

CAREER HEALTH

Success - Achieving Your Dream

By Jim Rohn

While most people spend most of their lives struggling to earn a living, a much smaller number seem to have everything going their way. Instead of just earning a living, the smaller group is busily working at building and enjoying a fortune. Everything just seems to work out for them. And here sits the much larger group, wondering how life can be so unfair, so complicated and unjust. What's the major difference between the little group with so much and the larger group with so little?

Despite all of the factors that affect our lives - like the kind of parents we have, the schools we attended, the part of the country we grew up in - none has as much potential power for affecting our future as our ability to dream.

Dreams are a projection of the kind of life you want to lead. Dreams can drive you. Dreams can make you skip over obstacles. When you allow your dreams to pull you, they unleash a creative force that can overpower any obstacle in your path. To unleash this power, though, your dreams must be well defined. A fuzzy future has little pulling power. Well-defined dreams are not fuzzy. Wishes are fuzzy. To really achieve your dreams, to really have your future plans pull you forward, your dreams must be vivid.

If you've ever hiked a fourteen thousand-foot peak in the Rocky Mountains, one thought has surely come to mind "How did the settlers of this country do it?" How did they get from the East Coast to the West Coast? Carrying one day's supply of food and water is hard

enough. Can you imagine hauling all of your worldly goods with you . . . mile after mile, day after day, month after month? These people had big dreams. They had ambition. They didn't focus on the hardship of getting up the mountain.

In their minds, they were already on the other side - their bodies just hadn't gotten them there yet! Despite all of their pains and struggles, all of the births and deaths along the way, those who made it to the other side had a single vision: to reach the land of continuous sunshine and extraordinary wealth. To start over where anything and everything was possible. Their dreams were stronger than the obstacles in their way.

You've got to be a dreamer. You've got to envision the future. You've got to see California while you're climbing fourteen thousand-foot peaks. You've got to see the finish line while you're running the race. You've got to hear the cheers when you're in the middle of a monster project. And you've got to be willing to put yourself through the paces of doing the uncomfortable until it becomes comfortable. Because that's how you realize your dreams.

©Jim Rohn. All Rights Reserved. For information about Jim's programs, contact the FrogPond at 800.704.FROG(3764) or email

Battle the Holiday Bulge & Win

Continued from front page

calories, that low fat does not mean that you can eat twice as much, and that low carb usually means more calories.

6. Choose candy you don't like: You will be less apt to eat out of habit and take a piece or two if you are not surrounded by your favorites.

7. Choose alternatives to candy: Give out dried fruits, nuts, raisins, cheese and cracker packets, pretzels, popcorn, or fruit roll-ups for more healthful treats.

8. Choose low-calorie treats: Things like Licorice, popcorn, gummy bears, mints and marshmallows are all lower calorie alternatives.

9. Choose small portions: Buy fun-sized chocolates instead of their full sized counterparts. Don't forget to count out in advance your allotted servings for the day.

10. Choose non-food alternatives: You can still enjoy the holiday festivities and keep the trick or treaters happy. Many stores and holiday shops carry a multitude of Halloween miniature toys, cars, glow-in-the-dark necklaces and other fun little goodies.

©Dianne Villano. All Rights Reserved. Dianne is the president of CUSTOM BODIES which has been serving the Tampa Bay with fat-loss and body shaping programs since 1996 Dianne is a contributing writer for over 20 on and offline media outlets. You can grab a FREE copy of her ULTIMATE HOLIDAY FITNESS SURVIVAL GUIDE a How to Actually Lose Weight Throughout the Holidays at www.mypersonalfitnesscoach.com/TheULTIMATE-HOLIDAYSURVIVALGUIDE.HTM



Helping people make smart choices about their money

7301 Jefferson NE
Suite D
Albuquerque, NM 87109

Phone (505) 345-6611
Toll free (866) 551-6611
Fax (505) 345-6633

smargulin@cfiemail.com
www.trustSteven.com

Income tax planning and preparation provided through Steven P. Margulin CPA PC.

Securities and advisory services through CENTAURUS FINANCIAL INC. MEMBER FINRA and SIPC, a Registered Investment Advisor. Steven P. Margulin CPA PC, Trusted Advisor, Steven P. Margulin CPA CFP Life Coach and CENTAURUS FINANCIAL INC. are separate and unrelated companies.

"Do not dwell in the past, do not dream of the future, concentrate the mind on the present moment."

-Buddha

VALUES - BASED QUALITY OF LIFE™ Newsletter

Because Making Smart Choices About Your Money Impacts The Quality of Your Life

Over the years, we have found that there are elements of your life that are more important than money.

These elements - Physical Health, Relationship Health, Inner Health and Career Health - cannot be delegated.

We hope that you find these articles to be of value in improving the quality of your life.

PHYSICAL HEALTH

Battle the Holiday Bulge & Win

By Dianne Villano

It's Halloween, and so starts the Holiday Season. The average person gains 7-12 pounds between Halloween and New Year. This article will help ensure that you won't be among them. First, Halloween; as Halloween rears its head, so does the plethora of wonderful smelling chocolates and other treats that tempt us as we walk through the aisles of our favorite stores. I will cover some tips, tricks and nutrition information for many of the popular candies to help you make the best choices. The moral is - if you can count it and limit it to a single serving, you can work it into your food plan and enjoy the Holiday festivities without sacrificing your fitness goals.

1. Keep your goals firmly planted in your mind. We all get caught up from time to time. While in the moment, it is quite easy to lose sight of your ultimate vision and why you began your fitness or fat loss programs to begin with. I always spend time, prior to the beginning of the Holiday season, reinforcing our client's Why's'. How will your life be better when you are living at your goal weight? What will you be wearing? How will you be feeling? Where will you feel more confident or energetic? How are you feeling in your current condition? Why the heck do you want to lose this weight anyway? Keep them handy for a constant reminder of why you do want to make the choices that will lead you to your goal.

2. Keep an eye on serving sizes and portions. Any food (even not so healthy ones) can be worked into your food plan, it's just a matter of awareness and balance. Many people label foods good or bad. In reality, it is all about portions and serving sizes.

3. Make a plan - If you are like most people, you grab a treat or two every time you walk past the bowl. This can add up to hundreds of calories before you know it. Plan ahead and count a few treats into your food plan ahead of time. Count them out in advance and place them in a separate bowl or dish. This will keep you from feeling deprived and still allow you to stay on track toward your goals.

4. Avoid the "All or Nothing" mentality. Let's face it, no one's perfect. Chances are, there will be a time when you go overboard. Don't let this lead into an already blew it binge that lasts until January 1st. Not one or two days is going to make or break your fat loss efforts. Get right back on track the next day and consider adding some extra cardio in to work off the extra calories.

5. What is in YOUR candy bowl? This can make a significant difference in how you manage your weight throughout the Holiday. Be aware, however, that healthier does not necessarily mean fewer

Continued on back page



©2007 Bachrach & Associates, Inc.
All Rights Reserved.
8380 Miramar Mall, Suite 200 · San Diego, CA 92121

RELATIONSHIP HEALTH

Annoyances

Annoyances: What to do when you feel annoyed with the people in your life?

By: Susie & Otto Collins

Did you read about this guy who had been drinking, decided to climb a fence and jumped into the Niagara river, heading over the falls? According to the news, he became the only person known to have survived a plunge over the falls without a safety device.

After this man was released from a hospital and arrested, he told reporters that he had been suicidal but that this experience made him want to live.

This is what we call learning from the “power of contrast.” He wanted to die and then found out that maybe he didn’t.

When we read about this man’s “adventure”, we thought that it was a good illustration to answer a question from one of our newsletter subscribers.

Our subscriber had a question about a quote by Robert Johnson that we used in one of our newsletter articles which was...

“We forget that in falling in love, we must also come to terms with what we find annoying, distasteful and intolerable in each other and also in ourselves. Yet it is this confrontation that leads to our greatest growth.”

Our subscriber asked, “I would dearly love to know how to confront these things in a way that promotes this growth. Can you help?”

In our experience, there are at least three ways to not just “confront” but also come to terms with and embrace the things we find annoying, distasteful and intolerable in other people and in ourselves.

These ways are:

1) These annoyances can signal a place within you where you may need to grow or something you may need to attend to.

Recently, Otto sprained his ankle and has found it very annoying to not be able to walk and move as he normally likes to. But, as he reflected on the “real” energetic cause of his sprained ankle, it may have been a signal for him to slow down since we have been work-

“When you stop putting yourself on the line, and you don’t touch your own heart, how do you expect to touch other people.”

-Tori Amos

ing much longer and harder than normal on several projects during the past month. His “growth edge” may be to continue to appreciate the passion with which he approaches everything in his life, while at the same time learn balance.

2) These little (or big) annoyances may be magnifying some behavior within you that you need to look at and possibly change.

Several years ago, Susie supervised several employees. At times when she found that these employees were not completing various projects to her satisfaction, she jumped in, took over and “saved the day”.

In the process of “taking over”, she tended to insensitively step on her employees’ “toes”, making them feel inadequate and incompetent. As luck would have it, she attracted a boss to her who treated her the same way

she had treated her employees.

Because she got to feel first hand how her employees must have felt, Susie changed the way she supervised them to reflect a more “team-like” approach. She learned not to rush in and “take over” but rather give encouragement and help if asked.

3) As we said earlier, there is a lot to be learned by the power of contrast.

By looking at what you find distasteful about others, you are able to determine what you want and what you don’t want in your life.

For example, we get many pleas for help from people in relationships where they are not being honored in various ways or even abused by their partners.

Those people have the opportunity to look at their partner’s behavior and decide if this is what they want in their life. They are given the opportunity to begin saying what they want and if they are still not being honored, begin making the changes that will bring them the life they deserve.

So, in giving you these examples, we’ve given you perhaps a different way to look at what you find annoying and distasteful in others and in yourself. If you are finding that you are becoming annoyed, upset or irritated with other people’s behavior (or even you’re own), take this opportunity to look within yourself and ask, “What can I learn from this situation?”

By asking this simple question, you will find yourself healing and growing in ways that you never felt were possible.

© Susie & Otto Collins. All Rights Reserved.

INNER HEALTH

Put Yourself in Charge of Change

By Pat Weber

It’s interesting how we intellectually know that tomorrow will be different from yesterday, or even different from today. We know this based on experience. Wasn’t it only yesterday computers started appearing on people’s office desks? And now today, some of those people who cursed the wretched new things, rage when theirs or anyone else’s computer is down! Tomorrow will not be the same as yesterday. We know it. And yet, many of us go through change and feel battle fatigue, look worn out, and whine loudly.

As part of this intellectualizing let’s challenge some myths of change. Let’s take charge of our thinking about living with change. After all, within these myths are the thorns that cause some of our uncomfortableness with the change process.

One myth, people resist change, is almost a rally cry in corporations and organizations. It even echoes in families. People don’t resist change as much as we fear uncertainty and the unknown. People don’t resist change but shriek, “Just don’t try to change me!” Most of us WANT change. We want to change from being stressed to feeling more relaxed. We want to free ourselves from limited choices and have a greater number of options. If we get sick, we do whatever we can to get ourselves feeling well. Many of us get stuck in yesterday and yet daily we live with change.

A favorite myth of mine is, “This is a bad thing!” You can use anything you want to replace the word “this”. Even out of what begins as a tragic change, there usually is a pot of gold at the end. I have a friend whose husband was a tugboat operator for 25 years. One evening rather than delegating

the task of going into town to buy groceries, for whatever reason, he went in himself. Apparently, he must have slipped, lost his balance or somehow fell off the docks. He hit his head and snapped his neck, dead in that instant. A tragic, needless accident. An unsettling, life-changing event. Yet nearly a year later, my friend has lost 50 pounds, and is having more success than ever in her work, and very recently there have been some new men in her life.

Most of us go through the process of change similar to experiences we have in

“He who is not courageous enough to take risks will accomplish nothing in life.”

-Muhammad Ali

grieving the death of someone we love. We are, after all, human. For a while we grasp on to the way things “were” yesterday. In our own time, in our own way, we stay stuck until we are ready to let go of yesterday. Then when this release frees us, we move forward. We move on, go new directions, meet new challenges.

Finally, there’s the myth that change is an event. Change is constant. Change always is, it never isn’t! What we do live with are life-changing events: getting married, having a baby, open heart surgery, fatal accidents, different jobs. Maybe snapshots of life similar to these give us the view that change is an event. The image of change is more like a continually playing movie or

video. Like a video system, some events in our life seem to move fast forward, other times they seem to be on pause. The reality is changes abound.

Still after all the intellectualizing many of us will continue to struggle with change. Many of us prefer the comfortableness of being uncomfortable.

My son is a surfer. He’s been surfing since he was 12 years old. Now after years of me believing he was learning from me, I am learning from him. At 24, he uses lessons learned in surfing: “Some surfers “read” the wave, some just “feel” it. It’s hard to tell who has the better style, if it works it just works- you can’t say one is better, unless you personally like it that way. There is always fear following you, especially when you’re dropping in on a 25 or 30 or even 50 foot wave! Some people get scared on little waves - 6 foot or so. When you’ve hesitated with a thought or action, so fear will never get to come out, the fear grows stronger since its intention is to overcome you. Anyway, no two waves are the same, ever. You can’t predict what will happen or try to have some plan for what you will do when the next wave comes, because it will almost never be exactly as you planned. You just have to get in a good position, stay calm, and hope that a good one is coming just for you. When it does, you can’t question if it is the one or not. You just have to go with it or go past it, and don’t look back or be turned to stone or fear.

Get in a good position, challenge the myths, ride the wave. Ride the good ones that come your way. Put yourself in charge of change.

© Copyright, Pat Weber. All Rights Reserved. Patricia is America’s Sales Reluctance Coach. Visit www.prostrategies.com for her free Ezine, free reports, free teleclasses.