

REINVENTING RETIREMENT

FINDING PURPOSE IN
RETIREMENT



Dr. Fred Rouse
The REAL Money Doctor

A PERSONAL NOTE FROM DR. FRED ROUSE

Money is only half of retirement. Purpose is the other half, and almost no one in financial services will tell you that.

The people who truly thrive into their 80s and beyond are the ones who answered a harder question first. Why do I get up in the morning now. That is what this guide is for. So read it slowly, do the exercises, and decide what the rest of your life is for.

Dr. Fred

Whatever you're ready for next, it all lives in one place.

DrFredRouse.com

Welcome

RETIRE Or REFIRE...

That is the question faced by 10,000 Baby Boomers a day reaching retirement age.

Retirement is a chance to reinvent your life for the journey ahead. A journey that could well last 20, 30 and possibly 40 years.

Studies have shown that discovering our purpose in retirement is the key to health, healing, happiness and longevity.

Retirement is about much more than just money. Having A Life Plan for Retirement may be even more important than your plan to finance your retirement.

Maybe it's time you had the "Purpose Conversation".

This Complimentary eBook will help facilitate that conversation by helping you to think deeply about your life well beyond your portfolio.

My hope is this eBook inspires you to Reinvent Retirement so you can live with purpose and passion and make **THE REST OF YOUR LIFE... THE BEST OF YOUR LIFE!**

Enjoy!

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**SPECIAL
BONUS**



**How much would you pay
for a Magic Pill that could:**



- **Reduce** Alzheimer's by 52%
- **Prevent** stroke by 44%
- **Reduce** heart attacks by 19%
- **Improve** your overall health
- **Add** years to your life



**Fortunately you don't
need a pill.**

All you need is purpose.

Reinventing Retirement

Next Exit 

THE NEW RETIREMENT REALITY

In an excellent article in InvestmentNews, **5 Ways To Start The Purpose Conversation**, author Dan Sharishevsky shared these insights on finding purpose in retirement.

Retirement is undoubtedly one of life's biggest transitions. Today, 75 is the new 60, and 65 is the new 50. Retirement is no longer the finish line. It's the starting gate! It's a time to redefine yourself. It's a chance to pursue new passions and live with renewed purpose.

While working, you devoted two-thirds of your

day to sleeping and work. In retirement, every day is Saturday. Once you retire, your free time more than doubles with 16 hours to fill every day for what could be 20, 30, and possibly 40 years.

Without purpose-driven plans in retirement, you could experience feelings of boredom, anxiety, depression, and loss.

Studies have shown that discovering our purpose in retirement is the key to health, healing, happiness, and longevity.

Even with an adequate nest egg, retirement is about much more than just money. Having A Life Plan For Retirement may be even more important than your Financial Plan to finance your retirement.

Maybe it's time you had the "Purpose Conversation."

This Complimentary eBook will help facilitate that conversation by helping you to think deeply about your life well beyond your portfolio.

One thing is certain. This is NOT your parent's retirement. For decades, retirement was the finish line. People retired, received the gold watch, and sailed off into the sunset.

Today, retirement is the starting gate. Today's retirees are living longer, healthier, more active lifestyles...

They're starting businesses, working part-time, or volunteering. They're pursuing new hobbies, going back to school, or traveling. They're living with a renewed sense of purpose.

Retirement should be a new beginning. A chance to reinvent yourself for the journey ahead... a journey that could well be 20, 30, and possibly 40 years. Experts believe PURPOSE makes for a fulfilling life.

Studies show that discovering your purpose in retirement is the key to health, healing, happiness, and longevity.

Consider This...

How much would you pay for a MAGIC PILL that could:

- Make you 52% less likely to develop Alzheimer's?
- Prevent strokes by 44%?
- Reduce heart attacks by 19%?
- Improve your overall health?
- Better sleep?
- Add years to your life?

Fortunately, you don't need a MAGIC PILL. All you need is PURPOSE!



In an article in Kiplinger's, ***Living A Life Of Purpose After Retirement***, Brian Skrobonja said when someone asks about what you do, the answer shouldn't be, "I'm retired." There is more to the second half of your life... a lot more. Retirement is a process you go through, not your identity.

Author and futurist Buckminster Fuller has a question designed for finding your life's mission: "What is it on this planet that needs doing that I know something about, that probably won't happen unless I take responsibility for it?"

The transition of retirement is not the destination; it is the transition to what is next. It is your opportunity to reinvent yourself and live out the second half of your life with purpose.

When many people retire, they lose their purpose because their self-worth is tied up in what they did for a living. Without work, they are lost, endlessly drifting to find meaning in their lives.

If you're like many would-be retirees, you'll likely "retire from" something... a job or boss you hate... and not "to something."

If you retire from something and not to something, there is a good chance you'll return to work. 40% of retirees end up returning to work.

In an excellent article on True Connection Communities, ***Discovering Your Passion When You're Over 55***, they posed the question, "What's my purpose?" It's a question we ask ourselves throughout our lives – as teens, then as college graduates, as new parents, and as empty nesters. But there's perhaps no more



critical time to ask that question than as we prepare to retire. After all, work, perhaps parenting, maybe marriage, or a combination of all three has defined the majority of our lives. Now in the absence of full-time responsibility, we have the opportunity to find a new or renewed purpose. The next question is, how do you discover your passion when you're over 55?

In her article, **6 Ways To Find Meaning And Purpose In Retirement**, Kathleen Coxwell wrote that famous psychologist Viktor Frankl knew a lot about looking for meaning in life. In his book "Man's Search for Meaning," Frankl wrote, "Happiness cannot be pursued, it must ensue. One must have a reason to be happy."

Frankl believed that the very pursuit of happiness thwarts happiness, but once you have a reason to be happy — i.e., a meaning — happiness comes automatically.

In an article on the Oakland Press, **How To Discover Your Purpose In Retirement**, writer Nancy Collamer quotes from a 2020 Edward Jones / Age Wave study. It found that one in three new retirees struggles with finding purpose after they leave their job.

As author and motivational speaker Wayne Dyer used to say, "If you are what you do, then when you don't, you aren't."

Purpose isn't waiting to be found. Everyone has a purpose, but it rarely just reveals itself. Instead, you have to make a proactive choice to discover your purpose.

According to authors Richard J. Leider and David A. Shapiro, finding purpose in retirement isn't just nice to have... it's a necessity!

In Leider's most recent book, he poses the following exercises that can help unlock your purpose as you age.

PURPOSE LOADING...



Describe the finest chapter in your life thus far. What made it the finest? How can you manifest those qualities in your next chapter?

Ask yourself, "How can I grow and give?" Review your calendar. Make regular appointments with yourself to grow and to give.

Who is your aging exemplar, and why do you admire this person? What qualities of growing old do they embody?

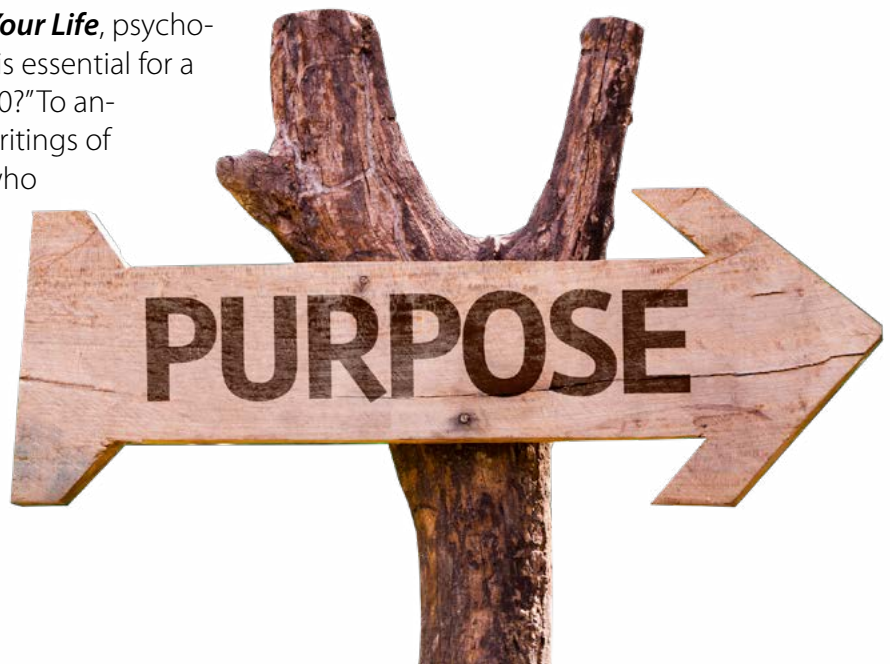
The Importance of Purpose

It's common knowledge that having a sense of purpose gives us direction, fulfillment, and happiness, but research has shown it also has a tangible benefit on your health.

- A study at Washington University in St Louis, Missouri, found that rating a person's sense of purpose even one point higher on a seven-point scale decreased the risk of death by 12 percent over 14 years. Plus, the benefits were seen across people in their 20s to 70s, suggesting it's never too late to find your passion.
- A study by Rush University Medical Center found that people who have a lower sense of purpose in their lives could be more likely to develop Alzheimer's disease compared to people who have a greater understanding of purpose.
- Researchers for the American Heart Association analyzed several studies. They found that over an average follow-up of 8.5 years, having a high sense of purpose in life was associated with a 23 percent reduction in death from all causes and a 19 percent reduced risk of cardiovascular events, including heart attacks and strokes.
- A study by the University of Michigan found that those who reported having greater life purpose were more likely to make better use of preventative healthcare and spend less time in the hospital than those with a lower sense of purpose.

In a recent article, ***Finding Purpose In Your Life***, psychotherapist Dr. Katherine Esty asks, "What is essential for a good life for those of us who are over 70?" To answer that question, she draws on the writings of German philosopher Immanuel Kant, who famously wrote that, to be happy, it is essential to have:

- Something to do: Esty notes that "those of us over 70 who are thriving are active." Whether your passion is



volunteering, crafting, taking continuing education classes, golf, or some other hobby or pastime, she says that “activities that engage us fully and give pleasure are the ones that are essential to our well-being.”

- Someone to love: “As we age, as well, we come to understand better that connecting with the people we love is necessary,” says Dr. Esty. Whether it is the family you are related to or the family you have chosen, interpersonal relationships sustain us, especially later in life. Sadly, we saw the impact social isolation had on so many people during the pandemic.
- Something to hope for: “Older people who flourish have a wide range of purposes and things to hope for that give meaning to their lives,” Dr. Esty observes. “Meaning and purpose come from caring about something beyond ourselves.” This could be a social cause, family, spirituality — whatever energizes you.

How To Find Your Purpose In Life

According to St. Ignatius of Loyola, here are six ways to find your purpose in life.

Pick The Right Time To Think About It

Making decisions takes time and experience.
So don't make choices while worried or distracted.

Imagine Yourself In The Future

Ten or twenty years from now, are you happy with your choice?
Could you take it or leave it?

Ask The People Who Know You Best

They might surprise you with how much insight they have into your life.

Think About How The Rest Of Your Life Is Affected

Once you find your purpose, you'll know it because everything else falls into place.

Pretend You Are Another Person Giving Advice To Yourself

What would you say to you? Would you be disappointed in your choices? Pleased?

Imagine You Are Living Your Last Moments

Are you happy with the way you have lived your life?
If not, what can and would you change?

As Hyrum Smith says in his book, *Purposeful Retirement*, that's a profound question all retirees need to answer as they move into the last third of their lives. You might retire from a job, but you never retire from making contributions.

Before you can plan for the future, it's instructional to learn from the past, which is why the following section focuses on the most common regrets in life from those about to die.





THE TOP 10 REGRETS IN LIFE BY THOSE ABOUT TO DIE

As you get to think through the retirement you would like to create, I think it's helpful to listen to the wisdom from those that have gone before you.

For this reason, I've added this section on The Top 10 Regrets In Life By Those About To Die.

Hopefully, some of these regrets will strike a chord and will challenge you to rethink your retirement and make changes based on these regrets.

Bronnie Ware is an Australian author, songwriter, and motivational speaker best known for her writings about the top deathbed regrets she heard during her time as a palliative care nurse described in her book *The Top Five Regrets of the Dying*.

For several years, Bronnie sat by the bedsides of dying people. The conversations shared were personal, life-changing, and enormously insightful.

Joel Brown from Addicted2Success.com decided to expand on Bronnie's work and interviewed several patients in palliative care units and nursing homes who are seeing their last days on earth to share their regrets in life.

Their answers were memorable, and Joel decided to expand on Bronnie's Top 5 Regrets and came up with The ***Top 10 Regrets In Life By Those About To Die***.

NUMBER 1:

I never pursued my dreams and aspirations.

People's number one regret on their death beds is that they were never brave enough to pursue their dreams but settled for what others expected of them. When they look back at their lives, they tend to recall their unmet goals and aspirations. They are often haunted by decisions that resulted in the lives they ended up with.

While you still have many years to live, be sure to take some time to reach your dreams. Start working toward your goals now; don't keep putting things off until it's too late.

What are 2 or 3 of your dreams that haven't been fulfilled yet?

What are the steps you can take today to get you on the path to making those dreams a reality?

NUMBER 2:

I worked too much and never made time for my family.

Excessive dedication to work causes a person to spend less time with their loved ones. Parents can even miss out on their children's lives because they spent their best years pursuing careers and making money.

It would do you good to determine what is essential. Then, do away with unnecessary expenses and things that only crowd your life - this will make room for improved relationships and better lifestyle choices.

What are some of the ways you can apologize to those you love for devoting too much time to work?

How can you make more time for those you love over the next week, month and years?

NUMBER 3:

I should have made more time for my friends.

When health and youth have faded, people realize what is truly valuable - they find that all their income and achievements amount to nothing in the end. What matters in those last few moments are the people who are dear to them. At that time, they tend to miss their friends.

It's so easy to get lost in the daily grind that you forget to take care of your relationships. If you don't intentionally stay in touch, you may lose contact with your friends through the years.

Who are the friends you wish you had made more time for?

Why don't you reach out to them now? It's never too late to rekindle a friendship from the past.

NUMBER 4:

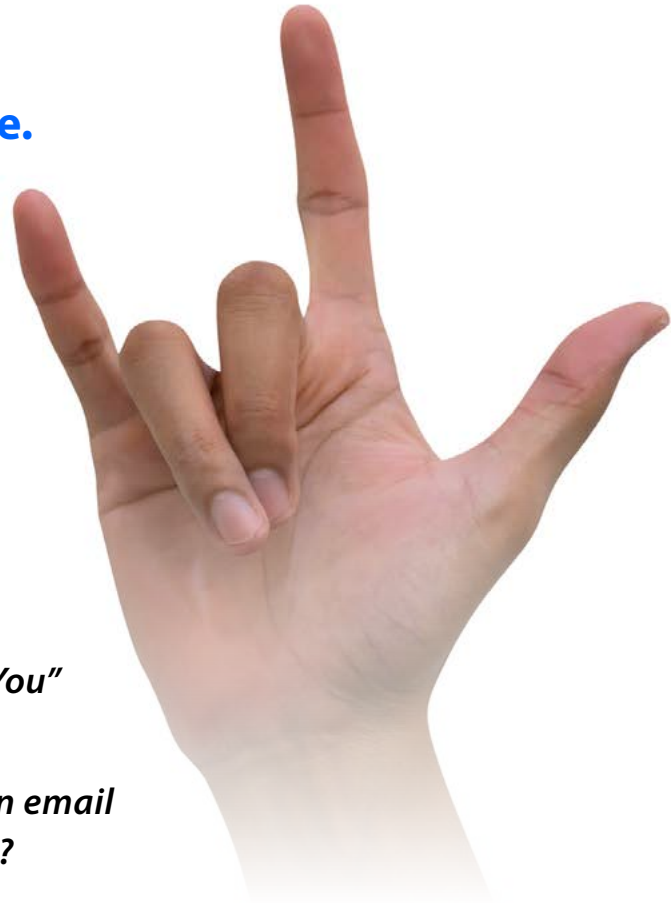
I should have said I Love You a lot more.

The importance of love becomes more pronounced toward the end of life. At this time, unreturned love will also be more painful.

It can be hard to tell someone that you love them, especially if you fear rejection. But not expressing those feelings will leave an unsettled need in you and possibly affect all future relationships. If you are afraid of getting hurt, remember that it's better to make your love known than to spend the rest of your life dwelling on what could have been.

Who are the people you wish you had said "I Love You" more frequently?

Why don't you pick up the phone, send a text or an email and let them know how you truly feel about them?



NUMBER 5:

I should have spoken my mind more instead of holding back and resenting things.

Many people choose not to confront those who offend them, thinking that this would keep things civil. In truth, suppressing anger breeds bitterness, which leads to various diseases. Harboring bitterness also makes you emotionally crippled and prevents you from fulfilling your true potential.

If you want to have healthy relationships, honesty and confrontation are necessary. The common misconception about conflict is that it creates division. In reality, if it's done kindly and constructively, confrontation deepens mutual respect and understanding.

What are two or three things you didn't speak your mind about that you now resent?

What are the first steps you can take today to rectify that situation?



NUMBER 6:

I should have been the bigger person and resolved my conflicts.

Many times, death beds and funerals are more miserable because of broken relationships that were never restored. Likewise, relationships are ruined when misunderstandings are not dealt with immediately, resulting in a lifetime of hostility.

Conflicts are a part of life; you can't avoid them, but you should never let your anger last for more than a day. Choose to forgive. Right the wrongs that you can, while you can.

What are the outstanding conflicts from your past that have not been resolved?

Why don't you be the bigger person and right the wrongs from your past while you still can?

NUMBER 7:

I wish I had children.

As people age, they often feel lonely and long for the company of their sons and daughters. Those who never had children often have regrets about having no one to comfort them or inherit their legacy.

With today's modern thinking, kids may be viewed as inconveniences or hindrances to pursuing your goals. But keep in mind that your children will be the ones to show you love when you are old. They will also be the ones to whom you will entrust everything you've worked hard for after you're gone.

Maybe that ship has sailed, but who can you become a father or mother figure to that would be meaningful for both of you?

What steps can you take right now to begin to make a difference in someone's life?

NUMBER 8: **I should have saved more money for my retirement.**

Failing to plan for the retirement years can leave people destitute in their old age. When that happens, their last moments on earth can be challenging and miserable.

While you are young, you might not yet grasp the reality of retirement, but it's essential to make a plan for yourself. Be careful not to spend too much on things you think you need now; think about providing a comfortable life for yourself in the future.

What can you do today to help shore up your retirement savings?

What step can you take today to get you started down that path?



NUMBER 9: **Not having the courage to live truthfully.**

Looking back, people would wonder whether things would have been better if they were truly honest about who they were.

They think about the distress they caused themselves and others by pretending to be someone they're not. You will naturally have concerns about whether people would reject you or accept you if you came clean; you might find it easier to compromise yourself just to be liked or loved. If you don't yet dare to be truthful to others, you can start being honest to yourself.

Who are you at your core, and what perception have you put out into the world that isn't your true self?

What steps or actions can you take today to rectify that situation and live authentically?

NUMBER 10:
Happiness is always a choice.
I wish I had known that a lot earlier.

People rarely realize that they can choose to be happy. It's so easy to play the victim of circumstance and prevent yourself from moving on in your life. You tend to settle for mediocrity because it's familiar; you pretend to be content because you're too afraid to explore.

Choose to have a happy life. Be unafraid of change, and don't worry about what others think of you. Instead, learn to relax and appreciate the good things.

Life is what you make it. Don't allow yourself to be plagued by regrets. A well-lived life begins today.

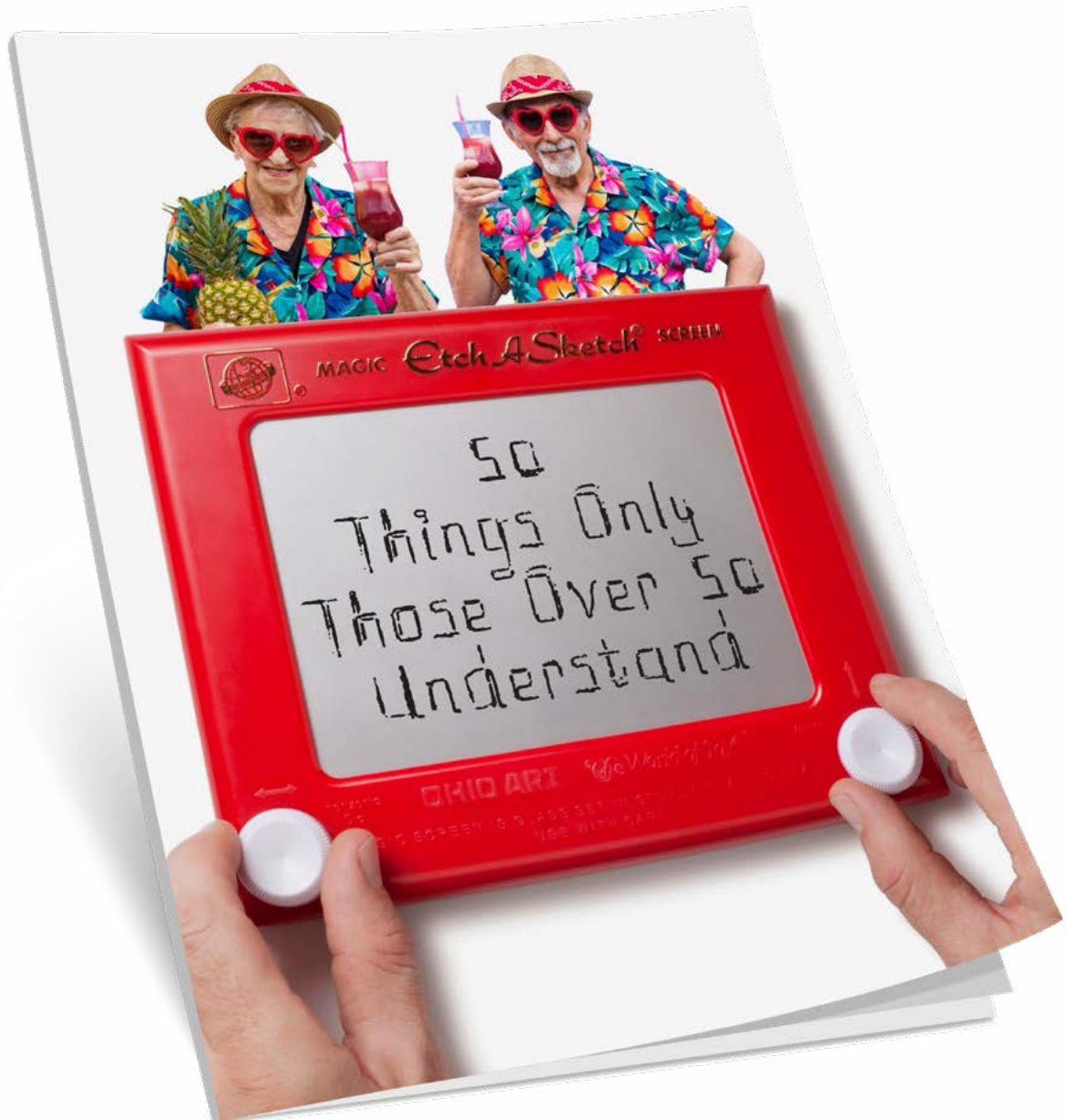
What can you do today to choose happiness and make that a proactive choice moving forward?

What areas in your life have you played the "victim," and how can you rectify that now?

I hope this eBook will help you get out of your way, focus on what matters most, learn from the past, and create a joyous life aligned with your heart.



Memory Lane



Take a trip down memory lane as we've assembled
50 Things Only Those Over 50 Understand.

Can you say, Captain Kangaroo and Mr. Green Jeans?

DOWNLOAD NOW



YOUR BLUEPRINT FOR SUCCESS

HAVE YOU GIVEN UP HOPE ON EVER BECOMING THE VERY BEST VERSION OF YOU POSSIBLE?

How many times have you made promises to yourself that this is going to be the day you turn your life around, only to break those promises as you watch one deadline after another come and go? Then the cycle starts over as more promises are made and more are broken.

Do a Google search for Reinvent Your Life and 29,800,000 results show up.

Search on Amazon for Self Help, and you've got over 90,000 choices.

Becoming the very best version of YOU is a hot topic.

Studies show we spend a lot of time thinking about the future—as much as one hour out of every eight—and yet we do a poor job of acting to achieve the future we so desire.

I'm not saying reinventing your life is going to be easy. I'm saying it's going to be worth it.

If you'd like to hit the reset button on one or more areas of your life, you're certainly not alone, but



here is how it tends to play out for most of us. See if you can relate.

You start with the very best of intentions. Tomorrow is the day, or I'll start on Sunday, or since it's the 28th of the month and a Friday, I'll start fresh on Monday. After all, that's the first of the month, which is the perfect time to start fresh.

Sadly, the goalposts keep moving, deadlines keep extending, more promises broken and you keep putting things off. You finally realize it's weeks, months, and even years and that elusive "tomorrow" never comes.

If that just described you, then you're going to love the next seven issues in the **Reinvent Your Life Series**.

This 7 part series is designed to help you live your best life and as Oprah says, "*Become the person you were meant to be.*"

When we take a close look at people we define as successful, we often discover that they have reinvented themselves on more than one occasion.

If you are serious about reinventing yourself, you need to be prepared for and ready to embrace change.

There's a good chance you'll reinvent numerous aspects of your life several times during your lifetime, regardless of your age.

According to the Bureau of Labor Statistics, the average worker currently holds ten different jobs before age forty, and this number is projected to grow. Forrester Research predicts that today's youngest workers will hold twelve to fifteen positions in their lifetime.

And don't think reinventing your life is only for those who are young and still working. Baby Boomers, out of necessity, are completely reinventing retirement as we know it.

Today, 65 is the new 50. Boomers have to plan for the longest retirement anyone's ever had to prepare for, which could last 20 to 30 years or longer.

With those retired or close to it, there are more career second acts with 70% expecting to do some work in their retirement years.

The hot new retirement plan for baby boomers is starting a business to supplement their income or pursue a passion. People over 50 are among the country's most active entrepreneurs, starting businesses at rates higher than their younger counterparts.

It's an older dating scene. Boomers make up one of the fastest-growing segments of the matchmaking industry.

There's a new focus on fitness, with boomers hitting the gym in record numbers.

The fact is everyone, regardless of their age, will need to reinvent themselves numerous times throughout their lifetime.

Consider this. Think about your career, your finances, your health, and your relationships. Are you where you thought you'd be at this stage of your life in those four areas?

If not, you're certainly not alone.

These are the four areas that come to mind most often when people think of reinventing their life and hitting the reset button.

Consider these facts.

Your **CAREER**...85% of individuals hate their job and admit to being disengaged while at work.

FINANCES...78% live paycheck to paycheck, 71% are in debt, 40% couldn't cover a \$400 emergency, and 74% haven't come close to saving what they need for retirement. And this, I might add, is happening in the wealthiest country in the world.

How about **HEALTH**...72% of individuals are either overweight, obese, or morbidly obese. But experts say the actual numbers are much higher. Why? When self-reporting, women tend to lie about their weight by 9 pounds. And men lie about their height by an average of 2 inches.

RELATIONSHIPS... 62% report being miserable in their relationship. Four out of 10 have considered leaving, and one in 10 doesn't trust their partner anymore.

Think about your own life. How do you stack up in those four areas?

Most individuals would like to improve at least two of the four areas, and many want to reinvent all four.

If you are not where you want to be in your life, don't quit; instead, Reinvent Yourself.

Don't ever feel like your best days are behind you. Reinvention is the purest form of hope we have.

It's never too late to become the person you were meant to be.



Grandma Moses didn't begin painting in earnest until the age of 78. She lived to 101, passing away in 1961, and wasn't around to see one of her paintings sell in 2006 for \$1.2 million.

Julia Child worked in Secret Intelligence in WWII and didn't begin her career in cooking until she was in her 50's.

Ray Kroc sold paper cups and milkshake mixers before buying McDonald's at age 52.

Martha Stewart didn't start her homemaking empire until she started a catering business in her 40's.

Stan Lee, the creator of the world-famous Marvel Universe, didn't write his first hit comic book until he was nearly 40.

Rodney Dangerfield was an aluminum siding salesman before making a hit appearance on The Ed Sullivan Show at age 46.

Harland Sanders, better known as Colonel Sanders, didn't start Kentucky Fried Chicken until well into his 60's.

Every minute is a gift, filled with the opportunity to wipe the slate clean and begin again.

What a beautiful thought to know you have the power to choose the direction of your life, change your future, and make the rest of your life, the best of your life.

Never be afraid to start over. It's a chance to rebuild your life the way you wanted to all along.

Reinvention is neither easy nor smooth.

As the author, Paulo Coelho, said, *"If you're brave enough to say goodbye, life will reward you with a new hello."*

Henry Ford said, *"Failure is simply the opportunity to begin again, this time more intelligently."*

You're far too smart to be the only thing standing in your way. But at some point in our lives, we all dreamed of accomplishing great things and living a life of value and purpose. Unfortunately, it's far too easy to allow the demands and frustrations of daily living to dampen those hopes and squash those dreams. When that happens, we begin to settle for just getting by.

Reinvention is about moving away from making a living and moving towards designing a life.

I just celebrated my 60th birthday. How much more successful can I be in my 61st year if



I take all the lessons learned and knowledge gained from my first 60 years and plow them into year 61?

The Oxford Dictionary defines reinvention as “the action or process through which something changed so much that it appears to be entirely new.”

Creating yourself involves change. Don't be afraid of change. Embrace it. Welcome it.

In the course of reinventing yourself, you might end up losing something good, to end up with something much better.

The need for reinvention often coincides with significant changes in our lives, such as leaving a job, having kids, ending a relationship, the loss of a loved one, a health scare, filing bankruptcy, moving to a new city, getting married, or having to care for an aging parent.

George Bernard Shaw said, *“Life isn't about finding yourself. Life is about creating yourself.”*

You hold the brush and color palette in your hands, and your life is the blank canvas in front of you. It's never too late to create your masterpiece.

For those that have hit rock bottom, it's not the end of the world. It is the springboard for the most significant growth of your life. It forces you to let go of who you wanted to be so that you can work toward someone far more exceptional. What feels like the end is often the beginning.

When something terrible happens, you have three choices. You can let it define you, let it destroy you, or you can let it strengthen you.

When things are bad, that's generally the very best time to reinvent yourself. I learned a long time ago that success is better than failure, but the most important lessons I've learned come from failure.

Author James Altucher said, *“Every day, you reinvent yourself, you're always in motion. But you decide every day: forward or backward.”*

And everything counts. There is a cost or benefit from everything you do. Either you're moving closer to your goal or farther away from it. If you're green, you're growing. If you're ripe, you're rotten.

Henry David Thoreau said, *“The mass of men leads lives of quiet desperation.”*

But it doesn't have to be that way.

Mostly, reinvention is about finding purpose and doing what makes you happy.



Remain curious and adopt a beginner's mindset. Never stop learning. Reinvention is a journey, not a moment.

What do you want the next 5, 10, 20, even 30 years of your life to resemble?

The key is to find your purpose; that thing that makes you welcome each day and lights your soul on fire.

Many experts believe purpose makes for a fulfilling life. Recent studies have shown that discovering our purpose is the key to health, healing, happiness, and longevity.

Scientific studies by medical doctors, neuroscientists, psychologists, and medical researchers show that living with purpose has a measurable effect on health outcomes on par with regular exercise.

The Reinvention Process

Here are the significant areas of your life that you might want to improve or completely reinvent.



The Reinvention Process happens over time with various steps along the way.

For now, your homework assignment is to go through these four steps. In later issues, we'll get into the actual process of how you go about reinventing each area of your life step by step.

Get Out Of Your Comfort Zone

A comfort zone is a beautiful place, but nothing ever grows there. Everything you've ever wanted in life is found one step outside your comfort zone. Beyond the fear is growth. This is where life begins, and this is where the magic happens. If it scares you, it might be a good thing to try.

Life will only change for you when you become more committed to your dreams than you are to your comfort zone.

I encourage you to do something today that makes you uncomfortable. The hardest thing you'll ever do is leave your comfort zone, but you have to let go of the life you're familiar with and take the risk to live the life you dream about.



Steps To Reinventing Yourself

Step 1) Take 100% Responsibility For Your Life

Life is a self-fulfilling prophecy. If it is to be, it's up to me. Take 100% responsibility for where you are in your life right now. When you try to point the finger at someone else, remember, you've got four of them pointing back at you.

Life is about choices. Where you are today is a result of the choices you made yesterday, and where you'll be tomorrow is a result of the choices you'll make today.

Step 2) Decide What Areas You Want To Reinvent

Make a list of the areas you would like to reinvent. Get clear on the outcome you'd like to see. Write it down. Describe it in great detail. How does it look? Can you see it? Create the life you want and don't accept anything less. Make a list of all the areas you would like to reinvent.

Step 3) Make A List Of The Obstacles Standing In Your Way

For any area that you want to reinvent, there are several obstacles standing in your way.

I love what Dan Sullivan, Founder of Strategic Coach, says on the topic of obstacles. He says, *"Once you envision the desired outcome, you need to become immediately aware of everything that stands in the way of achieving that goal. Then create a plan to transform those obstacles into action, realizing that all of those things that seem to oppose our goals are the raw material for achieving them."*

What are those obstacles? Make a complete list of obstacles that stand in the way of your goal.

Step 4) Prioritize The Areas You Want To Reinvent

Go through the entire list you came up with in Step 2, and now go back and prioritize in order of importance the areas you would like to reinvent.

We will take what you come up with in these four steps and start to formulate the plan to reinvent any area of your life completely.

Conclusion

What a comforting fact to know the past does not equal the future. If you're not happy with some areas of your life, you have complete control to change.

Each issue in the Reinvent Your Life series builds upon the next. At the end of the 7th issue, you will know how to reinvent any area of your life completely.

It's all about progress, not perfection. Rome wasn't built in a day, nor will you reinvent your life in 24 hours either.

For now, get clear on the areas you want to reinvent and visualize the outcome in your mind's eye.



Additional Resources

MINDSETS

FIXED MINDSET

The belief that skills, intellect, and talents are set and unchangeable.

I'll stick to what I know. Either I'm good at it or not.

It's fine the way it is. There is nothing to change.

This is a waste of time; there's a lot to figure out.

It's easier to give up. I'm really not smart.

This work is boring. No one likes to do it.

It's easy for him or her. They were born smart.

GROWTH MINDSET

The belief that skills, intellect, and talents can be developed through practice and perseverance.

I want to learn new things. I am eager to take risks.

Is this really my best work? What can I improve?

I know this will help me even though it is difficult.

I'll use another strategy; my mistakes help me learn.

I recognize my weakness, and I know what to do.

I wonder how they did it. Let me try to figure it out.

DESIRES

SKILLS

EFFORT

SETBACKS

FEEDBACK

TALENTED PEERS

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12 PEOPLE WHO FOUND SUCCESS LATER IN LIFE

Michelle Obama is one of the most successful women in America, but didn't even own the White House until she was 45.

Barack Obama didn't start his law firm until he was 40 and didn't become a senator until he was 42.

John Deere was 40 when he was diagnosed with cancer, but he didn't start his company until he was 42.

Bill Gates started Microsoft in 1975, but didn't start his company until he was 35.

Richard Branson didn't start Virgin until age 28, when he lost his job as an advertising executive during the Depression.

Warren Buffett started his company at age 11, but didn't start his company until he was 30.

Howard Schultz started Starbucks at age 19, but didn't start his company until he was 31.

John D. Rockefeller started Standard Oil at age 13, but didn't start his company until he was 25.

Sam Walton started Walmart at age 17, but didn't start his company until he was 28.

Steve Jobs started Apple at age 20, but didn't start his company until he was 30.

Mark Zuckerberg started Facebook at age 13, but didn't start his company until he was 27.

Bill Gates started Microsoft at age 13, but didn't start his company until he was 27.

John Deere started John Deere at age 13, but didn't start his company until he was 27.

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WINNERS vs. LOSERS

THE WINNER – Is always a part of the answer.

THE WINNER – Always has a program.

THE WINNER – Says, "Let me do it for you."

THE WINNER – Sees an answer for every problem.

THE WINNER – Sees a green near every sand trap.

THE WINNER – Says, "It may be difficult, but it is possible."

THE LOSER – Is always a part of the problem.

THE LOSER – Always has an excuse.

THE LOSER – Says, "That's not my job."

THE LOSER – Sees a problem in every answer.

THE LOSER – Sees two or three sand traps near every green.

THE LOSER – Says, "It may be possible, but it's too difficult."

DOWNLOAD NOW

The 17 Principles of Success

FROM THE WORKS OF NAPOLEON HILL

Definiteness of Purpose

Definiteness of Purpose is the starting point of all achievement.

Creative Vision

Creative Vision is a quality of mind belonging only to men and women who follow the habit of going the extra mile for a recognition no such thing as the necessity of working hours, is not concerned with monetary compensation, and its highest aim is to do the impossible.

Learning from Adversity & Defeat

Every adversity you meet carries with it a seed of equivalent or greater benefit.

Accurate Thinking

Accurate Thinking involves two fundamental facts: you must separate facts from mere information. Secondly, you must separate facts into two classes: The important and The Unimportant. Only by doing so can you think clearly and accurately.

Pleasing Personality

Having a pleasing personality is the aggregate of all the agreeable, gratifying and likable qualities of any one individual.

Applied Faith

Faith is a state of mind, which may be developed by conditioning your mind to receive inflexible convictions. Applied faith is the adaptation of the power received from Infinite Intelligence to a major definite purpose.

Enthusiasm

Enthusiasm is a state of mind, is inspiring action and is the most conspicuous of all emotions.

Maintenance of Good Health

Follow with vigor, mental effort with physical, eating with feeling, associating with humor, and you will be on the road to sound health and happiness.

Personal Initiative

Personal initiative bears the same relationship to an individual that a starter bears to an automobile. It is the power that initiates action. It is the power that assures completion of anything one begins.

Budgeting Time and Money

Discipline in Italian and order in Latin. For the organized budgeting of time. For the average man, the 24 hours of each day should be divided into 8 hours for sleep, 8 hours for work, and 8 hours for recreation and spare time.

Controlled Attention

Controlled attention is the act of coordinating all the faculties of the mind and directing their combined power to a given end. It is an act which can be achieved only by the exercise of self-discipline.

Teamwork

Teamwork is the willing cooperation and coordination of effort to achieve a common goal. Teamwork is sharing a part of what you have—a part that is good—with others.

Cosmic Habit Force

The orderliness of the world of nature has given evidence that they are under the control of a universal plan.

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The Dalai Lama, when asked about what surprised him most about humanity, answered...

"Man, because he sacrifices his health in order to make money. Then he sacrifices money to recuperate his health. And then he is so anxious about the future that he does not enjoy the present; the result being he does not live in the present or the future; he lives as if he's never going to die, and then dies having never really lived."

The Dalai Lama

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7 RULES OF LIFE

1. Make peace with your past so it does not affect the present.
2. What others think of you is none of your business.
3. Time heals almost everything, give it time.
4. Don't compare your life to others and don't judge them. You have no idea what their journey is all about.
5. It's all right not to know all the answers. They will come to you when you least expect it.
6. You are in charge of your happiness.
7. Smile. You don't own all the problems in the world.

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YOUR PERSONAL CORE VALUES

YOUR CORE VALUES DEFINE WHO YOU ARE AND WHAT MATTERS MOST IN YOUR LIFE.

Regardless of your age, identifying your **Core Values** offers significant benefits. Living a life true to your core values will provide a profound sense of meaning and deep satisfaction in your life.

According to *Webster's*, values are a person's principles or standards of behavior that spell out what is essential in life.

Values exist whether you acknowledge them or not. Life can be much easier when you acknowledge your values – and when you make plans and decisions that honor them.

Values answer the question, "What do I want more of or less of in my life?" Core values guide you on what not to do as much as they guide you on what to do.

Values are known as “True North” and core convictions you refuse to compromise even when external pressures tempt you.

By identifying our values, we can begin to design a life better aligned with our true self. Values guide our behavior, providing us with a personal code of conduct.

Mahatma Gandhi said, *“Your beliefs become your thoughts. Your thoughts become your words. Your words become your actions. Your actions become your habits. Your habits become your values. And your values become your destiny.”*

By building a life and lifestyle around our values, we create an experience that is more satisfying and meaningful.

According to a recent article by Meg Selig in *Psychology Today*, values help you live your truth as well as provide nine other magical benefits that all stem from knowing your values.



The 9 Surprising Superpowers are:

- **Superpower 1:** Values can help you reduce stress.
- **Superpower 2:** Connecting with your values boosts decision-making, and problem-solving skills.
- **Superpower 3:** Your values can inspire better health habits.
- **Superpower 4:** Values can rev up your willpower so you can persist at difficult tasks.
- **Superpower 5:** Values can help you act more assertively.
- **Superpower 6:** Values can help you communicate with more compassion.
- **Superpower 7:** Remembering your values helps you make wiser career and work choices.
- **Superpower 8:** Knowing and acting on values bolsters your confidence.
- **Superpower 9:** Knowing and sharing your values enhances relationship intimacy.



Values are powerful. Knowing your core values can help you resolve specific daily dilemmas because values light the way toward a more satisfying life.

The best way to ensure your core values continuously boost success is to treat them as living, dynamic things.

By identifying your values and living them daily, you will make it a habit and turn them into deeply embedded virtues into your character, instead of just words on a list.

Core values aren't a set of empty promises that make you look good. They are a set of real beliefs.

Your values are what is essential in your life. Knowing your values helps you understand what drives you, what you enjoy, what inspires you, and what you would like more of in your life.

Many people confuse core values with goals. They're similar, yet completely different at the same time.

Goals are the object of one's ambition, an aim, or a desired result or outcome. Once you reach your goal, it's crossed off the list, you come down off the mountain and find a new mountain to conquer by setting a new goal.

Values, on the other hand, are about how you consciously choose to show up in relationships, at work, and in the way you navigate through life. You commit to values daily, but unlike goals, you never reach a final destination. Your values are a lifelong practice.

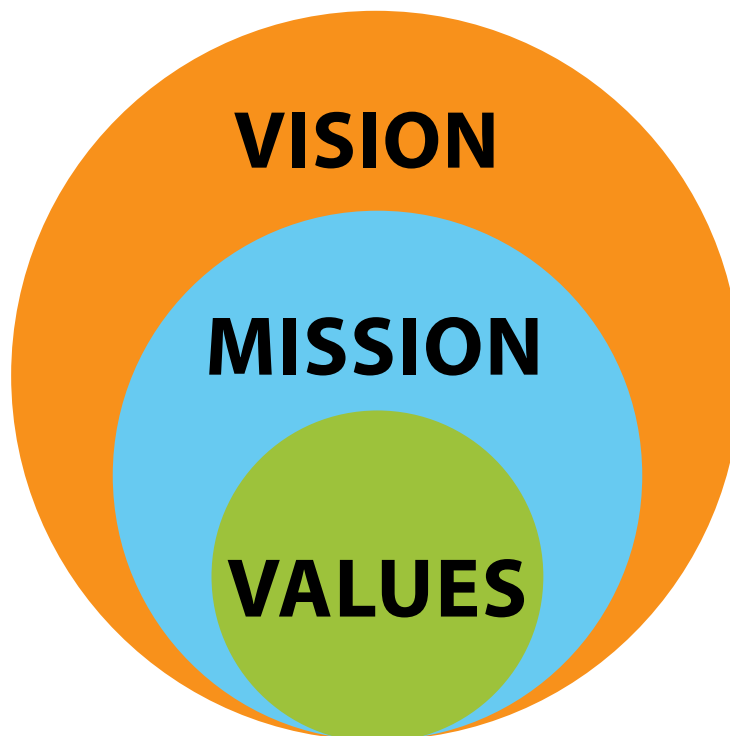
Values, Mission, and Vision

Together, the **Values, Mission, and Vision Statements** provide direction for everything that happens in your life. They keep you focused and moving in the right direction and remind you of what you're trying to achieve.

A **Values Statement** lists the core principles that guide and direct your life. Your Core Values create a moral compass that guides decision-making and a standard against which actions can be assessed.

A **Mission Statement** describes your life purpose and your overall intention. It supports the vision and serves to communicate your direction.

A **Vision Statement** looks forward and creates a mental image of the ideal state you would like to achieve. It is both inspirational and aspirational and should challenge you to be the best version of YOU.



Values are generally single words or phrases like these:

- Creativity
- Authenticity
- Compassion
- Self Respect
- Honesty
- Courage

Values change over time and deepen as you understand yourself better. They are always moving. Your values can also be situational – so what is right for you at work may not be accurate for you at home.

Your core values are central to making decisions and provide the framework for where you invest your time, energy, and resources.

When we aren't clear on our values, we tend to prioritize the things we "should" do or are "expected" to do, and that often leaves little room for the stuff that matters most.

Choosing your core values is one of the critical focusing decisions that can make a fantastic difference in how you live your life.

"Knowing others is intelligence; knowing yourself is true wisdom. Mastering others is strength; mastering yourself is true power." — Lao Tzu, Tao Te Ching

Values give us our sense of purpose. Think of it like a tree: values are the roots that keep us grounded in what's important to us. The strength of the values determines the power of the trunk, branches, leaves, and fruit from year to year.

They say values are who you are, even when no one is watching.

Your core values are deeply held beliefs that authentically describe your soul.



The Top 10 Regrets in Life

Bronnie Ware is an Australian author, songwriter and motivational speaker best-known for her writings about the top deathbed regrets she heard during her many years in palliative care. She was with patients for the last three to twelve weeks of their lives.

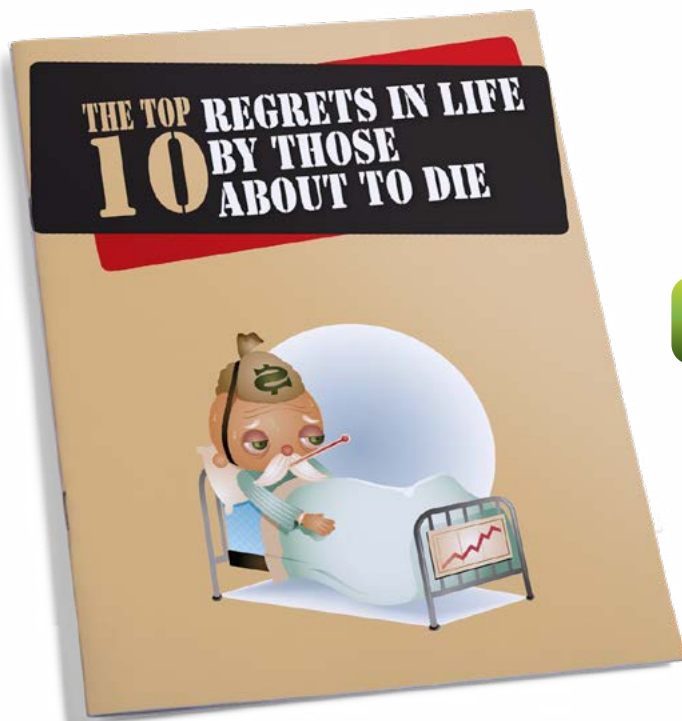
When questioned about any regrets they had or anything they would do differently, common themes surfaced again and again. The most common regret of all:

I wish I had the courage to live a life true to myself, not the life others expected of me.

As Bronnie said, "When people realize that their life is almost over and look back clearly on the life they've lived, it's easy to see how many dreams have gone unfulfilled. Most people had not honored even half of their dreams and had to die knowing that it was due to choices they had made, or choices they did not make.

"It is very important to try and honor at least some of your dreams along the way. From the moment that you lose your health, it is too late. Health brings a freedom very few realize, until they no longer have it."

Bronnie shared her insights in ***The Top 10 Regrets In Life By Those About To Die***. You can download it below.



[DOWNLOAD NOW](#)

How To Define Your Personal Core Values

The first step to more meaning and satisfaction in your life is to define your core values clearly.

The list of "Values" I've provided in this issue is comprehensive, but since each individual is unique, there will undoubtedly be words that are missing from this list, and you might have different words that sum up your "Values" better than the words I've listed. If so, feel free to add those words to the list below.

When defining your Core Values, there are no right or wrong answers. They're only right for you.

Step 1: Find A Quiet Place

Find a quiet place without noise or distractions where you can sit in silence. You want to be able to focus. Turn off cell phones, laptops, music, and eliminate all other distractions. I would advise a pad of paper and pen to jot ideas down.



Your Personal Core Values

To help you brainstorm ideas, here is a list of questions to ask yourself to generate ideas for possible core values.

What do you enjoy doing so much that time stands still?

Who has inspired you in your life and what qualities do you admire most?

What have others said are your strengths and virtues?

What are you doing when you feel most alive or satisfied?

What was a time when you were "at your best" and why?

What traits do you admire in other people or aspire to cultivate in yourself?

Think of your heroes. What qualities do you admire in them and why?

What are your greatest accomplishments?

What ignites your soul and sets you on fire?

Are there any qualities in others that you can't tolerate?

If you had to explain yourself in 15 words or less, what would you say?

What values challenge you or stretch you the most?

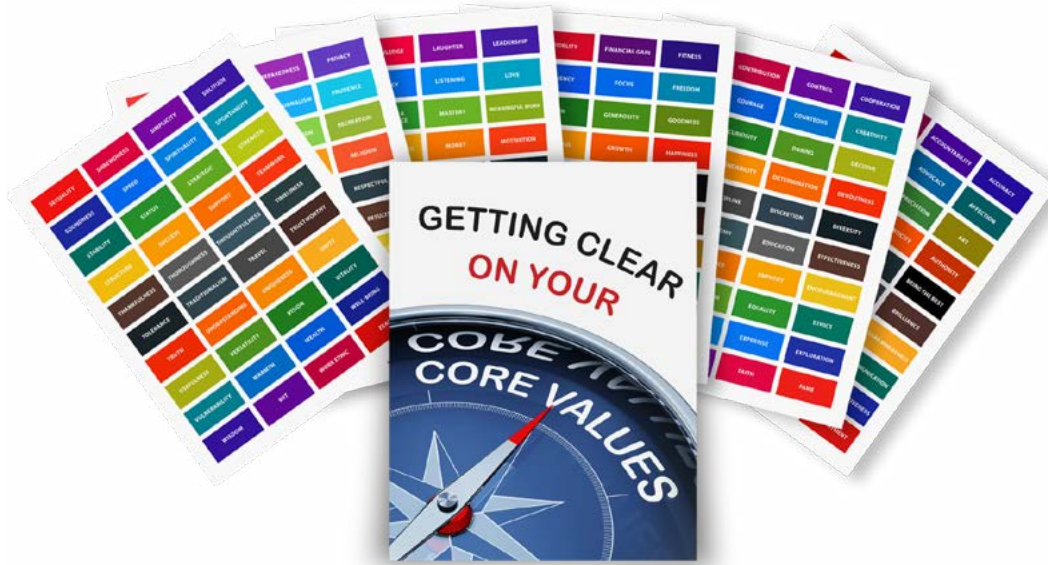
What have been your greatest failures and why?

What makes you feel good, smile, laugh or feel fulfilled?

What do you enjoy doing more than anything else?

Step 2: Print The Personal Core Values List

Print out all six pages on a color printer if you have one. You'll want to have a pen and scissors at hand while going through this exercise.



[DOWNLOAD NOW](#)

Step 3: Circle All Words That Resonate With You

Review all six pages and circle any words that resonate with you in any way. Don't stop to judge your selections at this point. Don't count the number of words you've selected either. There will be time for that later. For now, circle all words that speak to you in some way. These become possible core values.

NOTE: My first time through this list, I selected over 50 words that spoke to me in some way.

Step 4: Cut Out Each Word You Circled

Go through your list. With scissors in hand, cut out each word that you've circled as a possible core value. Set those aside and discard the rest.

Step 5: Group Similar Words Together

Go thru all of the words you've cut out and group similar words. You'll find you've selected several different words designed around a central theme. You'll know this is one of your core values since it appears in many different ways.

Step 6: Select One Descriptive Word From Each Group

You might have grouped several words around a central theme. As you go thru each of the words you've cut out, I encourage you to hold each word in your hand, and one of them will speak to you. It will be evident this is the one word that best describes the "core value" for all of these words.

Step 7: Trim The List Down To 10 – 12 Core Values

My advice is to end up with between 10 and 12 Personal Core Values. I find having more than 12 becomes unmanageable, and less than five was not enough as the categories were too broad.

The easiest way to trim down your list of core values is to compare one value against another in a head to head competition and choose the word that is the more important of the two.



Then keep doing this right through the entire list, and when done, you will have trimmed down your list of core values to a manageable level.

Step 8: Prioritize Your Final List Of Personal Core Values.

After you've whittled your list down to 10 to 12 core values, then pit one value against another until you've prioritized your entire list of Personal Core Values in order of importance.

It's so important to prioritize your core values as this becomes your guide for making decisions based upon what you have said is most important in your life.

Step 9: Write A Brief Description Of Each Core Value

You want to write a brief description in your own words as to what each core value means to you. Your description doesn't have to be a long dissertation, but rather a one or two-sentence summary of what each value means to you if you had to describe it to someone else.

Let's say one of your core values was health. Your values statement that describes this core value might be: Health: To eat clean with a whole food, plant-based organic diet to live life fully with plenty of energy to get through the day.

Highlighting values into memorable phrases or sentences helps you articulate the meaning behind each value and make it more emotional and memorable.

Step 10: Review And Revise Your List As Needed

Sit with your list for a day or two. Then revise as needed. Keep in mind, your core values will change over time.

Go through your list of values periodically and mentally see how you're doing in each of the Core Values you've identified.

Some you'll be in perfect alignment with, while others might require some course correction.

Once you've completed your list of core values, walk away from them and revisit them in a few days and ask these questions:

- How do they make you feel?
- Do you feel they are consistent with who you are?
- Are they personal to you?
- Do you see any values that are inconsistent with who you are at your core?
- Check your priority ranking. Do you feel like your values are in the proper order of importance?

Remember, we're talking about progress, not perfection. Your Core Values should be a living, breathing document you review frequently, and not something you create once and never take it out ever again.

Don't be too hard on yourself. We are all works in progress.

Conclusion

Core values are traits or qualities that you consider not just worthwhile; they represent an individual's highest priorities, deeply held beliefs, and fundamental driving forces. They are the heart of what you stand for in the world.

When the way you think, speak and behave match your values, life feels excellent – you feel whole, content, in your power. But when these don't align with your values, then things don't feel right. Life feels uneasy. You feel out of touch, dissatisfied, restless, unhappy.

Identifying and understanding your values is a challenging and essential exercise. Your values are a central part of who you are – and who you want to be. By becoming more aware of these critical factors in your life, you can use them as a guide to making the best choice in any situation.





YOUR UNIQUE PURPOSE

HAVE YOU EVER FELT SOMETHING IS MISSING IN YOUR LIFE?

Have you seriously pondered, "Is this all there is?"

Since the beginning of time, we all, at one time or another, have struggled with the same foundational questions: Who am I? What should I do with my life? Why am I here? What is my purpose?

Being able to answer these questions is the differ-

ence between people who live with excitement, happiness, and profound meaning and those that feel completely lost, rudderless, and adrift.

Mark Twain said, "The two most important days in your life are the day you were born, and the day you find out why."

Every individual has a life purpose. We're not here by accident. Each of us is here to make a unique contribution to the world that you are uniquely qualified to make, based on the gifts, talents, and abilities you possess.

The French call it *Raison d'être*, "reason for being."

The Japanese call it *Ikigai*, "which means a reason for living; the source of value in one's life or the things that make one's life worthwhile."

In the Hindu culture, *Dharma* refers to "the right way of living" and "path of rightness."

Oprah Winfrey said, "There is no greater gift you can give or receive than to honor your calling. It's why you were born and how you become most truly alive."

Pablo Picasso said, "The meaning of life is to find your unique gift. The purpose of life is to give it away."

Steven Pressfield, the author of "The War Of Art," said, "Our job in this lifetime is not to shape ourselves into some ideal we imagine we ought to be, but to find out who we already are, and then become it."

Why is finding our purpose so elusive and so difficult to discover?

When you don't feel connected to your life, you lack purpose and passion.

When you connect to your purpose, you lose track of time. It's no longer work. It's playing, and your focus is on creating abundance in your life and the lives of others.



How To Find Your Purpose



How To Find Your Purpose

This exercise was instrumental in helping me completely reinvent my business. This process can be used both personally and professionally. Study the diagram above. Then on the following page, list as many items as you can in each of the four areas. Try to get 8 things in each of the four sections and then see where they intersect. Your purpose will be found at the intersection of your passion, profession, vocation and mission.



Finding Your Purpose



What I Love

- 1)
- 2)
- 3)
- 4)
- 5)
- 6)
- 7)
- 8)



What The World Needs

- 1)
- 2)
- 3)
- 4)
- 5)
- 6)
- 7)
- 8)



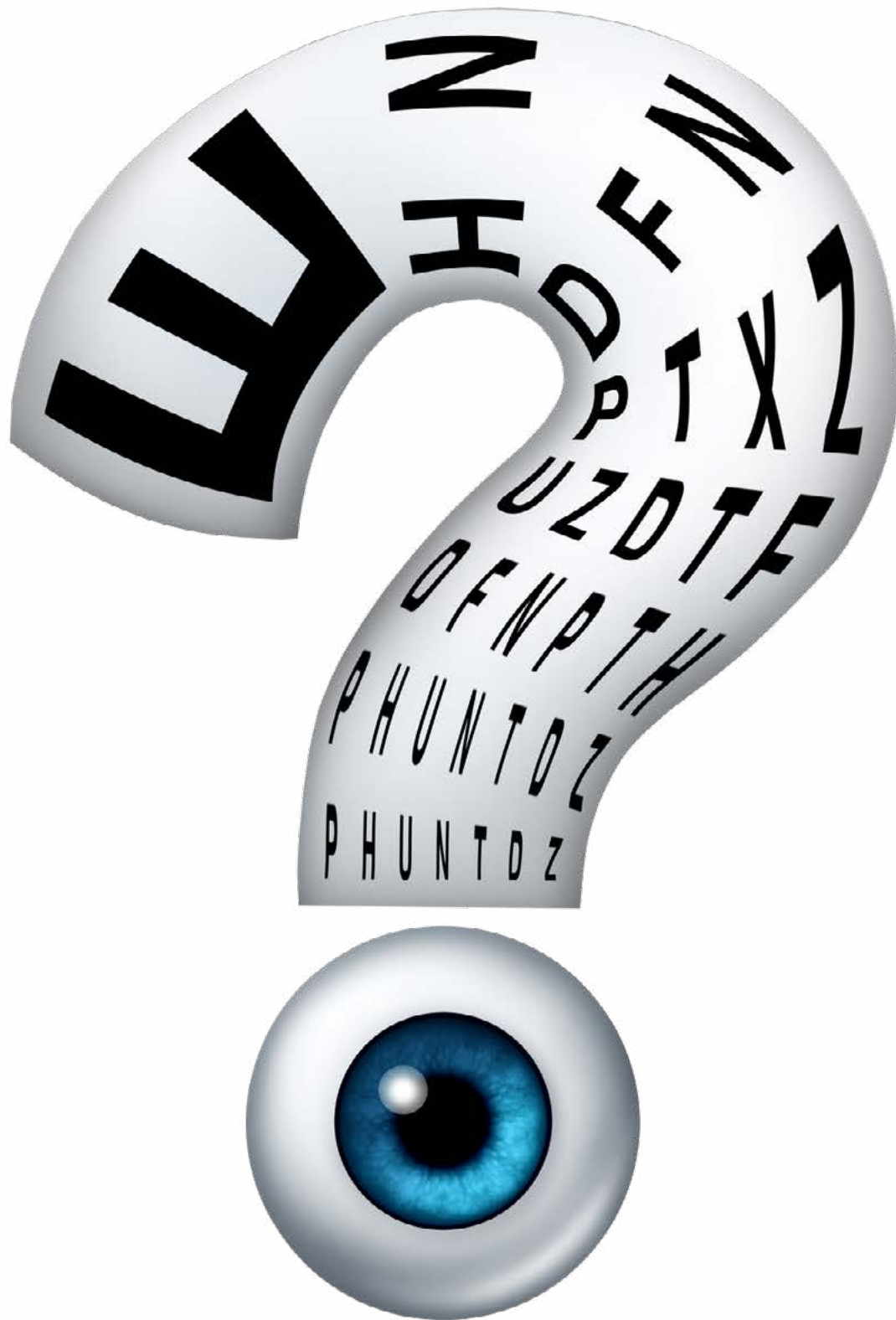
What I Can Be Paid For

- 1)
- 2)
- 3)
- 4)
- 5)
- 6)
- 7)
- 8)



What I'm Good At

- 1)
- 2)
- 3)
- 4)
- 5)
- 6)
- 7)
- 8)



Questions To Uncover Your Purpose

What did you want to be when you were a kid?

Who are you jealous of?

What skills come naturally for you?

If you could achieve anything, what would you do?

What makes you feel in flow?

What topics turn you on?

How can you add value to the lives of others in a way that is enjoyable for you?

How can you begin to move in the direction of your dreams even if you're still unclear?

How will it feel once you finally have clarity about your purpose?

How can you allow your truth to shine more?

What does being retired mean to you?

What social or ethical issues are important to me?

If I had to take a guess at my life's purpose, what would it be?

What do you want to add to your life and eliminate from your life?

What is the one problem I was born to understand?

What made me happy in childhood that I'd like to try again?

What are your travel plans?

When do I feel most creative?

What made me happiest in my career? Would I like to continue doing that?



How do you feel about downsizing?

How do you feel about moving and relocating to a new city?

Is it important to be close to your family?

What would I do with my life if I knew I couldn't fail?

How can I make the world a better place moving forward?

What activities give me the most pleasure?

How structured or spontaneous do you want your life in retirement to be?

What special talents do I have that I haven't been able to explore?

What have I thought of trying someday?

What makes me excited to get out of bed in the morning?

What do I still want to learn?

Do you plan to start a business after you retire?

What or who touches my heart?

What activities help me to feel fulfilled and satisfied?

Who are the people I most admire? Why do I admire them? How would I define their life's purpose?

What have I done in my life that I'm proud of and brings me the most joy?

What characteristics do I have that have intrinsic value?

Do I have a lifelong dream I would like to pursue?



What activities do you see filling up your day in retirement?

Do I like new challenges or would I prefer to work at something I'm used to?

At the end of my life, what would I most regret not having done?

What skills can I use to benefit other people?

What will provide you with a sense of purpose after you retire?

What do you want your social life to look like?

Am I more motivated by issues, family, or something else?

Which activities make it feel like time is flying by and I am completely in the zone?

What creative outlets do I enjoy?

Am I where I want to be spiritually and what can I do if I'm not?

What kinds of activities have I been drawn to over and over?

What new things do you want to learn?

What are my special gifts I've been given that I haven't fully explored?

What has been the greatest challenge I have overcome? Could I help other people overcome that same challenge?

Do you want to be of service to others in some way, such as volunteering or mentoring?

How do you want to be remembered?



Events That Trigger Contemplating Your Purpose

The following events will most definitely trigger a thorough evaluation of your life and your purpose in moving forward.

End Of College / Grad School

With the passing of your formal education, this is often the time when one grapples with the question, "What will I do with the rest of my life?"



Early Career Itch

From Day 1 up through your first ten years on the job, you might experience feelings of disillusionment that your career hasn't played out the way you envisioned.

Mid-Life Crisis

You've focused on your career for the last 20 to 25 years, and you have this nagging feeling that you have more to offer, and you are tired of playing small.

Empty Nest

With the kids having flown the coop, you've freed up plenty of space in your life. All the time you put in the last 18 years is now time you can take back for your pursuits.

Retirement

With retirement, every day is Saturday, and you have plenty of free time on your hands. After the euphoria of having your entire day to yourself wears off, it often morphs into feelings of purposelessness and not being needed.

Major Health Scare

Anytime you go through a significant health scare, it has a way of focusing your thinking on yourself, your mortality, and the life you're leading. It's a time for evaluation.

Personal Life Crisis

The death of a loved one, a contentious divorce, a natural disaster, a car accident, bankruptcy, or a near-death experience forces you to confront yourself and examine your life.

Layoff Or Downsizing

A forced job change regardless of whether you got fired, your company goes under, you're laid off or downsized, you're left wondering what will you do with the rest of your life.



The real joy in life comes from finding your unique purpose and aligning it with what you do each day in expressing your unique gifts to the world.

When you lead a passion-filled life on purpose, that feeling that something is missing goes away.

If you can't figure out your purpose, figure out your passion. For your passion will lead you right into your purpose.

If you allow your passion to become your purpose, it will one day become your profession.

Over the next few pages, I'll lay out several ways to uncover your unique purpose and start living the life you dream about and becoming the person you were meant to be.

20 Creative Exercises For Finding Purpose And Passion In Life

As I was struggling to figure out my passion and unique purpose, I came across an infographic by Jill Nystul. Jill is a blogger and runs a fantastic website at www.onegoodthingbyjillee.com.

Because these 20 exercises were so helpful to me in zeroing in on my passion and purpose, I want to share Jill's ideas with you.

Work Out What You Hate Doing

List the jobs or tasks that you loathe. Once you have eliminated these options, your true passion may become more apparent.

Love Everything You Do

When you commit to loving everything you do, you strengthen your "passion muscles" and open up a divine channel so that what you're meant to do can be revealed.

Slow Down

Slowing down might mean practicing yoga, going for daily walks, or setting aside time each day to meditate. Slowing down allows you to quiet the outside voices and listen to yourself.

Make A Creativity Board

Start by taking a large poster board, put the words "My Passion" in the center, and create a collage of images, sayings, articles, poems, and other inspirations.



My Passion

Make A List Of People You Admire

Think of all the people you know personally or whose inspirational success story you've heard about, whose career you would most like to emulate.

Examine The Themes In Your Life

Look at your collections, the magazines you like to read, the music you listen to – even your credit card statements. Notice any recurring themes?

Remember What You Loved As A Child

Think about what you loved long before you had to worry about your family or career or bills. Get back in touch with that inner child!

Focus On The Fun

Too often, we get wrapped up in the expectations we set for ourselves instead of what is most important. If you could do ANYTHING, what you be doing RIGHT NOW?



Answer These Questions

What would you try if you had no possibility of failing? What could you read 500 books about without getting bored? What could you do for five years without getting paid?

Write

Ideas flow more freely when we write without an agenda. Spend a few minutes of quality time each day with a pen and paper, allowing yourself to process your thoughts without influence from the outside world.

Try Visualization

Imagine yourself getting up early, jumping out of bed, excited about going to work. Now work out where you are going and what kind of job follows from that feeling of anticipation.

Own Your Uniqueness

We're here for a reason. No one else has your unique blend of talents, wisdom, strengths, skills, and creativity. Own what makes you unique and share your gifts with the world.

Ask Your Friends

Ask people who know you intimately (the honest ones) what appears to make you happiest. Their answers are often quite surprising and enlightening.

Cultivate Confidence

If we are continually telling ourselves we can't, then we will never believe we can.



Create affirmations, focus on the things you want, or make a vision board that shows your future success.

Believe It Is Possible!

People often don't pursue their passions because they don't believe it's possible. Uncovering your passions is one of the most important endeavors you will ever undertake.

Push Past Fear

I'll do it when I have more experience, more money, more time. We must identify our excuses as fear. When we recognize how our fears are holding us back, we can begin to move forward.

Submerge Yourself

Attend networking events, watch online seminars, connect with contacts in your field of interest, job shadow, find ways to volunteer, and ask lots of questions.

Quit Talking & Start Doing

Taking action on your passion requires little money. Articles, videos, and writing take only time, effort and focus. Beginner classes are inexpensive and sometimes free!

Never Quit Trying

Success doesn't come easy, so keep trying, and you'll get there. You will have found your calling when your life story influences your work and not only the other way around.

Do What Comes Naturally

The very things you're passionate about may end up being your purpose, but because it's so natural and under our noses, we may not even be aware of it.

Because purpose never changes, it can be so hard to find. Your purpose is that elusive core of who you are that can't be labeled or stereotyped.

A therapist can't tell you what it is, and a branding company can't put a logo or message around it. It has to come from within you. You'll find your purpose by answering a straightforward question: Why?



IMPOSSIBLE





Brainstorm Your List

In each hexagon above, complete the sentence with a different activity. You may find that your answers range widely (from, say, apple picking to burlesque dancing to meditating)—which is fine. Try not to censor yourself or respond in ways you think you “should.” Be as honest as possible.

Now Whittle It Down

Ask yourself, If I had to choose between the first activity and the second, which is more appealing to me? If you get stuck, close your eyes and envision a life in which the first activity plays a major role and the second doesn't exist. Now envision a life in which the second activity plays a major role and the first doesn't exist. Which image feels better? Once you have your answer, put your finger on the winner and compare that choice with the third activity. Repeat this exercise all the way around the loop, moving your finger to the winning activity after each comparison; when you complete the loop, your finger will be on your number one passion. Write that activity at the top of a list titled “My Top 5 Passions Are...” and draw an X over the activity in the loop. Now repeat this process four more times (always starting from the top), and each time, skip the X-ed out activities. You've just found your top five passions.

This exercise was created by Janet Bray Attwood and Chris Attwood, coauthors of *The Passion Test: The Effortless Path to Discovering Your Life Purpose* (Plume).

7 Questions To Discover Your True Passion

What Interests Do You Have?

Take a look at what interests you have outside of work to understand your passions. Think about what you like to do, any hobbies you have, or anything you immerse yourself in doing.

Is There One Thing You Love To Do?

Is there any pastime you want to do consistently? If you have free time, is there an activity you always try to incorporate? Maybe your subconscious is telling you something.

What Do You Read?

If you are a reader, is there one topic that you like to read about more than any other? If there is a subject that you find yourself reading about for hours, then maybe it's one of your passions.

What Are Your Natural Talents?

Is there anything you are naturally proficient at already? If you find that you are good at something that you have never trained in, then maybe that is your true calling.

What Are My Core Skills And Strengths?

Finding your "why" doesn't mean reinventing yourself. Sometimes it means being true to the strengths and skills you already possess.

When Do I Feel The Greatest Sense Of Value?

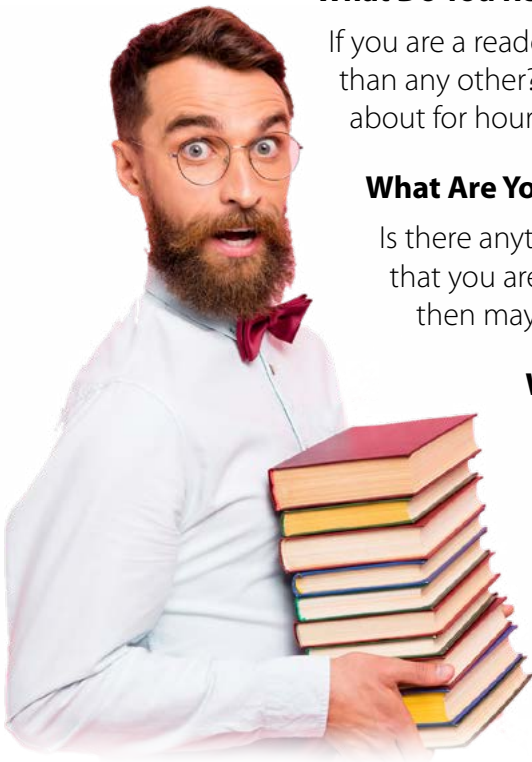
Is there anything you do in your life currently that gives you a great sense of value or purpose? If there is a task or activity that gives you an overwhelming sense of purpose, that is the perfect place to start when finding your "why."

What Gets You Excited?

If there is something in your life that truly gets you excited and motivated, then you may have found your passion. If you get so excited about something that gets you out of bed in the morning, don't ignore it.

More Questions To Uncover Your Passions

- What was your favorite thing to do growing up?
- When you were a child, what did you dream of doing when you grew up?
- What is your favorite topic to discuss?
- What do you like doing so much that you lose track of time?



- Whose life do you envy the most, and why?
- What would you do differently with your education if you got a chance to start over?
- If you had 5 minutes and the whole world was forced to listen, what would you say?
- What would you do with your life if you had no fear?
- What would you do with your life if you had a guarantee of success?
- If you had all the money and time, how would you express your unique gifts to the world?



7 Signs You've Found Your Purpose

It's Familiar

Your unique calling comes not just by looking forward to what you will do in the future but looking back at what you've done in the past. Your past seems to click in place.

You Feel Inspired

You've stopped wondering about your purpose. The day you understand your unique purpose is the day you feel completely inspired, energized, and ready to tackle the world.

It's Something Other People See In You

Not only do you know it and feel it yourself, but it's also evident to those that know you the BEST.

It's Challenging

Your unique purpose will challenge you to lengthen your stride. It should be a big enough challenge that it will require you to up your game in several areas.



Opportunities Start To Happen

Once you're clear on your purpose, opportunities start coming your way that completely align with your unique mission.

It's More Than Just One Thing

And it integrates well with the rest of your life, not competing with, but complementing your top priorities.

It's Bigger Than You

The task must be so large that without a team of people, you cannot complete it on your own.

Understand
Who You
Are

Accept Who
You've
Been

Work
Towards
Who You
Want To Be

9 Signs You Are Missing Your Life Purpose

No Energy

When your life has a “why,” you have a fountain of energy that flows from within. Without a purpose, you are lazy and apathetic.

Low Self Esteem

When you have found your life purpose, you have a strong opinion of your self worth and can't wait to tackle the day. You operate with a “Thank God It's Monday” attitude.

Financial Hardship

You think you haven't found your purpose because you don't have enough money, but really, it's the other way around.

Relationship Issues

When you are unhappy with your own life, you very often take it out on others close to you.

Substance Abuse

Alcohol and drug use are one way many people try to numb the pain caused by a lack of purpose.

Sleep Problems

When you don't value the work you do, you may struggle to get to sleep, struggle to stay asleep, or fight to wake up in the morning feeling refreshed.

Dissatisfaction

If you frequently wonder, “There has to be more to life than this,” then you are definitely missing your life purpose and probably experiencing a little bit of depression as well.

Fuzzy Future

If you don't have a clear vision of what your life looks like in the future, you probably don't have a plan right now.

Underappreciated

If you feel others, such as your boss or your children, don't appreciate you, you may be pursuing the wrong things.



BIG SUCCESS *LATER IN LIFE*



Colonel Sanders

This is a very inspiring story. Colonel Sanders retired in his 60s and wasn't happy with the social security checks he was receiving. So he decided to go to hundreds of chicken restaurants to see if anyone would buy his chicken recipe.

After a lot of effort, he was able to find one restaurant that bought his recipe. Kentucky Fried Chicken was then born. He was able to live comfortably for the rest of his years until the ripe age of 90.



Judi Dench

Judi Dench is a constant presence in the recent James Bond movies. She's also acted in many other roles as well. Before she turned 60, she acted in a lot of small roles and wasn't very well known.



However, after she turned 60, she became a household name. This is in contrast to many in Hollywood who make it big at a very young age and slowly start to lose popularity as they get older.



Karl Lagerfeld



The fashion mogul was always into fashion when he was 14 years old. However, it wasn't until he was 82 years old that he became the head designer at Chanel until he passed away at age 90.

His story is also inspiring because he lost 30 pounds when he was 68 years old because he wanted to wear the clothes he loved. This is proof that you don't have to make big changes when you're young. You can easily make them any time.



Clara Peller

Clara Peller starred in the famous Wendy's commercials in the 80's where she would ask, "Where's the beef?" She was the ripe age of 81 when she made her big acting breakthrough.

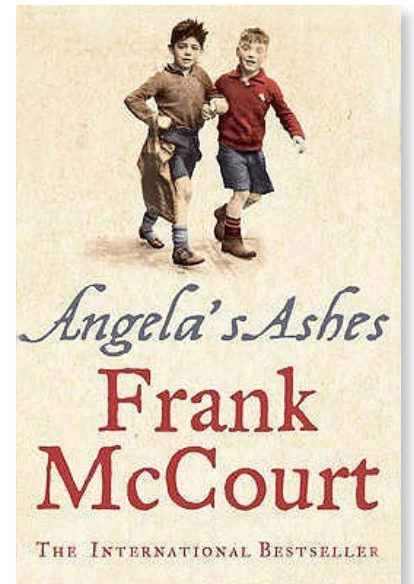
She would look at competitor's hamburgers and ask, "Where's the Beef" in the commercials. She turned into a pop culture sensation soon thereafter.



Frank McCourt

Frank McCourt became a best-selling author when he was 66 years old. His book *Angela's Ashes* sold 5 million copies and won him a Pulitzer Prize.

This is especially remarkable considering Frank's father was an alcoholic and he grew up in a poor family. His story is proof you don't have to come from a privileged background to achieve success at any age.



Grandma Moses

Grandma Moses didn't discover painting until she was 76 years old. She did so because arthritis prevented her from using a needle to knit, so she decided to give painting a try.

Her paintings were then discovered by an art collector and showed her paintings at the Museum of Modern Art in New York City. Afterward, her paintings were shown all over the world by the time of her death.

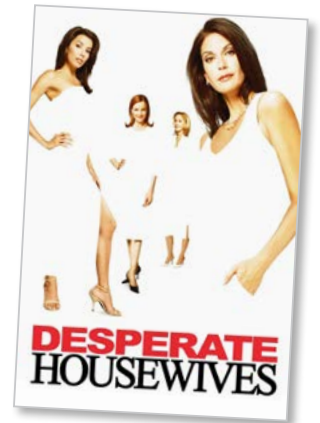




Katheryn Joosten

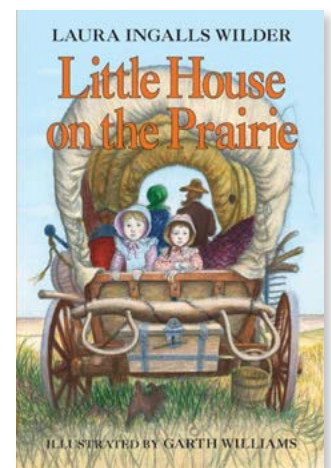
Katheryn was a nurse and a stay-at-home Mom until her marriage failed. She used that crisis as an opportunity to move to Los Angeles and pursue a career as an actress.

She got her big break after she turned 60 when she started acting in television shows such as Family Matters, My Name Is Earl, and Desperate Housewives. She has also taken home two Emmy awards for her acting.



Laura Ingalls Wilder

She is the author of the Little House on the Prairie books. She didn't publish her first book until she was 64 years old. She then went on to publish seven books that have been turned into books and movies.



Benjamin Franklin

Ben Franklin was 70 years old when he signed the Declaration of Independence. He didn't retire from public service until he was 82 years old, which was remarkable given the fact that people lived a much shorter lifespan back then.

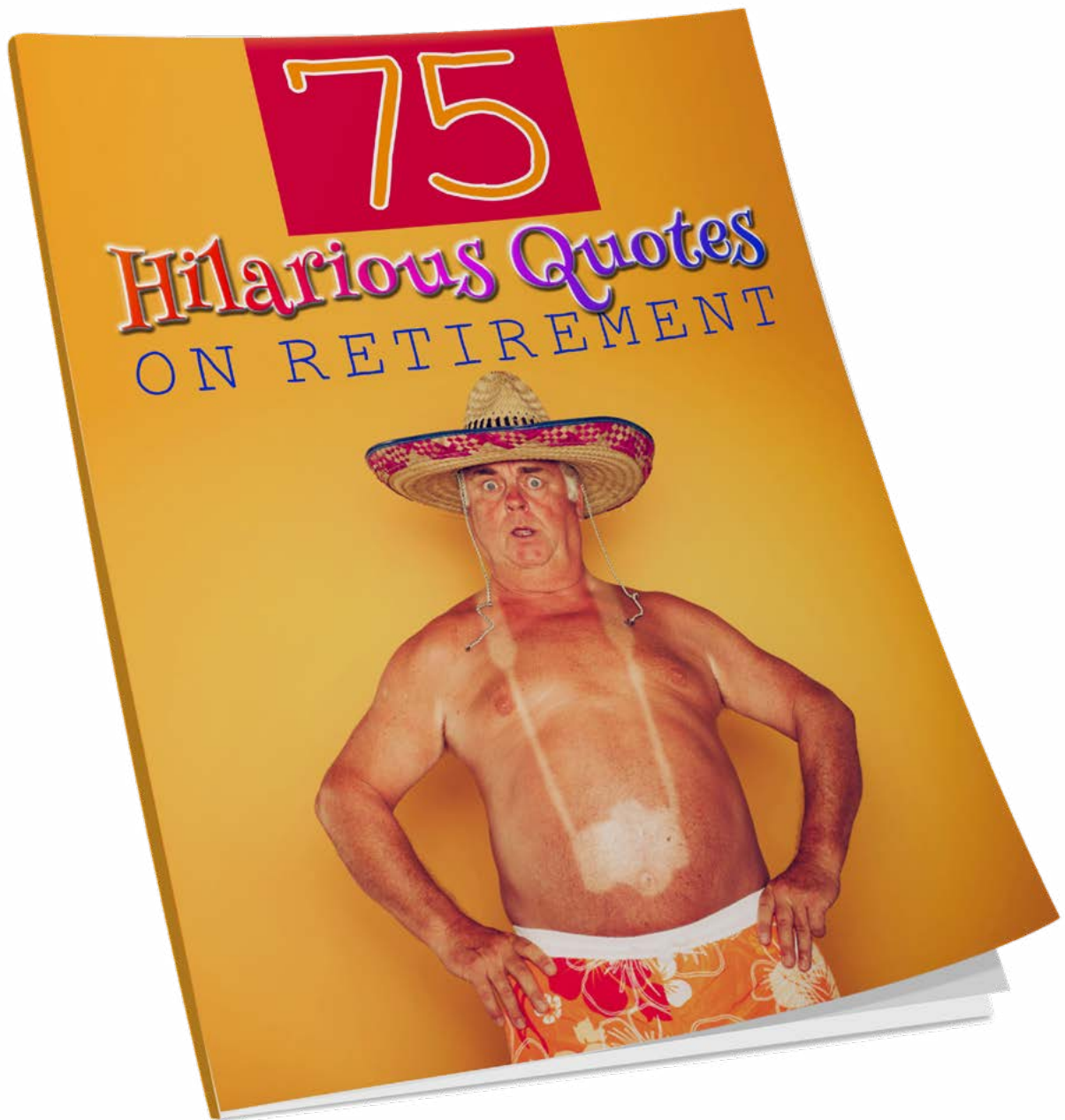
Hopefully, these success stories prove to you that you simply don't have to be stuck in a rocking chair watching your golden years pass you by. Retirement is a great time to pursue new hobbies and interests you may have neglected when you were younger.

It'll help you live longer and have a more meaningful retirement vs. having no goals and wandering around aimlessly throughout your golden years. Other people have done it, so you can too!



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YOUR VISION FOR **YOUR FUTURE**

Imagine hundreds of acres of swampland. There are birds diving into the water after fish, gators lurking lazily around the marshes, and it's hot, humid, and hazy.

Do you see the Happiest Place on Earth?

One man did.

His name? Walt Disney. He could picture in his mind's eye what the future held for this so-called un-useable plot of land in central Florida. And it all started with a vision that came to him long ago.

Do you ever feel completely lost when it comes

to the future? You were brought into existence to accomplish. You're here for a reason. You have an impact to make and unique gifts to share with the world, so don't hold back. Don't just make a little dent in the Universe. Make a huge crater!

What's your vision for your life? Can you close your eyes and see a different future? And what are you actively doing every day to move towards that vision? Vision is for all of us, not just corporations.

To create a vision, you begin by identifying your core values, your passions, and what you believe to be your unique purpose.

Most people wander through life with no real direction and no idea what they want to do with their life. Life on earth is short. We need to make sure we're strategic about the way we design our own experience.

A powerful, compelling personal vision statement is like a GPS that helps you navigate life and assists you in arriving at your desired destination while dodging the potholes along the way.

The clearer your vision, the more successful you become. When you have a vision that is strong enough and powerful enough, nothing can stand in your way. Your vision should be at the top of your mind every morning.

Imagination is the ability to see the invisible. If you can see the invisible, you can achieve the impossible.

Describe your ideal life in detail. Allow yourself to dream and imagine and create a vivid picture. If you can't visualize a picture, focus on how your best life would feel. If you find it difficult to envision your life 20 or 30 years from now, start with five years—even a few years into the future will give you a place to start.

People with purpose, goals, and visions have no time for drama. They invest their energy in creativity and focus on living a positive life.

Top 10 Reasons You Need A Personal Vision Statement

- 1) It empowers you to clarify your life's direction
- 2) It allows you to guard your life against imbalances
- 3) It helps you filter the distractions
- 4) It aids you in identifying where you are
- 5) It equips you to move towards a better future
- 6) It serves as your road map with your GPS
- 7) It inspires you to focus forward without holding on to past regrets
- 8) It lays out what you are willing to do to achieve your vision
- 9) It helps you tap into your resources, skills, and abilities
- 10) It helps you take inventory of your strengths and weaknesses



A compelling vision for your future should be motivating and inspiring and excite you when you think about it. Create the highest, grandest vision possible for your life, because you become what you believe. Make your vision so clear that your fears become irrelevant.

If you're working on something you care about deeply, you don't need to be pushed. Your vision will pull you. But, be sure to chase the vision, and not the money. The money will end up following you anyway.

Your vision will become clear only when you look into your heart. Who looks outside, dreams. Who looks inside, awakens.

Vision is the source and hope of life. Seeing is a function of the eyes; vision is a function of the heart.

The greatest gift ever given to humankind is not the gift of sight, but the gift of vision.

Vision is a destination – a fixed point to which we focus all effort. A strategy is a route – an adaptable path to get us where we want to go.

The Difference Between Goals And Vision

In an excellent article by Natalie Bacon in the Huffington Post, she compared the difference between a life vision and long-term goals.

Goals: An Overview

A goal is a specific target to achieve something. It includes the strategies and tactics you use to move toward your vision. You should set and achieve goals only that promote and are in line with your vision. If you don't have a vision, goals alone can be defeating. Without a vision, each goal is just something you've completed without a larger "why" in mind.

Examples of goals:

1. To lose 50 pounds
2. To save for a down payment on a house
3. To start your own company
4. To pay off debt and become debt-free

Vision: An Overview

Vision is your why. Vision gives something direction. It's your desired future. Your vision is your passion and keeps you excited and motivated. It's what inspires you to do whatever it is you want to do.



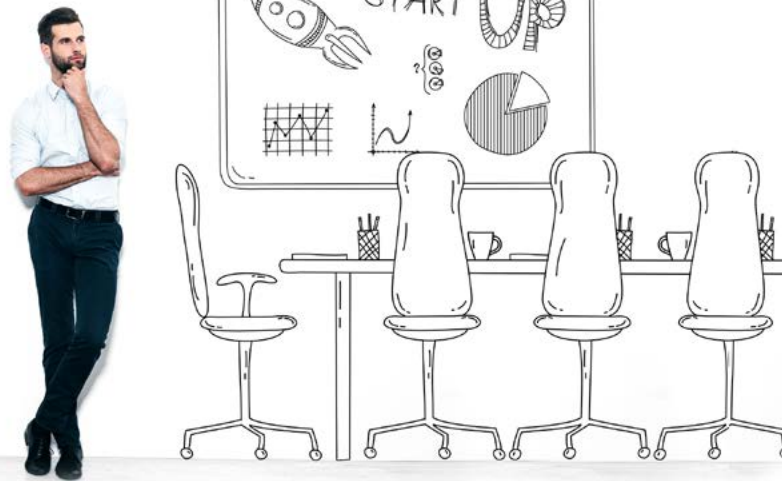
Learning to grow a vision bigger than expected sets you up to do more than ordinary, and if you do fall short, you'll fall short of greatness, not mediocrity.

From an excellent article in *Forbes*, here are the **Seven Steps To Make Your Future Vision Today's Reality**:

- 1) Lock in your big-picture reality, and don't get lost in the details.
- 2) Commit. We get what we tolerate. Condition yourself to the commitment and fully participate in the process.
- 3) Be aware of what's stopping you. It's natural to have blocks, limitations, and fears.
- 4) Call in a higher version of yourself. Be your vision. Act it, breathe it, and know it.
- 5) Tap into your inspiration daily. Don't wait for inspiration. The muse won't come to you; you have to track it down.
- 6) Focus on having positive relationships. Associate with like-minded and progressive thinkers who are part of your tribe.
- 7) Take massive, daily, aligned action. Get clear on what the big picture looks like, then move progressively toward this reality.

According to Eisenhower Matrix, when formulating your vision, adhere to the following criteria:

- **Unique:** Make sure it is unique to you and fits your passion and values.
- **Simple:** Write it directly and succinctly so that it's quick to grasp and remember.
- **Focused:** Narrow in so it is not too broad.
- **Bold:** Is it brave and big enough? Stretch yourself rather than staying inside the status quo.
- **Beneficial:** A good vision has a reason and strives to benefit not only you but also others at the same time.
- **Aligned:** Your vision and way towards it should be aligned, but most importantly, should not contradict each other, for authenticity reasons.
- **Inspiring:** Write your vision in an inspirational manner. Think of a sci-fi movie trailer that pulls millions into the cinema; your vision should have a similarly magnetic pull to it.
- **Engaging:** Creating your vision is like building a house: you might not know how to build the house yourself, but you have ideas and images in your mind that you pass on to an architect who helps you create sketches and plans.



6 Steps To Creating A Vision Board

A vision board is a tool used to help clarify, concentrate, and maintain focus on a specific life goal. It's a powerful tool to help manifest your life desires.

With the release of the movie *The Secret* in March 2006, almost everyone has heard of the Law of Attraction. The Law of Attraction is a powerful, universal law that provides the opportunity to shape our lives and attract our deepest desires.

The Law of Attraction states that:

Our attitudes and beliefs create a magnet to attract events, circumstances, and opportunities to live out those attitudes and beliefs.

A vision board is any board on which you display images that represent what you want to be, do, or have in your life.

A vision board helps provide clarity and keeps you focused on your goals and your attention to your intentions.

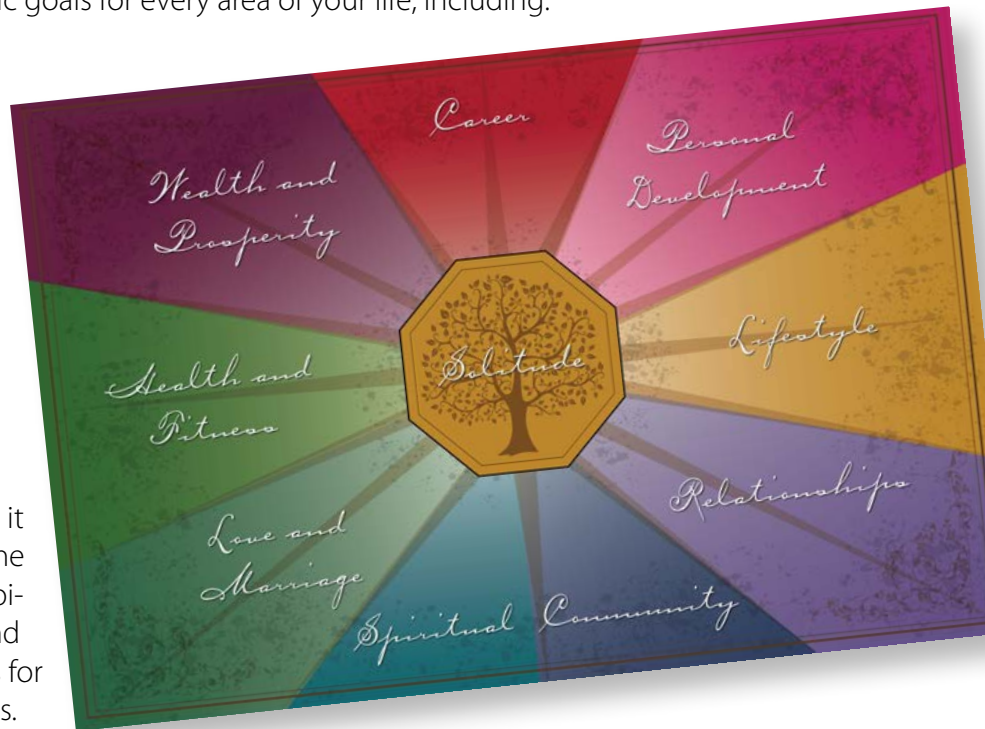
Remember, what you think, you create. What you feel, you attract. What you imagine, you become.

1) Decide What You Want In Each Area

Your vision board should include specific goals for every area of your life, including:

- Wealth & Prosperity
- Career
- Personal Development
- Lifestyle
- Relationships
- Community
- Spiritual
- Love & Marriage
- Health & Fitness

There are two schools of thought when it comes to vision boards. You can combine all of your goals, hopes, dreams, and aspirations into one vision board. The second option is to have separate vision boards for each area of your life. The choice is yours.



2) Simplicity Is The Ultimate Sophistication

Don't go crazy overloading your vision board with too many images. A cluttered vision board is a sign of a cluttered mind. Instead, be selective in the photos and words you put on your vision board and select only those words or images that speak to you.

3) Find Images That Convey What You Want To Do, Be Or Have

Don't get carried away with images of private jets, Lamborghinis, private islands, or vast estates just because that's what you've seen on *Lifestyles of the Rich and Famous*.

Vision boards are like fingerprints. No two are the same. Be sure the images you select are truly representative of your authentic self and create a strong connection with what you desire in your life.

Remember, you must change what you're sowing to change what you're reaping. In other words, believe you deserve it, and the universe will serve it.

Here are several sources to find images for your vision board:

- Magazines
- Drawings
- Newspapers
- Photographs
- Pages from a book
- Advertisements
- Videos
- Quotes
- Pinterest
- Stock Photo Agencies
- Brochures & Pamphlets
- Searching the Internet



4) Create Multiple Vision Boards If Needed

It's OK to have multiple vision boards for the various areas of your life. Should you decide to create multiple vision boards, I would suggest you keep them in different areas.

If I were going to create a separate vision board for my career, I would keep that vision board in my office, where I can see it frequently throughout my day. Should you choose to create multiple vision boards, the key is to place them where you will see them every day.

5) Make A List Of All The Obstacles Standing In The Way

Just creating a vision board and looking at it every day is going to leave you disappointed and frustrated. You must take massive action. I encourage you to take a look at every single goal you have placed on your vision board. For each goal, write down all of the obstacles standing in the way of you achieving that goal.

6) Create Your Plan Of Attack

The obstacles standing between you and your goals are the raw material for achieving that goal. For each goal, list the challenges and then create action steps for removing each obstacle. Then create a plan, take massive action, and you're well on your way to achieving your goals, turning your vision board into reality.



The Power Of Visualization

Visualizing success is the act of first seeing a clear picture in your mind's eye of what you want to accomplish and then going out to make it happen.

You are the architect of your own life. If it is to be, it's up to me. Continuous improvement is better than delayed perfection.

Everything is created twice. First in the mind, and then in reality. Battles are first won or lost in the brain. When you picture yourself as having succeeded, you are one step ahead. If you see it in your mind, you will hold it in your hand.

The vast majority of individuals can visualize in their mind's eye. Although it may be hard to believe, a small proportion of otherwise healthy people report having no ability to visualize at all. This phenomenon of mindblindness is called Congenital Aphantasia.

To understand why visualizing your desires is so powerful, we need to look at the brain.

Our brain is an incredible machine that trains our bodies to prepare for action — when we imagine ourselves preparing for an activity, our brain runs through the process and sends signals to the rest of our body to complete the action.

Visualization is nearly as powerful as performing the actual action itself. When you visualize yourself living in your dream home, your brain trains your body for that reality.



Lemon Imagery Visualization Exercise

To illustrate the effect of imagery on physiological processes, I want to walk you through this exercise, which has been around for years. It's called Lemon Imagery.

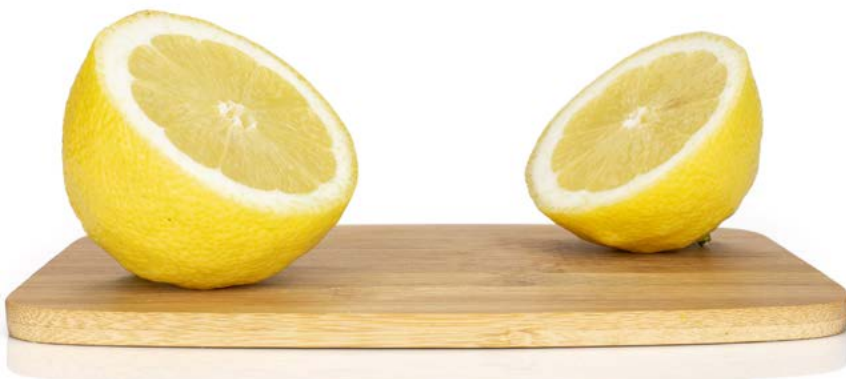
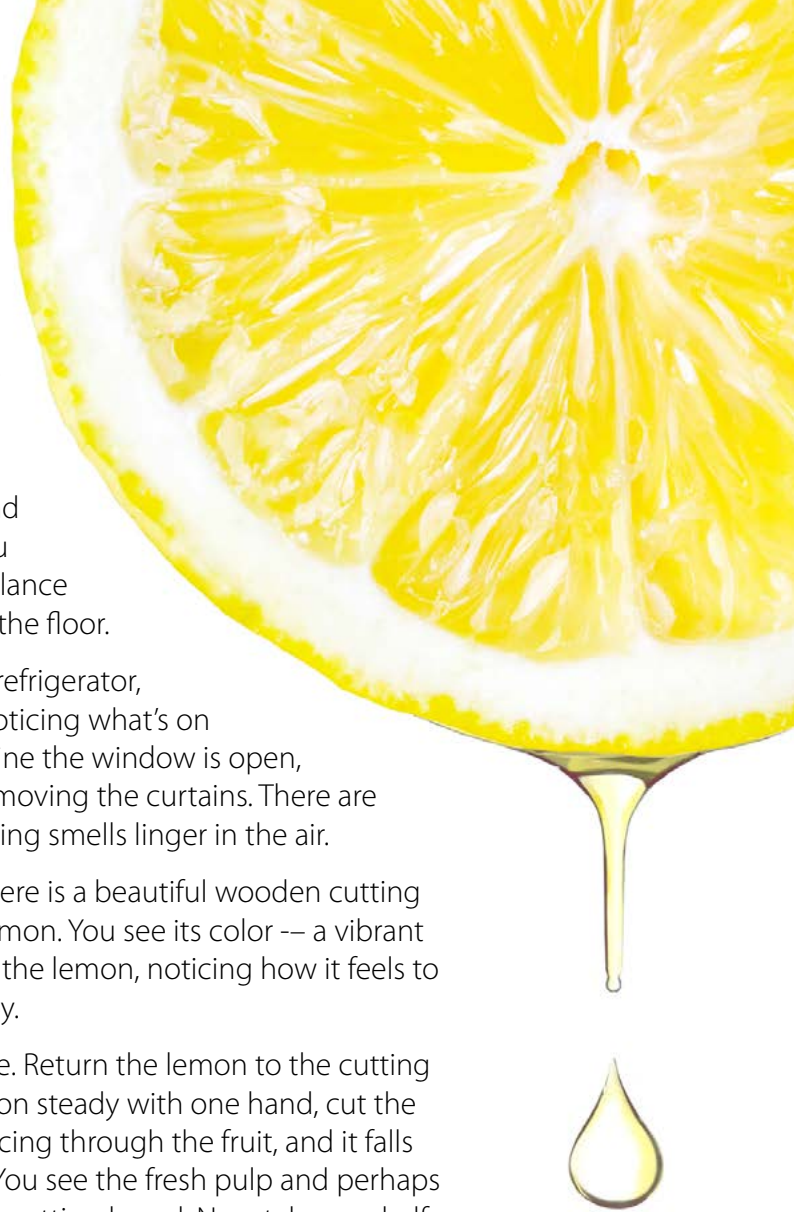
Sit comfortably and breathe slowly. Close your eyes, and continue to breathe deeply and slowly. I would like you to imagine that you are standing in your kitchen and glance around it, noting the walls, cabinets, countertops, and the floor.

Imagine the appliances that are in your kitchen -- the refrigerator, the stove, oven, dishwasher. Look at the countertop, noticing what's on it. Over the kitchen sink, there may be a window. Imagine the window is open, and a soft, warm breeze is blowing in, perhaps gently moving the curtains. There are pleasant smells in this kitchen; perhaps cooking or baking smells linger in the air.

Now bring your gaze to the counter and notice that there is a beautiful wooden cutting board there. On top of the board sits a bright yellow lemon. You see its color -- a vibrant yellow -- its size and shape. You reach out and pick up the lemon, noticing how it feels to your touch. The skin is both smooth and slightly bumpy.

Next to the cutting board, you see a sharp kitchen knife. Return the lemon to the cutting board, and carefully pick up the knife. Holding the lemon steady with one hand, cut the lemon in half. As you do this, you're feeling the knife slicing through the fruit, and it falls open, revealing beautiful jewel-like pulp in neat rows. You see the fresh pulp and perhaps some seeds inside. Drops of juice have spilled onto the cutting board. Now take one half of the lemon and cut it again, making a quarter-size slice. Put the knife down, and bring the lemon quarter up to your nose. You are aware of the sharp, fresh citrus scent filling your nose. Touch the lemon to your lips, noticing the sensations. Now, open your mouth and BITE into the lemon. The juice runs over your tongue, and your mouth fills with the taste of lemon juice.

Most people will find their mouth watering at this point. Your brain has to retrieve the memories, images, smells, and textures that the lemon brings to mind. The experience of eating a lemon is something that generates powerful physical reactions. Your body responds with a conditioned reflex. This exercise demonstrates that words undoubtedly do have a physical effect on the body.



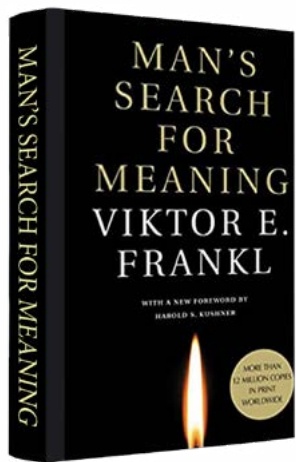


Conclusion

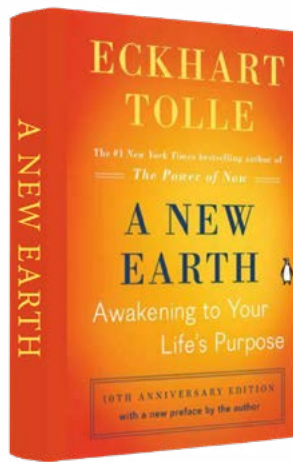
Discovering your vision isn't that hard. Each of us is put here on earth for a purpose. We want to achieve and accomplish certain things during our lifetime, and for most of us, the passion we feel deep down ignites us and brings our hopes and dreams to the surface.

There's Hebrew wisdom that declares, "Without a vision, the people perish." It's the same concept that is sometimes parsed, "If you don't know where you're going, you'll likely end up somewhere else."

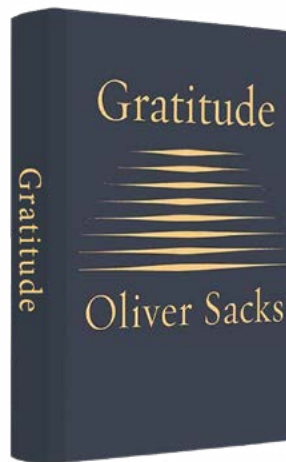
Finding Meaning In Retirement



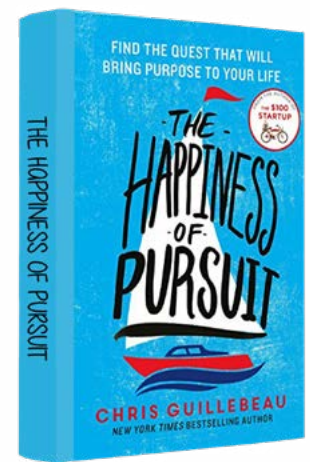
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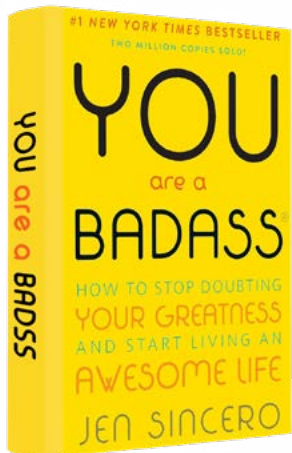
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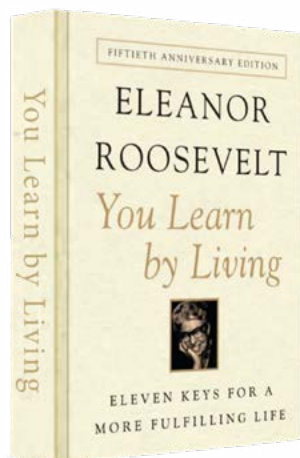
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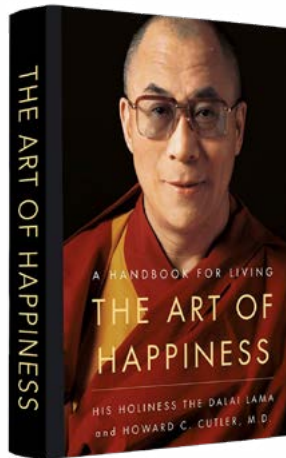
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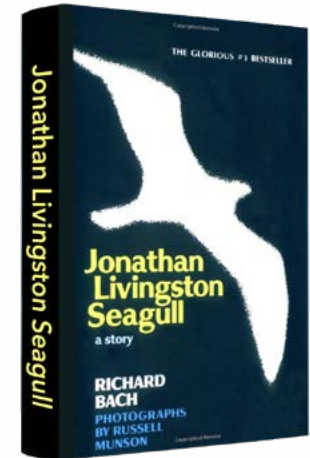
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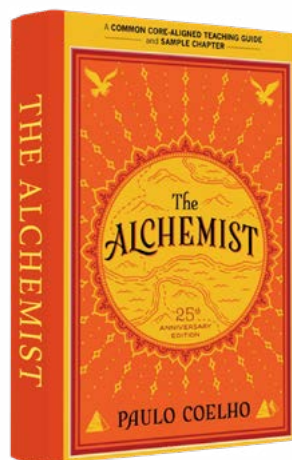
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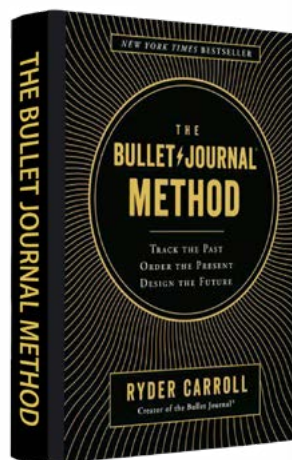
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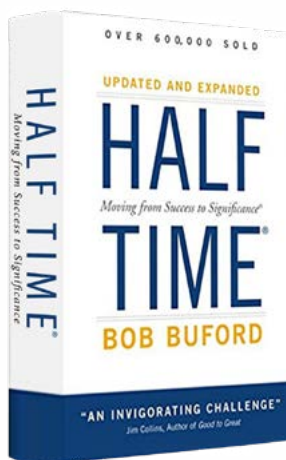
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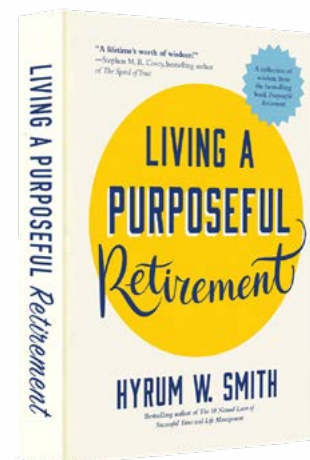
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YOUR PERSONAL MISSION STATEMENT

YOUR COMPANY HAS A MISSION STATEMENT, BUT DO YOU?

Do you have a Personal Mission Statement? If not, you should. If the majority of businesses have mission statements they proudly display and spend hundreds of hours creating and fine-tuning, that begs the question, if they're that valuable for a company, then why do so few individuals take the time to develop a Personal Mission Statement for themselves?

Businesses create mission statements to provide purpose and direction for the organization. But it's just as vital for individuals to have a mission for themselves as it is for any business.

Most businesses share one thing in common. They

have a Corporate Mission Statement. It's proudly displayed and often referred to as a way to attract customers. Their mission statement clearly articulates how they want to impact the world.

While many of them are bland or miss the mark, there's a reason why nearly every business has one.

Mission statements help businesses stay true to the values they deem vitally important.

A Personal Mission Statement helps you identify the values you decide are most important. It helps you stay committed to your goals, and it certainly puts you on the path to achieving success.

One of my favorite quotes from J.C. Penney is this: "Give me a stock clerk with a goal, and I'll give you a man who will make history. Give me a man with no goals, and I'll give you a stock clerk."

What Is A Personal Mission Statement?

Barrie Davenport, in her excellent article, [How To Write A Personal Mission Statement In 8 Steps](#), said it best:

A Personal Mission Statement is:

- A tool for making difficult decisions.
- A framework for how you want to live your life and express your life purpose.
- A beacon to those around you about the kind of person you are.
- A declaration that motivates and inspires you to stay the course.
- A statement of your values and life priorities.



It's important to remember that the best mission statements are clear, concise, and to the point without any unnecessary details. When it comes to mission statements, less is more. Your mission statement should be easy to remember. The most memorable ones are no more than a couple of sentences.

It starts by asking a simple question. What do you want out of life? Writing a mission statement may be the most critical activity in taking control of one's own life.

I find having a Personal Mission Statement is an excellent way for me to define what I want out of life and to determine which goals are most relevant and why.

There are numerous differences between a Personal Mission Statement and a corporate one, but the unifying principle is similar. It starts by asking a few foundational questions, such as:

Who am I?

What is my purpose/passion in life?

What are my core values?

How do I define success?

A Personal Mission Statement is a declaration of an individual's purpose and path in life, emphasizing what is truly important to him or her. It lays out your core values, your expectations, your pledge to other people, and how you will measure success.

Personal Mission Statements are personal for a reason. Just like fingerprints, no two look alike. Therefore, don't worry if your mission statement doesn't look exactly like someone else's. Each statement is unique because no two people are precisely the same.

Personal Mission Statements of 7 Famous Individuals



SIR RICHARD BRANSON, FOUNDER OF THE VIRGIN GROUP

"To have fun in [my] journey through life and learn from [my] mistakes."

OPRAH WINFREY, FOUNDER OF OWN, THE OPRAH WINFREY NETWORK

"To be a teacher. And to be known for inspiring my students to be more than they thought they could be."



AMANDA STEINBERG, FOUNDER OF DAILYWORTH.COM

"To use my gifts of intelligence, charisma, and serial optimism to cultivate the self-worth and net-worth of women around the world."

JOEL MANBY, CEO OF HERSCHEND FAMILY ENTERTAINMENT

"I define personal success as being consistent to my own personal mission statement: to love God and love others."



MAHATMA GANDHI, INDIAN LAWYER, ANTI-COLONIAL NATIONALIST, AND POLITICAL ETHICIST

"I shall not fear anyone on Earth. I shall fear only God. I shall not bear ill will toward anyone. I shall not submit to injustice from anyone. I shall conquer untruth by truth. And in resisting untruth, I shall put up with all suffering."

MAYA ANGELOU, AMERICAN POET, SINGER, MEMOIRIST, AND CIVIL RIGHTS ACTIVIST

"My mission in life is not merely to survive, but to thrive; and to do so with passion, some compassion, some humor, and some style."



DENISE MORRISON, CEO OF CAMPBELL SOUP COMPANY

"To serve as a leader, live a balanced life, and apply ethical principles to make a significant difference."

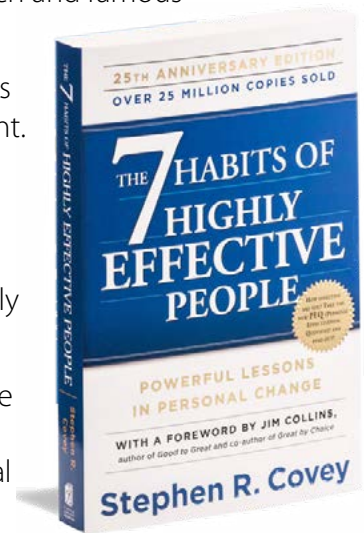
Stephen Covey And Personal Mission Statements

Stephen Covey was a professor of mine in college long before he became rich and famous with his book *The 7 Habits Of Highly Effective People*.

The 7 Habits Of Highly Effective People is one of the best-selling business books of all time. In it, Covey suggested people create a Personal Mission Statement.

I remember in my Organizational Behavior 320 class: Covey talked about “begin with the end in mind.” This ended up being Habit #2 in the *7 Habits* book. Habit #2 is about creating a Personal Mission Statement, or “defining the personal, moral and ethical guidelines within which you can most happily express and fulfill yourself.”

Personal Mission Statements certainly seem to be a hot topic. A simple Google search for “Personal Mission Statement” reveals over 694,000,000 entries. That tells me many others see the need and are interested in creating their “Personal Mission Statements,” the cornerstone of all personal development.



Here is an excerpt from Stephen Covey's book *How To Develop Your Personal Mission Statement*. I think this summarizes very well the concept of a Personal Mission Statement.

“Think about taking a trip on an airplane. Before taking off, the pilot has an obvious destination in mind, which hopefully coincides with yours, and a flight plan to get there.



The plane takes off at the appointed hour toward that predetermined destination. But in fact, the plane is off course at least 90 percent of the time. Weather conditions, turbulence, and other factors cause it to get off track. However, feedback is given to the pilot constantly, who then makes course corrections and keeps coming back to the exact flight plan, bringing the plane back on course. And often, the plane arrives at the destination on time. It's amazing. Think about it. Leaving on time, arriving on time, but off course, 90 percent of the time. If you can create this image of an airplane, a destination, and a flight plan in your mind, then you understand the purpose of a Personal Mission Statement. It is the picture of where you want to end up—that is, your destination is the values you want to live your life by. Even if you are off course much or most of the time but still hang on to your sense of hope and your vision, you will eventually arrive at your destination. You will arrive at your destination and usually on time. That's the whole point—we get back on course.”

The 7 Habits is one of the top five books on Amazon in the self-help category related to success and motivation, and I'm guessing many of you have already read it yourself.

Stephen Covey went on to say a "Personal Mission Statement is like a personal constitution, the basis for making major, life-directing decisions, the basis for making daily decisions amid the circumstances and emotions that affect our lives." Writing your Personal Mission Statement down on paper makes it real.

"Outstanding people have one thing in common:
An absolute sense of mission."—Zig Ziglar

Personal Mission Statement Generator

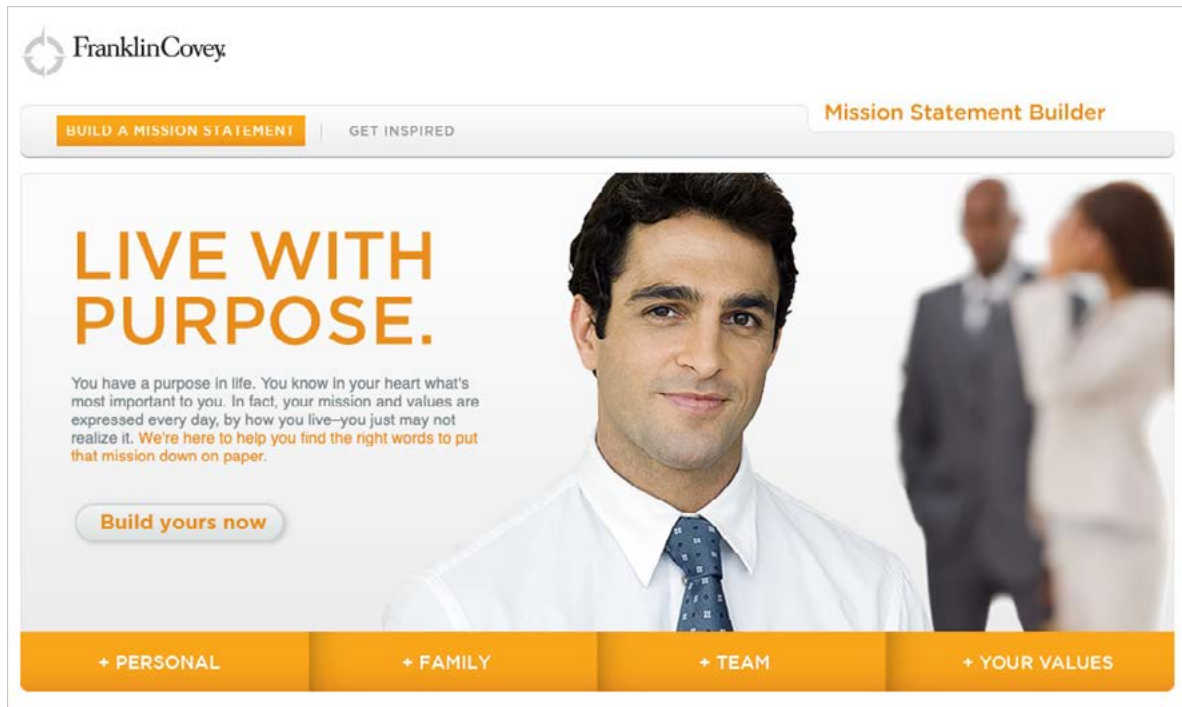
To simplify the process of creating your Personal Mission Statement, Franklin Covey has provided you with an online tool on the following page that can help you quickly generate a Personal Mission Statement. Their online tool also enables you to create a mission statement for teams and your family as well; plus there is a section on clarifying your values.

Franklin Covey's online Personal Mission Statement tool involves a 10-step process where you answer questions about:

- | | |
|----------------|-----------------|
| 1. Performance | 6. Character |
| 2. Passion | 7. Contribution |
| 3. Talents | 8. Conscience |
| 4. Imagination | 9. Influence |
| 5. Vision | 10. Balance |



Mission Statement Builder



The screenshot shows the FranklinCovey website interface for the Mission Statement Builder. At the top left is the FranklinCovey logo. Below it, there are two navigation buttons: "BUILD A MISSION STATEMENT" (highlighted in orange) and "GET INSPIRED". To the right, the text "Mission Statement Builder" is displayed. The main content area features a large image of a man in a white shirt and blue tie, with a blurred background of two other people. Overlaid on the left side of the image is the text "LIVE WITH PURPOSE." in large orange letters. Below this, a smaller paragraph reads: "You have a purpose in life. You know in your heart what's most important to you. In fact, your mission and values are expressed every day, by how you live—you just may not realize it. We're here to help you find the right words to put that mission down on paper." Below the paragraph is a button that says "Build yours now". At the bottom of the main content area, there are four orange buttons with white text: "+ PERSONAL", "+ FAMILY", "+ TEAM", and "+ YOUR VALUES".

Franklin Covey's Personal Mission Statement Builder will help you create a unique, personalized Mission Statement for you, your family, and your team in addition to helping you to clarify your values.



[VIEW WEBSITE](https://msb.franklincovey.com)

<https://msb.franklincovey.com>

5 Questions You Must Answer When Writing Your Personal Mission Statement

One of my favorite authors is Andy Andrews. In his excellent article, "The Ultimate Guide To Writing Your Own Personal Mission Statement," *New York Times* best-selling author Andy Andrews shares five key questions you must answer to create your Personal Mission Statement.

He says, "A meaningful Personal Mission Statement isn't something you can just pull out of thin air."

There are, however, questions you can begin asking yourself every day that will move you closer to creating one:

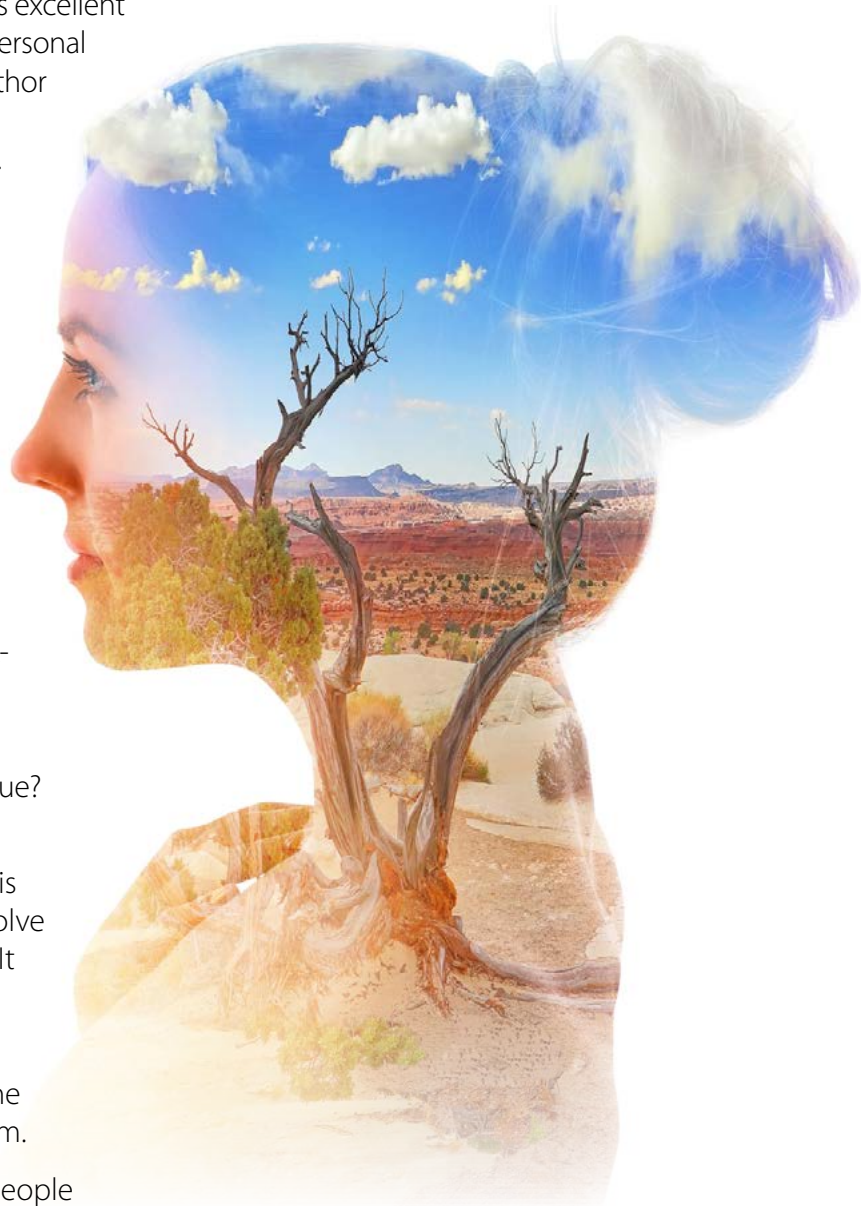
1. What is important? What/whom do you value? How is your life connected to those things?
2. Where do I want to go? You can answer this many different ways. Your answer may involve a spiritual, mental, or physical destination. It might describe your career arc.
3. What does "the best" look like for me? Describe your best possible result. This isn't the time to be realistic. This is the time to dream.
4. How do I want to act? How do you want people to describe you? Think of a few words you would want to come to mind when people think about you.
5. What kind of legacy do I want to leave behind? Imagine you're 100 years in the future.

The Benefits Of A Personal Mission Statement

There are many benefits to creating a Personal Mission Statement. Here are just some of them:

Make better career decisions
Simplifies decision making

Defines who you are as a person
Know yourself better from self-discovery



Helps you stay on track to meeting your goals	Helps others to understand your goals and values
Holds you accountable for your choices	Allows you to live a life of freedom
Enlightens yourself	Focuses on your unique abilities
Keeps you from getting off track	Strengthens relationships
Helps define your definition of success	Provides clear direction for both the present and future.
Adds vitality and energy to your life	Creates laser focus
Greater clarity of thought	Crystalizes your thinking
Explains who you are and what you want	Keeps you motivated
Prioritizes the big picture	Separates what is vital from what is not
Builds self-confidence	And...Helps you to set clear boundaries
Helps you get closer to your long-term goals	

Let me give you an example of why having clear boundaries is so important. Once you've set the boundaries for what you will and won't accept in your life, when something comes up that is outside those boundaries, you don't even have a decision to make. It's that simple.

8 Steps On How To Write a Personal Mission Statement

I've followed Steve "S.J." Scott for quite some time. I've purchased numerous books of his through the years and always come away with some gems.

In his article, "How To Write A Personal Mission Statement," he outlines eight steps to change your life.

Step #1: Examine the lives of others.

Think of a person in history or in your life whom you admire. What are the qualities of that person that you would like to emulate?

Step # 2: Determine your ideal self.

Define the type of person you want to become, not just what you want to have or achieve.

Step # 3: Consider your legacy.

Determine all of your life roles (career, family, community, etc.), and write down a short statement of how you would like to be described in each of those roles.

Step #4: Determine a purpose.

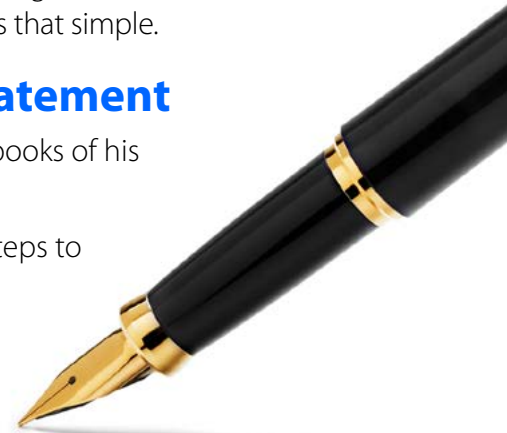
Write down a purpose for the four fundamental elements of who you are: physical, mental, emotional, and spiritual.

Step #5: Clarify your aptitudes.

What are the talents and skills you possess that are most important to you and that you enjoy?

Step #6: Define specific goals.

Based on everything you outlined above, what are some related goals you want to achieve in your life?



Step #7: Craft your mission statement.

Taking into account steps 1-6, begin crafting your Personal Mission Statement. Keep it simple, clear, and relatively brief — from a few sentences to a couple of paragraphs.

Step #8: Refine it.

Creating a mission statement is not something you do in a day. It does require introspection, self-analysis, clarity of mind, and often several drafts before you produce it in a final form.

Once you complete it, put it where you can review it daily, so it motivates you to honor it in all of your actions and decisions. You might need to revise it every few years as your life priorities change.

12 Tips For Creating Your Personal Mission Statement

1. Choose Your Path Wisely
2. Aim High When Creating Your Statement
3. Be True To Yourself And The Future You Want
4. Find Your Core
5. Write Your Obituary
6. Define Your Impact
7. Stay Focused On Your Envisioned Future
8. Keep It Short And Sweet
9. You Already Know It In Your Heart
10. Go Through Your List And Ask "Why"
11. Get Clarity On Your Values, Vision, Mission And Purpose
12. Be Honest With Yourself



After You Create Your Mission Statement

When you've finished, set aside your mission statement and walk away. Come back a few days later and review what you've written.

How does your Mission Statement make you feel? Can you improve upon it?

After you've created a Mission Statement, the next step — if you're ready to take it — is to brainstorm a list of Next Actions to support your Mission Statement. What kinds of things can you do to help you achieve this goal or pursue this mission? Write down anything that comes to mind.

When you have your list of Next Actions, pick the three you can do most quickly (these should become your short-term goals) and the three that would have the most significant impact on your life (these should become your long-term goals). Focus on these six goals.



Conclusion

A Personal Mission Statement is a compass to guide our way through the inevitable moments of discomfort and uncertainty en route to our goals. Taking time to drill down to your essential beliefs and personal story will help you understand your true self – en route to your best self. In only a few words, you have a motto that is easily accessible when you need it most.

Once you create your Personal Mission Statement, use it to guide and live your life. Do so by keeping a copy of it with you always — on your computer and phone; in your car, bathroom — all the places you can see it daily.

Personal Mission Statement



ADDITIONAL QUESTIONS TO PONDER
























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The 16 Best **TED** Talks for Retirees

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Useful Apps For Seniors

SOCIAL	HEALTH & FITNESS	ENTERTAINMENT	BUDGETING & PERSONAL FINANCE	MISCELLANEOUS
 <p>Senior Meetme Dating over 40+ Mature People Match & Chat</p>	 <p>Moodfit Fitness for Your Mental Health</p>	 <p>Old Time Radio 24 Yesterday USA Radiotimes Shows</p>	 <p>Groupon Shopping, Discounts & Coupons</p>	 <p>Sky Guide View Stars Night or Day</p>
 <p>Facebook Mobile Connect with friends online</p>	 <p>Blood Pressure Companion BP Tracker & Heart Rate Logger</p>	 <p>Audible Audiobooks & Podcasts Listen to audio books, stories</p>	 <p>ibotta: Save & Earn Cash Back Make money shopping every day</p>	 <p>Magnifying Glass With Light LED magnifier and menu reader</p>
 <p>Skype Video and audio calling</p>	 <p>Map My Walk by Under Armour GPS Walking & Workout Tracker</p>	 <p>Elevate - Brain Training Award-winning brain games</p>	 <p>AARP Now News, Events & Member Benefits</p>	 <p>Park-n-find Locate your vehicle</p>
 <p>Stitch The world's leading social community for anyone over 50</p>	 <p>GoodRx Prescription Coupons Pharmacy Discounts up to 80%</p>	 <p>Lumosity Challenging puzzles and brain teasers to keep you sharp</p>	 <p>Mint Help seniors keep an eye on their budgets and finances</p>	 <p>Life360 Find Family & Friends GPS Phone Locator & Tracker</p>
 <p>Our Time Online dating community for people in their 50s, 60s and older</p>	 <p>Medisafe Medication Management Pill and Medicine Reminder</p>	 <p>Words With Friends Play a quick word game online with loved ones or new players anywhere in the world</p>	 <p>Personal Capital A Modern, Customizable Way to Manage Your Net Worth</p>	 <p>Uber A Ridesharing Company</p>



YOUR MORNING & EVENING ROUTINES

Does your morning consist of hitting the snooze button five times, waiting until the last minute, flying out of bed, showering at lightning speed, and heading out the door 10 minutes later with donuts in one hand, hot coffee in the other, while checking your email on your commute to work?

After work, you get home, inhale dinner, sprawl out on the couch, binge watch mindless TV, go to bed late, wake up numerous times in the night stressed out, only to repeat the cycle the very next day.

Unfortunately, this is the norm for far too many people.

How do you get out of this rut? The simple answer: Routines.

Good News Bad News

The Good News...Every single one of you already has a well-established morning and evening routine in place.

The Bad News...Every single one of you already has a well-established morning and evening routine in place.

This is not a new concept.

Regardless of whether you create your routines

proactively and by design with Intention or you go with the flow, and fly by the seat of your pants, that doesn't change the fact that we all have in place right now, well-established morning and evening routine in our lives.

Author John Maxwell said, "You'll never change your life until you change something you do daily. The secret of your success is found in your daily routines."

Set Your Day Up For Success

What exactly is a routine?

Webster defines a routine as a sequence of actions regularly followed.

Aristotle had routines in mind when he said, "We are what we repeatedly do. Excellence, then, is not an act, but a habit."

Success is the sum of small habits repeated day in and day out.

We are creatures of habit. We operate best with structure in our lives. The habits we form will determine how successful we become.

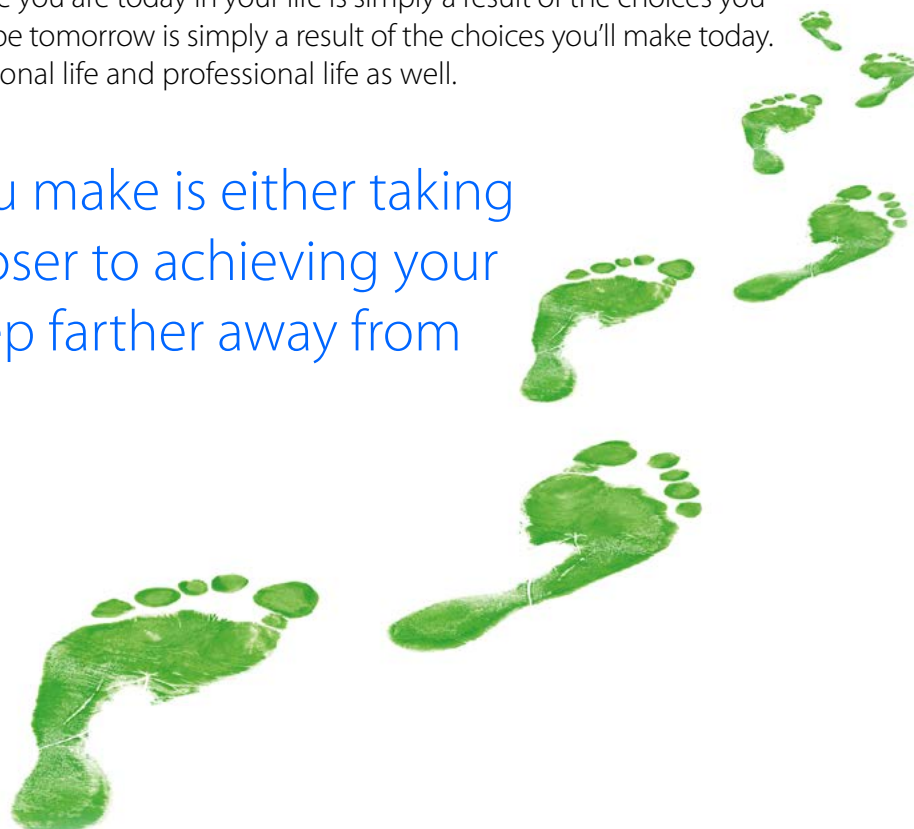
When it comes to routines, you'll hear the word "discipline" bandied about quite frequently. I have a different take on discipline.

You're not going to miraculously get more disciplined. You are as disciplined as you're ever going to get...to your existing set of habits. Therefore, it's not discipline that's the issue. It's our habits.

It boils down to choices. Where you are today in your life is simply a result of the choices you made yesterday. Where you'll be tomorrow is simply a result of the choices you'll make today. This applies to both your personal life and professional life as well.

Every choice you make is either taking you one step closer to achieving your goals, or one step farther away from reaching them.

The choice is yours.



CREATING YOUR
MORNING



EVENING

ROUTINES

Sets Up Each Day

FOR

SUCCESS

Your Morning Routine

Your morning routine is what you do from the moment you wake up until the moment you start your workday.

If you want a great life, it starts with Intention the moment you open your eyes.

Your morning routine can set you up for failure or success. It sets the tone for the rest of your day.

Creating a solid morning and evening routine primes you for success, and can change the course of your life. You can become happier, less stressed, and live better.

William Blake said, "Think in the morning. Act in the afternoon. Eat in the evening and sleep in the night."

Every morning you have two choices. Continue to sleep with your dreams or wake up and chase them.

How you wake up each day dramatically affects your levels of success in every single area of your life.



Focused, productive, successful mornings generate focused, productive, successful days, which inevitably create a successful life.

In the same way that unfocused, unproductive, and mediocre mornings generate unfocused, unproductive, and average days, and ultimately a mediocre quality of life.

By merely changing the way you wake up in the morning and how you shut down in the evening, you can transform any area of your life.

A close-up of a hand holding a bright yellow sticky note. The note has the words "GOOD MORNING!" written in black marker, with a simple smiley face drawn below. The note is slightly tilted and has a soft shadow on the surface below it.

GOOD
MORNING!
☺

Your Best Life

Here are four things you should do every single morning if you're serious about living your very best life:

- 1) Gratitude
- 2) Meditation
- 3) Self-Development
- 4) Exercise

I can tell you from experience that if you win the morning, you win the day, but a successful day starts the night before with your evening routine.

THE AVERAGE PERSON LIVES 28,762 DAYS

- WE SLEEP ON AVERAGE 1/3 OF OUR LIFE OR 28.3 YEARS.
- WE WORK FOR 3,832 DAYS OR 10.5 YEARS.
- WE WATCH TV, PLAY VIDEO GAMES AND WE'RE ON SOCIAL NETWORKS FOR 3,285 DAYS OR 9 YEARS.
- WE SPEND 2,190 DAYS OR 6 YEARS DOING CHORES.
- WE SPEND 1,460 DAYS OR 4 YEARS EATING OR DRINKING.
- WE SPEND 1,277 DAYS OR 3 ½ YEARS IN SCHOOL.
- WE SPEND 912 DAYS OR 2 ½ YEARS GROOMING.
- WE SPEND 912 DAYS OR 2 ½ YEARS SHOPPING
- WE SPEND 547 DAYS OR 1 ½ YEARS WITH CHILDCARE.
- WE SPEND 474 DAYS OR 1.3 YEARS COMMUTING.

**THAT LEAVES 9 YEARS LEFT
HOW WILL YOU SPEND IT?**



What will you do with this one amazing life you've been given?

9 Years on Netflix? Come on, you can do better. Make sure you **max out** the important and valuable days in your life as you can see that they're **very limited**.

Your Evening Routine

Your evening routine covers what you do between the end of your workday and when you go to sleep.

A successful morning starts the night before. Although “morning routines” seem to get all the press, establishing a nighttime routine is equally important. Evening routines set the tone for the next day.

Here are three benefits of an evening routine:

- You'll have a more restful night and enjoy higher-quality sleep.
- You'll be able to tackle the morning more smoothly and productively.
- Your brain will be sharper throughout the next day.

In your evening routine, you get to:

- Determine the most critical priorities of the day.
- Reflect on the good, the bad, and the ugly of your day.
- Focus on restoring your energy and charging the battery.
- Focus on taking care of your “other” needs.



An excellent evening routine sets the stage for your morning routine when you wake up.



As a result, the next morning, you'll:

- Feel rested, relaxed and energized.
- Know which are your most important priorities.
- Spend your most valuable time in your unique abilities.

There is truth in the adage of “waking up on the wrong side of the bed.” Unfortunately, far too many people do as a result of not having productive morning and evening routines.

8 Evening Routines For A More Productive Life

Craft your productive tomorrow today!

Get Your Stuff Together

Get everything you need for your day ready the night before.

5 Minute Pick Up

Use just 5 minutes in the evening to pick up and put things where they belong.

Taking 5 minutes to clean up makes everything easier tomorrow.



Set Your Schedule

Go through what you are doing, when you are doing it, and who you are doing it with.

Declutter Your Mind

Getting a good night's sleep is difficult if you have too much clutter in your head.

To-Do List

Make one short, focused list of things that you need to get done.

Tech Curfew

Plenty of studies show that staring at a screen right before you go to bed disturbs your sleep patterns.

Gratitude Log

Write down at least five things you are grateful for today.

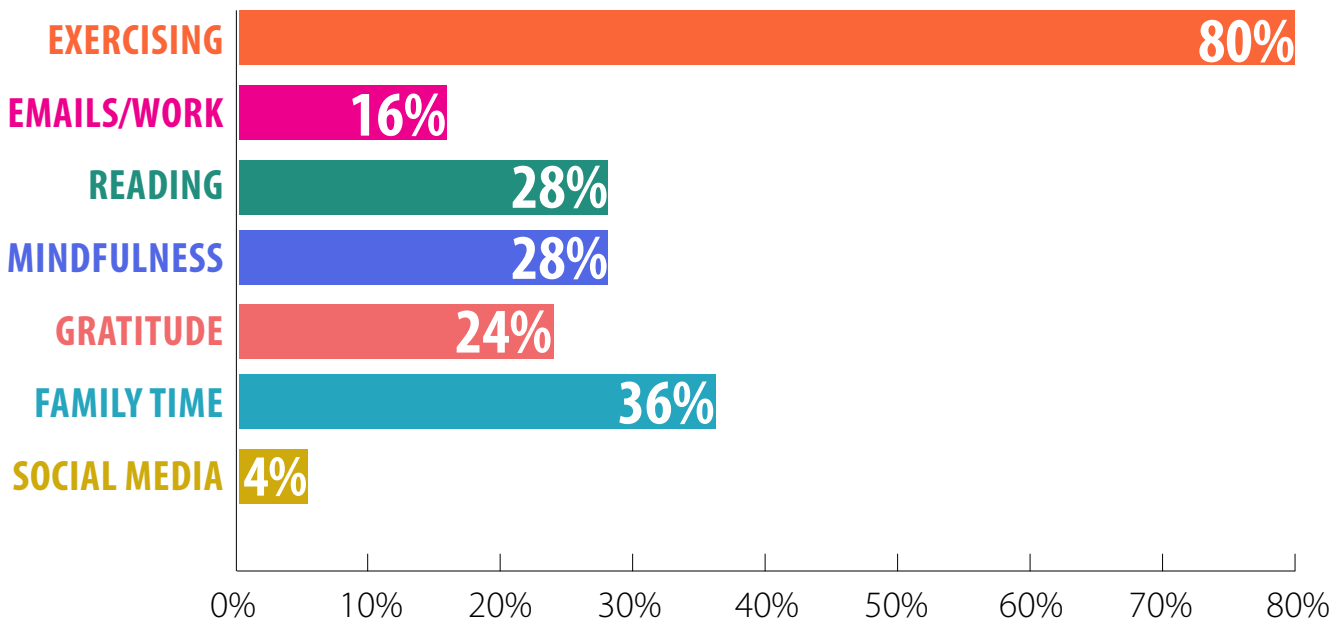
Inner Focus

Think through your goal for the day, the mindset you want to be in, and how you want to approach challenges that might disrupt your day.

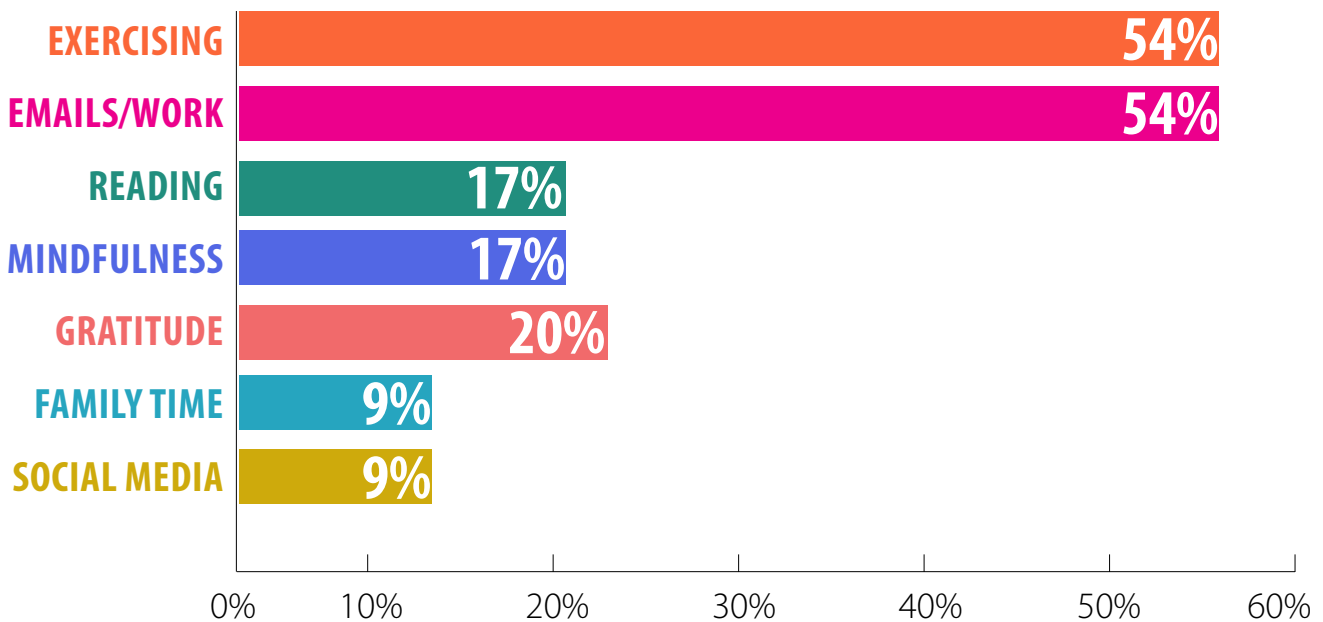


Morning Routines

MORNING ROUTINE OF SUCCESSFUL WOMEN



MORNING ROUTINE OF SUCCESSFUL MEN



Reflecting On The Day's Achievements

It can be easy to lose sight of victories after a long day. Taking just a few moments at the end of the day to reflect on and celebrate your wins puts things into the proper perspective and gives you encouragement for the coming day.

It is said about Ben Franklin that he added two critical questions to his morning and evening routines.

At the start of every day, he would pose the question:

What good **COULD** I do today?

At the end of his day, he would ask himself again,

What good **DID** I do today?

Here's why your evening routine is equally as powerful as your morning routine. Your evening routine has two primary purposes:

- 1) To wrap up your day and review your progress.
- 2) To prepare yourself for a night of deep, restorative sleep.

I like to set aside time each evening to review and reflect on my day. I look at what I set out to accomplish in the morning. Then see what I did accomplish at night.

I'm always asking three questions:

- 1) What went right in my day?
- 2) What went wrong in my day?
- 3) What can I improve for tomorrow?


I created the document below to simplify the review of my day. Feel free to download it and start using it.

Reflection

What Went Right?

What Went Wrong?

What Can I Improve?



[DOWNLOAD NOW](#)

Reflect On Your Goals

Your morning and evening routines provide an excellent time to review your goals.

Les Brown said, "Review your goals twice a day in order to be focused on achieving them."

Daymond John of Shark Tank fame and author of *Power of Broke* thought about his goals before going to sleep and the moment he wakes up. By doing so, he said, "It reminds me that I have things to fulfill and conditions my mind for success the next day."



The Many Benefits of Daily Routines

Routines help you to make time for what matters most in life. Routines create the framework for you to pursue your passion every single day. Daily routines are game-changers when it comes to creativity.

Researchers have found that daily routines can have far-reaching benefits. Here are just a few:

- Helps To Start The Day Right
- Increases Clarity Of Thought
- Increase Productivity
- Help Step Out From Your Comfort Zone
- Reduces Stress Levels
- Saves Time
- Helps Instill Good Habits
- Allows You To Control Your Day
- Enables You to Become More Proficient
- Creates A Space For "Me" Time
- Reduces Procrastination
- Builds Momentum
- Saves Us Time And Money
- Makes You More Efficient
- Reduces Our Need To Plan
- Accomplish Much More
- Eliminates Distractions
- Creates Structure In Our Lives
- Helps You To Stay Grounded
- Helps Break Bad Habits
- Keeps Track Of Our Successes
- Helps You To Prioritize
- Reduces The Need For Willpower
- Focus On Work That Matters
- Builds Self Confidence
- Helps Us Achieve Our Goals
- Helps You Get The Most Important Tasks Done

7 Habits To Strive For In Your Routines

Invest in yourself

88% of the most successful individuals read 30 minutes or more each day first thing in the morning.

Be curious about everything

Where mediocre people settle for less, the most successful are curious about life. They focus on “why” and invent ways to answer the most daunting questions in the morning.

Focus on experiences, not money

While the rest of the world is focused on making money, the most successful individuals focus on creating experiences.

Be grateful

Gratitude turns disappointment into lessons learned, discoveries made, alternatives explored, and new plans set in motion.

Define success on your terms

The most successful individuals define success on their terms with their dreams, their vision, and their happiness.

Make good friends

Increasing your number of friends correlates to higher subjective well-being. Doubling your number of friends is like increasing your income by 50 percent in terms of how happy you feel.



8 Reasons To Build A Daily Routine

Having a daily structure gives you more freedom in every aspect of your life. You'll become more mindful of each obligation and determine if this is worth your time.

A Routine Makes It Easier To Take Action On Specific Habits

Routines keep you consistent with a new habit when you have limited time or motivation.

A Routine Makes You More Productive

Because daily routines help you get more done in less time, they make it possible to accomplish more each day.

Routines Encourage Creativity

Train your mind to function at certain times of the day. Schedule a creative strategy activity for a specific time, and you will adapt to it.

A Routine Brings A Sense Of Security

When you engage in the same routine day in and day out, the anxiety that comes from not knowing what to expect is all but eliminated.

A Routine Makes It Easier To Focus

When you have a series of actions you do consistently, you barely have to think about your next move. You get into the groove without even trying.

A Routine Keeps The Pressure Off

Putting stuff off until the last minute puts you under pressure to make up for lost time, causing stress and anxiety.

A Routine Makes Tasks Easier

Think about a computer you use daily. You probably don't even think about where to go. Your mind acts on autopilot.

A Routine Inhibits Procrastination, Thus Reducing Stress

Consistency boosts confidence. It also eliminates stress because it keeps things from piling up and becoming overwhelming.

How To Create Your Morning & Evening Routines

To be in complete control of your day, a morning and evening routine is an absolute must.

Start with a yellow pad of paper and list everything you do over a week. Until you know where your time is spent now, you have no way of knowing how to effectively structure your morning and evening routines to be most effective.

After a week, you'll have a pretty good feel for what you can cut back on or eliminate. This is how your morning and evening routines take flight.

Write down what your "IDEAL" morning and evening look like.

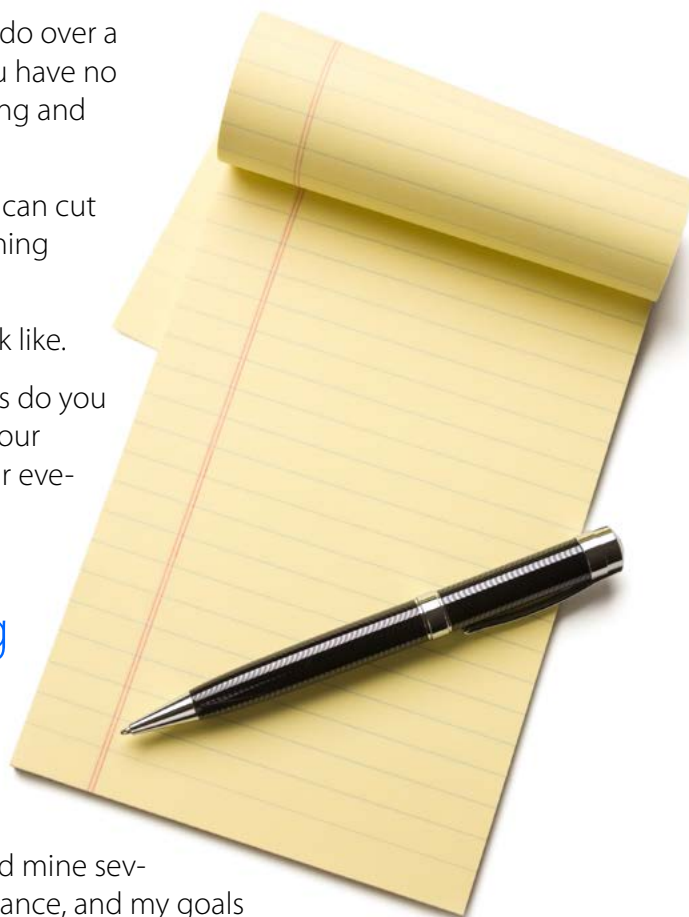
Start creating the ideal schedule for yourself. What habits do you want to include in your morning routine to jump-start your day? What are the habits you want to incorporate in your evening routine as your day winds down?

Creating morning and evening routines are a work in progress.

It will take a while for it to be second nature. I've tweaked mine several times as I evolve, things take on more or less importance, and my goals change.

Build-in downtime in your routines, especially in your evening routine for rest, relaxation, and rejuvenation.

One word of caution. Your routines are a highly personal matter. Don't try to copy someone else's method. Routines are like snowflakes and fingerprints. No two are alike.



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Learn About The Daily Rituals & Hobbies Of The Most Successful & Richest Minds In The World.

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The Most Important 20 Minutes Of My Day

Benjamin Hardy, a regular contributor to *Inc. Magazine*, wrote an excellent article, *How This 10-Minute Routine Will Increase Your Creativity*.

As I read his article, it was *deja vu*. I've always been fascinated by the mind-body connection and the role the subconscious mind plays in our success.

For almost 40 years now, as I'm drifting off to sleep, I've always followed Thomas Edison's advice. He said, "NEVER go to sleep without giving a request to your subconscious mind."

Your subconscious mind works continuously. It's always on duty controlling your heart-beat, blood circulation, and digestion. It controls the vital processes and functions of your body and knows the answers to your problems.

Studies show that what happens on your subconscious level influences what happens on your conscious level. In other words, what goes on internally, even unconsciously, eventually becomes your reality.

Everything is created twice, once in the mind.
Then, in reality.



What has worked for me is to combine my morning and evening routines with my subconscious mind.

8 Morning Routine Apps

Here are several morning apps to help you start your day right and get things done the moment you wake up.



Calm

Calm is the #1 app for Sleep, Meditation and Relaxation. Join the millions experiencing better sleep, lower stress, and less anxiety with guided meditations, Sleep Stories, breathing programs, stretching exercises, and relaxing music.



Sleep Cycle

Wake up feeling rested with Sleep Cycle. Track your sleep and get analysis that helps you get a good night's sleep and better overall health. Sleep is the cornerstone of a healthy lifestyle. Start your day feeling energized with an intelligent alarm clock.



Alarmy

Alarmy is the innovative solution for those who just can't seem to get up on time, even with an alarm clock. The app has been cleverly designed to force you out of bed. Dubbed as "the world's most annoying alarm clock."



Headspace

Headspace is your guide to health and happiness. It's the simple way to let go of stress and get a better night's rest. Learn to relax with guided meditations and mindfulness techniques that bring calm, wellness and balance to your life.



Streaks

Streaks is the to-do list that helps you form good habits. Track up to twelve tasks you want to complete each day. Your goal is to build a streak of consecutive days. Streaks reminds you when you need to complete a task.



Todoist

Ranked as "the best to-do list right now" by The Verge, Todoist is used by 20 million people to organize, plan and collaborate on projects, both big and small. Capture and organize tasks the moment they pop into your head.



Habitica

Treat your life like a game to stay motivated and organized! Habitica makes it simple to have fun while accomplishing goals. Input your Habits, your Daily goals, and your To-Do list and then create a custom avatar, then start checking off tasks.



Day One

For once in a lifetime events to everyday moments, Day One's elegant interface makes journaling about your life a simple pleasure. This beautifully designed app elevates your journal entries by allowing you to add pictures, tags, and locations.

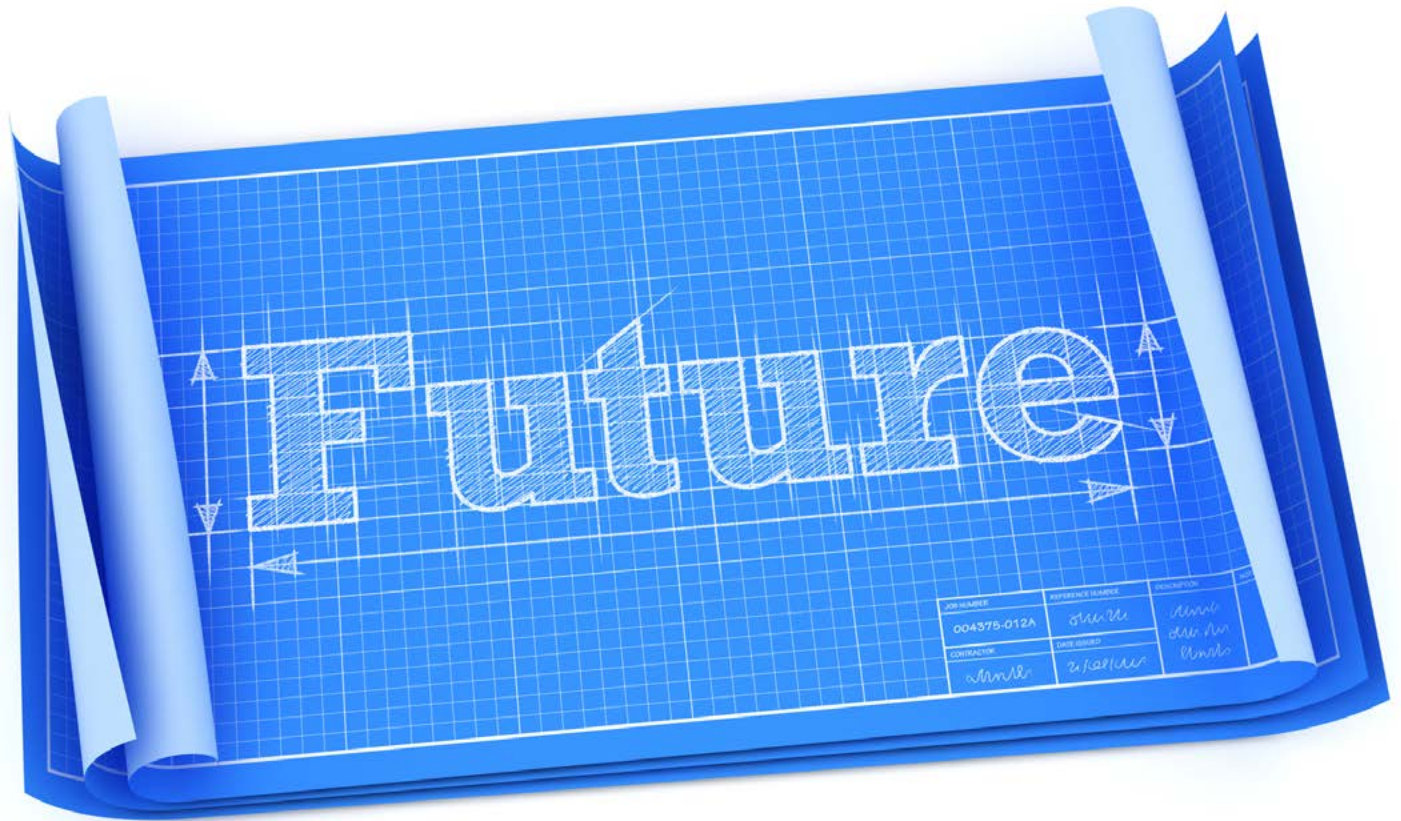


Conclusion

There are many ways to get into a routine, but the number one rule is to make it work for you. Just because a routine works for your friend or family member doesn't mean it's the best for you to take.

Just like all habits, the more they're repeated, the more comfortable they become. It's not long before your routines are ingrained into the fabric of each day.

Building routines into your life can seem daunting at first. They require Intention, thought, and discipline as you begin, but within no time at all, you'll be in the groove and your routines will seem second nature.



YOUR GAME PLAN FOR SUCCESS

WHAT WILL YOU DO WITH THIS ONE AMAZING LIFE YOU'VE BEEN GIVEN?

To win in life, you need to build your game plan. Sadly, there are so few people that have a plan for their life.

"What are your life goals?" is one of those questions that can put people in an uncomfortable position pretty quickly.

Isn't it fascinating that most people plan their vacations with better care than they plan their entire lives? My best guess as to why is that escape is more comfortable than change.

Michael Hyatt said it best, "Most people are passive spectators, watching their lives unfold one day at a time. They may plan their careers, the building of a new home, or even planning their vacation.

"But it never occurs to them to create a plan for their life. As a result, many end up discouraged and disillusioned, wondering where they went wrong as life passes them by."

We're not given a good life or a bad life. We're given life. And it's up to you to make it good or bad.

If it is to be, it's up to me. The problem with always pointing the finger at someone else is that you still have four fingers pointing right back at you.

Everyone hates the dreaded "Where do you see yourself in five years?" question, but it's a lot easier to answer when you've got written goals and a plan to achieve them.

It starts by taking full responsibility for your life. Where you are today

is a result of the choices you made yesterday. And where you'll be tomorrow is a result of the choices you'll make today.

It's never too late to become the person you were meant to be, regardless of how old you are.

Mahatma Gandhi said, "Keep your thoughts positive because your thoughts become your words. Keep your words positive because your words become your behavior. Keep your behavior positive because your behavior becomes your

habits. Keep your habits positive because your habits become your values. Keep your values positive because your values become your destiny."

Creating A Life Plan

Creating a life plan involves:

- Assessing where you are in your life
- Identifying what is truly important to you
- Creating a vision for who you want to become
- Creating specific action plans to carry out your vision

Success is a process of constant and never-ending improvement. Follow the steps and put in the work.



Develop Your Life Plan In 4 Steps

STEP 1

Determine Your Life's Goals

- Answer questions to help identify your life's goals
- Be realistic about where you are now and where you're headed
- Put the pieces of your life plan in place



STEP 2

Build Your Timeline

- Build a timeline that includes all of your goals
- Break down your goals and dreams year by year
- Create a vision board that includes imagery for all of your goals



STEP 3

Identify All Obstacles

- List ALL obstacles for each goal in all areas of your life
- Build your step-by-step strategy to overcome each obstacle
- Create a list of what's needed to overcome each obstacle



STEP 4

Create A Daily Plan

- Break down each goal into daily activities
- Prioritize your day with "What's Important Now?"
- Stick to and monitor the plan



Here are Jim Rohn's definitions of failure and success.

Failure is a few judgment errors repeated every day.

Success is a few simple disciplines practiced every day.

If you're green, you're growing. If you're ripe, you're rotten.

The sooner you start planning your life, the sooner you'll be able to live the life of your dreams. The problem is that a goal without a plan is just a wish.

Why do you need a Life Plan?

- 1) A plan gives you clarity of thought.
- 2) It allows you to move faster toward success.
- 3) It provides a clearly defined process.
- 4) Always know your next step.
- 5) It keeps you focused on moving forward.
- 6) It helps eliminate distractions.
- 7) It creates accountability.

But having a game plan is not enough. The key to making this game plan work is to stick with it. You might have a great plan, but if you don't follow through, it won't make any difference.

Plan your life like you'll live forever, but live your life like you'll die tomorrow.

Plan your hours to be productive. Your weeks to be educational. Your years to be purposeful. And your life to be full of growth.



KEEP YOUR THOUGHTS POSITIVE
BECAUSE YOUR THOUGHTS BECOME
YOUR WORDS.

KEEP YOUR WORDS POSITIVE
BECAUSE YOUR WORDS BECOME
YOUR BEHAVIOR.

KEEP YOUR BEHAVIOR POSITIVE
BECAUSE YOUR BEHAVIOR BECOMES
YOUR HABITS.

KEEP YOUR HABITS POSITIVE
BECAUSE YOUR HABITS BECOME
YOUR VALUES.

KEEP YOUR VALUES POSITIVE
BECAUSE YOUR VALUES BECOME
YOUR DESTINY.

~ MAHATMA GANDHI

Life is like a camera. You focus on what's important, capture the good times, develop from the negative, and if things don't work out, you take another shot.

Hey, if Plan A didn't work, don't worry. The alphabet has 25 more letters.

Persistence is the key. If the plan doesn't work, change the plan, but never the goal. Know your goal, make a plan, and pull the trigger.

Set goals so big that you can't achieve them until you grow into the person who can.

Average people have dreams and wishes. Successful people have strategic plans and goals.



Wealthy people plan for three generations. Poor people plan for Saturday night. You want to plan out your life on paper, but live your life by your heart.

Sometimes you have to let go of the life you have, to achieve the life you want. Accept what is, let go of what was, and have faith in what will be.

Addition By Subtraction

The first step toward getting what you want in life is the courage to get rid of what you don't want.

Michelangelo, the great Renaissance sculptor, was asked how he created his masterpiece statue of David. He said, "I start with a big block of marble. I know inside that block of marble is the statue of David. I can see it. Then I just chip away and get rid of all the marble that isn't the statue."

And this is what we want to do with our life. Get rid of everything that doesn't support the vision for your ideal life. It's called addition by subtraction. Less is more.

According to Bronnie Ware, a palliative nurse from Australia, many of her dying patients listed as their biggest regret in life...I never pursued my dreams and aspirations.

They were never brave enough to pursue their dreams but settled for what others expected of them.

Bronnie said, "When they look back at their lives, they tend to recall their unmet goals and aspirations. They are often haunted by decisions that resulted in the lives they ended up with."

The lesson is to make time for reaching your dreams now. Start working towards your goals now; don't keep putting things off until it's too late.

The future belongs to those who believe in the beauty of their dreams.

What do they say, "The best way to predict your future is to create it"?

There are seven days in a week, and SOMEDAY isn't one of them. SOMEDAY is an illusion.

Don't wait for SOMEDAY to arrive. It never will.

To be successful in life, plan, implement, revise, update, and build on change. Big dreams are achieved in small chunks one day at a time.

Don't think about what can happen in a month. Don't think about what can happen in a year. Just focus on the next 24 hours in front of you and do what you can to get closer to where you want to be.

Always be asking yourself, What's Most Important Now? Your answer will always lead you to your next step to take.

Always go with the choice that scares you the most, because that's the one thing that is going to provide you with the greatest growth.

Commit to doing one thing every day that scares the hell out of you.

A dream written down with a date becomes a goal. A goal broken down into steps becomes a plan. A plan backed by action becomes a reality.

If you want to be successful in this world, you have to follow your passion, not a paycheck.

The reality you see right now is the reality you hold in your mind. The good news is that you have the power to change it at any time.

Don't downgrade your dream just to fit your reality. Upgrade your conviction to match your destiny.

No matter how impossible, unattainable, or unimaginable something may seem, keep the faith. The most amazing things in life tend to happen at the very moment you're about to give up hope.

Life is like a rubber band. The farther you're stretched, the farther you go.

I've also learned that "Success comes in CANS, not CAN'Ts." They say, "Smart has the plans. Stupid has the excuses."

You can spend your whole life planning, but once you're ready, get out there and start doing it. Take action!

The distance between your dreams and reality is called ACTION.

Have a strategic plan. It's called doing things.

You know you're in love with your dream when you can't sleep because reality is finally better than your dreams. And that is a beautiful place to be.



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A Worksheet To Flesh Out The Most Important Goals In Your Life, Both Long and Short-Term

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20 Questions To Plan Your Life

Marcia Reynolds, in a beautiful article I thoroughly enjoyed in *Psychology Today*, shared *20 Questions to Plan Your Life*.

She said, "If you want to reinvent your life, you need to know where you've been, where you are now, and where you're headed with questions to address in each of the three areas."

Where You've Been

Answer some or all of these questions to determine when you spent your time well or when you slid off track.

- 1) When were you able to use your talents, skills, and gifts? What were you doing? How did you feel?
- 2) Was there something you found you were good at that you didn't know or claim before now?
- 3) How did you grow? Did anything get in the way of your growth?
- 4) When do you feel you sold out, where you did something to avoid confrontation, or to feel comfortable even though you now know the convenience was not in your best interest?
- 5) What did you put off that you wished you had spent more time on?



Review your answers. Note what you want to do more and less of in the future.

Where You Are Now

To objectively evaluate your current life, consider exploring these questions with a coach or trusted friend who will challenge you to expand your thinking.

- 6) What impact are you making? Is this enough for you?
- 7) What do you believe created your present circumstances? Are your assumptions limiting how you view your life?
- 8) What did you enjoy doing in the past, but now, the energy is disappearing?
- 9) What are you clinging to that defines you, but it is now time to let go?
- 10) What do you feel you should have done by this time in your life? What is stopping you now?
- 11) If talent is the joyful expression of your unique abilities, how are you using your talents to benefit you, your community, or the world?

It is okay to be unhappy with some parts of your life. Feelings like regret, envy, and sadness can help you articulate what you yearn to create. Seeing the present will help you determine what you feel is best for you to focus on in the future.

Where You're Headed

You can either fine-tune your current story or decide to write a new narrative. If you want to write a new story, the following questions will help if you articulate your vision. If you have trouble answering the questions, you might want to work with someone to determine what types of activities give you a sense of purpose.

- 12) If you had the opportunity to express your talents fully, what could you accomplish?
- 13) What do you dare to dream of doing? What do you long to experience or create?
- 14) Is there something you are called to do, but you thought it would be impossible? Could someone help you find your way?
- 15) What inside of you wants to be heard or set free? If you listened to this longing, what would you know you have to do?

To move into a new story, you have to leave the old story behind.

You need to let go of what is uninspiring or draining to allow the chance for your higher contribution to take form.

- 16) To step into your profound potential, what must you leave behind?
- 17) What can you say no to now?
- 18) What did you promise yourself you would do, but you can now release? Crossing things off your list will give you more energy to spend on what is most important now.
- 19) If you were willing to step into the unknown, what would you find on the other side?

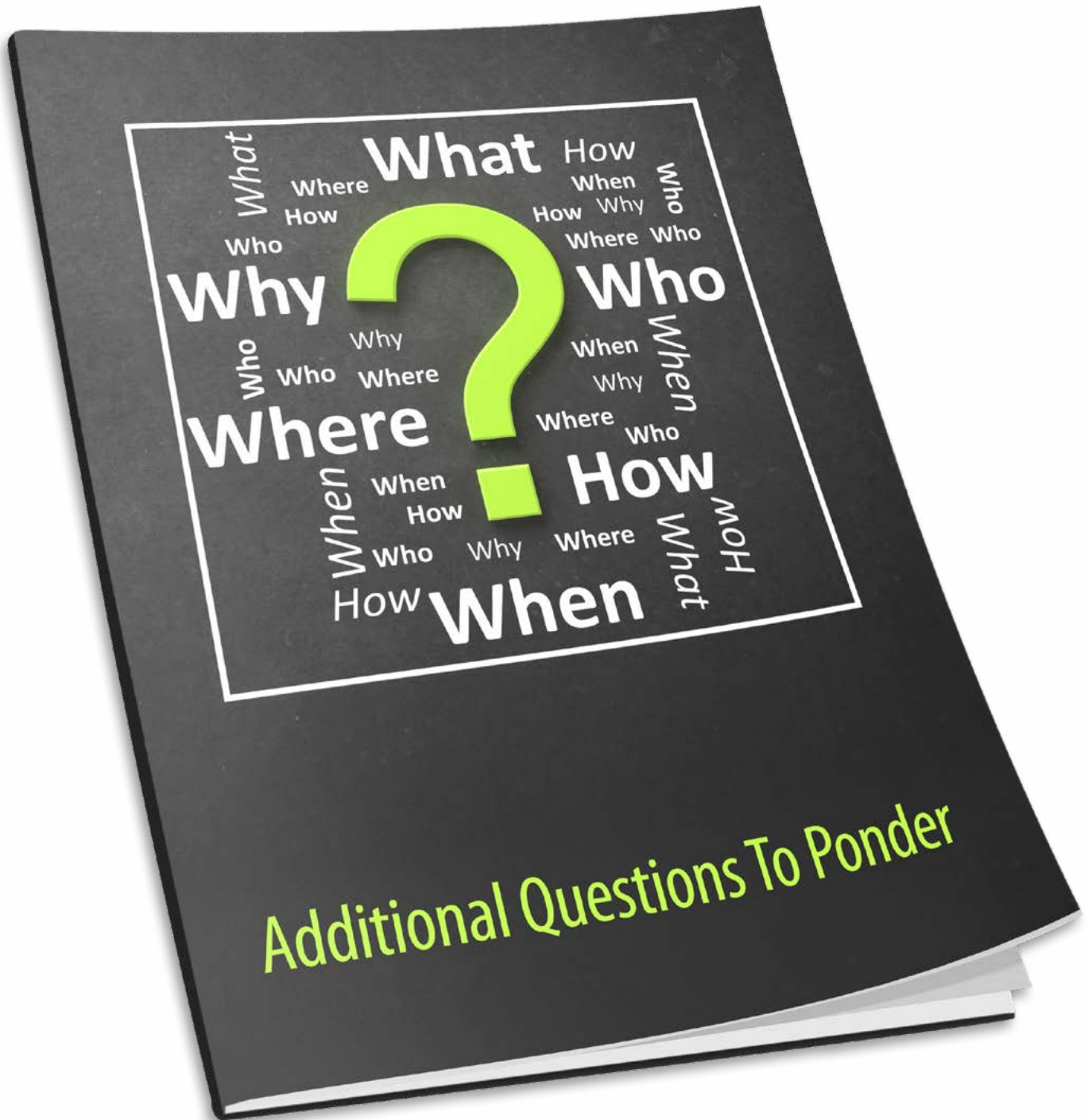
And the final question is:

- 20) How can you ensure your commitment to living your chosen life?

Plan your steps or at least create a way to remember your intentions, so next year, answering these questions will be more comfortable.



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More Thought Provoking Questions To
Jumpstart Your Game Plan For Success

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In my experience, I find the most successful people in the world are always asking themselves questions, seeking clarity, and defining what they want long term.

You can have everything you want in life, but you can't have it "All."

Define What "It" Is

In his article in Forbes, *4 Steps To Prepare, Not Plan, For Success*, Brant Pinvidic got my attention when he said, "You need to define what 'IT' is."

He said, planning to be successful and preparing for success are two very different things. Success that isn't defined is tough to achieve, and it's even harder to enjoy. Don't let it become a gray area. Write your goals down. Make them specific and make it measurable by adding the date you'd like to achieve it.

Write Your Goals Down

Create written goals for each area of your life that is important to you. Here are the main categories to include:



For each area of your life, make sure that you're creating SMART goals. SMART is an acronym that stands for Specific, Measurable, Achievable, Realistic, and Timely. A SMART goal incorporates all of these criteria to help focus your efforts and increase the chance of achieving that goal.



Transforming Obstacles Into Building Blocks

Dan Sullivan of Strategic Coach is one of the brightest thinkers I've ever encountered. He's brilliant. He created what he calls The Strategy Circle to transform obstacles into building blocks helping you to achieve your goals.

All things that seem to oppose your goals are actually the raw material for achieving them

Dan says, "Many people who encounter obstacles on the path to their goals are stopped dead in their tracks. But I've discovered that the very obstacles that seem to oppose our goals are the raw material for achieving them. They give us specific information about how to transform opposition into action that lets us attain our vision and reach our goals."

Here's The 4 Step Process:

Step 1: Write Down Each Goal

Create your list of goals in all of the important areas of your life, and then commit them to writing. Then, assign a deadline to each of your goals, making it a measurable goal.

Step 2: Identify All Obstacles

For each goal, list all of the obstacles that stand in the way of you achieving that goal.

Step 3: Prioritize The Obstacles

Once you've listed all the obstacles standing in the way of you achieving your goal, then prioritize them in the order of importance so you know where to start.

Step 4: Transform Each Obstacle

Take your list of obstacles and start with the first one on the list. Then transform that obstacle by creating action steps to overcome each obstacle, moving you one step closer to achieving your goal. Do this for every obstacle standing in the way of you achieving your goal.

A New Way Of Thinking

Instead of letting the obstacles keep you from pursuing your goals, realize the obstacles are the very centerpiece needed to transform your goal into reality. They are the raw material for creating solutions and growing as you move toward your goal. This 4 step process will work for every area of your life, even in your business. It's a structure that works for anything.

What a great feeling to know you have the tools to take any goal you set, no matter how big, and transform it into a simple action plan to take to overcome the obstacles standing in the way and reach your goal.

Conclusion

Have you ever wondered why some people are so immensely successful, happy, and wealthy, while others are struggling to get by?

Are they smarter? Were they born with a silver spoon in their mouth? Do they have better ideas? Do they have more time? Do they have blue blood? Breathe different air?

The simple answer is they have a better game plan for life. Success leaves clues.

When you look at successful people,
you will almost always
discover a written
plan behind their
success.

They know what they want, they create a plan that will get them where they want to go, and then they work their plan. It's the foundation of all success and the very best investment you can ever make in yourself.

If you don't design your game plan for life, chances are good you'll fall into someone else's plan. And guess what they have planned for you? Not much.



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