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# A Plum In The Syrup

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## Welcome...

First things first...thank you very much for your interest in my book.

I've been an entrepreneur for the better part of the past 20 years. I've been through a lot in the realm of business over that time. And when you go through a lot that also means that you've been learning a lot. So now that I have a solid 20 years under my belt as both a success and a failure as an entrepreneur, I felt that now is the time for me to write this book.

I recognize your unique individuality. I am therefore careful to point out that I do not proclaim this book to be a road map or blue print for success. This is not a "How To" book.

Rather, based on my many years of experience, I'm offering you truths, suggestions and observations I've used to reach a point in my life where I'd consider myself a success. Which also reminds me; you are a success when you consider yourself to be successful not when somebody else considers you successful. I ask that you never let anyone else define the word success for you; you can only define it for yourself. As you'll discover within the pages of this book, the word success, as you define it, is as unique as your thumbprint.

So again I thank you and ask that you please keep in touch and tell me what you think of both this book and the Easy Reader publishing model. The best way to reach me is through one of the links found below. Thank you...



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Please be sure to check Appendix A after reading this book for a very special message.

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## **Introduction**

If there's any one thing I've learned about success over the years is that there is no secret formula. Throughout the pages of this book I'll be discussing a number of the things I see as integral to success. That's not to say that everything I touch upon is absolutely required.

In fact, will I touch on all traits found in a successful person? No, that would not be possible to accomplish in a single book.

Having said that, there are a number of traits common to all successful individuals: thinking successfully, using time wisely, hard work and the list goes on. However, the complete picture of what makes person A successful as opposed to what has enabled person B to become successful can be massively different.

The path you travel to success will be as unique as your thumb print. So there are two things you need to remember on your journey to success; what has worked for somebody else will not necessarily work for you and achieving your goals is not a contest, it's not a race. Don't measure your progress against anybody else. You are 100% unique so the path you travel will be 100% unique.

Allow me to clarify this some for you. I've been involved in real estate investing and I carved out a niche for myself in short sale investing (more on the importance of niches a bit later in the book). In case you're not familiar, short selling is a strategy commonly used when dealing with foreclosed real estate. If a property is in foreclosure and its value is lower than the amount of money still owed to the bank, the lender or lenders on the property may be willing to take less than what is owed. This is referred to as short selling the property.

I learned short selling by taking a weekend foreclosure investing seminar. Everything insofar as locating foreclosed property, dealing ethically with the owner, structuring an offer for the lender, dealing with property appraisals, lining up new financing to pay off the note and all other facets of the transaction was neatly laid out. After attending this

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seminar, short selling real estate seemed simple enough and seemed to make sense for all parties involved.

Well, what you learn inside of a seminar environment about short selling and what actually transpires in the real world differ drastically. I quickly came to the realization that every short sale situation is unique. Successfully closing foreclosed real estate by way of short selling is a transaction with a lot of moving parts and there are no two transactions that will play out exactly the same way.

All short sale transactions may start off the same way (a home owner is in foreclosure) and, if successfully executed, will end the same way (paying off the lender for what they've agreed to accept as payment). But everything else in the middle, from one short sale transaction to the next, is 100% unique. No two will ever play out exactly the same way.

And so it is with the journey each one of us will take to success. There are no two pathways to success which are exactly the same. How you define success may be completely different from how I would define it. And the path that you and I both take to get there will certainly be different. No two people will ever experience the same journey to the success they seek.

As in my short sale example above, you mustn't be pedantic about the path to success. Truthfully, there is no such thing anyway as *the path*. You can never allow yourself to say "hey, I'm doing exactly what I've been instructed to do, why isn't this working out?"

If only success were that easy.

I think every last one of us wants the best out of life. Who doesn't want a nicer "this" or a better "that" for themselves and their families? That wanting more from life is a common starting point for all of us. Sadly however, a shockingly low number of people will end up at that place they envision reaching.

There are a lot of moving parts in your individual journey to success. Your own journey is as unique as you are. So the purpose of this book is not to provide you with a blue

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print for success. Rather, it is meant to inspire you, give you food for thought and hopefully, many suggestions you can use in your own journey.

You may take everything I say to heart and use it all to your advantage. You may take only a selection of the things I have to say and you may not adopt anything at all you'll discover in this book.

And that's OK. Because of your uniqueness, it's up to you to embrace that which makes the most sense for you. For example, some people love face to face selling while others are scared to death of the idea. Both people can become wildly successful and both will take wildly different paths to get there.

Your success is a culmination of everything you learn and everything you experience and how you apply those two things.

It's not possible for one single book, program or seminar to provide you with everything you'll individually need to become the success you dream of becoming. Therefore, you have to understand that your success is a never ending process of learning and discovery. I can only hope that this book is at the very least only a single rung in the ladder you use in your climb to the top.

At this point you may be looking at the example above I'd just given you on the unique journey we all must travel to a life of fulfillment. You might be thinking that, no, not everybody starts from the same spot. Look at somebody like Paris Hilton for example. What was her journey to success? Seems like she didn't have one, did she? You look at a Paris Hilton and you realize she was born into a life of wealth and privilege. There was really no starting point and really no journey. Abundance was immediately available to her the moment she was born.

On the opposite side of this argument, look at somebody like Clarence Thomas. His father took off when he was 2 and was left homeless at a very early age when the family's house burned down. Against all odds, his journey lead him to become only the second African American to sit on the Supreme Court.

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Here's the point; the overwhelming majority of us were not born with a golden spoon in our mouths nor were we born into dire and desperate circumstances. So, I don't want you to become hung up on extremes. You won't be doing yourself any favors in your journey to success by looking at either extreme end of the spectrum – so put that out of your mind right now. It will help you to get more out of this book and to get more out of life.

There are many principles I've personally discovered to be true in living a life of achievement and I'll be sharing 17 of them with you in this book. Some of them – maybe many or most of them – are things you've already heard. And to that I say good! If that's the case, it will only help you to re-familiarize yourself with these important success principles. After all, repetition is the mother of all learning.

I've heard it been said that there has been more information and reading material printed and published over the past 20 years than in all other previous years combined. I cannot say with certainty whether or not that is true. But, one thing I can say unequivocally is that there is absolutely no shortage of reading material at your disposal today.

Forget about all the books in all the libraries and book stores around the world. And forget about the thousands and thousands of magazines and newspapers that are published daily, weekly and monthly. With the information age that we're living in, the internet alone enables us to access an endless supply of reading material on every last subject you can possibly think of. And we can access those materials with such ease that we so easily take for granted what the world wide web can bring onto our computer screens with the simple click of a mouse. It is truly remarkable and mind boggling when you really stop to think about it.

To say that our choices of available reading material is inordinate is nothing short of a massive understatement. With so much to read at your disposal, I am truly humbled that you've chosen to read this book. I thank you for spending some of your precious time with me. That you chose to read this book is a compliment far beyond the ability for

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words to express. I really hope my simple "thank you" is enough to tell you how appreciative I am.

I have some things to tell you, things which I think you'll draw great value from, so I hope you enjoy what I have to say.

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## **Prologue**

The definition of the word "success" is as unique and individualistic as the person who defines it. Being successful is not always about the money. Not even close.

Success is about living the life of your dreams whatever that might mean for you. It's about being perfectly content and honestly saying to yourself that you would change very little, if anything, about your existence.

If you think success comes down to how much a person has in the bank than you're sorely mistaken.

After all, can anyone argue with the success of Mother Theresa of Calcutta? She was admired by millions around the world. She met with dignitaries from many countries and was adored and admired by presidents and kings.

Did Mother Theresa have money? Did she want money? Can you tell me she wasn't a phenomenal success?

A person can be extraordinarily successful and live a very modest life. I think of a professor I'd had when I was a student in college. His name was Ed Beck; a professor of Economics at SUNY Oneonta in upstate New York. Prof. Beck made it a point to know each of his students by name. He had a love for his students and his subject and it showed. By all accounts Ed Beck was an incredibly successful college professor. You could just tell that he was doing what he loved to do. Although Prof. Beck did not possess a great net worth he was still a great success.

At the same time, a person can live a very elite lifestyle but be miserable inside. We've all heard the story of the overworked executive who gives the outward appearance of a successful life. He lives in the 6000 square foot home with a Ferrari parked in the heated garage. He travels to meetings in far flung cities in a private jet. However, his home life is a wreck. His wife is lonely and miserable, because her husband is never around. His son is a derelict because dad's love and discipline was seldomly there for him. Despite his net worth being deep into the millions, can he be considered successful?

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Albert Schweitzer said it like this: "Success is not the key to happiness. Happiness is the key to success. If you love what you are doing, you will be successful."

I'll say it again; being successful is not necessarily just about having money.

Success is about following your passion. It's about doing what it is you want to do. It's about being loved, admired and respected by those closest to you. It's about being able to look at yourself in the mirror and being unequivocally happy with the person looking back. Your own personal success can only be defined by you.

Having said that, the word success in our society has pretty much become synonymous with money. After all, money is the measuring stick commonly used to judge success. And there's nothing wrong with that. It is a materialistic world we live in and money is frequently required to live a good life. Matter of fact, money is required just to live period.

And money is neutral. Money won't make you bad and money won't make you good. What it will do is make you more of what you already are. If you're a kind and generous person then having more money will enable you to be more kind and generous. If you're an asshole and you become wealthy then chances are good you'll be an even bigger asshole. Money doesn't give a damn who you are and its accumulation is not reserved for one class or the other, one race or the other, one sex or the other.

Money, and lots of it, is out there floating around and it doesn't care where or who it goes to. A person with as kind a heart as The Pope can become wealthy as can a blood thirsty drug lord. A person with an above average intelligence can become wealthy as can the person who barely finished high school.

You can hold a lit match to a worn out, beat up old single and hold that same match to a crispy brand new hundred and they'll both go up in smoke. Money is neutral paper; nothing more, nothing less.

But, as the great Zig Ziglar has said, "money is not the most important thing in life but it does rank right up there with oxygen". Ah yes...money...what a popular, sought after

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thing this neutral paper is. There isn't much out there more popular than the almighty dollar.

But the accumulation of money should never be the driving force of your life. What should drive you is your passion. As long as you allow yourself to be driven by your passion, the accumulation of money will flow naturally along. You'll never be truly successful unless and until you're doing what you love.

There's something else worth mentioning here on the topic of money and the accumulation of wealth. As I write this sentence, the date is April 21, 2009. Not too long ago, back in December of last year, a guy by the name of Bernard Madoff was arrested by the authorities for orchestrating an investment fraud the likes of which have never before been seen.

I'm sure you're familiar with the story so I won't bother recapping it here. Even though Madoff is a swindler of epoch proportions he is only the tip of the iceberg. There are just too many stories of people grossly taking advantage of others in the name of accumulating money. There's the aforementioned Bernard Msoff, Sam Israel, Lou Pearlman, James Nicholson and the list just goes on and on and on.

What's the point? What good is accumulating wealth if you're doing so at the detriment of others? What good is having lots of money if you're compromising your freedom for it?

It just doesn't make sense to me. For me personally it is far more important that I be able to look my son in the eye and rest my head on the pillow at night knowing that nobody is being hurt by my actions. Sure, I desire great wealth for myself and my family but I'll be damned if anybody else is going to be hurt by my quest for success.

Look at money for what it is; a tool that can be used to improve the quality of life. Don't love money, rather, love the things that money can do for you. Love people and use money, not the other way around.

So as you read this book, understand that I use the word success frequently to mean the accumulation of money. But far more importantly, I want you to define success for

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yourself as only you can define it. Whether or not money is in your definition is only important to you. Don't ever let anybody else define the word "success" for you.

Having said that, I wish for you a life of success that reaches far beyond your wildest dreams. I sincerely hope that what you'll find within the pages of this book will help you to get there.

### **1 – Evolution Is The Key To Your Success**

... your success is a reflection of the value you bring to others and your value is a direct reflection of your skill set. The more valuable your skill set, the better your chances of high achievement.

I can sum up this entire chapter in a 7 seemingly simple word phrase: to have more, you must become more.

This is a truth which transcends everything else if your definition of success includes the accumulation of wealth. Is that you? Does your definition of success include a large bank account? If so, read these words again and let them really sink in: to have more, you must become more.

Look, everybody wants more from life but only a very small percentage of us are willing to do what is actually required to get it. If you're willing to accept what I'm about to tell you as the definitive truth to having your heart's desire, then everything you want to achieve in life – and more – will be yours.

If you're expecting this to be some complicated, drawn out formula then, I'm sorry to say, you're out of luck.

The fact is, any and all success in life can be boiled down to a two step process. The process is ALWAYS the same. The process, at times, is more involved, more detailed than at other times but it always remains the same.

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By the time you're through reading this chapter, you'll know the exact success formula that anybody who has ever achieved their dream life has already used. What I'm saying here is not hype and I assure you that if you take this advice to heart, then you're ultimate success is a foregone conclusion.

What's really nice about the formula I'm about to give you is that it can be used by employees to garner higher wages and professional advancement and entrepreneurs to command higher fees of their clients.

The process I'm about to reveal does not discriminate; it can be applied equally by anyone regardless of age, sex, race, religion, background, education level or any other "obstacle" you think might be standing in your way. I can promise you that if you apply what I'm about to give you with consistency then your success is a certainty.

To begin, understand this: your success is a reflection of the value you bring to others and your value is a direct reflection of your skill set. The more valuable your skill set, the better your chances of high achievement. For example, an auto mechanic stands a better chance of earning more than a day laborer and an attorney stands a better chance of earning more than an auto mechanic. The reason for this is obvious. The marketplace is willing to pay higher prices for greater skills. And, the more specialized the skill one can bring to their area of expertise, the more they can expect to get paid for their service.

It's important you understand that the marketplace will always pay you what you're worth and never a penny more. If you want to make more, then you must become more. From this observation we can conclude that the first part of the success formula is to make yourself more valuable by improving upon your skill set. Adding value to your skill set means learning something new – acquiring more knowledge – about your area of expertise or developing a new area of expertise altogether.

In general terms, the more specialized – or niche – your chosen area of expertise, the greater your probability of earning a higher income. I say "in general terms" because how you choose to niche yourself will, in large part, determine your ultimate level of success. For example, the woman who niches herself in a specific, highly sought after

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area of international law stands a better chance of great success than the person who chooses a niche in the area of crochet.

Equally important to the concept of improving your value to other is the avoidance of stagnation. You'll want to add to your skill set in perpetuity. Once you've taken the initiative to enhance your value then keep the momentum moving forward. There is always an opportunity to expand your knowledge of a particular subject. There is always the opportunity to become better at what you do. The more knowledge you acquire, the more valuable you become.

Acquiring knowledge is the first part of the success formula, applying that knowledge is the second part. After all, what good is acquired knowledge if it's not put to good use? But, many people neglect this crucial step. I offer you the following example to illustrate this point.

Let's say you decide to get involved in real estate investing. You know that real estate can make for a dynamic investment and many people who know their stuff have become wealthy in real estate. So you buy a book to learn more about the topic. The book was good, it was informative but you determine you need to know more so you purchase a real estate training course or attend a seminar. You study the course and it looks like foreclosure investing is an interesting niche. So, you buy another book specifically on how to buy and sell foreclosed property. After all, you owe it to yourself to know as much as possible about this complex subject matter.

However, after a while, things at work have gotten really busy and whatever free time you may've had is spent taking care of the kids. So, in the end, your aspirations of becoming a real estate investor are placed on the back burner – life has simply gotten in the way.

Does this scenario sound familiar? Have you ever let this type of thing happen to you or perhaps you know someone whom this story describes? The truth is, anyone who reads two books and studies a course on real estate investing has built up a great deal of knowledge on the subject. They probably know more on the topic than most other people they'll ever come in contact with. But sadly, all that acquired knowledge will go to

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waste because the knowledge was never given a fair chance – it was never applied and used.

Sometimes, along these same lines, what's called analysis paralysis will hold someone back from achieving more. So much time is spent getting ready to get ready that no meaningful action is ever taken. There are many underlying reasons why we, as human beings, hold ourselves back from accomplishing more with our lives – we'll touch upon some of these reasons throughout the remainder of this book. It could be fear of failure or, oddly enough, fear of success. It could be the potential pain of getting out of our comfort zone. It could be just about any excuse we might want to tell ourselves. But, in the end, action not taken is opportunity lost.

To recap, the universal success formula can always be boiled down to a two step process: 1) acquire new knowledge and skills and 2) apply the acquired knowledge and skills.

In a later chapter entitled "Keep It Real" we'll go into greater detail on the importance of keeping things in their proper perspective. But, it's important to note at this time that there is no such thing as an evolutionary silver bullet. Your evolution toward higher success will come about as a result of deliberate steps you need to take to make yourself more valuable to the marketplace.

Along the way you will discover what's known as "ah-ha" moments. Those are the moments when you discover some useful bit of knowledge that you know, when applied, can help move yourself towards higher success. But, do not expect one book, one course or one anything else to catapult you to that place you're striving to reach.

Think of it in terms of Darwin's theory of evolution. Knuckle dragging cavemen did not suddenly wake up one day to find that they'd become modern man. There was a definite evolution which took place.

Here are a few final thoughts: the knowledge and skills you choose to acquire will have a direct impact on your value to others. The more specialized or niche your skills, the more valuable those skills are likely to be. And, always, always add to your skill set.

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For example, an interior painter can make himself more valuable by learning faux finishes. He can make himself more valuable still by learning Venetian plastering techniques and so on.

You will always be compensated according to the value you're able to deliver to other people and never a penny more. Every next level of income you wish to reach demands a new you.

You hold the key – it's all up to you. You can either survive or you can thrive. You alone will determine which path you'll take based on how valuable a resource you are to others.

### **2 – No Excuses**

You and you alone, can hold yourself back from greater accomplishment.

There is no outside force or circumstance, there is no other individual or no other "thing" that can keep you back. You can only do it to yourself.

In the previous section we talked about the importance of expanding your personal value. There really is no other way around it; if you want more you must become more.

And truthfully, there is no such thing as a force so powerful which can hold you back from making yourself a more valuable person. The ability to grow yourself without limits is your birth right.

However, in actuality, there is one force that can hold you back from greater accomplishment. And this is a force that only you can marshal. You have to be made aware of this force because it wields unmitigated power over you.

This force I speak of is you. You and you alone, can hold yourself back from greater accomplishment. There is no outside force or circumstance, there is no other individual or no other "thing" that can keep you back. You can only do it to yourself.

You are the one who can propel yourself on to live the life you dream of or the one to hold yourself back to live a life of mediocrity. And which path you choose will be determined by whether or not you go out and make things happen or you make excuses.

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That's really what it will all come down to. Because you can make excuses or you can make things happen but you won't be able to do both.

The force you hold over yourself to keep yourself back from accomplishment comes out in the form of excuses. Big ones, little ones; it doesn't matter. All excuses are detrimental to your success. And, you should find no excuse you'd ever tell yourself acceptable.

So as an example, in the previous section we said that to have more you must become more. The best way that you can become more is to read. I don't care what subject interests you, there is a book out there on the topic. And, with the internet so readily available to all of us, there is an infinite amount of knowledge right there at your finger tips.

No excuses; if you want more out of life, start by reading.

Excuses are like the stars in heaven; they're limitless. It would be both impossible and a waste of time coming up with the excuses a person could tell themselves about why they don't read more but here are a few:

Excuse: "I don't have the time" – nonsense, you better believe you have the time. If you think you don't, the question to ask yourself is what are you doing with your time now? If there's one thing we all have in common, it's time. I don't care who you are or where on this planet you live, the sun rises and the sun sets on all of us equally. Whether it's going to sleep an hour or two later or waking up an hour or two earlier, you can find the time for self-improvement.

Excuse: "I don't have any money" – nonsense, self-improvement is entirely independent of money. There is no better way to improve upon yourself than to read. Once you've opened a book, you've also opened up the possibility for self-improvement. And, hello, books are free! You say you have no money to buy books or self improvement courses? Well then go to the library.

If I were to ask you to open your wallet and show me how much money you have to purchase self improvement books, would your answer be "none"? And if that were your

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answer, what if I were to then ask you to open your wallet and show me your library card. How would you answer that question? If you were to answer "I don't have one" then guess what, you deserve to be broke.

One of the greatest institutions ever created by humanity is the public library system. Free books are right there at your disposal. There really is no good excuse for not reading and reading is the number one way to improve your skill set and make of yourself a more valuable person.

Read. Period.

And finally, remember this: if you don't read, then you're no better off than the person who can't read.

There is literally no limit to the number of excuses a person can tell themselves if they wanted to. And I choose not to take up anymore space in this book listing any more than the two above. I think you get the point and for your own sake, I really hope that you do.

The reason excuses are so detrimental to your achievement is because they are the stuff of victims. And if you want to be prosperous then it's just not possible to be a victim too; the two simply do not co-exist.

Maybe you're telling yourself excuses and coming up with reasons why you're not doing more with your life and aren't even aware of it. Self-talk is something we all engage in. Our thoughts are always with us and we are always sending ourselves messages. If any of your self-talk includes such things as "but, what if...", "if only...", "I can't..." or similar type phrases then you are definitely victimizing yourself with excuses.

You've got to stay tuned in to your self-talk and determine whether it's supportive or damaging. Remember, there is nothing anybody can say to you which can be nearly as destructive as what it is you say to yourself.

Another sign whereby you may be guilty of making excuses is if you're ever feeling sorry for yourself. I've been there and I know what it's like. Those times when it seems like

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you're putting your every effort into trying to make something work and it just seems to be going nowhere. You're putting in your money, your time, your effort and whatever else you feel your endeavor requires but your goal just seems to be getting further and further away.

At such times it is very easy to feel sorry for yourself; to feel as though there is something out there somewhere conspiring against you. This is a time when making excuses and feeling sorry for yourself can be most detrimental. And believe me, I know how it feels – it's an awful feeling – I have been there.

When you are feeling battered and even defeated by a lack of positive results in your life or business, take it as a sign to re-evaluate what it is you're doing. Take a rest, take a step back and take a good hard look at what it is you're doing. You'd be amazed at the tremendous difference a few minor adjustments can make to the outcome of a goal. The bottom line is, stay away from the "woe is me" trap. It has never served anybody well, it will not serve you well either.

There is a quote I one time came across that is perfect for this chapter; one that perfectly sums up the relationship between success and failure as it relates to excuses. Here it is: The person who really wants to do something finds a way; the other person finds an excuse. Which person are you?

### **3 – The Nature Of Things**

...know that you have a grand plan pre-defined by a higher power; no matter where you are in life it's where you're supposed to be. It's part of your master plan. Now this is not to say that you're supposed to accept mediocrity...

In the universal scheme of things, we all have a grand plan. Each one of us has been placed on this earth to fulfill a specific role. Those who understand this concept will open the doors necessary to finding their intrinsic purpose. And those who find that purpose will surely go on to living full and satisfying lives.

For some people their purpose is more obvious and seems to come so easily. I know you're familiar with this type of person; success seems to fall right into their lap effortlessly. Look at Lebron James for example. Is there any doubt as to what his role and his purpose on this earth is meant to be? (For those who might not know who he is, Lebron James is a basketball prodigy. He possesses such natural basketball acumen he was drafted into the NBA right out of high school.)

Alas, the likes of Lebron James is the exception, certainly not the rule. The majority of us have to go on a quest to discover our true calling. Our universal purpose for being here is not readily apparent. It is up to us individually to find out what it is.

Very few people are willing to take the journey to discovering their true calling. It is for this reason that the hoi polloi finds themselves in a daily struggle just to maintain the status quo.

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If living a life of abundance is what you want, then you've got to discover your calling. Anybody who is not living abundantly is a person who has not discovered their calling in life.

I will not get into a philosophical discussion on universal law but I believe everybody has some unique gift to contribute to the world. And when that gift is discovered, a fulfilled life naturally follows. Again, we each were put on this earth as a part of a divine, universal plan. As Deepak Chopra says, "The universe has no spare parts".

Those who do not set out to discover their natural talents are destined to a life of mediocrity. Discovering your talent is not enough, it's just the beginning. Once you have discovered it, you have an obligation to promote it; to get out there and share it with others. You are not doing yourself any good by not sharing your unique gift. Truthfully, not sharing your uniqueness with others is a societal injustice. You owe it to yourself and to the rest of the world to embrace and share what you have.

I'll give you a perfect example. After living a life of obscurity for 47 years, a woman by the name of Susan Boyle is rapidly becoming a global sensation. If you're not familiar with her story, Ms Boyle had auditioned on a talent show from the United Kingdom called "Britain's Got Talent". She was there to sing a song entitled "I Dreamed a Dream" from the play Les Miserables.

Boyle is a frumpy woman. She keeps a messy hairdo that looks like a bird's nest has been placed on her head upside down. She seems to be a textbook introvert. She lives unwed with a cat in a small row house in a Scottish village. By her own admission, she's never been married and has never even been kissed. If you passed her by on the street you more than likely wouldn't look at her twice.

Standing on the stage of "Britain's Got Talent", her moment had arrived. The song she was about to sing would subsequently change her life. Susan Boyle held nothing back; she let her voice go and brought the house down! Within a few days time the news of her incredible performance swept the globe: tens of millions of video views on YouTube, dozens of news appearances, and an invitation to appear on the Oprah Winfrey show.

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Here's the kicker; prior to taking the stage she revealed that she's been singing since the age of 12. How old was she at the time of the audition? Just short of her 48th birthday. By the time she was done with her audition it was obvious a star had just been born. That one 3 minute audition allowed her angelical voice to be heard thereby opening the door to what is sure to be a magical recording career.

Where did she come from? How could somebody with such a voice have reached the age of 47 without getting discovered? Susan Boyle knew she could sing but nobody else knew it besides for maybe the members of her church choir.

What if she hadn't taken the stage for that audition? What a shame it would've been for her to not have shared that talent with the rest of us. What a great injustice she would've done to herself and to us by not letting her talent shine.

What if she'd auditioned elsewhere 20 or 30 years ago? She's lost a massive opportunity to share that voice with the world sooner. One can only wonder where she'd be today had she taken initiative sooner to put her voice out there for others to enjoy.

Regardless of the reasons, her appearance on that stage only a week and a half ago (at the time of this writing) is part of her universal grand plan. Maybe the world needed the inspiration her story provides at a time when we're so mired in economic and social turmoil.

Boyle's success from that audition is a feel good story that we can all draw inspiration from. It enables us to re-connect with the idea that yes, dreams still can come true. And age and the past and personal appearance and "whatever" matters not. Well, Ms. Boyle, welcome to the world's stage and may you be here for many, many years to come.

Back to the point of this story, by sharing your intrinsic gifts with others, life will richly reward you for doing so.

"The universal grand plan" is sometimes also known as the law of attraction. By putting yourself out there and expressing your unique talents, you'll be leveraging a universal

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force which will attract the exterior requirements needed to help you fulfill your dreams. The fulfillment of your dreams is your birthright which no man can hold you from.

I will refrain from turning the remainder of this chapter into a discussion on the finer points of the Law of Attraction and how it works. It would be pointless for me to do so as I am by no means an expert in this area. Plus there already exists many terrific books on this single topic.

At the same time however, there are a number of areas I would like to take a look at with respect to universal law.

I will start by saying I am a proponent of the laws of universal attraction. At the same time, however, I must add that there is so much about this law that I do not understand. I've seen the law in action in both my own life as well as in the lives of many others whom I know personally. On the other hand, almost on a daily basis, I read about or hear about things that happen which leave me scratching my head in disbelief.

A question I've always wrestled with is, "do I believe the law works constantly and consistently or is it something intermittent?"

For example, I remember watching a show one time on lottery winners and how their windfall lucre had changed their lives. An elderly man was profiled. Throughout his life he bounced around from one menial job to next. He never managed to hold onto any type of meaningful employment.

One day, he had won the lottery. It was a multi-million dollar jackpot. At the time of his winning he was working as a ride operator for a traveling carnival. The ride he'd been working was one that would spin riders upside down. I remember him telling his interviewer he'd considered operating this ride to be very good fortune. After the carnival had shut down for the evening he could walk around under the ride to pick up the loose change that had fallen from people's pockets.

Next thing you know, he had won the lottery. In an instant, he went from scrounging around for loose change to an instant fortune at his fingertips.

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The law of attraction states that we attract everything we receive in life through our internal energy vibrations (the energy you put out will determine what it is you attract back into your reality). The law also states that there is no such thing as luck – neither good nor bad. So the obvious question I was left with is how can someone who considered picking up loose change to be good fortune hit a multi-million dollar jackpot? What kind of internal energy could this man have been vibrating to attract such a huge, financial windfall?

This cannot be reconciled as just good luck – again, the law of attraction says there is no such thing.

According to the law of attraction the question ultimately lies in what is particular to this man's internal energy to attract the winnings of the lottery. Not a question of how he obtained money before the lottery but a question of who he was before the lottery. I will not pretend to know the answer to these questions.

The law also says to fully expect to receive that which you deeply desire.

I recall an interview I heard with Carrie Underwood following her victory on the "American Idol" talent show. In this interview, she said how she didn't even expect to make it through the first round of auditions and was still in shock to have won the full magilla. Now I'm not taking anything away from Carrie Underwood – she's an amazing talent who deserves all the fame and good fortune she now enjoys.

But back to this truth on the law of attraction to fully expect to receive that which is desired. If she didn't expect to even make it through the first round of auditions, how did the law of attraction play out so that she wound up the grand prize winner?

On the flip side, I recall a time a few years ago when I accompanied my niece Olivia – then 6 years old – to a daddy / daughter dance. My brother in law was out of town and my sister asked me if I'd like to step in and go in his place. I was thrilled to do so.

Upon entering the dance, every little kid was given a ticket for a raffle that was to be held at the conclusion of the dance. A table was set up in the lobby displaying all the prizes that were to be raffled off that evening. Olivia was fixated on this radio cassette

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player that was among the prizes. I'll never forget it – it was a miniature, purple combo radio / cassette player called "The Groovy Grape". I swear she spent a good part of the night just standing there staring at this little boom box. She even went so far as to tell my sister and me repeatedly how badly she wanted it.

My sister and I, being the knowledgeable adults, proceeded to explain to Olivia that there were several hundred kids at the dance and only 20 or so prizes were to be given out. We explained to her that she had a really long shot at winning and not to get her hopes up. This, we felt, was logical; after all, we are the learned, worldly adults. But, what does logic mean to a six year old?

When raffle time arrived, one item at a time was pulled from the table and the winning ticket received that particular item – the winning ticket was not permitted to choose the item they wanted. Wouldn't you know, as God (and my sister) is my witness, when The Groovy Grape was pulled from the table Olivia's number was called and she won the very prize that she was so fixated on!

It still makes me smile to this day – 6 years later – thinking about that special evening.

Yes, I've seen the law in action and I've seen events unfold that leave me incredulous. I am a firm believer in the law of attraction and I hope, before I die, I'll have it fully figured out.

I'm sure you've heard it said that nature works in mysterious ways – and it sure does. All I can tell you is to keep a few things in mind and I think you'll be just fine with respect to the universal law of attraction.

First, understand that each of us was put on this planet for a reason. We each possess something special that when shared with others, will lead us to a fulfilled life of abundance. It's your job to discover your unique gift; it's your personal responsibility to do so. After discovering your true talent and purpose, share it!

Second, know that you have a grand plan pre-defined by a higher power; no matter where you are in life it's where you're supposed to be. It's part of your master plan. Now this is not to say that you're supposed to accept mediocrity – hell no. You have to put

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yourself out there and sometimes that involves taking risks to discover your calling. But if the risks taken leave you battered and bruised, accept it as an important part of the process.

For example, I've always been a risk taker. And at times – more times than I'd care to remember – my risks did not pan out the way I'd expected. Yet, I never let that bother me. I'd always maintained a sense of inner calm knowing that wherever I was, happened to be a part of my divine plan. I encourage you to look at the struggles you'll face the same way.

Recognizing your struggles as being a part of your universal divine plan will also free you from being controlled by them. You'll be giving yourself the courage and focus needed to learn from your struggles rather than being held back by them.

Third, be bold. When you discover your unique gift, resolve to put it into massive action. The greater your action, the greater your potential reward. Don't ever be timid to ask the universe for what you want.

Even at my lowest point financially I'd always dreamed big. Never did I quietly ask for just enough to pay the bills even at times when daily survival was a tremendous financial struggle.

I can clearly recall numerous times where I would look up in the sky at a jet flying overhead. And despite the pinch of poor finances I would imagine myself having one even though, in reality, ownership of a private jet seemed like a preposterous notion.

I would never allow struggle to hinder me from achieving my goals. I ask that you do the same for yourself.

The point: be bold. Don't ever be shy about what you ask for in life.

That's it – now get out there and discover your unique talents damn it. The rest of us are here waiting on it.

### **4 – Niche Yourself**

You will not be able to make all of the people happy all of the time. If you do – if you try to please and appease everyone – you will be doomed to failure. The most efficient path to success is to niche yourself and strive to be the best at what it is you do.

You can serve some of the people all of the time but not all of the people all of the time.

The true path to success in life is to serve others. The more people you serve, the more successful you'll be. But, you have to serve those people well. Whether your aspirations lead you to serve 10 people or 10,000 people or 10 million people you have to serve those people to the best of your ability.

You will not be able to make all of the people happy all of the time. If you do – if you try to please and appease everyone – you will be doomed to failure.

The most efficient path to success is to niche yourself and strive to be the best at what it is you do.

Your niche, by its very definition, will make you unique. The better you are at what your niche is the more you'll be recognized as an authority. Those recognized by others as being an authority in any field of endeavor are almost universally successful in life and in business.

McDonald's is the largest restaurant chain in the world. They serve millions of customer worldwide on a daily business. Their niche is food served up quickly and for cheap prices. They have a huge customer base who loves their niche and they serve the

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people who appreciate that niche better than any other restaurant out there. And I point out McDonald's just so you can see that a niche is not exclusive to small business.

The field of law provides some great examples of what is meant by professionals who niche themselves. Lawyers have specialties. There isn't a lawyer out there who can specialize in all areas of law. If they tried to they would not be effective in any one single area. Lawyers are an excellent example of the importance of a niche.

In determining what niche to pursue you'd want to make it an area that will enable you to serve a good number of people. Or, at least make it a niche that would enable you to charge a premium for your services. As in the example of McDonald's, there's a niche that serves millions daily. As in the example of an attorney, one who specializes in, say, complex international financial law may not have a large group of people to serve but they can charge very high prices for their service thereby making their niche very lucrative.

When you go about making a determination of what niche is right for you, see to it that it's one you genuinely love and are interested in. If you get into one niche over the other because you think it will be your fastest path to making a buck then you've chosen the wrong one. If there's one thing all successful people agree on it's that you have to love what you do.

Having a deep passion for what you do is an important ingredient in becoming successful. As I'd pointed out in the introduction; monetary success means little if you haven't got passion for your endeavors. If you don't love what you do but at the same time make good money doing it, can that be considered a success? I don't think so. I just want to impress upon you the importance of choosing your area of expertise based upon genuine interest.

And if your chosen niche is going to serve as your path to success, make it one which others will find valuable and desirable.

Let's say you have a passion for crochet and you make of yourself the best in the land at your craft. Are there enough people out there interested in your niche to make a good

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business of it? The answer I'm sure is yes. I'd just imagine though that those people are flung far and wide. Perhaps reaching them to make a good business of crochet will prove a great challenge.

Maybe your passion for crochet will serve you better as a hobby rather than a vocation.

One thing you can do to find a balance between passion and value when determining your niche is to make a list of the genuine interests you have. Then, with that list, go on the internet and spend some time researching each item.

Are there many other people who already serve that niche? If so that's a good sign. That means you've found an area with a potentially strong base of people that you can serve. What you'd want to do then is determine if you can sharpen the focus of that niche and maybe determine if there's a nuance in there somewhere that can use more attention.

When it comes to a niche, focus is important but don't get too carried away with it. For example, when I started my first online information marketing business I wanted to structure a product to help people start and grow a home based business. However, home business is a pretty broad term so I focused my niche down to Network Marketing (aka multi level marketing or MLM).

However, this focus was still not sharp enough. When I did my research I found that there were lots of people out there providing great information on how to grow a Network Marketing business. But, I found very few products on the important steps that should be taken up front in order to even get started. I found that there was a great dearth of information on the important topic of MLM due diligence.

So that's where I started. I developed an information product to help people conduct due diligence on the industry to help determine if in fact MLM was even a viable option for them. The product I'd developed would walk you through a number of industry evaluation steps, self examination steps and other important considerations to help you prepare to succeed in Network Marketing. I'd structured my product as such based on the research I'd conducted.

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I could've further sharpened the niche but like I said, there really is no limit to how sharp you can make it. I could've said, OK, my niche will be men named Pete who are over the age of 40 but younger than 63 who are looking for information on the Network Marketing industry. See what I mean? Trying to sharpen the focus of your niche too much is only counterproductive.

Additionally, really knowing the people in your niche will help you to effectively market your product. As a matter of fact, you won't be able to market it effectively if you don't know who is in your niche.

Suppose your primary sales tool will be a web site. You need qualified eyeballs looking at the site or you won't be making too many sales. Translation: you need to drive your target market to your site. Tons of traffic to a web site is useless when compared to a much smaller amount of targeted traffic.

You need to know who your target market is so you can put a marketing campaign into place to search out those specific people. You won't be able to find them if you don't know who they are.

A final thought on marketing yourself or your product to a niche. You need to speak their language. You need to know exactly what their problems and challenges are and how your product helps them to solve those problems.

There are so many terrific resources available today to help you market to your niche. Like other topics I'm discussing in this book, the topic of marketing to a niche is a book in and of itself. But what I would like to do is close out this chapter with a quote from Dan Kennedy – the marketing mentor's mentor.

Dan Kennedy says this: get into the conversation going on in your prospect's head. Your marketing should be an extension of that conversation and your product or service should answer their questions.

### **5 – Identify A Trend And Get In Its Way**

You'll be putting yourself at a great advantage by identifying a trend and getting in its way. Just as defining your niche should be based on your passion and talents, so should any trend you'd want to service.

A natural extension of the niche concept as outlined in the previous chapter is the importance of being able to identify a trend and structuring your business around it. Historically, a good business strategy has always been to identify a hot trend which interests you then get in its way.

This is a very easy thing to do – very easy. There are billions of people who call the planet earth home. And the tastes, preferences, wants and needs of the earth's population are constantly changing. What this means from a business standpoint is new trends are created in perpetuity.

Identifying trends will require some due diligence on your part. And keep in mind that you'll only be serving yourself well by finding the ones that interest you most. What good is getting in front of a trend just for the sake of doing so? Make sure you're always in pursuit of your passion.

There are some astronomical opportunities that stem from identifying trends. Finding a good trend is the first part, building a business around it is the second.

The most glaring example I can think of today is a juggernaut known as Twitter.com. I'm guessing you use Twitter or at least you've heard of it.

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Twitter is described as a social networking and micro-blogging service. Since its introduction in 2006, Twitter has exploded on the Web2.0 scene with consistent double digit monthly growth.

People from around the globe use Twitter for socializing, business promotion, marketing, sharing links and photos and so much more. Despite its popularity, the Twitter.com web site has numerous shortcomings. It enables only bare minimum functionality.

In response, hundreds of applications have been created to make using Twitter.com a more productive and enjoyable experience. Twitter.com itself was created to take advantage of a trend – the Web 2.0 trend – and has itself become a trend.

And just take a look at Apple's iPhone. Thousands of applications have been developed to harness the power and popularity of the iPhone.

The people behind creating productivity tools to be used with Twitter.com and the applications which can run on the iPhone had identified a popular trend and got in the way of those trends.

Profitable trends are not exclusive to the web or electronic gadgetry. Popular trends are all around you, take notice of them and get in their way accordingly.

I recall reading an article not too long ago about a burgeoning wedding trend. To make their weddings more memorable and fun for their guests, some brides and grooms began to scrap their traditional first dance as a couple for something livelier and more fun. Choreographed first dance routines were becoming very popular amongst newlyweds.

In response to this trend, two dance instructors from New York City formed a company they called MatriMony Mony to serve this growing trend. The two women who formed the company would work with the bride and groom to choreograph a dance routine to dazzle their guests. In some instances, the entire wedding party was involved in a dance routine to mark a couple's first dance as husband and wife; a miniature dance production if you will.

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Another very popular trend today is the "Green" industry. As more and more people become environmentally conscious, companies are responding with green products. Green building materials, recycling, hybrid vehicles, all natural products, alternative energies and alternative fuel sources are all very popular "Green" trends today.

I personally know somebody who is building a nice business and beating up his competition by offering green (no pun intended) lawn care treatments. He markets a chemical and pesticide free service. He promotes his service using the popular, environmentally friendly angle.

Like everything else, trends do have their downside. Some trends can be short lived and will run their course.

Do you remember the popularity of pre-paid, long distance telephone calling cards? When first introduced they exploded in popularity. Those with the vision to spot this trend early enough and get in the way of it did extraordinarily well for themselves financially. However, this particular trend eventually ran its course.

Today, pre-paid long distance phone cards are available in virtually any store you walk into. The incredible opportunity of these cards has passed and will never be back.

The point is, timing is critical when deciding on a trend to jump in front of.

Some opportunities are omnipresent and although cannot be classified as trends, their relevancy can certainly be looked at in terms of being a trend.

As an example look at today's real estate market. Buying and selling defaulted mortgage paper is an industry that has been around for as long as real estate itself. But at times such as these, with mortgage foreclosure rates going through the roof, dealing in defaulted paper presents a huge opportunity. Can this be regarded as a trend? I would say its relevancy today certainly could be.

A final thought on identifying trends. Not all businesses are built on trends. Look around next time you're driving down main street – you'll see plenty of businesses not built on trends. You'll see pizzerias, hardware stores, liquor stores, toy stores and the list goes

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on. Get the point? Although spotting a trend is not necessarily a prerequisite to building a strong business, I do feel it can provide you with a strong upside potential.

You'll be putting yourself at a great advantage by identifying a trend and getting in its way. Just as defining your niche should be based on your passion and talents, so should any trend you'd want to service.

### **6 – Create A Trend**

...the most beneficial aspect of creating a trend is it means you'll be the first in a category and you'll be the first in your buyer's mind. And that is a pretty darn good place to be.

Somebody originally came up with the idea to sell bottled water. On the surface it seems like a pretty dumb idea, doesn't it? I mean, why would consumers pay for a bottle of water? Water can be found everywhere and for all intents and purposes, it's free. I can only imagine how much ridicule the inventor of bottled water had to put up with when he (or she) went about putting their idea into action.

Who's laughing now? Bottled water makes up just under 30% of the total U.S. liquid refreshment beverage market, second only to carbonated soft drinks. In retrospect, was the idea of selling bottled water a good one? I'd say it was. One hell of a trend was created with what initially seemed to be a pretty dumb idea.

In the previous chapter we talked about the importance of identifying trends and getting in front of them as a path to success. In this chapter, let's talk a bit about creating trends.

There was a time when changing the oil in your car was a big deal. You'd either have to schedule your car for service with your local dealership or you had to bring it to your mechanic who may've had lots of other cars lined up for service ahead of yours. Two pretty inconvenient options indeed.

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You could always do the job yourself. I remember as a kid growing up my dad would be climbing around under his car changing his own oil. What a production that was. He'd chock the back wheels, get out the jack the oil drain pan, a stack of rags and everything else the job required. By the time he was done he'd have dirty hands, grime under his fingernails and a pan full of nasty old oil he now had to somehow dispose of. It all seemed like quite a hassle to me.

Something as simple as changing the oil in a car should not be an ordeal. Somebody realized that and saw an opportunity to start a business which would cater specifically to changing your car's oil and thus a huge trend was started: the convenient 10 minute oil change business.

Today we have Jiffy Lube, Pit Stop and Grease Monkey just to name a few. They're all businesses which were created to essentially do one, mundane thing; change your car's oil. These types of facilities provide additional services today but the trend was created to change your car's oil.

You can look back through history and identify a countless number of trends that had been started with the simplest of ideas. Some of them go on to spawn huge industries as the two examples mentioned above. Meanwhile, others amount to nothing more than a flash in the pan to provide their creators with short lived notoriety and unsustainable riches.

Who out there can remember the pet rock? Talk about a seemingly dumb idea. The pet rock was in and of itself a trend. It did not spawn an industry nor did it spawn competitors. The idea was hugely popular but only for a short while. It proved to a classic flash in the pan.

More recently, a kid from England needed a way to raise some cash quickly to pay for his schooling. So, he created something he called "The Million Dollar Home Page".

Basically what he did was he created a web site and on the home page he sold advertising space. He created a grid of one million pixels and charged \$1 per pixel for you to advertise your business. And, your ad would link out to your web site. Because a

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single pixel is such a tiny unit of measurement on a computer monitor, he only sold his pixels in 10 by 10 blocks. Do the math; one block of pixels purchased would equate to a \$100 sale.

His idea went viral. It was even written about in "The Wall Street Journal" and it spread like wild fire across the web. If I remember correctly, he sold out all of the pixels on the home page of his web site in only a few weeks time. Again, do the math; he raised \$1 million in just a few weeks with this idea.

Of course, the popularity of his idea was copied by a countless number of other people who thought they'd spotted a hot, potential trend. But, that was it; the concept of selling blocks of advertising pixels had run its course. His idea ostensibly had started a trend – many people tried to duplicate his success – but it turned out not to be a trend at all but rather a flash in the pan. Every copycat that came along behind him failed to get legs.

Incidentally, his web page is still up and it actually looks pretty cool. You can go to <http://www.milliondollarhomepage.com/> to check it out for yourself.

My point in providing the latter two examples is just to let you know that trends can be fickle. Something doesn't have to make sense to be wildly popular and worthy of pursuit. If you happen to be lucky enough to come up with some cockamamie idea like the pet rock or million dollar home page then enjoy the ride.

I don't think there's any advice I or anyone else could give you on whether or not your ideas are worthy of your pursuit. Who could've told the guy who sold pet rocks that he had a killer idea? Who knew that selling a pixel for a \$1 on your home page would actually enable you to raise a million bucks in two weeks time?

All I can tell you is to err on the side of caution. If you can afford to lose the money and time required to get your idea out there, then by all means go for it. Worse thing that can happen is it doesn't pan out. But as long as your idea doesn't require too high an initial investment of time or money, it won't kill you if it fails to take off.

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I'd imagine that the Pet Rock or Million Dollar Home Page are two ideas which didn't require a lot of money to get off the ground. So in the event neither had worked out it would not have killed its creator.

But, above everything else, the most beneficial aspect of creating a trend is it means you'll be the first in a category and you'll be the first in your buyer's mind. And that is a pretty darn good place to be.

### **7 – Your Most Precious Asset**

If you had answered that time is your most valuable asset you'd still be wrong. No, time is not your most valuable asset. It is true; your personal time is extraordinarily valuable, but...

Each of us is in possession of an asset that is, by far, the single most valuable asset we'd ever hope to call our own. In fact, this asset is so precious it would be impossible to put a hard dollar figure on its value. This asset I speak of is, in fact, utterly priceless.

I want you to take a moment and ponder the many assets you've been blessed with. When you take stock of all that you have, what would you say is your single greatest asset – the one that tops all others?

You're reading this book, right? So that means you have 2 good eyes. Are you able to put a hard dollar value on your eye site? I'll also bet that your overall health is good – you have two good arms and two good legs and a sharp brain between your ears. Is it possible to put a dollar figure on your physical health? I don't think so. Your body is priceless. A healthy physical body is your temple.

But, as priceless as your health may be, it is not what I'd consider your greatest asset. Why? Well, there have been many people throughout history who have achieved extraordinary success with less than perfect health.

Blind people are capable of achieving great success and wealth. Invalids are also fully capable of great achievement.

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So, although your healthy body leaves you so much to be thankful for, it still cannot be considered your number one most cherished asset.

So what is it? What could possibly hold such significance over your life and your potential for success and wealth? Again, I ask you, taking stock of all that you have, what would you say is your most precious asset? I'll give you a hint – this asset is a birth right. From the moment we're born into this world this asset is ours and we have each been given it equally.

Without this asset, the accumulation of wealth becomes virtually impossible and the possession of wealth becomes utterly meaningless.

If you had answered that time is your most valuable asset you'd still be wrong. No, time is not your most valuable asset. It is true; your personal time is extraordinarily valuable. So valuable in fact that you should never limit the amount of money you make based on your time. Even though time is an extremely valuable asset it still does not hold the top spot on your "most valuable asset" list.

What then is at the top of the list? The single item to occupy the number one position on anyone's valuable asset list is freedom. Your personal freedom is, without question, your number one – bar none – most valuable, precious, irreplaceable asset. So precious is your personal freedom that without it, your second most valuable asset – time – loses significant value. In fact, without your freedom one could argue that your time becomes worthless.

Think about it. How you choose to use your time will determine conclusively how wealthy or successful you stand to become. But, if your freedom is relinquished, has your time lost significant value? I would say so. In fact, your personal time, without the freedom to choose how you spend it, can actually become a liability.

Let's take this discussion a step further. Earlier in this chapter you were asked if your healthy body is your most precious asset. There's no question that two good arms, two good legs, a healthy body, two good eyes – the entire physical package – is an asset to be cherished. But, as ghoulish as this may sound, there are some people out there who

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I'm sure would sell a body part for a multi-million dollar payoff if ever such an offer were to be made. Not that such a thing is legal but there are some pretty destitute and desperate people out there who probably would take that kind of a deal.

I'll bet that there are also some people out there who would give up time off their lives for money. Let's again hypothetically offer someone down on their luck a multi-million dollar payoff if they were to give up their final 5 years of life. I'm sure there are some who would take that kind of a deal too. (I know these hypothetical's I'm throwing at you may sound outlandish but stick with me here, I'm making a salient point.)

Now, ask anybody to give up their freedom for a multi-million dollar payoff and I'll bet you won't find a single person, no matter how impecunious, who would take the offer. Why? Well, the answer is obvious. What good is any amount of money if you didn't have your freedom to enjoy it?

If you were to accept any of these observations, it would then certainly stand to reason that freedom could be considered your most precious asset.

Freedom is your God given birth right. So, for practical purposes your freedom is never taken from you. Rather, you relinquish it as a consequence of some action you've taken. And, through due process which everyone is entitled to – at least in much of the civilized world – you could stand to lose your freedom.

I understand that, unfortunately, freedom, in some parts of the world, is not always a birth right. I also understand that in some parts of the world, freedom can be taken away without due process. And, yes, we occasionally hear of the individual who, as it turned out, had been mistakenly incarcerated. And, as terrible as these occurrences are, I would say that in this day and age these are the overwhelming minority of cases.

Therefore, this entire commentary is directed toward all people born as free citizens in civilized societies throughout the globe.

Getting back to my point about recognizing freedom as your most precious asset; it is something I came to realize the hard way.

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I'd always looked at time as being the most valuable asset a person has until I had to spend a night in jail. Having to spend exactly 24 hours in a 6 X 8 jail cell was the worst ephemeral experience of my life. It was then that I realized that freedom, not time, is an asset without peer.

I won't bore you with a long story but here's what happened:

I had a bricks and mortar business in the city in which I live; White Plains, NY. It was a typical Friday at the office prior to having been arrested – I'll explain in a minute what lead up to this.

I was placed under arrest by two officers without struggle or fanfare. I was taken, in handcuffs, down to central booking on two pretty insignificant charges. I was under the assumption I would've gone through the typical processing procedure and released on my own recognizance; pretty typical for what I'd been accused of.

However, much to my great chagrin, the person who decided to press charges had also requested a restraining order against me. It was late Friday afternoon when I was brought in for processing. The police can do the arrest processing, but they have no authority to issue a restraining order. Only a judge can issue such a document. But, because it was a late Friday afternoon, there were no more judges in the building. Every last one of them had already taken off for the weekend.

The police on duty had no other recourse but to hold me over until Saturday. A judge would be back in the building at some point on Saturday.

I had never been in any kind of trouble with the law up until this point. I'm about as boring a citizen as you'd find anywhere. I work hard (and smart) at running my businesses, pay my taxes and raise my son. I do the things any decent, productive member of society does.

What hurts most is I lost a precious day of my life over a restraining order. I've never harmed anyone and never will. I'm the last person anyone would need a restraining order against. And truthfully, a restraining order is a worthless piece of paper that seldomly deters the criminal who it's really meant for.

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But, be that as it may, I'd spent exactly 24 hours in a jail cell – from 3PM Friday until exactly 3PM Saturday – and realized how valueless time becomes without the freedom required to do with it what you please.

My cell phone, belt and shoes were taken away from me. There were no books, no newspapers, no magazines. There was absolutely nothing to do but to stare at the blank walls of this stinking little concrete box I was in and wait.

You're probably asking yourself how and why I found myself in this predicament to begin with. I'll try to keep this as short as possible.

My wife had stopped by my office that morning to drop something off. She was with me for no more than 15 minutes at the most. Later that day she'd stopped by again to pick up one of my employees. When she stopped by this second time I saw through my office window that a meter maid was writing her a parking ticket.

I went outside to find out why she was being given a ticket. The response I'd gotten was that it was for violating a two hour parking limit. I tried to explain that the car was only in that spot for a short while in the morning and now it happened to be in the same spot again this afternoon. When I'd protested that this was not a legitimate parking ticket, the meter maid's reply was "I can do whatever I want" and proceeded with issuing the ticket.

Maybe I'm crazy but here I thought a two hour parking limit meant you were not allowed to park your car in that area for more than a straight two hours. I didn't know it meant that if you parked in that spot for any length of time that you're not allowed to park there again for the rest of the day.

When the meter maid told me that he can do whatever he wanted to, I'm sorry to say that I lost my marbles.

I understand that parking ticket revenue is a major part of municipal budgets. And, in White Plains it's no secret that meter maids have ticket quotas they have to meet otherwise they'll lose their jobs. Ticketing quotas have been reported on extensively in the local newspaper. These quotas mean that tickets are not issued on what's right and

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what's wrong, it means that many times they're issued for unsubstantiated, flimsy reasons.

I'm sorry to admit that my frustration with the meter maid's callous response got the better of me and I blew my top. I went into a tirade. What I did next is what had gotten me in trouble.

Have you ever heard that sometimes a split second can change everything? Well, for a split second, out of sheer anger with the situation, I reached out and grabbed the ticket writing machine. The machine never left the guy's hands and it took me literally a second to realize I'd stepped over the line and let go of the machine instantly. That split second cost me a night in jail.

I guess the meter maid requested the restraining order because I was beside myself with anger and yelling and cursing up a storm. As my wife and my employee are witnesses, I never laid a finger on the guy nor did I threaten any kind of violence against him. Nonetheless I guess he felt threatened by my actions.

I know my reaction to the situation was poor at best. But, being human also means I'm fallible. As such, I let my emotions get the better of me. Sure, all parking tickets can be contested in traffic court but who has the time to diddle away 2 hours for a \$25 ticket? Municipalities know that citizens don't want to be bothered with fighting these tickets which give them free rein to issue as many as they want willy-nilly. The really sad part is a parking ticket automatically makes you guilty and you have to waste time in court to try and prove your innocence. It's the complete opposite of the basic presumption our judicial system is built upon: innocent until proven guilty.

I have no good explanation for why I let anger grab hold of me the way it did. To understand I guess you'd have to know the draconian ways in which White Plains uses their ticketing practices. Parking violations in this town are no longer about any measure of right or wrong. It's now become nothing more than a blatant revenue grab. I own a home and business in White Plains and am painfully familiar with receiving violations that just make no sense. The frustration got the better of me and I guess this particular violation was the proverbial straw which broke the camel's back.

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It's usually best to just hold your nose and pay the fine. However, lucid thought is sometimes overshadowed by emotion. For the record, let me say that I take full, unconditional responsibility for having spent a night in jail. It was my own actions which landed me there. It was me and me alone who relinquished my own freedom as a consequence of how I'd reacted.

All I can tell you is to please always consider the potential consequences of your actions. I happened to be having a perfectly fine day at work prior to this incident I'd just told you about. My actions that afternoon were in no way premeditated or planned. Like I said I'm a fallible human being who paid a dear price for a dumb, knee jerk reaction.

What I will now never understand is how people can do things which are premeditated with the potential to relinquish their freedom. I'd mentioned Bernard Madoff and others earlier who willfully steal from people for their own personal gain. In court when he entered his guilty plea, Madoff told the judge that he knew what he was doing was wrong and he knew his day of reckoning would come.

Why would he do it? Is money that important to him that he would wreck thousands of lives and jeopardize his freedom? Is any amount of money worth the price of your personal freedom?

The reason why many believe time is your most precious asset is because what you choose to do with it will directly determine how successful you'll become. What many people take for granted is your freedom enables you to choose how you'll use your time. Without freedom, somebody else has effectively made that important decision for you.

### **8 – It's Better To Receive Than To Give**

...how are you going to help somebody else if you haven't first helped yourself? You have to first help yourself which puts you in a position to provide others with assistance.

We've all heard the saying "It's better to give than to receive". I'm sure growing up you've heard it who knows how many times from your mom or kindergarten teacher as you were taught the valuable lesson of sharing. After all, sharing is caring, right?

Altruism is one the greatest gestures we can perform in life. I do think that the ability to help out another at his or her time of need is a cornerstone of what defines us as human beings. Philanthropy is a win for everybody involved.

When you're able to give a helping hand to your fellow man, it gives you a warm feeling inside unlike any other. There's a definite satisfaction and "fuzzy" feel good experience associated with helping out somebody in need – there's a win for you. And the person on the receiving end of your assistance is happy to have the help – there's a win for them. Everybody wins when one gives to another.

But, there's a major flaw in the notion of it being better to give than to receive. What if you have nothing to give? If you're struggling just to maintain your own survival, is it still better to give than to receive?

Let's suppose you regularly frequent your local house of worship (your religion for the purposes of the following example is insignificant).

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At some point during the services, donations are requested to help support the church. Money is very tight for you at the moment and just paying your monthly bills is a struggle. But, be that as it may, you donate your last dollar to the church. By doing so, you feel that you are doing a really good thing. After all, you love your house of worship and you're happy to provide the support.

But really, what is your last dollar going to do for your church?

I know, I know, you're saying "but it's not just my dollar, mine is only one of the many dollars donated to help keep the church going. It all adds". True, many, many single dollar bills certainly can add up to a sizable sum of money. But, we're not talking about the donations from the many, in this example we're talking about the one dollar donation from you.

Before I go any further, lest you think I'm in some way bad mouthing church collections, I've given plenty of money to my church and to religious charities. And I'm happy to do so. I think it is extremely important to help support your church and its causes. But by all means I'm telling you to help yourself first. The more you're able to help yourself, the better you'll be able to help others.

Thus the title of this chapter: it's better to receive THEN to give.

Think of it this way – you're on an airplane, all passengers are seated and the pilot is preparing to pull away from the gate. The flight attendants are going through the pre-flight safety procedures. Have you ever paid any attention to these procedures? I know very few of us actually do. But if you had you would've noticed that in case of an emergency you're instructed to first put on your own oxygen mask before helping others with theirs. You're instructed to put on your own mask even before helping a child – a child for crying out loud! Who needs more help in an emergency situation than a small child??? But still, regardless of who may need your help, you're instructed to put your mask on first.

Do you know why? Because how are you going to help somebody else if you haven't first helped yourself? You have to first help yourself which puts you in a position to

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provide others with assistance. So take that pre-flight procedure and use the same concept in your charitable donations. Help yourself first.

Look, there is nothing noble or pious about being broke. Being broke only means you can barely help yourself let alone somebody else. Do you want to be able to help others or your church or whatever or whoever in a really big way? Then it's your duty to become as successful as you can be.

My son was born on the evening of January 15, 2006 at White Plains Hospital in White Plains, NY. To be specific, he was born in "The William & Sylvia Silberstein Neonatal & Maternity Center" wing of the hospital. As soon as you step off the elevator and enter this state of the art birthing center you see a large portrait of the wing's benefactors; William & Sylvia Silberstein. Now why do you suppose this wing of the hospital was named after the Silberstein's and why was there a large portrait of them hanging in the lobby?

Could it be that they donated a little money towards the construction and outfitting of the birthing center? I would say so. It's obvious that they were major donors to getting the wing built thus the wing bears their name. See what happens when you first help yourself in life? And the more you help yourself in life, the better you'll be able to touch a lot of lives in a really great way.

My example of donating millions to build a hospital wing is a bit extreme I'll admit. But just think of how you can impact the lives of others on a smaller scale when you've first helped yourself. Think about the toys, clothing and shoes you could donate to an orphanage. Or the sports equipment you'd be able to provide to your local youth center.

You're reading this book which is proof that you have the desire to be more and to do more. And, hopefully that means that you also have the desire to give more. The more you got the more you can give.

Remember in the prologue I made a point of saying that money will make you more of what you already are? I wrote that statement into the prologue with this chapter in mind. For me, the most significant aspect of becoming wealthy in life is the ability to give back.

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And now, more so today than ever before, you have an obligation to become more successful and wealthier than you are. Your favorite charity or charities are counting on you to do so.

### **9 – Believe In Yourself**

Having a firm, committed belief in yourself is the foundation of achieving everything you aspire to in life. Think about it, when you have a can-do attitude you're giving yourself the power and energy to accomplish anything.

Are you a news junky? Do you make a habit of watching the evening news on television or perhaps reading newspapers on a daily basis? I'll admit that up until a few years ago I was a news junky. Then one day I just quit cold turkey; I cancelled both of my newspaper subscriptions and have sworn off watching TV news coverage.

I just couldn't take all of the negativity anymore. If the major story wasn't about some senseless crime it was about how our economy and banking system is in ruins. Every day; day after day after day. Enough is enough already – repeated bad news will do nothing but weigh you down like a boat anchor.

And let's face it, the main stream media thrives on reporting bad news.

Before you might even realize it, exposing yourself to bad news day in and day out can do some pretty bad damage to the psyche. Everything you hear and experience is stored away in your subconscious mind and I mean everything. I'm no scholar on this subject but I have read enough from many credible sources to know that it's true.

So it stands to reason that the more you expose yourself to stories about senseless crimes and violence, the souring economy and general

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doom and gloom you're doing yourself a world of hurt. What could eventually happen is you'll start to fall victim to the negativity without even realizing it.

And if that ever does happen; look out. You see, victimhood is a very, very dangerous place to be. Anybody who allows themselves to be the victim of outside influences (such as bad news) is on a slippery slope to a lot of disappointment – don't let this happen to you.

Here's the deal – all you've ever needed and will ever need to succeed is already inside of you. What you'd need to do to bring out your greatness is believe in yourself and NOT let outside influences get in the way. This may sound simplistic but it is the absolute truth. Having a firm, committed belief in yourself is the foundation of achieving everything you aspire to in life. Think about it, when you have a can-do attitude you're giving yourself the power and energy to accomplish anything. The "how to" will always appear to the person who believes that "they can do".

One of the greatest challenges you'll ever confront in life is yourself. How you see yourself and what you believe about yourself comes from your subconscious. Your brain is extraordinarily powerful. Like a computer, it can be easily programmed. Your mind will perform based on the instruction it receives; good or bad, negative or positive it doesn't care. Therefore, you have to give top priority to what you let your mind absorb. Whatever you let into your mind is where your beliefs about yourself and the world around you will come from.

It really makes no difference what beliefs you may've formed for yourself. Your beliefs are what you will act on whether they are true or false. If you doubt your abilities, you're defeating yourself before you've even begun. When you doubt your abilities your mind will attract circumstances to support your beliefs and eventually, you will fail.

Next thing you know you'll be telling yourself, "you see, I knew this was gonna happen. I knew that I was foolish for even attempting this". That, my friend, really is how powerful your beliefs are.

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Believe in yourself, have no doubts about your abilities and DO NOT let outside influences control you.

Unfortunately, many people go through life being envious of other people's success thinking that it's out of reach for them. The really sad part is how they don't even realize that they're sabotaging themselves with such an attitude. A big part of this self-defeating behavior comes from your past.

So what if you were cut from the high school team that you really wanted to be a part of? Michael Jordan was – literally – cut from his high school basketball team. Did that stop him from becoming one of the NBA's all time greats?

Robert Kiyosaki, America's rich dad, has stated that he'd always struggled with the subject of literature throughout his schooling. But, he has never let that stop him from becoming one of today's most widely read authors. His Rich Dad franchise is one of the most popular book series in the history of publishing. Today, Kiyosaki jokes that he is a bestselling author, not a best writing author.

As a matter of fact, the deficiencies that may have prevented you from achieving certain things in the past are the very tools that you can use today to make yourself the best you're capable of today. Both Michael Jordan and Robert Kiyosaki used early rejection from outside influences as fuel to propel themselves to great heights.

The desire to prove people wrong, to shut them up when they tell you that you won't be able to do "it" and to stop wasting your time, is a very powerful motivator.

Obviously, believing in yourself that you can accomplish whatever it is you put your mind to is the first step. Regardless of how great a belief you have in yourself you'll still be confronted with many struggles along the way. But, through persistence and a committed belief in yourself those struggles will become nothing more than nuisances.

Starting today, do yourself a huge favor by not allowing your past to dictate your present or future. Appreciate yourself as the unique individual you are and believe in your capabilities to accomplish anything you dare to dream of.

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And here's the really fun part – you can adopt whatever beliefs you choose. Only you and you alone can adopt specific beliefs about yourself and about your circumstances and surroundings. Once you realize this, it will become very empowering for you.

Finally, change is rarely easy. Changing a lifetime of beliefs you hold of yourself is not an easy undertaking. Yes, at times it will take a great deal of work and discipline but in the end it is always, always worth it.

I'd like to conclude with this killer thought: you can spend your time and spend your life anyway you choose, however, you can spend them both only once. DO NOT waste your time mired in the past. Rather, spend it learning from your past and use that learning to build a better tomorrow. You owe it to yourself and you are worth it!

### **10 – Caustic Brain Farts**

We know so much more today about the human psyche and the way in which the subconscious mind works than we did only a few decades ago. We now know that what we pick up from the day we're born – either good or bad – will stay with us for life.

My son Daniel is 3 years old. Ever since he was a newborn I would talk with him about the topic of money. I don't think I'm unique there. I would think that many parents discuss the topic of money with their children. Maybe where I am a bit unique is I'd started these conversations with him from the day he was born.

I tell my son that the accumulation of wealth is a noble pursuit. I want him to know that it's OK, no, that it's more than OK, it's great in fact, to be wealthy. I do not want him to grow up with a mindset counterproductive to being successful and wealthy. I think a big part of the problem with my generation and generations before mine are that we've grown up hearing phrases and statements counterproductive to success. These statements are what I like to refer to as caustic brain farts.

As an example, have you ever heard the statement "we may be poor but at least we're honest"? That is a classic caustic brain fart. If you've grown up hearing that kind of stuff then your subconscious is telling you wealth equals dishonesty. If you have that kind of crap lurking around in your subconscious then it's got to be identified and purged if you ever hope to become successful. Like I said earlier, money will only make you more of what you already are.

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If you're dishonest by nature, having money will help you to be more dishonest. Remember, money is neutral – it doesn't care who you are and what you do with it. But, make no mistake about it, money alone will not automatically make a person dishonest and by no means is dishonesty a prerequisite to becoming wealthy.

We know so much more today about the human psyche and the way in which the subconscious mind works than we did only a few decades ago. We now know that what we pick up from the day we're born – either good or bad – will stay with us for life. Research suggests that we are most receptive to the messages we receive from the ages of 0 – 5.

Frequently, becoming successful in adulthood requires us to reconcile counterproductive messages from the past.

In a nutshell, when we're born and as we grow, we look at our parents, teachers and adults in general as trusted figures. We believe everything they say to us. As a growing child your parents can tell you that the color of a banana is red and you'd believe it. You'd have to; you don't know any better. Whatever your parents, teachers and other adults say to you as a very young child is gospel. You simply do not know enough to challenge the messages you receive in your earlier years of life.

So, whatever messages you may have received as a child on the topics of wealth, success and money you would have to believe. And those messages will stay with you as you grow. The effects of these messages are quite profound.

A big part of your becoming successful today is to identify, and let go of, whatever caustic brain farts you may be holding on to. They do not serve you in any beneficial way and you need to get them out of your speech and out of your system.

A big part of the problem in getting rid of these evil statements is they're frequently buried in your subconscious. You don't even know that they're there yet, they can still wield a great deal of power over you.

You and you alone are the one to make sure these caustic brain farts are not holding you back from the success you're after. Getting rid of them is a three step process.

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Identifying any of these statements which may be stuck inside your head is the first step; getting rid of them is the second and never letting them back into your life is the third.

So, what I'd like to do is talk about a number of them that you can probably identify with. I know the following are statements I'd grown up hearing and I'm guessing you can say the same. Most importantly, I'm hoping to jar your memory to help you identify some of your own personal caustic brain farts that may still be lurking around between your ears.

Remember: identify them, get rid of them, don't let them back in.

Here are the ones I've identified for myself –

“You can't have your cake and eat it too” – you know what this statement is telling you? It's saying that you're not allowed to be happy. This statement is so harmful. After all, a big part of living a fulfilled and successful life is the pursuit of happiness. What good is having or earning a piece of cake if you're not allowed to eat it?

I say that you should strive to get your cake. And not any cake, I want you to go after the cake which you love best of all. And if you prefer, have your cake ala mode, and put whipped cream and cherries on it if you wish. And of course, I want you to eat that cake with gusto and, make no apologies for doing so. Most importantly, I want you to go about getting your cake and eating it again and again and again.

“Good things come to those who wait”. What? Are you kidding me? No they don't; good things come to those who go out and make things happen! If good things really do come to those who wait then why do so many people die lonely and broke? They've “waited” all their lives, haven't they? How come good things never came to them?

The creators of YouTube sold their creation to Google for \$1.65 billion – that's Billion with a capital “B” – only a year and a half after launching. Did they have to “wait” for their “good things”? Hell no! And why? Because they went out and made something happen.

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Oh, here's a doozy: "Money can't buy happiness". What utter nonsense this one is. Money is capable of buying plenty of happiness. And, the more money you have, the more happiness you can buy. Wouldn't a fat bank account enable you to travel the world? Dine at fine restaurants? Surround yourself with beautiful things? Procure the best medical attention? Wouldn't all of those things make you happy?

Wouldn't money enable you to donate more to The Make A Wish Foundation? And, don't you think those donations would buy some happiness in the life of a terminally ill child?

Don't be fooled – money can buy plenty of happiness. Strive to accumulate great riches in your life and make yourself as happy as you choose. And again, make NO apologies for doing so!

"It takes money to make money". Oh, does it? If it takes money to make money than why do so many lottery winner find themselves broke and miserable at some point after winning a jackpot? I personally know of many people who have inherited substantially cash flowing businesses only to subsequently drive the business into the ground.

It takes a combination of many different things to make money and believe me, money is not on the list. Understand this: if you're not able to make money without money than you'll never be able to make money with money.

If you're feeling stuck in life and telling yourself that you're in that position because you lack money then you're living in victim mode. If you think you need it to make it then all I can tell you is to hunker down because your life will not be getting better anytime soon.

It DOES NOT take money to make money so you better strike this one out today!

"Money doesn't grow on trees". OK, maybe money doesn't literally grow on trees but let's dig into this one a little bit. Making this kind of a statement comes from a lack mentality which believes there is a limited supply of money out there. If there's any one single thing you need to understand about money it's that there is an unlimited amount out there in circulation. Literally, an unlimited amount.

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There are trillions upon trillions of dollars in circulation just floating around looking for a home. Consider this; if you were to spend one million dollars PER DAY (not per week, not per month, but PER DAY) since the birth of Jesus Christ up to today, you would not have spent one trillion dollars. Are you getting this?

A lack mentality will accept the statement of "money doesn't grow on trees". An abundance mentality will figure out how to plant a money tree...or perhaps an entire orchard of them.

"The customer is always right". No way! It's especially important for business owners to get this statement out of their heads. No way is the customer always right. As a matter of fact, all successful business owners fire their pain in the ass customers.

Hanging on to a difficult customer or client for fear that it would cause a financial hit to your business comes from having a lack mentality. All successful business people seek only to work with customers and clients whom they choose to work with. Successful people know that dumping the difficult client means making room for a new, better one.

It's always in your best interest as a business owner to serve your customers and clients to the best of your ability. At times this means bending over backwards to deliver on what you promise. But, there's a tremendous difference between going above and beyond expectations and trying to make an incessant pain in the ass client happy.

"Patience is a virtue". I have mixed feelings about this. I'm afraid a lot of the time the person who believes "good things come to those who wait" will hide behind the statement "patients is a virtue".

Patience is a very good quality to have in some instances and a terrible one to have in others. For example, when my son is whiny and complaining, it takes all the patients I can possibly muster up to not let it get to me. In this instance, patients is a huge virtue.

There are other times where exercising patients and waiting around can be very detrimental to the well being of your success. Let's say you have a client who is slow to pay their invoices. You give them some slack but they always seem to come up with one new excuse after the other. In this instance, patients is a killer.

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"It's better to give than to receive". We've already looked at this one in quite a bit of depth in an earlier chapter. But the question I'd like to ask is why? Why would it be better to give than to receive? Who's to say that giving is better than receiving?

Work on becoming a good receiver. Open yourself up to receiving on every level; I'm not just talking about money here. When somebody gives you a compliment on your appearance, what is your reaction? Do you accept the compliment graciously or do you find some way to fluff the statement off as untrue?

Most importantly, feel worthy of receiving, feel as though you richly deserve it. Accept compliments and all good fortune into your life because you are worthy and deserving of such things.

In life you will always get what you feel you deserve. Most people are stuck living sub-par lives because they don't feel as though they deserve better. Understand that you do deserve better. Whether good things show up for you in the form of compliments or money or whatever, accept and receive those things graciously.

Well, there you have it. I've just given you my personal list of caustic brain farts. I'm sure you'll be able to think of many more of your own. The important thing to remember is these statements that you may've grown up with serve you no valuable purpose today.

And here's a quick disclaimer: some people may think my labeling these counterproductive statements as "caustic brain farts" is crude or in poor taste. To those people I would say that what is actually crude and in poor taste are the statements themselves. It is in your best interest to expel these caustic brain farts from your head just as you would the real thing from the other end.

### **11 – Stay Tuned In To Life's Lessons**

You'll be faced with a number of challenges in building a successful life. If you try to blindly navigate those challenges by trying to figure out everything on your own, you'll be setting yourself up for a long, painful struggle.

It is important to keep yourself tuned in to life's lessons at all times. Daily experiences such as the activities we enjoy, interactions with others, and what we hear and witness can become a primary teacher in your success in business.

Life is constantly providing valuable lessons. It's up to you to remain open to receiving and absorbing those lessons. All you need to do is keep your internal antenna up and remain curious about everything. With that as a starting point you'll be amazed at what everyday life can teach you.

One of the purposes of this book is to provide you with insight on how to succeed in business. Step one is accepting life's lessons and applying what you've learned to your own business. With this one simple task, I promise you'll be giving yourself an edge in achieving your desired success.

Don't be discouraged if you're not able to fully grasp life's lessons right away. The lessons that you're looking out for are frequently referred to as "life's hidden lessons". A big part of leveraging life as a teacher is through reflection.

You won't always recognize every experience as a valuable lesson at the time of its occurrence.

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Sometimes it will be years later before you'll draw the lesson from a particular situation. But not to worry, keeping yourself open to the experience of everyday life as your classroom, the lessons you'll need to incorporate into your business-life will remain with you. Confidence in your experiences will facilitate this process.

Allow me to provide you with a personal example of exactly what I'm talking about:

About two years ago I took a vacation. Well, it wasn't exactly a vacation. As you'll see in a minute it can better be described as a trip. Believe it or not this trip provided me with a series of terrific business lessons. At the time of the excursion the lessons I would take from it were not apparent to me. It's only been over the past few months through reflecting on the experiences from my trip have I been able to assimilate the lessons learned and use them in my own home business.

This entire process of recognizing everyday life as a teacher is fun and exhilarating. The moment you wake up to an experience as one of life's lessons in disguise it is enlightening.

The trip I'd like to tell you about was to Baja California – ah yes, the famed Mexican Baja peninsula.

Though the Baja is commonly acclaimed for its beautiful beachfront resort destinations, the focus of my trip was an off-road motorcycle excursion. With its square miles of raw, naturally lush beauty the peninsula was an ideal destination for this trip. We rode in the Mexican countryside through trails, mountainous pine forests, deserts, underdeveloped beachfronts, and farmlands.

Over the course of a three day trip, the agenda scheduled over 600 miles of riding. In those 600 miles the terrain was always changing. In the span of an hour I was on hard packed soil, deep, loose sand and rugged, craggy terrain. The skills required to successfully navigate the varying terrains called for flexibility and adaptation.

It was a trip I'd taken with 13 guys. We left the wives and children home for this one. It was early December and the temperature in the peninsula was pleasant and temperate.

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The trip started off at Ensenada, a great, little beach front city right on the Pacific coast. Ensenada is a bustling city and a very popular cruise boat destination. Before embarking on the off-road part of the journey we traveled roughly 15 miles on paved road making our way out of the city and its surrounding pueblos.

Having just gotten used to the safety and security of a tame, paved road I entered the desert with a false sense of security. The sand in the desert is deep and loose and as a rider you feel the challenge instantly. The front wheel of the bike becomes virtually uncontrollable as it drifts and floats being literally “pushed around” by the sand. Regardless of upper body strength it is virtually impossible to maintain steady control over the bike when riding through deep sand.

Care and caution are no solution to tackling the desert. This is a situation where you feel as if you have zero control. The only way to successfully circumnavigate through the sand is to do it quickly. The faster your speed the more stability and control you'll gain.

I realized I had to nail the throttle, get the bike into higher gear and just go all out. I didn't even have the chance to think about what I was doing. Truth be told, thinking was not a requirement. What is a requirement? Speed. The faster you're willing to go, the easier navigation becomes. For the record, I'm not talking about blasting through a small sand pit. On the contrary, conquering the Baja desert requires making your way through 20 – 30 miles of deep sand at a time.

The desert is not entirely soft, deep sand. There are also many sections of relatively hard packed trail. Riding along these types of trails is always thrilling, but it is important to be aware that danger can present itself at a moment's notice during this section of the trip.

When you're flying along a trail at a high rate of speed, unforeseen turns and obstacles become dangerous. If you hit one turn too fast you will almost certainly find yourself skidding and possibly crashing. Unfortunately, as I threw caution to the wind and allowed myself to be fully taken with the moment that is exactly what happened to me.

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Luckily, skidding and crashing a motorcycle in the Baja desert is not equivalent to crashing on a paved road.

Remember how I told you that successfully making your way through the deep sand of the Baja desert requires speed? Success at other legs of the trip require just the opposite.

We'd hit a trail that was very badly damaged by recent, heavy rains. I remember gazing down a steep hill that was hit pretty hard. The run-off from the rain fall had washed out entire chunks of the trail and left unstable soil and a lot of exposed, large and sharp rocks and deep washed out crags behind.

Slow and steady with intense concentration was required to make it through this section of the trail successfully. There simply was no other way to do it. If you let your concentration go for one second the bike could easily slip into one of the many deep, craggy washouts. Getting caught up in a washout would mean a certain crash and a bad one at that.

Another stretch was a trip down the coast at the shore of the Pacific Ocean. This stretch provided for a calm and reflective experience. No concentration of any kind was required during this section of the trip. The terrain was nice and flat with no imminent dangers of any kind to be seen up ahead. Nothing more than keeping a nice steady pace was required. Riding along the coast afforded the opportunity to look around to just enjoy and appreciate the naturally beautiful surroundings.

It amazed me at how adeptly our tour guide was able to lead us through all parts of this trip. There are no road signs in the Baja desert. Without the experience of our guide to lead us from one trail system to the next, completing the 600 mile trip would have been a near impossible task.

So, to get back to the point of this story – which is not to tell you how thrilling off-road motorcycle riding is through the Baja desert (although it is one of the best thrills I've ever experienced) – the point is the invaluable business lessons I was able to draw for the experience.

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Getting through the deep, loose sand required speed and limited thought; the trick was to make it through as quickly as possible. There will be many times in your home based business where conquering a situation will call for the same approach. Sometimes overanalyzing can be the worst mistake you can make. Promptness and trusting your instincts to make it through as quickly as possible is the answer.

There are other times when navigating certain business obstacles will require a slow pace with concentration and cognizant thought, just as traveling the washed out trails had required. Trying to rush your way through sometimes will only mean disaster; an inevitable crash if you will.

Of course, as in my example of tearing through trails at full throttle, you must avoid being reckless in your business activities. You won't be doing yourself any of good if you're moving too rapidly causing obstacles to spring up quicker than the time you've allotted to make necessary adjustments.

There are times in your business where you should allow yourself to coast. By opening your eyes and appreciating your surroundings you can enjoy what you've been able to do for yourself. And you owe it to yourself to occasionally take time to appreciate yourself and give yourself a pat on the back. This self-appreciation runs parallel to my experience of riding along the ocean shore.

Finally, there was the lesson of working smarter, not harder. The 600 mile trip through the Baja desert was, for the most part, a complete success. By following a tour guide, the challenges of navigating the desert were minimized; not eliminated but minimized.

Yes, there were some bumps and bruises and broken motorcycle parts. But, in the end, everybody made it through in one piece and the trip turned out to be a huge success.

Just as we had followed the guidance of somebody experienced in navigating the Baja desert, so should you in navigating the challenges of success. There was nothing to stop us from riding through Baja California without a tour guide. However, I'm willing to bet everything I have that there's a good chance we most probably would've failed miserably if we tried.

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Maybe we could've eventually completed the entire 600 mile trip on our own. But not in three days and not in one piece that's for sure. Who knows how poorly things could've turned out had we not invested the money upfront in somebody else's experience.

You'll be faced with a number of challenges in building a successful life. If you try to blindly navigate those challenges by trying to figure out everything on your own, you'll be setting yourself up for a long, painful struggle.

If your goal is to succeed in life and in business then you must work smarter, not harder. Working smarter means investing in yourself and your business education. It means following the proven path of somebody who has already succeeded at what it is you're attempting to do. Just as successfully riding 600 grueling Baja miles meant making an investment in somebody else's experience, so will succeeding in life.

All successful people invest in themselves – they have to. There are no shortcuts to success. Those serious about their success never get hung up on what they're required to pay up front to learn something valuable from somebody more experienced. Rather they look at how much more value that experience will provide them in the long run. And that, my friend, is the definition of working smarter, not harder.

There was a point where we took a rest stop in the desert. The temperature was a pleasant mid 70s. As we were preparing to get back on the motorcycles to continue our journey, our tour guide pointed to the cloud covered mountains that we were about to traverse and made a comment that we would encounter some precipitation.

Naturally I assumed he meant rain. After all, we were in the Baja – what other kind of precipitation could it possibly be? Much to our surprise we found out the hard way that, yes, snow does fall in the mountains of the Baja peninsula.

By the time we had made it to the mountain top we found ourselves smack in the middle of a full out blizzard. It was a wild experience. It would have been enjoyable if it weren't for the frigid temperatures and our feet sloshing around inside of our newly rain-filled riding boots. All kidding aside, that stretch of the trip was one of the most physically strenuous activities I've ever experienced. My clothes were soaked and I was chilled to

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the bone shaking like a leaf. I don't remember ever having a hot shower that felt as good as the one I took back at the hotel.

I am aware that pounding through the Baja desert on a 450cc dirt bike is an activity that appeals only to a select demographic. My intention is not to lose you on the point I am trying to make.

Find an appealing activity that gives you the opportunity to push your physical limits. You will be amazed at how much further past your predefined physical limitations you are able to go.

Getting caught in the snow storm may have taught me one of the most important lessons of all. I was able to get through that experience and laugh about it today. It reinforced my ability to recognize that I can get through anything. There is no obstacle that life can throw at me where I won't figure out how to get through, go around, climb over or burrow under thanks to riding that dirt bike through the mountain blizzard.

I've been to events where participants partake in "breakthrough" activities. These activities may include the fire walk, walking across red hot embers barefooted, or the breaking of a solid board with your bare hands. The purpose of these activities is finding out your own capability of accomplishing tasks that at first may seem impossible. As long as you put your mind to it, you can do it.

Don't mistake me here, there is absolutely nothing wrong with the type of trip that has self-indulgence on the agenda. I'm the first guy who loves a resort type vacation. I can have a great time lounging with my wife in the sand with an umbrella drink in hand or splashing around in the wave pool with my son.

What I am suggesting though is that you do make it a point to send yourself on a trip which gives you the chance to test your self-imposed limitations. This could be a sky-diving excursion, big game fishing in the Gulf of Mexico or running with the bulls in Pamplona, Spain.

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It is very important to your success that you prove to yourself that any limitations you might have about yourself are purely self-imposed. And, taking a trip of this nature grants you the opportunity to crush these pre-conceived limitations.

One final thought on learning life's many lessons. Life does not give us all the lessons we need directly. Frequently, we need to recognize and learn lessons through the experiences of others.

Here's an example – it's a sad example and one that I hope everyone takes seriously and learns from. On March 18, 2009, Natasha Richardson – a very popular and beautiful stage and screen actress – died from a fall while taking skiing lessons. Her death was not immediate but it was definitely cause by what seemed to be a pretty "harmless" spill.

I will not try to recreate what transpired in the moments and hours following her spill but accounts tell us that her life could've been spared with proper and immediate medical attention. Said medical attention would've been completely unrequired had Natasha Richardson been wearing a ski helmet.

The untimely and tragic death of Ms Richardson ought to serve as a valuable lesson to all of us to never take our personal safety for granted. Never again will I let me son ride his tricycle without a helmet. How fast can a three year old go on a tricycle? And how much trouble can he get into if he were to topple off? I don't know and I'm not about to find out the hard way.

I've accepted the death of Natasha Richardson as a wakeup call – a valuable lesson that life has taught through somebody else. Something tells me that if Natasha Richardson knew that her untimely passing had resulted in the saving of somebody else's life because it served as a reminder to wear a helmet, she would smile about that. She would be pleased that her death was not in vain.

Tune in and pay attention. Life is constantly teaching you lessons directly or through others. Don't let those lessons go to waste.

### **12 – Focus On The Needs Of Others**

It's been said that you can get everything you want in life if you help enough other people to get what it is that they want in life. This statement is a basic truth which virtually all entrepreneurs live by in their pursuit of success.

It's been said that you can get everything you want in life if you help enough other people to get what it is that they want in life. This statement is a basic truth which virtually all entrepreneurs live by in their pursuit of success.

There are basically only two things which motivate people. People do the things they do to either attain pleasure or to avoid pain. The decisions people make on where to go, what to buy or how to live are all driven by these two essential issues; avoid pain or gain pleasure. And, the avoidance of pain is a greater motivator than gaining pleasure.

Everybody goes through life with their own set of issues to contend with. Although some people's issues are unique, you'll find that many people have the same issues in common. Those who go on to great entrepreneurial successes focus on helping the masses to avoid pain (solve problems) or attain pleasure (improve quality of life).

Great ideas to do one or the other – attain pleasure or avoid pain – are right under your nose, just look around.

Let's take a look at a simple product that seems to be all the rage today which helps people to attain pleasure.

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Essentially this product is a blanket with sleeves named a Snuggly. A very simple yet apparently popular idea. It's a very simple, straight forward product; it comes in only one size and there are a few different colors to choose from. How hard was it to create a blanket with sleeves?

Here's another that comes to mind; a hanging planter which enables you to grow a tomato plant upside down. You may've seen this item called a Topsy-Turvy advertised on TV.

Growing up I saw my dad every day in the spring and summer working his vegetable garden. For him, it was a labor of love. At the same time though, I saw what kind of a hassle it was to grow tomatoes. Dad would germinate the seeds in his greenhouse in early spring, replant the seedlings out in his garden and tie the plants as they grew to tall stakes. Half the time the deer and other wild animals would get to the ripened fruit before he did.

There's nothing quite as tasty as a homegrown, garden fresh tomato but there are definite challenges involved with growing them. And what if you live in an urban environment or on the 12<sup>th</sup> floor of a high rise? If you don't have access to a plot of soil to start a vegetable garden, then how are you going to grow your own tomatoes?

Somebody saw these challenges and created an item which enables you to grow your tomato plants upside down thereby obviating all the associated problems. It's a very simple yet very effective solution to a problem tomato lovers everywhere were faced with; how to take the hassle out of growing tomatoes.

Do either of these aforementioned products seem obvious to you now that they've been introduced to the market? A blanket with sleeves and an upside down tomato planter; two very simple products. One of them delivers pleasure – a blanket with sleeves to help keep you warmer during the cold months but enables you to use your hands freely; and the other helps to avoid pain – an upside down tomato planter which takes the hassle out of enjoying garden fresh tomatoes.

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Sometimes great idea comes from nature. Are you familiar with the story of how the Velcro hook and loop fastener was created? It was created when a man was out in the woods with his dog. Upon returning from his walk in the woods, he took a close look at the burs (seeds, basically) which were stuck to his clothes and his dog's fur. He noticed, under a microscope, that these burs had hundreds of hooks on them that would grab hold of anything which brushed against them. He adopted the idea into a manmade equivalent and thus Velcro was born.

The Post-It note is a great example of a serendipitous invention. An engineer at the 3M Company "accidentally" invented a low tack, reusable adhesive. At first, no one was really sure what to do with this "invention" until somebody used the stuff to make himself a bookmark. At that moment, the potential for Post-It notes was realized. The rest is office supply history.

In an earlier chapter I'd urged you to remain curious about everything. Here's another great reason why you'd want to do just that. Remaining curious will enable you to see things which others may be missing.

The funny thing about so many of history's greatest creations is that they seemed so obvious all along. So the important lesson here is if you see something that you think others may be missing, act on it. How many people do you think may've thought of a one size fits all blanket with sleeves before The Snuggly came out? I'm sure there were a lot of them.

I can go on but I'm sure you get the point. What problems do you see around you? What kind of a simple solution can you come up with to solve them? Coming up with ideas to help people avoid pain or gain pleasure does not have to be a complicated process. You can do it, thousands of people before you have already proven it's possible.

### **13 – Do Not Make Other People's Problems Your Problem**

...work at keeping things in their proper perspective and listen to your gut. Your gut feelings will always tell you whether or not you're putting yourself in peril by taking on problems which aren't your own.

Solving other people's problems can put you on a path to certain success. But, I hasten to add, making other people's problems your problem is a sure path to failure. Do not confuse the two. Helping people solve their problems versus taking on those problems as your own are two completely different matters entirely.

Not too long ago I'd carved out a niche for myself in the real estate market as a foreclosure investor. My specialty was negotiating short sale settlements for people who were in default on their mortgage payments and had little or no equity in their properties.

In business, time is money so it was important to determine, right over the phone, whether or not I was able to assist a distressed homeowner when they'd initially contact my office. Just because a homeowner is in foreclosure does not necessarily mean a short sale is right for their situation.

Working with foreclosed properties is gratifying in that it's noble to help people at their time of need. At the same time, however, it was a business and I could only go after projects if they made sense and I felt that I had a good shot at closing the transaction.

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Without question, the hardest part of working the foreclosed real estate market for me was separating myself from the pain that the distressed homeowner was going through. The sad stories I'd heard of what had caused people to go into foreclosure in the first place had become more than I could bear.

As a side note, in my experience it takes a really strong stomach and something of a thick skin to work with foreclosed homeowners. These are people who are desperate for a solution to their problems. They want answers and they seek some certainty about their near term future. However, the number one mistake you can make in ethical foreclosure investing is to guarantee a homeowner any kind of a successful outcome.

I'd had people literally crying, asking me for money in lieu of a successful short sale outcome. However, a successful outcome in any foreclosure situation is far from being a certainty. As much as my heart went out to the people I've dealt with, it would've been very imprudent from a business standpoint to front any amount of money.

Had I done so, had I provided a distressed homeowner any amount of money up front, I would have, at that moment, made their problems my problem. And that really is the number one rule in foreclosure investing; do not assume somebody else's problems. In all actuality, this can also be considered the number one rule in business in general.

There's another important example I'd like to offer you on this topic. Throughout my years of entrepreneurship, I've been involved with various Network Marketing companies. Success in Network Marketing means building an organization. You want to sponsor new people into the business and help them to build an organization of their own. The more people you help to build successful organizations, the more successful you'll become in your own business.

When a person decides to get started in Network Marketing they're typically required to make an upfront investment of some kind. The startup cost varies from one company to the next but there's always some initial investment required. Frequently, somebody new to Network Marketing will actually make the initial investment on the behalf of a prospect; a person they wish to get into their organization.

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On the surface, doing something like this seems to make sense. After all, the person making the initial investment for somebody else is eager to grow their business and the person on the receiving end of this gesture needs the helping hand. This looks like a win-win for both sides involved.

All I can tell you is doing something like this is a big mistake. If a person is really eager to start their own business, money notwithstanding, they'll find a way to do it. Making the initial investment for somebody else is actually a lose-lose for you both. Although your intentions may be well placed, all you've essentially done was to make somebody else's problems your problem. The person on the receiving end of this scenario will see zero value in the investment you've made. For anybody to take a serious approach to business they've got to have some skin in the game; they've got to lay their own money on the line.

Frequently, creating a business around helping others to solve their problems will require you to put yourself into their shoes – figuratively, not literally of course. But, projecting yourself into a problem in order to come up with viable solutions is a heck of a lot different than making those problems your own.

There are some entrepreneurs who have built very successful businesses out of taking on other people's problems. What I will say is that those who are able to make a success of this type of business model have a great deal of experience in what they do. These are men and women who calculate their risks very carefully and rely upon their vast, very focused, and frequently hard earned, experience.

The assumption I'm making in this chapter is that the reader is a new, budding entrepreneur. If that describes you then please heed my words. Solving other people's problems can be the foundation for a winning business model. Making other people's problems your problem unnecessarily or without really knowing every little detail of what you're doing can be disastrous.

Look at the following as an example of a type of business which takes on other people's problems. At the time of this writing the global banking industry is in turmoil. Numerous

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banks are being taken over by other, larger banks. Acquisitions take place in all areas of business; it is not exclusive to the banking industry.

When one business acquires another, that business is taking on all the existing problems and issues, whatever they may be. But these acquisitions are only made after very careful analysis. Some people even have made a substantial business of buying trouble companies and rescuing or turning them around.

I realize that most people reading this book are not and will not be engaged in returning broken businesses to profitability. But, to be fair to both sides of the discussion, I felt it was important to mention this.

When I say to avoid making somebody else's problems your problem, I'm speaking strictly from a business perspective. I think it goes without saying this rule does not apply on a personal level when it comes to helping a loved one. If your spouse has a problem then by default it's your problem too.

Finally, work at keeping things in their proper perspective and listen to your gut. Your gut feelings will always tell you whether or not you're putting yourself in peril by taking on problems which aren't your own.

### **14 –Do Not Subjugate Yourself To Failure**

With failure being as prolific as it is – it's far more likely that you'll fail at something than succeed at it – why even bother taking a chance? If failure hurts and you're most likely to fail, what's the point?

Wouldn't life be grand if whatever we attempted were to always work out favorably? Instead of there being a 95% failure rate amongst all new businesses, every one of them would be successful and make its owner rich. If things were to always work out well, anybody who has ever invested in the stock market would've gotten wealthy doing so, the public would've enthusiastically embraced New Coke and Evil Knievel would've made that jump over the fountain in front of Caesar's Palace.

But, alas, 95% of all new businesses fail, many an investor has taken a financial beating on Wall Street, New Coke is recognized as one of businesses greatest historical blunders and Evil finally came out of his coma after 29 days.

Failure is never easy. With failure invariably comes a lot of pain. If failure hurts, why would a person even entertain the prospect of enduring it? There are much easier ways to live than to fling yourself over a fountain in front of a huge audience or to stake your life's savings on opening a new restaurant.

And nobody is keeping the facts of failure hidden. I'll bet everybody who opens a new business is well aware that he or she has only a 5% chance of making it work. I'm sure those who place their money into

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the stock market have some idea of the risks involved. And I know that Evil Knievel knew he wouldn't be able to make that jump. I saw him in an interview say that when he surveyed the jump from the top of the takeoff ramp prior to making his attempt he told himself he was going to crash...but he did it anyway.

With failure being as prolific as it is – it's far more likely that you'll fail at something than succeed at it – why even bother taking a chance? If failure hurts and you're most likely to fail, what's the point?

I think ultimately how you answer this question will come down to how you define success. In the prologue of this book I told you that your definition of success is completely unique to you. So ask yourself, how do you define success?

Success, however you define it for yourself, will require some degree of risk to attain it. And whenever you take a risk, you're inviting failure. You can keep risk, and therefore the possibility of failure, to a minimum by playing it safe. But again, it will all come down to how you define success.

For example, if your definition of success is it to live conservatively, put in a 40 hour work week and receive a paycheck in return, then you're minimizing personal risk. You're not eliminating it entirely but you won't be taking on any risks with potentially painful consequences.

However, if you define success as being independently wealthy, traveling the world in first class style, driving exotic sports cars and living in an ostentatious home then you'll be taking some pretty high risks in life to get those things.

It then stands to reason that how much potential pain of failure you're willing to endure will ultimately depend on how you define success for yourself.

I'd mentioned in a previous chapter that, essentially, everybody wants more out of life. However, very few people are willing to actually do what's required to get it. This world is filled with worker bees who unhappily go about their daily business. They risk very little and therefore get very little out of life. What keeps the masses stuck where they are is their own inability to take on risk because of the fear of failure.

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This is what I mean when I say do not subjugate yourself to failure. If you want more out of life then you've got to take the risks necessary to get it, it's just that simple. And if you have an inability to take on risk because you're afraid of the potential of failure then don't expect to get too much out of life.

Failure is a very misunderstood concept. Those who achieve great things understand that failure is nothing more than a learning experience. They embrace failure as an important part of achievement and learn to leverage their failures as stepping stones towards reaching their goals.

Our lives would not be filled with the wonderful innovations we have today if the people responsible for those innovations were afraid of failing. Success begets more success that's true. But you know what? Failure does not necessarily beget more failure. Failure always begets success. To put it another way, success is not born of success but rather success is born of failure. Look at it that way and you'll realize that failure is literally necessary to achieve the life you desire.

Personally, I've always looked at it as a prerequisite to success; a kind of rite of passage. To succeed at something, you must first fail at it. Failure; it's a part of life. It's a part of life as an entrepreneur anyway. With only the slightest exception, every successful person I know or have gotten to know through reading has dealt with failure. It's an integral part of becoming successful.

Look, there are very few guarantees in life. Achievement of your goals is certainly no exception. There is no guarantee that the things you set out to accomplish will come to pass. You may not reach a goal on your first attempt. And maybe not on your second, third or fourth attempt either. But this I can tell you with certainty, with every attempt you make, your chances of reaching your goal are greatly increased.

There is one major caveat of making repeated attempts to accomplish a goal and it's this; every failed attempt holds a valuable lesson for you to learn from. To leverage failure to your advantage then you've got to learn from it. There is nothing wrong with failing. There is everything wrong with failing and not learning something valuable from the experience. From failure is born experience and from experience is born success.

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Very few people will achieve anything noteworthy with the life they've been blessed with and in large part it all comes down to their fear of failure. But, this world needs all types; it needs great achievers, it needs the proletariat and it needs all classes in between. Not everybody will do great things. As Judge Smails said to Danny Noonan in the 1980 movie "Caddyshack" – "Well, the world needs ditch diggers too."

Who do you aspire to be? Are you one of the world's proverbial "ditch diggers" or are you more than that? How you answer that question will come down to the risks you're willing to take and how you look at failure.

I'll wrap up this chapter by offering a quote from the immortal Michael Jordan. In gathering my notes for this chapter I'd come across a countless number of quotes from famous people throughout history who talked about the important role failure had played in their ultimate success. However, this quote from Michael Jordan is the one that so eloquently summed up the importance of failing.

Here's how Michael Jordan had put his failings into perspective: "I've missed more than 9,000 shots in my career. I've lost almost 300 games. 26 times I've been trusted to take the game winning shot and missed. I've failed over and over and over again in my life and that is why I succeed."

Failure; don't expect it but accept it.

### **15 – Keep It Real**

It is crucially important for you to keep things in their proper perspective.

Keeping things real in this day and age is a challenge in and of itself. The intent of this chapter is to help you keep things in their proper perspective.

I remember being a kid back in the 1970's watching an episode of "All In The Family" on the fuzzy, black and white console TV parked in the living room. This is back when the show was a regularly scheduled sitcom. The scene was where Meathead and Gloria are breaking the news to Archie and Edith that they would not be having any children. Archie and Edith are visibly disappointed because they were looking forward to being grandparents.

Archie pressed them on why they weren't planning to have any children and Meathead's response was that "they didn't want to bring any children into this crummy world". His reasoning was that this planet was already too over crowded, polluted and not a pleasant place for a child to grow.

That episode originally aired over 30 years ago. If Meathead and Gloria thought back then that the world was too polluted, overcrowded and too crummy a place to bring a child up, what would they think today?

The funny thing is this; every generation could find reasons to complain about the world in which they live.

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My younger brother Mark frequently comments about how much easier times must've been back in the 1950's. He argues that cars and gasoline were cheaper and taxes and general prices of things were a lot lower. He actually has a whole list of reasons why life from years past must've been easier than life today. It just appears to him that there was somehow not as much pressure to live back then as there is today. Mark wasn't even born until 1972 so he of course has no idea whether or not this is even true. Maybe he's right, maybe not; I don't know.

Here's the thing though; the world in which we live is what it is. Stressing over what's taking place in the world around you serves you no good purpose for living an abundant life. I don't think any generation necessarily thinks they have it any better than the generation before. So, before you psyche yourself out with thoughts that you're living in trying times, just remember that most everyone from previous generations probably thought the same thing.

As I'm reviewing my notes, I realize this chapter could easily be the longest one in this book. There seems to be so much hype and hyperbole swirling around out there today that it becomes difficult to separate myth from reality. We live in a time known as the information age. The utter crush of information at our convenient disposal today is pandemic.

It is therefore crucially important for you to keep things in their proper perspective. Keeping things real in this day and age is a challenge in and of itself. The intent of this chapter is to help you keep things in their proper perspective.

For example, take a look at the law of attraction; a subject we'd discussed in chapter 3. The topic of internal, vibrational energy (aka, the law of attraction) has become main stream today. Was that the case yester decade or before? Probably not; I'd imagine such a topic was underground at best, secretly discussed by a far flung cadre of sociologists.

Thanks to the blockbuster success of books like "The Secret", the law of attraction today is an openly discussed, main stream topic. Have you read "The Secret" or books like it? If so, are you now magically attracting the things into your life that you deeply

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desire? Because you can; the law of attraction really does work...as long as you keep it real.

One of the exercises "The Secret" suggests is to use visualization to attract the things we want in life. Meditation and vision boards are the recommended visualization tools.

If you're meditating about the things you want in life and making vision boards in order to attract those things into your reality, great; you're off to a good start. But, understand this, it doesn't end there. Just because you deeply desire something does not mean that it's going to somehow magically appear in your life.

For example, let's say you have a vision board. On your board you have a picture of a sexy speed boat that you dream of owning. You stare at the picture of that boat every day. You meditate about owning the boat. In your meditation you see yourself in the captain's seat cruising the ocean blue on a gorgeous, sunny day. Based on what you know about the law of attraction – through your vision board and meditation – you are magnetically drawing that dream boat into your reality. All you need to do to make the boat your possession is to visualize having it and it will be so. Right? Wrong!

The reality is that nothing on your vision board will materialize unless you take some sort of action towards actually acquiring it. You see, anyone who thinks the law of attraction alone will bring them everything they want in life is sorely mistaken. The law of attraction alone, when not combined with meaningful action, is worthless. Taking action also means keeping it real.

Here's another example; home based business is a very hot topic today. In response to a souring job market, thousands of people are turning their attention to home based entrepreneurialism. If this describes you then please, PLEASE make sure you keep it real.

Have you ever searched out the topic of home based business on Google? Holy smokes do the people behind some of these web sites which come up need a lesson on keeping things real. Go onto Google and search that keyword. You'll find tons of web

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sites making outrageous claims about the ease of which anyone can become wealthy from a home office just by latching onto whatever it is that particular site is offering.

I've seen sites that say such things as, "Our robots make you money while you sleep". Robots? Making me money while I sleep? Man oh man does somebody need a reality check. Now I'm not scoffing at automation and streamlining a work process. In fact, the meaning of the word success for me is having no limits on the amount of money I make and also having all the free time I need to enjoy it. What good is having money if you're working yourself silly for it? Setting up an automated work flow process is crucial to this goal.

But to think that all you need to do is buy and plug in some robot that will automatically start making you rich is preposterous. There is a lot of work involved in setting up an automated system to assist you with your work flow and it's not going to happen overnight.

What I find very frustrating are the claims of easy home based riches made by too many web sites out there. The hype and misinformation regarding home based entrepreneurialism online is rampant. You'll always only see the rosy side of making money at home but you never really hear about the prerequisite blood, sweat and tears which go into building a home business.

Work harder not smarter is the mantra. And a damn good mantra it is. All successful people have learned to work smarter rather than harder. Did you notice I used the word "learned" in the previous sentence? What that means is working smarter will come about as a result of hard work; working smarter is a learned process. You can work hard without working smart but you'll never be able to work smart without first working hard.

Keeping it real means reminding yourself of something your mother used to tell you back when you were just a little kid: if something sounds too good to be true it is. In terms of money and success, work, and lots of it, has to come first. The only place where success comes before work is in the dictionary.

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All I'm asking you to do is be extremely cautious if you're researching business opportunities. There is certainly no shortage of skilled charlatans out there ready, willing and able to pounce on the ill-informed.

Many of the claims being made today would lead you to believe that for a minimal start up cost you'll have a cash generating business handed to you. These skilled charlatans I talk about know how to appeal to a person's sense of greed. Things are made to sound so easy and that's what people like; they like easy.

Starting off at a point of easy riches is a fallacy. I'm not saying such a thing is impossible, not at all. There are plenty of successful people out there who seem to make money with great ease and you can be one of them. All I'm saying is getting to that point of easy riches is something hard earned, it is not a starting point. Nobody will hand you a lucrative career or a successful business; those things must be earned.

One of the tactics used by the "easy money shysters" (as I like to call them) is to display the bank statements on their web sites as evidence of the big money they're raking in every month. What they don't show you is the amount of money they spend on advertising and marketing campaigns. For example, you'll see a statement showing a figure of \$20,000 in monthly revenue but you don't see the \$18,000 monthly Google pay per click bill responsible for generating that revenue.

Something else we all need to keep a reasonable perspective on is the phrase "overnight success". In an earlier chapter I brought up Susan Boyle. A completely unknown singer one day, a global sensation the next. The proverbial "overnight success", right? No, not at all. Remember now, Susan Boyle, in her own words, said she was singing since age 12; she's now 48. Does that sound like "overnight success" to you?

Ask anybody who's ever been referred to as an overnight success whether or not they deserve that title and I'm sure they'll tell you no. There's always been some kind of preparation required – sometimes a whole lot of preparation – before the big breakthrough comes to pass. And that big breakthrough will never materialize without the intense preparation that nobody ever sees.

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Keeping things in perspective – keeping things real – is such an important topic; one I can go on and on about. I don't want to be more loquacious than necessary but there are a few additional points which I think are worth mentioning on this subject.

I'd read a book a year or two ago entitled "You Call The Shots" by Cameron Johnson. Cam is a very unique young man who had written this book at the age of 22. He's a guy who seems to have the entrepreneurial Midas touch.

He'd started his first business at the age of 9 with a home computer and by the age of 19 he'd had a dozen profitable businesses on his resume. By his own admission every business he'd started up to that point was a success – he lost no money on any of them.

He's an admirable young man to be certain but Cameron Johnson is certainly the exception not the rule.

The path most entrepreneurs take is one lined heavily with failures, losses and frustration. I'm not necessarily suggesting that your path to the life you wish to lead will be fraught with failures. But, in the spirit of keeping things real, don't be surprised if it is. And if it is, accept it and don't let that stop you.

I won't go into a dissertation on the topic of failure but you have to learn to accept it and learn from it. Failing at something is not detrimental. Failing at something and not learning from it is.

History is loaded with stories of men and women who eventually made their mark in this world after overcoming defeat repeatedly. Whether you have to overcome more failures than somebody else along your road to success makes no difference. What will make all the difference is your ability to persevere through whatever tough times you encounter. I've already said a lot on the topic of failure in chapter 13 so I'll leave it at that.

Like I said earlier, this topic could easily fill a book; even a complete volume. But of course I couldn't conclude a chapter like this without having a look at politics. If there's any group in the USA who needs some serious lessons on keeping things real, it's our government and its agencies.

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News recently broke that lifelong senate republican Arlen Specter has switched political parties; he's now a democrat. Why did he make this move? Did one or many of his republican colleagues somehow upset him? Did he wake up one morning and decide that after a lifetime of conservative beliefs and philosophies he'd suddenly changed his mind? No to both questions.

Specter switched parties in a move to improve his chances of staying in office. Polls and getting re-elected are the primary reasons for the party switch. He himself will never come out and admit such a thing but on this point numerous political pundits agree. Does this sudden switch from one political party to another sound like keeping it real to you?

Arlen Specter is just one teeny example that I use because his changing parties is recent news. But politicians in general are famous for their inability to keep things real. An entire volume of books can easily be written on examples of how our elected officials have no clue as to what "keeping it real" means.

Keeping it real also means that you must operate your business within the boundaries of your own integrity. Note I didn't say "to operate with integrity" but to do so "within the boundaries of your own integrity". As I'd mentioned earlier, money is neutral paper and is not reserved for those who only operate with a high level of honesty. People who lie and cheat can achieve their own definition of success as well as the person who operates with honesty.

To be truly successful, you must feel good about how you go about attaining your success. If you're honest by nature then keeping it real for yourself means conducting your business in an honest way. If wealth is how you define success then attaining wealth by using unscrupulous tactics will not serve you well. Success means staying true to yourself.

The decisions you'll make in life come in a wide variety of shapes and sizes. Don't waste too much of your time and energy on the small decisions. What's most important is that you base your big decisions on principle. As long as you do so, you'll be keeping it real for yourself.

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Living a life of happiness is synonymous with living successfully. You will live happily and you will live successfully as long as you always keep it real.

Keeping things real and keeping things in their proper perspective will help you to forge on through the tough times knowing full well that you're living on the principles which are important to you.

### **16 – To Be Act As If**

“To be a great champion you must believe you are the best. If you’re not, pretend you are.”

In his book "The Art Of The Deal", Donald Trump talks at length about his early days as a real estate developer. For those who may not be familiar with his story, Trump started his real estate development company from a couple of small offices in Brooklyn. It wasn't until the ripe old age of about 27 that Trump made his move into Manhattan.

Upon his arrival in the big city his first order of business was to "sell" himself to the right people. Meaning, he had to forge the relationships and make the connections necessary to advance his career as a real estate developer.

As he began to meet with the people he felt he needed to get in good with, he had no formal name for his fledgling development company. So he began calling his company the Trump Organization. As he puts it, "Somehow the word "organization" made it sound much bigger."

At the time, Donald Trump had no experience or accomplishments to back up his aspirations but he had something far more important; he had a vision. And to make that vision a reality, he had to act like the person he dreamt of becoming long before he actually became that person.

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If Trump hadn't first taken himself seriously as a big time New York City real estate developer then nobody else would've taken him seriously as such either. I'm now asking you to utilize the same strategy Donald Trump used to kick start his ascent to success. If you want to be recognized by others as the person you wish to become then you must first recognize your own self as that person. In short, to be, act as if.

Here is what Muhammad Ali had to say on this subject: "To be a great champion you must believe you are the best. If you're not, pretend you are." Love him or hate him, nobody knew the power of belief in self better than Muhammad Ali.

In addition to seeing yourself as, and acting as, the person you wish to become, you must also see the life you wish to create. As in the previous example, Donald Trump saw himself as a big time New York City real estate developer and he had a vision of the projects he wanted to pursue. A vision always precedes reality; it is never the other way around. Never has success been achieved by somebody who hasn't first envisioned the goal they wanted to reach.

There's the story of Walt Disney who saw his completed Disneyland theme park in his mind long before ground was broken to build it. There's also the story of Steven Spielberg who snuck into an empty janitorial closet on the grounds of Universal Studio, Hollywood hanging a sign on the door which read; "Steven Spielberg, Director".

Disney and Spielberg are not alone. The history of business is filled with similar stories.

A strategy I've used to help me "act as if" is to read biographies and autobiographies of successful business people. I've read books by and about Martha Stewart, Donald Trump, Lee Iacoca, Bill Gates, J.P. Getty and many others. Doing so has enabled me to pick up many valuable elements of the strategies others have used to become successful.

And I never took the approach of doing exactly what I'd read about in these books. Rather, I'd extracted the elements which I felt fit well with my own personality and individuality. Following examples set by other successful people does not mean letting go of your own identity. It doesn't mean trying to be or act like somebody you're not.

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What it means is extracting characteristics which resonate with you; things which you can fold into your own existence.

I guess you've noticed a common theme which I stress throughout this book is the importance of reading. Reading has done more for me than any other single activity I can think of. I don't want to veer too far off the subject of this chapter but please indulge me for a moment if you don't mind.

You can tell a lot about a person based on what it is they read or don't read. One commonality from one successful person to the next is their reading habits. The next time you find yourself in the office or home of a person who you'd consider a success, take notice of what lines their bookshelves. Go ahead and do that and you'll see what I mean.

Then, take notice of what a person living a life of mediocrity has lining their bookshelves. Does this person even have bookshelves? What types of magazines do they have lying on their coffee table? Do you see magazines such as "Money", "Entrepreneur" and "The Economist" or are there only celebrity gossip magazines to be found in the living room?

Let me add that a person does not have to have their face constantly buried in a business book or magazine. There's nothing wrong with flipping through a celebrity gossip magazine or picking up a trashy novel every now and again. Hey, we all need the occasional break from reality. What I am suggesting is the majority of the time you take to read should be on beneficial subject matter. And yes, you better take the time to read.

OK, I went off on a little bit of a tangent there, let's get back to the subject at hand.

Acting like the person you aspire to become is frequently easier said than done. Each one of us has that little voice inside our heads which is constantly chattering at us. It's that little drunken monkey we have between our ears who loves to tell us that we can't or shouldn't do something. We all have one, nobody is immune.

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What you've got to do is tame that little beast. In order to "act as if" you've got to get that monkey under control. Note I didn't say get rid of him. Trying to do so would be an exercise in futility. Nobody is able to get rid of their little, drunken monkey entirely but successful people are able to keep him under control when need be. You are your own worst critic and this is why the monkey never goes away.

Even Tiger Woods, who seems to always produce when things are on the line, has a drunken monkey living in his head. Tiger's greatness comes from his ability to control the monkey when he needs to.

Every successful person, and I really do mean every single one of them, has experienced struggle at times on their journey to success. And it's at those times of struggle when the drunken monkey is at his worst. Your resolve to become the person you dream of becoming is the tool you'll use to keep the monkey at bay especially at the most difficult times. Always "act as if" and eventually the monkey will have no choice but to sober up and keep its criticisms to itself.

Here are a few final thoughts on this topic. We are all conditioned to take the path of least resistance. Making a break from your comfort zone is not going to be easy at times. Yes, becoming successful isn't always easy but then again, neither is living a life of mediocrity.

If you ever feel as though you're stagnant and unable to move forward to a higher place then it's time to mix things up a little bit. Accept that as a sign that it's time for you to re-strategize and try a different approach. As the saying goes, if you continue to do what you've always done you'll continue to get what you've always gotten.

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...it's not so much the cards you're dealt which matters but the way you play the hand that will make all the difference.

By now I'm sure you get it; that your personal definition of the word "success" is as unique as you are. And, the journey you take to that place which you define as success is equally as unique.

Something I find fascinating is that everybody – every last one of us – wants success. We all want the best that life has to offer. Yet only a very small percentage of us will ever achieve anything better than mediocrity.

Everybody wants a greater sense of financial security. Everybody wants to provide themselves and their loved ones with a good life. Everybody wants the peace of mind which comes from knowing that money will never be an issue or concern. Sadly, however, the reality is the overwhelming majority of us will never get there. Most of us will spend a lifetime struggling just to maintain the status quo.

What makes this dichotomy more interesting is that the divide between the haves and have-nots has nothing to do with a person's race. It has nothing to do with a person's sex. It has nothing to do with where someone was born, who their parents are, whether or not they finished their schooling, what field of endeavor they choose to pursue or how high their IQ is.

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Going all the way back to the time of cavemen, there has always been and always will be that much smaller percentage of people who are successful at whatever they choose to pursue.

But why? Why are there so many smart, sincere, hard working, well meaning people in the world who will experience little more than financial struggle all of their lives? What are the small number of people amongst us doing to live in financial abundance that the rest are not?

As you contemplate this question you may come up with dozens of good answers. And, I'm not going to tell you that any one answer is better than any other. However, there is one good answer to this question which I personally feel is the single common thread that all successful people share. Regardless of a person's individual definition of success and apart from the unique path taken to get there, this is the one characteristic all successful people have in common. And here it is: the most successful amongst us take full, unconditional, personal responsibility for their own lives.

If you fail to take personal responsibility for your own life you're living in victim mode. If you blame your lousy job or your dumb boss as your reason for being mired in mediocrity, you're playing the role of a victim. If you're blaming the lousy economy for your circumstances then you're playing the role of a victim. If you ever find yourself complaining about anything at all, you guessed it, you're in victim mode. And, there simply is no such thing as a successful victim. If a victim ever did happen to somehow stumble upon success, that success would certainly be short lived.

Taking responsibility for yourself also demonstrates that you understand that nobody else will make "it" happen for you. You have to make "it" happen for yourself.

Now here's the real kicker – people, subconsciously, want to be in victimhood. As crazy as this may sound, most people are comfortable playing the role of a victim. They may not realize it or will disagree vehemently with this observation. However, if they were to take a hard, honest look at themselves they would see that they somehow would feel threatened by success because success would take them outside of their comfort zone.

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And that is where the real problem lies – people, by their very nature, want to stay with what they are most comfortable with.

So the idea of taking full, unconditional and personal responsibility for your own life is something you really need to wrap your arms around.

Most importantly, taking responsibility for your own life means that even though you have very little control over everything you experience in life, you do have complete, unconditional control over how you react to that which you experience. To put it another way, it's not so much the cards you're dealt which matters but the way you play the hand that will make all the difference.

Life is constantly throwing us curve balls. We are tested every day by the trials and tribulations of life; nobody is immune. In layman's terms this is commonly defined as "shit happens". The very essence of being human means confronting and efficiently dealing with life's daily challenges.

All around you, and every day stuff is happening and there's nothing you can do to stop it. And confronting that which happens and your reaction to it will determine your level of success in life. You can play the role of victim in response or the role of victor. The choice is entirely yours.

Therefore, the one quality which will determine the type of life you will lead is how you handle life's circumstances; how you play the hand of cards life deals to you. You have virtually zero control over THE circumstances you'll have to deal with in life but at the same time you have 100% complete control over HOW you'll deal with them. In a nutshell: what happens to you in life is not what's important, it's how you deal with it that's important.

And this is the number one deciding factor in what separates the successful amongst from the rest of the crowd.

Nobody is perfect so your reactions to life's circumstances will not always be optimal. You're human therefore you're fallible. Stuff happens and you must learn to deal with it accordingly.

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I'd purposefully saved this chapter for last. If there's any one single concept that I'm hoping you'll take from this book and put to use every day in your life from this point forward, it's this one. The concepts discussed in this chapter are what literally separates the truly successful from the rest of the pack.

It would be entirely impractical of me to tell you not to get upset, frustrated or angry over the challenges life will throw your way. You're human; you have emotions so the feelings associated with the challenges you'll face are natural. What's most important then is controlling your emotions. Gaining control of your emotions is what will enable you to meet life's challenges head on allowing you to respond to them in a productive way.

Sometimes you'll need help and support in dealing with your challenges. At other times it will be all up to you. But taking full responsibility for your own life and dealing effectively with the challenges you'll face will be the catalyst of your success.

This concept became crystal clear to me a few years back.

It was the summer of 2000. I was visiting my folks at their home in Pennsylvania's Pocono Mountains. My parents are snow birds. They live on a lake in Pennsylvania in the spring and summer then take off for Florida for the fall and winter.

When they're back in the north east, their house in the Poconos provides for a great place to enjoy summer weekends.

It was a Saturday morning and we were gathered at the breakfast table sipping coffee and making general table talk. My niece Olivia, who was three at the time, was also seated at the table. In front of her sat a plate of syrup with remnants of the pancakes she had just eaten for breakfast.

As the adults were talking, Olivia stood up on her chair and reached to grab a plum from the fruit bowl which sat in the middle of the table. As she went to sit back down, her little 3 year old hand had lost its grip on the plum which wound up in the plate of syrup in front of her.

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We adults were snapped out of the conversation we were having when Olivia let out a loud scream and began to cry. As it turned out she was very upset when the yummy, purple plum she was about to bite into fell into the syrup.

Grandma to the rescue!

My mom, who was standing at the sink hurried over to the table, grabbed the plum from Olivia's plate and promptly rinsed it off. After dabbing it dry with a towel, she handed the piece of fruit back over to my niece and the little girl sat there beaming with joy. Just like that, Olivia's angst was cured and all was well again in her little world.

My mother then made a comment which I've personally adopted as a metaphor for dealing with life's challenges. It is a comment which will stick with me for the rest of my life.

She said, "Olivia, you'll learn in life that there will be lots of times when your plum will fall into the syrup. You'll just have to learn how to deal with it when it happens."

Today, I will say the same thing to you. There will be many times in your life, from the day you're born to the day you'll die, where your metaphorical plum will drop into the syrup. You can cry about it and play the role of victim or figure out a way to rinse it off and be the victor.

Victors give themselves permission to succeed in life, victims do not.

Sometimes you'll be able to rinse the plum with a gentle stream of water. Other times, you'll need a fire hose to rinse your plum. But remember this, your plum can always be rinsed. Victors always find a way to rinse their syrupy plums.

How to do it won't always be obvious. But the fact remains that they can always be rinsed.

Obviously, at three years old, my niece did not have the answer for how to deal with her plum which wound up in the syrup. She's 12 now and she will learn as life goes on. And she will find that learning how to rinse her plums is ongoing just as you will learn the same; it's a never ending process.

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A big part of learning how to rinse off your own plums will come from taking personal responsibility for the times when they wind up in the syrup. Sometimes dealing with a plum when it falls into the syrup is an individual responsibility. At others times, you may need help from others as was the case when my mother rinsed off Olivia's plum.

The major point you need to take away though is this; if you want to live the life of your dreams, then you've got to learn to deal with life's circumstances in a productive way. You can do little to control the circumstances you'll face in life and at the same time you can do everything about how you'll react to them.

Folks, your life is in your own hands – make the most of it. Once it's gone, it's gone for good. When you look back on your life one day you'll see successes and either disappointments or regrets. Disappointments will mean that you tried; you gave it your all but came up short. Regrets will mean that you didn't even try at all.

Live your life to fill it with as many successes as possible and smile about the inevitable disappointments. Most importantly, when that day comes to look back, I hope you see few, if any, regrets.

Here's a final thought I'd like to leave you with which should help you fill your life with success, accept your disappointments and minimize the regrets: When you were born, you were crying and those around you were smiling. Live your life so that when your time arrives to pass from this world you'll be smiling and those around you will be crying.

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### Appendix A

How do you handle life's proverbial plum when it falls into the syrup? As I'd been gathering my notes for this book I had so many people offering me their stories of overcoming life's adversities. I've heard stories of everything from dealing with terminal diseases with dignity to being embarrassed in public and everything in between. Every story I've heard of folks who had dealt with their plums in the syrup were so inspirational to say the least – very powerful stuff indeed.

And now it's your turn. I'm asking you to share your story with me. How have you been able to overcome adversity? How have you been able to rise above and come out the other side of a difficult situation smelling like a rose? Whether it's business or personal I want to hear what you have to say.

To submit your plum stories, please visit:

<http://www.apluminthesyrup.com/sharemystory.htm>

Thank you and here's to your tremendous and continued success.