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Introduction

The “Good Old Days”

“I like the dreams of the future better than the history of the past.”
Thomas Jefferson

Humble Beginnings…

My birthplace, Rocky Hill, New Jersey, in the United States, had a population of only 500 when I was born in 1926. It was hit hard by the stock market crash of 1929 and the Great Depression that followed, which lasted through most of the next decade.

The Atlantic Terra Cotta plant, the only industry in town, closed—throwing 300 men and women into the growing ranks of the unemployed. My father, who had struggled for many years to buy a home for his ever growing family (I was number eight of eleven!), was among those laid off. As a result, we lost our modest home and moved into a rented one a few miles away.

Dad was a self-educated, hardworking man who always gave his best to everything he did. In addition to his full-time job, he raised chickens to supply an egg route he had started in and around Princeton, New Jersey.

After Dad lost his job, our family survived with the income from the egg route, until he found another job with Princeton University. With eight young mouths to feed, he had a tough time. However, as the old cliché goes, “When the going gets
tough, the tough get going.” That’s my dad. He just kept going—no matter what happened.

Battered Self-Esteem
My four older brothers teased me incessantly during the first 14 or so years of my life. As a result, my self-esteem (self-respect), as a child, was rather beat-up. Later in life, I learned that self-esteem is essential to a person’s well being and success. Fortunately, I was able to build up my self-esteem as I gained knowledge and matured, by doing my best to maintain a positive attitude.

I learned to be assertive as a youngster because to get what I wanted, I had to compete with my brothers. Otherwise, they would’ve run all over me! These traits eventually paid off, as I entered the adult world and the workplace.

Rich in Love and Valuable Lessons
I often remark to my friends, when we start talking about the “good old days” that, while I was growing up, our family was so poor that the Depression came and went and we hardly knew the difference!

Our Christmas seasons were quite bleak and bare, in terms of gifts, that is. One year I recall receiving a small red fire truck. It was given to me after the Princeton, New Jersey Lion’s Club annual Christmas movie at the Garden Theater. The movie was free and toys were distributed to all the children present.

For the next few years, I wrapped this same little fire truck, put it under the small tree my brothers had cut down and dragged in from the woods, then unwrapped it as my only present!

My parents read the Bible with us daily and taught us the Ten Commandments. An important principle I learned, early in life, was the Golden Rule—“Do unto others as you would have others do unto you.” This has stayed with me throughout my life and has paid off handsomely.

I also learned that “God helps those who help themselves.” I have always followed this concept and taught it to my children and business and civic associates.
A Firm Foundation

I sincerely believe that the training my parents gave me set the stage for my success in life. I learned that hard work produces results, and that you need to work smart, too, usually following the guidance of someone who already is where you want to be. You need to do your best, which means doing whatever’s necessary to accomplish what you set out to do.

It led me to be a doer rather than just a talker, to be confident, and moving forward in my thinking and actions, and to have a positive attitude about every aspect of my life and in my relationships with others.

Rich in Values

My parents were strong disciplinarians. We were taught to be honest, not only in dealing with others, but also with ourselves. We were not allowed to shirk our responsibilities—especially to our family. We were taught to have respect for other people’s property, ideas, and values. We were reminded of these teachings by being disciplined whenever we were deficient in these areas!

Because I felt a strong desire to earn money to help my family, I dropped out of high school after my sophomore year. In looking back, this was the first and only time I had ever quit on anything. However, at the time, even though my grades were above average, it seemed like the best thing to do. (I certainly wouldn’t recommend doing this today, because, for some, not only could it be a poor move career or business-wise, it could set up a pattern of quitting in life.)

Learning the Value of Commitment and Consistent Action

After my discharge from the military following World War II, I re-enrolled in high school. I completed the requirements in one year by doubling up on required courses. This experience helped to teach me that—commitment and consistent action toward a worthwhile goal can pay huge dividends. Of course you also need to work smart, otherwise, you could end up “spinning your wheels” like a hamster running in a circular cage—moving fast, but going nowhere!
Early Lesson in Leadership

After graduation, I worked for two years to save money to go to a small business college in New England. During my first semester I wanted to participate in student government. However I had a rather strong difference of opinion with a senior student who had run things his way the previous year.

We had different philosophies about what direction and impact the student body would have in the administration of the college. And we also disagreed about each other’s approach to leadership.

He was an autocratic leader, who insisted he had the best ideas and everything had to be done his way. I was a participative leader, who looked for ideas from others and worked with and through them.

Carefrontation

The wonderful result of our confrontations was that we understood and respected one another and became close friends. Ironically he was my best man when I got married a year later! I learned from this challenging relationship.

For example, when you carefront (kindly confront) someone concerning your feelings about their behavior and you do it in a non-attacking manner, it causes your relationship to go to a new level. The courage it takes to carefront someone is definitely worth it. Otherwise, the relationship is usually stuck because of nonproductive behavior patterns, and often doomed to fail.

A Budding Sales Leader

Because I needed the money, I bid for and received the contract to operate the college bookstore. I enjoyed this responsibility. Fortunately for me, a large capital investment wasn’t required, because I didn’t have rent to pay, and I didn’t need employees.

I was able to afford to stock the items I thought would sell and had full control of the operation. Since we were located only five miles from a major supplier, I didn’t have much money tied-up in inventory.
I enjoyed sales in the bookstore, as well as in my building supply sales job just before college. This convinced me my future was in sales and sales leadership.

After I graduated from college, I accepted a position as a sales representative with a large insurance company. I took to the insurance business like a duck takes to water. I worked hard and studied long hours. My income rose to levels I hadn’t even dreamed of. This reinforced something I had learned as a teenager. Honest, intelligent effort is always rewarded.

I did extremely well in insurance sales for a number of reasons. I had a sense of mission—a purpose. I developed the ability to quickly establish a reputation for reliable and prompt service. I also focused a great deal of attention on understanding people’s individual insurance needs. Being committed to excellence and to being a good student of the business—I eagerly absorbed and put into practice the training I received. This gave me more knowledge to better serve my clients.

**Keep Growing Yourself**

The insurance business changed over the years. New products and concepts were developed that required many hours of study and research. Some of the older agents often asked me if I’d like to go back to the good old days when the business was easier to understand. My response was, “No way!” I welcomed the changes, which, generally speaking, were advantageous to my customers. Constant improvement is a mainstay of a cutting edge company.

Just as a company needs to be always fine-tuning and perhaps adding to their line of products and services, we all need to be personally developing ourselves, increasing our knowledge and improving our skills. A steady diet of continuing education is a key ingredient to your success. It helps you grow and improve your self-confidence and self-esteem—to better enable you to build your business or profession. Growth is a prerequisite for continued success and the only way you can coast is downhill.

Success is a journey not a destination. So keep developing yourself, following your mentor’s or leader’s recommendations,
and enjoy the trip. There is no such thing as maintaining a status quo because time marches on. It waits for no one. You’re either going backward or moving on. We all need to do something with our time, so let’s do something toward our dreams and goals.

After four years of developing and growing as an agent, I moved into leadership, where I stayed for the balance of my 34 year career. Part of the key to my successes has been the strong work ethic I developed during my childhood and teenage years. My actions were based on my values and what I perceived to be the right thing to do. Certainly I made mistakes. But I consistently gave my best effort and maintained integrity, with myself and those I served.

Testing My Positive Attitude and Leadership Ability

Having a great attitude is central to your reaching your goals. Everything you do reflects your attitude toward yourself and others.

As the new leader of an agency that had been rated lowest in productivity among 400 agencies nationwide, I had a challenge on my hands! This would put my positive attitude and skills to the test. My agents and unit managers looked to me for leadership.

It was not a matter of do as I say, but do as I do. In addition to providing training and leadership to my agents, I was a working leader. I did my share of production to set a good example and help our agency dig itself out of the hole of its extremely poor reputation. We all got in there, “dirtying our hands” and, as a team, pulled together to create new results.

My main goal was to create an environment that was conducive to success. So I set out to increase the morale and upgrade the knowledge of my associates so they could raise their self-confidence and self-esteem. I made a commitment to help each of them reach their goals.

This all resulted in a 50 percent increase in productivity during our first year together and a hefty increase in income for my people. The key is to help other people get what they want. When you help enough of them, you’ll get what you want! Support others in achieving their dreams, and you’re more likely to make your dreams a reality.
During my career as an agency leader, we dug the office out of its slump to rank in the top 20 percent nationally and were able to maintain that level of success. I’m particularly pleased and gratified by the contributions my associates made to the financial security of their clients, friends, and families.

As you continue to reach out to others, in your career or business, you’re likely to also feel quite good about yourself, those you’re working with, and the clients or customers your serving, as well, because of the positive difference you’re making in all those people’s lives.

As a result of putting people first, our agency was extremely profitable to our company, our agents, as well as to our policyholders. Everybody won! For you to win, put people before products and services. Care about your associates and others you’re helping, as well as those who are users or potential users of your products and services.

I credit much of my success to those who helped me along the way. I encourage you to enlist the help of a mentor or leader to guide you and believe in you as you move toward your dreams.

Remember, it doesn’t matter what your financial situation is, what you have achieved so far, how old or young you are, what your environment is, your current lifestyle, your nationality, or your educational level. You can improve everything in your life with a positive attitude, determination, commitment, and doing whatever it takes to make it happen.

In the following chapters you’ll learn how having a positive attitude affects your personal and business life, including your health. You’ll also learn how to be an effective leader so you can build your business or profession and achieve your goals and dreams.

Look to yourself, that person in the mirror, to take action and turn dreams into things you have done. You are cast as the main character in the script of your life. Yes, you! Now is the time to go forward in faith. Follow your dreams and they’ll take you where you need to go. Remember, as the title of this book says—*if it is to be, it’s up to me.*
Chapter One

How Is Your Attitude?

“Many times the difference between whether you achieve your goals or not is your attitude.”

Attitude, Attitude, Attitude

You’ve probably been told that your attitude is important to your success. So first of all, let’s define this commonly-discussed word: Attitude is your mood, reflection, feelings, position, or idea, shown by your facial expression, posture of your body, tone of voice, words, and actions. You may be saying, “This is all well and good, but...”

What’s the Big Deal About Being Positive?

An optimistic outlook on life has many advantages. It means you’re solution-oriented and a possibility thinker. You look for the good. When you have a positive attitude, you’re more likely to be committed and achieve your goals and dreams. For example, in your profession or business, as well as in your personal life, you’ll attract more positive thinking people to associate with.

You’re on an upward spiral—your life keeps getting better and better. You’re more likely to be happy, healthy, and successful in all areas of your life. Your optimism will help you love life, take positive actions, and make some great things happen.
During my career as a leader, I discovered there are basically three types of people:

- Those who make things happen.
- Those who watch things happen.
- Those who don’t know what’s happening.

Where do you fit in? Remember, it’s never too late to change your attitude. You may need to evict a negative attitude that has been bogging you down—perhaps for years. Having a positive outlook can help you make a breakthrough, or turn the corner, if you will, to take steps toward realizing new or even long-held dreams and goals. You can establish a new way of thinking and new habits if you’re serious about it and apply yourself. It takes just 21 days to change a habit or develop a new one. Winning habits serve you and support your success. Losing habits detract from your success.

**Toss Out Negative Thoughts and Habits!**

If you need to change a habit of negative thinking into positive thinking, practice thinking only positive thoughts for 21 days. Don’t allow a negative thought to creep into your conscious mind; evict any that threaten to do so. Also, don’t utter a negative word or phrase; reject and retract anything that sneaks into your mind and replace it with an optimistic idea related to your topic of conversation.

If you slip up, you need to start all over again with a new 21 day period. It’s wonderful how we can change our habits and attitudes when our desire and commitment is strong enough! Habits and attitudes stem from our mental life. It need only take an instant to change your mind. Change your mind—change your life!

Like anything worthwhile, such a change requires effort. Even though you may truly want to make the change, it’s likely you’ll still need to work diligently to make it happen. For example, as most successful people have done to reduce the negative input into their minds, you may decide to stop watching
TV, reading the newspaper, and listening to the radio. You could replace these habits by reading positive books, and listening to continuing education tapes—to keep yourself motivated and get more educated in your field.

When you do these things, you are helping yourself shift to a new set of experiences and habits. By surrounding yourself with other forward-thinking individuals, you are increasing the positive input into your mind. This helps you to gather momentum as you pursue your dreams and goals.

You need to patiently persevere as you transform from whatever old habits may have been holding you back, to new habits that’ll keep you moving on. After a period of practicing your new habits, you will see, hear, and feel changes taking place within you and notice them reflected in your life. You’re letting go of the old and embracing the new. It’s likely a period of time will pass before you’ll begin to notice and enjoy the positive results of the changes you are making.

So hang in there and keep going. You’ll eventually realize your goals and dreams when you persist day by day with a positive attitude. You’ll stay on track, doing what you need to do to reach the targets you’ve set for yourself.

There are people who have negative thinking patterns who don’t even realize it—they are so firmly entrenched in the habit. They probably receive sympathy from others, which is what they may think they want. But long-term, the sympathy doesn’t help them. It only reinforces their weaknesses—it’s a negative emotion. They need people to believe in them, encourage them and support them to use their strengths, so they can pull themselves out of the muck and mire of pity and move on in their life. Perhaps they need to let go of the idea that misery loves company, and embrace the truth that—success attracts success.

If certain negative thinking people don’t want to change their thinking and insist on dumping on you, they can present an unnecessary challenge you may need to avoid, if possible. However, these people may have a sincere desire to change and they may even tell you so. If so, look at them as they can be, not as they are. Make some recommendations of books and
audiotapes that have helped you. Encourage them to make whatever changes are necessary to adopt and maintain a positive attitude so they can move on too. Show them an excellent example so you can become a role model.

The way you think evolves into the way you act or react. If you think negative thoughts, negative results will follow as sure as night follows day. When you think positive thoughts, positive results will follow! But even if the results appear negative at first, you’ll discover the benefit in this so-called adversity. You may think change can be challenging, and you’re right. You’re also right if you think it’s impossible—until you change your thinking! You’ll only change when the pain of staying the same is greater than the pain of changing. You can only move on to a new level by changing the thinking that is keeping you at your current level.

What’s Your Focus?

Of course, you need to think about doing something before you do it. How you think about it determines what you’ll do. Are you focused on the problem—or the solution? Is your focus positive or negative? Are you looking for the many possibilities, or an excuse to avoid making the change? You can accomplish almost anything you desire—a new job, a promotion, a dream house, excellent health, more time with your family, a thriving business of your own, financial security and freedom, or whatever else you want. However you need to be a possibility thinker and put your mind to the task in a positive manner. You need to keep your focus on positive thoughts—on what you want to create in your life, rather than what you don’t want. You get what you focus on.

When I was a teenager, my dad told me, “If you think you can do something or if you think you can’t do it, you’re right.” Our thinking is central to our success or lack of it. It’s as simple as that.

How Do You Perceive Your Experiences?

You can view events in a positive or negative way as good or bad, depending on how you look at them. You cannot relive your history, of course, but you can choose to have a positive attitude
about what happened. How do you normally perceive your experiences? Do you give them a positive or negative spin? Do you often learn something positive as a result of what may appear to be a negative situation or circumstance? Remember the old but true cliches—“There’s a silver lining behind every cloud,” and “You can’t have a rainbow without rain.” Look for the good—be a goodfinder!

Here’s an example. Would you agree that winning is generally believed to be the ultimate positive event? Did you know that losing, which is usually thought of as a negative event, could actually turn out to have a positive benefit? Losing gives all of us a marvelous opportunity to learn from our mistakes—to discover what not to do! That, of course, is the positive side of losing. You strive to win, but as my dad told me years ago—“Regardless of whether you win or lose, it is more meaningful that you always do and be the best you can.” You give it your best shot. What more can you do? That’s a positive philosophy that can benefit us all.

As we go through the ups and downs of life, we all need to remember that every challenge brings with it an equal or better reward. We just need to look for the benefit and accept it.

Now let’s take a look at a situation many regard as misfortune—losing a job. Perhaps someone worked for a company for 20 years. They steadily climbed the ladder of success and reached a leadership position. They are accustomed to a six-figure salary and all the perks—bonuses and the like. All of a sudden, a larger firm comes in and takes over their company. The new firm weeds out the top executives, of which they are one, gives them a severance package, and bids them farewell. How do they perceive this situation?

Are they bitter or better from their experience? Say, after their initial shocked reaction, they remain angry and resentful, bemoaning what happened and how unlucky they are. Their discontent spills over into their personal life and few people who care about them have the courage anymore to ask them how they are. They are applying for as many jobs as they know of—yet they’ve gotten nowhere. No one seems to be interested in hiring
them. All the potential employers breath a sigh of relief when their interview with this person is over, because all they seem to do is complain about their old employer and how unfairly they were treated.

Now, you might say, isn’t being negative about a job loss a typical way to react? Yes, it is. But remember, they are the people who don’t succeed, aren’t they? So are they the ones to duplicate? Only if you want the average results these people are getting from their “Woe is me,” negative attitudes! It’s easy to blame others for your circumstances and situations, and these negative-thinking people often do just that.

They, perhaps subconsciously (we’ll give them the benefit of the doubt!), want to avoid taking responsibility for their role in any particular event they experience that they believe is negative. That way, they may figure at some level they won’t have to change. But the trap here is that if they don’t change, they’ll continue to get the same miserable results or maybe even worse!

So, what could the person who lost their job have done to make the loss a win? First of all, it’s normal, especially in the beginning, to react negatively if you receive news of a new challenge—it may catch you off-guard. The more personally developed you are, though, the more quickly you can change your attitude and start looking for the benefit in the so-called adversity.

Eventually, you can automatically look for the good, and skip the downward spiral of the initial negativity altogether. This will save you a lot of energy. You’ll learn more and more that what happens to you truly happens for your own good, as unapparent as that might seem at the time.

Again, let’s take the example of the executive who lost their job. What if they had been truly honest with themselves? Might they have admitted they were at a dead-end in their job—that the real challenges and opportunities were gone? Would they have observed that the firm who was taking over their company had a philosophy that didn’t bode well for a good working relationship, even if they had been able to stay on?

Things weren’t going as smoothly as they would have preferred. They were just in their familiar, the so-called comfort,
zone and hadn’t felt motivated to do anything different. However, the loss of their job forced them to face reality. So, grateful in an odd sort of way, that they had the chance to make a positive change. They smilingly put together their resume and set out on the adventure of finding a new opportunity to grow.

In comparison with the negative thinking approach, how do you think the positive thinking approach will be? Would an employer be more inclined to hire someone who’s positive or negative? Ironically, no matter how negative the employer may himself or herself be, they’d probably want an optimistic employee!

Is one of your goals to enjoy each day and the wonders of life? Then you need to turn every negative experience into a positive one. Did it provide you with an unexpected chance to make a needed change? Did you learn something from it? Did you meet new people and develop new relationships? If you say yes to any of these questions, that qualifies a challenge as a positive event, doesn’t it? It pays you to always be open minded and look for the good in every situation, no matter how it may first appear.

**Laughter Is the Best Medicine**

Your attitude affects your health. If you have a negative attitude, it adversely impacts your health. In fact, it’s been reported that people with a negative attitude have a 19 percent greater chance of premature death! Whereas when your attitude is optimistic, you positively affect your health. Have you noticed that when you’re upbeat, you feel more energetic? When you think positive thoughts, which puts a sparkle in your eye and a smile on your face, you think happy thoughts. How could that be anything but good for you?

Laughter comes easily for most. Even so most people don’t laugh enough for their own good health. Illness is generally not considered a laughing matter, but perhaps it would help us to poke fun at ourselves if we’re not as well as we could be. Laughter is a form of mental jogging. It moves our internal organs, is energizing, stress reducing, life affirming, and helps you deal with challenges. Lightness supports us; heaviness weighs us down—so let’s be lighthearted as much as possible.
Is it just coincidence that most comedians live a long life? Consider the longevity of Al Jolson, Jimmy Durante, Bob Hope, George Burns, Red Skelton, and Milton Berle, to name a few. Why is this?

While they make others laugh—they laugh (at least inwardly), and that helps them and other people relax and have fun. Laughter and positive feelings release endorphins into the body. These are proteins that occur naturally in the brain and have potent pain relieving properties that can work wonders to heal an illness. Endorphins are natural painkillers and mood elevators.

Laughter allows us, at least temporarily, to forget our ills and troubles. It increases our pulse rate and gives our respiratory system a good workout.

In his book *Anatomy of an Illness*, Norman Cousins relates that he had a serious and life-threatening disease. His prognosis was poor. Knowing that, he realized his only hope for recovery lay within himself. He was convinced that, along with his doctor’s guidance, a cheerful, fun loving attitude, hope, and faith would help him recover.

He would not allow a negative statement or thought to invade his conscious mind. He rented a motel room, borrowed a movie projector, and viewed old Marx Brothers comedies and *Candid Camera* TV shows to help him laugh and feel happy. Endorphins were released and, to the amazement of his doctors, his disease went into remission. Cousins lived many more productive years and continued his research on how our state of mind affects our bodies.

When you are well, laughter can help you stay well; if you aren’t well, it can help you get well. It has a curative effect on emotions, body, and mind. It’s contagious, allowing your family, friends, and associates to catch it, helping them fight their health and emotional problems as well. Laughter can be used daily as a delightful cost-free therapy.

Keep your life fun as much as possible. Learn to laugh easily and don’t take yourself too seriously. A lot of the things you may be worried about, in the long run, probably don’t really matter. You’re not alone—we *all* need to remember this! So do your best
to put things into perspective. It’ll help you be healthier and happier. Ask yourself, “Will this matter in five years?” Oftentimes, situations are not worthy of thought—even next week—let alone in five years!

We can, with practice, become better and better at taking the challenges of life in stride. We can learn not to over analyze them and better control our attitude and emotional response. As a result, we’ll have more energy to work through the situation, others will enjoy being around us more, and we’ll be happier and more successful. It’s definitely worth the effort!

Is Watching TV Negatively Affecting Your Attitude?

Television is a wonderful invention, but we need to be wary of many of the shows and what we’re putting into our mind and the minds of our children. Some TV shows are positive and educational. But many others have inappropriate language, violence, sensationalism, sexual innuendo, and otherwise negative programming.

Talk shows seem to be very popular and draw enormous audiences, but again, beware. Some shows have value and make a positive contribution, but many others have a negative impact and degrade rather than enhance individual values with ineffective role models. TV’s predominance of negative stories, often with only an occasional flicker of someone making a positive difference, only serves to discourage and scare people, rather than instill hope and encourage them.

The content of the average TV show undermines rather than supports your success. It’s meant to entertain and distract people from the dullness of their everyday lives. Most people dislike their work, and rather than do something productive about it, they look for a mental escape through the media hype and melodrama. They live vicariously through others who, in many cases, are being paid big money to perform.

The sensationalism often displayed by this type of entertainment is, if the ratings are an indicator, loved by a large segment of society, even though the topics often have a negative connotation—playing on the misfortunes of others.
The majority of viewers who seem to always have the drone of the TV as the most constant presence in their home are unsuccessful and unhappy. They have a habit of passively passing their time, often several hours a day, on such potentially harmful shows. They may be momentarily escaping their boredom and dissatisfaction. But they’re just trading short-term pleasure for long term pain as they absorb their daily dose of negativity.

Plain and simple, there seems to be very little on TV to enhance your life. Are you serious about your goals and dreams? Then invest your time wisely. Instead of just allowing TV to lull us into passivity and perhaps negativity, if that’s what we’re doing, we need to dedicate that time to working toward our dreams and goals.

We need to be living our life—rather than watching others on TV—many who are portraying losing ways. This is one secret to success that seems to escape many people who, day after day, use the 24 hours we’re all given in nonproductive ways. They fail to realize that time use is mostly habits. Such people keep doing the same thing—whiling away their time, often meaninglessly and sometimes with the purpose of passing time. Then they wonder why they aren’t successful!

If we’re failing in life, it’s up to us to make the necessary changes in our attitudes and habits in order to win. Life is a do it to yourself project and we may be hindering our own success without even realizing it. When we want better results, we need to adjust our attitude and create new habits that become second nature, to do whatever it takes to get those results.

To lead an uncommonly successful life, we need to do uncommon things! Certain people are successful because they do things others aren’t willing to do. For some of us, that includes turning the tube (TV) off and activating ourselves to take action toward our dreams. We need to keep our attitudes positive and establish new habits that support us in achieving our goals.

How Laughter and Attitude Helped Me

Let’s talk some more about how important laughing and a positive attitude can be to your well being. A positive,
lighthearted attitude, especially toward illness and disease, is one of the most powerful forces in the world. My personal belief in and practice of a positive attitude and laughter was put to a rigid test three-and-a-half months after I retired, when I was recuperating from a near-fatal heart attack.

As I laid in the emergency room, without full knowledge of the seriousness of my illness, I said to myself, “Why me?” After a few minutes I gathered my thoughts, let go of the victim mentality, and started taking responsibility for whatever I may have done to cause the attack. I said, “Why not me?” I vowed at that moment that I would beat whatever challenges I had. I decided to be better—rather than bitter.

I maintained a positive attitude and watched comedies during the four weeks I was hospitalized in the cardiac unit. I managed to boost my attitude, but I still didn’t understand my illness because of the lack of any previous health problems!

A complete physical, including an EKG (Electrocardiogram) six months prior to my illness, showed me to be in excellent physical condition. I had been exercising regularly for 25 years; my diet was reasonably good; I didn’t smoke; and my blood pressure had always been favorable at 120 over 70.

I had all the appearances of being at very low risk for a heart attack—except for one thing many people may gloss over as insignificant. I had been under a great deal of negative stress, as I describe in the next chapter.

Stress is now recognized as an important cause of coronary heart disease. As such it needs to be considered as a major risk factor for heart disease and other illnesses, both mental and physical.

My nurses and doctors were surprised and pleased with my attitude and progress—especially after I went into cardiac arrest only a week after the attack. My wife Debby, and our daughters, Judy and Kathy, who had grown up with a positive and happy attitude, maintained their optimism. Their prayers and support made it easier for me to remain on the positive road of recovery—which could be likened to the road of success and recovery from financial challenges!
I joked with the nurse who woke me up every two hours for a blood pressure check, the one who gave me a pill at four a.m., and the technician who drew two vials of blood each morning at five-thirty. When they asked, “How are you?” I always responded, “Wonderful,” or “Terrific!” (Remember, focus on what you want.)

Debby told me only the positive and happy events of each day, and she was incredible at concealing her concern. Judy, Kathy, and my grandchildren were always upbeat when they visited, and I received many humorous cards and notes from friends, family, and business associates.

I was flown by helicopter from the small local hospital, where I was originally admitted, to the United State’s University of Pennsylvania Hospital in Philadelphia. More sophisticated tests were available there. On the way, I joked with the pilot and the paramedics, who were probably also astonished at my enthusiastic, fun-loving state of mind!

Even though I had substantial heart damage, I continued to amaze the medical staff with my recovery. My strong will to live, a positive, happy attitude, and my belief pulled me through this traumatic ordeal.

I truly realized that—if it is to be, it’s up to me!

**The Power of Positive Attitudes**

A few years ago, Norman Cousins wrote an article that really impacted me. It was titled *Hope Can Make You Well*, and it appeared in the *Parade* magazine section of our Sunday newspaper. Segments of this article are reprinted here with permission from *Parade*, and Mrs. Norman Cousins, as follows:

“The surgeon had actually seen the malignancy and couldn’t get at it with his knife. He gave the young man a week, ten days at the most to live. He knew the nature of the cancer and its propensity to spread. Yet, after six years had gone by, something had kept it from spreading. What was the cause?

This question has relevance not just for this young man, now twenty-four, but also for the thousands of cancer patients who have outlived the melancholy forecasts of the specialists. What
most of these survivors have in common is their attitude toward their illness. These patients didn’t dispute the diagnosis; they just defied the death verdict that went with it.

Why does a blazing determination to live make a difference? A new branch of medicine, Psychoneuroimmunology, which deals with the interactions between the brain, its endocrine system and the immune system, is producing some answers.

Intense determination and hope, it has been discovered, can have a physiological effect. Positive feelings, studies show, can actually stimulate the spleen, producing an increase in red blood cells and a corresponding increase in the number of cancer fighting cells. These cells can destroy the cancer cells one by one, leaving normal tissue untouched. This is not like chemotherapy, which cannot distinguish between normal and malignant cells.

That particular emotions can affect our bodies has been supported by various research projects. Harvard Medical School students were tested for immunoglobulins, which are a good index to the immune function, before and after viewing an amusing film. There was a measurable increase in the immunoglobulins after laughter.

Such research is making obsolete the scientific notion that the central nervous system and the systems that control the immune and endocrine function are separate. All the positive forces—love, hope, faith, will to live, determination, purpose, festivity, and laughter—are powerful antagonists of depression. They help to create an environment that makes medical care more effective. It’s nonsense to debate the usefulness of the body’s healing forces versus the forces of medical science. In illness you want to mobilize all the help you can get. The body’s own healing system coupled with appropriate treatment can, between the body’s own healing system and the medical one, support one another when given half a chance.

The ability of the human body to turn back illness is one of the wonders of the world. Indeed, the more we know about the connection between mind and body, the greater the prospect that we can put it to work for our greater good.”

**Negative Thinking Can Make You Sick**

Not only can negative thinking stop your success, but it can actually make you sick. It has become more and more widely
understood and accepted that there is a mental/emotional factor in almost every physical disorder. In fact, it’s estimated that from 50 to 75 percent of people who visit doctors are suffering from a mental/emotional caused illness. Anxiety, fear, and distress—all negative emotions—can, without question, affect your health.

Some people are more predisposed, perhaps through family behavioral patterns or hereditary factors, to respond physically in certain ways to the challenges of life. For example, a person may have a family history of responding to stress by internalizing it and developing stomach ulcers.

The great news is that we can all unlearn unhealthy thinking patterns that may have been passed on to us unintentionally from one generation to another. We don’t need to stay stuck in a negative mental state. We can learn how to cope more effectively with situations in our life.

Virtually nothing that happens to us is either inherently good or bad; it’s our thinking that makes it so. Whenever you need to overcome a challenge to achieve your goal or dream, it’s a golden opportunity for you to grow and move up on your ladder of success.

Did you ever hear someone say, “I’m sick and tired of my job”? Have you ever felt that way? Some people get sick at the very thought of going into work. Amazingly, 70 percent of people in the U.S. don’t like their work. Perhaps they need a change of some sort. They may need to transfer to another position that they would enjoy, within their company. Maybe they can trade duties with a coworker. They may be bored and looking for a new challenge. Some people simply need to change careers. Others may be happier if they could work from home, either for their employer as an independent contractor, or in their own business of another kind. The best scenario is to be doing something you really enjoy, wherever or whatever that may be. It can help you stay positive and healthy!

Some people actually imagine themselves to be sick and suffer all the pain and anguish of the real thing, even though there is nothing physically wrong. That’s the most extreme end of the spectrum.
More Tips

How else can we avoid or rid ourselves of negative thinking? Here are a few suggestions that can help you:

♦ Think positive thoughts and do not imagine something is wrong. If you catch yourself focusing on the negative, stop yourself and say, “I’m letting go of all negative thinking,” and proceed to focus on the positive. Be a goodfinder!

♦ All work and no play isn’t healthy. Say you’re working full-time, have a busy family, and even a business on the side. You may not think you have time for fun. Learn to blend fun with your job or your business.

For example, say you have an out-of-town job or business trip coming up in Orlando, Florida. Perhaps you can take your family along. You may want to take off an additional day or two to go to Disney World or to see some of the other tourist sites that interest you (of course, if it’s financially wise for you to do so).

Take some of your sales staff or business associates and go dreambuilding and meet some new people while you’re doing so. Look at some beautiful properties or visit a car, boat, or builders show, or some other dream-reinforcing activity. You’ll be getting to know your salespeople or associates better as well as building your dreams and theirs, and meeting new people at the same time. Take pictures and laugh a lot.

Some activities you now enjoy may need to be put on hold when you’re chasing after a big goal and investing more of your time in that direction. You can still have a lot of fun with the process of making your goals and dreams come true—and it’ll help you maintain a positive attitude.

♦ Remember there are certain things you can’t change. Don’t fret over them. Instead accept what you can’t change and devote your energy to those things you can change. Do it with a positive attitude, letting go of any negative attitudes—looking for the good in the situation, and moving on.

♦ Put humor into your life by reading funny books or stories that teach you something too. Also, tell funny stories about
mistakes you’ve made and encourage others to share such stories about themselves. Laugh, especially at yourself, at every opportunity. Have fun as you go about each day. Look for the humor in everyday events and you’ll find it more and more easily, as time goes on.

♦ Be grateful for what you have. Gratitude is a sure antidote for an ailing attitude. For example, if someone does something you don’t like—displaying unskillful behavior—make a list of all the positive things they do. As your heart fills with gratitude, amazingly enough, it’ll be easier to talk to them about your feelings concerning their behavior and forgive them. Gratitude is a key to happiness and joy—a simple, yet powerful lesson we all need to remember!

♦ Check with your family physician about exercising regularly—enough to raise your heart rate. It produces a natural high and helps to relieve the distress and fear caused by negative thoughts. Combine your exercise with your daily routine and business activities. For example, at lunch you could listen to a motivational continuing education tape on your portable cassette player with earphones on, as you take a brisk walk.

♦ Accept responsibility for your actions—don’t blame others for your challenges. Always look to yourself and ask, “What have I done to cause my situation? How can I overcome it?” Your life is in your hands. If you’re going to move on, you need to be the captain of your ship and steer it in the direction of your dreams and goals.

♦ You need to make decisions that affect your life. Don’t delegate those decisions to other people. Gather all the facts you need, consider them carefully, and make an informed decision. Check with your mentor or leader for serious decisions affecting your job or business. Make the best decision you can, then don’t worry about it.

Do the best you can to make your decision work. Few things are unchangeable—you may need to alter your course of action in the future. Be flexible and take it all in stride and put it in perspective in terms of its importance in light of everything else in your life. Take action and keep moving. Life is a process.
Negative will creep into your life. Recognize them, learn from them, and look for the positives.

Learn to love yourself unconditionally, i.e., regardless of what mistakes you make and what weaknesses you need to work on. This is the foundation for loving others unconditionally. Do your best to love others unconditionally as well—observing their behavior—skilled or unskilled. Care about them, no matter what they do.

You may need to love some people from a distance because associating with them tends to be a negative experience. That’s okay. You can send them a card occasionally, wish them the best, and even pray for them, if you are so inclined. Love is one of the strongest emotions, and certainly the most positive. Without a doubt the world needs more of it, and it starts when we choose to be loving rather than make a situation more challenging by indulging in the opposite of love.

Care about others, encourage them to follow their dreams, and create win-win situations in all areas of their life.

Look for the good you do in your work. It’s important that work be a pleasant experience as much as possible. If you find nothing good in what you do or you’re not happy doing it, it may be time for change. What is it that you love to do and how can you make money doing it? Or you may be setting yourself up financially so you can have more time and money to do what you love to do. For example, you may be a physician who would love to offer your services for free to the poor in your community or abroad.

The real key to knowing what you love to do is to ask yourself, “What would I do, even if I didn’t get paid?” Remember this—insanity could be defined as doing the same thing over and over while expecting a different result! There’s no doubt about it. It takes courage to do something different, but it’s worth the effort.

Since your body is affected by negative thinking—be positive! Keep your mind on cheerful and happy thoughts as much as you possibly can—again, be a goodfinder. As King Solomon once
said, “Being cheerful keeps you healthy.” So, instead of being negative, use your energy to focus and work toward your dreams! You’ll be happier and your body will thank you for it!

Your Thoughts Determine Your Life

Noted American psychologist William James once said, “The greatest discovery of my generation is that human beings can alter their lives by altering their attitudes of mind.”

You shape your own life, which is determined to a great extent by your attitude. And fortunately it’s something you can control. When you control and direct your attitude so it’s solution-oriented rather than obstacle-orientated, you’re taking charge of yourself. This will give you greater power over what actually happens. You won’t be at the mercy of being buffeted around by the challenge of rising above your circumstances. It’ll be easier to respond thoughtfully, rather than over react because of feeling out of control.

You think, feel, and act toward yourself and others as you do often because of unsolicited comments you heard from your parents, teachers, religious sources, and in fact, anyone in authority. When you accept these comments uncritically as necessary feedback about your behavior and act upon what you learn, you’re in control of your attitudes and can benefit greatly in the process. This takes a measure of maturity we can all aspire to!

Sometimes, however, such comments produce results that are unwanted, confusing or harmful. This may be especially true if you were very young and/or had little confidence at the time you heard them. You can do nothing about the state of mind you were in at that time. You have the opportunity now, though, to sort out those comments that are valuable to you that support you in winning. If it serves no purpose, let it go. Remember, however, that any comment made to you that you respond to defensively probably has at least a grain of truth in it!

Carefully observe and analyze your attitudes. Are they beneficial or detrimental to your success and happiness? Then, perhaps for the first time, consciously choose to accept or reject
them, based on whether they are helpful to achieving your goals. Be your own best friend—not your own worst enemy, as most people are!

The Twelve Attitude Commandments

Here are twelve Attitude Commandments that you may find beneficial in better understanding positive attitudes:

1. Your altitude in life is determined by your attitude, not by your aptitude.
2. The purpose of your existence is not to make a living, but to make a life by making valuable contributions of what you have to give. For example, through your job or business you can make a positive difference in the lives of others, and in yours too.
3. A negative thought is a down payment on an obligation to fail.
4. It may be that you seldom regret anything you’ve done. But, it’s what you don’t do that you may torment yourself about. Your power to take action is only in the present. You probably know what you need to do to reach your goals. Ask yourself, “If not now, then when?” When will you do what’s necessary to make your dreams come true?
5. Never complain. Complaining is the refuge of those who have developed no self-reliance. They assume the stance of a victim and look outward to blame others or circumstances—rather than take charge of their life, as they could. Only those people who have the attitude of self-responsibility turn their wishes into dreams, their dreams into goals, and their goals into reality. These people know that relying on others to make them successful simply doesn’t work.
6. The ultimate cost of something is the amount of life you exchange for it.
7. Youth is a state of mind, not a time of life. Wrinkles test the skin, but never touch the soul.
8. People who have not determined their purpose in life are easy prey for anxiety. They’re like a ship without a rudder—subject to the force and direction of the wind and waves—bouncing thither and yon.
9. Be enthusiastic. The worst bankruptcy is the person who has lost their enthusiasm.
10. It’s not the nature of any particular situation that matters. It’s your response to the situation.
11. “Most of the shadows in life are caused by standing in one’s own sunshine.”—Ralph Waldo Emerson.
12. No one can give you an inferiority complex without your permission. It’s a byproduct of your attitude about yourself. So be positive!

You Are What You Believe

Let me share an example with you. One of my former clients, a married woman in her forties who was slim and fit, lost a considerable amount of weight. This caused her to be too thin and aged her twenty years over a relatively short period of time. This was caused by her distress about her health. She felt a lump in her breast and believed she had cancer—even though she had not been to a doctor to either confirm or eliminate her suspicions.

After several months she went to a doctor who, to her surprise, gave her wonderful news. The cyst causing the lump was benign. It was removed with the immediate result that she felt her life revitalized. She soon returned to her normal healthy weight and recovered her youthful looks. Yes, you are what you believe.

Fear and anxiety cause stress that can have a debilitating effect on your body and mind. Replace them with the ingredients of a positive attitude—including such virtues as faith, belief, responsibility, trust, common sense, compassion, diplomacy, open-mindedness, unselfish giving, courage, self-motivation, gratitude, integrity, and hope.

Remember, if it is to be, i.e., if you’re going to have and maintain the attitudes of a person who wins, it is truly up to you. No one can inject these attitudes into you like a positive-thinking vaccine. You need to sincerely want to win and take appropriate action. That includes associating with and duplicating excellent leaders who have adopted such attitudes into the fabric of their lives.