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What's the Balance in Your Personal Trust Account

By Suzanne Solle

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We think we know ourselves better than anyone else because we spend 24/7 in our own skin.

But many times, we say and do more damaging things to ourselves than we would ever consider inflicting on someone we detest. We believe that we know the "real" us and that deep down, that person isn't too great.

This certainly isn't logical and at some level, I know that I'm really a good person. I don't make a habit of hurting other people, and I want to make a positive impact on the world. So, why did I sometimes hear myself saying things like, "Why did you do that, you big dummy?" or "Get off your butt and do something, lazy"?

One day, out of the seeming blue, the answer hit me. I was so hard on myself because I didn't love myself enough. In other words, I had a "negative" balance in my personal "trust" account. I didn't trust myself enough to be the kind of person I desired to be plus, I was the only one making all the withdrawals from my account.

How do you make withdrawals from your personal trust account? You do it when someone says something hurtful that you know is untrue and you remain silent or worse, you agree with them. You do it when you start an exercise program and then don't go to the gym as you promised yourself or you stay in a job that you know rewards you much less than you're worth, or conflicts with your personal values.

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So, if you're making all the withdrawals, who makes deposits into your trust account? That's your job, one that only you can do. Some examples include making and keeping social appointments with people that support you and matter to you, telling someone immediately after they've intentionally hurt you that you don't accept that, and meaning it, asking someone you admire to mentor you, then actually acting upon their advice.

I believe with all my heart that each of us is a fantastic human being. We've just got to get out of our own way. What

we've done and experienced in the past is gone and, most importantly, it's not us. We are not what we do or what has been done to us. We are what you are, and that's more than enough.

Try to visualize your internal personal trust account. See a blank ledger page or an empty, clear glass piggy bank and imagine that you are starting with balance of zero, a totally clean slate.

Now, try to think of a couple of deposits you can make to your account today. It's OK to start small, such as making an appointment with yourself to take a 20-minute walk to enhance your physical health and clear your mind. Or, you could call an estranged family member or friend and just let that person know that you miss them. You don't necessarily have to apologize or reopen old wounds, just be the one to reach out. Even if they reject you, your courage to pick up the phone and risk that pain will increase your self-esteem enormously.

Now, after you've taken the walk or called that person, take a few moments to savor the warm feelings of aliveness and accomplishment that you just created for yourself. Then, visualize a gold coin going into that piggy bank or writing \$100 in the positive column of your ledger. If you don't feel your imagination is developed enough yet to do this, or you want a stronger visual image, then write on an actual ledger sheet or get a real piggy bank.

Unlike retirement or other financial accounts, you should never plan to make withdrawals from your personal-trust account, only deposits. Someday your account will be so vast

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that you will be unstoppable. You will love and trust yourself so completely that it will be impossible for you to do anything that will cause you any harm. Unhealthy relationships and under-achievement will be relegated to your distant past.

Does this sound too simple to work? In my observation, happy and successful people do keep it pretty simple. They do what they can and ignore just about everything else. I bet some of the most contented people on this Earth are spiritual beings that spend most of their time meditating and living simple lives.

I'm not saying you have to rid yourself of all your worldly possessions and live in a monastery to achieve inner peace. Just spend some quiet time alone thinking about how you can

increase the balance in your personal trust account and eliminate all those pesky withdrawals. Here are some tips for increasing your personal trust account

= Listen to your gut, your instincts. Don't sell yourself out. It's never worth it.

= When you notice you are being hard on yourself, stop and ask "What would I say if were talking to a good friend instead of myself?" Then replace the negative spiel you were getting ready to launch on yourself with more friendly words.

= Remember all the people who believe in you and know that you are a wonderful person. If you don't know any people like this, go find some!

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Suzanne is a recovering intellectual/technical person whorediscovered her love of truth and writing at the age of 39. She now shares her quirky views on life with anyone that cares to read them. Her main project of the moment can be explored at

Credit Cards And Divorce

By Joseph Kenny

What's the Balance in Your Personal Trust Account

If you've recently divorced or are going through a divorce, one of the important issues that you should settle is how any joint debts are to be handled. This includes mortgages on a jointly owned home and any joint credit cards that you have. You also need to be aware of how failure to pay those debts on time will affect your credit rating - even if your divorce decree states that you are not the party responsible.

There are two kinds of credit card accounts - individual and joint - and each is seen differently in terms of credit history. Don't assume that just because you have a credit card with your name on it the account was a joint account. The account holder of an individual account may designate 'authorized users' and issue cards in their name, but the account holder is still the responsible party for the payment of the bill.

If you authorize a user on an individual account, the account may show up on both your credit report and theirs. If you have a joint account, it will appear on both of your credit reports. If you divorce, you are both responsible for any bills on joint accounts - but you may also be responsible for any bills on individual accounts held by your ex-spouse if you live in a community property state.

Credit companies are obligated to close or freeze a joint credit account at the request of either holder on the account, but they may not close the account without that request. To protect yourself in case of divorce, financial advisors recommend the following:

Freeze all joint credit accounts immediately.

This will prevent the credit cards from being run up further and hurting your credit further. Most creditors will not close an account with an outstanding balance, but will freeze it at your request.

Remove your ex-spouse as an authorized user from any individual account that you hold.

It's important that only you will have the authorization to charge items on your individual accounts. This will help protect your accounts, and will ensure that you have your own credit after the divorce.

Ask credit card companies to convert joint accounts to individual accounts in the name of the person who will be responsible for paying them.

The credit card company is not obligated to do this. They may require that the balance be paid in full, or that the individual apply for credit in his or her own name, and then transfer the balance.

Allocate the debts for repayment responsibility.

The best way to allocate debts is for each of you to agree to be responsible for repayment in full of specific accounts. Be aware that any agreement between the two of you is not binding on a third party - the credit card company. If your ex-spouse agrees to pay an account and then defaults, it is still legally your responsibility to the credit card company to pay it. You ARE entitled by law to sue your ex-spouse for that money - but few ex-spouses do.

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Joe Kenny writes for the credit card comparison sites

and also

Credit Cards And Divorce

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