

STRATEGIC SECRETS

The Most Effective Success Strategies
You'll Ever Need to Achieve Greatness
in Your Life and Career

RANDRICK CHANCE

STRATEGIC SECRETS

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*“A mind that is stretched by a new experience can never
go back to its old dimensions.”*

– Oliver Wendell Holmes, Jr.

INTRODUCTION

Everyone needs help with life planning. Everyone!

How about you? Do you need help on your journey to success? Do you feel like you need balance in your life? Do you yearn to be doing what you truly love? Is your purpose to make a lasting impact? To be able to fund your dreams? To sustain your unique mission, message, or cause? Then keep reading. You're in the right place.

Life is like a board game. You have to make wise strategic moves to come out on the successful side of the game. As lions use strategy and game planning to have a successful hunt, you need to use *Strategic Secrets* to dominate your territory and those important areas of your life.

Take charge of your life now. If you need essential keys to unlock the real secrets to achieve greatness in your

relationships, personal growth, leadership, finances, and career, these *Strategic Secrets* will definitely help you. All the best of success to you.

Don't be like most people who keep wishing their lives were better. Join the elite few who actually sit down and plan their success – for *every area* of their life. If you're not happy with any aspect of your life or career, change that today. Plan to improve that area. This can be the single most important thing you can do to achieve all your life's dreams and goals.

These short chapters will help you accomplish all that. But first, identify what are the areas in your life that need improvements. Check off the ones you'd most like to work on right now.

- **Relationships** – Marriage, family, courting, friendships, etc.
- **Business or Career** – Time management, goal setting, scaling up, marketing, etc.
- **Health** – Weight loss, exercise, nutrition, strength training, etc.
- **Spirituality** – Greater focus, discipline, compassion, and connection with your Creator.
- **Finances** – How to become debt free, make more money, giving, spending, investing, etc.

1

PERMISSION TO SUCCEED

*Can I please be myself?
Do I Need Permission to Succeed?*

These are the questions many adults ask themselves. Have you been asking yourself for permission to succeed? We've been so used to parents, friends, and bosses telling us what to do that we even want them to grant us permission to succeed!

My friend, if you keep all your dreams dormant inside you, the most tragic thing will happen. You'll join the growing number of adults who watch their lives pass by and wonder, "*Why have I settled for such a mediocre life?*" Add the pressures of midlife crisis and you're almost certain to live out

the rest of your days only wishing for what you could have been, could have done, and could have had.

I've come to realize that the biggest trouble with midlife crisis is that many people suddenly wake up, shocked by the fact that they're behind on their dreams, working at a job which brings no joy, for a boss or company they dislike, for wages that keep them just short of broke, while wishing to do or be something else.

Over time, they begin to despise themselves for getting to this point but feel too insecure or afraid to do anything about it. "*After all,*" they reason, "*I have a family to take care of, a mortgage and car note to pay for, and the economy is in a downturn.*" Then they silently convince themselves that they're not too bad compared to so and so, and push their kids to become and do all the things they never did.

Just Be Yourself. You already have permission to succeed!

Why do you always feel like you need to seek *their* approval? What a tragedy! The worst thing that will happen to you if you fail to succeed at your true passions is that you'll end up blaming people and situations for your present circumstances.

Wives blame their husbands. Husbands divorce their wives. Parents say, "*If I didn't have children....*" Then depression kicks in and everyone blames the government. This kind of attitude robs you of your power to change and to take charge of your life.

Stop making excuses. Follow your dreams and live out your passions. You are where you are today by the choices and decisions you've made. If you don't like where you are, then simply decide upon and choose the new life you really want to live.

ANSWER THESE 10 QUESTIONS TO GET STARTED:

1. Do I suffer from "*Permission to Succeed Syndrome?*"
 - I'm always wondering, "*But what would _____ think about me?*"
 - I'm always asking for everyone's opinions before I take action.
 - I'm always thinking, "*If I do _____ 'they' will look at me differently.*"
 - I need to have many people's approval before I do or try something new.
 - I find it very difficult to express my greatest desires and goals to my peers.
2. Why am I so afraid to succeed at higher levels?
3. What would I do if I truly had life My Way?
4. How would I live if I had ALL the money I needed?
5. If I had less than a year to live, what would I do? Who would I become? What would I stop doing?
6. What do I enjoy MOST about my life? What do I like LEAST about my life?

7. If I could change 1 or 2 things about my life, what would I change first? What would I change next?
8. How much do I really love my job, career, profession, or vocation? (On a scale of 1 to 10)
9. What steps am I going to take NOW to begin living my dreams and life's calling?
10. What would be my life's legacy?

I hope that helps to give you a good view of where you are. If you're not living your dreams but waiting for permission to succeed, then here it is:

"I do grant you (insert your name) FULL rights and permission to be yourself, to succeed, and to reach your FULL potentials. You have full authorization to be, do, and have all that God has inspired you to be, do, and have. Now go live your dreams!"

2

SUCCESS IS PREDICTABLE

“Tell me what your daily habits are and I can predict the kind of success you will have and are having.”

– RL Chance

Not too many things in life are certain, but of this we can be sure, success is predictable! It is the one thing just about everyone strives for and which often eludes the masses. But why should that be when there’s a plethora of success books, success movies, success coaches, success gurus, success this and success that?

I’m often amazed how people tend to overlook the simple and obvious for the complex and mystical. If you desire to be successful in any area of your life, business, or ministry, I’ll

tell you flat out and clearly that predictable success is simply a matter of obeying or applying known laws or success principles.

At its most basic, fundamental level, success is a direct result of cause and effect relationships. The ancient writers taught this in several ways:

- *Whatever you sow, you will also reap.*
- *For every cause, there is a direct effect.*

ISAAC NEWTON MADE IT SIMPLE FOR US IN HIS THIRD LAW OF MOTION:

- *For every action, there is an equal and opposite reaction.*

GOD PUT IT BEST IN HIS UNIVERSAL DIVINE PRECEPTS:

- *If you meditate upon, observe, and do (apply/practice) My Laws, then you will be prosperous and successful. (Joshua 1:8)*
- *Now that you know these things (that I've revealed to you), blessed (happy/successful) you will be if you do (apply/practice) them. (John 13:17)*

There you have it! But don't confuse simplicity with being simplistic. Success is predictable if you will only apply the laws or principles of success. Do what successful people do and in time, you too will be successful. You will reap the

blessings of success when you consistently do what it takes to be successful.

In other words, STOP worrying about the end-results of success and START doing what it takes to produce success. Laws that are proven and established govern outcomes. If you sow the right seeds of time, effort, faith, and expectation, then you cannot fail to have and experience the promised blessing of success in due time.

For example, if you want to get fit, buff, slim, or trim (the end-results of what success looks like), then live by the principles that will bring that about: *exercise, good nutrition, and rest.*

If you want to make \$10,000+ a month, find out what people really want and sell it to them at a price they can afford. The more people you sell to, the more you make. You can also invest in programs that teach wealth building and entrepreneurship like *Monetize Your Skills Academy* or get coaching through *Implementation Inner Circle Club* and learn how to leverage your education, expertise, and experiences to create products and services that will enable you to live and work where you want, when you want, and with whom you want.

If you want to have a successful marriage, it's not rocket science either. Go on regular dates, communicate deeply and often with your spouse, buy gifts for each other, attend marriage conferences and retreats, and study other successful

marriages. If you want to be spiritually fit and on fire, then read, study, pray, and bless others every day.

Voila!

Success is Predictable.

3

10 SIMPLE SUCCESS STRATEGIES

“There’s no need to complicate what it takes to be successful!”

– RL Chance

“If you’re doing it hard, you’re doing it wrong” is something I heard often in the military. It has stuck with me in every major endeavor. Gurus of all types will have you believe that success is some mystical or difficult formula that only they have the monopoly on and that you need to hand over big bucks so they can show you how to use their complex ‘success strategies.’

Let me save you some headaches and your hard-earned cash and remind you that success is indeed simple.

But...

Don't confuse simplicity with being simplistic.

To reach any goal, you do have to be strategic. If you have the right system, process, or framework, then the sky is truly the limit. I don't call this book *Strategic Secrets* for nothing. Fortunately for you, it has decoded success and goal achievement to its simplest elements.

HERE ARE MY 10 SIMPLE SUCCESS STRATEGIES FOR GOAL ACHIEVEMENT:

1. **Decide on a Specific Worthy Goal.** If it pleases God and will not harm and injure others, but will be a blessing instead, then commit to it and set it as a goal to achieve.
2. **Visualize Yourself Accomplishing that Goal Daily.** Get it etched in your mind vividly by meditating upon the goal until you see it naturally.
3. **Do Something Every Day Towards Achieving the Goal.** This not only builds momentum but will guarantee reaching the goal in due time. Success loves action so act on your goals whenever you can.
4. **Do Your Best and Leave the Results up to God.** He is the miracle worker so once you've done all you can do (be honest with yourself here), expect God to bless and grant you favor in realizing your dream.

5. **Exercise and Stretch Daily.** Keep your body performing at its best and it will not fail you when you need to push it to complete your goal.
6. **Go Green!** Eating and drinking fresh green veggies will give you a boost of energy and may even help you live longer to enjoy your accomplishment(s).
7. **Go to Bed by 10:00 p.m. and Wake up by 6:00 a.m.** Early to bed, early to rise still makes you healthy, wealthy, and wise. Don't sabotage your success. This strategy has worked for kings, sages, athletes, and the world's most successful people for centuries. It will work for you too.
8. **Remain Thankful and Express Gratitude Throughout the Day.** Let others know you're grateful for their love, help, and support. Return thanks in prayer to God for His marvelous blessings in your life, business, or ministry. Zig Ziglar used to say, *"The more you express gratitude for what you have, the more you will have to be thankful for."*
9. **Listen to and Read Something Inspirational Before You Leave Home.** Keep your mind and body in a state of positivity by deliberately putting the good in. Read the Sacred Scriptures, listen to classical music, read a success book, listen to your favorite motivational speaker, or repeat positive affirmations out loud. The more you do this, the more you will drown out the negativity that zaps your productivity.

10. **Plan Tomorrow Today (PTT).** This is perhaps the best simple success strategy I've ever paid for. Yep! My first paid coaching session revealed this strategic secret and it has changed my life and goal setting forever! Each evening, write out what you plan to do tomorrow. Set your goals the day before and create a plan of action to achieve them the next day.

4

7 STEPS TO SET AND ACHIEVE ANY GOAL

“Everyone has Dreams. But not everyone knows how to set and achieve goals that will help them realize those dreams.”

– **RL Chance**

It's time for an honest checkup about the goals and resolutions you made for the New Year. Are you on track to reaching them as of this quarter? How are your health, wealth, and happiness on a scale of 1 to 10? If you're not where you want to be, what will you do differently next week, next month, or next quarter to reach your goals?

Answering these questions is crucial because your goals determine your health, wealth, and happiness. If you dream

of making a lasting impact, then these tips are for you. On the other hand, if you don't have goals, chances are your life is scattered, unfocused, and frustrating. If you have goals, you're getting somewhere but may still not be experiencing the kind of fulfillment that you so deserve.

Why?

Three Reasons.

1. **It's not enough to have goals.** Sometimes we set too many goals and spread ourselves too thin. Sometimes we set goals *just because...* And sometimes our goals cause more frustration than inspiration. This must change. You must set fewer goals and only set goals that are important and motivating. You must control your goals instead of your goals controlling you.
2. **You're not systematically setting goals with a proven plan.** Goal setting should be like farming. You plow. You plant. You water. You weed. You reap. You do it again and again. It works again and again. Your goals should produce consistent results if you tackle them strategically.
3. **You haven't taken full responsibility to achieve your goals.** Your goals are just that, *yours*. While others can help you, no one is obligated to do so nor are they responsible for your success or failure. Own your goals and be one hundred percent accountable for their attainment.

Here's the real secret to winning big — *Real Big*, in life or business. If you're ready to change all this and learn how to

set and achieve any goal (in record time too), then you have to decide to STOP doing what's not working. Then START doing what works and has been proven to work consistently over time. This alone will give you results before closing this quarter or year. It will boost your confidence and faith in what's possible and achievable.

Here are the 7 proven steps to set and achieve *any* goal that I use to dominate all areas of my life.

1. **Get alone with God and ask for ONE Big Goal.** Not many goals, but just one all-consuming passion. One thing that you will live and die for. Let this be your life calling and have everything else revolve around this mission. Then, decide exactly what you want in each area of your life.

ANSWER THESE QUESTIONS:

- i. What one thing would you triple dare to do if you knew you absolutely could not fail?
 - ii. If money was of no concern or you had \$100 Million, how would you live? What would you do or not do?
 - iii. If you had only 7 months to live, what would you do?
 - iv. If God should really appear to you in person to grant you any 3 desires, what would you request?
 - v. If God promised to grant you only one desire, what would that be?
2. **Write out *specifically* what you want to accomplish in the next 100 days or 1 year.** Don't generalize or use

vague terms. Be honest with yourself. If you're not going to do it or it's not really what you want, then don't set it as a goal.

3. **Divide your goal(s) into monthly objectives.** What do you want to achieve this month? Is it part of your yearly goal and does it contribute to your main life goal?
4. **Based on your monthly objectives, make your weekly tasks list.** Within the next 7 days, what can you do that will move you closer to completing your monthly objectives?
5. **Now write your daily “to-do” list.** Only focus on key activities. Do the high priority tasks first. List *specifically* what you need to accomplish daily and begin in order. You should have no more than 7 items on your daily list of important things to do. 5 is ideal and 3 big tasks should *always* be completed before the day ends.
6. **Set time frames or deadlines to accomplish your tasks and goals.** Review your goals daily. Put them in a prominent place at your home and at the office where you can see them. Assess your progress regularly. If you're not on track, readjust accordingly.
7. **Execute. Execute!** Deal with procrastination head-on. There is no better time to get it done than now. Do it now and you'll be that much closer to achieving your big goal. Come what may, don't give up. Don't give in. Don't give way. Press on towards the prize. Keep moving forward in the direction of your dream until you achieve it. It's worth it!

5

7 THINGS TO DO EVERY DAY

“You’ll never change your life until you change something you do daily. The secret of your success is found in your daily routine.”

– **John C. Maxwell**

Because success is determined by your daily habits, you can’t expect to be successful without mastering your day. We all have twenty-four hours each day and what we do with those precious moments will determine our accomplishments, happiness, purpose, and contributions. To increase the odds of living the life of your dreams, you must do certain things, in a certain way, every single day.

Interestingly, there are only about 7 things to do every day to really make a drastic impact on your life, family, and the world. Here they are:

1. **Start Your Day with Prayer, Study, and Meditation.** The way you start your day is perhaps the most significant determinant to your success. Spend at least 30-60 minutes when you wake up to fuel your mind by connecting with your Creator and gaining wisdom for the day's challenges. Read and listen to something inspirational. When you're vertically connected in this way, you can truly do all things because you've been empowered and equipped.
2. **Plan Your Day Before You Start Your Day.** After communing with God and gaining divine perspective for the day, plan out your day and schedule only those things that are important and that will make a difference in achieving your goals. Don't put trivial things on your tasks list. Only do what counts!
3. **Drink 8-12 Glasses of Water.** Staying hydrated throughout the day is critical to performing well. Your brain and vital organs need water. A simple way to do this may be to drink the first 2 glasses upon waking. Another 2 by mid-morning. 2 more around noon. Another 2 by mid-afternoon and the last 2 in the evening.
4. **Get Regular Exercise.** It should go without saying but peak performing professionals are active. Unfortunately, we have become a sedentary society but if you desire to be a top achiever in your field (or any field), you simply

must exercise regularly. This doesn't have to be difficult. Try a combination of aerobic and anaerobic exercises. It can be as simple as going for an early morning walk or after lunch, running, hiking, gardening, swimming, playing your favorite sport, etc.

5. **Eat a Balanced, Highly Nutritious, Energy-rich, Plant-based Diet.** Your body is like a luxury vehicle and it should only be fueled by premium gasoline. You won't put junk into a Rolls-Royce, Ferrari, or Bugatti. Why then put junk into your precious body? Aim then to have 2-3 balanced meals a day. Whatever you do, don't skip breakfast! It should really be the biggest meal of the day to provide you with the fuel you need for the day. Try not to snack between meals and have a medium lunch and light dinner.
6. **Clear Your Conscience Before Going to Bed.** The way you end your day is just as important as the way you started it. It is good to unwind slowly before closing your eyes for the night. Think about your day. Assess how it went. Forgive anyone who wronged you or whom you had issues with. Ask for forgiveness and plan to enjoy a peaceful night's rest.
7. **Get 7-8 Hours of Sleep Nightly.** Sleep deprivation lowers your performance and is a catalyst for a host of health problems. Dr. Sue Swanson, a Seattle pediatrician and writer of the *Seattle Mama Doc blog*, noted that, "*We know that sleep is a really relevant part of our mental health, our mood. We know in kids, it's related to behavioral [issues]*

and the ability to self-control.” To maintain daily peak performance, you would do well to go to bed ideally by 9:00 p.m. You’re pushing it if you get those needed shut eyes after 11:00 p.m. And going to sleep after midnight is definitely a no-no.



FAILURE IS ALSO PREDICTABLE. HERE'S WHY...

“If success is predictable, then how much more so is failure?”

– RL Chance

Earlier, I made the bold claim that success is indeed predictable. At its most basic, fundamental level, success is a direct result of cause and effect relationships. Therefore, whether one succeeds or fails is a matter of doing or not doing what it takes to be successful. Failure then is no surprise.

Success principles abound but without practical application of those principles, one simply cannot expect to reap the blessings of success. Instead, failure will be their lot because they have not worked with the laws of success surrounding a particular thing.

KNOWING IS NOT THE SAME AS DOING!

Most people repeatedly fail, not because success is elusive but because they confuse good intentions with action. Knowing what and even how to do something is not the same as actually doing it. Herein lies the predictability of failure. *When you know what needs to be done and refuse to do it, failure is inevitable.*

We all know regular exercise and nutritious foods lead to health and longevity. But how many are unnecessarily suffering the malignancy of disease and death because they neglect the implementation of these principles?

To be financially free involves consistent saving, investing, maximizing earnings/profits, and living within one's means. Yet, many are plagued by debt, pay-check-to-pay-check merry-go-round, and are frequently broke. Why? Generally because they would not do the known things necessary to harness wealth.

Failed relationships most often hinge on the realities that one or both partners stopped doing the things that produced the excited, loving, romantic atmosphere that marked their

early beginnings. They began to neglect the principles of peace, love, and unity. Failure then should be no surprise.

BUT...

If you are on your journey to achieving goals, minor setbacks, delays, and mistakes should not be considered failures. In these cases, "*failures*" are actually a stepping stone to success and you should make more of them. YES! "Fail" your way to success as you master the principles of success and achievement.

If you want to cut your learning curve, lessen bruises, save time, and achieve your goals faster, then pay close attention to what you're learning here. Failure may be predictable, but success is more predictable.



7 THINGS THAT ABSOLUTELY WON'T HELP YOU!

“Help is available to anyone. For any problem. With unlimited solutions.”

– RL Chance

The trouble is, not everyone is willing to solve their problems no matter how much they complain about them. Life is strange like that, I guess. If you're serious about changing or fixing a particular thing in your life at this moment, then I believe you are fully aware that help is readily and perhaps easily available.

However, I have found that there are at least 7 things that absolutely won't help you no matter how "well-intentioned" you may be. I know because I've tested them.

1. **Books you don't read.** How easy it is to get a book today and yet many people still don't read. You and I could find a book on just about any topic or problem today for \$0.99! You mean to tell me that you can alleviate a major issue you're facing at this moment by reading a few pages for less than a dollar? If you have health, family, ministry, business, or financial problems, you're only a book or two away from discovering the best solution.
2. **Exercises you don't do.** In our microwave society, where everything is "now," we simply can't press a button and pop out exercises. Did you know that exercise is one of the cheapest and fastest ways to prevent illness and maintain peak performance? I'm sure you watched the Olympic Games at some time. **News flash:** Those athletes didn't get six-pack abs and stellar physiques by popping a pill and relaxing on the couch with a remote. They exercise regularly. We're not talking about being Arnold Schwarzenegger here. But if you want to get fit, lose weight, and feel great, then I commend to you the secret recipe of exercise. It won't hurt you and only costs some time and creativity.
3. **Courses you never took.** Like books, you can't possibly be helped by the course you never took. You won't become a nurse without taking a course. You can't complete your degree without taking a particular course. But you can turn around your marriage with a course like *Save The*

Marriage. You can lose weight with a course like *The 3 Week Diet*. You can gain financial freedom with my course *Monetize Your Skills Academy*. You can improve your spiritual life by taking a course on how to pray and experience revival. You can become a better parent with a parenting course. So, instead of tolerating unnecessary stress and problems, why not see if there is a course that can help you with that. Find unlimited courses online at sites like Udemy, Coursera, and Clickbank.

4. **Nutritious foods you won't eat.** This goes with #2. There's a plethora of research confirming what has been known for thousands of years, that nutritious foods like fruits, grains, nuts, and vegetables are integral to health and longevity. But as the saying goes, "*What is common sense is not always common practice.*" I've often wondered how it is we live in the most affluent society on earth with all the modern and technological advances in healthcare, yet we are still the most diabetic, obese, and heart-disease plagued society. *Hmm*. Maybe the ancient sage, the father of medicine, Hippocrates, had it right all along. His words live on today: "*Let food be thy medicine and medicine thy food.*" There you have it. Another not-so-secret key to health and wellness – wholesome nutrition.
5. **Money you never invested.** The wealthy know something that dreamers only wish for, that if you want to create a great future or amass a fortune, you have to invest. If you're a working adult, chances are you don't have the kind of money you thought you would have at this stage in your life. The answer, in part, is due to the fact

that you never invested wisely. Money you never invested cannot help you in the future. Dave Ramsey and Austin Pryor's *Sound Mind Investing* can help you solve this.

6. **Prayers you refuse to pray.** If you truly want to know my number one secret weapon to solve life's problem, it is on my knees. I live by the motto that prayers move heaven. Point #7 below is our part to fulfill but when you have God on your side, who or what can be against you? I highly recommend you put the power of prayers in your arsenal of success strategies. Especially when the chips are down, prayers can bring you up!
7. **Advice you refuse to implement or act on.** This is perhaps the worst of it all. The most frustrating thing in my line of work is to dispense valuable advice and see it go unheeded. I can see why professional counselors, financial advisors, coaches, and consultants charge for their wisdom. Many don't value free advice so if they refuse to implement sound advice, then at least let them part with their money. A bit harsh, I know. But what I simply want to say is, don't frown upon advice that can change your life and get you out of trouble. Knowing what to do is only part of the success equation. It is only when you act on what you know and have learned that you will experience the promised result. Therefore, go out and implement these things and watch your problems disappear almost overnight.

8

THE #1 THING THAT WILL COMPLETELY SABOTAGE YOUR SUCCESS

“The law of work seems unfair, but nothing can change it; the more enjoyment you get out of your work, the more money you will make.”

– **Mark Twain**

Haven't we all been to that place in our life's journey where that one goal or that important thing we work so hard for or chase after is the very thing we end up destroying, working against, or allowing to cause us trouble?

Haven't you seen people who prayed and fasted for a spouse, but then end up doing something to lose that mate? Those who work hard for wealth but end up losing their health in the process?

You see, success, like riches, can be a fleeting thing when we do things to sabotage the very success we seek and desire. The wise King Solomon puts it this way: "*The wise woman builds her house, but the foolish pulls it down with her hands.*" (Proverbs 14:1)

Are you sabotaging your success in your relationships, finances, health, or ministry? To *Sabotage* is to "deliberately destroy, damage, wreck, cripple, impair, incapacitate, or obstruct." Whether intentional or not, most of us sabotage our success because of the beliefs and mental conditioning we've cherished over time. Our routines and disciplines (or lack thereof) all have a tell-tell sign as to whether we contribute to our success or will end up making a wreck of things.

While there are many things that contribute to sabotaging one's success, the #1 thing that will absolutely cause you to fail is making excuses! Dr. George Washington Carver once said, "*Ninety-nine percent of the failures come from people who have the habit of making excuses.*" As an author, speaker, and implementation strategist, I hear excuses all the time. I have to especially kill them when they surface in my own life. The reality is, we all at times make up any excuse to justify or rationalize our weaknesses and failures.

Why is this?

First, meet my friend Bob.

I met him at a professional masters conference for high achievers and he put a zip on all the attendees' lips and silenced every "WHY" we weren't where we think we should be financially, physically, spiritually, and socially. You see, Bob was in a wheelchair. Yet he paid over five figures to be at that conference because he committed to making at least \$10,000 a month in his online business so he can fund his dreams and passions.

I thought to myself, *"If Bob can be here in a wheelchair in his condition, push himself to type on his laptop, ask for help to move around, and still run a successful email marketing business, then every reason for why you and I fail is just an excuse. Period!"*

How's that for not making excuses? On the flip side, here are 7 reasons why making excuses will sabotage success and progress:

1. Making excuses robs you of innate power to do anything worthwhile in advancing towards your goals.
2. Making excuses zaps your confidence and creates inertia.
3. Making excuses makes you cynical, critical, and pessimistic.
4. Making excuses causes you to fear and doubt. A recipe for cowardice.
5. Making excuses casts blame on others and makes you dodge responsibility.

6. Making excuses causes you to make more excuses and can turn you into a chronic liar.
7. Making excuses will weaken your leadership and cause others to lose faith in you.

WHAT TO DO ABOUT IT

But even with those situations, champions focus on their strengths and succeed in spite of limitations and “justifiable” excuses. And since our focus is on winning, then try these 3 things to counter success sabotage:

1. ***Get Started.*** Nothing will change unless you change. Stop waiting for the proverbial “ship” to come in. It’s not! Build your own ship. Take little steps if you must but get going. This builds momentum. And with momentum comes a chain reaction that will bring things into reality.
2. ***Get Committed.*** Seriously, take ownership of your dreams and do something drastic about your life, business, or ministry today. Divorce your excuses for why your health, marriage, or finances may not be up to par.
3. ***Get Help.*** Even the best of the best get coaching and mentoring. You should not be different. Seek help when you need it. On second thought, get help *before* you actually need it. Start reading more books, attend conferences and seminars, get regular medical and dental checkups. In fact, get help for all the key areas of your life.

A QUICK EXERCISE YOU CAN DO RIGHT NOW:

- A.** List 3 of your top excuses for why you are not where you are in any area of your life (Spiritual, physical, social, financial, etc.).
- B.** List 3 things right now that you will do to divorce yourself from those excuses and instead be proactive.
- C.** Remember Bob when your excuses try to resurface. If he can do it, so can you!



IMPLEMENTATION: WHAT SEPARATES WINNERS AND LOSERS

“There are many reasons why people win, lose, succeed, and fail. But what separates winners and losers, success and failure, is one word: IMPLEMENTATION.”

– RL Chance

You’ve probably picked that up already from the preceding chapters. Most people repeatedly lose or fail, not because winning and success are elusive but because they confuse good intentions with action. Knowing what to do or even how to do something is not the same as

actually doing it. If you want to save your marriage or have a strong relationship, get help, go on regular date nights, communicate deeply and often, etc. If you want to be spiritually fit and on fire, then read, study, pray, and bless others every day.

CONSISTENT IMPLEMENTATION = SUCCESS + WINNING

Become a person of action. Go after your monthly, quarterly, and yearly goals with relentless pursuit. Take no prisoners. Get up early. Attend seminars, conferences, and read, read, read.

There's a saying among super achievers to the tune of, "*Those who read are those who lead.*" So whether you feel like a leader or not, if you're in love with reading you can become a great leader. Conversely, if you're a leader and you don't like reading, you may soon have no followers. *Leaders are readers and readers are leaders!* Are you a leader? Are you a reader?

I learned this key principle when I served in the US Navy. I got fast promotions because I was an avid reader. My highest record to date is 75 books in one year. I don't know what your goals were for this year but I highly encourage you to read these two must-read books before the quarter ends. Why not get Beast Mode for this year and improve both your leadership and readership?

2 MUST-READ BOOKS FOR BEAST MODE BUSINESS

- *Dotcom Secrets* by Russell Brunson
- *Business Secrets from The Bible* by Rabbi Daniel Lapin

2 MUST-READ BOOKS FOR BEAST MODE MINISTRY

- *The Certainty of God's Promises* by yours truly
- *The Power-Packed Spiritual Affirmations* by Louis D. Cupid

2 MUST-READ BOOKS FOR BEAST MODE RELATIONSHIPS

- *The Five Languages of Apology* by Dr. Gary Chapman and Dr. Jennifer Thomas
- *Love and Respect* by Dr. Emerson Eggerichs

2 MUST-READ BOOKS FOR BEAST MODE FINANCES

- *The SALT Plan* by Chuck Bentley
- *The Legacy Journey* by Dave Ramsey

2 MUST-READ BOOKS FOR BEAST MODE SUCCESS

- *Millionaire Success Habits* by Dean Graziosi
- *Win Now!* by D.R. Fortune

10

WHY CONSISTENCY IS CRUCIAL TO ACHIEVING BIG GOALS

“Success is neither magical nor mysterious. Success is the natural consequence of consistently applying basic fundamentals.”

– **Jim Rohn**

When you boil success down to its ultimate core, there are really only 7 to 12 fundamental principles that when you practice them consistently, you can't help but be successful in any area of your life. Most people fail to achieve massively because they are not disci-

plined. They only dabble at best with what it takes to succeed at anything meaningful.

This is not to say that life should only be routine and predictable, but it does mean you will have to do what is required long enough and consistently enough to achieve your worthy goals. This is especially true if you have big goals. It is the Law of Consistency. Dr. John C. Maxwell makes this abundantly clear in his blog article, *What's so Critical About Simple Daily Practices*, and also in his book *The 15 Invaluable Laws of Growth*, pages 69-73:

“Motivation gets you going, but discipline keeps you growing. That’s the Law of Consistency. It doesn’t matter how talented you are. It doesn’t matter how many opportunities you receive. If you want to grow, consistency is key. Small disciplines repeated with consistency every day lead to great achievements gained slowly over time.”

11

WANTING RESULTS WITHOUT INVESTMENT

“The bigger the results you seek should also mean a greater investment on your part.”

– RL Chance

R*esults without investment* is a joke! That was the gist of a recent post I made on Facebook. This ideology is prevalent in every facet of society today. Students have it. Adults have it. Professionals have it. Ministry leaders have it. But it’s especially a disturbing mindset of “wanna be” and newbie entrepreneurs.

Without being harsh, let’s examine how warped this way of thinking and speaking really is. My Facebook post

mentioned success, health, and prosperity (or just say money and wealth), so we'll start there.

- How can one truly be successful, in any endeavor, without putting in the necessary time it takes to achieve a particular goal?
- How can one honestly have an Olympian physique without spending quality time training and disciplining themselves to stick to a healthy fitness regimen?
- How can one possibly become a doctor, lawyer, or engineer without investing a lot of money (over \$100K+) and time (4-12 years) to gain those coveted credentials?
- How can you legitimately make six and seven figures if you're not willing to invest in yourself, invest in coaching, invest in mentoring, invest in opportunities, and invest in educational programs like courses, seminars, and conferences?

The reality is that most people want instant gratification without investment. Most people just talk the talk. Most people want “get-rich-quick” schemes, microwave diets, and push-button bodies. They want to do the absolute minimum required. Or they want it all FREE! But that way of thinking and acting will only cost you more in the long run. If you want top notch results in anything – *relationships, health, finance, faith, etc.* – you must make the corresponding investment required.

Anyone who wants a bachelor's degree will be *expected* to invest about 4 years of time **AND** \$40,000 to \$60,000

(depending on the field of study). If they wanted to get a master's degree on top of that, another 2-3 years of time investment is *required*. **PLUS**, *another* \$20,000-\$30,000. Want to add a prestigious doctorate degree to top it all off? Then pay the price of investing **ANOTHER** 5-7 years **AND** \$45,000-\$120,000 more!

How can we change this warped ideology? It won't be a quick fix but consider these 7 great ways to correct the flawed mindset of wanting results without investment:

1. Remember the golden rule.
2. If you don't like paying people or you want to get everything free, who then should pay you for your value?
3. Stop nickel and diming people.
4. Stop wanting everything free.
5. The workman is worthy of their pay.
6. Value yourself enough to invest in you!
7. If you'll receive value from something then give fair pay for it.

12

7 IMPORTANT LIFE INVESTMENTS

“Whatever you invest in will give a return. Positive or negative.”

– RL Chance

Ancient Jewish Wisdom teaches that whatever we sow, we reap, whether little or much (Galatians 6:7-9). Solomon, the Wisest and Wealthiest King, advised, *“Invest in seven different ventures, yea, even eight. Because you do not know what misfortune or disaster will come upon the earth. Sow your grain or cast your bread widely and you get a return after many days.”* (see Ecclesiastes 11:1-2)

Warren Buffet had nothing on King Solomon in terms of wealth, but I don't think he would disagree with the ancient

wisdom of Israel's richest monarch either. Because success always leaves clues, it behooves you to follow these spiritual master keys to succeed in life, business, or ministry. Learn these 7 important life Investments then make a commitment to take action on what you learn. Your life will never be the same if you do.

1. HEALTH

You've heard it more than you care for but here it is again: "*Your Greatest Wealth Is Your Health!*" This should be your top investment because without it, no other return on other investments would do you good or have significance. You cannot adequately enjoy friends and family if your health is ruined. You can't or won't enjoy your hard earned wealth if you have to spend that wealth just to regain your health. Unfortunately, we sacrifice our health in pursuit of success and money, then at the end realize it wasn't worth it.

But... Let us be wise. Haven't you seen and known enough people who have done this? Haven't you read and heard enough regret stories about people who do this? Then why repeat the scenario in your own life? Again, the wise King Solomon counseled, "*The prudent foresees danger and takes refuge but the simple and gullible keep going the same course and will suffer consequences.*" (Proverbs 27:12)

A balanced and effective health plan will include: Good nutrition, preferably plant-based. Daily exercise of at least 30-60 minutes. Enough water to keep you hydrated and to flush toxins. Natural sunlight for Vitamin D and mood

enhancement. A positive upbeat attitude. Fresh air so you can breathe deeply of Mother Nature. Adequate nightly and weekly rest to help your body repair itself and perform at its highest potential. A regular dose of faith and prayer can do what nothing else can.

2. MEANINGFUL RELATIONSHIPS

Like our health, we also, though unintentionally, neglect the most important relationships in our lives, namely, family. This is not the place to address the crisis we see in marriages and why our society seems to be so isolated and depressed because we hide behind our screens, suburban homes, and job titles. The wise King Solomon also taught us the value of teamwork and united labor. He said that two are better than one and that a three-fold cord is not easily broken. To be very successful, you really can't do it alone. You have to broaden your network (see Ecclesiastes 4:9-12).

Do you have 3 close friends you can count on at all times? If you don't have close friends, then go out and start making friends. Who can you call or contact to be your mentor or coach? You will be surprised that when you start surrounding yourself more with winners and champions you will begin to look like a champion too. This may also mean you have to sever some unhealthy relationships – especially those toxic folks from your life. It is not wrong, and I highly encourage it. People who cause you to consistently doubt, fear, rebel, fail, gossip, lie, cheat and anything else you despise ought to be expelled from your circle of influence ASAP.

Don't ruin God's favor and your chances of success by allowing people to cause your demise. Also, nurture your friendships. When was the last time you had a really good conversation with your friends? If you don't nurture your friendships, soon you will have no meaningful friends. Of all the people you should value, your family should be the most cherished and loved. Don't seek to love strangers more than those closest to you. Yes, love everyone. It's just that, too often, we can easily love those whom we hardly know while disdaining those living with us. Your spouse and children should have the best of your affections. If you find that you are treating others better than your home circle, then please readjust your priorities. You're not investing wisely.

3. FINANCIAL EDUCATION

All successful people understand that the more you know the more you grow. If you have not read a book in a long time, then you owe it to yourself to read one this month. How can you possibly change your financial destiny without wisdom? I recommend you read, at a bare minimum, 12 books a year. This will put you on the fast track to transforming your financial life in no time.

If you take the regular academic route, then please get a degree in something that aligns with your passions and values. It's tough to break the financial glass ceiling as a regular employee. So make sure if you're paying many thousands of dollars to get a degree that you get a good return on your investment by having the likelihood that it will be in something

that can make you \$100,000 or more a year. If you want to know which degrees and careers pay six figures a year, go to www.Monetizeyourskills.com.

4. REAL ESTATE

Everyone has to live somewhere and this makes real estate investing a must. This important life investment has proven to be a consistent vehicle for good returns on investments. Actually, in the West, and particularly in the United States, there are 3 main ways to amass wealth, and number one is Real Estate investing. This is also why having sound financial education is essential. You should strive to earn your own piece of real estate with both land and house. Then as you grow your nest egg, expand to acquire more property.

5. YOUR OWN BUSINESS

This is the second of the 3 main ways people generally amass wealth in America. Seldom will you find a rich or wealthy employee. Can you think of one? If a person becomes wealthy solely from being employed, then it may mean that person is generally a CEO or highly skilled. But, can't you name at least a few people who have money because they own or run a business or two? If you want to have economic and time freedom, then you must invest in a business. This is a great way to leave a rich legacy for your family.

Fortunately, the barrier to starting a business has virtually disappeared because of the Internet. Technology has allowed

many people to set up their own businesses with little overhead and startup capital and be making six and seven figures. I covered all this in my last book, *Monetize Your Skills*.

6. INSURANCE

I know you may not have expected this to be on the list but I've been to too many funerals and seen families not simply mourning the loss of the deceased but mourning because of the bills the deceased left behind. So, do your family and company a favor, get insured. Insure your life, health, and valuable possessions. Many people face financial disaster when they get hit with a huge medical bill. Adequate insurance can help offset that, including, if possible, making funeral arrangements or paying a small amount monthly to alleviate unnecessary headaches when that time comes. If there's one thing you should not do, it is to leave this world with a burden of debts to fall on your relatives. Life insurance is not that expensive and it should cover most of what the average person would leave behind in bills.

Furthermore, ensure your marriage succeeds by going to marriage conferences, attending small group studies, and investing both quality *and* quantity time in the relationship. Ensure your health is great by making positive lifestyle changes and feeding your mind with uplifting inspiration daily. Ensure your ability to earn a living is fireproof by sowing bountifully, being excellent, diligent, and honest.

“Whoever observes the wind will not sow, and he who regards the clouds will not reap. As you do not know what

is the way of the wind, or how the bones grow in the womb of her who is with child, so you do not know the works of God who makes everything.

In the morning sow your seed, and in the evening do not withhold your hand; for you do not know which will prosper, either this or that, or whether they both shall be alike good.” (Ecclesiastes 11:4-6)

7. BLESSING HUMANITY & THE LESS FORTUNATE

One of the reasons the ancient Israelites were so wealthy was that God promised blessings for helping the poor, orphans, widows, and oppressed (see Isaiah 58, Matthew 25:35-40, and James 1:27). “*He who has pity on the poor lends to the Lord, and He will pay back what he has given.*” (Proverbs 19:17) Since success is predictable, go do the same. David, the father of the richest king who ever lived noted:

“Blessed is he who considers the poor; The Lord will deliver him in time of trouble. Defend the poor and fatherless; Do justice to the afflicted and needy. Deliver the poor and needy; Free them from the hand of the wicked. For the oppression of the poor, for the sighing of the needy, ‘Now I will arise,’ says the Lord; ‘I will set him in the safety for which he yearns.’ Whoever lends money to the poor without interest; who does not accept a bribe against the innocent. Whoever does these things will never be shaken.” (Psalm 41:1; 82:3, 4; 2:5; 15:5)

13

HOW TO FINISH THIS QUARTER LIKE THE PROS

“Quit doing things that don’t challenge you.”

– **Dr. Peter Diamandis**

No matter which team you were rooting for in the 2016 NBA Finals between the Golden State Warriors and the Cavs, in good sportsmanship fashion, one has to acknowledge the contribution of LeBron James to his Cleveland Cavaliers. In fact, not to do so could mean missing vital lessons on how to finish this quarter like the pros.

Stephen Curry definitely did an outstanding job with his teammates in securing their spot in the finals. They gave an impressive performance coming back from a 3-1 deficit against the Oklahoma City Thunders to win Game 7 of the

Western Conference Finals. Then in pure Golden State Warriors fashion, they began dominating the NBA finals with a 3-1 game lead against the Cavs.

It is against these odds, much like the game of life, that LeBron James and his team deserve props for their relentless pursuit of success and drive to win the championships. So in life, business, or ministry, you have several quarters each year to secure wins for your team. Are the odds currently against you? Are you leading in goals or are you behind? Will you take the lead spot before this quarter closes? No matter what your answers are, you can take these 7 tips below to implement and have a spectacular finish this quarter.

1. **How Bad Do You *Really* Want It?** This was the second time LeBron James and the Cavs have faced Steph Curry and the Warriors in the NBA finals. In most professional sports of this magnitude, winning can ultimately be boiled down to which team wants it bad enough. How bad do you want to achieve your specific goal(s) this quarter? How much do you really want to pay off debt? Lose those pounds around your gut? Save your marriage? Complete that degree? At the end of the day, you have to want it bad enough to have a phenomenal finish.
2. **Stay Focused!** Distraction dilemmas abound and all too often, we let our worthy goals and dreams fall by the wayside simply because we're not focused. If you're going to finish this quarter well and start the next one with a bang, you can't afford to be distracted. Not even by the proverbial "*home-court advantage.*" Don't let your guard

down or presume you will win simply because the odds are in your favor. To combat distraction and interruptions, turn off your phone if you have to. Take a fast from Facebook. Let those emails wait. Your goals are too important to be at the mercy of Day Time Soap Operas and negative news on TV. Turn them off!

3. **Pass the Ball.** This is pivotal in any sport and in life. If you can't make the shot, for the sake of the team, and winning the game, pass the ball! If you've been sucking your thumb on a key task or goal, give it to someone else to get it done. If you want to be like the pros, then make delegation your friend. Delegate. Delegate. Delegate. While LeBron is the star on his team, others were in a better position to take shots than he was. If he were a loner, he would have tried to do it all himself and pretty much lost that year's championship. He wasn't the only high scorer so pass that ball now to your teammate to get it done.
4. **Keep Hope Alive!** No matter how far behind you are on your goal(s) for the quarter, there's still a chance to finish strong and even win the game. As Dr. Willey Jolley nicely says, "*A Setback is a Setup for a Comeback.*" So long as you have skin in the game, you still have an opportunity to win, to increase profits, to turn around your troubled relationship, to revive a dying ministry, to lose weight, to break the addiction, and to realize your dream. Just don't give up. In due time, you will reap the blessings, just like LeBron and his teammates. Who, because they kept faith alive, set a new NBA history record with a

3-1 come-from-behind victory and brought home a major sports win for the city (which hadn't happened in 52 years)!

5. **Take the Lead.** When the pressure is on, it can be scary to lead your team to victory. Dr. John C. Maxwell's leadership philosophy of "*Everything rises and falls on leadership*" is worth adopting when the heat is on. There were times when it looked like LeBron was checking out. He wasn't on top of his game. He hesitated to take shots. He no doubt made mistakes too. However, he did step up to lead the team to secure the championship. I challenge you not to pass the buck this quarter. I challenge you not to make any excuses whatsoever for falling short of your goals. I dare you to take full responsibility for your life, business, or ministry and say, "*The buck stops with me!*" Make a pact that you will not blame anyone or anything for not making a profit this quarter or for any loss that may result from your actions. I dare you to man-up or woman-up and take the challenge to lead your team regardless if the game is in your favor or not. Play to the end.
6. **Listen to the Coach.** Or find a new one. I've always admired professional athletes because though they are very talented at their craft, they still get coaching. It's interesting that successful people seek out coaches and advisors to achieve greatness, but the average person thinks he or she is beyond the need for mentoring. The Cleveland Cavaliers had to change coaches to get the results they desired. How about you? If your business is failing or not making

profits, find a business coach or strategist. If you keep living pay-check-to-paycheck no matter how much money you earn, find a financial advisor. If your ministry is going nowhere, restore your connection with God – your Spiritual Coach – and seek help from a seasoned minister. If your marriage or dating relationship is growing cold or stale, find a marriage counselor ASAP. If you can't stay motivated to reach your goals, or to exercise and eat right, find a personal trainer.

7. **Revisit Your *Why*.** This is linked to point #1. The bigger your *Why*, the more likely you'll fight for your dreams and goals. If you're fuzzy about what makes you tick, then chances are you'll keep procrastinating on tasks that are necessary to complete the goal. LeBron kept his big *why* before him at all times. Losing the first championship back home no doubt was a bitter disappointment for the team. But he kept his vision alive to bring a championship win back to his city, lifting the curse, as they had not seen the glory of a major sports championship title since December 27, 1964! (*When the Browns won the NFL championship*) What if James had no *why* or forgot about the vision that was more than himself? His city was counting on this win. Now Cleveland can touch and smell the Larry O'Brien Trophy. Your team, your family, your business, and your ministry is counting on a major win this year. Will you bring home a championship trophy?

14

7 WINNING TRAITS OF SUPER BOWL TITANS

“Winners win and losers lose!”

– **Dr. Eric Thomas**

There’s always a lot to learn from sports and Super Bowl 51 was no different. What a spectacular game between the New England Patriots and the Atlanta Falcons! There were many first time records in this epic battle between two great teams but unfortunately, many people missed the strategic secrets this game taught about how to win in life, business, or ministry. It was similar to the Cavs’ win in the previous chapter. Against all odds and a great comeback that ended in victory for the underdogs.

There was no doubt that this game should have fallen to the Atlanta Falcons who led all the way into the 3rd quarter. But in the end, Tom Brady and his team won 34 to 28, securing Brady's fifth Super Bowl ring and a new record of 466 pass yards (most in super bowl history). The New England Patriots' historic comeback from a 25-points deficit to win Super Bowl 51 in overtime was also the first overtime and largest comeback in Super Bowl history!

I won't go into any details as to why the Falcons didn't win this game and instead focus on the 7 key traits that led to the Patriots' success. Let's just say that, even when the game of life is against you, it's not over until it's over. Never throw in the towel – no matter how dark it may seem. With these 7 traits to win in life like the great Super Bowl Titans, you can come out victorious every time.

1. **COMMITMENT.** You cannot win big if you don't commit. Who can question the commitment level of the Patriots' team members? They were 100% committed to playing all out and the results were amazing.
2. **LEADERSHIP.** Brady made a bunch of mistakes but he still took responsibility for the team's victory and they won! You must do the same – stepping forward even during the dark moments. If you don't, success will often elude you.
3. **DECISIVENESS.** When the going gets tough, don't get choked by fear and indecision. It will weaken your team and your resiliency. Learn to make quick decisions and if you make a wrong one, simply make another decision.

4. **CONSISTENCY.** This has been covered already in an earlier chapter and should go without saying. No need to repeat, just do it. Take massive action and implement.
5. **DETERMINATION.** It means more than simply not giving up. It means to be bold, strong, and courageous. It means to fight to win. To fight with grit. To fight like your life depends on it. Are you determined to fight for what truly matters?
6. **CONFIDENCE.** It is reported that Tom Brady made a commercial before the Super Bowl game from the standpoint of them winning. That's being confident! None of the above traits will do much good if you're not confident in your abilities, team, strategy, and if you're in ministry, in the God you say you believe in.
7. **FAITH.** This is the bedrock of all great successes and breakthroughs. Though similar to confidence, it is a superior quality and the hallmark of all great achievement. Faith is the *confident* expectation and belief that what is ventured will be attained. Faith sees what the naked eyes cannot see. Everyone saw the Falcons as winners up to the third quarter. But the Patriots saw what others didn't see. Don't look at your problems and count yourself out. Look through the eyes of faith and see the limitless possibilities of what can and will be, if you only believe and give it your all.

15

HOW TO SPOT AND SEIZE OPPORTUNITIES

“Take A Chance. You control your destiny!”

– RL Chance

No. I’m not talking about the YouTube Music video by ABBA performing *Take a Chance on Me* by Polar Music International AB (C) 1977. Though it has over 72,700,000 views, I’m here addressing something more serious and personal.

I believe that God grants opportunities but success depends on our use made of them and if we can spot and seize them. If and when they do come, we can miss them if we’re not bold enough to embrace their appearance.

If you want to take full control of your destiny, then face the enemy of fear head-on and commit to investing in your dreams. If you play it safe all your life, you won't accomplish your destiny. Step out of the box. Dare to take a chance to be, to do, and to have the destiny you dream of.

What big opportunities may be staring you in the face right now that you're possibly overlooking? Here are 7 steps you can take to spot and seize opportunities:

1. **Take a Chance on Your Health.** There's no way to enjoy an extraordinary life if you don't have good health. Why not take a chance today to get as healthy as possible? There are several opportunity programs that will help you live younger, longer, stronger – even get your beach body back in as little as 3 weeks. Find one and adopt it into your wellness regimen.
2. **Take a Chance on Your Mind.** The success you achieved or failed to achieve so far is closely related to your frame of mind. The state of your physical body is also a direct result of what you put into your mind or didn't put into your mind. Begin to think and act the way you want to be (not the way you are) and the day will come when you will be the way you truly want to think and act. Speak the way you want to be because the time will come when you'll be the way you speak. As stated before, the books you never read, the courses you never took, and the inspiration you never listened to or watched cannot help you. But it's not too late to catch up and finish strong. Why

not take action on one of these solutions that you've been neglecting to implement?

3. **Take a Chance on Your Money.** Your greatest wealth is indeed your health. But neglect your wealth and you won't have good health either. Think of the many people who are depressed, worried, and on the verge of a divorce because of financial struggles. The root cause is often a misunderstanding about wealth or negative beliefs surrounding money. But take a chance anyway on your wealth by learning to take charge of your financial destiny. If you really want to make a lasting impact to bless your family and the poor, then you owe it to yourself to master this important area of life management.
4. **Take a Chance on Your Relationships.** How happy are you with your social life? Have you read a book on love or communication this year? Have you attended a marriage conference or seminar? These can help save your marriage (*it's worth it*). Have you taken a parenting class? Is there a family, friend, or co-worker that you need to forgive? Why not take the risk to humble yourself and lose your pride to salvage your most important relationships?
5. **Take a Chance on Your Faith.** This is a touchy subject for many. We all have faith in something or someone. We are spiritual beings so we need to feed our spiritual soul. If you don't, then fear, doubt, shame, guilt, and untold evils can result. Take a chance with God. Take a chance and you'll see what He has in store for you. Take a chance and you'll see that you control your destiny. If you're a

skeptic, then why not consider this question, *What if heaven is really real?* Do you want to play Russian roulette with that possibility? Why not take this opportunity to explore this topic in depth?

6. **Take a Chance on Something!** Are you suffering from paralysis by analysis? This plague of over-analyzing things to such a degree that you can't make a decision or become fearful of taking action will ruin your success. Over-thinking opportunities until they end up paralyzing you from moving forward can cost you time, money, peace, promotions, etc. You don't have to jump without thinking but some opportunities are golden moments and if you flinch, someone else will capitalize on the idea. The best way to deal with this is to "*Act in spite of.*" Make a decision to commit and act, even if you're fearful. Try something! If it ends up being the wrong choice, then simply make another choice and head in a different direction.
7. **Take a Chance on You!** If you don't, then who else will? Society needs more men and women who will leave a rich legacy of their mark on this world. Will you be one of them? A noble way to do this is by having an entrepreneurial spirit. Don't look to the government to take care of you into retirement. Chart your own course and leave something that your family can continue. As the wise King Solomon says, "*A good man leaves an inheritance to his children's children.*" (Proverbs 13:22)

"Take a Chance. The Ball is in Your Court!"

That's what my French teacher, Mr. Deshong, used to say to us in Grammar School. Now I say the same thing to you. You have big opportunities that demand your attention before the year ends. What will you do with the ball in your court? If you truly want to have time, location, relationship, and economic freedom, spot and seize these unlimited opportunities God is sending your way.

16

7 SIGNS YOU'VE OUTGROWN YOUR JOB, BUSINESS, OR MINISTRY AND IT'S TIME TO MOVE ON

“To be successful in any field or endeavor, learn all you can about it, model what you learn, then teach what you learn and model.”

– RL Chance

The alarm clock just went off for the third time and you're tempted to hit snooze again. This can happen for many reasons.

It's the weekend.

You're flat-out tired.

Or you really don't want to go somewhere – like to the office.

If you're wondering why you may be hitting the snooze button more than usual lately or why you're having the work blues, please read on.

Many people are burned out and hate their jobs. Research shows that a growing number of Americans are Unhappy at Work. The same goes for ministry and non-profits too. However, all is not doom and gloom because, while the overall level of job satisfaction plummeted during the recessions of 2008 and 2012, the outlook is again on the rise, according to a report from Gallup. Some are taking charge of their lives and are not afraid to reinvent themselves. To assess where you are in these statistics, consider these 7 signs you've outgrown your job, business, or ministry and it's time to move on.

1. **You Start Hating Mondays!** It's Sunday evening and a dark cloud seems to settle over you for some reason. But it's not unfamiliar. It's been that way for several months or perhaps a few years now. In fact, it seems to happen only on Sunday evenings when you know Monday is coming. Now may be a good time to get Dan Miller's, *No More Dreaded Mondays*, before it's too late. If you truly

can't stand it anymore and absolutely dread the thought of going to work on Mondays, and it's been that way for a while, it may be time to move on.

2. **You No Longer Feel Challenged or Motivated.** If you're not growing spiritually and professionally at your current place of calling, then chances are you're dying inside. Eventually, you'll get bored and lose interest and your performance can decline rapidly. If you're experiencing prolonged boredom and constant fatigue, it may be time to consider a change. If you lack drive and determination to achieve career goals and simply don't care whether or not you succeed, then it's time for an exit. If the company or ministry is not willing to reassign you or allow you to adjust your schedule, it's time to move on.
3. **You're Constantly Complaining, Cynical, and Critical.** If the people you work with now seem to make you bitter and you find yourself getting upset very easily, even for the smallest things, then there's something inside that isn't right. If you find yourself regularly complaining about or criticizing everything and everyone and feeling that you can't trust your peers and leaders, then the environment has become toxic. In which case, you need to heed the words of Elbert Hubbard, in his Message to Garcia:

"If you work for a man, in heaven's name work for him. If he pays you wages which supply you bread and butter, work for him; speak well of him; stand by him, and stand by the institution he represents. If put to a pinch,

an ounce of loyalty is worth a pound of cleverness. If you must vilify, condemn, and eternally disparage, resign your position, and when you are outside, damn to your heart's content, but as long as you are part of the institution do not condemn it. If you do that, you are loosening the tendrils that are holding you to the institution, and at the first high wind that comes along, you will be uprooted and blown away, and will probably never know the reason why."

4. **You Have a Different Vision and Purpose.** Sometimes this can lead to the problem in point #3 because when you share your ideas and vision for a better way or brighter future, that ministry or business simply cannot see it or is content to do things "*The way we've always done it.*" Don't fret. This was the issue for companies like Kodak, Hewlett Packard, and many others. If your vision and ideas are no longer a fit with your current place, then find a different place or create a new place where they will be. Follow your entrepreneurial bug if you must. Go to the new brook God is opening for you to drink from. Align yourself with another like-minded company or ministry and move on without criticizing or condemning.
5. **Your Body is Giving Off Negative Vibes.** Chronic stress, fatigue, and illness can also be signs you've outgrown your job or ministry. Something is amiss in your internal and external world. Is your job stressing you out too much? Not all stress is bad. In fact, stress is a natural part of life and often necessary for growth. But, if the stress becomes chronic, it will make you sick, drain your

energy, contribute to major depression, and cause you to miss work and resent it all together. Don't ignore the signals. These are warning signs that you may need to find a new environment or adjust your current environment. Working in a ministry or charity setting does not make you immune to negativity and drama. Do all you can to protect your health. It's the most important asset you have for it is the vehicle through which you enjoy and live a meaningful life. Therefore, guard it like a hawk – including leaving that job, business, or ministry.

6. **People Are Beginning to Notice and Talk.** You can fool some of the people some of the time but you can't fool all of the people all of the time. Your peers and family are seeing your lack of drive and hearing you whine. They've been telling you that this is not like you and that you can do so much better. They may even be encouraging you to make a change but you keep feeding them your complaints to mask your frustrations and the obvious – it's time to move on. Listen to your friends and loved ones. They care about you and if they have told you to launch that new business or ministry, that it's time to move up, or make your exit, then listen to them. They all can't be wrong.
7. **Deep Down Inside, You Just Know It's Time!** Internally, we all know when something is truly not right and it's time to act. I believe that in terms of professional, physical, spiritual, financial, and relational dissatisfaction, we all know deep inside when it's time for a change. We see the signs pointing to the blatant facts but keep making

excuses and giving ourselves false hope that things will get better, when in fact, they may be getting worse. Don't let this happen to you. Give yourself permission to succeed. Stand up to your fears and defeat them by acting in spite of them. Stop tolerating the mess! By the grace of God and the support of family and friends, muster up the courage and faith to start fresh and launch a new career, ministry, or business. If God is saying it's time to leave your Egypt, then begin the exodus now. If you know in your heart of hearts that indeed you have outgrown your present place, then it's time to move on. For your own sake, take the leap.

17

HOW TO MOVE ON WITHOUT LOSING YOUR MIND

“Moving on, especially when you’ve given so much time to a job, business, or ministry, can be very difficult.”

– RL Chance

I should know a thing or two about that. I’ve had to make that choice when I transitioned from the military after serving for seven years of successful naval service. A career I enjoyed and one that set the foundation for where I am today. I thought I’d finally found my sweet spot after that by serving another seven years as a full-time missionary at a dynamic non-profit organization. It fulfilled my intrinsic drive for deeper fulfillment and

contribution. That calling allowed me to impact thousands of people in the US and around the world, especially in Africa. It still functions as a compass for what I do and keeps me tethered to my true purpose and big *Why*.

But that didn't stop me either from moving on (yet again) to follow God's new calling on my life to inspire lives as an author, speaker, minister, lifestyle coach, and implementation strategist. Life is about change. Get used to it. Embrace it. Anticipate it. And change with it.

If you've experienced any of the 7 *Signs* from the last chapter, especially for prolonged periods over the past few weeks or months, then it's time to plan your exit – move on. Face your new reality. Make up your mind. But before you take the leap, consider these practical steps that will help you make the shift without losing your mind. Of course, you can take stress management classes or squeeze stress balls all day, but we'll let you do that for other occasions.

Here are my 7 best practices for how to move on without losing your mind.

1. **Take a Break.** Maybe go on a vacation or take a sabbatical. Whatever you do, step back for a few days or weeks to reflect on your past and present. Think deeply and clearly about your situation. How did you get to this point? What lessons can you take from this job, business, or ministry into your next? What negative influences will you leave behind? Do you have resources to keep you afloat during a transition? What resources will you need to make a smooth transition? What is

God really saying to you now? Journal your thoughts as they can give you hints for your next move.

2. **Seek Wisdom and Guidance.** In times like these, don't be hasty to jump to the next thing. After you have had some time to reflect, pray about what you believe is the next best move for you and your family. Get input from your spouse, children, family, and trusted friends. Don't be afraid or ashamed to get help from a coach or therapist if needed because sometimes, it's just that challenging to deal with work-related drama.
3. **Reevaluate Your Skills and Calling.** If you want to transition with confidence, then sharpen your skills for your new calling. Upgrade your knowledge and talents. Get some training or more education if necessary. Take a few career assessment and gift-based tests like Strength Finders 2.0, DISC, Kolbe, and Career Direct.
4. **Thoroughly Research Your New Career, Business, or Ministry Interest.** Do your homework but don't suffer from paralysis of analysis. Especially if you have a family, you should take calculated risks without letting fear stop you. Look critically at the options before you. Ask the tough questions. Does it match your skills and gifting? Will it give you the flexibility and freedom to live life more on your terms? Will it fulfill your inner desires for contribution and significance? How much money will you need for the new venture? Will you make enough money to stay afloat and flourish? Is this the best and right move for you and your family at this time?

5. **Set a Deadline.** Write the specific date when you'll leave the old behind and embrace your new career path. Plan a going-away party or a launch party if you're starting your own business or ministry. Make it memorable and leave on the best terms possible.
6. **Leap and Grow Your Wings.** No matter how much you plan and calculate, at some point, you will have to actually step out in faith believing in God and in yourself. Decide, commit, and don't look back. Keep a steady eye on your new adventure and give it all you've got. Enroll in that course. Start that new job. Launch that business. Register that unique ministry. *Enjoy the ride.*
7. **Be Faithful and Do Your Best.** God has called you to faithfulness, not to be like everyone else. If you're faithful in the little, you will be faithful with much also. Therefore, don't despise the humble or small beginnings. According to Dr. Eric Thomas, "*Execution is worshipped.*" Don't get caught up with Shiny Object Syndrome (SOS) nor keep checking the score. Trust the process and keep grinding. Focus on sowing seeds and you'll be sure to reap a harvest. Be known for taking massive action. Always do your best and leave the results with God – *they will come in due time.*

18

HOW TO FIND AND DO WORK YOU LOVE

“The only way to do great work is to love what you do.”

– **Steve Jobs**

Do you love what you do? It’s the cure for an ordinary life. You won’t love your company or its customers aright if you don’t love what you’re doing or the manner in which you’re doing it. You won’t find work-life balance or career fulfillment if you don’t truly love what you do. A quick Google search will reveal all the alarming stats about the many adults, and the middle-aged in particular, who are dissatisfied with their current employment or career.

In fact, chances are quite high that you have been thinking about quitting your job in the past week or month. I’ve

covered this trend in the previous two chapters. I think this inspiring quote from Dr. Martin Luther King Jr. about doing what you love sums it up best:

“If it falls your lot to be a street sweeper, go out and sweep streets like Michelangelo painted pictures. Sweep streets like Handel and Beethoven composed music. Sweep streets like Shakespeare wrote poetry. Sweep streets so well that all the hosts of heaven and earth will have to pause and say, here lived a great street sweeper who swept his job well.”

I’ve also discovered another very effective solution to this dilemma. Count it as a bonus if you will. And it won’t require getting a PhD either. Would you like to know clearly how to find and do work you love and also have more fulfillment in your career – without having to blindly jump ship? Well, you don’t *really* have to. You can find and do work you love before quitting your day (or night) job/business.

The fastest way is to enroll in my *Monetize Your Skills Academy* course at www.monetizeyourskills.com. I’ll show you how to leverage your unique education, expertise, and experiences into products, programs, and services online. More on this later.

The other way is from my friend, the late Scott Dinsmore (and his team) who has now shown over 200,000 people in 182 countries exactly how to find and do work you love and experience career fulfillment. His continuing legacy is helping thousands more to discover the cure to an ordinary life. You may have picked that up from his TEDx video talk

on the subject which has now been viewed over 5.2 million times!

That's the kind of impact you can have with *Scott's Live Off Your Passion* guided-discovery course. It can help you to unlock your passions and hold you by the hand as you implement their proven effective success strategies and transform your whole world. It's time to stop playing the rat-race game and start truly living the life of your dreams!

Instead of chasing a dead-end job or career, why not live off your passion and get paid for it? Get paid for what you're truly worth. Get paid for work you love. Get paid to work when you want to, how you want to, and with whom you want to. Best of all, you can earn the kind of living and enjoy the kind of lifestyle you crave without spending a fortune on another degree and other expensive certifications.

Let Scott Dinsmore show you the way to substantial income and the lifestyle you've always wanted by discovering your true passion(s) and translating that into a meaningful career. Who knows, you might just change the world while you're at it. Go ahead. Head over to Liveyourlegend.net now and dare to *live your legend*.

Here are five other suggestions to find and do work you love.

1. **Describe** in specific details the kind of impact and legacy you want to have and make in your personal and professional life.

2. **How much** money will you need to make each month/year to accomplish that?

3. **What would** be the ideal job, career field, or business that will allow you to earn that kind of income?

4. **What's the** fastest way to start this kind of job, career, or business? How and where can you acquire the necessary skills to do well in that new venture?

5. **Create an** action plan with concrete steps to achieve this goal. Set a definite date when you will get it done.

All the best to you.

19

HOW TO RISE ABOVE YOUR CIRCUMSTANCES

“Don’t let your small business make you small minded.”

– **Brendon Burchard**

I say, *“Don’t let your petty circumstances make you petty.”* Yet someone has rightly observed that we’re all either in a situation, coming out of a situation, or headed into a situation. That’s life but let’s be victors and not victims. Your current circumstances should not dictate the level of your joy and peace.

If you currently have pleasant circumstances, praise God for them. If you are stuck between a rock and a hard place, praise God for it too. Maybe, this will be the time and place

for you to experience a miracle or find out just how strong you truly are.

Don't let your circumstances steal your joy and peace today. God is still on the Throne! "If this day finds you perplexed about the future, discouraged, doubtful, and even defeated, then here are 7 keys that show you how to rise above your circumstances.

1. **It's Not as Bad as You Think.** The reality is, most of our situations are magnified by our minds. We normally imagine the worst outcomes so sit back, relax, and see the situation for what it really is – not what you imagine it to be. What are the facts and only the facts?
2. **Ask Empowering Questions About the Situation.** To help you see #1 in its true light, ask powerful questions that will help you not only see the situation clearly, but may also provide you with answers and solutions. Ask the Who, What, When, Where, Why, and How of this present predicament.
3. **What's the Worst That Can Happen?** After you probe the questions in #2, look at all the details and consider, in light of all this, what's really the worst that can happen? I find this disarms many situations I face and neutralizes the fear they may try to exert over me. Unless there is some major disease or life threatening emergency, few things in life can really be that bad to totally dim our light. Once you're alive and breathing, my friend, you can rise above your circumstances. As the wise King Solomon so eloquently puts it, *"As long as you are alive, there*

is hope, for a living dog is better than a dead lion” (Ecclesiastes 9:4).

4. **Practice The Art of Contentment.** Always be grateful for what you have. Many a time, we see our circumstances as worse than they are simply because we’re comparing ourselves with others. Express gratitude for what you do have and maybe, just maybe, you will get more to be thankful for. Here is an example of how to stay thankful: *“Not that I speak in regard to need, for I have learned in whatever state I am, to be content.”* (Philippians 4:11)
5. **Surround Yourself with Positive Supportive People.** When you’re down and out, it’s always a blessing to have friends and family you can count on. Someone who can be with you through thick and thin. We all need a helping hand from time-to-time so don’t be too proud to admit you need help. Two are always better than one so call, text, or email someone today whom you trust to encourage you through your situation (*but not to pet you in your misery*).
6. **Help Someone Who Is Currently in a Valley.** One of the best ways to get out of a tough place is to help another person out of a tough place they’re in. Building on #5, be a friend yourself and practice the Golden Rule. It will do good for your heart and improve your own circumstances, almost immediately. *“The generous and kind-hearted will prosper and those who refresh (water) others will themselves be (watered) refreshed.”* (see Proverbs 11:25)

7. **Pray and Do Something.** I've covered the subject of prayer many times. That's because I *know* prayer works! It is the key in the hand of faith that unlocks the bounties of heaven's storehouse. Why then should you be reluctant to pray? It's the fastest exit strategy I know of to rise above any and every difficult circumstance. But, in addition to praying, you must also act. Prayer paves the way to go forward but your situation will not change much if you don't take some action. I believe God speaks to us in prayer and He gives us the wisdom to handle our challenges. But we must do something with the divine insights He communicates to us during our prayer time. In other words, to rise above your situations, pray and work, work and pray.

ACTION STEPS:

1. Which of the 7 keys best resonate with you?
2. Which one of these keys will you implement today?
3. List 3 more keys to rise above circumstances.

20

HOW TO GUARD YOUR REPUTATION AND WORDS WELL

“Reputation Capital is Worth Protecting at all cost.”

– RL Chance

There’s almost nothing as important as your name and word. Especially in business and professional life. Family, friends, customers, associates, and bosses love you when they hear good things about you, your products, or services.

But...

The moment your reputation is stained, those same people may now withdraw their support and patronage. Therefore, guard well your reputation and words. They're your capital.

Why?

Because credibility (a good reputation) induces TRUST. Lack of credibility (a poor reputation) breeds DISTRUST. How important then is a good reputation? I'll let the richest man who ever lived answer that. *"A good name is rather to be chosen than great riches, and loving favor rather than silver and gold."* – King Solomon of Ancient Israel. So how do you guard yours well? Here are 7 ways:

1. **Watch Your Words!** Bite your tongue if you must. Think before you speak.
2. **Do What You Say You Will Do.** Keep your promises or be slow and infrequent to make them in the first place. It builds trust and confidence when you do.
3. **Do Quality Work.** Produce the best quality service and products possible.
4. **Honor your Parents and your Spouse.** I'll let you ponder the significance of that one.
5. **Respect Those in Authority Over You.** Since honor begets honor, be sure to respect and honor your supervisor, boss, teacher, pastor, coach, etc.
6. **Never Take or Give Bribes.** It may come back to bite you later. Don't steal either!

7. **Don't be so Cynical, Critical, or Condemning.** The Golden Rule Principle, The Law of Restitution, and The Law of Sowing and Reaping may not forgive you for it. So beware!

Think about this. *Your boss is always hearing things about you* from coworkers and possibly those closest to you. People love to “*please the boss*” so they’re always speaking into his or her ear, sometimes to gain favor and sometimes as part of the job description. So make sure that what gets said about you improves your reputation rather than weakens it.

Think about this too. *If others constantly gossip to you about someone else, chances are they’ll also gossip to others about you.* So master your words. Speak only those things you won’t mind hearing again from others or reading about in the news. Don’t ever curse the rich and successful either (*or you may never be one of them*).

21

ASK FOR HELP!

“What is easy to do is also easy not to do.”

– **Jim Rohn**

All of us, at some point, struggle with doing what we know we should do. We all know that we should eat right, exercise, save money, budget, not smoke, and so many other good things. The problem is, these are the very things we don't often do – even though they're easy to do.

There's no shame in asking for help if you want to reach your goals. The greatest achievers today have help, even though they're gifted. LeBron James, Serena Williams, Michael Phelps, and yours truly. If it's a pride issue, then humble yourself and ask for help. It could be the difference in

getting a breakthrough or remaining stuck in a dead marriage, failing business, or sick body.

I don't know what your situation is but I do know that success and moving forward can be enjoyed when you ask for help from a personal trainer, coach, mentor, parent, friend, teacher, expert, doctor, pastor, financial planner, etc. What organization can you reach out to that could help you solve that particular challenge you're facing right now?

How about going to God now and ask for divine help? Don't count Him out. Remember the biblical narrative in Romans 7 where it explains this struggle of the human heart. *"The things I want to do, I don't do. The things I don't want to do, these are the very things I end up doing."* At last the writer cries out for help at the end of that chapter.

When it comes to needing help of any kind, having an intimate relationship with The Almighty is paramount to your overall wellbeing. If things are not going your way, then you may need to do something drastic and cry out for deliverance because God Delivers! Not necessarily when or how we may expect but He delivers. (You'll learn exactly how to do that in the next three chapters.)

- Are you in a Valley? God Delivers!
- Are you in a Financial Storm? God Delivers!
- Are you facing a Health Crisis? God Delivers!
- Are you in a Troubled Relationship? God Delivers!
- Are you ready to throw in the Towel? God Delivers!

22

7 BENEFITS OF PRAYER

“Four things let us ever keep in mind: God hears prayer, God heeds prayer, God answers prayer, and God delivers by prayer.”

– E. M. Bounds

Did you know that one-third of Americans say they use prayer to facilitate healing? This is according to Anne McCaffrey, M.D., of Harvard Medical School. She also noted that 69 percent of respondents claimed prayer improved their health. Prayer indeed has many benefits, both for the one who prays and for those for whom prayers are offered.

Whether you believe in the power of prayer or not, it's hard to discount the fact that prayer has been the custom of all kinds of people for centuries. Kings, sages, poets, and

prophets of antiquity handed down by precept and example this rich practice which has been widely studied in the modern scientific age.

WebMD (Can Prayer Heal?), CNN (When Religion and Medicine Meet), Time Magazine (Investigating the Power of Prayer), The Washington Post (Researchers Look at Prayer and Healing), USA Today (Does Prayer Have the Power to Heal?), and many others are shining the light on countless scientific studies being conducted that seek to understand the true benefits of prayer.

Stop praying timid prayers and begin to experience these 7 benefits of prayer today.

1. **Peace of Mind** – This is perhaps the most desired emotional gift we can receive through prayers. When you take all your troubles to someone you believe can handle them for you, it relieves you of the burdens and stresses associated with having to carry such loads. Why not cast all your cares upon God because He cares for you? (1 Peter 5:7) He bids you, *“Come to Me, all you who labor and are heavy laden, and I will give you rest.”* (Matthew 11:28) And He has promised, *“Peace I leave with you, My peace I give to you; not as the world gives do I give to you. Let not your heart be troubled, neither let it be afraid.”* (John 14:27)

Therefore, *“Be anxious for nothing, but in everything by prayer and supplication, with thanksgiving, let your requests be made known to God; and the peace of God, which*

surpasses all understanding, will guard your hearts and minds through Christ Jesus.” (Philippians 4:6, 7)

2. **Physical, Mental, Emotional, and Spiritual Healing** – Second to peace of mind, everyone greatly desires health, healing, and longevity. It is one of the most studied subjects in the ancient scriptures and of science today. According to a March 31, 2015 article on Newsmax.com titled *Science Proves the Healing Power of Prayer*, Duke University’s Harold G. Koenig, M.D. is reported to have said, *“Studies have shown prayer can prevent people from getting sick – and when they do get sick, prayer can help them get better faster.”* A comprehensive investigation of more than 1,500 trustworthy medical studies *“indicates people who are more religious and pray more have better mental and physical health,”* Dr. Koenig says.

None can offer true healing (all dimensions of the whole person) as can the Great Physician Himself who created the body and has immortality. God’s desire is for us to be in good health (3 John 2). He has declared this in Holy Writ: *“For I will restore health to you and heal you of your wounds. If you diligently heed the voice of the Lord your God and do what is right in His sight, give ear to His commandments and keep all His statutes, I will put none of the diseases on you which I have brought on the Egyptians. For I am the Lord who heals you.”* (Exodus 15:26)

3. **Forgiveness** – Restoration to physical and spiritual health requires forgiveness and coming clean with many things in our personal lives. When you carry around guilt,

shame, and unresolved social issues, it saps the life forces out of you and can even hinder your prayer life. Your immunity dips, stress levels rise, and sickness surfaces faster whenever bitterness and unforgiveness are present. But God has guaranteed forgiveness to all who ask. He is the One Who forgives all your iniquities, Who heals all your diseases (Psalm 103:3). Your part is simply to confess and repent (see 1 John 1:9; Proverbs 28:13).

4. **Divine Wisdom and Guidance** – How different would your life be if you knew and believed that through prayer, you can tap into divine knowledge to aid you in every area of life? The ancients knew this well and it was the master secret to their success, wealth, and victories. This is evident by the kings of Israel when they sought God’s counsel whether or not to go into battle or how to defeat their enemies. There is no need to go through life confused about anything when God has promised, *“Call to Me, and I will answer you, and show you great and mighty things, which you do not know. If any of you lack wisdom, ask God, Who gives to all liberally and without reproach, and it will be given to you.”* (Jeremiah 33:3; James 1:5)
5. **Stronger Faith and Trust in God** – This should go without saying but when you pray consistently, you develop a bond that grows with the One to Whom your prayers are directed. You become more confident about living life to the fullest. And the deeper that faith becomes, the more effective your prayers will be because, *“without faith, it is impossible to please Him, for he who comes to God must believe that He is, and that He is a rewarder*

of those who diligently *seek Him.*” (Hebrews 11:6) *“All things, whatever you ask for in prayer, believe (have faith) and you will receive them.”* (Matthew 21:22)

6. **Access to Heaven’s Abundant Resources** – The One to Whom you pray is able to do exceeding abundantly above all that you can ask or even think (Ephesians 3:20). Therefore, all the resources of the universe are at your disposal to bless God’s children in the form of products, programs, and services. He delights to give that you may be a channel of blessing. So do away with scarcity and poverty thinking. Your faith, combined with prayer, can solve whatever difficulty is facing you. Use them wisely.
7. **Blessings and Miracles** – *“The condition for a miracle is difficulty, however, the condition for a great miracle is not difficulty, but impossibility,”* says Angus Buchan. In my new book, *Prayers That Move Heaven – How to Get Your Prayers Answered 100% of the Time*, I make the case for praying big, bold prayers for blessings and miracles in your life, ministry, and business by mastering the science of effective prayers. Too often we play it small in life and that can spill over into our spiritual lives as well. As Lissa Rankin, MD says, *“If you want big miracles, you have to take big risks.”* Take a risk on God – pray for big things from now on.

23

HOW TO HELP GOD ANSWER YOUR PRAYERS

“The Lord Helps Those Who Help Themselves.”

– **Anonymous**

Does that sound familiar? It’s a phrase I heard a lot growing up. Yet to this day I still can’t find a reference for it anywhere in the Judeo-Christian Bible nor do I think I ever will. There may be good merit in that idea, though it’s not a purely biblical concept. I believe what my kinfolk and colleagues were trying to teach with this motto is that we should be proactive and diligent to affect our own outcomes – even when praying about them.

I’m of the firm conviction that prayers move heaven because when God is on your side, divine blessings and favors

are always near and all things become possible. It is really the #1 secret weapon to solve life's problems. However, it won't do you much good if you refuse to pray.

Without giving undue credence to the validity of this adage, if you are a person of prayer or even pray "sometimes," there are things you can actually do to help God answer prayers (*including your own*). Not that God "needs" our help but when we have a personal relationship with Him, heaven seems to respond favorably to our petitions – that always helps.

If you want to move the arms that move the world, follow effective principles of prayer and humanity and divinity will cooperate to accomplish great and mighty things. Consider this quote from a book on prayer:

"There are certain conditions upon which we may expect that God will hear and answer our prayers. One of the first of these is that we feel our need of help from Him. . . . The heart must be open to the Spirit's influence, or God's blessing cannot be received."

7 WAYS TO HELP GOD ANSWER PRAYERS

1. **Get Connected.** In our busy technologically advanced society, we are more disconnected than ever. We have more "friends" on Facebook that we try to keep up with their every move than we do with our real friends. Families text each other within the same house rather than speak to each other. If this is the case with people we can

see and touch, then how much more with the Divine? Prayer is one of the fastest ways to reconnect with your Creator.

2. **Be Available.** What good is it to be reconnected spiritually if we're not available mentally and physically as well? This is a clarion call to reprioritize our values and protect our physical house so we can commune clearly with God and have much energy to accomplish His will.
3. **Lend a Helping Hand.** Since we are called to love our neighbors as ourselves, following the Golden Rule Principle in all we do is righteous spirituality in practice. God is well pleased when we do for others, that which we would want others to do for us were we in their situation. Therefore, to get your prayers answered, you be the answer to someone else's prayer.
4. **Give Generously.** It keeps the soul free from greed and full of compassion. It is the sacred antidote to greed and ensures prosperity on many levels. Says the wise and wealthy King Solomon, "*Whoever gives to the poor, lends to the Lord, and that which they have given will be repaid again.*" Giving helps to answer the prayers of others. And should the Golden Rule be followed by all, someone will give to answer your own prayers.
5. **PUSH.** Pardon the phraseologies but I think this one is warranted. **Pray Until Something Happens!** Don't give up too easily on your prayers. After all, "*God does not always answer our prayers the first time we call upon Him; for should He do this, we might take it for granted that we*

had a right to all the blessings and favors He bestowed upon us. Instead of searching our hearts to see if any evil was entertained by us, any sin indulged, we would become careless, and fail to realize our dependence upon Him, and our need of His help.” (Prayer, p. 139)

6. **Say “Thank You” More Often.** This is one of the most neglected aspects of prayer. Most of us ask and ask and ask, but seldom do we give thanks when our prayers have been answered. As Zig Ziglar used to say, *“The more we give [God] thanks, the more we will have to be thankful for.”*
7. **Help Yourself.** That’s not a denial of faith. Genuine faith is demonstrated with action. *“We should watch and pray as though this were the last day that would be granted us. Pray and work, and work and pray.” (Prayer, p. 26, 64)* If you do, you will show that you believe in what you’re praying for.

24

WHAT DO YOU HAVE IN YOUR HAND?

“Is there anything too hard for the Lord?”

– **God**

In case you’re currently experiencing financial, physical, or spiritual setbacks, I want to give you a success secret for turning around situations – sometimes in the most unlikely ways. Throughout history, people have wrestled with the concept of trusting God to provide for their needs versus relying on what they can see. Through stirring accounts found in the Bible, God reveals how He wants to be our ultimate Provider.

We all experience difficult and often painful circumstances as a result of our actions, other people’s actions, or things

beyond our control. Major life issues –such as the death of a loved one, loss of employment, serious illness, or financial pressures – can be overwhelming.

A great story to discover this success principle is found in Exodus 4:1-5. Ancient Israel was facing literal bondage. They wept over their troubles and cried out for deliverance. The Almighty heard their plea and decided to send a deliverer to end their suffering. However, the chosen leader, Moses, wasn't confident that he was the man for the job.

He wanted some assurance that the elders of Israel would listen to him and believe that God truly appeared to him. Even after having a miraculous visit from God at the burning bush, Moses presented several excuses to get out of the mission. To boost his faith, God asks him a key question, "*What is that in your hand?*"

Moses sheepishly replied, "*A rod (staff).*" God then performed two other miracles to reassure Moses that, with these signs and this simple tool, he didn't have to worry about delivering Israel. In this scenario, what I hear God saying, as a key to bring about deliverance in your time of trouble is, "*What Do You Have in Your Hand?*"

Put another way:

- What do you have in your mind?
- What do you have in your heart?
- What do you have already that can be used to bless you, to deliver you, and to get you out of a financial bind?

In part, I think it's clear that oftentimes we overlook the fact that we're sitting on acres of diamonds or gold mines in terms of what we already know, who we already are, and the vast experiences that God has already allowed us to have. These could be the missing ingredients to bringing about your own deliverance from various troubles.

My latest book, *Monetize Your Skills*, which debuted as a #1 bestseller on Amazon (now available as an online course), is a response to this question from God. This growing body of research is an outgrowth of my Master's Degree project and teaches how to leverage your education, expertise, and experiences to launch a lucrative career or business (*especially online*). If you really want to make a lasting impact, fund your dreams, sustain your mission, message or cause, and bring about deliverance and seal your destiny, then you owe it to yourself to check this course out at www.monetizeyour-skills.com.

Another powerful story that drives this home (one of my wife's favorite) and one that's still pregnant with rich lessons for us today is found in 2 Kings 4:1-7. The poor widow in this story demonstrates what action plan we should adopt when beset by life's vicissitudes. She lost everything! Her husband died – leaving the family with debt hanging over their heads. The creditors are demanding payment and threaten to take her young children if she doesn't pay up soon. What's a desperate, broke woman to do? What most of us do last – seek help!

She went to the mightiest prophet at the time and he asked her a similar question to the one God asked Moses on the mountain top, “*What do you have in the house?*” She said, “Nothing! Nothing *except this jar of oil.*” She didn’t think much of the *little* that she had but that’s all she needed. Her *little* in the hands of God was plenty. So much so that her *little* jar of oil was used to create such a great blessing that she didn’t even have enough room to receive. She was able to become debt free and had a lot of money left over to live off the rest for quite a long time.

My friend, *what do you have in your hand?* Your Creator has endowed you with sacred gifts, I call these skills or talents – *education, expertise, and experiences.* When you lay them at His feet as an offering or simple prayer, He can use them to provide for your needs, deliver you from affliction, and give you an overflow to be used to bless others. When you get used to seeing your “meager” skills as blessings in disguise, you will begin to pray differently and experience faster deliverance from trials and tribulations. Don’t discount yourself and what you actually have.

All God needs is a little something of whatever you have and He can make big things with it. He can multiply it. He can use it to bring about a mighty deliverance for you. Just like He did with Moses’ rod, the widow’s oil, and David’s sling-shot. Don’t underestimate your seed, your faith, your oil, your last flour, your five loaves and two fish, your rod, your sling, or your five smooth stones. *What do you have in your hand that God can use?*

APPLICATION:

Think of the key areas of your life such as spiritual, physical, mental, emotional, social, professional, and financial. Now take a moment to write down at least two to three answers to the following questions:

- List several things that you currently own (no matter how insignificant they may seem to you) that God can *possibly* use to bless yourself, your family, or someone else.
- What are you really good at?
- What do you love to do that brings you joy?
- What degree(s) or certification(s) do you have?
- Can you leverage those outside your current job or business to provide a product or service to others?
- Can you tutor others based on your academic major?
- Have you written a thesis or dissertation?
- Do you have any special experience that you can share with others as *life lessons* or instructions to do something like lose weight, start a business, overcome addiction, etc.?

25

CHANGE YOUR FOCUS LOOK AT ROSES – NOT THORNS

“Change is necessary and inevitable. Focus is a choice.”

– RL Chance

When life demands that you change or circumstances present themselves in the form of change, you have several choices. You can choose to change also, adapt to the new changes, or resist change and remain neutral. However, the latter stance is more destructive than productive. Even when change is unwelcomed or unpleasant, choosing to focus on the positive outcomes of the change can make all the difference.

In other words, change your focus. Look at the Roses, not at the Thorns. A powerful quotation that underscores this principle is from the book, *That I May Know Him*, p. 278:

“We are not to look at the thorns and thistles in our experience. We are to go into the garden of God’s Word and pluck the lilies and roses and the fragrant pinks of His promises.”

Here are 7 ways to do just that:

1. **Acknowledge the Change.** It’s important to see and know the change exists instead of ignoring the obvious. You may not accept a doctor’s diagnosis but if the facts show you have a disease, ignoring it is the last thing you want to do. You cannot confront what you fail to acknowledge.
2. **Analyze the Change.** Exactly what changes are necessary? What are the pros and cons of this change? What is the price to pay for changing? What is the price to pay for not changing?
3. **Act on the Change.** Make a decision to do something about the change. After knowing what the change will require, then there must be action. Make a decision to change, adapt, or reject the change but don’t ever try to remain neutral.
4. **Pray About the Change.** By now you can see a pattern with this tip. Sometimes changes are difficult to adjust to but there’s power in prayer. Pray until God gives you a sense of peace and purpose about what action is best to take in light of the changes at hand.

5. **Get Help to Change.** A tried and true piece of advice. Don't go at it alone. Enlist the support of family, friends, co-workers, or a professional to help you implement whatever changes are needed in your life. This may be the swiftest way to implement change. People are more willing to help than we give them credit for. The wise King Solomon said, "*Two are better than one, because they have a good reward for their labor.*" (Ecclesiastes 4:9-12)
6. **Write 7 Blessings That Can Happen With This New Change.** This pushes you to see the lilies, roses, and fragrant pinks in every situation. Sometimes that's all that's needed to get a new perspective. Precious gems are not always obvious but when you pause to look closer, there they are, all along, just waiting to be discovered.
7. **Leave the Thorns and Thistles Alone.** Why be obsessed with the ugly when the beautiful is that much better? It never ceases to amaze me just how programmed we are to automatically notice the negatives in life. Ninety-nine percent of a situation may be good yet we expend all our energies over that one percent that may not be good. It's time to switch channels. Change your focus. Look at the roses. Not at the thorns.

ACTION STEPS:

1. Make a list of the current thorns in your life.
2. Make a list of the roses in your life.
3. What will you do with this revelation?

26

HOPE, HEALTH, AND HEALING POWER

“Hope is The Untapped Secret Weapon in Health and Healing!”

– **RL Chance**

Illnesses of various sorts can literally sap the life forces out of us. Whether it's addiction, chronic pain or fatigue, grief, depression, or cancer, the degree to which someone has and sustains hope will determine how well they bounce back or respond to treatment. There is health and healing power through hope!

In his book, *The Anatomy of Hope: How People Prevail in The Face of Illness*, the renowned Dr. Jerome Groopman

stated, “*Hope, I have come to believe, is as vital to our lives as the very oxygen that we breathe.*”

Hope and faith are virtually two sides of the same coin for they acknowledge a greater power beyond one’s self to combat illness or make key lifestyle changes. Even in the most severe circumstances, one should never give up in despair: “*For to him who is joined to all the living there is hope.*” (Ecclesiastes 9:4)

To maintain hope and optimism, it would be well to speak hope and think hope. Poets and sages of Antiquity did so, including the Psalmist David, who penned, “*Why are you cast down, O my soul? And why are you disquieted within me? Hope in God; For I shall yet praise Him, The help of my countenance and my God.*” (Psalm 42:5, 11)

His son, King Solomon, the wisest man who ever lived, may have given us the most significant insight into depression and what happens when hope is absent. He said, “*Hope deferred makes the heart sick, But when the desire comes, it is a tree of life.*” (Proverbs 13:12)

If you are facing a health crisis or not in the best shape of your life, don’t lose hope. Search for it. Fast for it. Expect it. And you shall indeed have it. For if you find and maintain hope, you will be tapped into health and healing’s secret weapon. I pray that you will enjoy complete hope, health, and healing so you can accomplish your life’s mission or cause.

27

TO THINE OWN SELF BE TRUE

“Thou canst not then be false to any man.”

– **Shakespeare’s Hamlet**

In an age where “authenticity” and “transparency” get thrown around in almost every professional circle, “*To Thine Own Self Be True*” is not just *old fashioned* wisdom. This sage advice from father to son is still relevant to us in this post-modern era. But how do you know if you’re being true to yourself?

Gurus and high achievers recommend asking these key questions to figure out if you’re living your true north – your authentic self.

- Are you reflecting the true you in all you do?
- Are you being true to your values, faith, and calling?
- Is your life work in harmony with your unique skills and passions?
- Do you wake up excited to serve in your job, business, or ministry?

If you answered “YES” to all of the above, then way to go! You’re most likely living up to your potentials and living out Shakespeare’s secrets to success. Keep it up. But if you answered “NO” to even one of the above questions, then you may not be living with integrity. In fact, you may be dwindling spiritually and emotionally. However, don’t despair. There’s good news.

If you still have some major goals that you want to achieve before the year is out, then make it happen and finish the year strong. You’ll need to practice patience in the process but stick to your core. Napoleon Hill said, *“Patience, persistence, and perspiration make an unbeatable combination for success.”*

What does this have to do with success and achievement? Very much, actually. I was attending a certification training for marriage counseling once and the facilitator hammered on the idea of patience before marriage. He noted that premature and hasty marriages had a higher failure rate than the marriages of those who were patient in getting to know themselves and their perspective spouse.

Entrepreneurs and success-minded individuals can take many lessons from that advice. It’s tempting to rush goals

to completion because we greatly desire success (end results) but cutting corners and not learning the process can be detrimental in the long run.

It's tempting to get angry, complain, or even give up on a goal to lose weight, salvage a relationship, get out of debt, make more money, start a new career/business, or build better habits when the going gets tough or results seem to be delayed. It's also tempting to let laziness, busyness, and bitterness dampen your spiritual walk and diminish your overall impact.

But at what price?

This is where patience comes in. It is still a virtue because this stellar character trait of being able to wait calmly and expectantly for something without compromising your core values is a hallmark of the truly successful person. Patience is that inner strength that causes you to persevere and endure hardships. Patience helps you finish what you started and patience will see you through to the finish line. It will grow your faith because *"the testing of your faith produces patience."* (James 1:3)

So no matter what you're pursuing at this moment, if it seems to be taking longer than expected, don't give in. Be true to yourself and accomplish what you set out to get done. Don't give up. Keep sowing. Keep hoping. Keep believing. Keep expecting. And in due season, you will reap, if you faint not.

28

HOW TO CHANGE THE WORLD THROUGH ENTREPRENEURSHIP

Do you believe you can change the world?

I do! Not only can you change your world, but also other people's world. I've traveled now to over 26 countries including Zimbabwe, Madagascar, Botswana, Japan, Sicily, Mozambique, Zambia, South Africa, Liberia, Suriname, Kenya, Tanzania, and Ghana – impacting thousands of lives in the process. And one of the things that I've discovered over the years is that to really change the world and make a lasting impact, especially in third-world countries, you have

to educate, empower, and equip people to take charge of their own lives and outcomes.

How?

One of the best ways is through *entrepreneurship*. This is one of the most overlooked strategies by governments, churches, and people who run charities and passion causes. It's also one of the things that prevent many well-meaning individuals from engaging in such mission enterprises. If you want to sustain your own mission, message, or cause, you should be engaged in entrepreneurship. The more resources you have, the more you can expand your own reach and help others to realize their full potentials.

Instead of simply giving handouts, entrepreneurship makes everyone a winner. You win. They win. We all win!
How?

When we give to the poor we should consider:

“Am I encouraging prodigality? Am I helping or injuring them?” No man who can earn his own livelihood has a right to depend on others.

The proverb, “The world owes me a living,” has in it the essence of falsehood, fraud, and robbery. The world owes no man a living who is able to work and gain a living for himself. But if one comes to our door and asks for food, we should not turn him away hungry. His poverty may be the result of misfortune.

We should help those who with large families to support have constantly to battle with feebleness and poverty. Many a widowed mother with her fatherless children is working far beyond her strength in order to keep her little ones with her, and provide them with food and clothing. Many such mothers have died from overexertion. Every widow needs the comfort of hopeful, encouraging words, and there are very many who should have substantial aid. – The Ministry of Healing, p. 143.

That's balanced counsel and what my last book, *Monetize Your Skills*, is really all about: How to pursue entrepreneurship by turning your education, expertise, and experiences into a six-figure income. Why? So you can make a lasting impact, fund your dreams, and sustain your mission, message, or cause. It's a great case for not relying only on donations, but for also creating extra resources to fund what means the world to you. Not only to give the poor and down-trodden a handout, but to help them help themselves so they can help others too.

That's a noble feat and no matter what your personal *Why* is, entrepreneurship can help you help others in so many heart-felt ways. It fills that intrinsic motivation for greater contribution. It adds value and helps people solve problems. Then they remunerate you for the blessing you give them in the form of money. You then take that money to create more products and services and meet the needs of your sphere of influence.

Even those who are more *spiritually* and *religiously* inclined can approach entrepreneurship without guilt and confusion with this divine perspective. It is a cycle of blessing and can do more good than most are currently doing with a limited mindset.

*“Instead of encouraging the poor to think that they can have their eating and drinking provided free, or nearly so, we should **place them where they can help themselves.** We should endeavor to **provide them with work, and if necessary, teach them how to work.** ... Let boys and girls be thoroughly taught some useful trade or occupation. **We are to educate the poor to become self-reliant.** This will be true help, for **it will not only make them self-sustaining but will enable them to help others.**”* – Testimonies for the Church 6:278, 279.

29

HOW ONE IDEA CAN CHANGE YOUR LIFE

*Are you looking for Change? Longing to Change?
Hoping for Change?*

Then look no further! Master motivational speaker Les Brown says, “*One Idea Can Change Your Life!*” And who doesn’t have ideas? We all do. Every day you probably hear people share all kinds of ideas. You probably even come up with hundreds of them yourself. With all the ideas that people generate daily, we can certainly make the world a better place. But we all know that most of us don’t turn dreams into reality. Why not? Maybe you don’t realize just how one idea can change your life.

For starters, stop downplaying your (and other people's) ideas. Many people could have changed the world already if they hadn't labeled their ideas as wild, stupid, crazy, foolish, nonsense, and the like. Instead, treat each idea as a brilliant, wealthy, life-changing, extraordinary one, and a future reality. Then you will begin to see the gems of possibilities within each idea.

Here are just 7 ways one good idea can change your life forever:

1. **One Idea Can Make You Rich** – That's what took Les Brown from the lowly beginnings in Miami to multi-millionaire and the world's top motivational speaker.
2. **One Idea Can Open Closed Doors** – That's what happens when we don't rely solely on our own strength but actually seek God for wisdom and direction (see James 1:5 and Revelation 3:8).
3. **One Idea Can Help You Live Longer** – That's what led John Rowley to create the *F4X Youth-Enhancing Body Shaping System for Men and Women*. Now he smiles all the way to the bank.
4. **One Idea Can Save a Marriage** – That's what led Dr. Lee Baucom, PhD to write a bestselling book on the same subject which is truly saving many marriages.
5. **One Idea Can Prevent Bloodshed** – That's what an ordinary woman named Abigail was able to do when the warrior King David wanted to take matters into his own hands (1 Samuel 25).

6. **One Idea Can Get You Promoted** – That’s what happened to Joseph and Daniel, who began as slaves and foreigners in Egypt and Babylon. All that changed in a moment and they were promoted to the highest positions in the country (see Genesis 39-41 and Daniel 1-2, 5).
7. **One Idea Can Change the World** – That’s exactly what the late visionary leader Steve Jobs did. Apple’s ripple effect is experienced daily around the world.

And so can you. Please don’t sit on your life-changing ideas. Let the world benefit from your acres of diamonds. What one idea do you have that can change your life today?

ACTION STEPS:

1. Write down 3-5 potential ideas that, if they became reality, would dramatically change your life or the world.
2. Select just one of those ideas you wrote down that you would like to explore or act upon in the coming weeks or months.
3. If you need some help developing your ideas, check out my friend Kymone Hinds’ *Ideas to Life* podcast.

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WELCOME TO THE NEW WORLD OF SKILLS MONETIZATION

*“Your Gifts and Skills will Open Doors and Bring You
Before Great Influential People.”*

– **King Solomon**

A new day has dawned upon us and I want to take this precious moment to welcome you to the world of skills monetization in the digital age. Your unique gifts and skills are now your ticket to living the life of your dreams. Therefore, it behooves you to hone your skills and talents like the world-class athletes. These highly skilled professionals are ushered into the presence of important people

because of the expertise they have developed with disciplined focus and strategic training. You'll need a similar strategy to make it in this new economic era.

Have you noticed the paradigm shift in the way more and more people are earning a living? Especially for six and seven-figure earners? It's no more just about having a piece of paper with a college title. Practically anyone who is skilled in any area can now break the six-figure glass ceiling by leveraging what they already know, have already mastered and already love to do, using the power of the Internet.

Mobile technologies have been a catalyst for major industry disruption (think Airbnb, Uber, Amazon, Powur, etc.) and it's not slowing down anytime soon. The thing about this is that the online opportunity is for anyone willing to take their education, expertise, and experiences and turn them into a viable side-income, full-time business, or new career.

Like it or not, our current world is now the way of the knowledge worker. Embrace the shift. Prepare for the change. Change with the change and leverage your acres of diamonds at the same time. Here are some ordinary people I interviewed who are doing just that:

- **Sue Hoyuela.** She had the entrepreneurial bent most of her life but failed 37 times! Until Airbnb came along, that is. She now makes over \$200,000 a year as a result!
- **Josh Bauerle.** He's no ordinary CPA. In fact, he took his unique expertise and leveraged it in a hidden niche

doing taxes for several Internet millionaires including John Lee Dumas of *Entrepreneur on Fire*.

- **Dr. Susan Peirce Thompson.** The academics can relate to her. She has found a way to leverage her education and is now making more (now \$2 million annually) from her online training course than she does as a professor. Her global reach is also much broader than that of her confined classroom.

These and more are what you'll find and learn when you enroll in *Monetize Your Skills Academy*. Discover current entrepreneurship secrets of the highest-paid and most successful entrepreneurs in their niche. Don't get left behind. Success leaves clues. Follow the trail of the best-of-the-best. Everyone may not be an entrepreneur but everyone can be entrepreneurial. At the least, use the strategies to blaze a new career path.

There are so many opportunities available now that give greater flexibility in the way people earn a living. How can you capitalize on this growing trend? You can now gain top-dollar skillsets that won't take years to learn or thousands to acquire. So whether you want to start your own business or work for a new company, mastering online skills will only increase in demand as the world becomes more high tech and mobile.

For example, you can now start an online business for less than \$100 and in one day. If you have \$500 to \$1,000, even better – you can do even more at a faster pace. Some of the creative ways average Joes and Janes are monetizing their

skills online include affiliate marketing, email marketing, live streaming, podcasting, blogging, and the list goes on. You can learn quickly how to write and publish books, create your own online courses and membership sites, or break into freelancing, coaching, and consulting.

Many are also becoming experts at Facebook marketing, YouTube advertising, and funnel creation in a matter of weeks. All these skills are potentially worth six figures and more in the new global market place. And you generally won't pay even a semester's worth of tuition fees to acquire the requisite knowledge for these digital skills. How about it? Can you leverage your passion and talents in the form of an online business? You're leaving money on the table if you're not. Think about it.

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7 GREAT WAYS TO LOVE YOUR CUSTOMERS

“If You Don’t Love Them, Someone Else Will!”

– **RL Chance**

Love, that wonderful word, has many applications to your life and career. The legendary Zig Ziglar had a saying, *“When is the best time to tell your significant other you love them?”*

... **“Before someone else does!”**

That’s crucial for everyone who renders service and depends on customers for their livelihood (basically all of us). If that’s really the case, *“Do you love your customers – those you serve and who help pay your bills?”*

I know thinking of your clients or customers in terms of loving them may be strange but bear with me a second. Do you notice the difference in how you treat people you “love” versus those you just “like”? If your customers are helping you pay your bills, take vacations, contribute to causes you believe in or support your favorite charity or life’s mission, then I think it’s time you treat them better.

If you’re asking yourself, “Who is my customer?” then consider this:

- **If you’re an employee,** your clients include your boss, your supervisors, and the customers of that organization.
- **If you’re in ministry,** your customers include your parishioners or congregation, their circle, and the agency that hired you.
- **If you’re an entrepreneur or professional,** everyone you do business with is a customer – suppliers, end-users, and your family.
- **If you’re a stay-at-home mom or dad,** your customer list goes beyond the kids and includes the mailman, other homeschoolers (if that’s what you do), anyone that you socialize with in the community, and the main breadwinner.

In short, *your customers are the people who allow you to live the kind of lifestyle you’re now living or dream of living.*

Before I give you my 7 great ways to love your customers (in the form of an acronym LOVEACT), think about the Golden Rule for a moment. If it means anything to you,

then I think every professional, entrepreneur, and employee should take a good look at the way you're doing "business." Keep in mind that without customers, you have no business. But if you make it a LOVEACT affair with your clients, I can almost guarantee that you will have a more prosperous future.

7 GREAT WAYS TO LOVE YOUR CUSTOMERS

1. **Listen to them.** Everyone deserves to be heard. Plus, their feedback can increase your bottom line.
2. **Outshine them.** Everyone wants the best. Wow them by doing more for them than they do for you.
3. **Validate them.** Everyone wants to feel like they made a good decision. Don't let them regret choosing you.
4. **Empower them.** Everyone wants to know, "What's in it for me?" It's not about you!
5. **Acknowledge them.** Everyone wants to be recognized. Let them know how much they're appreciated.
6. **Care for them.** Everyone wants some Tender Love and Care (TLC). Lavish them with it often.
7. **Trust them.** Everyone values loyalty. Do right by them and they'll stay faithful to you.

10 UNORTHODOX BLACK PANTHER MARKETING SECRETS EXPOSED

“Within a month, Black Panther could be a \$1 Billion franchise!”

– RL Chance

No matter what industry you're in, if you have a mission to impact lives and reach many the world over, then you can learn more than a thing or two from the long anticipated *Black Panther* movie that shattered all box office expectations. The Marvel-Disney Universe and director Ryan Coogler used the best of marketing tactics to have record-smashing sales of over \$700 Million globally in just

under two weeks and gave the film entrance into the Billion Dollar Club *in less than one month!*

Of course there were the raving fans and frenemies and just about every major news outlet talking about the film – these were expected. Long before its strategic release, trailer previews, five star reviews, and buzz were numerous online and offline – again, no surprise there.

While the film can be celebrated for many things and from various strategic perspectives, it's the unorthodox marketing secrets I wish all professionals, entrepreneurs, authors, speakers, coaches, and consultants would take note of and apply in promoting their own products, programs, and services to the world. Even non-profits and faith-based ministries with a unique mission, message, or cause can learn a thing or two from this marketing marvel. Use these 10 Unorthodox *Black Panther* Marketing Secrets now to get raving fans to appreciate and support your work:

1. **Repurpose Content.** The Marvel Cinematic Universe (MCU) pretty much has a ticket to mega bucks for the foreseeable future because the world is now in a Superhero frenzy. *Black Panther* is the 18th back-to-back hit – making billions for Marvel/Disney in just a decade. All they're basically doing is repurposing popular comics of yesteryear into cartoons, TV shows, LIVE plays, and movies. No starting from scratch trying to reinvent the wheel. What content can you revive and repurpose that could potentially be a game-changer in your life, business, or ministry?

2. **Craft Your Own Narrative.** Rewrite your story if you must but don't let others tell it for you because they can't capture your unique voice and message. That's what branding is all about. For you to stand out, your message must be clear and compelling to your ideal audience. Though *Black Panther* has a history, Coogler made use of current trends and social issues to strengthen the film's positioning and perception in the market place. From the choice of actors to the release date, the narrative surrounded a message that was not left up to someone else to craft. What's your story? Who crafted it?

3. **Disrupt The Status Quo.** Don't try to blend in. Stand out instead and do so like a sore thumb. *Black Panther* could not be another *Iron Man*, *Ant Man*, *Spider Man*, *Thor*, or *Avengers* film. It would have just been "more of the same" and audiences probably wouldn't have paid over \$1 billion for the usual rehashing. Though all those films were successful in their own right, *Black Panther* disrupted an entire industry and sent a pointed message to Hollywood and the other entertainment elites. This is similar to what Uber did to the Taxi business. It's similar to what Airbnb did to the Hotel industry and also similar to what Powur is now doing to the energy industry. This is what copywriting and marketing legends Bill Glazer and Dan Kennedy call *Outrageous Advertising*. In our case, unorthodox. Marketing your products, programs, and services today requires that you make bold moves and shake things up as much as you can. Are you ready

to disrupt an entire industry if need be by going against the grain?

4. **Do a Pre-Launch.** Create massive buzz to get everyone talking – good and bad. Marvel released teaser trailers at key moments to stir up conversation and peak interest. Once the views started racking up on YouTube and other video sites, the chatting and reviews began rolling in. When everyone is talking about your product, program, or service (even some negativity can be productive), it's like receiving free coverage and publicity. News sites were featuring articles and clips almost daily. So much so that once tickets went on pre-sale, several millions of dollars were recouped almost overnight. Then came the private screenings and premiers. And the rest is a wrap! Plan your pre-launch carefully and execute with excellence and you'll confirm whether or not your business is resonating with your niche.
5. **Find Early Adopters.** They become the best word-of-mouth advertisers and will further help you get your message out to the world. So many people organized screenings of this superhero film for youth and families in low-income communities. Some went as far as crowd-funding to get just about anyone to watch the blockbuster who really wanted to see it but might not have had the means to do so. Can you feel the intensity of this movement? Celebrities and organizations got in on the action too – reserving entire movie theaters to host special screenings. These super fans are similar to those who wait in long lines for three days and more just to get the

latest iPhone. Can you attract a good number of early adopters to support your mission or cause?

6. **Optimize For Circular Virality.** It's amazing that to this day, professionals, ministry leaders, and entrepreneurs aren't effectively using the power of circular virality (term coined by Brendon Burchard), afforded by social media channels, in marketing their business. Type hashtags #BlackPanther, #Vibranium and any other phrase mentioned in this movie and you'll see the power of social media in making this film go viral. Multiple Facebook pages and groups, for example, are named *Black Panther*. Poster pics and movie scenes grace the feeds of sites such as Instagram, Twitter, YouTube, and Pinterest. When you have this much traction and this many fans sharing your content, going viral is organic and inevitable. Take notes, my friends, and begin to make good use of advertising on these social networks as much as possible.
7. **Launch on a Meaningful Date.** Why didn't Marvel/Disney release this film in the summer, during Thanksgiving, Christmas, or even New Year's? Because they know their audience and the importance of launch timing. They strategically picked February which is coupled with Valentine's Day and President's Day – perfect for sales and impact. The entire month, being Black History month, would sustain the film much longer than a few days or weeks in the minds of its fans. The point is clear as seen by the obvious response of over \$700M in just about 2 weeks and over \$1B in a month. Be sure then

to pick an ideal date and time to launch your project. Take into consideration that there are certain key days for releasing blockbuster movies and when high profile authors release their books. Steer clear of these dates as much as possible. If you plan this right, you can ride the waves of key events, holidays, and activities that just so happen to be taking place during your launch.

8. **Accessorize.** This should be a given but think about what spinoffs you can add to your product offering. If your launch is successful, there's already a buzz for your thing so why not add posters, clothing, toys, books, videos, courses, etc. to the mix? Whenever a superhero film hits theaters, there are bound to be accessories and other things to upsell and cross promote. And why not? Did you notice how hordes of fans were wearing African garb to see *Black Panther* in movie theaters? This is a great way to maximize your marketing dollars. Instead of having multiple standalone marketing pieces, you can, as it were, ride the back of your main offer to create extra revenue streams on the backend.
9. **Globalize.** The surpassing of expected sales at the box office is not entirely due to support in North America and the UK only. These record-breaking numbers were greatly assisted by the global appeal and impact of the film. That's the power of today's global market. Technology has further opened the world of free enterprise like nothing else before, making it easier for you to get your product, program, or service seen, heard, and experienced on an

international level. Plus, you'll be singing all the way to the bank when you go global.

10. **Make It a Wakanda Affair.** This fictional country on the continent of Africa is central to the *Black Panther* movie. Now almost everyone wants to go to Wakanda on a one-way trip. Superheroes always have high-tech gadgets, sleek clothing – all around cool stuff, and the producers of this film lived up to every aspect of this. The nation represents so much of what individuals yearn for and relentlessly pursue. Things like sophistication, excellence, power, potential, fulfillment, diversity, class, style, taste, and strength. Copywriters and marketers love this because their job is to create assets that resonate with the language already taking place in their customer's head. It's no wonder then that people all over the world have bought into the slogan, *Wakanda Forever!*

It's time to turn on your superhero marketing powers and make your "thing" sizzle in the eyes of your tribe. Make use of all the tech that's readily available at your fingertips. You may not have Vibranium but with the Internet, mobile technologies, a global workforce of the smartest people, and these 10 unorthodox *Black Panther* marketing secrets, bringing your project to life and promoting it in style is just an outsource gig away. All the best.

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CAREER SECRETS FROM PLAYING SOCCER

“The healthiest competition occurs when average people win by putting above average effort.”

– **Colin Powell**

I love soccer! It was something I played regularly growing up and way into adult life. You can learn a lot from playing soccer or from watching the penalty kicks. To win the game, you don't necessarily have to be the strongest or the fastest. But, you do have to be strategic. For example, in the Navy, though we won games as a team, especially in Japan and Guam, I remember how badly we lost to some older men in a scrimmage match in Sicily.

These “grandpas” gave us a good spanking (our team at that time was comprised of mainly players in their late teens and early twenties). They beat us double digits to zero (*nil*)! Can you imagine that? I’m ashamed to say the exact number. In soccer, it’s seldom that either team scores double digits but oh did we get a whooping that day!

Why?

Not because the forty to fifty-year-olds were stronger and faster, but because they had strategy. Pure strategy!

They ran circles around us young bucks because they learned and knew the inside secrets of the game. While we ran, huffed, and puffed trying to get the ball from them, they passed the ball to each other, took long distance shots, did not run fancy plays, and played good defense. Here are the top 7 career secrets I learned from that soccer match:

1. **It’s not always the strongest and fastest** team that wins the game of life or business.
2. **Pass the ball.** The longer you keep the ball in your court, the less advantage you have over the next team. Pass the ball more.
3. **Your success is in your simplicity.** Don’t think that everything has to be fancy or embellished. Simple is better than complex. Make it simple and keep it simple.
4. **If you’re doing it hard, you may be doing it wrong.** If you’re huffing and puffing, you’ll soon be tired. Pause and ask, “Why is it so hard?”

5. **Play good defense.** Most successes are won in offense mode but good defense also wins the game. That is true in business, relationships, ministry, academics, and sports.
6. **Don't be fooled by the appearance of the other team.** Apply the strategies of the game regardless of the other team's players. The competition may not *look* resilient but that may not be the case in reality. Things are not always what they *appear* to be.
7. **Pride goes before a fall.** Treat each problem with care. The solution to a problem may seem small and easy to apply but don't disregard it because you *feel too big* to use it.

34

7 TOXIC RELATIONSHIPS THAT WILL RUIN YOUR SUCCESS AND DRAIN YOUR ENERGY

“Some relationships are toxic. Avoid energy-depleting people.”

– Michael Hyatt

Relationships are everything. The stronger they are, the better and happier our lives seem to be. Therefore, it behooves us to ensure that our key relationships are healthy if we want to succeed at the highest levels. However, we live in a world that is far from perfect and there are dys-

functional people. Truth be told, we're all battered, bruised, or broken in some way, shape, or form. But perhaps you'll agree with me that such people, as we all are from time to time, may be tolerable and easy to empathize with.

But...

Toxic people are dangerous! In fact, toxic relationships will not only ruin your success and drain your energy, they will also distract you from your focus and disturb your peace. These individuals can make life a living hell if you're not careful. Before I share with you how to handle toxic people, let me first share with you how to identify toxic relationships that may ruin your success and drain your energy. Take special note of how you feel whenever you're around:

1. **Liars** – Somehow their stories just never seem to add up. Or, you've heard it so many times that it sounds different each time. Beware of hanging out with liars – they can bring your downfall along with their own.
2. **Gossipers** – These kinds are not too far from liars and share some of the same traits. But gossipers love rumor and revealing secrets. They are basically small-minded people who like to divulge personal information about other people. Beware of gossips. If they can gossip to you about others, they will also gossip to others about you.
3. **Time wasters** – These are folks who always seem to have time on their hands but have nothing to show at the end of the day. They are the most intrusive and somehow find ways to disturb you with small talk, unnecessary meetings,

“urgent emails” and uninvited/unwelcomed visits. If you’re not careful, time wasters will drain your energy and make you unproductive – not good for success.

4. **Haters** – Are basically boosters. They’re jealous people full of pride. When the world doesn’t revolve around them, they resort to diminishing others so they themselves can look great. Haters/boosters like to talk about titles and credentials, especially their own. If you keep company with haters, you run the risk of losing teammates and customers. You’ll also have to behold their downfall or fall yourself because pride goes before defeat. Stop hating on others. Give credit where credit is due.
5. **Complainers** – We can call them “*favor-stealers*” because no one wants to show favor to chronic complainers. Nothing is ever good for the complainer, even if things are actually going great. If you want to drive key people away from you, keep complaining yourself or harbor complainers. Complainers are basically ungrateful. Instead of thanking God and others for what they have, they constantly whine about what they don’t have and don’t appreciate what they do have.
6. **Pessimists** – Similar to complainers, pessimists bemoan every situation as worse than it really is. They are dream-killers because they have no faith in what could be or will be. Pessimists are also doubters and fear-mongers in disguise. Do not overlook them at any cost! Anything or anyone that does not feed your faith is feeding your doubt and doubt creates fear and fear produces inertia,

disobedience, and retreat. When you doubt, you cause others to abandon that which they know to be right. That's how dangerous the pessimistic doubter can be. To them, nothing will ever work so they would rather do nothing.

7. **Delusionals** – These, to me, are probably the most troublesome (falling right behind the pessimist). They can drag you to the poor house and take you on a never-ending merry-go-round with their unrealistic pie-in-the-sky “dreams” and opinions. They waste so much of your time with their fixed false beliefs because they do not face reality, even when confronted with facts. They can disguise themselves as optimists with their big talk and grandiose vision(s), but nothing ever materializes because they will not deal with the clear reality of things. You can spot them from a mile off because they only talk-the-talk but never implement their “big dreams.” Instead, they keep jumping from one great idea to another. They're actually beside themselves. If you allow a delusional person to take up your time and ear, you will suffer for it by being overly stressed and angry, and you may come to the point where you resent them or despise being around them.

35

HOW TO DEAL WITH TOXIC PEOPLE WITHOUT LOSING YOUR MIND

“Toxic people will drain your power, your creativity and bring out the worst in you.”

– Les Brown

Now that we have identified the habits and traits of toxic people, what next? How should you deal with them respectfully yet decisively? It’s not always easy to deal with difficult people but to maintain our peace, success, and energy levels, we must face the reality of living with people who get under our skin from time-to-time. These 5

tips below are my secret keys to do it effectively and keep your sanity at the same time.

1. **Refuse to be bullied.** Decide that your success, peace of mind and energy are worth protecting and maintaining. Make up your mind early that you will not needlessly suffer emotional baggage at the hands of toxic people.
2. **Confront them.** If you're like me, you probably dislike confrontation but I have found it necessary at times to put time-wasters, complainers, and the delusional in check. Confrontation does not have to be unpleasant. Think of it as standing up for truth, justice, peace, the oppressed, and for a worthy cause. After all, are you not worthy enough to deal with any difficulty that so threatens your well-being and that of others?
3. **Avoid them whenever possible.** But not from a perspective of fear. This is an alternative to confrontation. Sometimes, you just have to ignore toxic people altogether. Minimizing your contact and exposure to them will immediately alleviate stress and drama. Consider blocking them from your social media profiles, let them leave a voicemail or send a text so you can screen the reason for their request, and tell them to email you so you can ascertain just how "urgent" their request truly is.
4. **Don't listen to lies and gossip.** This is perhaps the fastest way to halt the spread of rumors. Again, if you lend your ears to the liar and hear gossip about others, they'll also lie and gossip about you to others.

5. **Pray for them.** Especially when all else fails, I just leave folks to God and pray that He will help them see themselves for who they really are. If you have done all of the above and have shared with the toxic person how you feel about their behavior and nothing changes, then commit them to the One who can do what you can't.

Remember, the stronger our relationships, the better and happier our lives will be. Therefore, do all you can to implement these 5 practical strategies to effectively deal with toxic people, without losing your mind. Your success depends on it.

36

BEWARE OF OPTIMISTIC PEOPLE!

“The pessimist complains about the wind; the optimist expects it to change; the realist adjusts the sails.”

– William Arthur Ward

How optimistic are you? (*On a scale of 1-10*) From the last two chapters, you may be wondering right here why such a title for this particular chapter. After all, wouldn't you rather have an optimist on the team than the 7 toxic team players mentioned earlier? Of course I would! Pessimists bemoan every situation as worse than it really is. They are dream-killers because they have no faith in what could be or will be. They're doubters and fear-mongers in disguise.

But...

Is it just me or does it seem like all the self-help, religious, and business books these days seem to make optimism the “be-it-all” when it comes to success and achievement in life, business, and ministry? Let’s get reacquainted for a second.

“Hi, my name is Chance, and I’m a recovering optimist.”

I don’t really trust optimistic people and I think you should be cautious about them too (read everything slowly in this chapter to understand why you shouldn’t believe all the hype either). At the very least, be somewhat skeptical of outright optimism and how much press so-called optimists receive. After all, optimistic people are not all that we generally make them out to be.

Before you stone me on that one, consider:

- Although optimists are positive thinkers, they often over promise and under deliver, leaving the team discouraged.
- Because optimists are so results focused, they are often depressed and lack empathy.
- Do you think that companies like Atari, Polaroid, Borders, and Circuit City didn’t have optimistic leaders at their helm?
- I’m sure the folks at Enron, AIG, Kodak, and World-Com were optimistic in their own perception of their failing businesses.

The problem is that their optimism was not sprinkled with a dose of *realism*. And if you’re not careful, your “optimism”

can make you delusional. That's why the Business Insider, 24/7 Wall Street, and the Huffington Post carried special features about top brands that will soon disappear or that have already sunk. Like these well-known optimistic leaders, if you're not careful, you can ignore the reality of things as they truly are because you don't want to face up to the facts.

To admit there are problems helps you to find solutions. If you can't admit you're overweight, you may never lose unwanted fat and keep making excuses such as you're big-boned or that's just who you are. As Tony Robbins sometimes advises, you don't want to look at a garden full of weeds and tell yourself, "There're no weeds, there're no weeds." That's not motivation in the truest sense. It's borderline being delusional.

How many people are in terrible relationships because they would not face the reality that their partner is just who they are and they simply will not change? How many people have clearly outgrown friends and jobs but hold fanciful ideas and wishful thinking that somehow, with time, things will change, when everything else says contrary?

The same goes for money. Your current career will not all of a sudden pay you more nor will you become debt free if you keep spending and living beyond your means. Yes, be positive overall but also be wise enough to realize when you positively have a problem.

Instead of being purely optimistic, become a *Realist-Optimist*. This is the person who can see situations for what they truly are and make optimistic decisions in light of reality

versus pie-in-the-sky mumbo jumbo. They are realistic but have positive faith, backed by consistent action, even when faced with apparent impossible circumstances.

Merriam-Webster's dictionary defines Realism as:

“The quality of a person who understands what is real and possible in a particular situation and is able to deal with problems in an effective and practical way.”

Based on that definition, how much of a realist are you? (On a scale of 1-10) Can you make room for such people on your team?

37

HOW TO STOP TOLERATING MESS IN 7 SIMPLE STEPS

“Everyone thinks of changing the world, but no one thinks of changing himself.”

– Leo Tolstoy

“I need to fix my iPad.”

“I need to get a new phone.”

“I need to change my Internet service provider.”

These are the messages I had been telling myself for months but never did anything about them.

Until....

I couldn't use the phone anymore. The iPad screen became a hazard. The Wi-Fi messed up my recordings for an important video course.

The first time I dropped my iPad was at a veteran business seminar and I got it repaired fairly quickly. But then my son dropped it and cracked it again, so I figured it's not worth paying the funds to repair it so soon after the first episode. Months passed by, and we grew accustomed to the crack. The crack turned into cracks, and I began thinking and saying more and more, "I need to fix my iPad."

Then a splinter came off. Then I got a cut on my finger. And obviously, the iPad became unsafe to be around our little boy. So I finally mustered up the courage to take it to a different repair shop and got it fixed for less than I paid the first time.

Problem solved. No more mess.

A similar thing happened with my phone. But it wasn't as bothersome as the iPad since I don't like being on the phone much, so I held out even longer than the iPad. But this past weekend I really got tired of turning that phone on and off and realized I didn't like the carrier either.

Finally, I went to a new carrier and the rep hooked me up with a newer phone, better Internet, faster speed, more storage, \$50 for switching, \$50 for my wife's referral, and \$10.00 discount on a second line (instead of a separate account) plus \$10 less for the monthly plan I chose (which is less than what

I was paying with the previous carrier). Why did I tolerate this for so long?

As for the home Internet service, my wife has had it with this provider. There's always an outage, and it seems like you have to plug it in and disconnect it 5-7 times to get it to stay on. Not good for the multiple websites we run and not good when you're in the middle of something like a webinar. All of a sudden...offline!

To make it worse, every time we call customer service, they go through the same routine:

Unplug the modem.

Wait 30 seconds.

Plug it in again.

If that doesn't work, unplug the cable also and try again.

Why did we need to tolerate this mess when there are other local providers to choose from? Well, ____ company's days are numbered.

I don't know about you, but the same things happen in our personal and professional lives. We tend to tolerate mess when there are healthier options to choose from. Tolerating mess only makes your life worse and can also be frustrating for other people as well.

What mess are you tolerating right now?

Examine the key areas of your life and probe to see if there are situations that could be changed almost immediately if

you just took some action. Here are 7 key questions to figure out if you're tolerating mess (and what to do about it).

1. **In my physical health, what excuses have I been tolerating** for why I haven't lost weight, started exercising consistently, getting enough sleep, or eating more nutritious foods?
2. **What negative emotions have I been tolerating** lately that need to stop ASAP? Have I become a critical, cynical, gossiping, unforgiving, or bitter person? Have I been excusing myself with the victim card: "That's how they treat me" or "I can't help it."
3. **Who are the toxic people in my life** that I need to limit my interactions with or excuse from my life? Am I tolerating a hostile or disrespectful relationship that is clearly not in my best interest or the other person's?
4. **Who on my team is a consistent headache or non-producer** that I have been tolerating because I don't want to ruffle any feathers? Who keeps interrupting me when I'm working on key tasks? Who keeps wasting my time with long drawn-out meetings, pointless phone calls, or so-called "important" messages?
5. **Why do I tolerate losing or wasting money?** Am I putting up with poor customer service from any particular business though I have other options to choose from? Am I tolerating a faulty product/device that is clearly frustrating me and others close to me? Am I paying for any service(s) that I'm clearly not using but have not

been disciplined enough to terminate that contract? Am I tolerating people not paying me on time for my products and services? What excuses do I need to give up that are preventing me from saving and investing?

6. **What problem have I been talking about that needs to be addressed** but have been tolerating for too long now? When will I say, “Enough is enough?”
7. **What ‘*darling sin*’ have I been holding on to and** have not yet come clean about with myself and my God? What secret vice am I practicing that I just won’t let go, even though my conscience bothers me each time I do it?

STOP TOLERATING MESS!

Now that you’ve answered those 7 questions to determine if you’re allowing yourself to tolerate various negative situations, behaviors, and people in your life, let’s take the practical steps to deal with the issues. It’s a serious matter, considering that tolerating mess can actually derail your success, ruin your health and finances, and turn relationships sour. Life’s too short for all that!

HERE’S HOW TO STOP TOLERATING MESS IN 7 SIMPLE STEPS:

1. Acknowledge that the situation or problem is a mess that needs to stop ASAP!

2. Set a definite time frame for how much longer you plan to tolerate this mess.
3. Make a decision to seriously stop the mess or stop talking about it. Period!
4. Confront the mess. You can't change what you're unwilling to confront. Put your foot down.
5. Start small if you must. Do something today – even now. The momentum will help you make bigger changes.
6. Get on your knees. Prayers move the arms that move the world so pray for wisdom and guidance. God has your back. Trust that!
7. Believe that it's possible to change. Celebrate now and acknowledge the fact that you have stopped tolerating mess.

What's your decision after reading this? How do you plan to deal with the broken things in your life? You don't have to tolerate them anymore. You've been challenged and empowered to take action to stop tolerating mess. Go ahead. Do something now about that car, that belly, that friendship, that member, that house, that neighborhood, that job, that boss, that pain, that fear, that defeat, that lie, or that limiting mindset. You can do it!

7 THINGS TO DO BEFORE YOU DIE

*“It’s not just what you know but what you do daily
with what you know that counts.”*

– RL Chance

A few years ago, I heard the phrase, *“Everybody wants to go to heaven but nobody wants to die.”* I’ve heard it often growing up and it’s also one that I’m constantly confronted with since serving as a pastor. Last year alone, I attended more funerals than I’ve ever attended in my life and heard of more deaths from my circle of influence than ever before.

Almost every week I was hearing about someone who was ill or had passed on. One of them was a young man, who

didn't see his twenty-fourth birthday due to a terrible car accident. Another was eighteen years old (also died in car accident). One of the most touching was a young woman in her early thirties, for whom our church was praying. She was battling breast cancer. I personally went one Saturday afternoon with a handful of church members to pray with her and the family in her room at the hospital. The next day, Sunday, she died – leaving behind two precious children and a husband – unprepared for such a life-change.

It's not the easiest thing in the world watching someone die. Especially a close friend or relative. I even feel helpless and at a loss for any words of reassurance when visiting those who are severely ill and about to die. In such cases, I think the wisest counsel is the fitting "*Let your words be few.*" The last thing you want is to have a patient or dying person say, "*I have heard many such things; Miserable comforters are you all!*" (Job 16:2)

Perhaps the greatest lesson and reminder I get whenever I attend a funeral, especially for a young person, is just how sacred, yet fragile and fleeting life is. It's always a call for introspection and reconnecting with what's most important. We all need this reality check at certain life intervals.

What can be scary though is the man or woman at that moment of life's departure, who, as they reflect on their life, mostly find regrets. Regrets for what they didn't do. Regrets for opportunities missed. Regrets for the life they didn't live.

The fact is, hardly anyone on their death beds ever reminisces about the degrees and money they earned. But

countless more will tell you they wished they had spent more time with family, took better care of their health, lived for a higher purpose, and so on. Sobering thought, isn't it?

I guess the best thing we all can do is to answer the question, "*What do I really want to do before I die?*" The time to answer this is now. Not when you're sick or on your death bed. Prepare now to live the life you dream of and pursue all the blessings God has planned for you (*see* Jeremiah 29:11).

Create your bucket list now of things to do before you die then go out and do them with each day you have ahead. Life is precious. Live each day to the fullest. Here are 7 suggestions of things to do before you die:

1. **Start Traveling More.** Exploring the world offers an education like none other. I've travelled now to over 26 countries on 6 continents (and I'm not yet forty). I do have some more places to visit before I die but I encourage you to make a list of 7 places to see before you die. I still want to visit Canada, Philippines, Jerusalem, Fiji, Dubai, Taj Mahal, Morocco, and Monaco. For you, it could mean visiting places right in your town, city, or state where you've never been. To show you're serious, get a passport (if you don't have one already) and call your travel agent or go online to research where you want to go first. Schedule it and do it before this quarter ends.
2. **Make a Living Doing What You Truly Love and Are Passionate About.** This too is another reason for regret when the messenger of death comes knocking. Why do we settle for careers and jobs that we hate, working for

people who get on our nerves, and for pay that barely meets our living expenses? Write your ideal life's mission statement. How do you want people to remember you? What causes do you want to support? How much money do you truly want to make?

3. **Pay Off All Your Debts.** Don't let me go Dave Ramsey on you. Actually Dave is not the only person who advocates for debt-free living. It will give peace of mind to your family and you will set a precedence for future generations. Leave your kinfolks with money, not paying off your debts. For help, go to ThePillMethod.com, SeedTime.com, Crown.org, Comapss1.org, and MasterYourMoney.com.
4. **Make a Will.** And just because you do won't make you die one minute sooner. Discard that myth once and for all. It's already hard on family members to deal with grief and mourning. Don't add to their stress with having to figure out your estate mess. Advanced will planning and preparation are sound fiscal responsibility. Some churches do this for free. You can hire an attorney or get information on state specific will and testament at LastWillTestamentWill.com.
5. **Get Married to Your Sweetheart!** Or renew your vows if you're already married. I love weddings. Falling in love and marrying your sweetheart have got to be the most beautiful human experiences. To me, they're the opposite of funerals and accentuate living life to the fullest. Plan to love more deeply and lavish more of it on those in your life.
6. **Do the Things You Fear.** But don't be stupid. Having counseled and consulted with many people, I find fear

to be the most debilitating emotion. It robs you of potential, peace, and prosperity. Fear holds everyone back in some area. Fear has torment so you must free yourself ASAP or plan to have a very long regrets list on your death bed. You can find liberation by following #7 below.

7. **Make Your Peace with God.** Go out in tranquility and eternal security with faith in the Creator. Relieve even the fear of death by receiving His blessings and assurance of everlasting joy and peace. God *“has not given us a spirit of fear, but of power and of love and of a sound mind.”* (2 Timothy 1:7) There’s no time to waste. Face the brevity of life with hope and joy because:

*“The days of our lives are seventy years;
and if by reason of strength they are eighty years,
Yet their boast is only labor and sorrow;
For it is soon cut off, and we fly away.
So teach us to number our days,
That we may gain a heart of wisdom.”*

(Psalm 90:10, 12)

ACTION STEPS:

1. Add your own bucket list ideas or browse online for places to see and visit before you die.
2. Sit down with your loved ones and have a meaningful conversation about things to do before you die.

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YOU'RE DESTINED FOR GREATNESS!

“Now that you know these things, you will be blessed if you do (implement) them.”

– Jesus

When was the last time was someone told you or you told yourself that you're destined for greatness? In a world of negativity, pessimism, skepticism, fear, doubt, and doomsday theories, many have traded in their birthright to wallow in the miasma of self-pity and defeat. But that's not you. I'm here to remind you today, that you, yes, you are destined for greatness!

I had the privilege to speak at the Greater Young Men (GYM) Conference in Michigan last year and the theme of

the event was *Destined for Greatness*. It was absolutely amazing. All the speakers poured into the lives of future young leaders. I saw the light bulb go off in these youths' mind as they accepted and reclaimed their unique identity and personal birthright to greatness. But it was not all fluff and rah, rah, rah!

On Saturday, I shared (with both adults and youth) that to be great means more than having titles and accolades. It also means living by core values that are based on eternal principles like humility, compassion, faith, and integrity. I also talked about the realities of economic empowerment if we're going to uplift our communities and make a lasting impact.

They were able to discover the concepts and strategies from my book, *Monetize Your Skills*. The messages were well received. So much so that on Sunday, even after the program ended, I was still answering questions up to 10:30 p.m. That's a real game changer!

If you desire to tap into your destiny and embrace the fact that you're indeed destined for greatness, then embark on a transformational journey of your own. Get coaching to achieve one major goal that will make a big difference in your life or career.

Perhaps you want to write a book, create an online course, or monetize your skills like you've now heard me drill over and over again in this book (intended). Perhaps you want to travel the world and live the mobile lifestyle. Perhaps you

want to start your own business or non-profit. Then now is the time.

It's so easy to focus on the darkness in our world, in ourselves, and in others. We home in on the darkness of greed, corruption, pain, crime, lies, and more. Today, instead of being afraid of the darkness, lend the world your light. Let your light penetrate the darkness in the world, in yourself, and in others. Embrace your purpose and let the light of your greatness shine out in any of these 7 ways:

1. Instead of dark lies, shine your light of truth.
2. Instead of dark sorrows, shine your light of joy.
3. Instead of dark pain, shine your light of healing.
4. Instead of dark greed, shine your light of generosity.
5. Instead of dark immorality, shine your light of purity.
6. Instead of dark corruption, shine your light of integrity.
7. Instead of dark nothingness, shine your light of abundance.

What are you going to do now with your light, my friend? If the world seems dark to you, check to make sure your light is on. They may need to see the reflection of your greatness.

I now invite you to join me and other like-minded professionals and achievers for the **40 Day GREATNESS Challenge**. Get registration details now at Strategicsecrets.com/challenge. See you in the members area.

“If you want a thing bad enough to go out and fight for it, to work day and night for it, to give up your time, your peace and sleep for it...

*If all that you dream and scheme is about it,
...and life seems useless and worthless without it...*

*If you gladly sweat for it and fret for it and plan for it
And lose all your terror of the opposition for it...*

*If you simply go after that thing that you want with all
your capacity,*

*Strength and sagacity, faith, hope and confidence and stern
pertinacity...*

*If neither cold, poverty, famine, nor gout, sickness nor
pain, of body and brain, can keep you away from the thing
that you want...*

*If dogged and grim you beseech and beset it,
with the help of God, YOU WILL GET IT!”*

– Les Brown

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FAVORITE SUCCESS QUOTES

- *“Faith is when you cannot see tomorrow, yet you choose today what you really desire for tomorrow.”* – RL Chance
- *“If you’re not true to yourself, who then should be true to you?”* – RL Chance
- *“Faith does not wait for the reality of a thing to be manifested before it is believed. Rather, faith sees the accomplishment, even before the manifestation.”* – RL Chance
- *“If you want to be successful without regret, do it God’s way. Be loving, honest, diligent, and benevolent.”* – RL Chance
- *“The only certainty is The Certainty of God’s Promises.”* – RL Chance

- *“If you know about dangers or perplexities coming and make preparations to meet them, you are wise. If you know but don’t do anything about it, you’re a fool.”* – King Solomon
- *“People with clear, written goals, accomplish far more in a shorter period of time than people without them could ever imagine.”* – Brian Tracy
- *“When you want to succeed as bad as you want to breathe, then you’ll be successful.”* – Eric Thomas
- *“Leadership is not about titles, positions or flowcharts. It is about one life influencing another.”* – Dr. John C. Maxwell
- *“Business opportunities are like buses, there’s always another one coming.”* – Richard Branson
- *“We live in a world in which courage is in less supply than genius.”* – Peter Thiel
- *“When something is important enough, you do it even if the odds are not in your favor.”* – Elon Musk
- *“People lose their way when they lose their why.”* – Michael Hyatt
- *“The will of God will not take us where the grace of God cannot sustain us.”* – Billy Graham
- *“Pretend that every single person you meet has a sign around his or her neck that says, ‘Make me feel import-*

ant.’ Not only will you succeed in sales, you will succeed in life.” – Mary Kay Ash

- *“If you want to grow, find a good opportunity. Today, if you want to be a great company, think about what social problem you could solve.” – Jack Ma*
- *“What you do with your resources in this life is your autobiography.” – Randy Alcorn*
- *“The presence of fear does not mean you have no faith. Fear visits everyone. But make your fear a visitor and not a resident.” – Max Lucado*
- *“Talent wins games, but teamwork and intelligence wins championships.” – Michael Jordan*
- *“You will be the same person in five years as you are today except for the people you meet and the books you read.” – Charlie “Tremendous” Jones*
- *“While you’re walking on your journey, your God’s calling, your passion, or your purpose, some days you’re going to have to take that walk alone.” – Lisa Nichols*
- *“No matter how small you start, start something that matters.” – Brendon Burchard*

NEXT STEPS

Congratulations and thanks for reading this book. Here are 7 quick simple things to do right now to continue our journey together:

1. Join the **40 Day GREATNESS Challenge** now at Strategicsecrets.com/challenge.”
2. Let me help you write and publish your book, create your online course, and coach you monthly. Get details at Strategicsecrets.com/services.
3. Take any of my online courses and uplevel your life, career, or ministry at Strategicsecrets.com/courses.
4. Connect with me on FB at Facebook.com/strategicsecrets.
5. Take decisive action on what you’ve learned in this book.
6. Give me your honest feedback. Let me know how the book helped you and what key lessons did you get from it.
7. Pass it on. Share the book and its message with others. Gift it to a family member, recent graduate, co-worker, or friend.

ABOUT THE AUTHOR

RANDRICK CHANCE (goes by “Chance”) is a US Navy Veteran, minister, speaker, and implementation strategist. He has traveled to over 26 countries on 6 continents including Australia, China, Japan, Italy, Singapore, Saipan, Suriname, Kenya, Ghana, Liberia, Madagascar, Zimbabwe, Tanzania, Zambia, Mozambique, and Botswana.

Chance has studied success and failure for many years and now devotes his time helping people to realize their full potentials physically, socially, financially, and spiritually.

He has appeared on popular podcasts such as *Entrepreneur on Fire*, *Wellness Revolution*, *Mind for Life*, *The Veterans Leadership Blog*, and *Wisdom is Freedom Show* and has also interviewed some of the top online business earners.

Chance is a graduate of Central Texas College, Andrew Jackson University, Columbia College, and American Graduate University. He has authored several online courses and ten notable books including *The Certainty of God’s Promises*, *Prayers That Move Heaven*, and *Monetize Your Skills*. He lives in Texas with his wife and son. Visit him and receive expert training at Strategicsecrets.com.

