



INSPIRATION: the stimulation of the mind and emotions to take action enthusiastically.

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Introduction

This document has been created with the intent of providing ideas, knowledge and examples that may be helpful to those that have areas in their lives that are not working.

We all know people who are struggling to move forward, or have been stopped by obstacles, that prevent them from living a life that they love. There are no set answers or solutions to everyone's problems, but there are ideas and models that have worked for people who live powerful and inspiring lives.

I have been fortunate to have shared an abundance of special moments with a wide array of exceptional people who have totally inspired me by the life that they live.

Traveling throughout the world I have been blessed to have experienced many

diverse cultures and lifestyles and have established inspiring relationships that have instilled in me a clear understanding of the foundations that have made up my life. With the help of family and friends we have identified 12 building blocks that have been very instrumental in bringing us happiness, fulfillment, financial security and the love and support of our families and friends. This has enabled us to live a life of inspiration, infused with love, empowerment, happiness and achievement.

Going back to my early teens, I have been on a continuous quest to gather knowledge that would enable me to attain my goals. I now know that the goals I have achieved are the stepping stones on the path of my life. The knowledge shared in this document comes from a wide array of individuals who all have one thing in common...they are all living a life that they love that inspires those around them.

It is my desire to share these thoughts and ideas with you with the intention that you will find inspiration, models to follow and answers to questions you may have. If this document empowers you to transform any aspects of your life in any way, then I will have succeeded in fulfilling the goals I have set for myself by the completion of this work.

The greatest gift we can give to those in our family and community is knowledge. This document is filled with knowledge that has been shared with me by others who have been fortunate to have others in their lives share their knowledge with them. What is within this document are guiding lights on life's path; please share it with others who will also benefit. The greater the life we live, the greater the lives of those whom we touch, move and inspire will be. This will help create a more powerful life for everyone in our family, community and country.

Please share your thoughts and/or questions on our blog.

Jerry Kritzman

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Communication

Communication is perhaps the most important skill that will affect our lives on a daily basis. We all have the need to communicate with family, friends, co-workers, and virtually everyone with whom we interact each day. Most of us take this ability for granted and often lose sight of the true impact our words have on each other.

It is through communication that we share our thoughts, ideas, feelings and opinions. We can bring happiness or sadness, inspire or instill negativity, be nurturing or destructive to ourselves and/or others through our words. We should always remember that once something has been said it can never be taken back; we can apologize for things that we have said that are hurtful, mean or less than truthful, but when all is said and done, the impact of our words will have already been set in place.

From the first words we spoke as a young child to the conversation we last had today, it is through our communication that our relationships are formed and nurtured. Like all of our life skills, the more we practice, the better we become at them. Communication is no different; the more we consciously communicate the better we become at it. As we become older we develop an abundance of relationships, all of which have communication as the foundation. It is through our words that we inspire others to be a part of our lives. By sharing our thoughts and feelings through communication we find knowledge, support, friendship, love and companionship, which are all essential ingredients to live a life of inspiration.

The spoken and written word has tremendous influence on our lives. As a child we learned what sounds to make to show our contentment or discomfort. As our ability to communicate developed we learned what words to use to get the results we were seeking. The many books, magazines and newspapers we have read, whether it was in the classroom or under a palm tree at the beach, have enlightened us, brought us education, enjoyment, knowledge and, most importantly, information that that we use in our communications with others.

For our lives to be fulfilling, enjoyable and inspiring to ourselves and others we must always remember the importance of our ability to communicate in a positive manner and to use this skill so that our lives, and the lives of others around us, will be enriched by us. Some of the most important things we have learned have come to us as a result

of another person sharing their thoughts through communication. This should inspire us all to share who we are, what we feel and think with others through our words. The spoken word is very powerful and will always play an important part in our ability to live a powerful life.

Relationships

From the first breath we took in life a relationship was formed between us our parents and siblings. As more and more people entered our lives, whether it was a relative, neighbor, friend, teacher or even the letter carrier, relationships began to form. Some of these relationships would be destined to be part of our lives forever and some would be short lived. One thing that they all had in common was that they had some type of impact on our lives.

We all instinctively have the desire to have relationships in our lives, some casual, some very serious, some we enter into with great enthusiasm and some with great reluctance. We will find that because of our relationships with others that our circle of family, friends, and acquaintances grows as we progress along the path of our lives. It is through these relationships that we find love, happiness, fulfillment, inspiration, sadness, discomfort and challenges. Our relationships will bring us a better understanding of who we are, how we occur to others and the possibilities that we can create for ourselves and others.

Like a tall building, the better the foundation of our relationships the stronger and longer lasting they will be. Also like the foundation in a tall building, the better the ingredients of the foundation, the more powerful and inspiring the relationships in our lives will be. When we think of what it is that will allow our relationships with others to be the best that they can be we must think of honesty, integrity, good communication, and fulfillment.

We are born into some relationships, such as our family and the friends and neighbors of our family. Other relationships we are thrust into simply because of existing ones; these may prove to be lifelong and very inspiring, or short-lived and unimportant. Amongst the most important relationships we will have are those that we seek to have and work towards making a reality. Whether it is your first “best friend” or the person whom you want as a life partner, each and every relationship you will have will contribute to

your overall life experience. It is for this reason that we should always choose to be honest in our relationships. Dishonesty will eventually be uncovered, often bringing distrust and harm to the wellbeing of your relationship. We have always heard that we should treat others as we would have them treat us...relationships exemplify this concept. When we bring honesty and integrity into our relationships we build the strongest foundation on which that relationship will grow.

In your lifetime, you will have many very special and inspiring relationships, some that started when you were a young child and others that formed well into your adult years. Each is unique because of what you bring to the relationship. The desire to have strong, fulfilling relationships with others, relationships that are founded in honesty, integrity and friendship will bring you great rewards and prove to be of great importance to you throughout your entire life.

Integrity and Honesty

Integrity and honesty are two of the most important and powerful words in the English language. We each have our own precise meaning of these character traits. They define how we see ourselves. Ask different people what they understand these words to mean. You will hear many different definitions, most of which acknowledge that integrity and honesty are very important qualities for a person to have. This is especially true to those people in our lives: relatives, friends, acquaintances and even people we do not know well.

As we live our lives, every choice we make is layered upon the layers of choices we have made before. These layers make up our character traits – the more often good choices are made the stronger our good character traits become. Conversely, the more often bad choices are made the stronger our bad character traits will become. We see this continuously in those around us. We all know people who are honest beyond a doubt and we know those who we simply can never trust because honesty is not a character trait in which they place much value. Generally you will find that those who are honest will be people of higher integrity. These are people who will be a stand for you in your life. These are people who you know will always be truthful and will never compromise their relationship with you.

Integrity and honesty are part of who we are and how we occur to others. No one can

cause us to lose our Integrity or to be dishonest; we are the keepers of these precious traits. They can only be compromised if we choose for them to be. It is human nature to become comfortable with who we are, thus our choices and actions surround us and those in our lives. Our choices become instinctive depending upon how we choose to be. The smallest lie, or the slightest slip away from integrity happens to us all, often without any plan for that to occur. What is important is how we choose to be as a result of that action. If we feel comfortable with the lie and the lack of integrity, it gradually will lead us to bigger lies and larger actions lacking integrity; eventually this is how we will choose these traits to be in our lives.

Choosing to live a life of integrity and honesty builds a strong foundation for all aspects of our lives. These strong character traits are at the very core of all of the traits that we will establish. Integrity and honesty will always prove to be strong suits for us, if we choose for them to be. Making the choice to have high integrity and live honestly rewards us by showing up in our relationships with our family, friends, neighbors and our community.

Personal Commitment and Fulfillment

As we live our lives we are influenced by people and events that surround us. We, in turn, influence those who are part of our lives. Personal commitment and fulfillment are key elements to the quality of our lives. They enable us to live powerful lives that we love and lives that will touch move and inspire those around us.

The source to a life filled with personal commitment and fulfillment is within us. As we live, explore and discover who we are and how we occur to others, we will find that a positive view and a desire to be fulfilled, coupled with commitment, will provide us with the ability to identify solutions that will serve us in meeting life's challenges head on. Those of us that look at challenges as an opportunity to move forward will find our lives infused with drive and the discipline needed to create focus and the passion to take action to get things done. This concept was so well captured by the famous football coach, Vince Lombardi, who said, "The quality of a person's life is in direct proportion to their commitment to excellence, regardless of their chosen field of endeavor."

Most often we find that the difference between success and failure is determined by the level of commitment we are willing to bring forth. When we live a life that is fulfilled with

love of family and friends, happiness, enjoyment and achievement, we are empowered to make a strong commitment to anything that we choose. The greatest athletes, the most successful business people and the happiest and most fulfilled people that we will ever meet all have one thing in common and that is the commitment that they bring to everything, especially to the quality of their life.

Often life offers up extreme hardships that are challenging to deal with like the death of a child, a loved one with a debilitating illness, the breakup of a marriage, the loss of financial well being. Those people who rise above tragic events do so with a commitment to regain the passion that drives them to have a fulfilling life. This is a choice, and as we know, it is a good choice because the alternative is to wallow and suffer in the misery of our misfortunes; this only serves to prolong and intensify them.

Should we choose for it to be, personal commitment and fulfillment can be present in virtually every part of our lives in all of our relationships, efforts, and challenges. It is through commitment that we grow and develop trust in ourselves and those that we love and about whom we care. Commitment to a life that we love creates a positive place for us to be, and provides us with comfort, confidence and the knowledge that we can live into any possibilities that we create for ourselves and our lives. Commitment and fulfillment are what transforms dreams into reality.

Financial Planning

Throughout our entire life money will play a part in most everything in which we are involved. The sooner we grasp the true nature of the importance money will play in our lives, the sooner we are able to plan for our present and future financial well being. Most all successful people who have mastered the art of financial planning will say that one of the most important “good habits” one can nurture in life is to save money on a steady basis. It does not matter if it is \$5 a week or \$5000 a week, steady savings will empower us to enjoy a financially secure life.

We are often tempted to live beyond our means; this is a dilemma that faces a majority of people. From time to time things will arise that require us to financially over-extend ourselves. These things are often unavoidable, but with the right effort we can overcome these situations. It is the choice to consistently spend money that we do not have, especially on our credit cards, that causes us the most financial trouble.

Living within a budget is the foundation to establishing financial security.

To create a budget it is very important to be completely honest. The elements must be accurate to establish a true and beneficial budget. Start by listing all of monthly expenses. These expenses should include rent, utilities, insurance, phone services, car expenses, groceries, meals in restaurants, medical expenses, debt service such as credit card payments or loan payments, entertainment, miscellaneous expenses such as gifts and charitable contributions, savings and anyplace else where money is spent. It is best to review your total expenses over last 12 months and divide by 12 to determine an accurate monthly expenditure. Once the amount of money required to live on each month is determined, deduct that total from your net income. If the monthly expenses exceed the income it is time to evaluate the expenses and make changes that will decrease how much is spent each month. Perhaps rent is more than can actually be afforded. If so, look for a less expensive place to live. Look into less expensive telephone packages offered by the phone company; this type of change can enable us to cut the phone bill substantially. Eating out is often three to four times more costly than making our own meals. These are just a few areas in which we can reduce our monthly expenses. Most importantly: if the budget indicates income in excess of expenses and you are not saving 25% or more of the excess, you must determine where the extra money is going.

Credit cards are an important tool in our lives. But like any tool, if misused credit cards can cause huge problems and will rob us of our sleep, happiness and financial well being. There is nothing wrong with using credit cards as long as you are able to pay the balance in full when the bill comes due. From time to time a credit card is needed to cover a large unexpected expense such as a car repair or unplanned dental work. When payment in full is not possible, the payment made each month should be at least 50% greater than the new charges incurred that month, so that after a few months the balance owed will be cleared. Remember that the interest on credit cards is often 18% or higher. Do not fall into the credit card trap! Credit card debt is not tax deductible, and it can easily damage your credit rating.

As your earnings grow and your lifestyle grows you will want to be prepared for the "American Dream"...home ownership. The single most important element to buy a home is good credit. Your credit score is created through the evaluation of credit history. It is for this reason that it is very important that all debts are paid on time. Rent, car payments, credit card payments and virtually any debts that are to be paid on a specific date must be paid on time in order for the credit report data to be positive,

Even \$1.00 that is not paid when due will cause points to be taken off your credit report. The following are the ranges of credit scores under the U.S. FICO (Fair Isaac Company) credit scoring system; the higher the score the lower interest one will pay on all loans and the easier it will be to secure a home mortgage or auto loan.

- . 750 and above Excellent A++**
- . 680 to 750 Very Good A+**
- . 620 to 680 Good A**
- . 580 to 680 Above Satisfactory B**
- . 550 to 580 Satisfactory B-**
- . 480 to 550 Below Satisfactory C**

Credit scores can be obtained through the three primary credit repositories or bureaus. It is important to note, though, that the scores you receive through Experian and Trans Union are not true FICO scores; they can differ as much as 100 points in some cases from Equifax. Mortgage companies use the score obtained from Equifax. Generally, the Experian and TU scores are higher, which causes a lot of confusion when a borrower sees their scores through a mortgage lender.

The FACT ACT of 2004 provides that all consumers are entitled to one FREE credit report each year from each repository; the free report does not include the score. It is advisable to go to the website www.annualcreditreport.com every four months to obtain your free credit report. The first time request the report from Equifax, the next time Experian, and the next time from Trans Union. This will enable you to very closely watch your credit report throughout the year. Any credit dispute can be handled online. Although you will not pay anything for each report, you will be asked to pay a fee to obtain your score. Please remember that the Experian and TU scores are not true FICO scores. When you are ready to get your score, it is best to order an Equifax report from www.myfico.com where you will pay one fee to see all three scores.

Equifax: (800) 685-1111

Experian: (888) EXPERIAN (397-3742) – formerly TRW

Trans Union: (800) 916-8800

Historically real estate values will rise significantly over a 5-year period. As the value of a property increases, the equity, or cash reserves, it creates is like money in the bank. Once substantial equity has been established, securing a Home Equity Line of Credit can become an option. Basically, a Home Equity Line of Credit allows us to borrow

against the equity we have in our home at a lower interest rate than we would pay on most other loans AND the interest is tax deductible. Therefore, it is less expensive to use the Home Equity Line of Credit to pay off other debts, such as credit cards, auto loans, etc. For instance, paying off an auto loan with the Home Equity Line of Credit may empower us to save up to 50% on the interest due to the tax savings. Also, we want to remember that we will save extra because the interest rate of a Home Equity Line of Credit is going to be lower than an auto loan.

As you become more secure financially you should find a knowledgeable Certified Financial Planner with whom you are comfortable to work. The best way to find a CFP is to ask family, friends or your banker who they use. Interviewing at least two or three different CFP is a very good idea. A good CFP will create a profile based upon financial needs, plans for the future and retirement. Planning ahead will bring security and financial well being that empowers you to enjoy life and, most importantly, allow your financial life after retirement to be as good as, or even better than, it was during the working years. To attain good results you need to make good plans...life is a very long event and plans are best made early on so as to enable you to attain your financial goals for the later years in your life.

Goals and How To Attain Them

It is human nature to think of things we would like to have happen to us, events that we would like to have happen in our lives, tangible things that we want to have in our lives, etc. The only difference between those who dream of such things and those whose dreams become reality is the actions taken to transform the possibility into reality. Those actions always begin with setting goals. Goal setting is what empowers us to identify outcomes and objectives that are important to us. It is a very important part of who we are and causes us to take the action needed to fulfill our desired objectives.

The most important part of goal setting is to establish goals that are realistic. This does not mean that we should not desire to have things in our lives that are beyond our means. It simply means that we should establish goals that will lead the way towards the ultimate, bigger goal. As time passes and goals are fulfilled, a goal that was once unattainable may now be within our reach.

If we put in writing that we want to save enough money to purchase a new car, we create

a tangible commitment to that goal. This will cause us to take action toward making that purchase a reality. We should make the details of the goal precise; how much money will be needed and how long will it take to save that amount of money? The motivation we need to work toward the fulfillment of our goals comes to us through positive thinking, thus it is very important that our goals are written in a positive manner. Write down the type of car we want, the color, how it will be equipped. Even visualize how it would feel to be behind the wheel. These positive thoughts will set themselves in our mind and help us to continuously take the appropriate actions needed to fulfill the goal. Every decision we make throughout the day should be made with the intent that we will come closer to fulfilling our goal through the action taken by that decision.

Reviewing our goals is a good way to start each day. If we keep a chart of our progress we will know if we are on track. Sometimes we may need to alter our course of action. It is important in goal setting to frequently review the progress we are making. The more focused we are on the outcomes we want in our lives the more likely we are to achieve them.

In our younger years our goals tend to be smaller and easily attained. As we progress through life we will come to understand the importance of setting goals and working towards making them a reality. Each goal we attain empowers us to set higher goals and as we take action to fulfill those goals we will find that we are better equipped to create any possibility for our lives and make it a reality. Taking action is the key to achievement and goal fulfillment.

Health and Well Being

Our personal health and well being is the single most important aspect of our lives. According to the World Health Organization (WHO), the specialized agency of the United Nations whose job it is to be a very knowledgeable authority on worldwide public health, "Health is a state of complete physical, mental and social well-being and not merely the absence of disease or infirmity." Recently UCLA's Center on Aging determined that those who live a life that they love and a life filled with optimism live a longer, more powerful life. Combining the word health with the words well being we bring into play other aspects of our lives such as love, happiness, fulfillment, productivity, contentment and stability.

Good health and well being are easily attainable, should we choose to take health-minded actions. Some of us choose to go through life without any concern about our health and well being. Those who do, generally find themselves in poor health, unhappy and insecure in the lives that they live. Once we have taken ownership of the fact that we are in complete control, we begin empowering ourselves to take the necessary actions to attain good health and create an environment of well being.

Exercise and eating sensibly and getting a good night's sleep are the foundation of a healthy body. It is not necessary to spend hours in the gym each week or to become obsessed with eating only healthy foods. We can establish good habits that will help our bodies get exercise and provide it with the nutrients it needs to stay strong and function well. We have choices to make when we eat and the more often those choices include organic, raw food like fruit and vegetables, the better we will be treating our bodies. As good as fried foods taste, they are equally destructive to our bodies. Try fish or chicken broiled instead of fried. A baked potato is a far healthier choice than french-fries, or better yet some steamed vegetables or fresh fruit. If your eating habits are filled with good choices, eventually you will see the difference in how you look and feel. Taking a brisk 30 minute walk four times a week will strengthen your body, help you lose weight and, most importantly, become part of a wellness program that will improve your health. Parking your car a bit farther in the parking lot will add some extra walking minutes onto each day; taking stairs at a faster pace will help strengthen your leg muscles. In fact, do you ever think to take the stairs instead of an elevator or escalator? Carrying your groceries in each hand will help strengthen your arm muscles far better than pushing a shopping cart. These are just a few things you can do daily to better exercise your body. It does not seem like much, but as each day passes you will be improving your health.

Emotional and mental health are significant contributors to our overall health and well being. Depression, stress and anxiety can be the cause of many physical ailments such as low levels of energy, headaches, digestion problems, poor sleeping and lack of appetite or overeating. Often challenges in our lives such as caring for an elderly or sick relative, the loss of a loved one, ongoing financial worries, substance abuse, or just the daily strain of dealing with overwhelming responsibilities can bring depression, stress and anxiety into our lives. Through sharing our concerns with those around us, whether it is our family, friends, Priest, Rabbi or doctor, we can gain knowledge and assistance that can help us find the right path to help reduce, or even eliminate, the effects of depression, stress and anxiety. We all have the ability to transform this aspect of our lives as long as we understand that transformation does not come from "knowing" but from "taking action." The empowerment of transformation to good health and well being is

possible through the focus and commitment of transferring knowledge into action.

Living Powerfully and Inspiring Others

Throughout our lives we meet people, read about people and see people on television that have done something that we find to be inspiring. People who inspire others around them most often are living life very powerfully, taking action to achieve their goals and accomplishing great things. We all can choose to live a powerful life by taking action with the knowledge that we are empowered to create any possibilities for ourselves in our life we desire and are willing to put forth the effort to accomplish.

Most people think that living life powerfully and inspiring others requires money and success. This is truly not a reality; money and success are not the foundation of a powerful life, although they can come to you as a result of living powerfully and inspiring others. The source to living a powerful life is taking action with enthusiasm.

There are many people who have had very little in their lives yet were able to live a very powerful life by the actions they chose to take. One of the many incredible stories of such people is detailed well in the book, "The Diary of Anne Frank." Anne Frank was 13 years old in June of 1942 when her family was forced into hiding from the Nazis in the attic of a factory and offices in Amsterdam because they were Jewish! Through her almost daily entries into her diary we are able to understand and feel what this child and her family were experiencing while living in constant fear for their lives. They had no money, little food, and absolutely no freedom. What they did have were friends that were willing to take the risk to keep them hidden from the Nazi's and bring them food and water. Her daily life was very restricted and riddled with constant fear of being caught. Young Anne Frank shared those feelings in her writing. More importantly she shared the feelings of love, unity and support that she and her family gave to each other. Unfortunately they were exposed to the Nazis who arrested and separated the family. Anne was taken away by the Nazis to Bergen-Belsen Concentration Camp where she died of typhus and malnutrition due to a dirty, unhealthy and harsh environment at only 15 years of age. Through an incredible effort to take action and continue to keep her diary, Anne somehow managed to make entries in her diary even while in the concentration camp until August of 1944 when she became too ill to continue!

After the war her father Otto who was the only survivor of the Nazis returned to the

place where they hid in Amsterdam and found her diary and eventually located those pages she wrote while in the concentration camp. Through the action Anne Frank took in writing her diaries she left a very powerful account of those few years of her very short life. Her words have been read by tens of millions of people around the world. Today, more than 50 years after her death, Anne's diary is available in 24 languages and is still making an incredible impact on people's lives daily...THAT is living a very powerful life, a life that has inspired millions of people and will do so forever. For more information about this powerfully inspiring person go to www.annefrank.com

Money and success are not required to live powerfully and inspire others; always remember Anne Frank! Look at each new day as an opportunity to create greatness in everything you do. By starting your day with powerful positive thoughts such as, "Today is going to be a great day filled with accomplishments because I will take action to create positive outcomes in everything I do." you will empower yourself to make that possibility a reality.

Spirituality

Spirituality comes from the word spirit, which means breath. Our breath is part of our body's output. Unlike our hands or lips, which are tangible parts of our body, our breath is not something one can touch, but rather something that can be felt, such as the expansion of your lungs when you inhale and the gentle breeze that is created when you exhale. Just like our breath, our spirituality is something that is felt within; it is the empowerment of our being. Our spirituality develops as we grow, just like the rest of our being.

Spirituality is often mistaken as our belief in religion. Although religion can be part of our spirituality, spirituality can exist in the absence of religion. Our spirituality is the way we explore our own being and inner self so as to become empowered to intertwine our physical body and our spirits in unison to take action for a specific purpose. We have often heard people speak of others who have spirit. It would not be uncommon at a big league baseball game to hear someone refer to a player on the field by saying, "He plays with a lot of spirit." An inspiring thing a coach would say to his team is, "Go out there and show them you spirit." The intentions of statements such as these are to acknowledge that although the baseball player has great speed and excellent coordination, he also has something within himself that tweaks his performance to a

higher level. The same stands true in the comments of the coach to his team. The coach knows that his players have great sports skills; he knows that when they play their very best together as a team they will win and by bringing out their very best efforts they are displaying team spirit.

As individuals, we have all been faced with challenges that test our abilities to the max. Often we surprise ourselves by bringing forth extraordinary efforts that create outcomes that are beyond any others that we have had before in our lives. These types of unexpected and welcome outcomes are as a result of our inner strength coming into play. Having a positive outlook and faith in who we are and what we can do are part of our spirituality. Challenges are great opportunities for us to call upon our spirituality and in the process better understand who we are and what we can truly accomplish. Unlike our bodies that reach physical maturity in our late teens or a few years beyond that, our spiritual growth is forever happening within us and will continue to grow with each passing day as we mature emotionally and take on challenges and accomplish our goals.

Whether or not we recognize our spirituality, rest assured it is part of who we are and how we are. Keep an open mind and know that when you are empowered by your spirituality you will find your life filled with love, happiness and contentment. One of the world's greatest and most important and respected spiritual leaders, the Dalai Lama, captured this concept clearly by saying "Happiness is not something ready made. It comes from your own actions".

Education

Education is at the foundation of everything that we do in our lives. As an infant we are educated by our parents from the very first word they speak to us. Eventually we will mimic them to develop our first sounds and words. By holding our hands and pulling us up to a standing position we were educated to the fact that we could stand; eventually this education would lead us to take our first steps. Virtually everything that takes place around us was, in one way or another, is a form of education. Our education started at birth and will continue every moment of our lives. It is believed that our education starts before birth simply by the music that our parents played or things that they said to us or read to us while we were in the womb. Any way you look at it, education is an ongoing part of our lives and lays the foundation for every action we take.

In most of the world there is compulsory education, which means mandatory education for children. In this type of education we learn the basic fundamentals of reading, writing and arithmetic, among other subjects. This formalized education will be the framework for the education that we will continue to encounter in our lives. Virtually every moment we interact with others, read, listen and communicate, and observe events, we are learning things that we did not know before, or, perhaps, that we did not know that we knew. What we learn in the classroom, although extremely important, is only a very small part of what we learn simply through the action of living.

We have all heard of the phrase “Life Lessons.” These are lessons learned in the process of living our lives. The first time we sat upon a bicycle was most likely through the efforts of someone who was determined to teach us balance and how to ride. This is the type of life lesson that does not come from the classroom, but rather from a specific event. As a young child we wanted to discover whatever we could; this desire was through our intuitive nature to explore and experiment. Each day we can find lessons in most everything that occurs. We must be open minded and make a clearing in which knowledge can show up. It is through our desire to absorb knowledge that we continue to grow intellectually, emotionally and spiritually. Through our relationships we learn about the things that other people like, think and want in their lives. The values that we establish for ourselves, such as honesty and integrity, come through knowledge that we gain as we progress through life and experience relationships with others. Our family and friends have a profound effect on what we learn. Quite often the actions of others will influence our actions; this is education at its most fundamental level. With an open mind and the empowerment we give ourselves to learn, we can continuously add to our knowledge base and, by doing so, better equip ourselves to live life powerfully. Educational opportunities will always be in abundance; it is our choice to acknowledge them and to learn from them. Choose carefully; by the way, everything is a choice. Remember that the classroom is but one place for education; the far greater arena is in life. Mark Twain, one of America’s greatest authors, once said, “Never let school interfere with your education.”

I have had many life lessons and will continue to experience new ones. Of the many things that I have learned, I have chosen to share but a few with you.

“I have learned that the family and life into which we are born will contribute to who we are, but that we are totally responsible for whom we are being.”

“I have learned that throughout our lives we will have an abundance of choices to make.

We must take ownership of our choices as they can serve us well in life if they are good ones. ”

“I have learned that two people can look at the very same object or subject and each person will see something different. Be open minded to views other than your own. ”

Transformation

Throughout our lives we will constantly be thinking about, or actually bringing about, transformation in one way or another. Most often we are not even aware that this process which has become part of who we are is truly transformation. When we choose to alter any aspect of our life we may do so without any thought or plans whatsoever such as choosing to take a different path to the beach because the one we are on is too congested. This is something that we will do on the spur of the moment. When it comes to far more important choices such as buying a home, a career change or the desire to deepen our relationships with others, we think about what is required to make this happen then proceed to create and enact a plan that will empower us to bring the results we want. Transformation is taking action to alter our present state of mind, appearance, being or character to a more positive powerful place in order to bring us the positive outcomes we choose for ourselves.

The essence of transforming our minds and hearts is to acknowledge that our emotions and thoughts are often in conflict. This conflict can bring about negative and destructive actions within us that can be transformed simply by letting those negative thoughts and emotions go. By not being negative, we free ourselves to create positive thoughts and emotions which empower us to transform anything we want to a positive and rewarding outcome.

Most people are comfortable with their life: who they are and how they are being and how they occur to others. Contentment in this area brings us to living “life as usual” and stops us from truly living our lives powerfully so as to attain our full potential. If you are not content with “life as usual” and you have the desire to make your life, and the lives of your loved ones and community, as powerful as possible, simply create the possibility for yourself to make that a reality. Look at transformation in your life as a source of empowerment that enables you create any possibility that you want for yourself then you have taken ownership of the reality that you are in control of your life, you will find

that you are able to take action in the moment and not allow anything from your past to become an anchor that holds you back from living into your possibilities.

Through transformation we are able to direct the immense power that is within us to greatly increase our productivity, enhance our creativity and bring strength and power to all aspects of our life. Imagine relationships free of the burdens of negativity, fear, stress and the limitations that we so often create for ourselves. Making transformation a part of our life every day will bring us great success in our relationships, business and all other areas. Through transformation we will be unstoppable as we will have eliminated the boundaries that held us back and literally stopped us in our life. Transformation enables us to take action and it is through our action that we create unlimited possibilities that will call us into greater action to make our possibilities a reality.

Breakdowns and Setbacks

Breakdowns and setbacks are common. As in most everything, the choices we make in how we deal with a breakdown or setback will determine the outcome that we will create for ourselves. Breakdowns and setbacks can cause us to feel vulnerable, disempowered and hopeless; that is, of course, if that is how we choose to feel. When things stop working for us or we find that we have moved backwards in any particular area of our life, we can choose to feel sorry for ourselves and ask unanswerable questions like “Why did this happen to me?” or “What did I do to deserve this?” The best choice we can make is to be positive in our thoughts and actions and to stay in control of our emotions. The “little voice” inside of our mind can be directed by our choice to create positive statements such as “I can overcome this challenge; what do I need to do?” or “I have the ability to correct this problem and I will do so by taking action now.” Our positive mindset is what will lead us to a good solution. A negative mindset will lead us to self pity, uncertainty and despair.

BREAKDOWN: when something stops working. This could be something as simple as a flat tire that is easily fixed. It could be of far greater importance such as when the Peace Talks in the Middle East stop. Either way, something that was working and is now not working is a breakdown!

SETBACK: a type of breakdown but with more significant consequences because it is a move backward, not just a stoppage. When we have a setback in our life, we find that

we have returned to a place or circumstance that we worked to leave behind. A good example is our effort to save money. As each month goes by the savings we have set aside grows. Then, unexpectedly, a toothache develops that leads to a large dental bill that has to be paid with the money that has been saved. Now the savings has diminished; this sets the savings back to where it was months ago.

As with all breakdowns and setbacks in our life, our attitude, choices and actions are what will get us back to where we want to be. Although breakdowns and setbacks take us off our planned path and make us feel uncertain, we can choose to use our resources to work our way through any that come our way. If the course we have set is interrupted by a breakdown or setback, we simply need to look at the choices that have brought us to this path. If they were good choices and we like the path we are on, we should take action to work through whatever breakdown or setback that has taken us off the course. We should take action in a positive manner with the knowledge that we have the tools and ability needed to get through it. During times of turbulence and challenge, the single most important tool we have is our ability to create a view of determination and optimism. This is what empowers us to be committed to taking the action needed to overcome the breakdown or setback and to look at them as life lessons that better prepare us for those that will inevitably come our way in the future.

In the words of the famous English Statesman Winston Churchill, “The pessimist sees difficulty in every opportunity. The optimist sees opportunity in every difficulty; never, never, never, never give up.”