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**Where's The Map, I Think I'm Lost!!**

**By Jill Lambert**

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How many times have you begun the year with grand ideas of things you needed to do? The calendar changes a little bit, and we have this sense of a new beginning. You know what I'm talking about, those silly things we call "New Year's Resolutions".

"New Years Resolutions", okay I confess I've made a few in my lifetime too. And, it always seems I can't remember them on January 5th!

What if there was a way to get you on the right path on January 1, and keep you there year after year? Sounds too good to be true, right? Well it's not. I know you've heard this before, but here it goes again. We all need to have written goals.

A written goal is not just an idea in your head. It's not a dream or a wish. That's not the kind of goal we're talking about. Take the hopes and good intentions out of your mind, and analyze what you can realistically accomplish. How much hard work and determination are you willing to expend?

Working hard and setting goals applies to you, no matter what your situation. If you are a parent that needs to begin a savings plan for your child's college education, you need goals! If you are interested in buying your first home, or maybe upgrading from the home you have, you need goals! If you're just getting starting, or are an online pro in marketing a product on the internet, you need goals! Goal setting is a must to get you on the right path! Think of your goals as your road map!

I bet you can't tell me the characteristics of what a goal should be. Let's take a look:

1. It should be USEFUL. Think of you goal as a bridge, a way to get from where you are, to where you want to be.

2. It should be TIME-LIMITED. Each phase of your goal needs a deadline. Without a deadline, you'll keep traveling the same road, probably the one you're on now.

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3. IT should be SPECIFIC. Don't say, "I want to go to San Francisco." Say, "I'm going to San Francisco, and the first thing I need to do is get on I-40 and travel west."
4. It should be MEASURABLE. If it isn't measurable, how will you gauge your progress? Determine how far you'd like to "travel" each day. Set a specific goal for how many "miles" you'll cover.
5. It should be CHALLENGING. Pushing yourself and continuing to grow is a wonderful feeling. Do things you thought you'd never do before, you'll be amazed at the adrenaline rush you'll get!
6. It should be ACTION oriented. State all of your goals in an active sense. "I will do....."
7. Finally, it must be ATTAINABLE or REALISTIC. Do you have, or can you get the skills necessary to reach the goal?

We've covered the characteristics of goals with the exception of the most important part. You have to write them down. The difference between a goal and a dream is seeing it on paper.

You'll be amazed how clear things will be to you when you see them on paper. I'm not sure of the science behind the difference of just thinking about something, and putting a pen to paper. They say it has something to do with the sub-conscious, but I know it works!

If you're really serious about establishing goals for yourself, check out this website:  
<http://www.goalpro.com> This is a really neat software that will help you establish your goals, and keep you on track.

As you go through the next couple of days see if you can remember your "Resolutions" from last year. I'd make a pretty high wager you can't. Use the information in this article, and next year you'll be sending me an e-mail telling me what wonderful things you've accomplished! Happy Goal Setting.

Jill Lambert is the publisher of Kidz Plan Newsletter, a bi-monthly publication aimed at helping people reach their financial goals. To subscribe to this inspirational newsletter, please visit:  
<http://www.kidzplannews.org>

### **Map to a Gold Mine – Could You, Would You?**

**By Gary Simpson**

#### **"Map to a Gold Mine – Could You, Would You?" by Gary Simpson**

If a total stranger came up to you and said: "I've got a map", what would you think?

Would you be intrigued or would you think he was nuts? What if he added: "It's a map to a gold mine." Would that get you interested?

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What if he said: "I'll sell you the map."

There are many unknown quantities in the above scenario. In other words, there are a number of things that you need to know about the man and his map. Here are some considerations:

who is this man?

does he have credibility?

why is he offering you his map?

does the mine still contain gold?

who else has he offered his map to?

These are just some questions you might ask about the man, his map and the gold mine.

But let's assume that the man, the map and his gold mine are genuine. What else would you need to know?

where is the mine located?

how difficult will it be to extract the gold?

Let's also assume that the mine is able to be accessed and the extraction process is not cost prohibitive. When you have ascertained that everything is genuine, what would be your next question?

how much does the map cost?

Let's now assume that the map is affordable. Just for instance let us say that the map will cost you \$20,000. If you knew you could mine the gold, recoup your money and start making a profit, would you pay the man his \$20,000 asking price?

In the back of your mind is there a little voice saying "where's the catch?" Of course there is. However, let's also assume that there is no catch. What would be the only thing holding you back from taking advantage of this fantastic offer?

There is only one part of the equation missing. It's you. Can you make the process work? What do you need to do to mine the gold?

What do you need to know about yourself? If you had the map, could you do anything with it? Would you do anything with it? Would you be prepared to pay the man for his map? Would you be prepared to part with the \$20,000 for the map? Is the price too high for you? What if it was \$10,000, or \$5,000 or \$2,500?

On the other hand, would you deny yourself the opportunity because you were concerned that you were giving the man money for just a piece of paper with a few lines and directions on it.

The question I really want you to think about is this – how much are you prepared to pay in time, money and effort for information that can enable you to improve your life?

Studying subjects such as motivation, self esteem and personal development could be just the map you need to find your very own gold mine.

**About the author:** Gary Simpson is the Course Co-ordinator for the "Life, Journey, Destiny – Personal Development Home Study Course" and the author of "How to Stop Wasting Your Life and Start Getting

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What You Want". His email address is

. The website containing this article and

others is located at Motivation & Self Esteem for Success.

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Gary Simpson is the Course Co-ordinator for the "Life, Journey, Destiny – Personal Development Home Study Course" and the author of "How to Stop Wasting Your Life and Start Getting What You Want". His email address is

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