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**How Much Risk Is Too Much To Take?**

**By Dave Carlson**

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The ladder was braced against the railings going to the basement. I started climbing up. I had to get to the ceiling and this was my Rube Goldberg way of doing it without having to put up scaffolding. I made it up two or three rungs before coming to my senses. It would be so easy for the railing to break and for me to go tumbling down the stairs.

You see I was trying to paint my living room with a cathedral ceiling. I had to get up near the apex at 12 feet. The problem was that there were stairs going to the basement and nowhere to safely put the ladder. So I tried bracing it against the railing before giving up. I was trying to put primer over a quote painted in black that said, "It's not how far you fall, but how high you bounce." It would have been so ironic for me fall from the ladder while trying to paint over that quote. Believe me, I wouldn't have bounced very high.

How much risk is too much? I calculated the risk and found the risk was too high for the reward. I ended up taping a paintbrush to a long pole, and I got the quote painted just fine. Just a little ingenuity.

In the book, "Mental Judo" by Lance Lager, he talks about falling also. "In physical judo, practically the first thing you learn is how to fall. ... In Mental Judo, as in physical judo, learning how to 'fall' is important. I don't mean, of course, falling on your rump, but in a figurative sense falling is falling. Life is a series of ups and downs, and none of us is our imperfection can avoid taking a fall from time to time. When you don't reach your goal, when you are rejected or ignored or just outwitted for the moment, you are experiencing a fall. It is extremely important that you learn how to fall gracefully and be able to snap right back up with a minimum of effort and without fear of the next fall or concern about an injured ego. Just as in skiing or ice skating, if you are not falling, you are not learning or trying something new."

We are bound to fall, whether through our own fault or the fault of someone we depended on, be it life at home or in the workplace. What do we do when we fall? Sit and cry? Get mad? Resign ourselves to the fact that this is the way life is always going to be and that success will never come my way? It can be happen in any of these scenarios.

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I've taken some tumbles myself. A big tumble came last summer when I was doing a job search. I had a good meeting with a company that was looking for someone to do business development for them. I had a very good first interview and was invited back for a second one. The owner of the company called the morning of the second meeting and said he had to postpone the meeting until after the weekend because of time deadlines. Okay.

On Monday I called and left a message. No returned call. The next day I tried the phone and an email. Nothing. On Wednesday, I got ahold of the second in command who was in on the meeting. He said I needed to talk with the owner, and that he would call me back. I heard nothing more. I gave one more attempt on Friday and never heard a word.

Did I do something to offend them? Did they think I was a loser who couldn't possibly help them? Was I

overly naïve and put too many eggs in this one basket? I don't know what happened and may never find out. But what I learned from that experience was to bounce back and keep doing what I needed to do in order to support my family.

I decided a while after this incident to restart my business, which is another excellent opportunity to fall. But it hasn't been so far. I've been meeting a lot of new people and getting new clients on a weekly basis. But it is a risk.

I was talking with a gentleman who had owned his own business for thirty–five years. He told me, "I didn't go into business for myself to make a lot of money. I just wanted to control my own life."

Life is risky. We are learning in the current economy that it can be risky to even have a day–to–day job with a company. Risk can be fun, and it can be ulcer producing. So, take a bit of a risk right now. It doesn't have to be something big. It takes a while to develop your risk muscles. It can start with little stuff and then move onto something bigger.

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## **High Risk Loans For Those With Poor Credit**

**By Connie Barker**

High risk loans are sometimes the only option for those who are credit challenged. Sadly, poor credit dogs more and more people in the United States every day and because of this the demand for high risk credit loans is at an all time high. The good news is that this high demand has made high risk

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loans more accessible to those who otherwise couldn't obtain a loan. There are many types of high risk loans available for those who have poor credit. Online loans for those with bad credit are created in such a way that it is now easy to do it all right from your home.

If you have bad or questionable credit you don't always want to be in a position where you must justify why they should give you a loan, especially if you have experienced turndowns before. Going online to apply for a high risk loan ensures that the borrower doesn't have to take a blow to their ego while attempting to get a loan.

High risk online loans usually have a limit as to how much you can obtain. This is because they are "high risk" loans and the lender is taking a risk to some degree. The fees are usually higher on these types of online loans so one can expect to pay more to obtain one however it is important to remember that these are high risk loans to people whose credit is poor. There is some consideration to be given to the lender in that regard.

High risk loans aren't as readily found on the internet. The easiest way to find high risk loans online is to be as specific as you can in your search. Be sure to type into your search engine "high risk loans". One thing that might make this process easier is to search your home state first. High risk lenders are all over the map however they seem to be more apt to loan to those closer to them.

Another thing that may help you obtain a high risk loan online is to offer to make your payments automatically out of your bank account. Automatic bill pays seem to make lenders feel better about making the loan. Most banks don't charge a large fee for this service and it may be worth your piece of mind.

Online high risk loans are obtainable; it just takes a little bit of time and patience in order to find the right one.

Connie Barker is the owner and operator of several financial websites including

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