

# Lighten the Load<sup>SM</sup>

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## The Road to Financial Freedom

### Step 10—Inside Out

Attitudes and beliefs about yourself and money determine the road to financial freedom. Real changes occur from within, not from external factors. As Henry Ford once said, "If a man tells you he can or cannot do a job, he's right."

Thoughts create your reality. But, you cannot expect positive results without taking action. Wishing, no matter how powerful, never made anything happen. Being willing to take a risk makes a difference.

Thoughts lead to action, but not all actions are the same. Some actions are effective and some are duds. Yet, you must keep trying because results happen with action. If you take ten action steps and only three work, then you are still three steps ahead.

Fish lay thousands of eggs. Only a small percentage of these ever hatch. Yet, there are still a lot of fish in the oceans, lakes and streams.

Remember this: Although you cannot control everything, beliefs and action put you on the road to financial success.

## Simplify... Mindful Space

Irresistible attraction is the phenomenon of being magnetic—letting things come to you rather than running around trying to seduce them. In order to be more attractive (that is, attractive as in magnetic) you need to allow enough space for the new to come into your life—make room in your file cabinets for new clients, make room in your closet for new clothes, make room in your financial accounts for more money. In the process of making room you set the stage to attract what you need and want.

We are all familiar with the concept of space when we meas-

ure distance or capacity—the extra room in the closet, file cabinet and computer hard drive.

The reference of space works well with those things that are measurable. But how about the space in your mind? Preventing your mind from becoming overcrowded and constantly occupied will allow more space to listen, appreciate and fully comprehend what is happening around you. Hear the sound of a barking dog, a train whistle or what is being said by a person talking to you. Hear the silence and appreciate the peacefulness.

Appearances deceive. Although, you

may think you appear attentive, it is difficult to attract if your mind is in a swirl and you feel overwhelmed. What can you do to create space in your mind? Take a walk, exercise, play solitaire, meditate or make lists? It does not really matter what you do, just do something that is relaxing and rejuvenating.

Schedule time for creating space in your mind and do it regularly. You are not goofing off when you take a break. Look at this time as if you were defragging your hard drive to keep all your programs running efficiently. You are creating valuable space in your mind. That is attractive.

## Make a Difference... Positive Thinking

Ralph Waldo Emerson once said, "A man is what he thinks about all day long."

Roman philosopher, Marcus Aurelius, stated, "Our life is what our thoughts make it."

Norman Vincent Peale said, "You are what you think."

James Allen wrote a book on positive

thinking and how our thoughts determine the extent of joy we experience each day.

Dale Carnegie in his book, *How to Stop Worrying and Start Living*, stated we need to be concerned about our problems, but not worried.

Do your thoughts cloud or brighten the

day? You will make a huge difference in your life when you refocus the lens of the camera of your mind. Thoughts have power over the mind and body.

Peace of mind and the joy of living depend not on where you are or what you have, but solely upon your mental attitude.

# Simplify... Organize... Lighten the Load



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**"Now is no time to think of  
what you do not have.  
Think of what you can do  
with what there is."**

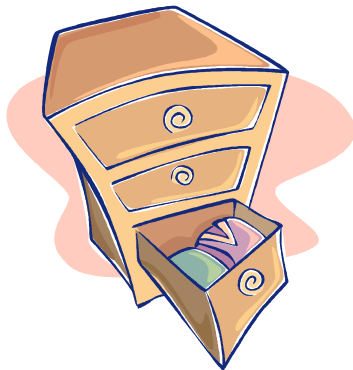
Ernest Hemingway  
1898-1961

## Get Organized... Photos

With the approaching holidays, consider using photos as gifts for family and friends. This is an opportunity to share special moments and treasured stories. Here are a few ideas that will help you to organize that never ending supply of photos.

- Gather a few photo boxes to have a place to put wayward photos as you discover them.
- Label the index by person's name, event, special occasion, or year.
- Review your photos to decide which ones will make great gifts.
- Frame the best of the best.
- Use a collage photo frame to display several photos.
- Have enlargements made to use as wall art.
- Assemble an album or create a scrapbook.
- Make your own cards.
- Build a shadow box with photos and treasured items.
- Use photos for specialty items—mouse pads, coffee cups, tote bags, T-shirts...
- Create a video with specialty software programs such as Microsoft Digital Image or PhotoStory3.

## How to... Organize a Drawer



If you are not mindful, drawers will accumulate overflowing clutter. For the next few weeks, schedule time to organize your drawers. Choose a drawer a day and you will be amazed at how easy it will be to stay organized when your drawers are at their best.

- Dump out the entire contents.
- Grab the vacuum cleaner or wet rag to clear out all the leftover crumbs, sawdust and minute items clinging to the crevices.

- Rummage through the pile and remove all items that belong somewhere else.
- Discard the trash, unwanted, unloved and broken items, and anything else that is unidentifiable.
- Sort the remaining items keeping like things together. Will they fit into the allotted space?
- Determine if you will need individual containers to separate items within the drawer. Utilize small boxes or baskets to

hold loose items in place.

- Carefully check the available drawer space with the items to be stored. Think ergonomics — that is body movement for maximum comfort and utilization of energy. No reaching, twisting, turning or leaning over items to retrieve things from inconvenient areas.
- Designate specific drawers for the items to be stored. A place for everything.