

We either make ourselves miserable, or we make ourselves strong. The amount of work is the same.

----- Carlos Castaneda

## Your path to prosperity

1. **Set aside a short period each day during your sole purpose is to become your own harshest critic.** Rigorously maintain an utterly private record of each day's success and failures in winning the struggle. Create a confidential file in your laptop computer, your personal digital assistant, or your paper organizer that you update without fail each weekday night before retiring. Briefly record each decision confronted during the day that demanded a courageous or noble response. Detail whether or not you rose to the challenge. In the event that you did not, candidly examine the conflicting tugs you experienced, and write a few sentences describing what would have been the superior decision. Finally, analyze whether there is any corrective action for you to take in the near future. Do this at the end of every single weekday. It only takes about five minutes maximum, but the impact of this little exercise is impossible to overestimate. You will begin feeling the difference in no more than a week.
2. **Find out how you really spend your time.** Keep in mind the old adage 'time is money.' This is part of the secret of compound interest. Time is truly the only

commodity of which you are genuinely in short supply. You must now start taking charge of your time, and you do this by finding out just how you are spending it.

First chart how you use your time for a period of a week, two weeks, or even a month; it depends on what works best for you.

Then carefully tabulate the 8 to 10 hours that you have available each day for economic productivity. Find out whether your efforts were driven by your plans and your agenda or whether you were responding haphazardly to random stimuli. Determine the difference between important things that many not be urgent and urgent thing that may not be important.

Discover how your time is being spent, and you may be surprised, even horrified. Now accustom yourself to seeing yourself as your own boss. As your boss, don't you want your employee (that is you) to put in a full day's work? Sure you do, so make sure that the hours set aside for wealth creation each day are dedicated to just that. Later on, you will see more clearly how to organize your time productively for things that count. You will learn which activities are worth focusing on and which are expendable.

3. **Regardless of your past performance in the area of knowing your money, turnover a new leaf and starting developing your trustworthiness.** Trust is essential to any monetary system and to successful wealth creation. Always do more for other people than they expect. Not only will you surprise and delight them, but you will be setting the stage for enhancing your business effectiveness.

For example, establish an almost inviolable rule for yourself that you always return calls within 24 hours. Respond carefully and specifically to questions and requests from family members and associates. Some people hope to postpone unpleasant confrontation by responding vaguely and ambiguously to a request, instead of simply saying 'no'. Their family members or associates misinterpret the verbal waffling to have meant the agreement or the concession they sought. When you later attempt clarification, you come across as evasive and untrustworthy. It is just important for you to appear trustworthy in your own eyes as it is appear so in the eyes of others. You must think of yourself as an upright kind of person, which you can do only if you really are trustworthy.