

CHOICES

SPRING 2013

THE MONEY ISSUE

HOW TO SAVE, USE, PROTECT AND INVEST!

FIND YOUR VALUE

BUILD A STRONG RELATIONSHIP WITH YOUR MONEY

THE SECRET TO WEALTH

LIVE YOUR PASSION, DO WHAT YOU DO BEST, AND CREATE WEALTH WITH THESE TIPS.



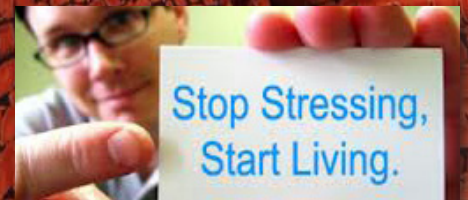
SPRING CLEANING

PUT YOUR FINANCIAL HOUSE IN ORDER WITH THESE SIMPLE STEPS



GETTING WHAT YOU WANT

THE SECRET OF GETTING WHAT YOU WANT IS EASIER THAN YOU MAY THINK



DEALING WITH DEBT STRESS

ACHIEVING OVERALL HEALTH AND BALANCE TO AVOID THE

CONTENTS



SELF

- 04** CONFIDENCE IS A CHOICE
BY JUDI MOREO
- 26** FIND A MENTOR
BY RIDGELY GOLDSBOROUGH
- 21** IDENTITY THEFT
BY MACK JACKSON
- 44** A FINAL NOTE
BY JUDI MOREO



LEARN

- 10** SPRING CLEANING
BY BECKY BUCKLY
- 32** DELAYED GRATIFICATION
BY KEVIN B. PARSONS
- 34** LESSONS OF A BETTOR
BY SCOTT PRITCHARD



MONEY

- 08** A SECRET TO WEALTH?
BY JOAN PECK
- 28** FOUND MONEY
BY ANDREA CHESTNUT
- 30** DEAL WITH DEBT STRESS
BY GINA RATCLIFF
- 42** SHEDDING LIGHT
BY PAM BURKE TYLER



SUCCESS

- 18** ABCD'S OF SUCCESS
BY KATHY JO POLLACK
- 36** WITH A LITTLE LUCK
BY JUDI MOREO
- 38** GET WHAT YOU WANT
BY JUDI MOREO



FROM THE EDITOR

Choices! We have choices. They are the source of the success in our lives. When things happen to us, we can choose to believe they happen for a reason.

We can discover opportunities in the most difficult experiences if we are willing to look for them. It is what we choose to think about each experience that determines how we respond to it. How we respond determines whether or not we find richer, more purposeful, more joyful lives.

Life is an adventure to be lived...fully, with whole-hearted commitment, enthusiasm for what's around the next corner and joy in our accomplishments. All too often, choices are based on what we believe is the "right" thing to do rather than on what will make us happy. Financial success does not necessarily bring satisfaction. Some people live an

extraordinarily successful life and still don't live a life of significance or joy. What if we could do both? What if we could live our dreams AND take care of our responsibilities at the same time? We can!

In 2010, we launched the first book in the Life Choices book series, Life Choices: Navigating Difficult Paths. It was so popular, we published three other Life Choices books: Life Choices: Putting the Pieces Together, Life Choices: Pursuing Your Passion, and Life Choices: It's Never Too Late. The authors in these books shared their stories of what is possible when you choose to pursue the passion of your heart.

We had so many requests to hear more from our authors that we

have decided to create Choices magazine which we will publish four times a year: Spring, Summer, Fall, and Winter. This is the first issue. It features articles by some of the authors in our Life Choices series and include stories from some newcomers as well. This issue focuses on Money: how to make the best choices about spending, using, saving, protecting, and investing it. When you have more knowledge, you feel more secure, and you will be able to make better choices.

We would like to hear from you as to what subjects you would like included in future issues. Email me at judi@judimoreo.com with your suggestions. I'm looking forward to hearing from you.

OUR TEAM

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CONFIDENCE IS A CHOICE

BY JUDI MOREO

Why is having confidence in ourselves and our abilities so hard? Why do many of us have the tendency to overestimate other people's abilities and power and underestimate our own? Why are many of us so concerned with what other people will think about us?

If we are to understand these things, first we need to understand why we think, feel, and act the way we do. We need to understand why and how we have become who we are, as well as why we react or respond in certain ways. When we understand ourselves, we can either accept the way we are or make changes so we will be able to accept ourselves.

What we believe and accept about ourselves determines our behavior and performance. These, in turn, create our results and our results affect our confidence levels.

If we have self-limiting beliefs, we will have self-limiting behaviors. If we have self-empowering beliefs, we will have self-empowering behaviors. In other words, if we think we can, we can. If we

“If we have self-limiting beliefs, we will have self-limiting behaviors. If we have self-empowering beliefs, we will have self-empowering behaviors.**”**

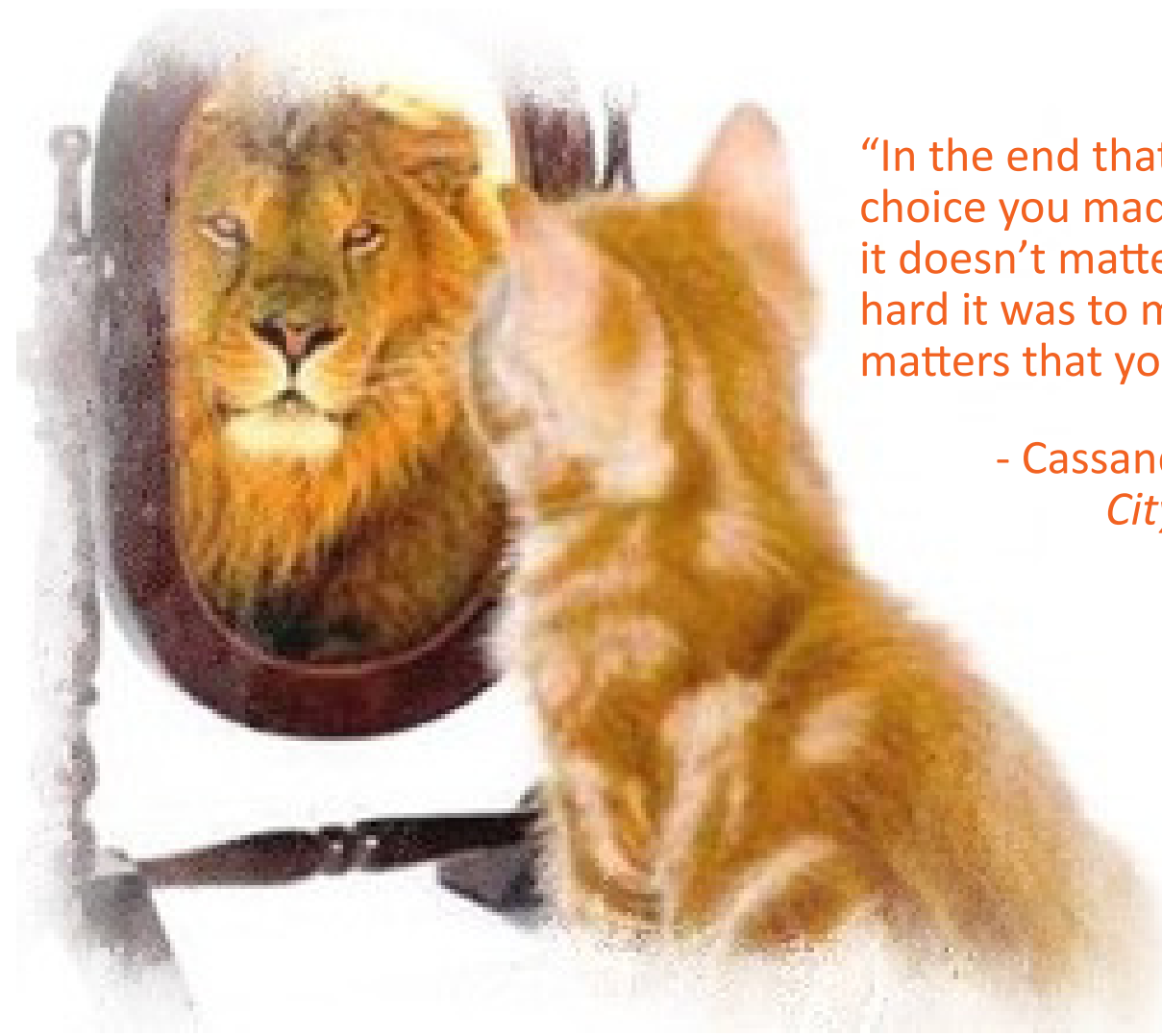
think we can't, we can't. If we think we can, we will find a way. We perform as well as we believe we are capable of performing.

Many of our beliefs about ourselves have come from outside sources: people, education, and experiences. Many of us have allowed the opinions of others to become our opinions of ourselves. We've listened to people tell us we are incompetent, inadequate, unworthy, bad, or stupid. We've

internalized, processed, and often believed what others have told us.

There is a direct correlation between the quality of our relationships and our levels of self-esteem and self-confidence. If we are like most people, how we feel about ourselves, good or bad, is largely dependent upon the degree of acceptance we have felt from the influential people in our lives.

If we were compared negatively to other children, especially children outside of our immediate family, we might have believed those children had more abilities and were "more" than we were. That is when feelings of inferiority started to set in. If we didn't receive appreciation or recognition for our achievements then, we may believe others are smarter, stronger, or better than we are now.



“In the end that was the choice you made, and it doesn’t matter how hard it was to make it. It matters that you did.”

- Cassandra Clare,
City of Glass

STOP IT! Start now to work on your self-discipline, self-reliance, and responsibility. These are the very characteristics which help us achieve. Achievement builds self-esteem. Start now to show more interest in others and help them feel special. The biggest psychological need most people have is to be understood. So start by listening to others. Ask them questions about themselves and their lives. If you want to know how to have better relationships, lose weight, or become financially fit, ask someone who has done it. Listen attentively. Show interest in what they have to say. Lean forward. Comment on what they said before you start telling your own story

and talking about yourself.

Stop criticizing yourself. Stop talking about your negative traits. The more you concentrate on them, the more they hang on. Don’t say things like “I’m just not good with money.” Or “I don’t understand finances.” What we put our attention to is what multiplies in our lives. Instead of criticizing, look for the things you do know and have accomplished. What are your strengths? Make a list. Place it where you can see it daily. If there is something you don’t like about yourself and you can change it, then do it. If you can’t change it, don’t whine about it. People don’t want to be around

someone who whines and complains. And besides, most of the things you don’t like about yourself, no one else has ever noticed until you brought it to their attention.

Confidence comes when we determine we are responsible for ourselves: when we are able to stand on our own two feet, make our own decisions, and deal with the consequences of our own behaviors and choices. Work to be an independent person who does important things. Choose to step out of your comfort zone. Set a goal and make a plan to do something different or bigger. Take a risk and take action.



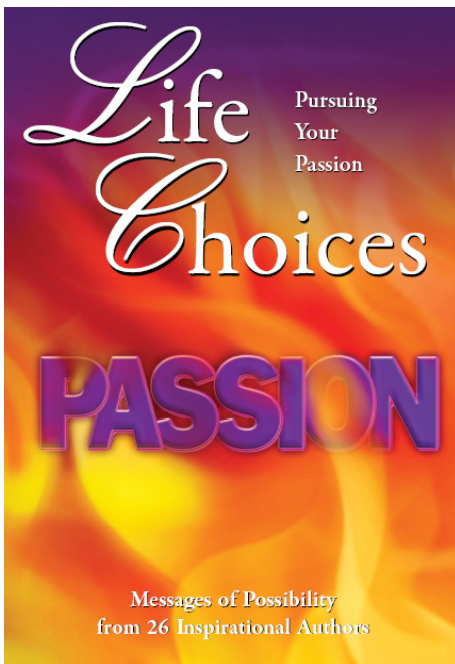
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LIFE CHOICES: COMPLETE SERIES PACKAGE SPECIAL

The Life Choices books are a series in which real people share their stories of overcoming obstacles, putting lives back together and following their passions to create successful, significant lives.

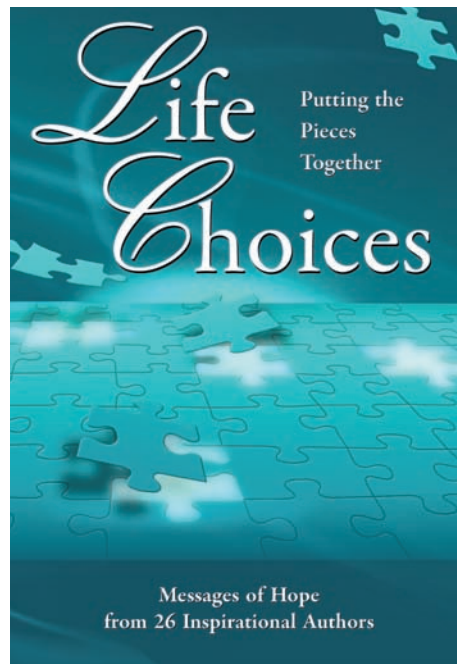
LIFE CHOICES SERIES

While the stories shared differ in context, they share a common thread of courage, hope and fulfillment. No matter what obstacles you encounter, or how many pieces your life is in, there is a way to find a new path, make a new choice, follow your passion and create a better life.

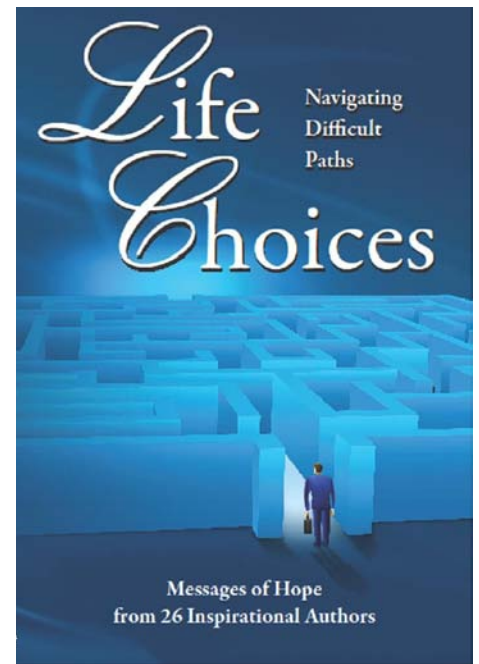
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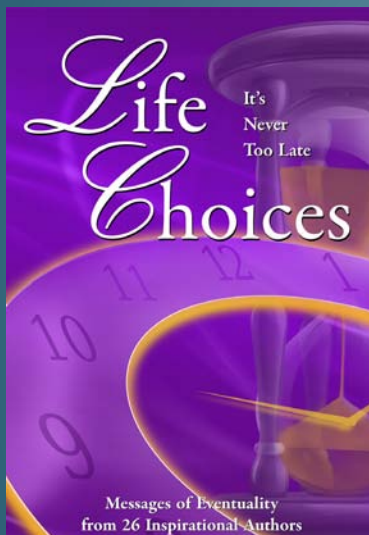
If you have ever had a dream that you wanted to pursue but didn't have the courage, if you've ever wanted to do something that you didn't think you could do, if you have ever wanted to go somewhere but didn't believe it was possible... READ THIS BOOK. Twenty-six authors share with you how they pursued their passions and made their dreams become reality.



Should you find yourself in circumstances that require the making of difficult choices, the stories in this book can offer you courage and inspiration. Each author has addressed hurdles they have faced in order to reach their current level of success. It is a collection of powerful true stories written by real people who have overcome the obstacles in their paths.



This empowering collection of stories reminds us that we all have choices, and the choices we make are what determine the course of our lives. The authors of these stories are real people who have reached into the depths of their souls to share their inspiring journeys when navigating the difficult paths of their lives.



LIFE CHOICES SERIES

CLICK ON THE COVER IMAGES TO ORDER

No matter who you are, how old you are, or your level of success, it is never too late to make the choice to be who you are meant to be. Don't be afraid to make changes. Don't be afraid to make an attempt to achieve your goals.

Within the chapters of this book, 28 authors tell their stories and share the lessons they have learned. Their enlightened knowledge can serve as inspiration for finding your own path to the understanding that it is never too late.

IS THERE A SECRET TO WEALTH?

Changing your perspective and belief system about money will assist you in living a calmer life without the stress that comes from all the negative thoughts your mind creates. Live your passion, do what you do best, and create your wealth.



Just the word “money” by itself holds a power over us. We all want it and it usually is never enough for most of us – we want more. How can we create and manifest more of this commodity? Does it mean we have to work harder or spend more hours working? Does it mean that we need to look at things differently with a new perspective? What is the secret?

Some of us who work in jobs particularly outside the home identify ourselves with our jobs and often find it hard to describe our lives or know who we are outside of our job description. In this outward thinking society where we live, “doing” has become so important, and it is often difficult to segregate our “awake” time to allow for “being,” where real power exists. What do I mean by that?

It is important to be able to look inward to remember just how powerful we are as the creators of our own lives. Most of us are learning and accepting that everything is energy, and there is such a thing as Law of Attraction where we get back what we put forth, highlighting the knowledge that we alone are the ones who create our ability to bring into our lives more money and financial abundance, among other things.

When we look at some of the beliefs of financially successful people, you may be surprised that it is their inward thinking which has created wealth for them. A significant example is Oprah, who has even

created all kinds of media to assist others to create their living in a greater spiritual sense. Let’s look at some of the common beliefs that she and many financially successful people have.

1. They believe they *deserve it* and believe it is their *right* and everyone’s right to have wealth. They have no doubt about that. This energy carries them forward.

2. They believe that the *Universe will provide* them what they want. They understand there is more than enough money and financial abundance in the Universe for everyone, including them.

3. They *allow themselves to receive* all they want. They don’t have emotions and feelings of not being worthy enough, that they don’t deserve it, or have not earned it, that there is not enough money in the Universe for *them*, and any of the blockages that we create for ourselves.

4. They understand that by *having gratitude and giving thanks* to the Universe for all they have and expect to have in the future, they will receive all that is to their highest good.

5. They *don’t compare*, worry or spend their time thinking about what someone else has that they don’t. They know they can have more if they want more.

6. They understand that *money is more than cash*. It is services exchanged, it is gifts given or received from family, friends, and sometimes even strangers. It is the

“underground economy” that is so valuable to many who can’t produce cash but can share their talents.

7. Money or its equivalent is *an exchange of energy* and when it is given and received in love, is there anything better?

Changing your perspective and belief system about money will assist you in living a calmer life without the stress that comes from all the negative thoughts your mind creates. Live your passion, do what you do best, and create your wealth. Try it!



ABOUT THE AUTHOR

Joan S. Peck is the author of several spiritual books and a contributing author to two of the Life Choice books. She has a new book coming out this fall – **Prime Threat - finding your way out of addiction**, a book written with her son from the other side.

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SPRING CLEANING

PUT YOUR FINANCIAL HOUSE IN ORDER

As you file away your forms and tax schedules or pile them all back into the box at the end of the tax season, it's a good time to take a closer look at the big picture of your financial structure and maybe make some alterations or congratulate yourself on a job well done. Either way, following are some ideas of key considerations to help you get started.

Lay a Balanced Investment Groundwork

As with many situations in life, it is all about the balance, including your

investments. Does your current asset allocation-- the mix of stocks, bonds, mutual funds, Exchange Traded Funds, Commodities and Certificate of Deposits, in your investment portfolio -- still match the risk your willing to take and your time horizon? What seemed appropriate five years ago may not be the same. Stock market performance over the past few years has altered the value of your investment holdings either above or below the level you had originally intended. If so, consider rebalancing, either by selling some of the losers, adding to the winners, increase or decrease bond investments. Sometimes, it is a learning experience and a cost savings to explore the

differences between investments such as a traditional mutual fund verses an exchange traded fund with similar objectives.

Create a Nest for the Future

Rather than just hoping you'll have enough for a comfortable retirement, take some time to calculate how much you'll need-- and how much you'll need to save. If you're not sure how to do that, I can help you or your current financial advisor should be able to help you establish a realistic accumulation goal and ensure that you're on course to reach it.

Check Your Family's Security System

Insurance can help protect you and your family members from the costs of accidents, illness, disability, and death. However, because it is such an emotional aspect of a financial plan, it often gets neglected. Insurance is one of the most important components of your financial structure. Most people hope to never use it, but if you need it, you usually pat yourself on the back for making the decision.

Your individual need for coverage will depend on your personal circumstances, including your age, family, and financial situation. A young, single person, for example, may not need much life insurance. A person with a growing family, on the other hand, may need to ensure adequate financial protection for their spouse and children.

Preserve the Assets You've Accumulated for your Heirs

You may not enjoy thinking about what will happen after you're gone, but failing to plan could cost your family and loved ones. A sound estate plan can help preserve your assets and keep them from being unnecessarily reduced by taxes. In 2013, taxpayers can exclude up to \$5.25 million of an estate's assets from federal estate taxes. While that may sound like a limit you'll never approach, if you tally the appreciated value of your retirement assets, your home, and your other holdings, you may find otherwise. Your estate plan may include a family trust, an up-to-date will, a living will and may make use of tools for charitable giving and joint ownership of property.

Savings and Spending

In an uncertain economy with stubbornly high unemployment, it's especially important to have an emergency fund that covers 3 to 6 months of expenses. Many people think "I won't lose my job," and you probably won't but one of your children may. An emergency fund may keep you from raiding your retirement savings if you have to help a family member or a friend.

Take a look at your spending so far this year to find places where you can trim spending and redirect money toward your financial goals. Be honest with yourself when looking at minor expenses that you may not be fully utilizing, such as magazine subscriptions, and gym memberships. Personally, I was able to eliminate one of the cable boxes in a bedroom, a monthly savings of \$50. It doesn't sound like much now but over 10 years that could be a down payment for an automobile.

Debt Can Threaten the Foundation

While you're putting the rest of your financial house in order, don't neglect credit card balances or other outstanding debt. Consider ways to either reduce your debt or manage it better. For example, you might be able to save on interest charges by consolidating and transferring your credit card balance or by refinancing your mortgage. It's also a good time to create or adjust plans for major purchases you expect to make over the next few years. Focusing on what you may need in the future makes it easier to set aside money now and reduce the temptation of tapping into other

savings. This would also include money for your children's education.

Your financial house is a complex structure that needs regular upkeep. By staying on top of things and keeping you financial house in order, you'll be well on your way to reaching your goals.



ABOUT THE AUTHOR

Becky Buckley has been advising clients about creating wealth for thirty years. She is filled with wisdom and money-making secrets that may change your life, and she will guide you to take the actions necessary to meet your financial dreams. She is a Certified Financial Planner (CPF®) and holds the Certified Divorce Financial Analyst™ credentials. She is a member of the Financial Planning Association, and the Institute for Certified Divorce Financial Analysts.

As President of Buckley Financial Strategies Group, Becky Buckley serves clients with their financial needs in and is on a select list of advisors who TD Ameritrade recommends to their clients seeking financial advice.

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bbuckley6@cox.net
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Fax (702) 515-7401

MONEY MATTERS FOR WOMEN



BECKY BUCKLEY, CFP®

As a Certified Financial Planner®, Becky Buckley has helped clients with the American dream of securing "Financial Independence" for the past 27 years.

In her role of Certified Divorce Financial Analyst,™ she has worked with countless women to devise their best financial strategies to relieve the stress of divorce.

If you learn and apply the simple basic techniques that she shares — you can have the opportunity of "Financial Independence."

To book Becky to speak to your organization, contact:

Buckley Financial Strategies Group
Strategic Portfolio Advisors

Becky Buckley CFP®
Certified Divorce Financial Analyst™

10161 Park Run Drive Suite 150
Las Vegas, NV 89145

702 460-3318
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Did you know that despite the progress women have made, 90% of them feel financially insecure?

How empowered do you feel about *your* finances?

Do you have enough money to last a lifetime?

Who will take care of you if you become ill?

How can you balance caring for your family and building your career?

Let Becky Buckley show you how you can be empowered, motivated and confident about money.

- **Prioritize your financial goals**
- **Manage your living expenses & debt**
- **Create a retirement plan**
- **Save for your children's education**
- **Plan for long-term care**
- **Achieve your financial dreams!**

Becky brings her knowledge, experience and support to every woman who engages in this knowledge building process with her. She has a wealth of wisdom, money-making secrets that could change your life and commitment to your financial freedom. Becky genuinely cares about your goals and success.

Contact Becky today to take your first step toward financial security. Give yourself the gift of peace of mind now!

Join Becky, October 11 & 12,
Queensridge, Las Vegas for your
"Financial Wakeup Call"



“ Heroes are made by the paths they choose, not the powers they are graced with.

— Brodi Ashton,
Everneath

LEARN TO TREAT YOURSELF WITH VALUE

THAT'S WHERE THE REAL MONEY HIDES

Money is just a scoring system. It determines what we can buy, but it also often measures how important we're perceived to be.



Money is a cruel trickster that can undermine confidence and ability. It causes us to feel falsely inferior with less of it, falsely superior with more of it, and fearful when we think we don't have enough of it.

But money is just a scoring system. It determines what we can buy, but it also often measures how important we're perceived to be.

Here are three points of leverage to help you build a stronger relationship with money and the attributes that money represents.

1. Don't just increase your bank account, *increase your value.*

Those who think money is to pile up and focus their efforts on making the stack grow taller, will inevitably come to the day when there'll be a critical need that money can't buy. It may be in the fields of health, knowledge, respect, or love – but it will be immune to the number of digits in your cash accumulation.

Learning, exercising, helping others, and tracking your results are investments that boost your true value. When your value to others exceeds

your cost to them, you're a gem to those with money to spend on your services. It's the people who have built their bank accounts without building their valuable knowledge, relationships, and support systems that become the targets of those who would take more from your stash than they'll put in.

2. Have a *level gaze.*

When talking about money or value, don't let the topics embarrass you. There are workers who earn less at their jobs because they can't raise their eyes to meet the boss's eyes when they ask for a raise. If the decision-maker sees your eyes looking down, that's a subconscious signal that you won't fight when your estimated worth goes down.

When you have a hard time clearly stating your value according to the monetary scoring system, it might mean that you don't feel confident expressing your worth, or it could be a subtle signal to others that you actually know that you or your product aren't worth what they'd be willing to pay for quality.

Looking straight into the eyes of the person you want to believe in you will demonstrate that you believe in your own value. Support that with a strong

voice and excellent posture, and you'll look like you know and respect your own value.

3. Make a *plan.*

There's always something that tempts you to reach for your wallet. If you've already decided how to distribute your basic income, then the temptations that come up are easily prioritized. You either have a place for them in



your budget, or you don't. If you don't, then you make a choice: to either drop something else to a lower priority or make a plan to earn enough to get what you want.

Dwight Eisenhower said, "Plans are worthless. Planning is everything." When you've planned, you know where you'll spend your resources and how to change your plan when necessary. But if you leave yourself in the dark

about your own plans, you set yourself up to fall short of both resources and rewards.

Building your value, developing a straight-forward manner of communicating, and planning your budget are three vital personal attributes for having enough to spend on what you choose to want.

ABOUT THE AUTHOR

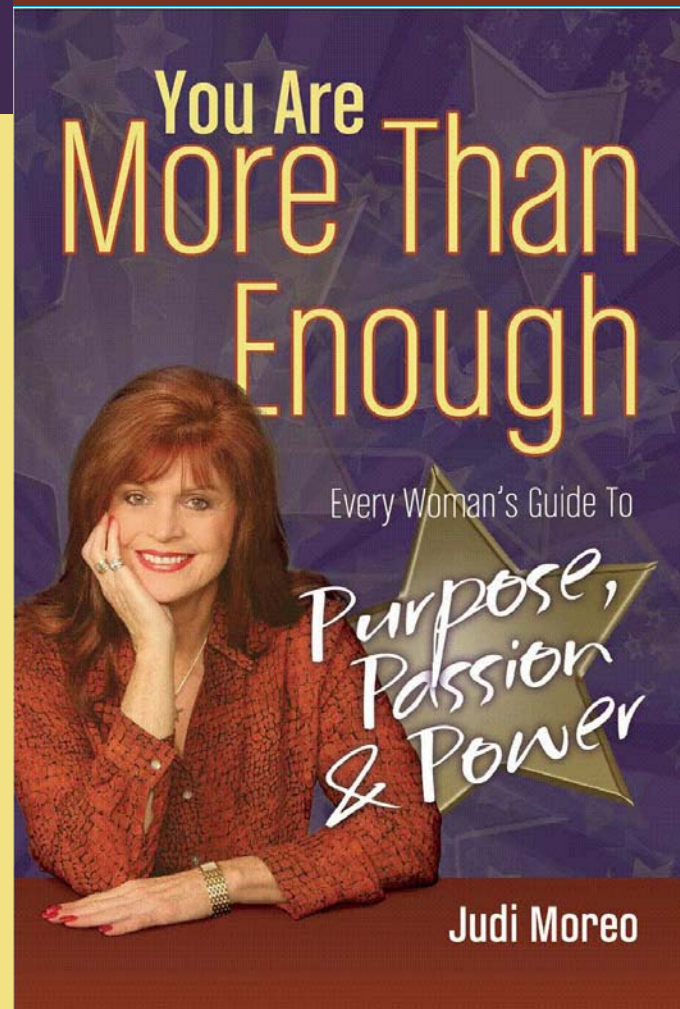
Gregory Lay is a speaker and writer who focuses on the needs of people whose careers haven't gone as expected. You can read more by Gregory on his website, www.AccidentalCAREER.com.



YOU ARE MORE THAN ENOUGH

EVERY WOMAN'S GUIDE TO PURPOSE,
PASSION & POWER

For more than 20 years, Judi Moreo has traveled around the world, speaking each day to audiences from 50 to 3000 people. She asked the participants if anyone ever felt that they were meant to be more than they were or achieve more than they had accomplished so far. More than 75% of the audience raised their hands.



In this high pressure, high stressed, fast paced world, most of us set our dreams aside just to get by. In this powerful book, you will learn how to:

- realize and accept who you really are
- listen to your inner voice
- create self-empowering behaviors and stop criticizing yourself
- set boundaries
- make conscious choices about relationships, responsibilities, and rewards
- communicate for understanding
- use the power of your subconscious mind to create the future you desire
- recognize your strengths and make things happen
- and much, much more!!!

This heart-warming, myth shattering book is filled with

practical techniques and illustrated by real life situations. Use the ideas, techniques, and exercises and you will dramatically improve your life. If you take this information to heart and make it a personal development course, you will soon find yourself getting the things you want, associating with the people you would like to have in your life, achieving the success you desire, and living the life of your dreams.

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ACHIEVEMENT JOURNAL

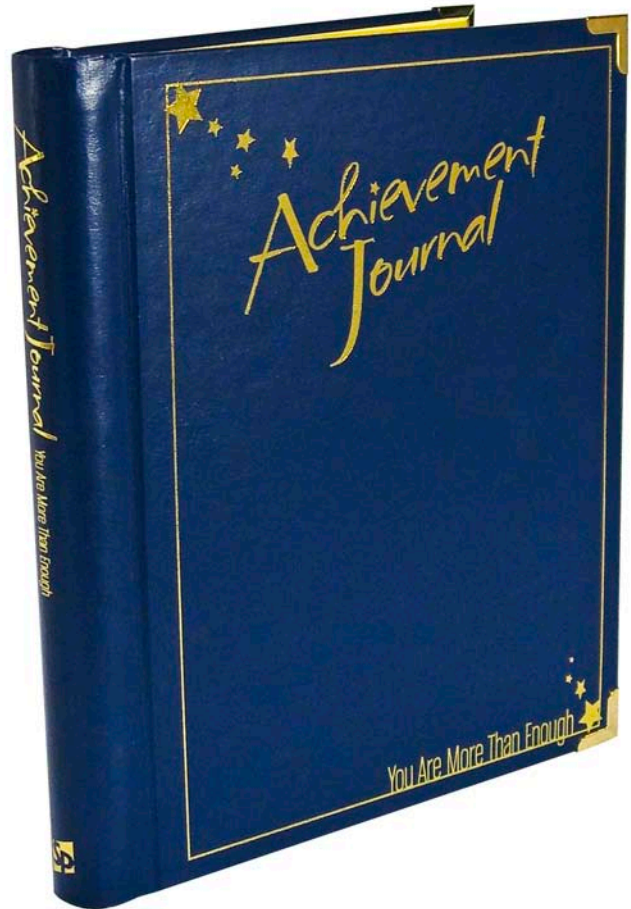
COMPANION TO: "YOU ARE MORE THAN ENOUGH: EVERY WOMAN'S GUIDE TO PURPOSE, PASSION, AND POWER"

If you have ever felt as though you were created for "something more", but just didn't know where to start, this is the journal for you. It's actually much more than a journal! It is a step-by-step process of achieving your goals and making your hopes, dreams, and desires come true. It gives you ways to make your life work as well as a proven technique for setting and achieving goals in the eight major areas of your life:

- Career
- Relationships
- Financial
- Health
- Spiritual
- Education
- Community Involvement
- Recreation

In addition to a place for daily writing, there is a measurement tool for you to stay aware of how you are doing in each of these areas of your life.

If you apply yourself and take the steps laid out for you in this journal, you can't help but be successful! And you might know, Judi has included 2 pages of peel and stick gold stars in order for you to easily reward yourself!



CLICK BELOW TO ORDER:

You Are More Than Enough - \$24.95

Achievement Journal - \$34.95

Bundle (You Are More Than Enough Book + Achievement Journal) - \$50.00

"Judi is a living example that it is possible to find your life's purpose and passion. In this book she shares the tools she used to achieve success and happiness. I recommend it for everyone trying to create the lives they desire."

- Montel Williams, TV Host
The Montel Williams Show

A, B, C, Ds OF SUCCESS

Curious why some people have it all together?
Why are some able to confidently set and
achieve realistic personal and professional goals?
The “why” can be found in the financial ABCDs.



Curious why some people have it all together? Why are some able to confidently set and achieve realistic personal and professional goals? The “why” can be found in the financial ABCDs. This is your foundation, and a strong foundation allows you to build the life of your dreams! Truly successful people have mastered, and continue to master their financial ABCDs as they build confidence and self awareness. They control their money, and you can, too!

Get started now with the Financial **ABCDs**:

Have **A** plan that includes the following four areas:

Budget: Start with a simple written plan (budget) of what is coming in and going out (your monthly net income and expenses). This is the cornerstone of your financial future. It gives you the framework to confidently maintain a reasonable lifestyle while paying down debt, saving and setting goals. It eliminates the guesswork and puts you in control.

Choose the format you like – simple paper and pencil or various software programs. For a basic Excel spreadsheet and free resources, visit: <http://www.kathyjopollack.com/links.html>.

Credit: This is twofold. It is about giving yourself every opportunity that comes with good credit. Whether you are applying for a loan, credit or insurance, applying for a job, or even renting an

apartment or buying a house, chances are that your credit report will be viewed.

First, be aware of what each of the three major credit reporting companies say about you. It is your information and you should know it. Knowledge is power. Access and review all three of your credit reports, which are free every 12 months, at: www.annualcreditreport.com. This is the official site to help consumers access their information. Beware of similar sites which may not be legitimate. Then, make every effort to keep your credit reports accurate and positive. Once your credit reports are accurate, proceed to check your credit score(s). Scores are not free nor are they included with your credit report. Strive for scores in the 700's & upward!

ABOUT THE AUTHOR

Kathy Jo Pollack is a featured author in “Life Choices: Putting the Pieces Together” and former training specialist for Consumer Credit Counseling. She is a certified life coach, trainer, and speaker with a focus on financial independence & relationships. Contact Kathy Jo at mycoach@kathyjopollack.com. Visit her website at www.kathyjopollack.com for more resources, tips and links.



Second, be careful not to build debt in an attempt to build credit – debt and credit are not the same. Do not max-out credit limits or open numerous accounts in an attempt to build credit. Paying all bills on time and paying down your balances will help build a good credit report, which ultimately opens doors and leads to opportunities. You will have more options and choices when your credit is at its best, which leads to the next area, Debt.

Debt: Now that you know how much money comes into your household after taxes and what goes out, take a closer look at your debt.

Warning signs of too much debt:

- Struggling from paycheck to paycheck
- Making only minimum payments

on credit cards

- Arguing about money
- Putting off doctor/dentist visits
- Using a credit card for things you used to pay for with cash
- Afraid to total your debt

Suggestions to reduce debt – take control now!

- Stop using credit cards
- Pay cash
- Pay down balances; pay more than the minimum on credit cards
- Work with your creditors
- Consider debt consolidation or lower rate transfers
- Talk with a professional (National Foundation for Credit Counseling, www.nfcc.org)

Savings: Build-up your emergency savings to \$500 and strive to save at

least three months of your net income (six months is even better). Once you become more aware of your spending and begin to pay off debts, you will be able to save more, including saving for retirement, and ultimately do more with newfound confidence!

Suggestions to keep you on track:

- Stick to your budget and continue to save
- Pay ALL bills on time ALL the time
- Pay balances in full on credit cards
- Comparison shop for everything
- Check, review, and correct each of your three credit reports every year

Master your Financial A, B, C, Ds & celebrate your Success!



**Resilient Survivor
Available On
Amazon.com &
Barnes & Noble**

Resilient Survivor

*A true story of GROWING through
BETRAYAL, DECEPTION and LOSS*

BY MARLENE LIVINGSTON CURRY

“This is a book about love, betrayal, and a mysterious death. The author, Marlene Livingston Curry, shares her personal journey through devastating circumstances in order for us to understand she has been where we are, hurt as we hurt, and felt complete devastation from the secret betrayal of the person she loved the most. She then shows us how to reclaim our self-worth, resolve the shame issues we may be dealing with, and rise to new levels of self-confidence, happiness, and success. Within these pages, you will find practical ways to meet challenges, overcome difficulties, and give up any feelings of brokenness.”

—Judi Moreo, author, *You Are More Than Enough*

“This book is both inspirational and practical. It is the kind of book you will keep close at hand, refer to often, and actually use. It is full of simple, yet profoundly effective techniques that anyone can use to regain and maintain self-worth and confidence.”

—Mary Monaghan, author, *Remember Me?*

“This is a book I will keep and give to others, to my friends who are grieving. Marlene writes from a calamitous experience and offers advice of various ways of coping with the issues following the death of a loved one.”

—Kathie Slaughter, Retired teacher

WWW.MARLENECURRY.COM

Marlene Livingston Curry is available for lectures and workshops based on her book *Resilient Survivor*.

EMAIL MARLENE
marlene@marlenecurry.com

HOW TO PROTECT YOURSELF AND YOUR FAMILY FROM BECOMING AN IDENTITY THIEF'S NEXT VICTIMS



“As much money and life as you could want! The two things most human beings would choose above all - the trouble is, humans do have a knack of choosing precisely those things that are worst for them.”

- J.K. Rowling,
Harry Potter and the Sorcerer's Stone



Over 10 million new victims of identity theft are reported to law enforcement every year. According to the Federal Trade Commission, identity theft is the fastest growing crime in America. One in 20 adults are now victimized by computer fraud.

The people who are the most vulnerable victims are the very young and the elderly.

The technology of the Internet has bred individuals who are globally organized. Law enforcement

officials are constantly being challenged by criminal activities of cyber criminals.

The major effect of an increase in cybercrime is that individuals using the Internet feel less safe using this medium for electronic commerce.

Consumers fear that hackers will intercept their personal information and commit fraud crimes. Uncertainty in consumer confidence in the electronic market would affect global commerce and consumer privacy.



Knowledge is Power - There are ways to protect your personal information. The best way is to be aware of your PII, personal identifiable information. The loss of your identity is a serious issue and it could cost you time and money to regain your identity. Here are some steps that will give you the knowledge to protect yourself and your family from fraud crimes.

CHECK YOUR WALLET/PURSE

1

Don't carry your Social Security card or the cards of your children or spouse in your wallet or purse.

Normal daily activities do not deem it necessary to carry these items. Your Social Security card is one of the main sources identity thieves use to obtain your personal identifiable information.

If your Social Security number is on your health insurance card, remove that from your wallet or purse as well.

Consider putting your driver's license in a separate holder. This way, if your wallet is stolen, your license – and the personal information contained on it – may still be safe.

Don't carry all your credit cards with you. If you carry only one card at a time, you cut down on the risk of someone gaining access to all your accounts.

Don't carry a list of Internet passwords with you.

KEEP COPIES & RECORDS

2

Keep photocopies and records of your credit cards and other accounts in a safe place. This will

make it easier to contact your account providers, and cancel your accounts quickly, should your cards be stolen. This goes for Internet providers, banks, and other passwords, too.

KEEP YOUR SOCIAL SECURITY NUMBER SAFE

3

Never give your Social Security number to someone without knowing the recipient. If asked for

your Social Security number, always ask the question why. And if they don't need it, don't feel obligated to provide it. Ask if there is some other information you can give them in lieu of this important personal information.

GUARD AGAINST MAIL THEFT

4

Change your mail habits. The safest way to safeguard your mail is to use a locked box. Consider renting a

post office box, and drop bills into an official U.S. locked mailbox instead of leaving them in a non-secured personal mailbox in front of your house. Don't place sensitive outgoing mail into an open bin at school or work.

PROTECT BANK INFORMATION

5

Safeguard your banking information. When you order new checks, have them delivered to the bank

instead of to your home or office. The bank will hold them until you personally pick them up. You should also consider paying your bills online. This can often be done through either your own bank's website, or through your creditor's website. Many companies will also send electronic bills directly to your email account.

SHRED, SHRED, SHRED

6

Shred. One of the most foolproof ways to guard against dumpster divers is to shred your documents.

Before you throw personal data away, put it through a shredder. There are many inexpensive personal shredders available through discount, department, and office stores these days. A cross-cut shredder, sometimes called a diamond shredder for the shapes it cuts the paper into, is safer than a shredder which merely cuts paper into strips – but any shredding is better than none. These shredders are inexpensive and worth the money.

You should shred:

- Credit card receipts
- Credit card applications
- Expired credit cards
- Account statements
- Loan applications
- Court records
- Anything containing your Social Security number
- Anything containing any personal information

Consider purchasing a scanner, scan all documents and save them on your computer system before you shred them. When in doubt – scan, save, then shred the original!

KEEP AN EYE ON CREDIT CARDS

7

Be careful with your credit and ATM cards.

- While you can't guarantee a waiter won't 'skim' your credit card, you can minimize your risk



by using it less. Always check and verify your credit card with your bank online. You do not have to wait for your bank statements at the end of the month.

While ATMs might have undetectable skimmers, independent ATM machines are more likely to have been tampered with than those which belong to banks. And make sure no one is looking over your shoulder!

Don't ever give out your credit card number, over the phone or even in person, unless you initiate the purchase.

Copy the front and back of your credit cards, as well as the customer service credit card numbers. Store the information in a safe place. You can scan this information, too, and save it on your computer.

UPDATE YOUR ANTI-VIRUS

8

Make sure your anti-virus and anti-spyware software programs are up-to-date.

Avoid phishing scams. Never follow a hyperlink in an email. Type the official address of the company's website into your browser yourself, or call the company to see if the e-mail is legitimate.

Don't respond to "remove me from your list" links. This will notify a scammer that your e-mail address is active, and make you a potential mark. Most email software programs have spam folders where you can move these and other unwanted email file to be purged from your inbox.

BE CAREFUL WHO YOU GIVE YOUR PERSONAL INFORMATION

9

Never give out information over the Internet unless the transaction has originated by you.

You should always protect yourself from telemarketers. Certainly, not all telemarketers are operating illegal businesses. But be careful. If you're interested in what a telemarketer wishes to sell you, ask them to mail you information on the product.

Don't give your personal information or credit card number over the phone to any unsolicited caller.



Identity theft is a serious issue that can affect your life. We can help stop identity theft with knowledge and awareness of our personal identifiable information. Stay focused and stay aware.

For more information on "Protecting Yourself And Your Family From Identity Theft", please visit my website at www.mackjacksonjr.com.

THE DO-NOT-CALL REGISTRY

10

Register with the National Do-Not-Call Registry and the Direct Marketing Association

lists to help protect you from unwanted calls, letters and e-mails.

The Do-Not-Call Registry may be subscribed to at: <https://www.donotcall.gov.aspx>. Once you have registered here, telemarketers generally cannot call your phone for five years, with a few exceptions.

The Direct Marketing Association may be contacted at www.dmaconsumers.org or by mail at: Mail Preference Services Direct Marketing Association P.O. Box 643, Carmel, NY 10512.



ABOUT THE AUTHOR

Mack Jackson, Jr. is a recognized expert on Internet security systems and compliance. He brings increased awareness to his audiences and communicates the importance of security measures in protecting your business.

Mack will show you how to improve your security plan and avoid legal hassles. He will inspire you to protect your information and his ability to make complicated information clear and understandable will help you get the results you desire.

Since 1984, Mack Jackson, Jr. has presented programs worldwide on computer technology, e-commerce law, accounting software, cyber crimes and security compliance. His background is in Cyber Law, Cyber Security, Anti-Money Laundering and Identity Theft.

You can find more about Protecting Your Business from Identity Theft at www.mackjacksonjr.com.

A woman's story of empowerment in
a man's world...



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there's fire, and
she's igniting!**

This is the story of one woman's journey of braving the flames, to ultimately rising from the ashes finding her own empowerment in a man's world. Join her on her journey as she not only changes a system but also shares her process of becoming a firegal, a force that is inextinguishable!

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FIND A MENTOR

“The last year of hard work has finally paid off,” he said. “Your delivery, presence, modulation—all of it work. I’m proud of you.”

I beamed.

“Of course,” he continued. “This is only regional theatre and there’s nothing wrong with that. Many speakers make excellent money doing regional theatre.”

“What do you mean?” I asked, sensing a set up.

“Well, Ridge,” he went on. “I don’t know if you want to, and I don’t know if you’re good enough, but if you want to be great, you’ll have to dig deeper. No one on Broadway does other people’s stuff. Top speakers write their own materials.”

“Of course I want to,” I answered, fired up.

“Then I’ll help you.” He paused. “It won’t be easy and I’ll be tough. We won’t stop until it’s done and we’ll pull in experts to evaluate you when the time is right.”

“I’m ready,” I asserted vigorously.

“Whatever it takes.”

“Start walking the beach in front of your house. Think and reach. Find your message. We’ll soon find out if you can handle this or not.”

Ouch. Ugh. He knew exactly which buttons to push, what to say to drive and motivate me. Mentors always do. I hit the sand.

Recently, I attended a seminar hosted by Mark Victor Hansen, the founder

of the *Chicken Soup* empire. He assembled an all-star cast of speaking giants, the elite of the industry.

At an intimate luncheon, Mark shared his story of emerging from bankruptcy 30 years ago, with little more than a dream and a burning desire to become a speaker—oh, and a tape—his first mentor.

He listened to that tape repeatedly, until the principles began to internalize. He sought out and found a mentor in the flesh, spent months perfecting his skill set, speaking anywhere and everywhere at no charge.

Throughout the process, he checked in: “How is this working? What else do I need to focus on? Am I ready?” His mentor offered advice, pushed him to continue, suggested corrections and improvements. Finally, he got his first paying gig.



ABOUT THE AUTHOR

Author and International Speaker, Ridgely Goldsborough, started his first business at the age of 16. After graduating from Law School, he earned his first million at the age of 29 and in the last three decades, started 43 companies. For one of those businesses, he founded Domain Street Magazine, the very first internet based magazine about the domain name industry.

Ridgely and his team have over 400 active websites in multiple business verticals and he speaks around the world, in both English and Spanish, as one of the foremost experts in internet marketing, with a specific emphasis on video-based follow up sequences, the secret sauce to online campaigns. He has written 11 books, hosted his own television show and created dozens of audio and video programs on success and prosperity, and conducted dozens of online marketing campaigns resulting in millions of dollars in sales.

In addition, Ridgely is the co-founder of the WHY Marketing Formula, the revolutionary marketing program used by professionals world wide to attract ideal clients. He is a frequent speaker at the top internet marketing conferences on the use of the internet to build marketing networks based on the WHY of the company founder.

When not traveling, Ridgely lives in Florida on the water, with his wife, Kathy. They have four children and share a passion for travel, fine wine and building businesses.

You know the rest.

To this day, Mark seeks out mentors in everything he does. He reads two books per week and has for over twenty years.

His enormous success has nothing to do with coincidence.

Mentors guide and show the way. They convey more than simple information. They light the path based on proven experience, stand behind us and ferret out mistakes, find a balance between encouragement and tough love.

Mentors expose myths, help us challenge the personal growth necessary to fight the demons that stand on our shoulders and whisper in our ears: "You can't do it. Quit. It's too hard."

I began to succeed, ONLY when I adopted mentors as my teachers and life coaches.

What about you?

How much do you want your dreams to come true? Do you care enough to have a mentor?

Ban excuses from your mind.

If you don't know anyone, buy a tape set. Pick up a book. Adopt a mentor, even if you can't speak with them.

Eight months of hard work finally got me a green light.

I like Broadway a lot better.

That's A View From The Ridge...

Ridgely Goldsborough
www.LightspeedUnlimited.com

FOUND MONEY

According to the National Retail Federation, an estimated \$26.3 billion will be spent on gift cards. Of that, \$8 billion or more will never be used. A Consumer Reports survey determined that 27% of people questioned had gift cards from last year and 51% of that group had two or three cards.

What about the items we buy and need to return? Oops! Where is that receipt? So, we go to the store and what do we get in return? Most merchants will issue a store credit.

Do you have found money and you don't even realize it? The merchants are banking on it. Think about it. You can't blame the merchants. They want you to come into their stores because once again they are banking on you seeing something you want to take home. So, they give you credit you can only spend in their store.

Let's say you buy a package of gum with 10 pieces in it for 99 cents. Because you are a nice person, you offer your friend a piece of gum every time you take a piece for yourself. So, you buy one package each week. The chewing gum is at the check-out counter of your grocery store which makes it easy to pick up after you have been shopping without your grocery list and grabbed items you aren't sure if you need... just in case you really do need them... after all, the items are on sale.

Do you see where this is going? That stick of chewing gum is one tiny item in



a sea of many items you might buy. At end of a year, you have unintentionally spent around \$51.00 on chewing gum. This can be applied to any other repetitive buying you might do. Pay attention, you will find areas of found money.

With all the talk these days about the market and what the government is or is not doing, it is bringing attention to the way we handle our resources. Being organized in our own lives takes

on even greater purpose.

Being organized does not take a special talent nor does it mean having just the right container. We don't need an app on our phones or a new program for our computers. If you want to find the real lost treasure, using consistent organizing steps will show you the path to found money.

Keep all of your receipts. Yes, all of them. Do this for at least a month. Yes,



"Alice came to a fork in the road. 'Which road do I take?' she asked.

'Where do you want to go?' responded the Cheshire Cat. 'I don't know,' Alice answered.

'Then,' said the Cat, 'it doesn't matter.'

- Lewis Carroll,
Alice in Wonderland



even the small seemingly insignificant receipts for purchases like that stick of chewing gum. Here are some simple steps that won't require anything except your commitment to yourself.

Step One: Get an envelope, based on your spending make it as big or small as you think you will need. Write the Month and Year on the outside.

Step Two: Put all of your receipts in the envelope. Yes, all of them.

Step Three: At the end of the month, line item each receipt for that month and total what you are spending over all.

If you are willing to do this for several months, you will soon see patterns of spending. Yes, for some, doing this on a computer would seem easier. The purpose for writing this long-hand is that we create greater connections of ownership when we feel, touch and see. **Happy Treasure Hunting!**

ABOUT THE AUTHOR

Andrea Chestnut is an inspiring author, speaker and owner of Chestnut Unlimited, a performance improvement company offering training, consulting and coaching. Specializing in small to medium size businesses, Chestnut Unlimited helps owners learn and apply the tools to manage what matters most to them. You may contact Andrea at (702) 218-1858.

DEALING WITH DEBT STRESS

It is common for people experiencing depression to spend in order to try to make themselves feel better about their situation which only exacerbates the problem.

Addressing the “whole person” is imperative in achieving overall health and balance on a physical, mental, emotional level. Stress is a major cause of anxiety and creates imbalance. Several studies have shown that high stress levels due to debt can damage more than your credit score; it also poses serious threats to your health and well being.

According to a 2009 AP/AOL survey, Debt Stress in the United States, people with moderately high or high levels of debt stress experience mental and physical health deterioration. Some symptoms include loss of sleep, anxiety, depression, ulcers and other digestive issues, heart problems, and migraines to name a few.

Many employers find that due to these problems, their employees experience loss of production, increased absenteeism from work, and a decreased ability to handle situations with other employees.

In my practice, I deal with many people who are experiencing depression. There is a correlation between depression and debt. It is common for people experiencing



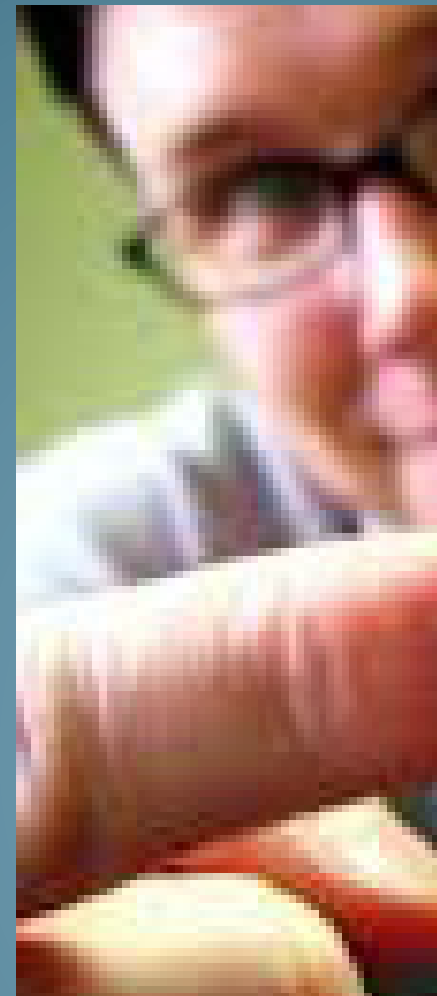
depression to spend in order to try to make themselves feel better about their situation which only exacerbates the problem. A closet full of clothes and shoes may bring short term satisfaction but the lasting result is one of desperation and depression. It is sometimes hard to look at the big picture when you are caught up in the anxiety of the everyday but as with all problems, there is a solution! Here are a few tips:

1. Create a plan for debt repayment. Having a plan written out on paper gives order to the chaos. There are many options available to help you with this. Check with your bank as many of them offer free programs.

2. Become aware of the negative ways you handle stress. Some of the common ways are: eating, drinking, smoking, hibernating at home with the remote and a bag of chips, spending, and self criticism. Look for positive, healthy ways to deal with stress. Take a bath, go for a walk in nature, call a loved one or friend, meditate, read a good book, work on a favorite hobby.

3. Exercise!! A proven stress reducer. It gives a sense of accomplishment and clarity as well as feeding the brain with delicious endorphins and oxygen.

4. Embrace a healthy diet with lots





Stop Stressing, Start Living.

ABOUT THE AUTHOR

Gina Ratcliff is a Certified Holistic Health Coach, published author, public speaker, leads workshops on nutrition and health issues, and offers individual health and nutrition coaching to those ready to move from “diet” to “Live It” health. You can contact her at www.ginaratcliff.com, www.liveit-healthy.com or liveithealthyutah@gmail.com

of leafy greens. There is a huge connection between mood and food.

5. Be kind to yourself. Have a good positive chat with yourself about your plan and the steps you are taking to extricate yourself from the situation. Chart your progress and reward yourself in positive ways. Be Creative.

Breathe! It’s going to be okay! Be proud of yourself for the steps you are taking toward your health and wellness. Remember patience, the debt wasn’t created in a day and will take time and effort but the result will be restored balance... mind, body and spirit.





THE OPEN ROAD

Forty-two years ago, Kevin dreamt of riding across America on a motorcycle.

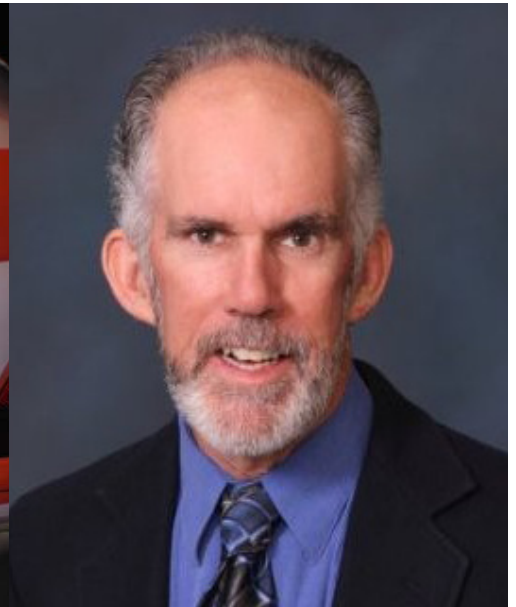
DELAYED GRATIFICATION

We live in an age of now, where we must have that girl, that car, that jewelry in the time it takes a commercial to run. And while image is supposedly everything, what if it is leveraged and borrowed? The image becomes a lie.

Did you know that eighty percent of Americans can't afford their Mercedes? What they are driving is smoke and mirrors. We live in an age of now, where we must have that girl, that car, that jewelry in the time it takes a commercial to run. And while image is supposedly everything, what if it is leveraged and borrowed? The image becomes a lie.

Decades ago, a friend and I built houses adjacent to one another. He thought our house would be too austere and told me, "Your house needs to make a statement."

I replied, "My house is making a statement. It's stating that this is what we can afford."



While Americans are borrowing more, they are saving less, too. But wouldn't our lives be richer and have more meaning if we practiced economic self control? Sure the new car is great, but what if we saved for it? What if we bought a one-year old car that actually was better appointed, yet saved thousands of dollars? Why do we buy new? One big reason is the terms. While we look only at the monthly payments, the final price can be overwhelming.

Everyone wants something big, something nice. Wouldn't it be better if we saved for it? Put a photo of that boat on your refrigerator. Cut out an ad for the diamond tennis bracelet and tape it to your bathroom mirror. Develop a plan to save for it. What if it's big, like a ski cabin or motorhome? Come up with a reasonable yet aggressive plan. Can you visualize it? Imagine stomping off the snow on the front deck and setting your boots to thaw in front of the fireplace. Put on your best dress and hold your arm in front of it, imagining how that bracelet would glimmer in the light.

While the idea of accomplishing a huge goal feels daunting, the analogy of the

elephant is fitting. How do you eat an elephant? One bite at a time. Whether you get direct deposit to a special savings account or toss change into a coffee can, the money can build and over the years become something significant.

Forty-two years ago, when I was sixteen I saw the movie, 'Easy Rider.' It was a terrible movie about two drug dealing hippies who checked out and rode around the country. But forget the junk, I saw the cinematography, the bikes, riding through America, not a care in the world, and I decided that someday I would do that. Years passed, the dream faded behind a cacophony of kids, work, church and play. Get away for a big trip? Impossible. Then in 2002, I wrote it down. 'Tour the USA.' That's all it said. But I laminated it and stuck in on the dashboard of my truck, the bathroom mirror, and on my desk at work.

Fast forward to the present, and my wife and I are eighty percent through our trip, 50 states in 50 weeks. We're touring the USA on a motorcycle, and I can assure you it has been both rewarding and challenging. We crashed in snow last May in Denver, and spent a harrowing

night riding through the destruction of Hurricane Sandy in November. Yet what an adventure.

Wouldn't that new car, cabin or jewelry feel that much better when you've worked for it? I can assure you that after forty-one years before achieving mine, it's been worth it. Don't give up. Visualize it. Earn it. Work for it. And some day you'll reap the reward.

ABOUT THE AUTHOR

Kevin B Parsons is an entrepreneur, author, motivational speaker and motorcyclist. He's started and operated nine businesses and purchased one. He and his wife are touring America, riding a motorcycle with a pop-top tent trailer. He blogs every day at: <http://www.50statesin50weeks.com> Contact him at kparsons901@aol.com

PICTURED ABOVE

Kevin is 80% through his trip of traveling 50 states in 50 weeks.

LESSONS FROM A SPORTS BETTOR

Professional sports bettors make the most money betting sports when they perfect four key skills, and so will you. After learning and practicing these skills for more than thirty years, I discovered that these same skills apply to everyday life as much as they do professional sports betting.



Skill #1 Bet With Your Head, Not Over It

This is good sound advice. Thinking with an objective and open mind void of emotion is not only logical it is also profitable. Emotions cloud judgment. Check your emotions at the door when it comes to making money. Simply follow a model that works and stay the course.

Skill #2 Pick Your Spots, Spot Your Picks

Patience is a virtue and good things happen to those who pick their spots. It is true. In my business of professional sports betting, the Star Spangled Banner is played every day and there is an opportunity to make money every day. It certainly pays to be selective and pick your spots. It is not how many you play, it is how many you win. Before you BET it, make sure you GET it. Be very selective and find real value before investing your hard earned money.

Skill #3 Money Management

In the world of professional sports betting, the idea is never to risk more than two percent of your bankroll on any one play. This is a great rule to live by. Professional sports bettors making their living picking winners ATS (against the point spread) have a goal of hitting 55 to 60 percent winners. They understand that 52.4 percent is the breakeven point. Please

DID YOU KNOW?

World-wide, soccer is the most wagered on sport. However, football and basketball are the two most popular betting sports in the USA.





keep this in mind. You would never risk 100 percent of your retirement on something if you knew that when making your best bet there is a 60 percent chance of losing. Money management skills, or lack thereof, have been the downfall of most sports bettors. They allow their egos to get in their own way. Some think that because they have lost 4,5, or 6 bets in a row, it is not possible to lose the next bet. Yes, you can. (You can imagine how I know.) You have a memory of what has happened based on your streak of bad decisions but the teams involved don't. The betting proposition involving a point spread is to present a 50/50 chance of winning with the sports book taking 10 percent of the losses. If you have lost 6 bets in a row, bet number 7 proves like all the others a 50/50 proposition. It's the same in real life. If you are having a streak of bad financial luck based on bad decisions, it is time to do something differently.

Skill #4 Shop for Key Numbers

You can offset the house advantage by shopping and getting good numbers.

Why lay 3 points with the 49ers when across the street you can lay 2 ½? You might wonder, what is the big deal? It is only half a point. It is a big deal! A little advantage goes a long way. Fifteen percent of all pro football games are decided by 3 points. Last year it was 18 percent. Just like in everyday life, there is a fine line between winning and tying, losing and tying, and winning and losing. Respect your money and it will respect you. The little things do count and the small amounts add up to big amounts. Watch your daily spending. Most unsuccessful sports bettors know just enough to get themselves into trouble. Arm yourself with knowledge and remember "Before you BET it, make sure you GET it".

By implementing the 4 skills of a professional sports bettor in your every day finances, you are already on your way to making more money.



ABOUT THE AUTHOR

Scott Pritchard has been a professional sports bettor for 30 years. He is the host of the weekly LIVE TV show The Odds Couple seen every Friday at noon PST.

He has been featured on ESPN radio, Fox sports, and most recently, the Huffington Post sharing sports betting information.

Check him out at:
www.PritchardsPicks.com
www.Vegasinsider.com

W

ith the economy like it is and the world in chaos, most of us could use a little luck. Some people are just born lucky. Others make their own luck.

Lucky people are usually the ones who expect something good to happen and who are open to possibilities. When the world gives them lemons, they really do “make lemonade.” People who never seem to have any luck are the people who are busy finding out what’s wrong in life and spending time complaining about it. Lucky people are creative people who keep their eyes and ears open.

“ Many people think I am very lucky. Yes, often I am in the right place at the right time. But I’m the one who decided to be there.

When my business partner and I saw that a large seminar company that we were working with didn’t have any product on the table about “Creativity,” we offered to write a book on the subject which they could sell in the back of the room at their seminars. They liked the idea and “Conquer the Brain Drain: 52 Creative Ways to Pump Up Productivity” became a reality. We retained the international rights. Then we took a couple of cases of the books to South Africa, hosted a breakfast at a lovely hotel, invited some important people to attend, including a publisher

WITH A LITTLE BIT OF LUCK

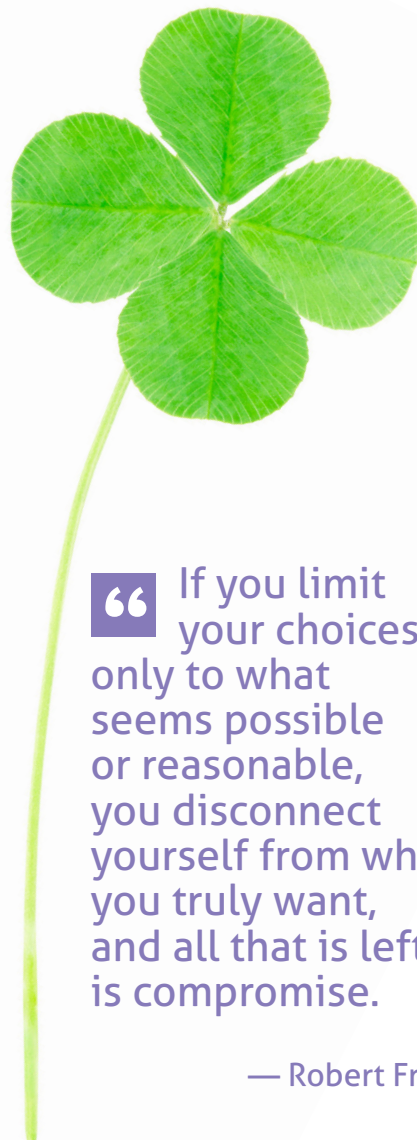
BY JUDI MOREO

who liked what we had done and bought the book for the South African market. A new cover, a new title and lucky us, we had another book, “Ignite the Spark: 52 Creative Ways to Boost Creativity,” published by Penguin Books.

Many people think I am very lucky. Yes, often I am in the right place at the right time. But I’m the one who decided to be there. When I wrote “You Are More Than Enough,” getting it published so quickly was really good luck. Attending the Las Vegas Writers Conference where I knew publishers and agents would be was a decision, not luck. Presenting my idea to several of them and following up with the ones who showed an interest was sheer determination. Taking the summer off from making money and spending fourteen hours a day finishing the book was hard work. The book came out in the fall and everyone said, “Aren’t you lucky you found a publisher so quickly?” Yes, I was. I am also lucky that my publisher believes in me and promotes me. I contribute to that by being dependable and promoting my own book at every opportunity. When Stephens Press also offered to publish the matching “Achievement Journal,” I was again very lucky. Another great product was born! It had only taken me twenty years of designing and redesigning, using and reusing that journal until I had built a fabulous success system that others could benefit from and create their own success.

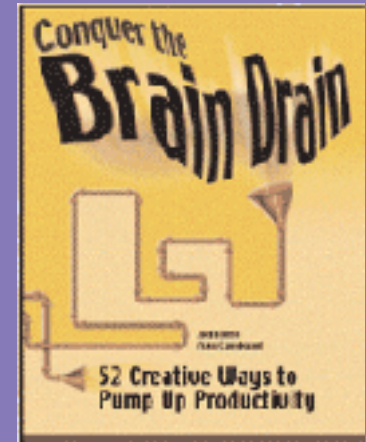
We are all presented with opportunities. Some of us see

the possibilities and act on them. Others don’t see the possibilities and therefore nothing good comes out of the situation. Some of us get an idea and work toward the fruition while others give up along the way. We actually have far more control over our luck than most people realize. If you expect to win the lottery, you’d better buy a ticket. With a little bit of luck, one day, you’ll win!



“ If you limit your choices only to what seems possible or reasonable, you disconnect yourself from what you truly want, and all that is left is compromise.

— Robert Fritz



Are you using your creative energy to make your business more successful? Conquer the Brain Drain is about tapping into the creative wellspring we all possess. If you’re on a team – or especially if you manage one – learning to think creatively and teaching others to do so will boost productivity, improve morale and inspire your team to greater success.

Short deadlines, downsizing, increased expectations and the need to do more with less all contribute to “status quo” thinking. Solving business problems and generating new ideas and strategies can’t be accomplished using the same old brain-draining methods. If you keep doing what you’ve always done, you’ll keep getting the same old results. If you want to build an innovative, creative, problem-solving team, then you need a new approach.

[CLICK HERE TO ORDER ONLINE!](#)



THE SECRET TO GETTING WHAT YOU WANT

The secret to getting what you want is to believe it's possible. But how do you believe it's possible if you are unsure?

First, find out everything you can about what it is you want to have, to do, or to be. Do your research. Find out what parts might be easy, what might be hard, what might be good, and what might be bad. The more you find out, the more uncertainty you eliminate. This will help to alleviate your fears.

If you are still unsure, sit down and figure out what it is about your ideas and goals that makes you hesitate. Do you feel like you just don't have the education or the skills necessary? Do you feel you lack the interpersonal skills to get along with people?

Maybe you feel you don't have the work experience, the time, the money, the energy or the resources.

Give Up the Fear

Let's face it, the only thing that's really holding you back is fear... the Fear of Failure. Believe me; we ALL suffer from it at one time or another. We all have thoughts like, "Oh, I couldn't do that. I might fail and then where would I be? Look what I will have given up to try something new and if I fail, I'll have nothing. I won't be able to support my family, myself, or pay my bills. Besides, what will people think?" Sound familiar? Let me assure you,

YOU HAVE NOTHING TO FEAR! You can BE, DO, and HAVE anything in life that you want. What do you dream about? A great relationship? A bigger house in a better neighborhood? A luxurious vacation each year? A job that's fulfilling? A new car? It's all within your reach, no matter what your situation is now.

Thinking About Staying Behind

When we have a fear of failure, we are putting our energy into failing. We become what we think about – so if fear of failure is always on our minds, what are we most likely to attract into our lives? You guessed it – FAILURE! We are concentrating on failure and therefore, directing our subconscious mind to make us fail. When we think about our failures on a daily basis, we are simply rehearsing our upcoming results. Do you often find yourself thinking, "I can't do it because I'm not smart enough, attractive enough, educated enough, or thin enough?" Do you concentrate on the things you don't have or can't do such as, "I don't read music, speak another language, drive a car or know how to golf?" Negative. Negative. Negative. "I can't." "I'm not." "I don't." You've rehearsed this long enough. You might as well go ahead and finish the whine. "Everybody hates me. Nobody likes me. I'm gonna eat some worms and die." At some point, you must stop worrying about "being enough" or what people think and just get on with it. Accept the responsibility for your own success and determine to move forward from this point on!

When I was a young woman, my mom pointed out to me there is nothing wrong with failure. You sometimes have to do it in order to succeed. Here is the example she gave me: "When you were a child, you learned by trial and error. When you were learning to walk, it was not a game. Neither was it a test which you could pass or fail. It was skill building. You were learning a skill that you would need throughout your lifetime. If you fell down, no one said, 'That's it. You had one chance and you messed up. You get no more chances. Stay down.' No, when you fell down, we encouraged you to get up and try again. Then one day, you did it all by yourself. That's how it works. You try. You fall down. You get back up. You fall again. You get back up again and again until you get the result you want."

There's nothing written in the rule book of life that

says you get one try and only one. Persistence is, in fact, one of the attributes of most successful people. Persistence means to go on resolutely in spite of opposition. It also means to go back and be willing to change things. You must decide what you want and then go after it. You can modify the process until you get the result you want. If you keep doing the same old thing in the same old way, you'll keep getting the same old result. If you want a new result, you must do something differently.

What Will Other People Think?

Most of us have been taught we should be concerned about what others think about us and we should seek their approval for all we do. We hear a little voice in our heads yelling, "If you fail, you'll look like a fool."

When I was in high school, I didn't try out to be a cheerleader because I was afraid I wouldn't be as good as the other girls and wouldn't get selected for the squad. There it was --*my fear of failure*. In my mind, if I was rejected, it would mean I failed. So I decided it

would be better not to try at all than to try, fail and look like a fool. The sad part of this situation is that with my energy and enthusiasm (not to mention my loud mouth,) I'd have made a great cheerleader. Would my life have been different if I had been a cheerleader? I will never know because I was too afraid to try. I'll bet you can look at your life and remember times when you were too afraid to try. We've all wondered about how our lives might be different now if we had taken a few more chances instead of succumbing to the fear of failure.

What's wrong with failure anyway? Why do we let it stop us from doing, achieving, and having what we want? Failure just means you've discovered one more way that doesn't work. Thomas Edison worked for more than a year and a half to create a better, long-lasting light bulb so it could be used in a mainstream application. During that time he found 9,999 ways that didn't work. If he hadn't persisted, you might be reading this by candlelight! If you try and still don't get the result you want, it simply means you were willing to risk, it may take a little longer

than you expected, perhaps your goal was unreasonable, you have to do something differently next time, or you have an opportunity to start something new which is more suited to you.

Wouldn't it be wonderful if we could just overcome this fear? We know there's always a chance we will fail, so why worry about it? Everyone else has the same chance of failure as we do. We are not the exception to the rule but we will never succeed unless we try.

Life is an Experiment

In life, we try one thing, it works. We try another, it doesn't work. Instead of letting it paralyze you, do some self analysis. What went right? What went wrong? What went right that could have gone wrong? What other possibilities are there? Then do something differently. Be deliberate and take reasonable risks. Break down the process into smaller more manageable steps. Put the proper effort into achieving your goals and go after what you want. Keep on trying until you get the desired result.

When you have a goal, a dream or you see an opportunity but you need help to get what you want, let someone know. People will help you if you ask them. If they don't know you want something, they will sometimes give it to someone else. Be clear. Don't just drop hints. Other people can't read your mind. They don't know what you dream about or what you'd like to become. Ask for help and accept it when offered.

(Excerpt from You Are More Than Enough: Every Woman's Guide to Purpose, Passion, and Power. Visit: <http://youaremorethanenough.com> for more information.)



HAVE YOU EVER FELT STUCK?

Have you ever been stuck? Felt like no matter what you do, you just can't get ahead? Do you ever think you should be more successful by now? Are you struggling with finding your life purpose? Are you disappointed and discouraged with where you are or where you seem to be headed? Do you feel like you were created for something more, but don't know what?

If so, let Judi Moreo be your coach and mentor. Judi will provide the tools and techniques you need to achieve your desired results and she will hold your hand through the process. She will work with you to design a program specifically for you to take you from where you are to where you want to be.

Not only will you receive guidance and feedback, you will benefit from Judi's extensive background in leadership, management, image, presentation skills, and service. Her insights and guidance will help you become who you want to be and present yourself as you want to be seen.

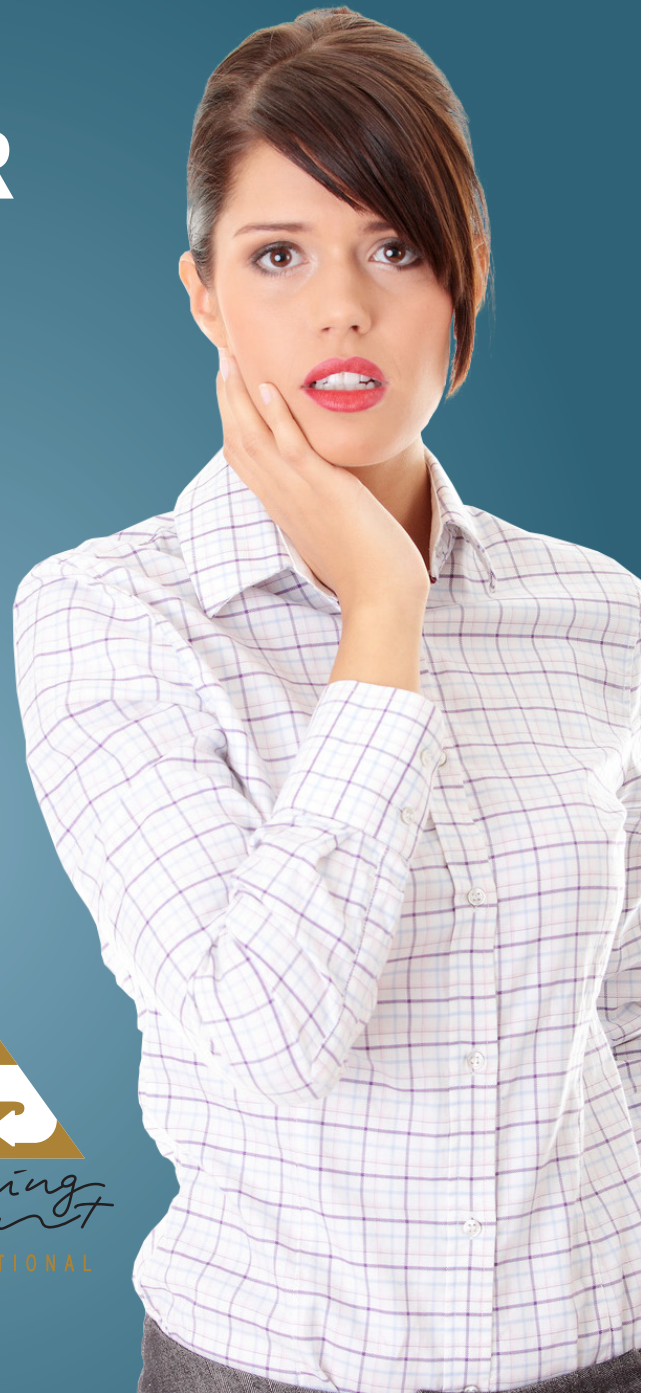
For more information, call Turning Point International at (702) 896-2228 and speak with Judi personally about the possibilities for you.

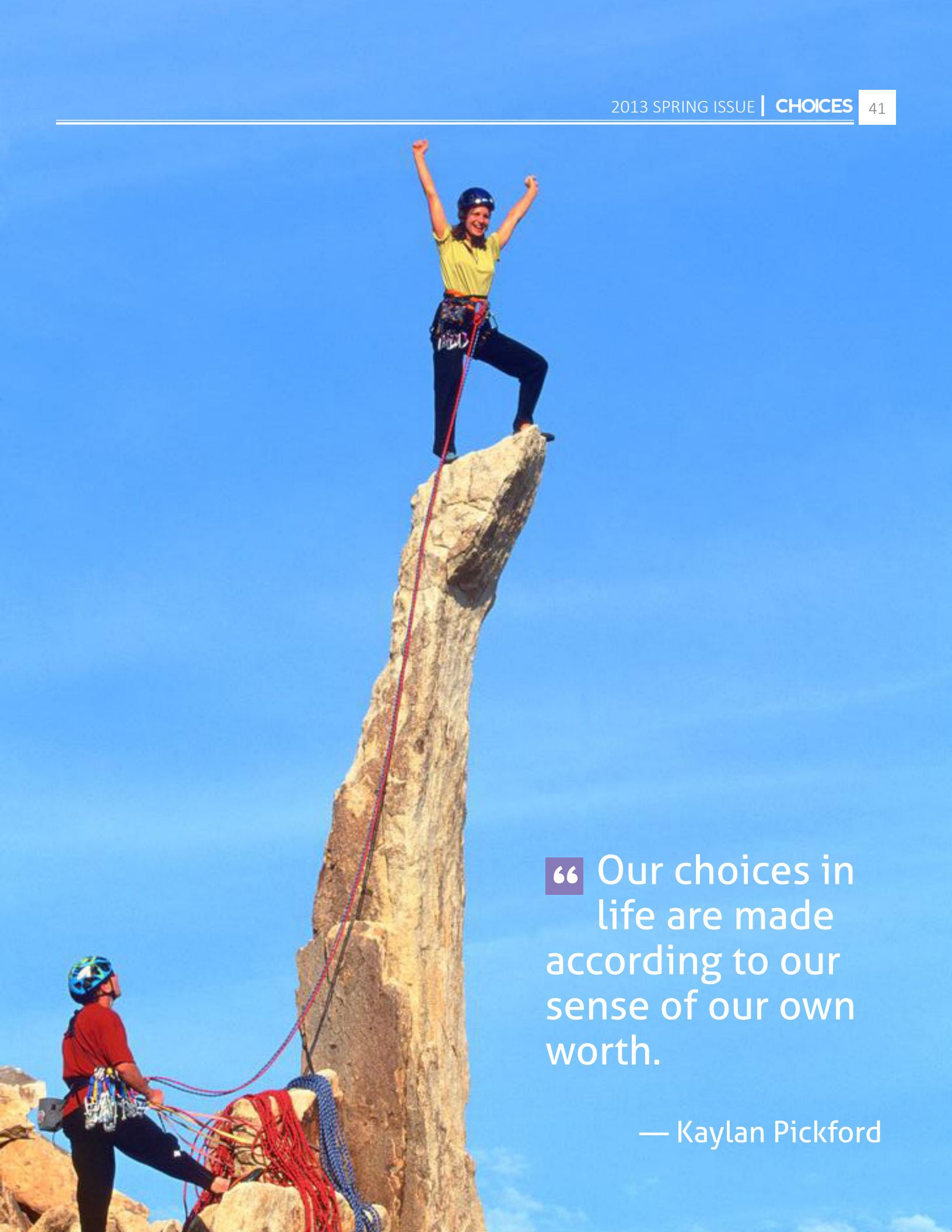


As an international business leader, Judi knows first-hand what it takes to be successful. She has owned and operated businesses in both the United States and South Africa. In addition, she has spoken, consulted, and presented both keynote speeches and training programs in 28 countries on four continents.

Judi is an accomplished author with 10 books to her credit, several of them award-winning best sellers. She has been a journalist, model, finishing school and model agency owner, a professional speaker, a corporate executive, an entrepreneur, a consultant, and a cancer survivor.

Around the globe there are many men and women whose lives are a testimony to Judi's personal and professional success. It is no wonder that she has a collection of awards, but to her "life is not about awards. It is about the reward of making a difference in another person's life." And that she has done over and over and over again.





“ Our choices in life are made according to our sense of our own worth.

— Kaylan Pickford



SHEDDING A LITTLE LIGHT

By now you have probably heard that you can save some money on your utility bills just by changing out some light bulbs. But you are still a little skeptical. “Just how much money could I save?”, you wonder.

Adiva is always looking for ways to better their personal environment while still watching the budget. Here are a few tips and tools to do just that! Most are relatively simple and quick, so let’s get started!

By now you have probably heard that you can save some money on your utility bills just by changing out some light bulbs. But you are still a little skeptical. Just how much money could I save, you wonder. So I am going to provide you with the formula, and a way to see how quickly the investment in compact fluorescent bulbs can pay off for you.

Say you have a typical 4 light fixture in the bathroom. We will assume that you have four 60W bulbs in the fixture.

The following calculation can show you just how much these bulbs are costing you for every hour that they are burning.

Cost per Kilowatt-Hour x Wattage of Appliance / 1000 x Hours Appliance is Running

Cost per Kilowatt-Hour (according to my bill) = \$.1129
 4 X 60W Bulbs = 2400W
 Divided by 1000 (Kilowatt is 1000 watts) = 0.2709
 Multiplied by the Hours it is running or on = 4

Cost per Kilowatt-Hour multiplied by wattage divided by 1000 multiplied by the hours it is on = cost per hour.

Electricity is billed by the power company based on kilowatt hours.



INCANDESCENT
 Did you know that a 120 watt incandescent light bulb uses 75% more energy than it’s fluorescent counterpart?

Simply multiply the cost per kilowatt-hour by the wattage of the appliance. My utility company bills at .1129 cents per kilowatt hour. Then divide by 1000 to convert it to watts, since a kilowatt is 1000 watts. Multiply that by the hours that the appliance is running. The cost for those four 60W incandescent bulbs in one hour is \$0.27. Let's say that you turn that light on for 4 hours per day. (It is in the bathroom, after all.) Multiply the cost per hour by 4. Your daily cost is now \$1.08.

\$1.08 doesn't sound like that much money, does it? Now let's figure out how much you spend in an average month. We will use 30 for the number of days in the month, although some have more, some have less, and some months have 30. Multiply the cost for the four hours by 30 days, and the cost has just gone up to \$32.52. All for only 4 light bulbs that you only turn on for 4 hours per day.

Now let's see how much we can save by replacing those 4 incandescent lamps with compact fluorescent lights. The fluorescent lights will be just as bright but use less electricity, so they will use fewer watts. Watts is simply a unit of measure for electricity consumption or use.

Cost per Kilowatt-Hour (according to my bill) = \$.1129
 4 X 14W Bulbs = 56W
 Divided by 1000 (Kilowatt is 1000 watts) = 0.00632
 Multiplied by the Hours it is running or on = 4

Now, those four bulbs are costing you less than \$0.03 per day. The cost per day for the same 4 hours is now \$0.025 and the cost for a month is \$0.76. You

have just saved \$31.76 per month on your utility costs!

But, you tell me, compact fluorescents cost so much more than incandescent! So what is the real savings?

These bulbs cost \$11.97 for the pack, and you will need two packs for a four light fixture.

The incandescent bulbs cost \$4.97 for the pack, and you will need two packs for a four light fixture. So the cost difference between the bulbs is \$7.00 per pack. In the first month your savings drop to \$30.39 per month, but they go back up to \$37.39 for each month that the bulbs last. The incandescent light bulbs will last for approximately 3,000 hours or 2 years. The compact fluorescent bulbs will last for approximately 7 years.

In one year, with just changing the bulbs, your energy consumption just decreased \$386.37! Over the course of seven years, you will have saved \$2,704.60! Wow! Just by changing some light bulbs!



ABOUT THE AUTHOR

Pam Burke Tyler is a long time resident of Las Vegas. She is a graduate of the Operating Engineers apprenticeship program, where she learned many of her "hands-on" skills. She later taught at the apprenticeship for several years. She is currently Assistant Director of Facilities at the Silverton Casino. Prior to the Silverton, she was the maintenance manager at the Bass Pro Shop in Las Vegas.

Pam is the Secretary for the Nevada Professional Facilities Managers Association, the Education Chair, Community Liaison, and chairs the parade committee.

Pam is currently writing a book on home repair. You may visit her blogs on her website at www.homerepairediva.com. Visit her there for more information or visit her Facebook page.

FLUORESCENT

Did you know that a 30 watt fluorescent light bulb produces as much light as it's 120 watt incandescent counterpart?



A FINAL NOTE FROM JUDI MOREO

CHOICES MAGAZINE
SPRING ISSUE 2013

Things happen for a reason and we get through them as best we can. Hopefully, we learn from everything that happens. We are who we are because of all that has gone before and all of the choices we have made. We made the best of things as they were, with the knowledge and skills we had at the time. As we grow, have more experiences and learn more lessons, we are able to make different and better choices. We need to have faith that we will learn to make the choices that will get us where we want to be and obtain the success we desire.

We can begin to live a new life any day we choose. It doesn't mean our old lives go away. It means we've started down a new path. Developing new beliefs isn't always easy. We have to commit to it. We have to work at it every day. Like any other journey we may take, we will come across roadblocks, dead ends, and detours. We may even run out of gas. But we have the power to make the choice of which direction we will take and whether or not to complete the journey.

Life is a succession of choices. You have the ability to choose. Don't choose to spend your life wallowing in negativity, failure, ignorance, poverty, shame, or self-pity. Choose instead to let go of old hurts and old belief systems. Choose to raise your sights, develop new belief systems and reach for the success that you desire. Choose confidence, peace of mind, contentment, fame and/or fortune. Choose to navigate your path wisely and you will meet with a success you never believed possible.

Judi