word we say is an **affirmation**. All of our self-talk or inner dialogue is a **stream of affirmations**. We are continually affirming subconsciously with our words and thoughts and this flow of affirmations is creating our life experience in every moment.

Our beliefs are just learned thought patterns that we have developed since childhood, many of these work well for us, but others may now be working against us, they are dysfunctional and may be sabotaging us from achieving what we believe we want. Every affirmation we think or say is a reflection of our inner truth or beliefs.

It is important to realize that many of these "inner truths" may not actually be true for us now or may be based on invalid or inappropriate impressions we constructed as children, which if examined as an adult can be exposed as inappropriate.

We can use "**Positive Affirmations**", which are usually short positive statements targeted at a specific subconscious set of beliefs, to challenge and undermine negative beliefs and to replace them with positive self-nurturing beliefs. It is a kind of "brainwashing" only you get to choose which negative beliefs to wash away. The way these statements are constructed is extremely important.

It is important to remember of course that everything we say and think is a positive affirmation, using positive affirmation statements forces us to keep focused on our inner goals and reminds us to think consciously about our words and thoughts and to modify them to reflect our positive affirmation.

Do affirmations work

YES! Affirmations really work. You will be hard pushed to find any self help program anywhere that does not include affirmations, even the ones that appear to pooh-pooh affirmations include them under some slightly different guise. And the reason for this is, they work. The more determined you are to make your changes, the more you are prepared to accept change and let go of the past, the better they will work for you.

Why affirmations work

By choosing to think and say positive affirmations as true, the subconscious is forced into one of two reactions - avoidance or reappraisal. The bigger the issue the bigger the gap between the positive affirmation and the perceived inner truth and the more likely that one is going to experience resistance. This is where the subconscious finds it easier to stay with its perceived inner truth and avoid the challenge using any means at its disposal to avoid examining the issue. You will recognize this reaction by a strong negative feeling inside as you state the positive affirmations. Equally if your experience a sense of joy and well being, your mind is instinctively responding to something it believes to be true. When you get this emotion, you know your affirmations are working!

Continually repeating affirmations with conviction and passion will chip away at even the strongest resistance. However there are a number of additional techniques you can use that will super-charge your affirmations and magnify their effectiveness many fold. I will outline these techniques for you later. Once the resistance is broken, your subconscious is able to re-examine the core belief and patterns you have been working on. The effect can be startling and things can change very quickly as the dysfunctional beliefs get identified and replaced by your own new inner truth. Depending on how deep into your consciousness these beliefs lay, every other learned pattern and belief that relied on the original belief as a premise, becomes unfounded. The subconscious has to re-examine them all, this can lead to a period of introspection. If you find yourself experiencing serious resistance or have identified an area of trauma in your life, I strongly urge you to seek professional support, the journey you are embarking on will release you from the past but having proper support around you as you go through the process will make it so much easier.

Because affirmations actually reprogram your thought patterns, they change the way you think and feel about things, and because you have replaced dysfunctional beliefs with your own new positive beliefs, positive change comes easily and naturally. This will start to reflect in your external life, you will start to experience seismic changes for the better in many aspects of your life.

How quickly do affirmations work

From day one, there will be affirmations you love and enjoy saying, these affirmations are likely to be very effective for you and you are likely to start experience changes almost immediately. Others will feel very negative, almost like a big lie, this indicates resistance and these areas may take longer to impact. How quickly you can resolve an issue like this is like asking how long is a piece of string. It depends on the issue, how deeply the belief is held and how determined you are to bring about change in that area of your life, the latter being perhaps the most important of all. If you are truly ready and want to make changes, the

quicker those changes will come for you. People have made cognitive changes in their beliefs almost instantaneously, once you are prepared to embrace and accept a change and you believe it to be right for you from your very heart, then that change will happen. So it is not really a question of time, more a question of how accepting of change you can be.

However, you should be under no illusion that by embarking on this process you are starting a journey for your lifetime. As you see and experience the techniques working for yourself will be driven to explore your inner-self further and other techniques. As you make your changes in one aspect of your life, other issues will pop up that you may want to deal with. The joy is, you would now have the knowledge and skill to deal with these issues effectively.

Will Affirmations help me?

Yes. No matter what aspect of life you're dealing with or who you are, affirmations will not only make you feel better about yourself and your life. But if used correctly, they can manifest real change in your life. Changing the way you think, reprogramming your mind and removing the old negative beliefs that have been sabotaging you again and again throughout your life. They can enable you to achieve the life you've always wanted for yourself!

Why doesn't everyone use Affirmations?

They do! Every thought we think every word we say is an **affirmation**. All of our self-talk or inner dialogue is a **stream of affirmations**. We are continually affirming subconsciously with our words and thoughts and this flow of affirmations is creating our life experience in every moment.

It has been demonstrated that nearly 90% of our thoughts are negative, no wonder we find ourselves struggling. Each negative thought or word is a **negative** affirmation and these nasty little beasts can be even more powerful than positive affirmations because we often find them easier to accept. It is these negative thoughts that feed and validate our negative internal beliefs. Under this kind of negative bombardment most people simply do not have the strength to break free of their negative thoughts and become hopelessly locked into their own (usually false) negative beliefs.

Positive affirmations are designed to challenge those negative beliefs and start to stem the flow of negative thoughts and words that seek to validate them. Affirmations are more than just repeating words. It is a whole process of becoming aware of your thoughts and words in everyday life, choosing to think and project happy positive thoughts. The more you can consciously inject the spirit of your affirmations into your daily thoughts and words, the quicker they will work for you.

How to create your own affirmations

Self-developed affirmations (the ones you compose yourself) are the most effective positive daily affirmations. If you couple them with clearly defined written goals and applied faith, their power is unlimited.

To be truly effective, you must write your own affirmations and believe in them; they must have a profound impact on you emotionally. Your firm belief that what you are affirming is possible is crucial, because once you start believing that something is possible, it becomes probable. Without that firm belief, further repetition of your affirmations will just be futile. An affirmation should be a belief in yourself. The desires and dreams that your mind can conceive bear seeds of possibility, and possibilities ultimately become realities.

The emotional dimension of each affirmation should never be overlooked. When you can actually 'feel' your affirmation, not just utter or read them, their total impact increases immensely. The written affirmations (thus your goals) must ignite an emotional reaction in you, else they simply fall flat.

You should state your positive daily affirmations in the present tense, that is, use "I am..." rather than "I will be..." Saying things in the present tense will program your subconscious mind to believe that what you affirm is already fact. When the subconscious believes that, it will start arranging for bringing what you affirm to you. In other words, the subconscious will drive you to perform the actions needed to live out what you affirm; and, acting thus, you will create the circumstances that make them actually happen for you.

Another important guideline in formulating your affirmations is to write them in the positive state. Many people have the tendency to write affirmations in the negative state — which immediately defeats the purpose and the effectiveness of the affirmation. Affirmations written from the negative perspective will never work.

When you convince yourself not to follow certain behavior, you only bring yourself from the negative to neutral, but there is no movement forward to the positive. When you underscore the positive, you automatically start from a positive note, and you naturally shift your mind-set to forward-looking, positive thinking.

Take some time to think about areas in your life you would like to improve and how you might want your life to be. It is worth taking some time over this process. Write the most important ones down in a list.

Now look at each item on the list and write out a few positive statements for each. They must be positive and in the present tense, focus on what you **do** want, **not** on what you don't want.

Supercharging Affirmations

There are other techniques you can use that can super-charge the effectiveness of your affirmations. I will outline a few here briefly

Affirmation Mirror work

Perhaps the most powerful way of using affirmations is to state them whilst looking in the mirror. Some of the most important messages you have received have been from people looking you straight in the eye. By looking yourself in the eye as you state your affirmation you magnify the importance of the message to yourself.

Written Affirmations

A great way of keeping your affirmation at the forefront of your mind is to write them down, leave notes or cards around so that you notice them throughout the day. The AffirmIt! program uses mobile technology to text powerful messages to you with the goal of keeping your mind focused on your intention. Another idea is to write your affirmation down many times (10-20), this helps imprint it on your mind.

Say Affirmations with Passion

Say your affirmations with passion, the higher your emotional state as you say them, the more effective they are.

Example Affirmations

Affirmations for Health

- Every Cell in my body vibrates with energy and health
- Loving myself heals my life. I nourish my mind, body and soul
- My body heals quickly and easily

Affirmations for Abundance

- I prosper wherever I turn and I know that I deserve prosperity of all kinds
- The more grateful I am, the more reasons I find to be grateful
- I pay my bills with love as I know abundance flows freely through me.

Affirmations for Love

- I know that I deserve Love and accept it now
- I give out Love and it is returned to me multiplied
- I rejoice in the Love I encounter everyday

Affirmations for Romance

- I have a wonderful partner and we are both happy and at peace
- I release any desperation and allow love to find me
- I attract only healthy relationships

Affirmations for Weight Loss

- I am the perfect weight for me
- I choose to make positive healthy choices for myself
- I choose to exercise regularly

Affirmations for Self Esteem

- When I believe in myself, so do others
- I express my needs and feelings
- I am my own unique self - special, creative and wonderful

Affirmations for Peace and Harmony

- All my relationships are loving and harmonious
- I am at peace
- I trust in the process of life

Affirmations for Joy and Happiness

- Life is a joy filled with delightful surprises
- My life is a joy filled with love, fun and friendship all I need do is stop all criticism, forgive, relax and be open.
- I choose love, joy and freedom, open my heart and allow wonderful things to flow into my life.

My Daily Morning Affirmations

- 1. I'm smart because I learn something good everyday**
- 2. I'm perfect because I never make mistake knowingly**
- 3. I like myself because I always choose the right thoughts which result in the right ACTION**
- 4. I'm happy because I'm myself**
- 5. I'm healthy, wealthy and wise. I've all the money I desire. Large sums of money come to me NOW from all directions quickly, effortlessly, in abundance and in increasing amounts under grace and in perfect way.**
- 6. I give thanks that I am NOW rich, well and happy and that my financial affairs are in divine order. Every day and in every way I am growing richer and richer. Everything and everybody prospers me NOW and I prosper everything and everybody NOW**
- 7. I give thanks for the immediate and complete payment of all financial obligations. I have faith that with God's help all obligations are being immediately paid in full.**
- 8. Infinite Spirit, I give thanks that the ___ million dollars or hundred times its equivalent, which is mine by divine right, is released, and reaches me NOW under grace, in a perfect way. All financial doors are wide open, all financial channels are free and the 10 million dollars come to me NOW.**
- 9. Infinite Spirit, open the way for the right home, which is mine by divine right. I give thanks that this home is released and reaches me now under grace and in a perfect way. I give thanks that I'm beautifully and appropriately housed with the rich substance of God.**
- 10. Infinite Spirit, open the way for the Divine Design of my life to manifest: let the genius within me now be released; Let me see clearly the perfect plan. The perfect plan includes health, wealth, love and perfect self-expression which brings perfect happiness. Give me a definite lead and I'm ready for the divine plan!**
- 11. I fully and freely forgive. I loose and let go. I let go and let God's divine love do its perfect work in me and through me. I let go and let God's love do its perfect work in the conscious, subconscious and super-conscious activities of my mind, body and affairs. I give thanks that peace, health, plenty and happiness now reign supreme in me and in my world.**
- 12. I love the highest and best in all people. I NOW draw to myself the highest and best people. What I want for myself, I want for everyone, especially for my family, friends, students and business associates.**
- 13. Thy will be done this day! Today is a day of completion. I give thanks for this perfect day, miracle shall follow miracle and wonders shall never cease.**

My Daily Evening Affirmations

1. This is a time of satisfying completion. I loose and let go this day. Divine Intelligence establishes only good from it. All else fades away.

2. As I lie down to peaceful sleep, I thank God for my successful day. I rest easily, knowing that divine intelligence is renewing my mind, body, and soul and preparing me for an even more successful day tomorrow.

Shower POWER

Quality of Your Life is the Quality of Questions You Ask Yourself & Others on a Regular Basis

- ◆ Why am I **blessed** and **fortunate** to be alive today?
- ◆ What will I **do to surprise** my spouse/children/friends and make them *smile*?
- ◆ What fruit will I **eat** this morning to give me *quick energy* and *cleanse* me?
- ◆ Do I need to **pack** *water/fruits/vegetables* in my cooler for my *car or office*?
- ◆ Which tape/CD will I **listen** to today to **boost** my *earning power*?
 - ◆ What are the things in my life that **get me totally jazzed**?
 - ◆ Who can I **catch doing something right** today?
 - ◆ How will I **convert** a current customer to a **Raving Fan** today?
 - ◆ How will I **exercise** today to **increase** my *energy* and **make** me *stronger*?
- ◆ Who do I **love** in my life? Why do I **love** them? *How* will I **show** them?
 - ◆ What book will I **read** tonight to *enlighten and inspire* me?
- ◆ What **victories, pictures** and **moments** will I **record** in my *Success Journal*?
 - ◆ Will today's activities **keep me on track** to *live my dreams*?
 - ◆ What will I **do to make a difference** *in someone's life* today?
 - ◆ Who can I write a Personal Thank You Note today?
- ◆ *Do I want to ignore these questions and suffer the consequences later?*

Courtesy of www.RogerSalam.com

10 Affirmation of Susan Jeffers, PhD

1. One step at a time is enough for me
2. Whatever happens I'll handle it
3. I reach out and invite others into my life
4. I focus on my many blessings
5. I let go and I trust
6. I know that I count and I act-as-if I do
7. The quality of my life depends only on me
8. I radiate love wherever I go
9. I'm drawing to me all good things
10. I'm powerful and I love it

Affirmations of Thomas H. (a good friend of mine)

I am Thomas H!
I am a successful achiever!
I am a winner!
I succeed at everything I undertake!
I set goals!
I achieve all of my goals!
I overcome any and all obstacles that life may present to me and learn from them!
Everything in my life happens for a reason and it serves me!
I produce consistently outstanding results!
I demand more of myself than anyone else could ever expect!
I am efficient and a peak performer!
I am organized and plan my days, projects and outcomes!
I work my plan!
I keep all of my commitments - always!

I am happily married and have an incredible bond with my wife!
We set family goals and achieve them together!
I spend quality time with my wife every week!
We have a beachfront house!
We own a beautiful 35ft sailboat and sail frequently!
We travel at least 3 times a year!
We are absolutely debt free!
Our personal income exceeds \$100,000 per month!
Our personal net worth exceeds \$30 Million!

I am healthy and wealthy!
I eat healthy food and work out every day!
My body becomes more energetic each and every day!
With every breath I take I have more energy to carry me towards my goals!
My body is a masterpiece and I am incredibly fit!
I feel great!

I always achieve my desired outcomes!
I have unlimited wealth and abundance!
I have unlimited god power within me!
I am the master of my universe!
I have the power to bring about anything I set my mind to!

I am a successful business leader!
GEN is extremely successful beyond anybody's expectations!
GEN is debt free and has enough capital to address all of its needs!
GEN is the worlds leading Internet Commerce Provider!
GEN is a Billion Dollar company!

I am a successful public speaker!
I empower and motivate people to be all they can be!
People like and trust me - they care about what I have to say!
I am a great, charismatic leader!
People seek me out for advice!
I am happy and balanced!
I am a successful mentor and role model!
I am a successful achiever!
I succeed at everything I undertake!
I am Thomas H.! I am a winner! I win! I win! I win!

Tools & Technologies & Great Internet Sites For Optimum Performance

1. www.Carbonite.com

Before you go out and get more productive, protect what you've already got first. This will give you peace of mind. What do I mean?

Back up your computer data. NOW. I can't tell you how many horror stories have I heard over the years from students who didn't back up their data and had to start all over again. 43% of people lose irreplaceable files every year. Only 3 out of 100 stolen laptops are ever recovered. Thousands of files are lost each year to fires, floods and other disasters. And not to mention all the data loses due to computer malfunction or hard drive failure.

I know there're many ways to back up your data and I've tried my share of those. I've bought many external hard drives to back up data, but I only wish I could tell you where they are now. Yes, I lose them and so do most people.

Perhaps you're an exception, you know where your disk or hard drive is in the house (or office), but if there's a disaster (fire, flood, theft – take your pick) and you lose your computer, wouldn't your external drive go with the flames? Oh, you take it home with you or keep it at the bank vault? Then you'd have to remember to take it with you to do your back up. And that's the problem – somewhere in the back & forth, you'd either forget or not do your back up as often.

Again, what's the point of backing things up if what you if you can't access them whenever and from wherever you'd like? Remember, how telephone "Answering Machines" were the rage at one time and now you rarely see them, do you know why? Because of voicemail system. Who wants to maintain an answering machine when you can get the same benefit without the machine? The same thing is happening for back up data service.

Find an online data back up service and let them do it for you remotely. And yes, I've used few good ones and although they were good, but the prices keep on going up as I kept increasing the data amount. And who has the time to sort through files to keep deleting so that you don't go over the "limit" or else your fee goes up.

I'm extremely happy with Carbonite's service and the best part is that it's easy to use and automatically saves every time you connect to the internet (with today's wireless, you're always connected), secured & encrypted and best of all it costs less than \$50/year (like \$4/month) regardless of how much data you store.

Go to www.RogerSalam.com and click on "Resources" tab

2. www.smartdraw.com & www.mindjet.com

Think More Clearly

You need to get your thoughts on paper. Even better than writing your thoughts out though is drawing them, here's how...Process Mapping!

SmartDraw - www.smartdraw.com

Lot's of people are now talking about process mapping. Hands down the Rolls-Royce of process mapping software is SmartDraw. It's not cheap, but if you are planning on mapping out your business then this is a must have.

Mind Mapping Mindjet – www.mindjet.com

Use mindmapping to take notes, brainstorm, plan, and to even keep track of tasks I have to take care of. The best mindmapping software is by Mindjet. Once again, it's not cheap either, but it's so much better than some of the free tools out there and it's worth the investment.

3. www.microsoft.com/windows/windowsmedia

Cut Your Audio Learning Time In Half using Windows Media Player - Play Speed Settings. When I listen to any audio learning materials on my computer I always use the speed settings on windows media player. Most people don't even know it's there. The slide you see on the left allows you to speed up the audio without changing the pitch. What this means is that you can speed up someone's voice without them sounding like Alvin and the chipmunks. Previously, I used an expensive Panasonic tape player back in the pre-mp3 days that accomplished the same thing – but now all you have to do is adjust the play speed.

On a side note – put every audio course you have ever listened to on my mp3 player, but invest in an mp3 player that has variable play speed. As far as I know ipods don't have that feature. Creative's Nomad Zen (www.us.creative.com) that came out a year ago has this feature. If you listen to instructional mp3s away from your computer than you should get one of these and it'll be your secret weapons to absorbing lots of material fast.

4. www.Google.com

Optimize your Internet browsing by adding special tools to your browser and you'll love your experience of Internet browsing. It'll be so much more efficient if you do these. First download the latest Internet Explorer version 7 from www.microsoft.com/internetexplorer or if you like an alternative (you're anti-Bill Gates), go to <https://addons.mozilla.org/firefox>. When You Have 20 Websites Open, you'll love the new browsers. Other people love Firefox for surfing the internet and I use the new Internet Explorer. Sometimes I have so many tabs open there isn't even one letter on each tab, which makes identifying them incredibly difficult. Both foxpose and latest IE browser removes all the confusion and wasted time looking for the right tab because it has displays of all of your tabs on a page that you can choose from.

Never Search For A File Again

Google Desktop: <http://desktop.google.com/>

Do you know that the average executive wastes 6 weeks looking for misplaced items? Well, Google hasn't figured out (yet) how it can help you find your car keys, but they've solved the problem of wasting time looking for computer files. You can download Google desktop and then you can use Google's powerful technology to index and search your computer. For example I can do a search for the phrase "increasing productivity" and seconds later every single document I have that has that phrase in it is listed for me. When I make presentations or do research this is a huge time saver and it results in a higher quality of work because you don't forget to use the great information you already have.

5. www.roboform.com

Never Waste Time Looking For A Password or Typing In Your Favorite Sites.

This piece of software integrates into both firefox and internet explorer and it has a drop down menu of every site that you need a password for. It's amazing, all you need to do is select the site and Roboform will take you there and log you in.

This is a huge time saver and it should be a required add-on for everyone working online.

6. www.TinyURL.com

TinyURL was created as a free service to make posting long URLs easier, and may only be used for actual URLs. Are you sick of posting URLs in emails only to have it break when sent causing the recipient to have to cut and paste it back together? Then you've come to the right place. Visit TinyURL website and they will create a tiny URL that **will not break in email postings** and **never expires**. There are some other cool reasons to use TinyURL (e.g. hiding your affiliate link). Using it for spamming or illegal purposes is forbidden and any such use will result in the TinyURL being disabled and you may be reported to all ISPs involved and to the proper governmental agencies. This service is provided without warranty of any kind.

7. www.MyProductAdvisor.com

My Product Advisor (MPA) is a free and unbiased service by Market Insight Corporation (MIC). It provides you with a customized, ranked short list of the products that are right for you, based on the product characteristics that are most important to you. Unlike product filtering sites, MPA's methodology uses mathematics and logic to find the best recommendations, so your results are not overly inclusive or exclusive.

MPA is the best place to **jumpstart your shopping process for cars, TV, digital cameras, computers, cell phones, PDAs, etc.** It is complementary to other sites since it helps you find the set of products that are uniquely suited for you. For example, of the hundreds of digital cameras or vehicles on the market, which two or three should you really focus your research on?

8. www.Dictionary.com

Dictionary.com is a multi-source dictionary search service produced by Lexico Publishing Group, LLC, a leading provider of language reference products and services on the Internet.

To use the dictionary, simply type a word in the blue search box that appears at the top of every page and then click the 'Search' button. This will perform a search for the word in the several dictionaries hosted on our site (see below). If you don't know how to spell the word, just guess. You will get a list of suggestions if you are wrong.



The answers are right on your browser and just a click away with the **Dictionary.com Toolbar!** It's easy to install, easy to use, and free of charge. Go to <http://dictionary.reference.com/tools/toolbar/> and download the toolbar into your browser.

9. www.Time.gov

Everything you wanted to know about time. This public service is cooperatively provided by the two time agencies of the United States: a Department of Commerce agency, the National Institute of Standards and Technology (NIST), and its military counterpart, the U. S. Naval Observatory (USNO). Readings from the clocks of these agencies contribute to world time, called Coordinated Universal Time (UTC).

10. www.Powerfulsleep.com

The estimate is that we spend a third of our lives sleeping away. Since sleep takes so much of our time, doesn't it make sense to master sleep? When you're devoting a third of your life into anything, it makes perfect sense to me to master that. You're saying what's there to master about sleep? Ask someone who suffers from insomnia or ask someone who wakes up tired and exhausted regardless of the number of hours of sleep and they'll tell you how important mastering a good night's sleep is. There's a lot of information (and misinformation) about sleep and how many hours of sleep is optimal. You decide for yourself, but first get educated about it and then come to your own conclusion. My only advice is, "Don't make rest your objective; make rest a necessity. Rest only long enough to gather strength."

11. www.ReallyEasyReader.com

"While most people can read, the real question is whether their reading and writing skills meet the challenge of living and working in today's information-rich and knowledge intensive society and economy."

In this day and age, do I have to sell you on the advantages of speed reading? More and more of our activities at work, home and school, require us to read and absorb greater and greater amounts of data. In this day and age information has become key to our survival and even more so to our success. The main barrier to our evolution is the amount of information we can absorb, Speed Reading can remove this. Normal reading, as we all know takes up a great deal of time, Speed Reading changes the time. If you can double your reading speed, you can cut your reading time in half or read twice as much. By enabling yourself to absorb greater amounts of information, you enable yourself to do more with and contribute much more to your work, study and home life.

Too much to read? Information overload? What if you could instantly read at least twice as fast with no decrease in retention? Well you can! What this simple program does is allow you load in a pdf or a word document and then you can slowly increase the speed that the words from the document flash across the screen. Over time you can multiply your reading speed an incredible amount – but you will see immediate results too – and that's why this program rocks.

The currently available information on speed reading is a mine-field of confusion and conflicting interests. Meet the next generation of speed reading. Really**Easy**Reader is the first example of the next generation in accelerated reading. Really**Easy**Reader uses RSVP, the correct color choices, variable speed controls and text size, as well as reducing the distracting screen clutter to a minimum. Really**Easy**Reader presents information in the perfect manner for speed reading to be achieved immediately. So all the reasons to spend days or weeks developing the techniques have disappeared. It is now possible for [anyone](#) to instantly start to speed read.

In addition, most of the secondary factors that normally inhibit reading speeds are under direct software control. This means that the user can instantly alter and overcome bad reading habits while implanting and enhancing new good ones.

ReallyEasyReader does the work for you; all you need to do is watch. This means that Speed-reading is made easy...

Stop sub-vocalizing: when we learn how to read, we are taught to read the words at first out loud and then internally, most people still do this in their adult lives, which limit their reading speed to the speed at which they can talk.

- ReallyEasyReader runs faster than you can speak, this prevents any sub-vocalizing.

Stop Regressing: Everyone suffers from thinking they missed a few words causing them to flick back and forth across the text; this is a bad habit and significantly reduces your reading speed and comprehension.

- ReallyEasyReader displays the text once, then it is gone, so no regression or flick back.

Increase Span: span is the number of words we can read in one go, in most people this is 1 word at a time, your eyes and brain can deal with much more. Practice can increase this to 4 or more words at a time, allowing a massive increase in your reading speed.

- ReallyEasyReader allows you to control the word span desired.

Increase Speed: The brain and eyes are designed to absorb information quickly, however most reading is so slow that the brain gets bored and finds something else to do. By increasing your reading speed, you can stop the boredom which will increase your comprehension and allow you to remember more. ([more..](#))

- ReallyEasyReader allows you to explore your current optimum reading speed and provides you with the ideal environment to develop it further.

12. Cut Your Audio Learning Time In Half Windows Media Player - Play Speed Settings. When I listen to any audio learning materials on my computer I always use the speed settings on windows media player. Most people don't even know it's there. The slide you see on the left allows you to speed up the audio without changing the pitch. What this means is that you can speed up someone's voice without them sounding like Alvin and the chipmunks. Previously, I used an expensive radio-shack tape player back in the pre-mp3 days that accomplished the same thing – but now all you have to do is adjust the slider.

On a side note – I have every audio course I have ever listened to on my mp3 player. But it's not an ipod. Yeah, I have an ipod, but to learn at high speed, Creative's Nomad Zen puts Apple's ipod to shame. If you listen to instructional mp3s away from your computer than you should get one of these. I've been using them for over 5 years now, and I believe it's one of my secret weapons to absorbing lots of material fast.