

Get MAD!

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**Get MAD!**

**By Bob Davies**

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Everyone falls somewhere from 0 to 100 in terms of their commitments to their health, business and personal lives. Let's look at this from a business standpoint. What type of a person would have a low level commitment to the results that they achieve?

Many times, this is a second income producer. This person has a spouse who brings in a great income. They have school children who come home from school at 3:00 pm. They are not going to be out doing presentations, sales calls, etc. after 3:00 pm. They are not going to work evenings or weekends. These people basically want something to do, a place to go, and people to complain with.

Now let's look at someone with a very high level of commitment to the results that they get in their business. The profile of this person might look like this– a single income producer who has a very high overhead. This person has two children going to college. They suffer from what's called mal-tuition! This person has a mortgage payment, health insurance payments, and car payments. They must make several thousand dollars a month just to pay their bills. They see a totally different world than the low committed person. They will come in early, work late, work weekends, and do whatever it takes to be as successful as they can.

Now, if you are like me and I know I am, we will have a tendency to compare the two and to judge that the high commitment is good and the low commitment is bad. Having a low or high commitment level in a persons' health, business or personal life is not good or bad. Each person has their own unique set of circumstances and motivational levels that determine what they commit to.

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Here is my definition of elite performance. See if you can agree.  
I would call you an elite performer if met this criteria:

Regardless of how high or how low your commitment level is, if you do what you said you would do, and if you achieve reasonable results for your efforts, then I would call you an elite performer!

Let's apply the above definition. Under those criteria, can a low committed person be considered to be an elite performer? The answer is yes! However, we need to give up a traditional American management myth of evaluation by ranking. Ranking is not

relevant. Ranking doesn't tell you the entire story. All ranking shows is that one person did more than another. Ranking doesn't take into account motivational levels, commitment levels or personal circumstances.

Several years ago I was the keynote speaker for RE/MAX Real Estate of Canada, the number one real estate company in the country. Prior to my presentation, they honored the top sales person in the entire company who had 16 million in sales when the average production was 1 million.

That is not why I would have brought that person on stage. I would have recognized and honored that person not because they did more than anyone else. I would have honored that person if their goal was 16 million and they did 16 million. Likewise, I would have also brought up to the stage the part time housewife, single parent with two school age children, who had a goal of 3 million and did 3 million. I would have honored her with the same level of recognition as the 16 million producer because I'm not comparing individuals, but rather honoring a code. The code is I do what I said I would do!

Now, here is a statistic related to that. Only 2% of the population is actually making a plan and then having it turn out the way that they planned. Their circumstances, priorities, interruptions, and distractions, basically, the realities of their lives, pull most of the population away.

What about the top 2%. They have circumstances and distractions as well. They also have focus. They handle all of their priorities, interruptions, etc. and still do what they said they would do.

What's different about this 2%? I wanted elite performance. I

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wanted the life of my dreams. I wanted to be in love, to be healthy and to be wealthy. I wanted to be a 2% person. Before I made a commitment to be in that top 2%, I wanted to make sure that I wasn't just chasing some type of a pipe dream.

I asked myself this question. Is there anything different about that 2% that I can't control? Are they more intelligent? Are they more motivated? Do they work harder? Are they more educated? Are they more talented?

The answer is a resounding NO! Calvin Coolidge is famous for saying that education alone is not the difference. The world is full of educated derelicts! Talent isn't the difference. There are many very talented people who are very unsuccessful.

Then what is the difference?

The behavioral researchers all agree that the only difference, the major difference of the elite performers and everyone else is one word, ATTITUDE

I didn't believe this when I first heard it. I kept thinking, don't give me this Polly Anna positive thinking stuff. You're telling me that the only difference between the elite performers and everyone else is the way that they think! I didn't buy it!

Here is a question that will tell you whether you believe this or not. Imagine you were to lose all of your possessions. Do you believe that you would get them all back over time? If you said yes, ask yourself how do you know and notice your response.

You might be thinking, well, I did it once; I'll do it again (attitude!). Or you might be thinking that you have a standard, that this is what you expect for yourself (more attitude!)

It is absolutely true, that your attitude determines the results in your life. Norman Vincent Peale was famous for saying, "You are your most dominant thought!"

I remember thinking how can that be true. If that was true, when I was 16, why wasn't I a woman? I have always had the point of view, don't give me philosophy. I'm looking for scientific proof.

Here is the science that explains the concept of manifestation;

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your most dominating thoughts become reality.

Every thought that we have is an electrical impulse that creates the release of chemicals. These chemicals are real and can be measured. Our thoughts are real and can be measured. These chemicals have a charge and we do attract to ourselves what our dominating thoughts are.

This can be a blessing or a curse. For me, for most of my life, it was a curse. My most dominating thought was poverty!

I am the only person in my family to ever graduate high school. I lived in a single parent household. My mother never graduated. My older brother got involved in drugs and never graduated. My younger sister also was involved in drugs and never graduated. I got lucky. I got involved with sports. I had a coach who held me accountable to setting goals and taking actions.

Yes, your attitude dictates the quality of the results in your life. This is very good news. What this means is that

if we can figure out what the attitudes are of the elite performers, then we can take on those attitudes and we too, will enjoy elite performance. I only have one more question. Can we change our attitudes? The answer is yes and I'm living proof of it!

At one point in time I was forty pounds overweight, unable to maintain a relationship, and not making much money. Not a pretty sight! Much to my credit however, I didn't blame others. I took responsibility for my life. I needed help. I needed a mentor, a guide, someone who could steer me in the right direction.

I found what I needed through scientific research. That's right, scientific research. The first thing I needed to do to change my life was to get mad. MAD stands for Make A Decision! Sometimes it takes a significant event in our lives for us to finally make a decision to change. Imagine you are in a car accident and no one is wearing seat belts. Your passenger dies. That is a significant event that will be the catalyst for you to make a decision that for the rest of your life everyone will always wear a seat belt in your car.

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This reminds me of an old story. A man walks into a bar with his pet dog. The dog lies down in the corner and the man orders a lite beer (96 calories). After a few minutes the dog starts wailing in pain. The bar tender says,

There's something wrong with your dog.

Together they walk over to the dog and the bar tender says,

Look, your dog is laying on a board that has a nail sticking up from it. Why doesn't he get up and move?

The dog owners reply, "I guess he isn't in enough pain to come up with the energy to get up and move."

This leads to the question, where are you not in enough pain to take action? The next question is what price do you pay because of it?

Are you ready for really good news? I am about to unlock the secret of the elite performance attitude. All you need to do is duplicate this attitude in your life and you will have elite performance. This means that you will perform to the level you aspire to.

Here is the elite performance attitude:

I realize that I have limitations and that I can't do it by myself. I am far better off as a part of a team and I must compensate for my limitations. I realize that I will resist doing activities that I don't feel comfortable doing, and that I will resist, fear and avoid change.

I must have an intervention. I must compensate for my human resistances.

How do the elite performers compensate? They do this by presetting outcomes, in advance, with reinforcement and support. By Sunday evening, they have planned their time and predicted activities for the next seven days. Then they designate the difference between a promise and a goal. They make a list of the specific activities that they commit to do over the following seven days, and then they ask someone else to hold them accountable to take those actions. They place some type of a consequence on themselves if they don't take the actions that they promised they would. This

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can be a fine, the withholding of a reward, or a number of other accountability factors.

Try this this week. Commit one specific action to another person and put a fine on it if you don't complete the activity. You will be using the elite performance formula! Have a great week.

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### **Should I Save Mad Money For A Rainy Day?**

**By Nocita Carter**

Yes, this is a good idea! I know you want to know what is mad money? Well, a long time ago this term came about when a young lady went out with her friend to a party and her friend left her at the party with no way home. So, the young lady was mad with her friend that left her at the party and luckily for her, she had money stowed away in her shoe to take a cab back home. She thought to herself on her way home in the cab, that it was good that her mother had taught her to always have money set aside for emergency situations such as this!

Thank goodness, this young lady had the forethought to stash her mad money away so she could take a cab back home, since her friend left her in a lurch. Get the point? Having an emergency fund whether it be mad money or saved money is important for you to have. You say, how do I go about doing this? Well, you can read these tips to help you learn what you can do:

- 1) Set up a savings account specifically for your emergency fund or mad money fund. Whatever you want to call it, just establish one!
- 2) Deposit a certain amount of money on a weekly, biweekly, or monthly basis in your account. You may want to set up automatic deposits to your account via your payroll department. Or, you may want to have your bank automatically withdraw a certain amount of money from your checking account into your emergency or mad money savings account.
- 3) Try to save at least 2–3 months of your monthly salary to cover your bills for at least three months if you were to lose your job. This amount of time will hopefully allow you the cushion you need until you secure new employment.
- 4) The money you save in your emergency or mad money account should be used for household emergencies, personal emergencies or if you're no longer able to work. Don't use it for other expenditures such as bills, travel, etc... Get the idea? It's a savings account that you don't want to touch unless it's absolutely necessary!
- 5) Make sure the bank account you put your emergency or mad money into, is paying you the most

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interest you can earn for this account! Research as many sources as possible on securing the best interest rate you can get. Check with your bank, the internet, newspaper and other sources for the prevailing interest rate. You want to make sure your money can be accessed easily and quickly if you need it for an emergency!

By establishing an emergency or mad money fund, this will give you a better peace of mind if you need access to money when there is an emergency in your life. So, the sooner you start setting money aside for a rainy day, the better off you will be! Make sure the amount of money you contribute to your emergency or mad money fund, is realistic for your budget. Save as much as you can without upsetting your overall personal or family finances. So go ahead, get started today!

Nocita Carter is a writer and web designer that creates websites providing informative tips on various subject matter including personal finance tips on your personal finances at

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and your

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