

Who's In Charge Here?

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By Steve Pilkington

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My favorite author, Robert Fulghum, once wrote an essay about a small town Fire Department that responded to a second story apartment fire. In the bedroom of the apartment they discovered a burning bed with a man lying in it. They doused the fire and pulled the man to safety.

After which, they asked the victim, "What happened here?" The man responded, "I don't know, it was on fire when I lay down on it!" Ah...that's the human dilemma isn't it? There are times when we simply don't understand our own behavior, let alone the behavior of others. Traditionally, preachers have stirred a lot of stink and psychiatrists' have made a lot of money over this problem.

The problem here is that we all have "life scripts" that run in our heads 24/7. These scripts pretty much govern our perception of reality. They control our internal dialogue. For example, during my growing up years I was told by many people in many different ways that I'd never amount to much...didn't have much potential...didn't have what it takes to succeed.

When I went out for football in High School my coach told me, as he handed me a new pair of cleats, "Pilkington, if you are half as good as these new shoes, boy you'll really be something." As a kid and teenager when you are told that or something similar enough times, you begin to believe it and it becomes a "life script" written on the slate of your spirit.

Once you accept a "life script" then you begin to believe it. After all, it must be true because you wouldn't lie to yourself. Or would you? What happens as you move into adulthood, having believed that "life script" is that the past reaches into the present and determines the future.

Most of us are not aware of the importance or the impact of these "life scripts," but they govern how we perceive reality about others and ourselves. "Life scripts" direct our lives whether these scripts are

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positive or negative. They govern our perceptions.

What are we to do about "life scripts" that keep us from being our best selves? Challenge those "life scripts."

Here are some ways. Ask yourself:

1. Is there evidence for this belief? Is this logical or reasonable?
2. Is there another way of viewing this perception? Most of the time there is.
3. Am I mistaken in this assumption?
4. Am I confusing thought with fact?
5. Am I assuming every situation is the same?
6. Am I being honest with myself?
7. Am I thinking in all-or-none terms?
8. Am I overlooking my own strengths?
9. What are the distortions in my own thinking?
10. What are the advantages/disadvantages of holding to this perception?

Learn to challenge your perceptions and "life scripts." It boils down to the question concerning your life: "Who's in charge here?"

Article by Steve Pilkington, Personal Development Coach. You can subscribe to his FREE ezine "Create The Life You Are Meant To Live" which features original articles, tips and information all geared toward helping you live your best and most productive life. Go to: <http://www.lifecoachpro.net>

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Credit Cards and Their Alternatives

By Samantha Anniston

With so many different types of consumer credit cards available today it can sometimes be slightly

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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. 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

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