

Start the New Year Right

Hi Folks, I was just reading some of my notes and quotes that I've compiled over the years and thought I'd share some of them with you. Most were obtained from various speakers/teachers/writers of motivational tapes/books/seminars etc. Hope they have the same positive impact on you, as they did for me.

- If you're not getting what you want in life, take a good look at the reasons (I call them excuses) that are preventing it.
- There comes a point when you have to stop making excuses and start taking action that will get the results you want.
- We hold on to bad habits because we're not really committed.
- Make a commitment that will force you to take action.
- Doing nothing is a decision to stay where you are.
- Know what you want, and be willing to give up something to get it.
- Take control of your life, or someone else will.
- Financial struggle is often the result of people working all their life for someone else.
- You must be able to recognize the difference between a goal and a fantasy.
- Don't be afraid to make a mistake, that's when you learn your best lessons.
- Don't let other people do your thinking for you, learn to think for yourself.
- People that don't understand how money works, will always work for people that do.
- Most people are in debt from the time they leave school until they die.
- If your only source of income is a paycheck, your livelihood is entirely dependent on your employer.
- Only 2% earn over \$100,000 yearly.
- Where are you now? If you lost your job tomorrow, how long could you support your family on your present assets?
- If you do the same thing this year, as you did last year, where will you be next year?
- Minimum effort equals minimum wages.
- The type of people you spend your time with determines your future.
- Social Security checks are the major source of income for 66% of retired people. Average SS retiree gets less than \$1,000 monthly.
- Our lives are a reflection of our habits, and what we study. What are you studying?
- If you spend tomorrow's earnings for today's toys & pleasure, you'll always be broke.
- Your thoughts will make you rich, or keep you poor.
- What we know is so small, compared to what we don't know.
- It's not the things you do that you regret the most, but the things you didn't do.
- When you stop learning, you start dying.
- Some people make things happen, some people let things happen, some people watch things happen and some people don't even know what's happening.
- Hang around people who are smarter than you.
- Your financial future will be determined by the choices you make today.
- The best way to conquer fear is to meet it head-on.
- What you know is your greatest wealth. What you don't know is your greatest liability.

So, it's decision time. You can choose to be in the 5% bracket and learn how to enjoy financial freedom and security. Or, you can do like most folks do and settle for whatever your employer is willing to pay you. (Providing you don't get "down-sized".)

May this be your best year, ever. And it will be if you set the right goals, develop the right attitude, and practice the right habits. So with that in mind, let me ask you... "If you do the same things this year, as you did last year, where will you be next year?"

Have a great year,
Lonnie Scruggs