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Taking Charge And Making A Difference

By Kurt Mortensen

We all have those days when we just don't feel like doing what we need to do. We intend to, but then it still doesn't happen. Well, not only do we have "those days," but we could probably point to such a scenario every single day! Procrastination is just part of the human condition—"Oh, I'll get to it...later...." How do we muster the motivation to get things done and to stay on track, even during those inevitable times when we just don't feel like it?

Basically, there are only two things that motivate us in life: inspiration and desperation.

We either move toward that which inspires us, or we move away from something that fills us with despair or discomfort. The majority of the world's population uses desperation as a motivator. Desperation is like a cattle prod forcing you to move forward and take action. I can motivate anyone in the world with desperation. The problem is that motivation that is spurred by desperation doesn't last. Think of that person you know who is always lying on the couch. If you douse the couch with gasoline and light a match, you'll see instant motivation. But once the fire is out, you will see her/him turn back into a lazy person.

If you want motivation to last, you have to rely on inspiration. The positive results that spring from using inspiration as a motivator are obvious. Inspired people tend to be proactive, passionate and driven. They are happier and enjoy greater life fulfillment than those who are desperation-driven. If you just check the help-wanted section of your newspaper, these types of inspired people are always in demand. To be most effective, inspiration needs to be internalized. Motivation becomes long-term when the intended goal taps into one's inner drive and emotion. The key to finding success lies in being emotionally motivated with a purpose.

The third obstacle to positive, lasting change is lack of knowledge. Sometimes, people are immobilized from moving ahead simply because they don't know what to do or where to begin. To bring change about in your life, you need the necessary knowledge to make that change successful. Consider what you can read, whom you can talk to, what seminar or workshop you can attend. Who could be your coach? Discover all the resources that are available to you. Remember, there is no challenge so unique that humanity has never seen or heard of it before. There are always going to be others who

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have been through what you're experiencing and who will know exactly what you're up against. It is much better to get as much information as you can from those individuals who have gone before you than to try to figure everything out on your own.

Think of acquiring knowledge in terms of your own personal development program. Did you know that there is a direct relationship between your personal development program and your income? In the sales industry, we've found the more CDs listened to, the more books read and the more seminars attended, the higher the salesperson's income. Brian Tracy tells people that their income will double every year if they just read thirty minutes a day. Lastly, consider that fact that most homes worth over a quarter of a million dollars have a library. I'm not saying that a huge income is your major goal—maybe it is, maybe it isn't—but the point is, increased knowledge impacts your output, in whatever form it takes on.

The bottom line is, the more you learn, the more you earn. Anything you could possibly ever wonder

about has most likely already been written about, so invest in the books, the CDs, the seminars and the professional advice that are going to give you the knowledge you need to get ahead. As your knowledge increases, you will experience a parallel increase in motivation and desire. Researchers at Harvard University found that those who are learning and growing every day are more optimistic about life. They are more enthusiastic about where they're going and what they're going to accomplish.

Conversely, those who aren't learning and growing every day become negative, pessimistic and doubtful about themselves and their future.

The last major obstacle to positive, lasting change is lack of vision. As we discussed earlier, being able to visualize your success first is crucial to it actually playing out in real life. If your mind can't conceive it, you sure won't achieve it! Since belief dictates behavior, you've got to believe first. And it is much easier to believe in something if you can visualize it. So, take the time to vividly imagine and play out in your mind exactly what your successes are. Let your mind create all the details—it's got to be as real and authentic in your mind as possible. Taste it, touch it, feel it, eat it, drink it, sleep it, breathe it. Some may find such visualization a frivolous expenditure of time, but I cannot stress its importance strongly enough: This activity is VERY worthwhile! When I find people who have not tapped into this success skill, I know they are broke. Again, beliefs and attitudes shape your future!

Vision is a powerful tool in helping you to see the big picture. Once you begin to have a grasp on where today fits into the future, suddenly everything you do today matters.

Vision gives us energy, passion and a reason for living, growing and working hard.

Knowing exactly where you want to go is the surest way to end aimless "going through the motions." Stephen Covey said, "To begin with the end in mind means to start with a clear understanding of your destination. It means to know where you're going so that you better understand where you are now and so that the steps you take are always in the right direction."

When we have the necessary desire and plan to change, it's time to be brutally honest about the real

reasons behind the behaviors and situations we don't like. For example, you may say you're overweight because your depression makes you overeat. But why are you really depressed? Smoking, family tensions—the list of bad-habit inducers goes on and on. You've got to be ready to admit that your habits were formed for a reason. If you can uncover that reason, you know what kind of battle you're up against. And the more you know about what you're dealing with, the more empowered you become to change the results. This transformation mentality also involves changing your thinking. You cannot defend or justify old habits. The more you can change your point of reference, the more you will expedite change. Sometimes, this change incentive is just a new outlook; other times, it means changing your environment or even your friends.

Kurt Mortensen's trademark is Magnetic Persuasion; you should attract customers, just like a magnet attracts metal filings. Claim your success and learn what only the ultra-prosperous know by going to

<http://prewealth.com/mistakestoavoid>

and get my free report "10 Mistakes that Cost You Thousands."

Credit Cards and Their Alternatives

By Samantha Anniston

With so many different types of consumer credit cards available today it can sometimes be slightly overbearing determining which type of card you want or need. The following is a brief guide on the different types of consumer credit cards available today:

Credit Cards

A credit card is essentially a loan agreement between you and the card provider for a specific sum of money, known as the card limit. You then use the card to purchase goods, services or draw money, which you can then elect to repay by minimum repayments, lump-sum repayments or in whole on the specified date in your credit card statement – which is usually monthly.

With your credit limit remaining the same each month, the amount you have available to borrow each consecutive month is determined on how much you repaid in the previous month. If you do not repay the statement amount you owe each month in full, the card provider will then charge you interest on the card as a service charge. Because of the structure of credit cards, it is not uncommon for you to hear people referring to users of them as living on the "never, never".

Debit Cards

A debit card works very much like a credit card in that you can use it to pay for goods, services or draw money and is often 'guaranteed' by one of the major credit card providers, such as Visa or MasterCard. The essential difference between a debit card and a credit card is that a debit card only allows you to use a specified sum available on your account - for example, the balance on your checking account.

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For this reason debit cards are also commonly known as `secured' credit cards.

Charge Cards

Again similar to credit cards, charge cards allow you to pay for goods and services and your purchase is `guaranteed' by the card issuer - for which Amex and Diners Club are the main issuers. However, one difference between these types of consumer credit cards is that a charge card will not allow you to carry over a balance to the next statement period and you are required to repay the balance in full on each statement payment date. As such, charge cards do not charge you interest, but rather make their money charging customers a membership fee. Also, note that some charge card companies do not set limits on how much their customers' can spend, so their use can be a little tricky to control if you are financially disciplined!

Store Cards

The final type of consumer credit is known as a store card. Store cards vary and are a hybrid between credit cards and charge cards in that some let you carry over a balance while others do not. One common factor, however, between store cards is their use is normally limited to making payments in the chain of store of the issuer. As such, they are an ideal cheap vehicle for stores to move merchandise which may not have been sold had you not used the store card.

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Samantha Anniston writes for the credit card comparison site

<http://www.cardguide.co.uk/>

, view some

unbiased offers at the

best buy tables

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