

“As a wife, mother of three and business owner, Josie Melo’s Gimme Five! method contains all the principles I have put to practice which have contributed significantly to my success. It’s a ‘Must read’ book for today’s women.” –Carolyn Call, President, Encore Staging Inc.

“Gimme Five! will give you ten times more than any other self-help book. Josie Melo has walked the walk and she generously gives you the secrets of success in a system that explains what you need to do and how to do it.” –Susan RoAne, keynote speaker and author of How to Work A Room

“Find someone who has what you want and do as they do to get the same results. I did! Josie leads by example so everything she trains on she has done and proven. You walk away with a game plan and the tools to achieve it.” –Jamie Cabrerra, Entrepreneur

“In Gimme Five!, Josie Melo has been given a special gift in understanding the keys to prosperity. As a visionary her leadership and example pressed me to new levels of confidence and success. She deserves praise for presenting a book that explodes with penetrating insight and wisdom that leads to a triumphant life! Her step-by-step roadmap promotes the confidence to adapt to change and the fundamentals to master lasting success. Full of energy and ambition Josie has assembled a refreshing, powerful and informative tool for anyone committed to enriching the quality of their life.

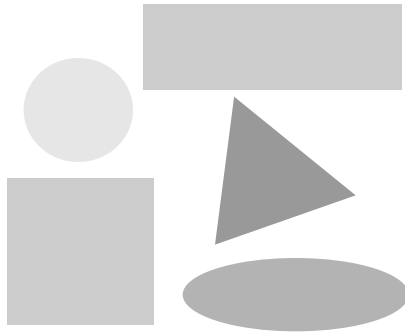
*“Through Josie’s Gimme Five! Method, her friendship and mentoring I have developed the heart and mind of a Champion and am living a fulfilled life and continuing to pursue dreams once dormant.”
–Dana LeBlanc Corvino*

*“Few books can truly be defined as life-changing but Gimme Five! by Josie Melo certainly deserves the term. In a clear, practical fashion, interspersed with real-life examples, Josie takes the reader by the hand and demonstrates exactly how to realize your dreams. Every young woman about to leave home, should be given a copy of Gimme Five! Every woman facing divorce, unemployment, the loss of a spouse, or in any situation that is short of the life she longs for, should read this book. Gimme Five! is a life-changing tool.”
–Claire Starr, author of What Saved Me: A Dozen Ways to Embrace Life*

Gimme Five!

*Increase Your Income, Enrich Your Life
and*
Have Fun Doing It
(*best of all!)*

Josie Melo



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First Edition

*This book is dedicated to a very special man, my husband Joe,
whose love and support are infinite and to our beautiful children
Jason and Jackie, the greatest joy in life.*

A Special Thanks

A special thanks to Toni Boyle whose collaboration on this book has made this dream a reality. She encouraged me and supported me throughout the entire process. Toni's confidence in my ability, her professional expertise, contacts in the industry and direction in the material and content has made *Gimme Five!* a book I'm so very proud of. More importantly, her friendship, support, and wisdom throughout this process have given me another opportunity to grow and learn as a professional, mother, and friend.

Janice Phelps is a creative, gifted and talented artist who captured the essence of the *Gimme Five!* Method and graphically display it in the book cover design. Her guidance and experience as a writer, editor and publisher made this a journey I will always treasure. Her patience and professionalism in guiding me through the publishing process will be forever appreciated.

To all the people I have had the opportunity to meet, learn from and train, thank you for the gift of your success. The greatest pleasure in working with you and knowing you has been the experience of seeing you grow professionally, financially and personally. May you always be blessed with life's abundance and surrounded by love.

Why Should You Buy this Book?

You need to buy this book if:

- You're in a transition in your life — or contemplating one.
- You're working for a company that provides you with good benefits and the promise of a secure retirement...
- You're 20 through 60 years old or older and haven't planned for your retirement...
- You're a single mother who needs additional income...
- You're a working mother who wants to stay home with your children without your husband working two or three jobs...
- You're not making enough money and can't figure out if or how you ever will...
- You're unhappy with your life and don't know how to fix it...
- You have a goal and don't think you'll ever attain it.

The Gallup Poll reports that in 2003 nearly one-third of Americans (32%) worry about not having enough money to pay their normal monthly bills. That figure is higher for single women and minorities.

In the April 15, 2003 issue, *Family Circle* magazine reported on their national survey of 3,315 men and women. Based on reader responses in January, 2003, 64% of Americans say they are living paycheck to paycheck, including 49% of those with yearly incomes from \$50,000–\$99,999. More amazing, 24% of those with incomes of \$100,000 or more are in the same situation. If just one spouse lost their job, the couple would have to file for bankruptcy within three months.

Then there's retirement. To get the shocking facts on where most Americans are on the day they retire, look at the Thought Provoker on page xi.

This book will give you the information, skills and confidence to turn your life around. Whether you want more money or to break old habits or to enrich your life, the *Gimme Five!* Method will show you how to set goals, learn new skills, and become money-smart, people-smart and options-smart so you're able to achieve your goals. It's a no-nonsense roadmap to a better life - put together by someone who has not only done it herself, but has taught thousands of other to do it, too.

And here's another reason to buy this book...even if your life is perfect, I'll bet you know someone else you can give it to who really needs it.

Thought Provoker: Is This Your Future?

Many of us wait eagerly for the day we can retire and do whatever we want. Well, before you quit your job and sign up for social security, you'd better look at these stunning facts.

Statistics show that of every 100 people age 65:

- 56 depend on the government for financial support;
- 34 will die within the year;
- 5 are still working, unable to retire;
- 4 are financially comfortable;
- 1 is rich.

Perhaps our parents and grandparents could depend on the pension awarded them by grateful companies, but today countless thousands of Americans watch their retirement money go up in corporate smoke. Every year the future availability of social security funds becomes less sure. The sad fact is that 55% of the working population have never attempted to plan for their retirement. The point is, you have one person in this world you can depend on for your security — and that person is you!

Here are some more frightening facts.

More than 40% of women ages 25–55 fear living at or near the poverty level during their retirement years. Many would like to retire before age 60, but don't expect they will be able to until at least age 70. Of those polled, half plan to support themselves by taking full-time or part-time jobs after reaching retirement age. Sixty percent of African-American and 57% of Hispanic women report they will have to work *after* reaching retirement age.*

Here's a sample of what the U.S. government considers the poverty level in 2003: \$8,980 for a single person, \$12,120 for a family of two, and \$18,400 for a family of four.

Try and live on that! Worse news, only 23% of households below the poverty level receive government cash assistance.**

* (1999 National Women's Retirement Survey by Heinz Foundation and Sun-America)

** (Poverty in the United States: 2002 Annual Demographic Supplement to the Current Population Survey)

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Introduction

This is a book written for women, about women and by women. Having said that let me hasten to add that men can enjoy it — and benefit from it — as well. But this book is specifically about what a woman can do to feel confident, be independent and pleased with her life. It assumes you have something in your life that's not working, that in some aspect you're dissatisfied, unhappy and unfulfilled. Perhaps you're at a crossroad or transition in your life. Perhaps you feel you aren't in control of your own destiny. Perhaps you want to change your living environment, career, or your habits or your friends. If there wasn't something that needed changing, you probably wouldn't have invested your money in a method that will help you fix it.

One of the reasons this book may appeal more to women than to men is because of how women approach problem solving. What do men do when a woman communicates a problem? They immediately offer a solution they feel would work and then turn on the ball game. It's not that they're unfeeling. That's just how most men handle any disturbance in their well-ordered lives. Problem? Solution. Next!

Women, on the other hand, don't do as well with quick fixes. We need to see the whole picture, to look at it both logically and emotionally, so we can work out various solutions, trying them one-by-one until we find something really effective. Women have the ability to plan in detail, multi-task and follow-through to the end. At least that's what we do when everything goes as planned.

More often we just throw in the towel and adapt to the situation, no matter how uncomfortable it is. Women who efficiently run a household, raise children, and hold down a job feel they have don't have the resources to turn their situation around. The average woman I talk with operates as a wife, a parent, a teacher, a cook, a nurse, a personal shopper, a budgeting genius, a laundress, a chauffeur, an employee and an amateur psychologist. But when I suggest that she could easily earn the extra income and time that would allow her to enjoy her life, she feels powerless to make even the smallest change.

Why do we feel this way? Based on my experience I think it's because as women we routinely exist with our lives in precarious balance, juggling all

the balls we keep in the air, afraid that if we turn our attention to anything new we will lose our rhythm and everything will fall apart.

In addition, women are survivors. In 2003, no less authority than *The New York Times* underlined that fact in an article about men coping with the loss of six-figure jobs in the dot-com crash. Men had difficulty making the transition to retail and manual jobs paying minimum wage. Their self-esteem was negatively impacted. They lost their drive and became clinically depressed. Women, on the other hand, did whatever they had to do to survive and keep the family running. Survival and caring for the family are instincts wired into the female DNA and we're more concerned about survival than status.

Diane and Jim illustrate this. They have a great marriage with what Diane describes as a workable division of labor. "Jim handles the important issues — the U.S. foreign policy, global warming, and the New York Giants' draft picks. I do the little stuff — shopping, laundry, the kids' school activities, cooking...." They remind me of one of my favorite cartoons, two cavemen are discussing a cave woman working in the field. "I hunt, she gathers," one says to the other, "Otherwise we couldn't make ends meet."

Humans, however, have traditionally operated differently. Men have been the hunters, bringing in the food and battling off the predators...until now. During World War II women started stepping into traditional male roles out of necessity. We found we're perfectly capable of holding down a job, putting food on the table, taking care of the family, and, if necessary, living without a man. It's no longer shocking to hear of single women giving birth or adopting a child so they can be a parent outside of typical family infrastructures.

In post-USSR Russia women are leaving their husbands because they don't need them. Japanese women are choosing not to get married at all. In the United States, more and more women put off marriage until their thirties, with many opting to build a career before taking on a family. It's a brand new world for women, our roles have evolved and we have more choices than ever before.

THE *Gimme Five!* METHOD

Q. How do you eat a hippopotamus?

A. One bite at a time!

I designed the *Gimme Five!* Method to help women take control of their lives. Its roots are in that rule we all learned in nursery school, just in case we were ever invited to a hippopotamus feast. What it taught us was that even the biggest project could be dealt with if we break it down into its smallest parts and then handle one part at a time. *Gimme Five!* shows you how to turn your life around, starting with easy “bites” — decisions and exercises that only take *five minutes* to complete. Every one of us can find five minutes, right?

As we go along, the bites get a little larger, the planning takes a little longer, and we look at goals that will take weeks, months or years to achieve. But you can move along at your own pace. There’s no rush. No one is holding a clock in front of you.

WHY *Gimme Five!* – Why Now?

I’m often asked why I named my method *Gimme Five!* There are two reasons. First, it reminds me of the universal gesture indicating, “Great job, well done!” — an open-handed slap on another’s hand — “*Gimme Five!*” Doing a great job and winning is what this method is all about.

And second, it reminds us to tackle that problem “hippopotamus” one little piece at a time. Five of anything doesn’t seem so daunting. We have five fingers on each hand and five toes on each foot. We have five senses. There are five days in the workweek — five major continents — five great lakes. Five is a comfortable number, easily visualized. Five is also a significant number when counting the milestones in our lives. We start school when we’re five. We celebrate major achievements — birthdays and anniversaries — in units of five: 30th, 50th, 75th birthday, 25th high school reunion, and 10th, 25th or 50th anniversary. We used to retire at 65 (soon it will be 70 or older). The fifth house in astrology represents the home where a woman keeps everything together. What’s more, five in numerology represents FREEDOM — and that’s what we’re all looking for.

In the Method, we allow you to quickly review your life and your current situation. Too often we’re so busy trying to keep our head above

water that we don't know what water we're in or how deep it really is. Every chapter will have an exercise, with the first five designed to put you and your current situation in the proper perspective. You can't fix what you don't recognize.

As we move on, the exercises prod you to begin planning the future you have only dreamed about. While it's perfectly okay to change your mind about your dreams and goals as you go along, you need a starting place. Change equals growth, and that's a good thing. What we want to avoid is the all too common situation in which we shy away from change because it represents discomfort, and so we remain in our unhappy rut, convincing ourselves we're powerless to do anything else.

Once the initial dreams are in place we move on to the subject of money. These exercises will show you how you think about money, what it means in your life, how you relate to it, and how you can keep it and grow it.

The fourth part of the *Gimme Five!* Method leads you through your relationships with other people. The exercises allow you to identify the people in your life who can help you achieve your goals and show you how to meet new people, sort out current friends so you spend your time with those who boost you up instead of dragging you down, and then we'll determine what your attitude is and how it's affecting what you do.

In the fifth and final section, we look at the options spread out before you. You can pick and choose which ones will help you solidify your dreams into the reality you wish for. Again, every chapter is followed by an exercise to help you move forward.

In the spirit of five, most exercises and suggestions are short-term activities you can think about without pressure. For instance, if you're trying to replace a bad habit with a healthy one, remember that you can do almost anything for 30 days- it's certainly a more manageable time than a year — or forever. The good news is when you've made a change for 30 days that change is usually permanent. And you don't have to start looking at the full month. Break it down. Stop the habit for five minutes or five hours or five days. Give yourself small intermediate goals that you can attain. Before long, the time has passed and the behavior is modified.

As you move through the book, you'll soon have real progress to celebrate, progress that will surprise and delight you because the results are so immediate. You may be surprised that Chapter 24 shows you how to start

planning your exit strategy, when and how you'll step back and smell the roses — or move to other projects that interest you. Every dream should have a deadline at each end. That means a time to start, a time to succeed, and a time to enjoy the success. What too many people don't understand is that you have to start with the end in mind.

The final chapter will serve as a review of what you've learned and done. The exercise asks you to come back in five years and describe where you are and how far you've come. That's right, the last exercise can't be done until the *Gimme Five!* Method has worked for you. (If five years seems like a long time, consider Japan's Sony Corporation. They plan their business five hundred years at a time!) You'll be looking at how your life is when you will have achieved your first goals and how you take your wisdom and knowledge to help someone else define and achieve success.

Throughout, in addition to the exercises and lessons, I'll give you resources you can tap into for further information. You don't have to read all the books and magazines or watch all the films I suggest, but you'll find the more you read, the faster you'll absorb the ideas that will turn your life around for the better. You'll also find website addresses that will give you enormous amounts of information at the click of a mouse — and the songs and movies that crop up in some resource lists give you a way to change your behavior over a bowl of popcorn in your easy chair.

BEEN THERE . . . DONE THAT

First of all, let me assure you that I've done everything I'm suggesting you do. That's how I know it works. I've trained thousands of people — men and women, blue collar and professional workers, U.S. citizens as well as people from Canada, Europe and Asia — so I know the method can be successfully taught to others. I've also learned that as much as we are different, we are alike. We all want love, respect, freedom and peace of mind. Those who followed the *Gimme Five!* Method found it positively altered their lives. Those who stuck with it have achieved incredible things. You'll meet some of them in this book.

As for me, I'm a wife, a mother, and an independent career woman. My parents were strong believers in education. They believed happiness was achieved through a college education, working hard for a large corporation

for several decades, and then retiring. You've read the Thought Provoker on page xi. You know that retirement security is a myth.

I worked for major corporations long enough to know a lifetime of meetings and office politics wasn't the existence I wanted. I've had bad relationships. I've been how-do-I-pay-the-rent poor. I've hung with the wrong crowd; I've listened to the wrong people; and I've made unwise decisions. Does this sound familiar?

I'm a first generation American, growing up with immigrant Filipino parents who came to this country after WWII to find a better life for themselves and their children. They instilled strong work ethics and family values in their children. Their mantra was, "Life is what you make it, make the best of it." Today I'm happily married and the mother of two grade-school children, so I have my hands full. They are the greatest joys in my life, and nothing that I could accomplish professionally could ever be as rewarding. My husband is my partner and strongest supporter, but I never expected him to be "my provider."

As a teenager I observed my older cousins marry right out of high school because they had to. (In those days, people got married if they were pregnant.) I watched them struggle through these relationships as debt piled up and work demands and family obligations took their tolls. Often the men stayed out late, drank, gambled and womanized, leaving their wives feeling helpless. These young mothers didn't have the skills or confidence to take care of themselves or their families. I made a decision early on that I wouldn't end up in that situation. Before I was married, I owned my own home and enjoyed a prospering career. I'm perfectly capable of standing on my own two feet ... and I want you to have that same peace of mind and sense of accomplishment.

ABOUT THE BOOK

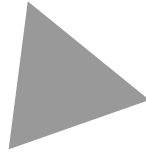
You can probably read this book in a few days, but if you use it correctly it will be your handbook for a lifetime. I want you to keep it like a personal journal. Continue referring to it so your goals are constantly in front of you. It should be the book in your bedside table drawer, always handy for reflection and review, or in your purse or briefcase where you can read and work through the exercises as you're waiting to pick up the kids, in a doctor or

dentist's reception room, or on your treadmill exercising. As you work through it, you'll find the *Gimme Five!* Method is quite revealing. It will tell you a lot about who you are, what you believe and where you want to go. The stories will open up your mind to what is possible and encourage you to move forward.

W. Clement Stone, the founder of CNA Insurance and the author of *Success Through a Positive Mental Attitude* and *The Success System that Never Fails*, said that success is achieved by "repetition, repetition, repetition." When you repeat the steps I've taken — those outlined in this book — you'll move along your success path at your own speed. Whatever your personal dream, you have the power to turn it into a reality. You'll see that the key isn't how much education you have or where you live or whom you know. For instance, W. Clement Stone was the son of a widowed mother who he helped support by selling newspapers. No one made it easy for him, but he knew all you need is the desire to make a difference in your circumstances — and the courage to stick to your plan!

This is a personal success book which means it's about you. Not everyone wants to be a millionaire — although if you stick to the *Gimme Five!* Method, it's definitely a possibility. Perhaps your goal is just a few hundred — or a few thousand — extra dollars each month. You may want to stay home and take care of your children without leaving them in the care of sitters. You may want to be totally independent without relying on anyone else's earning power. You may want to buy new clothes or a new car or a new washing machine. You may want to build up a personal nest egg so you can surprise your husband when he thinks about retiring. All that matters is that *you believe* you have the power to achieve your dream. I want you to live the life *you* envision.

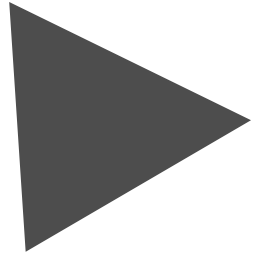
Is it always going to be smooth sailing? No. Nothing worthwhile is. But it's not all that difficult if you remember the *Gimme Five!* rules. Like dieting or exercise, it gets easier with every pound lost and every early morning jog. And the final result is certainly ample reward for the time and effort invested.



**Section I:
Become Self-Smart**

GIMME FIVE! RULE NUMBER ONE

“Know who you are.”



CHAPTER ONE

Your Past Doesn't Equal Your Future

"If one is lucky, a solitary fantasy can totally transform one million realities."

—Maya Angelou

IDENTIFY YOUR "POWER WANTS"

There's a Walt Disney song that includes the lyric, "A dream is a wish your heart makes..." The truth is a wish usually is a noise your mouth makes and nothing more.

How many times a day do you start a sentence with "I wish..."? Most of us are always wishing for something ... that it would stop raining, that the basement didn't leak, that we could achieve world peace. Short of moving to the desert, buying a house on a hill, and changing the planet we live on, most of these wishes aren't going to come true anytime soon. And that's the problem.

We're so accustomed to saying "I wish..." — knowing that nothing will happen — that we forget there are a lot of things we can wish for that could come true, even without a fairy godmother. Wish you were a redhead? Dye your hair. Wish you could play the piano? Take lessons. Wish you could wear a smaller size? Close the fridge and take a walk. But just like the major unattainables, these little life wishes aren't taken seriously so nothing ever happens.

The secret to making your dreams or wishes or goals come true is to identify what you really long for, what you have a deep desire for, your

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“Power-Wants.” A Power-Want is a wish you are willing to work hard to achieve, something that moves you emotionally and passionately, it is something deep in your gut, not a passing whim you think about and forget.

Your Power-Wants are those wishes important enough to you that you would do almost *anything* to make them happen — if you knew what to do. You may have just one Power-Want — or you may have a long list of them. Part of the work in this chapter will be to figure out what you desire badly enough to move past “wistful wish” to Power-Want.

TAKING YOUR LIFE PULSE

Have you learned how to set goals? Has anyone led you through a visualization exercise? Do you know about affirmations and their incredible ability to make your subconscious do the impossible? No one was born with an instruction manual, and most of us have wandered through life picking up lessons from those around us. What do they know? How successful are they?

Don't worry. Whatever you don't know, you'll learn in the next few pages. If you have learned all these techniques, you may unlearn a few of them when you switch to the *Gimme Five!* Method.

However, before you can look at your future, you have to examine your past. Let's not go back too far. I find what's happened over the past five years gives a pretty accurate look at a whole lifetime. We fall into habits and they guide our destinies with pretty fair consistency.

First, I want you to complete the Five-Minute Exercise on page 6. These are simple questions that require simple answers. Don't spend longer than a few minutes working on it. You may want to come back later and add to your answers. That's fine. For now, we just want to examine some immediate impressions and bring them out into the open where you can look at them objectively.

This isn't the time to worry about what you want in the future or what you need to change. This is just an identity check. It will tell you what your life is like on a day-to-day basis. Next to each question I've given you some trigger words to stimulate your thinking. Your answers may be totally different than mine or any other woman's, and that's just fine. You are a unique person and only you can identify your triggers.

Remember, these questions should be answered with respect to only the past five years of your life. Never mind about grade school or what happened in 1994.

My friend Patricia Wiklund, Ph.D., is a psychologist who had a down-to-earth approach to problems long before Dr. Phil came along. On the couch in her living room is an embroidered pillow that sums up her approach to a bad past. It says, “GET OVER IT!” Pat knows what she’s talking about. She’s been through a lot of ugliness in her life. Her mother died of breast cancer when she was ten. Her first book told about her psychologist husband whose phone call from jail was her first inkling he was a pedophile. She raised her son as a single parent. She gave up her career to nurse her father through his final 18 months and then had to re-establish herself. And still she says with a big smile, “Get over it!” In other words, stop ruining your life, reducing your potential because of things you couldn’t control in your past.

Forgive yourself and others, realize you can’t change others or your past; it’s the only way to move on. Free yourself from the bondage of hate, anger, resentment, guilt and shame. Once you make the decision — “If it is to be, it’s up to me” — you’ll find yourself soaring forward. Just as the pilot in a jet doesn’t have a rearview mirror, if you don’t look back you can fly to the heights of success and happiness. Sure it takes courage, but you can do it. Move on!

You have zero control over the past, but you do have control over your future. You can make a decision to move on as quickly as you choose. Decide it’s time for a new story, a better story. Is it possible to change? Have others in your position been able to change? Yes! It’s just easier not to. I know so many people who have chosen to change and made their lives and the lives of others so much happier.

Sarah was molested by her grandfather when she was six. Ashamed to tell anyone, she lived in pain and guilt while she battled with self-confidence, weight and relationship issues throughout her adult years and into her married life. Sarah is beautiful, witty and successful. No one would have ever guessed the dark secret that was destroying her marriage. She trusted no one and certainly didn’t want to have children who could also be abused. After attending a workshop and discovering how many people were suffering

6• Gimme Five!

residual insecurities and fears, she was able to forgive her grandfather, free herself from her past, and move on. Today she is happily married and the mother of three children.

You may have had an alcoholic mother, an abusive boyfriend, a drug-addicted sister, a tyrannical boss ... whoever has made the past uglier than it could have been, forgive and move on. If you've had challenges with anger, shame, resentment, feelings of regret or inadequacy ... now is the time to put them behind you. Sarah is just one of hundreds and hundreds of people who have made the decision to change, to forgive herself and others, and to summon the courage to move on. She's a living example that your past doesn't have to equal your future. Just examine your recent history. Nothing else really matters. We can't change our past, but we can sure determine our future!

FIVE-MINUTE EXERCISE #1

Where do you live? (*House? Apartment? City? Rural area?*) _____

What is your family like? (*Alone? Married? Children? Ages?*) _____

What type of work do you do? (*Career? Self-employed? Homemaker?*) _____

Who do you hang out with? (*Friends? Family? Co-workers? Loner?*) _____

What have you accomplished? (*Children? Work? Community? Church?*) _____

What is your health situation? (*Medical problems? Overweight? Stressed?*) _____

What is your financial situation? (*Struggling? Comfortable? Bleak?*) _____

What part does spirituality or religion play in your life? _____

What is your lifestyle? (*Single? Working wife/mother? Single mother? Student?*)

What is your happiness quotient? (*On scale of 1–10 where 1 is miserable and 10 is terrific.*) _____

ANY ANSWER IS CORRECT

There are no right or wrong answers to any exercise in this book. What's right for me might be wrong for you and vice-versa. The important thing is that you are always honest with yourself. If you lie to you, there's no one you can ever trust.

I would make one observation on the last question about your happiness quotient. If you answered that you're a 10, then why are you reading this book? That's right. People who are perfectly content with their lives aren't the top audience for self-development books and seminars. If you're totally happy, keep doing what you're doing and give this book to someone who needs it. I'll bet there are a lot of potential recipients right on your block.

ARE WE NUTS?

DEFINITION OF INSANITY:

*Doing the same thing over and over again
and expecting a different result.*

Think about it. If you put your hand on a hot stove and get burned, you'd have to be crazy to think you could do it again and not be burned the second time. In the physical world we learn very quickly what we should avoid. The wise child only needs to break her leg once jumping off the roof before learning to stay on the ground. In the rest of our lives, we aren't so smart.

8 • Gimme Five!

If the extra helping of pasta put weight on me yesterday, maybe it won't today.

If I'm tired because I stayed up watching cable movies until two this morning, maybe I can do it again tonight and feel fine.

If my boyfriend slapped me once, maybe he'll never do it again.

We build our lives on the shaky foundation of “Maybe Mistakes.” Unfortunately, for every “maybe,” there’s a “But Probably” lurking in the shadows.

If I skip my exercises today, maybe I'll do them tomorrow...but probably I'll be too busy.

If I drop out of night school this semester, maybe I'll go back next fall...but probably I'll have another job by then.

Candy is a good example of someone who bet on the “maybe” and lost on the “probably.”

Candy is a very attractive woman and a brilliant attorney. All she wants is a loving relationship and a fulfilling marriage. When her husband announced he wanted a divorce, her world was shattered. He wouldn't go to counseling. He didn't want to make it work. He wanted out now.

“Maybe he'll come back,” she thought, but after months hoping to reconcile and fighting bouts with depression while watching her ex-husband date other women, Candy realized probably it was over.

Then she met Larry, loving and attentive with a great sense of humor. As aggressive as she could be in a courtroom, Candy was very shy in relationships. She wanted children. Larry was very easy to be with. Maybe this would work.

More than a year into the relationship, Larry had been laid off and was working odd jobs. How was Candy? She wasn't fulfilled, but the relationship didn't take a lot of work and maybe it was better than having to go back to dating. If she left him, probably she would have to start all over again and she just didn't have the energy.

Almost 15 years later, Candy is still with Larry, who lives in her house

and works on-and-off when he feels like it. Maybe they'll never get married and probably 49-year-old Candy will never have the children she wished for.

Go back over your first exercise. Which of these things are you hoping maybe will change — but probably won't? Take a colored pen and put a check mark next to the circumstances of your life that you would like to be different. Don't worry now about how you're going to accomplish these changes. We'll get to that a little later on.