



Reducing Your Worry and Anxiety

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Glossary

Worry- mental distress or agitation resulting from concern usually for something impending or anticipated.

Anxiety – an abnormal and overwhelming sense of apprehension and fear marked by physical signs (such as tension, sweating, and increased pulse rate), by doubt concerning the reality and nature of the threat, and self-doubt about one's capacity to cope with it.

Source: Merriam-Webster.com

Reducing your worry and anxiety

Introduction

This free book has been created to help people in the earlier stages of worry and anxiety before they succumb to depression and any consequences that flow from such depression.

This book has been written in three parts:

The first part:

- transforming your worry and anxiety away from fear and towards acceptance
- adopting a positive mindset and a positive can-do approach to resolve underlying problems creating your worry and anxiety.

The second part:

- 45 techniques to assist in reducing your worry and anxiety

The third part:

- 32 ways to create an attitude of increasing gain and affluence in your life

This is not a medical book and is not meant to replace any medical or mental health-related practices. This book is written by an author of 18 self-help books published as free books on personalempowerment.co and 6 free books published on guidespeak.com. Currently, personalempowerment.co's Facebook page has some 1.3 million Followers.

As you will see from the statistics below, the current medical-related treatments need some help to combat mental health issues, which is rapidly becoming the most significant ill-health and disability in the world. One out of four people worldwide are likely to be affected by mental or neurological disorders in their lives according to the World Health Organisation (WHO)

In the USA, some 20% of the population have been diagnosed with some form of mental health disorder.

According to NBC News, in 2016, 12% of Americans took antidepressant pills, 8.3% took anti-anxiety pills, and 1.6% took antipsychotic medication.

That is some 42 million adults who have been diagnosed with mental health symptoms and have been prescribed medication. They live in the wealthiest country in the world.

In the United Kingdom, the statistics are similar according to mind.org.uk, with 17% of people living in private homes, excluding any hospital facilities, stating they suffer from anxiety and depression.

The World Health Organisation (WHO), in 2019, stated that currently, some 450 million suffer from mental disorder conditions.

The bottom line of this is that you are not alone, and this book will help you reduce your worry and anxiety issues and turn these "lemons into lemonades" for you.

Part 1

-Transforming your worry and anxiety away from fear and towards acceptance

-adopting a positive mindset and a positive can-do approach to resolve underlying problems creating your worry and anxiety

This first part of the book deals with a 10 Step Programme to assist you in confronting, and pro-actively deal with the issues causing you to worry and have anxiety. This may be uncomfortable, but you need to persist so you can benefit from the other two parts of the book.

The second and third parts are designed to elevate your mindset. They will empower you to reduce these worries and anxieties by giving you a much-improved perspective and change your current perception now, enabling the potential of an improved future.

The 45 techniques (Part 2), and 32 ways (Part 3) to create the correct positive mindset and enjoy a life of much-reduced worry and anxiety, while optimistically looking forward to the future you will be creating.

Focus your Energy

-Be Here Now.

-Focus your energy only on you.

-What can you do now to improve your current situation?

-Do it now!

At the outset of this book, I want to introduce you to the reality of who and what you really are. All you are eternally is Vibrational Energy. This Energy can be compared to water or light. If allowed to spread out without constraints, water and light will dissipate and weaken as its spreads. The power of this unconstrained Energy will be virtually non-existent.

However, if constrained, these examples of water and light, as Energy, will become focused and can become extremely powerful. The energy behind a high-pressure water hosepipe can destroy structures. The focus of a laser beam of light can cut into the hardest of substances known to man.

The key to a successful life is to focus your Energy, which is what you are, by constraining your attitudes, thoughts, words, and actions within the bounds of positivity, faith, self-belief, and, especially, Love. If you can keep your Energy focused within these constraints, in a laser-like way, and use this Energy for your needs, then you will not know the negativity of fear, worry, anxiety, stress, depression, and the like.

Keep focused on Positivity. Faith. Self-Belief. Love.

If you have surplus laser-like constrained Energy focused on positivity, faith, self-belief, and Love, then you may use it to help another in need.

The proviso here is that you maintain the power of this laser-like Energy if you use it to help others.

If you allow the Energy to dissipate through negativity, lack of faith, self-doubt, and fear, you will allow and enable worry, anxiety, stress, depression, and the like to invade your mind, and negatively affect your body's functions.

Your challenge, and your opportunity, is to keep the laser-like focus of Energy within the bounds of positivity, faith, self-belief, and, especially, Love.

Do not allow and enable anything else into this space.

Do not give any attention to anyone or anything negative that will diminish your faith that will reduce your self-belief and negate your Love.

The Love I speak of is the Energy of Unconditional Love within you, but more of that later.

LOVE- Let Our Vibrations Evolve.

This book will show you how to achieve this laser-like Energy and reduce your worry and anxiety.

Who is worrying?

For those who have read my 24 books published for free on personalempowerment.co and guidespeak.com, they will know that you are two intertwined entities, there is you the ego and You the soul.

Your ego-based you is concerned about the past and the future, and its two weapons are fear and hope. Your soul-based You is only focused on the present moment of now, and its weapon is Love and, more so, Unconditional Love.

So, it becomes evident and obvious that the part of you that is doing the worrying is the fear-based ego, concerned that it lacks something it needs, or it will lose something, or someone, of value to it.

The event or the issue your ego is worrying about is peculiar to you. Other people may not see any lack, or loss involved, for them over the same issue or event. In fact, it may be presenting an opportunity or hope based ego issue for them. What is for you possible lack or loss, may be perceived by them to be a potential gain! And vice versa too. One man's garbage may be another man's meal.

Let me introduce my acronym for LOSS- Leaving Our Self Sad, and GAIN- God And I Now.

With your fear-based ego doing the worrying, we identify who is worrying. It's your fear-based ego, and not you/You, who is an eternal Love-based soul. This is the initial groundwork for the first step in identifying the issue/s that are worrying you and causing you anxiety.

What is worry?

Worry is in your head! It is not real. It is an illusion. What you are worrying about has not happened yet. It is usually translated as an image in your mind of the worst outcome imaginable. You are worried because you feel defenseless to stop it occurring.

You are overwhelmed with the likely impact this will have on you, and the lack, or loss, of something, or someone, of value to you. This lack or loss could be partial or whole. It emotionally rears up in your mind blotting out any other thoughts, especially rational and logical thoughts.

Of course, you could be worried about something or someone affecting another person who you care about, or another entity you care about or feel responsible for.

Worry, caused by lack or fear of loss, is the kickstart towards anxiety, which is your mental state losing its logical stance, and becoming emotionally imbalanced at the exclusion of rational and logical thoughts. Such worry and anxiety become all-consuming and grows exponentially larger, feeding on itself until you are paralysed by this fear, which, in your mind, is about to tear your world apart.

We lose perspective and understanding of the entire issue and remain focussed at the point of the significant looming loss. We are like a deer caught in the headlights and frozen with fear and fright, unable to get out of the way.

Many of us have been there and may still be there. This worry can fester and poison your mind and your body, and lead to anxiety, and even depression.

Within us all, we have ego. There is "good" ego and "bad" ego according to my definitions of ego. Good ego is the self-survival ego, and bad ego is the pride-filled ego. Your good ego is going to be one of your saviors in this time of worrying and anxiety. The more important savior is going to be Unconditional Self-Love from the Love within you.

Your good ego is a self-survival ego. It is going to give you the strength to find a way out of your negativity. Unconditional Self-Love from within you will boost that self-survival and provide you with inspiration and hope to have a better future. But more of that later.

Step 1- Identifying the issue/s worrying you- The What and the Who

Self-honesty is critical here as being like an ostrich and burying your head in the sand to bury your eggs implies ignoring the issue/s and hoping they will go away on their own.

Many problems that cause worry are not real but are anxiety-based imaginary fears which never materialize but are paralyzing to one, nevertheless.

Mark Twain said, *"I have had a lot of worries in my life. Most of which never happened."*

So, the first process is to distinguish between real and imaginary fears that are causing you to worry. Write, or type, a list of your real fears and the imaginary ones too. Having written down the real fears and the imaginary fears, you can draw a line through each imaginary fear and consign them to the trash where they belong.

The second process is to identify which of the real fears are within your control to deal with, and what is outside your control to influence in any way.

Once again, a list of these real fears split into two categories: under my control and not under my control.

Of course, there is a hybrid choice of that which is not under my control but of which I can still do something positive about.

The real threats that are worrying you that you can deal with need to be identified and quantified. The real threats you have no control over needs to be assessed, as best as can be determined, so you know what you are facing. The hybrid threats where you can take some positive action, but the result is not under your control, can also be noted down on your list too.

Be self-honest and do not 'sugar coat' the threats. It is what it is, and it cannot be solved until it is correctly assessed as unbiasedly as possible, and then confronted.

You should now have an action list of what you can do something about, and another list of what you have no control over doing anything about.

Step 2- Assess the realistic likelihood of these issues occurring and the timing of their occurrences - The Why and the When

At what point can you obtain some perspective and see the reality of your situation in the correct perspective, and with the correct perception? Most times, the lack, or fear

of loss, blots out our rational mind and damages our ability to have a clear perspective and perception of the real issue at hand. This fear severely tilts our emotional balance, negatively affecting our inner harmony, and causes us to collapse.

A friend of mine once said to me, "if you are scared of a snake, even a harmless lizard will frighten you."

Why do you think these threats that you are fearing and worrying about are realistically likely to occur? Can you trace the events from the outset of when they appeared on your horizon as likely threats? What caused them to originate? Could they have been dealt with at the earliest possible time, nipped in the bud, and stopped them growing at that point? We can do nothing about the past, but we can learn from it, ensuring we nip issues in the bud, going forward.

Lao Tsu, who lived about 2500 years ago in China, stated *that the biggest problem in the world could have been solved when it was small.*

So, what is occurring in your life right now that can be prevented from growing into new real threats for you down the line? Can you act now to stop this process from re-occurring in the future for you?

Back to your current real threats. Assuming that you have assessed that the threats are realistically likely to occur but they are still capable of being dealt with by you, and be stopped in their tracks, then what action plan are you going to devise to do just that?

What timing is involved in these threats to build up? When are they likely to impact upon you? If they have gone past the point of no return, and they are looming as likely threats for your well-being soon, or even now, what sort of timing is involved for their impact to be felt by you?

You are now being self-honest and facing the reality of your situation head-on. It may be scary, but it is empowering too. You will have no more mountains of doubt, worry, and anxiety, real and imaginary, filling your mind with ego-based fears of loss. You now know what is real and what is not. You now know what you can do something about, and what you cannot do anything about. It is time to create your To-Do Action List.

I hope you are someone who has a belief in a Higher Power because Step 3 below will help you. If not, you can move to Step 4 below.

Step 3- Prayer and meditation

Depending on where you stand spiritually, the next step of prayer and meditation is an option for those spiritually inclined.

For those with such faith in their soul, their Higher Self, and their Higher Power, they can align their thoughts, words, and, in time, their actions, to be in harmony, peace, and Love. Create a Tripartite Alliance with your soul, your Higher Self/Soul, and your

Higher Power. See this blending together and becoming Oneness. This should create a place where they can become blissful, as I outlined in my free book- *Becoming Blissful* - found on personalempowerment.co.

In simplistic terms, "why worry, when you can pray" is the call in these times of feeling threatened and worried. It has certainly worked for me and for countless people who have recounted to me how they bowed their heads and, in some cases, got onto their knees in humility, surrender, and vulnerability, and "let go and God in."

The simple act of handing over these worries to one's Higher Power seems to lift the heaviness off one's shoulders, and some level of perspective and perception returns.

There is an old saying- a problem shared is a problem halved- and just speaking the words out loud to your Deity, or yourself within your mind, and asking your Deity to come to your aid, should feel empowering to you.

In your prayer, self-honesty is non-negotiable, and you need to spell out what you have done, or not done, that has made these issues appear. You also need to be self-honest and state what you intend to do about resolving these issues and ensuring you do not perpetuate the same or similar thoughts, words, and actions in the future.

Once you have expressed yourself to your Deity, then it is time to sit in silence and stillness today, and in the days, weeks, and months ahead, and wait for an answer to emerge within you. This will give you guidance to face up to and resolve these issues.

It is often said that prayer is us talking to God, and meditation is God talking to us.

If you genuinely believe that your Higher Power is the Co-Creator of your life with you, then you have the most Omnipotent Force with you in facing and confronting the issues that are worrying you and creating anxiety within you.

I would now like to explain to you a perspective of the Power of Love that I believe your Higher Power freely gives to you 24/7.

I believe that we, as an eternal and immortal soul, are a part of our Higher Power, who I believe to be Unconditional Love and Light. That makes us Unconditional Love and Light too.

I believe this Higher Power to be the Creator of All That Is, not only of our earth but in unseen and unimaginable galaxies as well.

Let me introduce the late world-famous Cosmologist and Astronomer Carl Sagan to you with this comment:

When the Voyager 1 probe was 3.7 billion miles from Earth, Carl Sagan made a request. He asked NASA to turn it around to snap a quick photograph. The result was a faint image of Earth surrounded by the vastness of space.

The late astronomer would then use this picture to share his own reflections on what it meant and why it was important for us to capture.

"Look again at that dot. That's here. That's home. That's us. On it everyone you love, everyone you know, everyone you ever heard of, every human being who ever was, lived out their lives. The aggregate of our joy and suffering, thousands of confident religions, ideologies, and economic doctrines, every hunter and forager, every hero and coward, every creator and destroyer of civilization, every king and peasant, every young couple in love, every mother and father, hopeful child, inventor and explorer, every teacher of morals, every corrupt politician, every "superstar," every "supreme leader," every saint and sinner in the history of our species lived there—on a mote of dust suspended in a sunbeam.

The Earth is a very small stage in a vast cosmic arena.

From Wikipedia, I have established that the known observable Universe's diameter is 93 billion light-years. Light travels at 186 000 miles per second or 5 865 696 000 000 miles a year, known as a light-year. Now imagine that number of miles a year, 5 865 696 000 miles, multiplied by 93 000 000 000 years, filled with a limitless number of stars and planets, galaxies and universes. You can then get a sense of the power of creativity of our Higher Power, of whom you are a part, in my belief system.

This is Who you have on your side as your Co-Creator within you to help resolve the worries that cause you sleepless nights and days filled with anxiety. You merely have to be vulnerable and surrender to your Higher Power and TRUST- To Release Unto Spirit Totally, and then, To Rely Upon Spirit Totally.

For those who believe in some gaseous explosion creating the Big Bang, I hope they get solace at night as they lay their head on their pillow and say, "Thank you gaseous explosion for the day that has ended." I would prefer to say, "Thank you, God, for the day that has ended, and for the good night's sleep ahead."

I believe that we can access our Higher Power in the present moment of now as spelled out in my free book found on personalempowerment.co- *How to Live in the Now*. Once you have found that access point then you need to use the two acronyms I have for TRUST, stated above, to release any form of worrying and replace it with such connectivity and trust in your Higher Power to give you what you need now for the highest growth of your soul.

How great is our Higher Power who can create universes beyond our ability to comprehend? And yet, this Higher Power can answer the prayers of a single human needing their Higher Power's Unconditional Love and Light.

It is said in the bible that God knows when a sparrow falls to the ground. I believe that God is within you and have written a free book found on personalempowerment.co *Finding and Knowing God Within You*.

The Power of Love from such a Higher Power who created All That Is can easily wipe away your sorrows and your worries. You are required to make an effort to

begin the process of resolving these issues through your thoughts, words, prayers, meditations, and, primarily, through your resolute actions.

My daily prayer, which I frequently say throughout the day, is stated on the homepage of personalempowerment.co:

God will give me what I need (not want) when I need it for the highest growth of my soul. God's timing is always perfect, trust God now, live in the Now and be Godlike.

We need to attune and align our vibrations with that of our soul, our Higher Self/Soul in Spirit, and our Higher Power in a Tripartite Alliance.

Only LOVE- Let Our Vibrations Evolve- can be used for such attunement and alignment. Be Love in your thoughts, words, and actions, and enable and allow your Higher Power to direct your way out of worry and anxiety into joy and bliss.

Step 4- Action programme to plan for handling the issues as best as possible in terms of your resources.

I have written a free book found on personalempowerment.co- *Achieving your Goals and Dreams*. The book has two parts, Part 1- a Practical Approach- Conventional and Part 2- A Spiritual Approach- Unconventional.

This book spells out the steps you need to take to identify your goals and your dreams and the practical steps required to put such an action plan into motion. I think your action plan should follow the steps outlined in that free book than I attempt to give you a summary here as some vital information may be left out that is relevant to your situation.

Here is the relevant Contents Page from *Achieving Your Goals and Dreams*;

Part 1- A Practical Approach - Conventional

Introduction

What is a goal?

What is a dream?

Self-belief is the next step

Picking yourself up when your self-belief falters

Failure is an event and not a person

Visualisation

Commitment

Planning

Thoughts

Words

Action

Consistent with your values

Prioritise and focus

Feedback and reviews

Who, or what can assist you

SWOT analysis

What is the impact of achieving your goal/s and dreams in your life?

Aptitude

Attitude
Discipline
Determination
Mental toughness
Milestones
Rewards
Resetting your objectives

The resources you have and or do not have will either enable or limit your ability to exercise your action plan. The one resource that is at the centre of resolving your fears and worries is the practical application you have and the determination and perseverance you draw upon through the action of facing up to the issue at hand and giving it all you have in overcoming it.

Every time you do such confrontational positive action, you grow in self-confidence, courage, and inner strength by looking fear in the face and overcoming it. The fear of the snake, referred to above, through such confrontational positive action changes the snake into a harmless lizard, as the fear lessens and even becomes laughable to believe that such fear and worry used to grip you and paralyse you.

There is an apt quotation here from Ralph Waldo Emerson:

When a resolute young fellow steps up to the great bully, the world, and takes him boldly by the beard, he is often surprised to find it comes off in his hand, and that it was only tied on to scare away the timid adventurers.

The people who pose a threat to you by their intended actions, which is causing you to fear and worry, are, signalling to you that which they fear the most.

To illustrate, in the middle 1980s, I was introduced to a real estate developer who said he required my help to save his company, which had fallen into financial difficulties. During my investigation period, he asked me to come with him to his bank to show what he was doing to rectify his position. The bank was a long-time client of mine, and he felt that by showing he had called me in to help, this would buy him some much-needed time. Obviously, at the meeting, I explained that I had only recently been called in to assess the current situation. If possible, I intended to come up with a rescue plan to ensure that the bank could be paid back their loan plus interest and that the Developer could get the business onto a sound footing. At that time, he owed the bank the equivalent some US\$8 million.

After my initial investigation, I realised that the business was insolvent and unlikely to change its circumstances. The vacant land he was developing was unattractive in terms of its location, size of stands, and pricing. I submitted my report to him and was promised my fee, which I never received! After some months of continually chasing this outstanding fee, I decided to visit him at his offices to confront him. When I arrived, deliberately without phoning ahead for an appointment, I saw the bankers departing. I casually asked him why the bankers had called upon him. He said when you owe the bank US\$ 8 million, you go to them, but when you owe them over US\$10 million, they come to you! As much as he was fearful of the bankers, so they were fearful of their bosses by losing the money they had lent him.

Once you have read the relevant section of *Achieving your Goals and Dreams*, you can then draw up a definite action plan of how you intend confronting and resolving the issue/s that have you worried and fearful of some impending loss.

My experience is that you need to have a clear and actionable plan. By approaching the other party with your cards open on the table, and they see that you are open, honest, transparent, and willing to resolve the impending issue with the resources at your disposal. They will meet you somewhere along the way. This could be a personal relationship issue between lovers, partners, or spouses, or a financial issue between debtors and creditors, or an employee requiring a raise due to increasing costs in their life, etc.

The other party, like the bankers in my story above, also have losses they are likely to incur if they push you over the edge in some way or another.

A cheating spouse/partner/lover baring their soul in vulnerability and abject apology should make the injured party more amenable to not "throw the baby out with the bathwater." This kneejerk reaction by the aggrieved party will cause an irreparable split in the relationship, which will affect all parties, possibly including children, as two homes will need to be provided and everyone worse off financially, and emotionally too. Without such honesty and integrity by the guilty party of them exposing and admitting their illicit affair and baring their soul, as stated above, then the die is cast, and the relationship is in the toilet forever, if you will excuse the mixed metaphors!.

A definite action plan faces the situation squarely on and plans for its consequences. This should produce a blueprint for resolution for all concerned. Trying to "wing it" and hope that all will turn out well is not a strategy, its foolhardy, naive and hazardous. Hope is not a strategy. While hope makes for a good breakfast, it makes for a lousy supper!

A workable and acceptable definite action plan is the way forward when confronting ego-based worries and anxieties.

Some quotations at this point to give you inspiration and motivation to help you better understand the futility of worry and anxiety

"Worry never robs tomorrow of its sorrow; it only saps today of its joy."
– Leo F. Buscaglia

"Worry often gives a small thing a big shadow."
– Swedish Proverb

" People become attached to their burdens sometimes more than the burdens are attached to them."
– George Bernard Shaw

"Our fatigue is often caused not by work, but by worry, frustration, and resentment."
– Dale Carnegie

"If you want to test your memory, try to recall what you were worrying about one year ago today."

– E. Joseph Cossman

"Worry is a thin stream of fear trickling through the mind. If encouraged, it cuts a channel into which all other thoughts are drained."

– Arthur Somers Roche

"When one has too great a dread of what is impending, one feels some relief when the trouble has come."

– Joseph Joubert

"If you treat every situation as a life and death matter, you'll die a lot of times."

– Dean Smith

"That the birds of worry and care fly over your head, this you cannot change, but that they build nests in your hair, this you can prevent."

– Chinese Proverb

- "Worry is like a rocking chair: it gives you something to do but never gets you anywhere."

– Erma Bombeck

"We can easily manage if we will only take, each day, the burden appointed to it. But the load will be too heavy for us if we carry yesterday's burden over again today, and then add the burden of the morrow before we are required to bear it."

– John Newton

Worrying means you suffer twice

Worrying is worshipping the problem

There is not enough room in your mind for both worry and faith. Choose wisely.

Worry empties today of its strength.

Regret cannot change the past or worry change the future.

It is not time to worry yet, and too soon to panic!

Instead of worrying about what you cannot control, shift your energy to what you can create.

Step 5-Taking all possible preventative action to resolve the issues worrying you.

President Harry Truman of the USA is famous for popularising the statement that "the buck stops here" at his presidential desk. The "buck" is a saying from the game of poker, and it means the blame stops here.

By taking responsibility for the issues that are causing worry in your life, you must be aware of the root causes of these issues. You must also be aware of any negligence on your part for the growth of these roots into branches spreading your worries over a wider surface. You must identify, confront, and resolve these root causes and the increasing issues growing and spreading your worries further and further afield. You must also learn from any mistakes you have made to ensure you do not make them again.

Some of these issues are within your ability to resolve and prevent you from spreading your worries further and worsening your current emotional state. And some are outside of your control to do so.

For the issues where you can take all possible preventative action to resolve and reduce your worries, you must do so without any procrastination and delay. There is an Indian proverb relevant here- *Pray to God but row away from the rocks.*

For the issues outside of your ability to control and resolve, you need to hand them over to your Higher Power via prayer and meditation.

At this juncture, you need to know a spiritual truth. When we are in Spirit, we identify the gaping holes in our souls that need repairing and fixing. The place to do so is on the earth plane of existence where we can use our five senses and our physical bodies we occupy with our eternal and immortal soul.

These issues can be numerous and cover so many areas. As examples, learning to let go of control and to trust; learning how to be a victim and suffer the consequences brought upon by such victimhood; learning to be a victor and how to act in a victorious but humble way, and so on and so on. The lessons we come here to learn are without end, but we usually have one central theme to endure, or to enjoy, depending on the growth path of our eternal and immortal soul as it seeks to become Godlike and become Oneness. I call these our Soul Contracts, and they are made with members of our Soul Group who are our Soul Mates.

Acknowledge that the current worries you have were chosen by you in Spirit, to endure so that you can face up to the issues, their cause and effect, and work through the resolution of the issue to repair that gaping hole in your soul forever.

Your worries may very well be your opportunities in disguise. If you can have a paradigm shift and embrace the opportunities instead of fearing them, then the resolution can be seen as what is needed for the highest growth of your soul. Your worries become your stepping-stones for your eternal and immortal growth of your soul.

This is what is usually called "turning your lemons into lemonade." If you follow this advice, then your prayers will be answered within by you and your Co-Creator. Your Higher Power will be supporting you in every way possible.

I have written a free book on personalempowerment.co, *The Purpose and Meaning of your Life in terms of your Soul Contracts*. For those so inclined, this book will show a perspective of your eternal life as a Soul. You will better understand the relevance of your current worries and anxieties from a soul viewpoint.

Step 6- Acceptance of the outcome of your preventative action to resolve the issues.

Assuming you have left no stone unturned in your preventative action to resolve the issues/s that are worrying you and causing you anxiety, then you can look yourself in your bathroom mirror and say, "I gave it my all and what will be will be."

Sometimes when things seem to be falling apart, they are falling together into a new pattern that you cannot see yet. In the future, you will look back at this time in your life and realise how you had to let go of what wasn't working so that you could be free to begin working on what has worked out for you.

Growth happens when you get out of your comfort zone, and you learn to trust in your abilities, and if you are religious or spiritual, in your Higher Power too.

By accepting the outcome of your preventative actions, whether they resolved the issues you are worried about or not, you will be confronted with a change in your life.

My acronym for CHANGE is Clearing Healing And New Gifts Emerging. By seeing the change you are about to go through as a positive issue, and not a negative one, you can change your thinking from one of loss to one of gain.

The lack, or fear of loss, of something or someone of value to you, is at the root cause of your worrying and anxiety. Once that lack, or fear of loss, is accepted and the world does not come to an end, then you can begin to look at the gain that is being developed for you as the change starts taking effect.

For those on a spiritual or religious path, my acronyms for LOSS and GAIN are- Leaving Our Self Sad and God And I Now.

Hopefully, the issues that were worrying you and causing you anxiety have now been confronted and resolved.

If not, then there is still work for you to do, so we go to step 7.

Step 7 - Where possible, create a further action programme and take further action to deal with the outcome of the issues you were worrying about, which may now have eventuated.

Well, if the "fat is in the fire" and that issue you were so worried and anxious about has eventuated, then it's time to face this reality and decide if there is anything you can do now to mitigate the losses you feared. What action plan can you devise to reduce the impact of this calamity? What action can you take? Can you salvage anything from this disaster affecting your life?

My experience here is that which we feared most when it eventuates is usually not the train smash; we thought it would be. Sure, it will be a significant issue and affect us severely, but it will not be the end of the world for us. The sun will rise tomorrow morning, and although we will feel awful, and maybe even depressed, and hope the bed would swallow us up, we will eventually have to get out of bed as our bladder can't hold on any longer! When you get out of bed and stand up, this is the first step you will take towards recovering your emotional balance, even if that is the last thing in your mind right now!

So, you are out of bed, showered and dressed, and ready to see what you can still do to resolve the worry and anxiety issues plaguing you. You battle on to find a solution. Sometimes a solution arrives, and sometimes it does not.

Perhaps, it is time to accept the inevitability of what you are worried and anxious about is going to come to pass in your life. If you have reached this place, then it is time for Step 8.

Step 8- Acceptance of the inevitable outcome of the issues becoming factual and damaging to you.

At this point, you must recognise that your soul is immortal and eternal and that it is your EGO - Edging God Out-, your "bad" ego, that is feeling bruised and battered by this monumental failure in your life.

If by some miracle, you could shed the skin of your ego, like a snake sheds its skin, then all that would be left is the Love-based soul within your body and mind that is a part of your Higher Power, who is Unconditional Love and Light.

Once you accept the inevitable outcome that you may lose everything of value to you, I would then like you to question whether those people and things you value are ego-based or soul-based. Are they ego based on hope and fear, or are they soul based on Love?

Love is all there is, as God is Love, and God is All That Is. Hopefully, you will soon learn that nothing matters, except Love.

The big house you lose, that fancy motor vehicles that get taken away, your paintings and furniture and other prized possessions that go to auction to pay your debts, or are lost in a divorce settlement, are just ego-based things. If you have the Love of your Higher Power, and the love and support of your family and friends, then nothing else matters as these things you have lost were simply your "bad" ego's need to appear important and successful.

After a while, you will begin to feel a freedom that was being restricted before by all the things you thought were so important in your life. They all had to be cleaned, maintained, insured, protected, and they became your jailer, as they imprisoned your freedom. At this point, you will realise how little you do need now in your life. This simplicity becomes the starting point for acquiring inner peace. With the door of your past closing, a new door is opening, that of your more simplified future where your priorities are soul-based Love and gain, and not ego-based fear of loss.

For those who are interested, I have written a free book on personalempowerment.co, *GAIN- God And I Now*.

Step 9- Dealing with the fallout as it affects you.

The fallout has happened. You have lost some, or all, that which you prized. In the game of "snakes and ladders" of your life, you have returned down the biggest snake to the beginning of the game. What you have now is your experience to assist you in climbing back up the ladder again.

Let me not sugar coat this. It's going to be tough to find the inner strength to begin all over again. The way you lived your life before from an ego-based perspective needs to be interrogated whether that is the way you now want to go forward again?

This is probably the most critical choice you will make at this stage of facing the fallout of your life.

If you allow and enable your "bad" ego to drive you forward and motivate you with determination to prove to others that you are not a failure, then merely question whether the same road is likely to end differently for you next time?

Your real worth is what you have left after all is taken from you.

If you feel like a failure, you will act like a failure, and the negativity that becomes your attitude, thoughts, words, and actions will see you unable to begin again positively and constructively.

If:

- you adopt a positive attitude and see this fallout as a learning experience
- you use that experience to relook at your motivations and priorities going forward
- you refocus your energies on feeling better, and doing better, in the future,
- then you are likely to be successful going forward.

Do not dwell on your past mistakes, other than learning from them. You are not going backward but forwards. If others point out your failures, simply shrug your shoulders and state that you have learned a lot from the past, and you have a better way of going forward now.

You came into this life naked and alone, and you will be leaving the same way. Nothing you have materially created or obtained will be going with you as you pass on back into the Spirit World from where you came before entering this earth-bound world.

What will accompany you are the motivations behind your deeds in this world. Not WHAT you did in your life, but WHY and HOW you did, what you did. Did you do it from ego-based fear, or from soul-based Love?

So, after the fallout in your life, you now have another opportunity to make a CHOICE- Can Help Overcome I Change Energy. As you begin again after your fallout, are you going to choose to come from ego-based fear or soul-based Love? Are you going to let negativity or positivity determine your attitude, your thoughts, your words, and your actions?

Looked upon with spiritual eyes open, are you going to dispense with your ego-based needs so you can invest your energy into your soul-based life? Are you going to become who you indeed are, a part of your Higher Power, who is Unconditional Love and Light?

Step 10 - Learning to move on after the fallout has occurred

Once you have suffered from the lack, or the loss you feared through all your worrying, anxiety, and maybe even some depression too, then you will be free of the false gods you have been worshipping at the altar of your ego. You will be able to find the Unconditional Love and Light within your being, knowing that you are a part of your Higher Power, who is such Unconditional Love and Light.

Stripped of your "bad" ego, you will now be able to move from your ego to your soul, from fear and hope to Love.

All my writings on both personalempowerment.co, and guidespeak.com, are geared to assist you in moving from your ego to your soul. This way, you can enjoy a life of real purpose and meaning.

It's a journey that I have been on and can attest that it is well worth the time invested in approaching life with the attitude and courage to think, say and act on the maxim- "What would Love do now?"

The fallout has been an awakening for those who can open their spiritual eyes. What you were doing in the past that caused the failure of the fallout has identified the WHAT of your deeds. If you are self-honest, you may also see the WHY and the HOW you operated in your past. Do you see your "bad" ego's presence there?

Now you can focus on the WHY and the HOW you are going to live your life as you go forward. If your life is focused on uplifting and improving other lives through your goods or services you produce, then your success is assured.

There may come a time in your life when you realise that this fallout was the best thing that ever happened to you. You were forced to find another door. The door marked LOVE- Let Our Vibrations Evolve.

As mentioned earlier, I have written a free book found on personalempowerment.co, *The Purpose and Meaning of your Life in terms of your Soul Contracts*. If you read it, then your life's path will make much more sense to you.

Part 2- 45 techniques to reduce your worry and anxiety.

I am going to touch on various topics and techniques, which, when read, understood, and applied, should assist in reducing your worry and anxiety.

My reference to affluent people in this section refers to those who are affluent immaterial, whether they have financial wealth or not. This affluence is an attitude of knowing you are blessed by your Higher Power.

Now

If you can only accomplish this technique, then you do not have to go any further. Learning to live in the present moment of now, savouring each second as it occurs, will enable you to focus all your senses positively now.

As I wrote in my book, *Listening - The Relationship Builder* - a free book on personalempowerment.co :

According to the National Center for Voice and Speech, Salt Lake City, Utah, USA, we speak conversationally at around 125 words a minute or two words a second. Our eye can process an image in 13 milliseconds and can, therefore, process 77 images in a second. Our brain can manage to process some 400 words a minute or 7 words a second. So, we have spare capacity in our brain for five additional words, a second or 77 images in the same second.

Regarding processing words, that is a surplus capacity of two and a half times we have idling away in our brain while we speak or while we hear. So, hearing words being spoken at two words a second while our brain is processing another five words in that same second, or 77 images in that same second, I refer to this as the "speed gap." Guess where those additional words and images are coming from in each second? From our thoughts, of course.

If those thoughts are ones of worry and anxiety, then they overpower what you are speaking, hearing, or listening to in that second. The worrying and anxiety are two and a half times as powerful as the "positive" words or thoughts of that second. So saying "think positive," while a good thing to do, has to be done ensuring that the other two and a half times of your brain's capacity for that second is also thinking, speaking, hearing, or listening positively too. By positive, I mean the opposite of worry and anxiety.

If you can envisage an hour-glass with sand in the one side and the other side is empty. It is only possible for one grain of sand at a time to go through the neck between the two sides of the hour-glass as each grain of sand moves from one side to the other. Although there are thousands of grains of sand pushing down on the constricted neck, it only allows one grain of sand to go through at a time.

That grain of sand moving through the neck is your moment of now. If your focus and concentration are based on positivity on each grain of sand, then it will be possible to ensure that all your used and unused capacity of your brain is shutting out any negative worry and anxiety. Focus on ensuring that your attitude, thoughts, words, hearing, listening, and actions are based on positive sentiments.

Living in the present moment of now is the topic of my free book *How To Live in the Now* found on personalempowerment.co. I describe the Now not as a time but as a space- which I call God's Space -as it's the only space that God can be- the eternal and immortal moment of Now.

This space is egoless as EGO means Edging God Out and ego cannot exist in God's Space- the Now. The only thing that can exist in this space is your love- based soul as it's a part of God, who is Unconditional Love and Light.

While your ego, which is both hope and fear-based, can only exist in the past or projected into the future, your soul can only exist in the Now- God's Space.

Guess what creates the worry and anxiety you feel? Your ego. Your worrying and anxiety are concerned with either something from your past or something you are projecting into your future. You cannot be worrying or anxious about something happening now. If you are genuinely focused now, then you will only experience the positivity of Love at this moment.

So, the solution is to ensure that you stay in the now with your thoughts, words, and actions based on positive issues. In this space, your thoughts will be soul-based Love, and you will receive Love in return, and worry and anxiety will be absent in your life, for now.

A simple trick to show you where your thoughts are and whether they are negative about the past or the future, or positive in any moment of now, is to touch your right thigh if they are positive, and in the now, or to touch your left thigh if they are negative, and in the past or the future. This conscious awareness of your thoughts will help train your mind to keep your thoughts positive and based in the now.

Accept the worst outcome

Another technique to banish worry and anxiety is to identify what the worst outcome will be for that, which is causing you to worry and be anxiety-ridden.

Is it the loss of a marriage, the loss of a child, that the cancer will eventually kill you, that your job will be lost, that your business will fail, and so on.

Now accept that this worst outcome will eventuate. Are you still standing? Are you still breathing? Can you see that the anticipation of the worst outcome is not the worst that can happen?

Let us get some perspective here. If you lost everything that had any value to you, then you still have you. It is highly unlikely that the world is going to come to an end because of the loss of everything that you have ever valued is taken from you.

You can still survive the loss of everything of value to you and still have a reason to carry on living. There are hundreds of millions of people living without a job, a spouse, any children, in ill health, without a roof over their heads, and without the assurance of having any food in their stomach today.

Think of the survivors of the Holocaust in Nazi Germany in the Second World War. Those emaciated bodies of skin and bone who were rescued by the Allied Forces had only the will to carry on living. They lost their families, their possessions, their careers, their homes, and yet some survived to be rescued and to start a new life with nothing but their will to live. Many of these survivors went on to achieve great things in their lives, such as being Army Generals, Congresspeople, professionals, business people, Hollywood personalities, and so on.

There is life after total loss of everything you hold dear to you. By accepting the worst outcome, you have found a bedrock from which to build the foundations of a new life. When you accept the worst outcome, theoretically, you can now put your worry and anxiety aside, and positively attend to the things you can do to avoid such an outcome. Now your energy, which we will discuss next as a topic, can be devoted to positive thoughts, words and actions to, firstly, avoid the worst outcome, and, then, to build upon what you can do, as opposed to focusing on what you can't do.

By accepting the worst outcome, in a theoretical manner, you have faced the worst. Your previous worry and anxiety have nothing else to do now, so you can eject them and focus on what you can do positively about your situation.

At this point, you need to seek out a friend, family member, attorney, professional therapist, and so on to speak to so that you can get some perspective of the issues that have you so worried and anxious. Often you cannot see the wood for the trees, and your mind is in turmoil, disallowing you to think clearly and in your best interests. The people you choose to consult with or speak to are likely to see the issues in a more calm and unemotional manner. They are likely to be clear-headed and solution-focused. Some may even see an opportunity for you that your issue has identified. While you see the lemon of the problem, they may see the lemonade of the opportunity staring you in the face, but unseen by you, due to your worried and anxious attitude.

As I am writing this, I am thinking of five quotations that are relevant here:

Albert Einstein said, *-The significant problems we face cannot be solved at the same level of thinking which created them.*

Abraham Lincoln- *If I had 6 hours to chop down a tree, I would spend the first four hours sharpening the axe.*

Albert Einstein again- *If I had an hour to solve a problem, I would spend 55 minutes, ensuring I fully understood the problem and five minutes solving the problem.*

Ayn Rand- *It's not who is going to let me; it's who is going to stop me!*

Hannibal on climbing the Alps with his elephants- *If there isn't a way, I will make a way.*

Those quotes were from my memory, and the actual words may differ slightly, but the sentiments remain the same.

Energy

All we are is bundles of energy and information. We are vibrational frequencies as souls occupying bodies and minds, and our energy and information are the sources of our being.

When you are worried and anxious, you are both agitated and low in energy. Your vibrational energy has sunk. Everything you must do is like walking through treacle, and you are frightened, and sometimes even paralysed with the fear of the unknown of what appears likely outcomes for you. You cannot sleep as fear, worry, and anxiety wrack your body. When you do manage to doze off exhaustedly, then your dreams are bleak and depressing too.

Changing your worried and anxious state requires you to increase your energy level. It is not possible to become optimistic and action-orientated to solve your worries and concerns without an infusion of energy. Although this is probably the last thing on your mind, you need to exercise your body. This exercise will help clear your mind of the cobwebs of negativity that pre-occupy it. Walking, running, swimming, and other aerobic activities will increase your heart rate. If this exercise is done for 20 minutes or longer, this will release dopamine into your body. Dopamine is the feel-good chemical in your brain that creates the exercise "high" so sought after by athletes.

I am going to quote to you from my free book found on personalempowerment.co
Becoming Blissful:

I am going to 'blind you with science' and quote from my friend, neurosurgeon Dr. Ian Weinberg's book *Leading with Conscious Awareness*, (page 133):

Ultimately life is a tussle between two brain centres - the dopamine-producing nucleus accumbent (NA) and the adrenaline-cortisol-producing amygdala (Amyg). The NA supports the functions of reward gratification, purpose, curiosity, and achievement. The Amyg is about fear, anxiety, and anger.

These two centres work in opposition to each other so that gratification, purpose, etc.(can) suppress fear, anxiety, and anger. Conversely, fear, anxiety, and anger (can) suppress gratification, purpose, etc.

So obviously, the NA brain centre is what you need to focus on in releasing the dopamine via exercise as well as keeping your thoughts on gratitude, purpose, curiosity, and achievement to also release the feel-good dopamine chemical into your mind and body.

By focusing on the dopamine release stimulants, your energy level will rise, and the low energy-sapping worry and anxiety will be replaced with higher energy to assist in solving your worries and anxiety through positive attitudes, thoughts, words, and actions.

Facts or confusion

Most often, we are worried and anxious about things that are not based on facts. Our worried and anxious mind's confusion of incomplete information and supposed facts is usually fear-based, imagining predicting the worst outcome for us.

In our fear of the imagined worst consequences for us, we are blindsided about the real facts. We then create confusion in our minds with limited, accurate facts, and much more based on negative thoughts and conjectures.

The solution is simple. Get all the facts as if you were preparing a case to be tried in court on behalf of another person. Be impartial and unemotional and collect the facts in a logical sequence—the fact no.1 followed by the fact no.2 and so on. Once you have all the facts in a logical sequence and written down, then keep your emotions at bay and look objectively at the issue that is causing you to worry and be anxious. If need be, involve a trusted third party, preferably an unbiased professional allied to the issue at hand, whether the issue is a relationship one, financial, health, or any other category.

Once you have all the facts written down, then analyse them as dispassionately as possible. This analysis should begin to show a clearer picture of what the issue is about. Frequently things are not what they seem. You can then discern whether you have reason to be concerned about the possible outcome of the events of the issue at hand. Many times, such an analysis shows that there is nothing to be concerned about. It often shows that in your confusion of not having all the facts, your imagined worst-case scenario was totally unfounded.

Once you have analysed the issue sufficiently by asking yourself firstly, what am I worried about, and, secondly, what am I going to do about it, you can then devise a strategy and an action plan to implement to bring the issue to a conclusion and closure?

There will be times when such an analysis shows that your fears are well-founded and that the issue could be negatively impactful upon you in some way. With all the facts at your disposal, you can now plan a strategy and action plan to minimise the fallout for you. Most times, the fallout can be negotiated with the other party. Coming clean and being open, transparent, honest, remorseful, and, if required, apologetic should help minimise the fallout for you. Depending on the issue involved, showing that you are willing to change and do things differently, and ensuring that you stick to that promise to the other party, should see you escape the worst outcome scenario and allow and enable you to carry on with your life. You are now better informed and aware of what to avoid in the future. There will be consequences of your previous actions, and that is a price we all pay for growing and learning as we grow. Sometimes we call this "school fees," and we realise we don't know everything and sometimes it cost money, time and effort to learn through our mistakes, or as I prefer to call them, our learning experiences. It's only a mistake if you make it twice!

We call it good judgement when we make the correct choice, but we usually learn from poor judgement in the first place, and that is how we got the experience!

Identifying the root causes of the issue at hand

As I stated earlier, no less an intellectual giant, as Albert Einstein said that "if I have an hour to solve a problem, I will spend 55 minutes identifying the problem and five minutes providing the solution."

Problems do not only appear out of thin air. They have a root cause, and like a tree, the root cause brings in its wake the tree trunk, the branches, the leaves, and maybe even the fruit. It all occurs because of the root cause, and that is what needs to be identified.

Discovering the root cause of the problem will often be found in the ego protection of past emotional wounds. The ego develops "scar tissue" to protect the emotional ego-based wounds, and the ego usually overreacts when this wound is touched or looks like it will be touched by another person. This root cause can be yours or someone else's, but either way, the overreaction of the protective ego is often at the root of most issues where fear-based worry and anxiety are experienced.

The fear is often triggered by events in one's past, and the non-resolution of that issue, which balloons the ego protectiveness and the fear-based overreaction leading to worry and resulting anxiety.

Once the root cause is identified, then there will be one or more solutions evident to resolve the issue. By identifying all the solutions, the most obvious one should be

self-evident, and perhaps the best solution. Devise an action plan and implement it to bring closure to the issue at hand. Worry and anxiety are then put to bed on this issue.

Action reduces and replaces worry and anxiety

Some people have mastered the art of worrying. They think, and overthink everything, and end up with analysis paralysis. What is such worrying about? I think it hinges on three factors: firstly, they do not have the confidence to trust in the uncertainty of life; secondly, they do not have the self-confidence to handle whatever comes their way; thirdly, they do not have the outer and inner resources to take the necessary action to confront their issues head-on and resolve them one way or another.

Life is uncertain. Tomorrow is promised to no one. You could either win the lottery or lose your job tomorrow. You could narrowly avoid a life-threatening accident on your way to work, or you could become a victim of such an accident. The people who went to work in the Twin Towers on September 11, 2001, did not have a clue that their life would end in that tragedy on that day. It's time we accepted that we do not know what the next second or minute will bring in our lives. The Emergency Medical Rooms of countless hospitals around the world do not know who, what, when, why, and how the people needing treatment will arrive today. But rest assured they will be busy with the countless accidents, or emergency related people, coming through their doors.

Accepting and acknowledging the uncertainty of life is the first step to realising that you cannot plan and prepare for everything likely to happen to you. Life happens!

Developing the self-confidence to have the ability to handle what life throws at you is an invaluable resource. Like exercising a muscle, you need to develop the ability to handle the uncertainties of life by ensuring you have the experience of handling all the small eventualities with 100% efficiency. By building up your core achievements, you will soon have the energy, desire, and ability to handle tougher and tougher assignments. Soon you will be looking for the next challenge to tackle as your confidence increases, and you become proud of your ability to look the next challenge in the eye and say, "bring it on!"

For those with a spiritual side to their life, they can focus on four issues:

1. Be Here Now - do not project yourself into an uncertain future.
2. TRUST - To Release Unto Spirit Totally, and,
3. TRUST - To Rely Upon Spirit Totally
4. Trust in Spirit but take the necessary action to resolve the issue yourself

The outer and inner resources are there to handle what life throws at you, and you simply must decide that they are attainable by you. The inner resources are spiritual, physical, mental, and experience-based, while the outer resources are there for the taking.

Let us say you need money to accomplish something. That is an outer resource held by someone else. Providing you can convince them that what you need the money for, and what you will produce with the money, is more beneficial for them to donate, lend or invest with you then to keep the money in the bank, then you may have access to that outer resource.

Resolving issues through outer and inner resources requires courage to let go of the familiar and to get outside your comfort zone because that is where the growth is for you. Sure, you will have rejection from some, and probably from many, as that is part of the territory, you have to transverse to accomplish your goals and your dreams. Using rejection as a stimulant for being even more determined in your quest is the difference between becoming a victor or a victim of circumstances. Sometimes it is a numbers game. You may have 19 rejections and 1 acceptance. Each time someone says no to you, thank them for rejecting you. They will be perplexed and ask why you thanked them. Tell them it is bringing you closer to the 1 out of 20 who will say yes! (This was a lesson taught to me by my father, and now I pass it onto you.)

Victors conquer worry and anxiety, while victims are imprisoned by their fear-based worries and resulting anxieties.

VICTIM- Verily I Call This Into Manifestation

Intolerance will wear you down

Most of us have issues that we do not seem to be tolerant of. It might be a dripping faucet, the barking dog next door, the car alarms that go off at night, a wet towel left on the bed by your spouse or partner, unwashed dishes in the sink, an over-talkative co-worker, an impossible boss. The list is endless, and I am sure that you can add more issues that annoy you and irritate you.

For many of us, we allow those irritants to cause us unhappiness, which results in negativity and robs us of our enjoyment of life. We even allow these irritants to cause us to worry and create anxiety as they seem determined not to stop, and we see them damaging our sanity.

We lose the perspective of our life and remain focused on the small irritants making them much more significant issues than they really are. We sweat the small stuff, and given the correct perspective on life, its all small stuff.

Once again, we need to return to the root causes of which the irritants are a symptom, but not the cause.

In various of my other free books, and including *Unfolding Your Child-a spiritual approach to parenting-*, I have used the poem *Children Learn What They Live* by Dorothy Nolte, and I believe that it is relevant here too. Some root causes stem from our childhood.

Children Learn What They Live

by Dorothy Law Nolte, Ph.D.

If children live with criticism, they learn to condemn.
If children live with hostility, they learn to fight.
If children live with fear, they learn to be apprehensive.
If children live with pity, they learn to feel sorry for themselves.
If children live with ridicule, they learn to feel shy.
If children live with jealousy, they learn to feel envy.
If children live with shame, they learn to feel guilty.
If children live with encouragement, they learn confidence.
If children live with tolerance, they learn patience.
If children live with praise, they learn appreciation.
If children live with acceptance, they learn to love.
If children live with approval, they learn to like themselves.
If children live with recognition, they learn it is good to have a goal.
If children live with sharing, they learn generosity.
If children live with honesty, they learn truthfulness.
If children live with fairness, they learn justice.
If children live with kindness and consideration, they learn respect.
If children live with security, they learn to have faith in themselves and in those about them.
If children live with friendliness, they learn the world is a nice place in which to live.

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So to determine the root causes of the irritants in your life that are causing you to "saw sawdust" and to "sweat the small stuff," you may have to revisit your childhood to discover why you act as you do. Although these behavioural traits are ingrained within you, they are capable of being erased and replaced with a more tolerant and pleasant way of being.

While we are about your upbringing, there are many ingrained "truths" that you were subjected to, which created prejudices and biases within your frame of reference. For example, if you were brought up in a home where money was insufficient for your family's needs, and money became the enemy, and something to be afraid of not having enough of, then you may always have a fear of not enough money. This will be the case now, even though you have enough money. The worry and anxiety of not having enough will haunt you forever.

The same fear of worry and anxiety will plague you if you felt deprived of love as a child. You may not have known the safety and security of love, and you may be unable to give love to your own spouse/partner and your children.

Can you identify what it is from your past that is the cause of your low tolerance and irritability now? By "giving it air" and exposing it for what it has become as your current irritability, low tolerance, and the resulting fear-based worry and anxiety, this can be repaired and healed quickly with such awareness and a positive mindset.

As we read words, but think in pictures, I want to give you the picture in your mind of rust eating away at metal 24/7, or termites continually eating away at the wood on your front porch. This is what your intolerant habits are doing to you by negatively affecting your emotional and physical wellbeing. These intolerant habits are undermining your relationships with others too.

Time to be realistic and arm ourselves with the facts

Worry and anxiety by their nature are unrealistic. You fear something more likely not to occur than to occur. If we would only garner the facts first and then assess the likelihood of what we are worrying about actually occurring, we would see that the statistics are in our favour.

Insurance companies make their living by calculating and computing the odds of an insurable occurrence happening. They then charge a premium for an insurance policy, calculated by Actuaries, to determine that the chances of that event occurring has a, say, 1 in 50 chance of happening this year. Fifty people believe, are worried, and maybe even anxious about that event occurring, while the statistics show that only one in fifty will be affected by the issue. This is called the *Law of Averages* and should be relied upon to determine if your fear-based worries are realistic or not. Forty- nine people, in the example above, maybe worried and were anxious for nothing, simply because they did not know or believe in the *Law of Averages* used by insurance companies.

We feel insecure, and this paranoid way of living creates the reality of it occurring in our lives. In my free book found on personalempowerment.co *Achieving your Goals and Dreams*, I explain that your thoughts create your reality. If your thoughts are positive and creative, then your world will reflect that and, conversely, if your thoughts are insecure, paranoid, worrying, and anxiety-filled, then that is what your world will reflect. Believing is seeing!

By living a life of not worrying and having no anxiety, you will experience inner peace, happiness, and bliss. After all, what is the purpose of worrying? If you have an issue that is causing you to worry, then by taking the "bull by the horns" and confronting this issue, it will probably turn out to be too insignificant to worry about. If there is not a problem at all, then there is no need to worry and become anxious.

When I was growing up, MAD Magazine was popular, and the character Alfred E. Neuman was portrayed with the saying, "What, me worry?"

The song "*Don't Worry Be Happy*" by Bobby McFerrin was inspired by a poster of Indian Mystic, Meher Baba, with the saying on the poster. The song went on to top the Billboard Hot 100 charts and earned Bobby McFerrin three Grammy awards. It's over 30 years ago since the song was first aired, and I bet you still have this rather inane song lodged in your head. We want not to have to worry, and only to be happy; it's our natural state as a part of Source/Creator/God. We merely need to get our ego out of the way and let our soul/Love guide our life.

Accept “what is” when it is inevitable

The world works in a cyclical pattern, and there are certain inevitabilities that we must accept. As examples, night and day, the patterns of the tide, the movements of the moon through its various phases, the changing of the seasons, birth, growth, decay and death, and so on.

Learning to accept what is, when it is inevitable, is an intelligent way of being. Eastern religions and philosophies have always seen the acceptance of inevitability as a cornerstone of their faiths and beliefs. I remember hearing once of an Indian Temple over 800 years old, which was crumbling at its foundations. The people in charge of the Temple stated that they would not repair it as it has a life cycle like everything else, and it's entering its decay phase.

The energy required to fight the inevitability of certain positions is immense, as you are pitting your strength against the power of the Universe. Sometimes mere acceptance, and conserving your energy is the way forward. Not every battle can be won. What is important to remember is that you may lose a battle, but you must not lose the war! If you can conserve your energy, then you can pick the battles worth fighting for.

What would happen now if the tug-of-war you are having with something or someone worrying you were simply abandoned by you. If you let go of the rope and the worrying part of you fell flat on its back, as it was straining against your will, which simply relinquished its hold on the rope. Suddenly, the power of the worrying part of you ceases to exist. Now you wait and see what comes next. Will the issues you were so worried about eventuate, and will you suffer some form of loss? And then what?

What would happen if you decided that the “juice was not worth the squeeze.” If you decided that the worry and anxiety you were suffering was worse for you, then the inevitability of the consequences of the loss, you were likely to suffer. Maybe you accept “what is” and its inevitable consequences of some form of loss for you. Winning and losing are two sides of the same coin, and sometimes losses are inevitable, providing your gains outweigh your losses over time.

Always use a safety net

When acrobats at the circus decided to remove the safety net, the audience used to gasp at what would happen if they fell and hit the ground from such a height. The acrobats were paid to do daring tricks on the high wire trapeze and not to kill themselves, and yet, in their bravado, they chose to remove the safety net and expose themselves to crippling injuries, or even death should they fall. Did the trapeze artists get paid more for removing the safety net? I doubt it. Would people not come to the circus with all their multiple acts if the safety net was up? I doubt it. So, removing the safety net simply increased their chances of being severely injured or killed, without any direct benefit to the trapeze artists. It doesn't make sense, does it?

Now, what about you and your safety net? Do you put a safety net under your worries and anxieties? Do you then state that if this issue goes beyond this point, I am cutting my losses and getting out of here? Or do you keep going, adding to your worries and anxiety because your ego won't let you admit that the "juice is no longer worth the squeeze"?

The past is history

We enter the world unprepared for life. We certainly enter parenthood unprepared for, arguably, the most important job of our lives. We learn as we go, and, if we are fortunate, we learn from others too. In the trying, attempting, succeeding, and failing, we grow, and learning from what worked and what didn't work, we inch forward towards the finishing line of life.

When we look back at our past, our regrets may outweigh our achievements. Hind-sight is 20:20 vision, and foresight is in very short supply.

The only benefits the past has for us is to learn from our mistakes, and also to learn from what we did correctly. Worrying and becoming anxious over what has happened in your past is never going to change the facts and the record books. The past is history and can never be changed. The only change can occur from you learning from your past, or the past of others.

Acceptance of the past is essential if you are to stop worrying and feeling anxious about your past. What was, was! Replaying the record of your past is only likely to rob you of your present, and damage your future. Forgive yourself, and others, and move on with your life.

The future is unknown

As I explained in the topic- Now- above, your ego only exists in your past or your future, and not in the present moment of now.

Only your attitude towards your past can be altered. Your unknown future is uncertain. However, your ego can convince you that your future could be both, or either, a heaven or a hell for you.

Your future has a predictive area you can be assured of to some degree. That is based on the causal actions of what you think, say, and do now or have done in your past. You will see and experience the consequences unfold from those thoughts, words, and actions in this life or in another lifetime. What you sow is what you will reap.

As explained above, under the topic-Action reduces and replaces worry-life is uncertain, tomorrow is promised to no one.

Overall, the future will always remain uncertain. Any thoughts you have of the future, whether positive or negative, will have the direct effect of creating that reality in your future.

Marcus Aurelius, the Roman Emperor during 161-180 AD, and the author of *Meditations*, a book cherished today by certain global leaders, is quoted as saying, *Our life is what our thoughts make it.*

James Allen wrote a literary essay in 1903 entitled, *As a man thinketh*, dealing with the power of thought and outcomes.

Norman Vincent Peale, the author of *The Power of Positive Thinking*, summarised thinking beautifully with this quotation:

You are not what you think you are, but what you think, you are.

There is no shortage of similar thoughts and quotations throughout the ages. Your future will be shaped by your current thoughts, words, actions, and attitude.

Choose wisely. CHOICE- Can Help Overcome I Change Energy

Determination

Imagine if you never took no for an answer. If people said no to you, and you kept going back, and back, and back, unrelentingly with other reasons why they should do what you want them to do.

Those of us who have been brought up with British/Western upbringings of politeness, courtesy, respect, care and concern for others' feelings, and who have "thin" skins as far as rejection is concerned are at a disadvantage. Certain other nationalities, who have survived through times of deprivation and hardships, know they cannot survive if the answer is no. These nationalities have developed "thick" skins, and they do not accept no and keep coming back and back until they wear you down with their persistence and determination.

I have negotiated with people on five continents, and those with persistence and determination, and not accepting no as an answer, usually win through every time.

When you have such determination and persistence, worry and anxiety are a luxury you cannot afford to have, as starvation and survival tactics keep you so focused on your target needs. The driving positiveness of your persistent determination keeps such worry and anxiety at bay. Although deep down, it is your emotional motivator having known what not having basic needs means to you and maybe your family.

I have written a free book on personalempowerment.co, *How to be a Great Negotiator*, using my over 45 years-experience negotiating locally and globally.

Your only disability is your attitude

Whenever I watch the physically disabled compete at sport or in life, my mind always goes back to the time of the accident or the cause of them becoming disabled. To be told, you will no longer have the use of some, or all your body must be a blow to the solar plexus of inhuman proportions. The worry, anxiety, depression, and maybe even thoughts of suicide that must flood one's mind of hopeless despair must be mind-numbing beyond belief.

When I watch people who use wheelchairs play a sport on TV, or see them in business clothing wheeling themselves along the pavement to an appointment, my admiration is unparalleled. These are the true heroes and heroines of our time.

I once employed a young girl straight out of school, and when she was about 20 years old, she was drunk and crashed her car. She is a wheelchair user, probably for life, but she turned her life around, and she graduated from university studying part-time, missing cum laude by 1%. She holds down a prestigious job at a leading bank in their IT Department, and she had a daughter as a single mother. Her mother is an alcoholic, and her father came back into her life after the accident. She did this all on her own, and she reflects the title of this topic that the only disability you have is your attitude. She is my heroine, and I have told her so on many occasions.

If your attitude is one of self-pity, and this feeds into your worry and anxiety, then that is a choice you are making for how your life will turn out as a victim.

Conversely, if you can be like these heroes and heroines who use wheelchairs and overcome the knocks of life and have a positive attitude, without unnecessary worry and anxiety, then you are a victor in life.

My mother used to tell me that- *Two men stared out of prison bars- one saw mud, and one saw stars.*

Watching your thoughts

If you are not feeling well and you visit a doctor, and he or she identifies that you have some foreign object within your body that is causing you disharmony, illness, or even potential death. For example, a clogged artery in your heart, they would recommend that you have an operation, or treatment, to remove that foreign object from your body.

We allow foreign, negative thoughts into our head, and this creates a reality for us, which is equally disharmonious, illness creating and maybe even causing us to have depression and possible suicidal tendencies.

We cannot operate on our minds and remove these thoughts from our brains. We can only watch our thoughts and stop these negative thoughts from entering our minds in the first place.

Here is a quotation from Frank Outlaw about your thoughts:

*Watch your thoughts; for they become words.
Watch your words; for they become actions.
Watch your actions; for they become habits.
Watch your habit; for they become your character.
Watch your character; for it will become your destiny.*

Worry and anxiety start as these foreign, negative thoughts based on a feeling of lack, or potential loss of something or someone of value to us.

Watch your thoughts and reduce the worry and anxiety from ever beginning to take root in your brain.

Positive thinking only works with positive action

While positive thinking is vital to have, primarily to ensure that negative thinking does not occur, the only way to effectively change your emotional feelings is to have positive emotional feelings about yourself and the circumstances of your life. This is achieved by positive action coupled with positive thinking.

Sometimes the odds are stacked against you, and you cannot realistically take such positive action at this moment. As much as you would like the position to change, there is not the ability to make this change at present. At this point, you have a choice. You can create a belief system that you have already achieved that which you intend to achieve, or you can allow your logical mind to face up to the facts and surrender in the failure of not reaching your goal.

When you adopt the belief system through desire and intention, then your positive attitude says, "this is easy to accomplish," and you act "as if" you have already achieved your goal. This belief allows and enables you to put a confident face on, have a swagger in your step, show an unremitting attitude that implies you have this already sewn up, and put your best foot forward, with your shoes shined for the world to see.

What you are likely to experience is that people will alter their attitude towards you and match your confidence in yourself with their confidence in you. Your positive and confident air will attract the attention of others who admire and respect you and want to associate with you. You must put in the "hard yards" behind the scenes and make this your actual reality. Your positive mental attitude and applying yourself to make your desire and intention into a reality should buy you enough time to change the lemon into lemonade.

Why do people have confidence in their professional advisers who look like a million dollars, drive expensive cars, and have fancy, expensive offices? They look the part of success, and people are confident they can advise them also to become successful.

If you went to a professional adviser who looked like their clothes came from the charity bin; if they came to work by bus and had dingy offices above a furniture store in a seedy part of town, would you expect they could make you successful. The reality is they may be better professional advisers than those fancy attired advisers, but most people will never know because they won't give them a chance to prove it.

Change your attitude to one of already being successful, even if you are not, watch how birds of a feather flock together. In time, your "wannabe" successful attitude and actions will become your reality, providing you stick to the plan of positive thoughts coupled with positive actions, and you feel the part of already being successful.

You cannot exhibit any worry, anxiety, fear, or even concern when you have such a belief system.

Please understand that I am not advocating a lack of integrity, but merely giving yourself a push start to create a positive mental attitude, through a system of self-belief, and to take positive action to become the successful person already inside of you. After all, if you believe, as I do, that God is within you as the Co-Creator of your life, what can stop you now!

A daily 10 step programme for reducing worry and anxiety.

We are now going to take that belief system above to a whole new level.

For the next hour of your life, you will need to focus and adapt yourself to become:

1. Joyful, not merely happy, but full of joy. What makes you feel joyful. Is it going through your family picture album? Exercising, or playing a musical instrument, or being with your child or grandchild? You decide what gives you joy and spend the next hour, if possible, or at some other time, doing that. Then see if you feel worried or anxious during that hour?

2. Acceptance of what is happening right now, without any judgement or criticism, merely acceptance of what is now in your life. See if this acceptance and surrender to 'what is' reduces any worries and anxiety you have now.

3. What can you do for the next hour in the form of **exercise** of your physical body that will allow your *nucleus accumbens* (NA) of your brain to produce dopamine? This dopamine will increase your feeling of gratitude, purpose, curiosity, and achievement, which I referred to under the topic Energy above. If you cannot do it in the next hour, when can you do it? While doing such exercise, and immediately after that exercise, see if you are feeling worried or anxious, or whether you are feeling the high that comes from such exercise via the release of 'feel-good' endorphins.

4. What can you do in the next hour, or soon after that, that will make you **use your mind** and strengthen your ability to be more intelligent? For example, instead of watching a mindless TV programme, can you watch a documentary that makes you

think and develops your intelligence level? Can you read a non-fiction book, or watch a TED Talk? During the time you are doing, so, see if your worries and anxiety are reduced?

5. What can you do in the next hour, or soon after that, that counts as an **act of random kindness** towards another person, or animal, without wanting any thanks or acknowledgement in return? Some kindness, some understanding or empathy, something uplifting for them. See if you do not feel better about yourself. During that process, watch and see if your worries and anxiety go on vacation from your mind as you are bathed in feeling good about yourself.

6. What can you do in the next hour, or soon after that, that is **not- conflictual** to yourself or another? Can you ensure that for the next 60 minutes, you do not argue, disagree, criticise, judge, or appear in any way in disharmony with another? Then see how you feel about your worries and anxiety.

7. Can you **focus on only one issue** that needs your attention for the next hour? Can you develop the ability to block out any other issues, worries, concerns, anxieties for 60 minutes and only focus on resolving one issue that is causing you to be worried and anxious? Please refer to the first section of this book, which identified the 10 steps to stop worrying in your life and follow that process through for this selected one issue for the 60 minutes.

8. Can you spend the next 60 minutes, or sometime after that, **creating a calendar** for your day ahead? Can you map out what you need to accomplish in the next 12-18 hours? Once you have undertaken each task and finished it, can you draw a solid thick line through it to show that it is now complete? After that, see if your worries and anxiety have reduced.

9. Now I have a big favour to ask of you. Can you think of something that makes you **feel brave and courageous** and unafraid? Something that you are proud of that you may have accomplished that increased your feeling of bravery and courageousness? Maybe it was standing up to someone intent on abusing you? Maybe you forgot you were worried and anxious, and you impulsively acted and helped yourself, or someone, or something else, by using some brave words or actions?

Now, I want you to think and remember how that felt at the time. See if you can keep that feeling going for as long as you can during the next hour or soon after that.

To begin with, these feel-good feelings about yourself may be short-lived, and you may relapse into worry and anxiety. Do not be deterred. Start again and see if you can keep that feeling going for a few seconds longer and again and again until you can keep that feeling of bravery and courage going for several minutes. It's like exercising a mental muscle of feeling good about yourself. With repetitive efforts, that mental muscle will grow and grow and push worry and anxiety out of your mind through this process.

10. Can you spend the next hour of your life, or sometime after that, **sitting quietly** without any distractions and simply follow your breathing? Don't worry about anything else but simply follow your breathing in, and then your breathing out and so on. Don't force your breathing; simply let it occur naturally, and, in time, it will slow down its rhythm, and your breathing will be deeper and longer for each in-breath, and each

out-breath as happens when you are asleep. Let any thoughts, worries, and anxieties simply go, do not think about them, do not entertain them, and let them go into the ether. Eventually, your ego-based mind will give up trying to distract you from being in the present moment of now, and you will find inner peace from your worries and anxieties.

Resentment- the worry and anxiety builder

Confucius (551 BC- 479 BC), said: “before you embark on a journey of revenge, dig two graves.”

Another pertinent quotation of uncertain origins is “holding a grudge is like drinking poison and waiting for the other person to die.”

Resentment is ego-based and is very damaging as it creates, develops, and feeds a negative energy cycle that perpetuates and grows, blocking out, and eventually strangling any positive energy within.

A deeply resentful person holding one or more grudges is a misery to be around. Anyone with any ability to get up and distance themselves from this poisonous person usually does so. Regrettably, some people like spouses and children do not have the financial wherewithal to distance themselves, and they get abused and even poisoned themselves with such hatred and bitterness emanating from this resentful person.

Resentment is like an upside-down triangle. It usually begins with one assumption or fact, and balloons upwards blotting out any Light and Love. Often the judgement made of this assumption, or fact, is based on lack of understanding or even misunderstanding.

All judgement is based on not unearthing, or not wanting to discover all the facts, but instead, being lazy and making assumptions based on prejudicial views and thoughts. One’s ego convinces you that you are right without all the facts, and off you go building resentment, anger, hatred, jealousy, and all the other negative traits associated with such negative energy.

Worry and anxiety flow from such negativity and can only be stopped by getting a complete understanding of the situation, as unbiasedly and independently as possible. After that, to provide tolerance to the other person/people knowing that they are doing the best they can from their level of consciousness, or awareness, of what is considered right and just in this world.

Resentment is a physical killer as it feeds anger and hatred, “boiling” the blood with high blood pressure. The result can be cardiac arrest issues, strokes, cancers, and other illnesses caused by such mental and physical disharmony on a large scale within the resentful person. A resentful person who is killed through such self-imposed resentment within may be considered as an unintentional suicide, as this

eventual death is self- created, not unlike any other suicide deciding to end their own life intentionally.

My mother was in a home for the aged for the last decade of her life. When I visited her, I could assess which of the other people living there had led lives of resentment, and which had not. It was written on their faces and in their bodies. Those who smiled and whose physical bodies were in reasonable condition had usually led lives of gratitude and happiness with whatever life had handed them over the past decades. These people were my mother's friends. Those with anger, hatred, and bitterness on their faces, and with gnarled and physically impaired bodies, were the ones most people steered away from as they were resentful, especially about having no visitors. They were ungrateful to the support staff, and usually snapped at them, and were a misery to be around.

Resentment breeds worry and anxiety. Having and showing gratitude, kindness, and Love is the antidote.

Give and do not expect gratitude

The topic of giving is close to my heart. I was fortunate to read my favourite book, *The Prophet*, by Kahlil Gibran when I was a young man, and the lesson about giving has been embedded within me. I want to share it with you here in case you haven't read this fantastic book.

*You give but little when you give of your possessions.
It is when you give of yourself that you truly give.
For what are your possessions, but things you keep and guard for fear you may need them tomorrow?
And tomorrow, what shall tomorrow bring to the overprudent dog burying bones in the trackless sand as he follows the pilgrims to the holy city?
And what is fear of need but need itself?
Is not dread of thirst when your well is full, the thirst that is unquenchable?*

*There are those who give little of the much which they have--and they give it for recognition and their hidden desire makes their gifts unwholesome.
And there are those who have little and give it all.
These are the believers in life and the bounty of life, and their coffer is never empty.
There are those who give with joy, and that joy is their reward.
And there are those who give with pain, and that pain is their baptism.
And there are those who give and know not pain in giving, nor do they seek joy, nor give with mindfulness of virtue;
They give as in yonder valley the myrtle breathes its fragrance into space.
Through the hands of such as these God speaks, and from behind their eyes He smiles upon the earth.*

*It is well to give when asked, but it is better to give unasked, through understanding;
And to the open-handed the search for one who shall receive is joy greater than giving.*

*And is there aught you would withhold?
All you have shall some day be given;
Therefore give now, that the season of giving may be yours and not your inheritors'.*

*You often say, "I would give, but only to the deserving."
The trees in your orchard say not so, nor the flocks in your pasture.
They give that they may live, for to withhold is to perish.
Surely he who is worthy to receive his days and his nights, is worthy of all else from you.
And he who has deserved to drink from the ocean of life deserves to fill his cup from your little stream.
And what desert greater shall there be, than that which lies in the courage and the confidence, nay the charity, of receiving?
And who are you that men should rend their bosom and unveil their pride, that you may see their worth naked and their pride unabashed?
See first that you yourself deserve to be a giver, and an instrument of giving.
For in truth it is life that gives unto life while you, who deem yourself a giver, are but a witness.*

*And you receivers... and you are all receivers... assume no weight of gratitude, lest you lay a yoke upon yourself and upon him who gives.
Rather rise together with the giver on his gifts as on wings;
For to be overmindful of your debt, is to doubt his generosity who has the free-hearted earth for mother, and God for father.*

Now hopefully, you can understand why it's my favourite book!

For in truth it is Life that gives unto Life while you, who deem yourself a giver, are but a witness. This line is embedded in my psyche and my brain.

Send out your blessings to all and know that your Higher Power within you is smiling at your generosity of spirit.

The best lesson about not expecting gratitude was told to me by a close friend who is a committed Christian and someone who lives by his faith. He told me about Luke 17:11-14 in the bible, where Jesus healed ten men with leprosy, and only one person came back to thank him. The other nine men ran off in their delight of being healed and never even looked back at Jesus.

So, our expectations of being shown acknowledgement or gratitude are misplaced, and as Kahlil Gibran says, *they give as in yonder valley the myrtle breathes its fragrance into space.*

Where does such gratitude and ingratitude start? In the home. Parent's actions, or inactions, are learned by their children. Parents who do not show or teach their children to say "thank you" for any little thing done for them are creating the ingratitude experienced by far more people than those who do express gratitude.

We should start in the schools by expressing gratitude to those poor, underpaid, and overworked teachers and support staff. After every lesson, the teacher should be genuinely thanked by each student.

We live in a thankless society of self-absorbed people, and the Selfie is the symbol of our time in the second decade of the 21st Century.

As an aside, a cousin of mine in the USA was on a tour bus visiting some local tourist sites, and a foreign lady tourist on the bus asked him to take a picture of her young son and her with the backdrop of the scenic view. She asked him to take a “selfish”!

So, expecting to receive gratitude for anything and everything you do is, unfortunately, most likely not going to happen. You can worry and become anxious about such ingratitude and work yourself into an early grave, or you can become realistic and simply accept that you are doing it for feeling good about giving. Have no expectations about receiving thanks, acknowledgement, or praise for doing so.

See yourself as a water pipe carrying water to enable people to open their faucet and drink. Be grateful that you can give and feel good about such giving. Failing which, worry, and anxiety waiting for receiving gratitude will drive you into ill health and a possible early grave.

Your real personal balance sheet

If you are worried and anxious about your relationship, your children, your home, your income, your job prospects, your health, your neighbourhood, crime, and many other things we allow to live rent-free in our minds and eat away at our sanity and our health, then it's time to do a reckoning.

Let us call it your real personal balance sheet and have two columns one for assets and one for liabilities. We then split up the asset's column into long term assets and current assets and the same for our liability's column.

The long-term assets are the parts of you that are physically and mentally healthy: the use of your five senses: sight, hearing, taste, touch, and smell. More long-term assets include your healthy organs like your heart, liver, kidneys, etc. The use of your limbs and the mobility of your joints, muscles, and cartilages. The way your breathing works and your digestive system, as well as the ability to absorb nutrients and discharge body waste. The sexual reproductive organs that allow and enable you to create life. And all other mental and bodily attributes you have that make your life possible.

Other long- term assets include your relationship partner, children, first family members, other family members, your close, and not so close, friends.

Additionally, your education, skills, and abilities you have worked hard to acquire and which enable you to earn a living and make a life for yourself, and possibly for your relationship partner and children, if any.

If you have your own business or are employed, the livelihood you make and the possibilities it gives you to enjoy your life form part of these long-term assets.

If you own your own home or enjoy renting a home with a longer-term time horizon of staying there, are also a long term asset too, as it gives you the stability of ownership or tenure.

If you enjoy a sport or hobby and see yourself involved in its pursuits for many years to come, this is also a long-term asset.

If you run and manage your home and you are a happy homemaker, then this is a long-term asset as well.

If you own assets that make your life more valuable and enjoyable, such as your car, investments, household equipment and furnishings, books, music collections, etc., these are also long-term assets.

There may be other specific long- term assets which you can add to your personal balance sheet as well.

Current Assets include your bank account, your cellphone/mobile phone, people who may owe you favours, or money, your clothes, your recent recovery from ill health, a creative idea you may have potentially enabling you to enjoy your life more, or to earn additional income from, a future vacation planned and paid for, an expected job promotion, joining a new particular interest group, and so on.

There may be other specific current assets that you can add to your personal balance sheet.

Now we swop to the liability side of your personal balance sheet where you suffer lack or loss of something of value to you.

Let us look at long term liabilities, to begin with. Do you have a mortgage on your home? Do you have personal borrowings that you do not have the money to pay back within the next few years? Do you suffer from long term ill health or a mental condition that could be life-threatening or meaningfully life shortening? Do you not have the use of one or more of your senses or parts of your body? Do you have any life-threatening illnesses or diseases? Are you continually worried, anxious, and depressed and have been so for several years? Do you feel physically or mentally incapable of living a healthy life and making an acceptable living? Are your education, skills, and abilities deficit in terms of making a reasonable living? Have you lost your business or lost your job over 12 months ago and remain without prospects of monthly income? Is your relationship partner and or your children in long term ill health either physically and or mentally? Have you lost your home?

There may be other specific long-term liabilities that may be weighing you down, which you can add to your personal balance sheet.

Now onto current liabilities. Do you owe the bank or another entity or person money that you cannot repay within the next 12 months or so? Are you suffering from a recently acquired illness, either physically or mentally? Have you recently lost your business or your job? Have you recently lost one or more of your senses, organs, or damaged other body parts affecting your ability to perform at your best or at least at an acceptable level? Have you recently lost a loved one or close friend? Have you recently lost a relationship of value to you? Have you suffered any other form of loss that you are battling to come to terms with? Do you feel the lack of resources which is restricting your ability to lead a life you can live or have lived in the past? Are you suffering from any form of addiction which is restricting you from living the life you would prefer to live?

There may be other specific short-term liabilities that may be weighing you down, which you can add to your personal balance sheet.

Draw up your real personal balance sheet now that you have some, if not all, the facts and feelings to work with.

Firstly, when you see how many things could go wrong with your life from the incomplete list of liabilities above, you should begin to be thankful for only a few things that are negatively impacting you, causing your worry, anxiety, and maybe even depression.

Secondly, once you complete your real personal balance sheet, you should start to see some perspective and balance returning to your life. This will enable you not to be so focussed on a few issues causing you to worry, having anxiety, and maybe even depression.

Thirdly, there is a lot to be grateful for in your life. If you drew up a Gratitude List and went through it each morning and evening, you will find yourself adding new items often!

Fourthly, the issues that are worrying you and causing you anxiety, and maybe even depression, need to be identified and worked on as outlined in this book, preferably with professional help, if not the help of your trusted family and friends.

Fifthly, no matter how hopeless and lost you feel, your issues do have solutions, or at least the ability to be able to come to terms with them in due course. Do not keep the issues to yourself due to shame, embarrassment or guilt, or any other ego dominated protection. A problem shared is a problem halved, and there are very competent and experienced people, both professional and otherwise, who can take the load off your tiring shoulders and help you on the steps to solving these issues.

Sixthly, worry and anxiety, and even depression, usually are accompanied by lack of sleep or insomnia as your overactive, imbalanced mind is continually whirring away, and you are too scared to close your eyes. The body needs to sleep to repair itself, also for the mind to rest as well. If you have to take prescription sleeping tablets for a

while to enable you to get to sleep and stay asleep, then please do so. Because trite as it sounds, after a good night's sleep, those fears in your head will begin to diminish. You can then obtain a perspective of the issues worrying you, and causing you anxiety when looking at your personal balance sheet. You will see that the assets far outweigh the liabilities in your life. You have a lot to be grateful for, and you will see a way forward to begin to solve your issues.

Seventhly, keep your Gratitude List or Journal close at hand, and go through the increasing list morning and evening and, if need be, during the day as well.

Through your real personal balance sheet, you can begin to count and enumerate your blessings continually, and realise how really fortunate you are to see your worries and anxiety diminishing, and maybe even your depression lifting.

You are unique

Your real personal balance sheet is different from anyone else's. The blessings you can count are uniquely yours. The issues that are worrying you and giving you anxiety are yours alone. The action plan you are formulating and the focus and determination to confront the issues, and make the changes you need to do, are also uniquely yours.

These assets and liabilities are unique to you, and you cannot compare yourself with anyone else. As and when you do compare yourself to another, simply ignore such a comparison. Your insides are unknown to others as their insides are unknown to you. Most times, we compare our insides to other peoples' outsides, the face they wear in public. We feel torn and damaged within, and they look so happy and prosperous on the outside, and we feel like such a loser. Most peoples' insides are just like yours, and you most certainly would not like to change places with them, no matter how great their outside looks.

As mentioned earlier, sometimes you must "fake it until you make it" because that optimistic air carries you past the potholes at your feet, and onto level ground. Most other people are also "faking it" and putting on a happy face for the public, while inside, they are also worried and anxious as you are.

However, you have an advantage over them. You are now reading this book, and maybe they are not. You have within your hands, or on a screen, the solution to take that public happy face you put on and make it a more permanent happy face. You have the solution to reduce worry and anxiety from your life, and allow your insides to be as your public happy face as your outside reflects.

You are unique, and you have the guidelines to develop that uniqueness to a place that other people will use you as their yardstick to measure their happiness and freedom by reducing worry and anxiety.

Imagine that! You are the Poster Person for others to emulate!

Try to socialize, even if you do not want to.

One of the biggest creators of worry and anxiety is the lack of perspective. When we are worried and anxious, we see our problem in everything we think about and see. We somehow believe that the world is looking at us through a microscope detecting our every flaw. Let me let you into a secret; no one cares about you and your problems. They are too busy worrying about themselves and their problems!

Most people who profess to care about you are merely curious, very few care. By focusing on you and your problems, they are distracted from looking at themselves and their problems. You are merely a welcome distraction for most people!

When you lose perspective and only see the black dot on the white sheet of life, you make yourself exceedingly small and petty. You turn in on yourself and become so self-absorbed that you close yourself off from the outside world. Most people will see your turning in on yourself as a rejection of them, and they will distance themselves from you. Soon you will be isolated and alone, and then you will become a bundle of worry and anxiety!

The solution is to push yourself to get out of becoming isolated and alone. You will need to go to work where there are other people to communicate with. You will need to go to exercise classes, dance classes, pottery classes, and the like where there will be other people, mostly lonely people, looking for companionship through a mutual interest.

If possible, see if you can volunteer to help people less fortunate than you to obtain a better perspective of your worries and concerns. You will then more fully understand the statement "that one man's garbage is another man's meal." Helping out at a nursing home by reading books to those with failing sight, organising school kids playgroups to visit older people, and, if allowed, even arranging people to bring their pets to a nursing home, so the elderly can pet and befriend animals. Most domesticated animals show unconditional love, but not all cats do!

Get positively involved in other people's lives. You will benefit by having the perspective of the issues in your own life, causing your worry and anxiety, to revert to the correct proportions.

Take yourself out of yourself and get involved in uplifting others less fortunate than you, and your worries and anxiety will reduce significantly.

Get your mind off yourself and onto others

Take yourself out of yourself and get involved in uplifting others less fortunate than you, and your worries and anxiety will reduce significantly.

When you are preoccupied with your own life, and worry and anxiety have you in their grip, then your mind is obsessively going around and around. When you cut a slice of bread with a bread knife and a few crumbs are left on the breadboard, do you then try and cut the breadcrumbs again and again? This is what you are doing when the obsessive thoughts churn away at the same problem causing you to worry and be anxious.

This preoccupation with your worries and resulting anxieties simply build upon themselves until you are so blind to the outside world as you become self-immersed and exclude anyone and everything else in your life. You chase away those who may care for you, and this reinforces your self-absorption, and your fears grow and grow.

The only solution is to learn to break that self-stranglehold and to free yourself from your self-obsession. The way to accomplish that is to look for ways to serve others and to take your mind off yourself. This is easier said than done as your ego-based mind is warning you to always protect yourself from looming danger, somehow convincing you that the danger is out there, when, in fact, the danger is within your mind.

Start by listening to others and keep focussed intently with what they are saying. Whether what they are saying interests you or not, the important thing is that your mind is focussed on them and not on you. The longer you can keep the focus on them, the healthier you will become emotionally and, eventually, physically too.

If possible, try and find people, events, and other distractions for occupying your time. This will keep you from falling back into the mind trap of your self-obsession with its accompanying fears, worries, and anxieties.

You must be courageous here and push yourself hard to get out of your mind and into the game of life with all its distractions. Do not do solitary things but get among people, animals, spend time in Nature with others, and so on. The perspective that you are missing when self-absorbed should correct itself partially when you learn to listen and participate with others, especially others having fun and a good time.

For those who are interested, I have written a free book on personalempowerment.co, *Listening- The Relationship Builder*.

Showing care and concern for others

Nobody cares how much you know until they know how much you care
-Eleanor Roosevelt

When you show care and concern for other people, your thoughts move away from your ego-based fears creating worry and anxiety and onto assisting and serving others. You are now assuming a place of giving, and this always results in the form of receiving.

Newton's Third Law of Motion states that *for every action (force) in Nature, there is an equal and opposite reaction*. Giving is a powerful force in Nature, and receiving is the counterbalance.

As I stated under the topic above, *Do not expect gratitude and reduce your worries and anxiety*, sometimes that receiving is done by others, but don't be dismayed if it is not forthcoming. When you give, then you receive a high emotional feeling of note as you feel good about yourself that you gave, and that is what you must focus on when you feel that emotional high it's far from your usual thoughts of worrying and anxiety.

So, giving and showing care and concern for others is an antidote for worrying and anxiety and starts you on the road to a better balanced and harmonious worry and anxiety-free life.

Because so many people are so self-centred and work on the "five finger rule" of (1) What's (2) in (3) it (4) for (5) me, that someone who shows genuine care and concern without wanting anything in return is such a rarity that they are treasured and valued as people and, hopefully, as friends too.

If you feel treasured and valued, this increases your self-esteem and builds up the emotional strength to counter the negativity of worry and anxiety, which reduces your self-esteem.

Criticism- the good, the bad, and the ugly!

For those of you who remember the movie and the theme song from the Western, *The Good, The Bad, and the Ugly*, I recommend you visit YouTube and listen and see the version of the song done by The Ukulele Orchestra of Great Britain which has over 15 million views.

Good criticism, or constructive criticism, is to be welcomed if you know it to be given from the heart of another, and for your well-being. There are two primary sources of such good criticism, you and others.

Be as unbiased and independent as possible and face yourself in your bathroom mirror. Tell yourself what you need to hear and know about your thoughts, words, and actions during the day recently ended. Focus on when you felt good about yourself and acknowledge when you did something that harmed you emotionally. As Shakespeare said in Hamlet, "To thine own self, be true."

Self-truth is far more critical than any other truth you will hear and be aware of. You know when you are truthful to yourself, or when you are lying to yourself. There are no grey areas or half-truths. It's true as you know the truth to be, or it's not. However, truth itself is not cast in stone. Truth emerges as more and more information, knowledge and wisdom are gleaned, and the uncovering of truth is never-ending in its evolvment and continual understanding.

I believe that the only truth is found by the acronym TRUTH- To Reach Unto The Heavens. The only truth I know is that God is One or Oneness.

The Hebrew blessing, which is known as the Shema- *Hear, O Israel, the Lord our God, the Lord is One* is the watchword of this faith. It derives from the first of the Ten Commandments believed to have been given by God to Moses on Mount Sinai as covered in the bible.

All other truths are to be proved to be correct and will be found to be relevant as to the information, knowledge, and wisdom current at the time the truth is known as the truth.

When Galileo Galilei (1564- 1642), the famed Italian astronomer, physicist, and engineer, postulated heliocentrism in which he stated that the earth and the other planets revolved around the sun as the centre of the solar system, he was found guilty of heresy and placed under house arrest for the rest of his life. His views conflicted with the Catholic Church's views that the earth was the centre of the Solar System.

It officially took 359 years for the Catholic Church to admit in 1992 under Pope John Paul 11, that Galileo was correct and his truth was the truth about heliocentrism.

I am trying to show you that the truth is an essential and subjective thing and that the truth you believe about yourself, or another person, or thing, cannot be considered finite and all-knowing. It can be so for this moment, but it may change in the next moment or decade or century or millennium.

So when you face yourself in the mirror with the truth as you know it to be, I would like you to be conscious or aware that there may be more to this constructive criticism you are making of yourself. Perhaps, you do not have all the facts, and the self-criticism is unfounded. Constructive self-criticism is always welcomed to keep you on the path of truth and justice as you perceive it to be. But make allowance for a possible understanding that may yet come to light. This possibility may enlarge the truth, and you may see your thoughts, words, and actions in a new light.

The same goes for offering constructive criticism to another. From where you stand, it may appear to be your truth, but not necessarily THE truth. Let us go back, say a decade or two, and see what has changed in your understanding of truth then as opposed to now. What did you believe so convincingly then that time has shown to no longer be the case? Did you believe that your marriage was blessed, and you were so happy together, only ten years later, to discover the infidelity of your spouse? Did you believe that the job you were doing was so important and meaningful? When you were retrenched, were you devastated? Finding self-employment as a last resort, did you discover your real passion for life? Were you diagnosed with a life-threatening illness and are still alive due to a miracle drug recently discovered by medical science?

Truth shifts as we grow in awareness or consciousness.

While constructive criticism of one's self or another is seen as useful, it is still a judgement based on incomplete information, knowledge, and wisdom. Perhaps when

you look at yourself in the mirror, or you confront another by looking into their eyes, you should rephrase your “good” constructive criticism as one of constructive applause.

For example, instead of saying to yourself or another, you should not have done so, and so, look at the heartache you have caused so and so, instead rephrase it. In preference, say, “I know you meant well when you said so and so, but perhaps you should have also considered so and so. Your opinion of their behaviour may then have altered when you had more information, knowledge, and wisdom available to you.”

You will never know everything you need to know before making such a well-meaning judgment or constructive criticism. And that is precisely the point I am driving at. Perhaps you should never make any criticism, whether considered good, bad, or ugly, at all, until you are in possession of all the information, knowledge, and wisdom, which is, of course, impossible to do in this lifetime.

You can either judge someone or love them, but you can't do both simultaneously—the same amounts to yourself in any self-judgement you make.

When you judge or criticise yourself you add to your worry and your anxiety. Perhaps you should consider rephrasing your thoughts, words, and actions to one of giving unconditional Love to yourself instead.

For example, look at yourself in your bathroom mirror and say I know you were trying to be a good friend to so and so and by telling them so and so you believed you were helping them see the truth. Perhaps you should have embraced them in love instead. By them knowing that you loved them for who they are, warts and all, maybe they would feel the connection of that inner love, and this may change the way they confront their world. Feeling your love may alter what they think, say, and do, and the behaviour you were going to criticise constructively may change on its own.

We all seek to be loved, and some of us do it in some very unusual ways, as evidenced by bullying or abusive behaviour. If we could feel the love first, we may very well change the need to behave in strange ways to find that love.

Worry and anxiety stem from ego-based fear, which is the opposite of unconditional Love. By giving, sharing, and receiving love first and foremost in your life, the need to be worried and anxious will disappear like the morning mist at sunrise.

Each morning and evening, face yourself in your bathroom mirror and smile and say, “I Love you,.....(your name). Then watch as your attitude, thoughts, words, and actions turn positive and loving towards you, and everyone, and everything else in your life.

Proper time management to reduce worry, anxiety, and stress

Time is the only thing of value that we have. Once we have no more time on earth, then anything else we value is valueless to us. What good are a great relationship,

big home on the hill, a fancy car, great performing investments and various holidays planned in the future, if we no longer have the time to enjoy any of it?

There is a guaranteed way to exhibit worry and anxiety, and that is to manage your available time poorly. We all have deadlines, whether self- imposed or imposed by an outside source.

The starting point for time management is determining your optimum time for sleep. Do you need 5 hours a night or 9 hours a night or somewhere in between these two extremes. Is it possible for you to have a short sleep during the day, say at lunchtime, to recharge your batteries? I find that any sleep during the day negatively affects the quality of my sleep at night, but I know many people who swear by their lunchtime nap, and I know they have lots of energy.

Once you have determined your optimal sleep time, you can plan the rest of your waking hours. Know how much time you need to get ready to go to work—the travel time of your commute. The time at work, time after work to exercise, or destress with a hobby or sport and the time to get back home. How much time is required to prepare for your evening meal? The precious family time after dinner, and the time for a meaningful relationship with your spouse or partner. Any time required for watching TV or reading time, and then off to sleep again. Hopefully, you can plan for a time for prayer and meditation in the morning and in the evening too.

I have not included time for a trip to the bar or pub to be with your friends during the day or in the evening. For many, this is a daily routine and needs to be factored into your time management system.

Each person has their interests outside of the ones I identified for a typical workday. When planning your time management, those interests and obligations must be factored into the programme.

Each year some 70 million new vehicles are added to the roads globally, and that adds some 210 000km or 131 000 miles of more cars on the roads annually, assuming each car requires 3 metres of road in length. In the USA, only some 14 000 miles of new roads are added annually. With the USA comprising some 25% of the global economy, I am assuming it requires some 33 000 new miles of road annually to accommodate its new vehicles. Is it any wonder that we have traffic build-ups and resulting traffic jams compounding annually? This means you will take longer to get to and from work, and anywhere else you need to go. This is taking precious time away from your productivity, increasing your worry and anxiety levels in numerous ways.

Once you are at work, you need to jealously guard your time and use it as productively as possible. Do not allow people to waste your time. Have an attitude that states every moment you talk to me about non-work issues is time you are stealing from my family and me and my income.

Your time is precious, and like water when it is scarce, every drop counts.

Wherever possible, use productivity-improving tools and labour saving devices. Today, software programmes, IT development, Robotics, and Artificial Intelligence are

developing at a rapid rate, and mundane tasks are being done far more efficiently than ever before.

My son Jonathan, an IT Marketing Guru, was using about 5 programmes that he swore by and said they were the best things ever invented to make him so efficient. The other day he showed me a new software programme which not only included these five previous programmes but streamlined them and at the cost of only US\$5/month saved him over US\$ 200/month as well!

Working from home is a boon as it cuts down on travelling time and traffic problems and keeps your worry, anxiety, and stress levels down. You must have proper personal time management to work from home and a job or business that allows that to happen.

Its time you planned your time each day and stuck to your programme. By organising your time and identifying the priorities, you will become far more productive and efficient, less worried, anxious, and stressed. I cover these processes in my two free books found on personalempowerment.co, *Managing Your Stress Effectively*, as well as in *Achieving Your Goals and Dreams*.

Wherever possible, try and rest before you get tired; otherwise, you need to rest for a more extended time. The maximum concentration span is 20 minutes. Follow this by a five-minute rest from such concentration. This allows your focus and concentration to relax before the next 20- minute period of concentration.

Managing your time at work will depend on the type of work you do, whether customer/client-focused or behind the scenes. If you are at the beck and call of customers/clients in front line capacity, you will not be able to manage your time and your tasks as easily as if you work from home on a research-related project.

To reduce worry, anxiety, and stress, it is essential to distinguish between what is urgent and what is important in your life. Urgency is usually someone else's issue, while important is usually your issue. Wherever possible, do not allow their urgency of ringing your bell to deal with what they want you to do. This will distract you from your priority of important issues you need to accomplish.

“Finish the job” should be emblazoned on the back of our hands! So many people do what is only good enough to get the job done, but they do not finish the job off and file it away, in some form or other, as fully complete. The energy required to go back and finish the job off properly is disproportionately higher than the energy it would have taken to do it correctly the first time. Now their new task is interrupted by having to go back and complete the previous task. Become a perfectionist and know when you have finished something; it does not have to be revisited. This will reduce worry, anxiety, and stress as you will not be falling behind on your deadlines.

If you manage your time correctly, then your accomplishment level, achievements, recognition, self- esteem, and rewards you receive will bolster you emotionally. The need to worry, be anxious, and stressed due to poor time management will be a thing of the past.

The unknown- the real cause of worry and anxiety

We worry about the past when we regret what may have occurred and how it may affect us in the unknown future. Guilt is often an emotional feeling in this instance.

Most worry and anxiety are based on the unknown future. We currently feel a lack of resources to handle it, or the inability to do something about what may need to be done in the unknown future. The lack of resources and or potential loss we may face is what paralyzes us from taking the necessary action to avoid the looming issue. Worry and anxiety replace determination and action. We become the immobile deer trapped in the headlights of the oncoming vehicle.

No one knows what the future may bring. It is unknown. However, in the causal world we live in, the future may be predicted; to some degree of accuracy, this is based on our past or current attitudes, thoughts, words, and actions, or those by another affecting us. The cause of what has occurred, or is currently occurring, creating the effect in the future.

The world, as we know, is causal and yet random too. Through our five senses, we perceive the world a certain way, but we are the blind leading the blind and not knowing the other unseen forces at play, which create our world and its future.

Let us use the simple example of a hypnotist at a public show connecting with the subconscious mind of the participants. Under hypnosis, a strong bear of a man will be told that a simple plastic chair is bolted to the stage, and he is unable to lift it. Try as he might that chair will not budge one inch. Such is the power of the subconscious mind, and our usual prompts of logic and emotion hold no sway here.

The guiding of a homing pigeon or a bird revisiting the same nest every summer season half a world away is impressive considering the pea-like size of their brain.

Of course, there are the Unseen Forces of the Spiritual World, the proven power of prayer and meditation. There is so much that is inexplicable in our life. We simply do not know what we do not know.

The healing modalities of a spiritual nature are well documented, and those who have experienced these so-called miracles are often astounded by their non-invasive procedures that cure so-called incurable maladies.

We have alternatives when facing an unknown future. We can embrace the unknown with belief and faith that a loving God will never give us anything we cannot handle. We can also believe that which we are asked to handle is for the ultimate highest growth of our eternal soul. We can have hope-based self- belief that an unknown future is brimful of opportunities. That same belief process may extend to having the self-confidence that any threats occurring can be handled and overcome.

Alternatively, we can fear the unknown future, have worrying, anxiety, and stress as fear grips us so tightly, we can hardly breathe. We can let our fear-based imagination loose and create thoughts of the worst possible outcomes for us and others we care about.

The last two paragraphs are arguably the most important words you will read in this book designed to end your worry and anxiety. The alternative you choose to believe and implement is what will create your reality of the unknown future.

I believe we should embrace the unknown as we would embrace a friend. We should not fear what is unknown but know that whatever it brings to us, we must simply Be Here Now in the moment and Trust- To Release Unto Spirit Totally, and then To Rely Upon Spirit Totally. Whatever happens to us is an opportunity to Be Love Now, and allow and enable the highest growth of our eternal soul. This is a spiritual approach to welcoming and embracing the unknown as a loving friend.

For those with immense self-belief and who see the unknown as brimful with opportunities, having the proven self-confidence to handle whatever opportunities or threats are presented, these are the winners in life. These people usually become successful entrepreneurs, leading employers and managers, leading professional people, leading sportspeople, and other leaders in their chosen fields of endeavour.

In my view, this understanding and self-belief inculcated into children from a young age, and sustained throughout their childhood, allowing them to attempt challenges, and fail, and fail again, until they overcome and succeed is the best education for a child. Not to be afraid to try and challenge obstacles in their pathway through life builds a reservoir of self-belief and self-esteem.

With these positive emotional and spiritual stances above, we can now embrace the unknown and not have to worry, be anxious, and stressed about the unknown any longer.

For those who are interested, my free book found on personalempowerment.co, *Unfolding Your Child, a spiritual approach to parenting*- is based on these principles too.

Managing the unknown confidently by shaping your future

Carrying on from the previous topic, I would like to guide you down a path to learn how to manage the unknown future in a confident manner.

What is the unknown, but the next moment magnified by our imagination exponentially for as far as we want to guess into the future?

There was a movie I enjoyed called *Next* starring Nicholas Cage, where he “knew” what was going to happen in the next few seconds. He could avoid “accidents” and

place himself in advantageous positions by knowing what was about to unfold in the next few seconds.

Not one of us definitively knows what is going to happen next, that is why it is called the unknown. So, we develop our skills to anticipate what is likely to happen in the next few seconds, the next minute, next hour, next 12 hours, tomorrow, next week, next month, next year, and so on.

I have made a living for over 40 years doing research and forecasting based on known and unknown causal events and their likely outcomes in the economic and real estate cycles so that I, and the people in business with me, can benefit from these predictions.

I have pioneered various new market trends and can tell you that the lesson I learned in Strategy as a part-time student over 45 years ago is real. Referring to the expansion into the Western USA by the pioneering folk and cowboys, the lesson was that “the pioneers get shot by the (Red) Indians.” But I love the challenge of pioneering into the future and, with it, the shaping of that future too!

For me, as a pioneer, it is all about personally empowering people, whether through my free books like this one or my various business ventures over the years. I want to help people unleash the power within them to be the best that they can be. Hopefully, after that, they can help other people, as I hope I am helping you right now.

I do not mean to be immodest by giving you some of my journey, but I want to show you that you can embrace the unknown future- by shaping it.

We are fortunate in the world to have had some fantastic pioneering entrepreneurs, inventors, and the like in the past, as well as currently. They all have one thing in common- their desire to shape their future the way they envisaged it to be.

If you decide to embrace the future as a loving friend, and not be scared of it, you will be surprised to find that your attitude and your thoughts do create your reality, as I have spelled out in numerous books, as have most spiritual writers through the ages.

My free book found on personalempowerment.co, *Achieving Your Goals and Dreams* will provide you with the framework to create and shape your future.

You will then stand with your head held high and scream into the headwind- “BRING IT ON!”

What happened to your previous panic and anxiety?

Whatever you panicked about in your past is undoubtedly over, and the situation has been resolved. The need to panic, or react to panic, can now be seen as both harmful and wasteful energy. What you need to learn is how to identify what shock news created a panic in your mind? What was the catalyst that created the overwhelming

feeling of lack, or potential loss, which consumed you? What made you be enveloped in total despair?

The first few minutes, while that shock sent the adrenal and cortisol fight or flight response surging through your body, your heart rate rose sharply, and perspiration flooded your pores. Your emotions were under attack, and you responded in a primal way when fear of lack, or potential loss, stared you in the face. It takes a lot of practice to learn how to remain calm and unruffled in those times of emotional shock, and to be able to see things clearly without fear coursing through your brain and body.

If you are one of the few people who thrive in such emotional pressure-cooker situations, then you are probably an “adrenaline junkie” and working in an emergency function, but even then, how do you handle such situations in your personal life?

For those given to a meditative life, your emotional makeup has probably been altered to be a much lower emotional reactor. Most likely, you are a responder rather than a reactor. You know to breathe deeply and rhythmically, physically and emotionally, when an onset of an unexpected shock assails you.

Problem-solving is a learned skill usually borne out of necessity to survive, and, after that, thrive. The more experience and success you have with problem-solving, the larger your armoury to handle more and more complicated problems, and further develop those skills. Well-founded confidence resulting from developing abilities and skills in overcoming issues that presented challenges to you in the past is like a muscle that needs exercise for it to grow. Being able to solve problems ensuring mutual understanding, respect, and empathy for all parties concerned, in a responsive and non-reactive manner, is the way to manage unexpected events, and reduce shock and panic to become a non-event in your life.

At the time of the initial shock, which created emotional overload and panic, logic disappeared from your thought processes, and only raw emotions were evident. The ability to breathe deeply usually deserts one at these times. Instinctively, your breathing becomes fast and shallow, adding to the emotional panic you feel. It's the ability to breathe deeply and slowly and enable logic to fashion your thinking, which will enable you to avoid the panic response.

The starting point is a simple acceptance of what is occurring now. Whatever the shock is, it is threatening you because of a perceived lack of resources to handle the possible outcome or potential looming loss.

So, let us begin by deep and slow breathing for a few minutes until you feel calmer. Now, what decisive action can you take to deal with this unexpected issue? Once you have taken that action, is there anything else you can do now or in the foreseeable future, to resolve this issue. If so, do it now, or plan to do it when the correct time is right.

If the answer is no, then begin by accepting the inevitability of the potential impact and likely loss in your life. Unless it is life-threatening to you, it will eventually be resolved one way or another. You may not like how it is resolved, and you may be poorer for it, in all respects, of becoming poorer, not only financially. I would like you

to consider the possibility that whatever you are about to lose may be necessary to happen. Maybe, something must be moved out of the way to enable something better suited for you to come into the vacuum left by that which you lose. You might be surprised to see that what emerges is, in fact, a preferable issue to that which occurred before the shock worked its way through the system to resolve itself.

I will let you into a secret. In spiritual terms, you called this shock to occur to fix what I have termed the “holes in your soul” in a few of my other free books found on personalempowerment.co.

You needed to fix the “hole in your soul,” which is impeding the growth of your eternal soul. You came back to the earth plane with a Soul Contract to do precisely this. To face up to, and amicably resolve the issue which has presented itself to you as an emotional shock. You asked for this to occur so you could overcome it and resolve it once and for all so that your soul could grow into higher planes in Spirit.

Once again, I refer you to my free book, *The Purpose and Meaning of Your Life in terms of Your Soul Contracts*, found on personalempowerment.co

Armed with this possibly new knowledge or explanation of you calling this issue to yourself to be resolved by you, you can now reduce your emotional reaction and begin to apply a more logical response to tackling the issue at hand. You asked for this challenge, and you have the inner strength to overcome it. Believe it!

Look at this issue as an email that has landed in your inbox, and you must now deal with it like you would other issues that need to be resolved in your inbox, hopefully, logically and unemotionally.

A spiritual approach to managing the unknown future

For those following a spiritual journey, there is a well-worn path to managing the unknown future.

Stilling your thoughts through correct breathing

I have dealt with this issue above, but it's relevant here as well.

As I explained in my free book found on personalempowerment.co: *Listening -The Relationship Builder*, our brain/mind can comprehend 7 words or 77 images a second, while we hear words at two words a second. Our brain/mind can be distracted at the rate of 5 words, a second, or 77 images a second. This research from the *National Centre for Voice and Speech*, Salt Lake City, Utah, USA, shows what I call a “speed gap,” and your thoughts flood that gap with either positive, neutral, or negative imagined thoughts. Because we think in images, 77 images can flood your mind/brain per second.

The ability to still your thoughts is the basis of meditation where the desire is to enter what has been termed “no-mind.” At this point, you enter what I termed “God’s Space” in my free book found on personalempowerment.co *How to Live in the Now*.

The process of mindfulness has become in the fashion of late, and specific Buddhist breathing techniques are often used as a form of mindfulness training.

We cannot believe everything we think. Those thoughts that flood our minds are like a firehose on full, and we are tumbled over and over as these thoughts assail us non-stop.

We must start by accepting that these thoughts are habits we have cultivated over many years. The process of becoming more mindful and aiming to achieve a state of “no-mind” is a starting point to begin slowing down this torrent of thoughts in our mind.

The starting point of any conscious breathing process is to experience the physical sensations of breathing. By feeling these physical sensations of taking an in-breath followed by an out-breath takes your mental focus away from your thoughts and towards your breathing. Simply let the thoughts go unanswered and stay with the physical sensations of your breathing. When your mind wanders off, and it will, frequently, merely be gentle with yourself and bring your mind back to the physical sensations of your breathing in and out.

Merely follow your breathing and keep your focus there for as long as you can. When your mind gets distracted with other thoughts, simply and kindly return to follow your breathing again. It takes time to accomplish, so do not give up too soon as the miracle of mindfulness is usually around the corner. Be patient, gentle and kind with yourself and know that this little breathing exercise will be mind-changing for you, hopefully forever, if you keep it up. So, keep at it and do not give up in frustration and despair.

When you are following your breathing, see if you can mentally state some sayings of Love, or Oneness, that resonate with you. On the in-breath try, “Love is all there is” and on the out-breath, “God is in everyone.” Of course, you can choose whatever words or sayings resonate and have meaning for you. The repetition of these words or sayings becomes hypnotic and should have the effect of calming you down too. By using these words or sayings, you are blocking your habitual thoughts, many of which may be negative thoughts from entering your mind.

Through this breathing process of feeling the physical sensations and repeating your chosen words or sayings on your in-breath and out-breath, you may develop the ability to enter a higher state of consciousness. This is what I termed “God’s Space” above. Here you will experience more freedom and a reduction in your habitual thinking. You will feel elated and more positive in your thoughts and your feelings. You will feel kind, respectful, generous, abundant, and have mental clarity of how things are and how they are supposed to be: positive, creative, and loving. You will become conscious that you are a Being rather than a Doing, and that will enable you to think positive, creative, and loving thoughts, and, in time, your thoughts will create your reality.

While you are consciously breathing, and mentally saying positive affirmations, and reaching a higher state of consciousness, you will start to experience the

Be/Do/Have principle. This principle was initially expounded by Neale Donald Walsh in *Conversations with God, Book 1*, a book that changed my life, and so many other peoples' lives globally.

When you Be who you are, a part of God, you Do what that part of God would do, usually a loving thought, word or action, and you Have the peace and tranquility you desire, which is at the other end of the scale to worry, anxiety and stress.

Here are some breathing techniques worthy of pursuing.

1. Counting your out-breath- for every out-breath say one. The next out-breath say two, and so on until you reach ten, and then begin again at one. The out-breath is letting go of resistance and brings you relaxation. To illustrate, when you discover your missing car keys, you physiologically let out a sigh of relief as an out-breath.
2. Counting your in-breath- once again for every in-breath state, one, and the next one, two, and so on up until ten. Then begin again at one and so on. The in-breath is an energising, expansive, stimulating intake of oxygen into your body.
3. Developing balance- with the in-breath causing expansion and the out-breath causing relaxation, you are developing a balance to your body's rhythmical nature. This process of becoming alert and then calm develops a more tranquil emotional feeling, mainly if you focus on the rise and fall of your belly through this process.
4. Creating mental influence- when you focus on where the incoming breath of air first enters your nostrils, you develop what is called "one-pointedness" in your mind. Your focus is concentrated on one point of entry, and with this focus, you can introduce any positive thought or idea that you want to be created by your thoughts as they create your reality.

Through this process of following the physical sensations of your in-breath and out-breathe, and being conscious, or aware, of the breathing techniques above, it will assist you in blocking out those previously habitual thoughts that flooded your mind before you began this process.

Your mind is now better controlled through these breathing techniques. Once you become proficient, you can reach these higher states of consciousness, as well as through one-pointedness, to create the reality you now wish to inhabit through positive, loving, kind, respectful, and peaceful thoughts.

Renounce the next moment

Be Here Now was the title of a book from the 1960s by Ram Dass and marked the beginning of the spiritual revolution we are participating in today. I have a copy of this book, and it is a most unusual book, and design, to say the least! Ram Dass experimented with 'magic mushrooms' and other psychedelic drugs and found states of enlightenment through these artificial means. He then spent years in the East with

teachers and yogis finding enlightenment through more conventional means of meditative contemplation. I was sorry to read of his passing in late 2019. He became a tremendous force for good in the world of spiritual awareness.

Be Here Now is the mantra for those who are intent in staying in the present moment of now and renouncing the need to move to the next moment. This moment of Now is an eternal moment, and as I have stated above in my free book *How To Live in the Now*, found on personalempowerment.co. I call it God's Space as it is the only space/time that God inhabits eternally. There is only this moment of Now simply repeated eternally. You can only do something now. You cannot do it in the past, or in the future, you can only do it now.

By being conscious of being here now, you are removed from the fears of the future, or the pain, or guilt, of the past. Being here now is a significant way to overcome worry, anxiety, and stress. You can usually handle what is happening now. You are breathing now. You can handle what is in front of you now. Providing you do not project what is needed to be done now, either forward or backward in time, then you can handle it now.

Non-resistance to what is- acceptance and surrender

Your "bad" ego is the only stumbling block to acceptance of what is occurring now in your life, or to what has already occurred in your life causing you endless worry and anxiety, or to what you are projecting likely to occur in your life. As stated numerous times in my writings, I use the acronym EGO- Edging God Out to best describe this type of ego.

Your ego, which controls your thoughts of the past and the future, uses fear and hope to do so. Your ego cannot exist in the present moment of now as this is the only place that Source/Creator/God/Universe can be found. I call it God's Space. Ego cannot exist in God's Space.

So, to get to a place of acceptance, a place of allowance or non- resistance, to what is occurring now, you need to Be Here Now and then TRUST- To Release Unto Spirit Totally, and then, To Rely Upon Spirit Totally.

What is occurring now is occurring, and no amount of wishing it away and shutting off from it will change its occurrence. Perhaps, if you believe as I do, that everything happens for the best, but it does so in God's timing for the highest growth of our eternal soul, and not for our ego's wants and instant gratification, then you may be able to accept what is now without any resistance to it.

The Universe has infinite and unlimited organising power. Allow the Universe to work for you, unhindered by your ego's desires. Be Here Now and TRUST allowing the power of the Universe in the present moment of now to guide and direct you for the highest growth of your eternal soul. Accept this moment of now as your point of POWER- Present Only When Ego Removed.

The processes of Being Here Now, TRUST and POWER are the ways to reduce your worry and anxiety. I know from experiential knowledge that it works.

Align yourself to the Tripartite Alliance- your soul/Higher Self/Higher Power

Something that I have found that helps me reduce my worries and anxiety level is to align myself to my soul and then to my Higher Self, the more substantial part of my soul that remains in Spirit, and from there to my Higher Power, as I perceive that Light and Love to be. I call this the Tripartite Alliance.

Through this alignment, I achieve a feeling of bliss as described in my free book, *Becoming Blissful*, found on personalempowerment.co.

As this Higher Power can only be found in the present moment of now, you achieve the status of Be Here Now, attain POWER, and you learn to TRUST as spelled out above.

When you feel such alignment in harmony, peace, and love, and you become blissful, you will know Oneness. In this way, you have moved to the extreme other end of your emotional scale, as measured by your feelings, as far away as possible from your current worries and anxiety levels.

Try it, what have you got to lose but your current worries and anxiety!

Embrace the moment as it unfolds in Love

The moment is unfolding now. Can you sidestep your ego's need to take you into fear or hope, and instead, embrace this moment with Love? No matter what occurs, the Love you bring to this unfolding moment will ensure that it happens for the highest growth of your eternal soul. You will find bliss in the unfolding process.

Love is all there is, as God is Love, and God is All That Is. So, choosing to operate from your ego, and not from your soul, which is part of God and only Love, merely keeps you apart from finding the Love already within you and the Love within all others.

The end of worrying and anxiety for you is merely embracing this moment in Love, with Love, for Love, and providing Love to you and everyone else. If you genuinely feel such Love within you, then there is no room for your ego's worrying and anxiety of the past or the future.

How can you be fear the future when no one knows what it will be?

Nobel Laureate Nils Bohrs said, "Prediction is very difficult, especially if it's about the future!"

We do not know what the future will bring. Yes, our thoughts, words, and actions do have causal consequences. Our future is likely to be a result of the effects of that which we have caused. However, nothing is guaranteed about the future.

What of prayer? If you earnestly pray and connect to your Higher Power and this Higher Power deems that which you are praying for is for the highest growth of your eternal soul, will that change any causal consequences? I would like to believe it would, but it's your belief system that is of importance here and not mine. What do you believe, and do you have any experiential knowledge of such prayers working for you in the past? I do, but that is my journey, and you have your journey of self-discovery and connectivity to your Higher Power.

We do not live in isolation, and the causal nature of those around you and those across the world from you also could affect your circumstances. Think of the poor people of Hiroshima and Nagasaki on the 6th and 9th of August in 1945. They got up that morning concerned about paying the butcher or baker, and their day ended by being blown apart from a nuclear weapon which obliterated their cities.

Think of the morning you also awoke concerned about paying the butcher or baker, and you were introduced to the love of your life, and it made you the happiest person alive, as far as you were concerned.

The future is unknown. To worry about what might happen, and being anxious about the repercussions, will only do one thing for you, and that is negatively colour your attitude. Your thoughts create your reality, and negative attitudinal thoughts will create such a reality for you to inhabit in the future.

Conversely, coming from Love is the correct attitudinal response. As I said under the previous heading: merely embrace this moment in Love, with Love, for Love, and providing Love to you and everyone else. If you genuinely feel such Love within, then there is no room for your ego's worrying and anxiety of the past or the future.

Part 3- 32 ways to create an attitude of increasing gain and affluence in your life

I am now going to show you how to reverse your feeling of lack, and potential loss, by changing your mindset set, your attitude, to one of gain and affluence in your life.

Once again, my reference to affluence is not based on financial wealth but on an attitude of knowing you are being blessed by your Higher Power.

Affluence and abundance

Affluence is not only material affluence but non-material affluence too. Right now, what would you give to have peace of mind by meaningfully reducing your worries and anxieties?

Let us begin by identifying who You really are. Here I am referring to the You in Spirit of which the you on earth is a part. The you on earth is part ego and part soul while the You in Spirit, the much more significant part of You, is only soul/Love based, and part of Source/Creator/God/ who is Light and Love.

So, if you believe my understanding and, of course, you are at liberty to do so or not, then you, being you as a part of You, which is a part of Source/Creator/God, is also part of All That Is. How much more affluent can you get than knowing that you/You are a part of All That Is.

You are as affluent as you want to believe this supposition to be. I believe I am affluent because I believe that Neville on earth is part of the more significant part of my Soul, which resides in Spirit, and this Soul is part of Source/Creator/God. Do you have the same belief system? If not, are you open to consider the possibility of this spiritual truth as accepted by most religions and spiritual belief systems?

Most religions say the same things in different ways. For example, the statement that "Man is made in the image of God," is found in numerous religions expressed as follows:

Judaism- God created man in His own image, in the image of God created He him

Islam-On God's own nature has been folded man's.

Christianity- Know ye not ye are the temple of God, and that the Spirit of God dwelt in you.

Taoism-The Supreme gives man His expression, and gives him His form

Sikhism- O man, in God's image is he

Bahai- I created thee, have engraved on thee Mine image, and revealed to thee My beauty.

So, should you choose to believe that you are part of Source/Creator/God you would probably be in the company of over 75% of the world's religions and all the adherents of a spiritual belief system. In essence, you are not alone! In fact, you are All-One!

For simplicity's sake, I will use God as the label reference for All That Is. The name is not essential, what is essential is the experiential knowledge, acknowledged as truth, that All That Is is Oneness, of which we are part.

With that acceptance, then we are as affluent as we want to believe.

Impermanence

Everything on earth is impermanent. That home, car, trophy spouse, an asset that you covet will one day be gone. That red Ferrari will rust away and be destined for

the junkyard or scrap heap one day. That home you desire to own will one day crumble and be demolished, maybe even for a parking lot. That trophy spouse may turn out to have a roving eye and be destined to end up in the divorce court if death does not take them first. That asset you prize to own is subject to man's greed and jealousy and, if not managed correctly, could become a liability.

As Jesus instructed in his Sermon on the Mount recalled in Matthew 6:19 and 6:20:

Lay not up for yourselves treasures upon earth, where moth and rust doth corrupt, and where thieves break through and steal:

But lay up for yourselves treasures in heaven, where neither moth nor rust doth corrupt, and where thieves do not break through nor steal.

The realization of the impermanence of everything in our life allows and enables us to reassess what affluence and abundance really are. Without good health, we are impoverished. If we have an abundant mentality and we know how to give and receive Love, we will discover true abundance and affluence.

Be the best we can be

One of the ways to show that we do believe we are affluent and abundant is to choose to be the best we can be in whatever we think, say, or do. If we adopt a mindset that we deserve to go first class through life, then the Universe will respond accordingly, giving us the abilities to do so. First, we must believe we are such affluence and abundance, and that we deserve to have the best in life. We must do this from a soul, Love-based level, and not from an ego-based hope or fear level.

If we want to show off and travel in first class, this is not an affluent belief system, but an ego-based ostentatious approach. The affluent belief system approach may very well be using the money we would have spent to go first class to enable a few more deserving people to travel in coach class and visit their far-flung family once more. We know we could have afforded the first-class ticket, but we chose a more soul/Love approach enabling others to have happiness too while we travelled in coach class with them.

Freedom of thought, word, and action

When we feel freedom, we become carefree and charitable in our thoughts, words, and actions towards ourselves and all others. We see that giving and sharing the affluence we have with others is necessary to do as giving and receiving are both sides of the same coin. We see sharing our affluence, whether material or non-material, with others, will enable our affluence to grow and develop so we can share more and more with others. According to the *Law of Attraction*, Like attracts Like.

Purpose and meaning of our life

Once we can determine what the purpose and meaning of our lives are then, we can narrow our focus and concentration and give it all we have. Each person must reach that determination for themselves; no other person can tell them what their purpose and meaning are.

For example, my purpose and meaning are to empower myself and help other people empower themselves too. This empowerment occurs in both material and non-material areas of affluence.

Once you can determine what you have to offer to yourself and the world, you will find that the Universe will respond by putting you on the path to assist yourself and others in this way. It is the *Law of Attraction* at work.

Congratulate everyone

An abundance mentality is one in which you appreciate and congratulate everyone, including yourself, for whatever they accomplish.

When my sons and I watch sport on TV, I have shown them through my actions to physically applauding by clapping the winners. We also wait for the prize-giving and award-winning ceremony and, once again, clap our hands in appreciation. The winners cannot hear us, but our inner knowing sees the abundance of our applause opening the way for us to be winners, too, as Like attracts Like, according to the *Law of Attraction*.

Spend some time congratulating your spouse/partner, your children, your friends, your work colleagues for what they do that you are appreciative of and watch your world change for the better.

Being replanted

When we feel we are in a dark place and think we are being buried alive, we need to realise that we are being replanted to grow again in a different way.

It takes time to be seed-like and grow in the dark of the earth towards the sunlight above. In such times of darkness, we feel lost and afraid. Have faith and be persistent, and you will come into the light of new opportunities to grow, once again, to fulfill the purpose and meaning of your life.

The road to success is littered with signposts of our failures along the way. It is only a failure if we refuse to get back up on our feet and try another way to succeed.

Thomas Edison, the creator of the light bulb, phonograph, and the motion picture camera, among other inventions, and someone with thousands of patents to his name, found over 10,000 ways that didn't work before he perfected what we call the light bulb today.

Being affluent is a mindset that says failure is another chance to begin again knowing what will not work so you can focus on what will work.

Gratitude

Without an attitude of gratitude for everything that happens in your life, affluence will desert you. By saying, "Thank you God for everything that happens to me," changes one's mindset to see the opportunity in any problem, as well as the opportunity where there isn't a problem to resolve.

Can you get to a place, no matter what is transpiring in your life, where you say "this is a great moment my life, thank you"? It's easy to say when the ball is bouncing in your favour, but saying it when the ball bounces against you takes an attitude of gratitude.

Keep a smile of gratitude on your lips. The world will shine for you always and in all ways.

Generosity

My mental picture of generosity is a street beggar sharing a crust of bread with another beggar. It is easy to give when giving does not affect you, but when you share like in the beggar's circumstance above, that is real generosity of the spirit.

There are stories recounted of people in the Concentration Camps of Nazi Germany in World War Two, giving inmates their daily ration of a piece of stale bread to keep the ill inmates alive.

I have recounted these extreme examples to show you how what we consider being generous needs an adjustment in our attitude or mindset. The more we strive to extend our generosity as unconditional Love, the greater will be our receiving to offer even more to others.

Goals

As spelled out in my free book, *Achieving your Goals and Dreams*, found on personalempowerment.co, it is vital to have a goal as a vision to aim at and work towards. However, for a spiritually affluent person, they know that the Universe has infinite organising power. Within this infinite organising power is the ability to ensure that the results will be fashioned on the need for our eternal soul's growth, and not for our ego's desires. This is called being detached from the results and letting the Universe handle the details.

Our goals which are ego-based focus on our wants. Our goals, which are Love-based focus on the needs of the growth of our eternal soul. When we achieve these goals, we expand the consciousness of our Higher Self/Soul that always remains in Spirit. It is for this reason that we came to earth as a soul, to occupy a body and experience such goals for the expansion of our Higher Self/Soul in Spirit.

No-mind

Coupled with the ability to be detached from the results, the spiritually affluent person knows that they must get out of their own way, and out of their own ego's mind-controlled thoughts, and seek for the place of no-mind, or 'in the zone' as sportspeople and stage performers call it.

This state is achieved by Being Here Now and TRUST- To Release Unto Spirit Totally, and then, To Rely Upon Spirit Totally.

In this way, you trust the Universe to handle the details for the highest growth of your eternal soul.

Intention

While you need the goal and no-mind referred to above, you are still required to have a single-minded intention without any doubts that you will obtain your goal. This is a focused, clear intention with a positive mindset to become affluent. This Energy is what I wrote about at the beginning of this book. It is achieved with a laser-like approach within the constraints of positivity, faith, self-belief, and Love.

Humility

Affluence is a non-egoic approach to life, and the best way to keep ego at play is to have humility. To not seek recognition but to instead praise and encourage those who have helped you achieve success is the affluent way of life. Any accolade is accepted with a lowered head, gracefulness, and a gentle half-smile. However, give credit to those who helped you, and that includes your Higher Power too.

Happiness

An affluent person is a happy person. Whatever is happening to this affluent person, they radiate happiness for being alive, and in this fortunate position. Their smile and happy disposition, no matter what is happening in their life, sees the Universe responding in kind to this positive attitude to life.

No Judgement

Affluent people are not judgemental of themselves, of other people, and anything else in their orbit. They know that you cannot judge and love at the same time, as these are opposite attributes in life. Affluent people are Love based people, coming from their soul, and judgement has no place in their lives.

Money

Many people consider affluence to be only money and, of course, that is incorrect.

There are two mentalities concerning money, one an abundance mentality, and the other a zero-sum mentality. An abundance mentality recognises that there are unlimited opportunities and that sharing wealth and affluence is beneficial for themselves and others too. A zero-sum mentality sees one person winning, and the other, or others, losing. They see limited opportunities and have a winner takes all mentality without caring about the state of the others competing against them.

Monetary success is rented and never owned. We come into this world naked and alone, and we leave the same way too. There is no U-Haul trailer behind the hearse taking you to your grave. When we think we own monetary wealth, our Inheritors and the Taxman smile knowing the truth. When we are arrogant about our monetary wealth, we lose our humility, and usually, pride comes before a fall, as mentioned in the Book of Proverbs in the Bible as “pride goeth before the fall.”

Affluent people know that by helping other people succeed that some of that success will be attracted to them, as Like attracts Like in terms of the *Law of Attraction*.

Positivity

Affluent people are positive people, “can do” people who make things happen. Positive people know that all they have been blessed with comes from their Higher Power. The gratitude of that fact increases their blessings and their power of positivity.

There is no room for negativity, nor for any ego, as positive people bring other people along with them to enjoy their mutual success and affluence.

Humour

Affluent people laugh at life and usually have a good sense of humour. They laugh with people, and not at people, and usually have lots of friends enjoying their company.

For those interested, I have compiled a free book called *Spiritual Laughter* found on personalempowerment.co, and it makes light of both religious and spiritual matters. Laughter is the best medicine, especially for people who are anxious and worried.

Acceptance of contrasts

Affluent people know that life has balance, and like a see-saw, there are good days and bad days. The bad days are there to remind one of the good days to come again. Good days are not to be taken for granted. During these good days, have an awareness that there will also be bad days to come too.

Find a balance of acceptance that whatever is happening now is mere, "what is happening." No judgement of either good or bad is needed.

This affluent person knows that whatever happens does so for the highest growth of their eternal soul. So, even so-called bad days, turns out for the best in God's timing, or our soul's timing, and not in the timing of our ego's instant gratification wants.

We are here to experience the contrasts of opposites. The wider the experiences of such contrasts, the higher the expansion of our eternal soul and its Higher Self/Soul in Spirit. We came to earth to experience these contrasts of opposites. Embrace every experience and know we called these experiences to ourselves in terms of our soul contracts made in Spirit.

Power is in the present moment

Affluent people know that POWER is Present Only When Ego Removed, and that real power only happens in the present moment of now, in God's Space where ego cannot exist.

When ego-driven power is used, the seeds of its destruction are sown. This is shown by the rise and fall of nations throughout history. Where are the once-mighty Romans, Carthaginians, Persians, Huns, Mongols, Sikh's, Spanish, Greeks, Vikings, Turks, English, French, Germans, Japanese, and so on? In today's world, the Russians, Chinese, and Americans are likely to follow down the same road, where their ego-driven power is concerned.

In economic terms, keeping a strong military presence requires a drain on the country's budget and finances. Taxes and government borrowings usually rise and weaken their economy, while their young productive workers are being used as military muscle and not economic muscle. This has always ended badly for these so-called Great Powers ruling the world for a while.

In spiritual terms, the country's spiritual centre is lost as the enemy is demonized. A scarcity mentality evolves within its fearful citizens, seeing the enemy behind every bush. This weakens the spiritual base of the country. Fear and hate replace Love

within the country. From there, it is a slippery slope to become a spiritual and financially bankrupt country, without the ability to finance its military machine and defend its borders.

Ego driven power, therefore, sows the seeds of its destruction. Affluent people know that the only power is in the present moment of now, which I call God's Space and which is devoid of ego.

Your life's end objective

If you are planning any programme which has an end objective, you would need to "begin with the end in mind," as the late Stephen Covey used to state in his books. You are about to devote time, energy, resources and commitment to something, so it is essential to know what the end objective is, and whether the 'squeeze is worth the juice to be extracted.'

Have you done so with your life? Do you know your end objective? Do you have an end objective at all, or are you just winging it and hoping it all turns out well in the end?

Does your life have a purpose? It is not obligatory to have a purpose, and each person must decide on their own whether to have such a purpose and, if so, the time scales of one or more purposes.

For those people who have an overarching purpose, such as to be a teacher to others in a myriad of ways, or to be the biggest 'something' in your town, or to devote yourself to uplifting others, or to make the most money possible or, or, or. They will need a plan of action to achieve their objectives. My free book *Achieving Your Goals and Dreams* found on personalempowerment.co will help in this regard.

If you decide to have an overarching life's purpose or to have numerous purposes in your life for specific time frames, then this should be where your attention is focused. You will manifest that which is where your attention is focused.

There is a quotation I have used before in my free books. It is from Ralph Waldo Emerson,

"A person will worship something, have no doubt about that. We may think our tribute is paid in secret in the dark recesses of our hearts, but it will out. That which dominates our imaginations and our thoughts will determine our lives and our character. Therefore, it behooves us to be careful what we worship, for what we are worshipping we are becoming."

What we focus our attention upon will become our reality and who we are as a person.

Our life's purpose is, therefore, a blank slate, and we write upon it what we intend to be as a human being by our attitudes, thoughts, words, and actions.

I cannot be prescriptive to you and tell you what you should have as your life's purpose. However, I can guarantee an outcome for you of becoming blissful as I wrote about in my free book *Becoming Blissful* found on personalempowerment.co. If you can align your soul, your Higher Self, and your Higher Power in harmony, peace, and Love, you will become Oneness and blissful.

More so, if you followed the maxim in all my free books by thinking, saying, and doing, "what would God/Love do now?" then I can guarantee you a life of bliss.

Sure, your life will not be immune to the fluctuations of life, its continual ups and downs, but you will soar during the ups and be sanguine and emotionally well balanced in the downs. Overall, you will have a perpetual smile on your face, and be welcomed, and maybe even revered, respected and feted, wherever you go.

Look how the world responds to the current Pope, the Dalai Lama, and other global religious and spiritual leaders who appear to be living a life of blissful awareness of being a part of God.

I was present in the audience on numerous occasions during Nelson Mandela's life once he came out of prison in 1990. He was welcomed, revered, respected, and feted as a global icon of peace and reconciliation after spending nearly 30 years of his life as a political prisoner. His decision to embrace and work with his previous captors to forge a New South Africa was unprecedented in the geopolitics of the world.

May your life's purpose, and your end objective, be elevated to know that you are an invaluable part of God. Be unconditional Love and have the Light of your Higher Power to guide your way.

Seek to understand and not judge

I dealt with no judgement above and want to add that all judgement is based on being too lazy or uninterested in fully understanding someone or something. It is excellent advice to seek first and fully understand someone, or something, and only after that, to expect to be fully understood by another.

Most of us are "mental athletes" in that we jump to conclusions; run people down; skip out on understanding another, and, sometimes, stretch the truth!

If you leave no stone unturned in fully understanding why someone or something has occurred, then you will reach a complete awareness of the other person's motivation for acting the way they did. Judgement will not be your first response after that, but understanding and awareness will broaden the unconditional Love within you

In today's world of instant gratification and eight-second concentration span, as researched by Microsoft, and referred to in my free book found on personalempowerment.co- *Listening-The Relationship Builder*, the desire to fully understand someone

or something competes with so many other distractions. The current young generation may never take the time required to understand anything and may simply judge in terms of their busy social media lives.

Social media habits have contributed to the highest number of deaths of young American ladies aged 15-19, which is suicide. Social media has isolated people behind their screens; sleep deprivation from FOMA- Fear Of Missing Out and the cyberbullying of young ladies in this age group creates poor self-images, worry, anxiety, depression, and leads to suicide in some cases.

Regrettably, the world is moving into more and more judgement, and false news is commonplace today. There is a website snopes.com which is well used to find out if so-called facts are true or false.

You can break the mold today and seek to understand something or someone first fully. You will be known as someone who is not judgmental, and you will be revered, respected, and feted as someone trustworthy to have as a friend and confidant.

Receiving is as vital as giving

While being a giver is often highly praised in all circles of life, what is usually ignored, is the fact that to give you first must have something to give. That entails receiving it first. Receiving and giving are two sides of the same coin in life.

Receiving comes from both physical and non-physical worlds, and, metaphorically, having your palms facing upward in life creates the position to be able to receive. Most certainly, if your palms are turned into clenched fists, then the only thing you are likely to receive is a blow to your physical body from another also with clenched fists.

Having gratitude for receiving someone or something usually means that more receiving will come your way from the Source of such giving and receiving. Being a giver and turning your back on receiving will make you a martyr. That which you give may be tainted by such closed-mindedness of not wanting to receive anything.

It is a gift to be able to receive and then to give to yourself and others. All life is cyclical, and giving and receiving are two ends of the same stick of life.

For many, they somehow do not feel self-worthy to receive anything and insist on giving and giving until they exhaust themselves and their resources to the point of collapse, incapacity, or even death.

Many people who are obsessive givers may be hiding a psychological need to receive. Their constant giving imbalances their lives. You first must replenish your well before you can give water to another.

The circulation of blood in your body is a process of both giving and receiving. If one of these processes stops, then your life stops too. Be a receiver, and do so in humility and gratitude to your giver, as well as to your Higher Power.

The same can be said for spending and not hoarding your money, as the circulation of money will bring more money into the life of someone who believes in abundance and affluence in all of life.

For those people who have learned to Be Here Now, to Breathe Deeply and to TRUST- To Release Unto Spirit Totally, and then, To Rely Upon Spirit Totally, they have learned that the Universe will provide for them. They experience both receiving from and giving back to the Universe, in Love, and with Love.

Transcendence

If you believe, as I do, that your Higher Power, whatever you perceive That to be, is All That Is, then all affluence and abundance belong to that Deity. We share some of that affluence and abundance temporarily through our impermanence while on earth. Those without such belief see this affluence and abundance as theirs, and of their own making. To each his own belief system!

If we can transcend our earthly state and get into a more spiritual state of being, while still on earth, then we will feel that unlimited affluence and abundance as feelings are the language of our soul.

We may feel the elevation of our soul into the spiritual realm when we fall in love with another, or perhaps at our wedding, or when our child is born, or at other joyous times. We may then know experientially the euphoria of such unlimited affluence and abundance, which is unconditional Love and Light - the essence of our Deity.

For those who meditate regularly and intently, they may also experience such unlimited affluence and abundance during, particularly deep meditation sessions.

No material possession can compare to the feelings of such unlimited affluence and abundance where unconditional Love and Light abound.

This exuberant feeling is what I describe as GAIN- God And I Now- and when compared to the worry and anxiety that LOSS- Leaving Our Soul Sad - feels like, then these two acronyms epitomise what this book is all about.

Timelessness

As I understand it, there is no time in Spirit, as everything occurs in the present moment of Now, which I describe as God's Space. Time appears to be a construct of man on earth, whereas Spirit has only the timelessness of this moment of Now- eternally.

If you can get yourself to this eternal moment of Now and experience the Oneness of All That Is, then you will understand the affluence and abundance of such timelessness.

Integrity

Having integrity is not something you can pull out of the cupboard, as and when it suits you to do so. You either have integrity, or you do not; there are no half measures involved here. Either you can trust yourself implicitly, or you cannot. Either other people can trust you implicitly, or they cannot.

When you have integrity, you can live a transparent life unafraid of anyone or anything, and not fearing the lack or loss of anything of value to you.

If you believe in the understanding of Karma, or more scientifically put cause and effect consequences, then your integrity will see you affluent and abundant. Your lack of integrity will see you deprived of affluence and abundance of the issues you value.

The biblical saying of “The sins of the fathers will be visited upon their children to the third and fourth generation” was done to keep people on the path of the straight and the narrow of integrity.

Having such integrity implies that the transcendent world will shower you with affluence and abundance in ways you may not even know exists.

Networks

Realistically it is not possible to know and do everything that you require to be done. You are going to have to rely upon others to assist you and for them to rely upon you to assist them when their needs arise too.

This network is usually built up over time, and reliable people, of which I assume you are one, can be counted upon when the time arises to ask for assistance or to render assistance.

This network is comprised of individuals who, when combined into a single force, can be described as affluent and abundant in ways to assist you, and, for you, as a part of this network force to assist them. No one is rich enough to do without a neighbour.

Charity

There will always be those less fortunate than yourself. The judgement of these people seeking charitable handouts is unrequited. You either give to them, or you do not, and this decision should always come from your heart.

Affluent and abundant people know that when giving to charitable causes knocking at your door, it is the same as their Deity knocking and requiring their assistance to help with the Deity's people in need.

There is an old Jewish saying that states, "the door not opened to charity will be opened to the physician."

Affluent and abundant people know that everything they have is impermanent, and it is merely a Trust they have been endowed with. Should they correctly administer that Trust, it will grow, and should they maladminister that Trust, then it will be taken away from them?

Whatever we have as our affluence and abundance is not ours but belongs to our inheritors as the shroud we are buried in, or the funeral pyre we are cremated upon has no pockets to store our wealth for onward transmission to the next life.

There is a lovely story recounted in my free book, *Spiritual Laughter*, found on personalempowerment.co. A man convinces God to allow him to melt his wealth and create gold blocks and for these blocks to accompany him to the next life with him. God decides to humour this man and allows this to happen. Upon his arrival into the next world, he is seen lugging blocks of gold down the street and sweating profusely in doing so. One of the inhabitants turns to another and asks, "why is he bringing paving blocks with him?"

Affluent and abundant people share their beneficence with others in so many ways.

Unity behind all diversity

Since we banded together for safety and security as previously sole wanderers in the wild, we have fashioned our tribe to be superior to other such similar tribes. Man's need to feel superior is a mask covering up their ego-based insecurity and attempting to deflect that insecurity through being competitive and needing to prove their superiority.

All we are at a vibrational level is energy and information. The energy we waste proving our superiority over another is such a waste of this precious energy and information. If only we realised that we are all a part of Oneness, then we would realise the Unity behind all the diversity.

The prayer known as the Shema in the Hebrew Bible states, "Hear, O Israel, the Lord our God, the Lord is One."

Most major religions have a similar belief to such Oneness:

In Hinduism- Human beings are all as head, arms, trunk, and legs to one another

In Shintoism- Do not forget the world is one great family

In Judaism- Behold, how good and pleasant it is when brothers dwell in unity

In Christianity- God has made of one blood all nations

In Islam- All creatures are the family of God.

When we recognise, realise and believe that we are our brothers' keepers and that we are all part of Oneness, then we can genuinely be affluent and abundant of nature.

A person of values

A person who is driven by their values of truth; honesty; integrity; faith; devotion, responsibility, reliability, finding beauty in everything, and, most importantly, of being Love in every thought, word and action, will be very affluent and abundant.

A value-driven person is easily recognisable as they stand head and shoulders above other people in the reverence, respect, awe, and Love they receive from those who admire them for their values.

It is not always easy being such a value-driven person in the transparent world of the Internet, global media, and social media as these people are put under a microscope and dissected for any flaw they may show. Many a so-called value-driven person is found to have "clay feet." This is especially so in the religious and spiritual arenas. The political and economic headlines of "fallen gods" are common-place nowadays. Now and then, a leading sports personality will be found to be cheating in some form or other, and be dispatched to the "dog box" where they will be treated to the ignominy they deserve. The same is so for people in the entertainment business who are feted as "gods" by their adoring fans only to be found out to be pedophiles, sexual predators, and the like.

It's worth striving to be a value-driven person, and to enjoy the affluence and abundance it brings in so many myriad ways.

Wealth conscious of all you have

Probably the easiest way to become wealth conscious, or to have an abundant mentality, is to identify what you are worried and anxious about and list these down. After that, identify and list all the myriad issues and things that you are not worried and anxious about, and the issues and things you take for granted as your right to have.

Once you draw up those two lists of what you feel the lack or loss of now, and what you do have in your life right now and are grateful for, it will become apparent that you have wealth and abundance in bucketloads!

If you have someone to love or someone who loves you and if you have a family that stands by you through thick and thin times, also, if you have a roof over your head and food on your table for today, if you have some money in your pocket or a savings bank account, if your health is reasonably good and if you have a few genuine friends, consider that you are among the wealthiest ones around.

Expressing gratitude for what you have, and not complaining about what you lack, is the starting point for such wealth consciousness, or abundant and affluent mentality.

I am going to recount a story to you about one of the most beautiful women I have ever seen.

I once had a consultation with her. She was not only drop-dead gorgeous, but I later discovered an international model gracing front covers of global magazines.

She arrived wearing unflattering baggy clothing and a floppy hat and sunglasses and doing the best she could to appear less attractive than she was.

Her story was such a sad one. She could not have a meaningful relationship as every man wanted to take her to bed and parade around with her on his arm to show her off like a prized doll. Truly a girl in a gilded cage.

When I spent some time with her, I discovered she had a most beautiful soul yearning to be seen and heard, but it had been so drowned out by her physical beauty that it retreated and been buried deep within her. It took some time for me to coax her soul feelings out of her. She had an emotional protective armour around her. No doubt, she had to fend off the physical and mental gropers that were attracted to her, like a moth around a flame.

She was also a magnet for good-looking young ladies who wanted to be around her to find men that she attracted and later spurned. They hoped they would be chosen next.

She was very lonely and had no genuine friends who took the time to get to know the real person behind the beautiful facade.

She came to me for some advice on how to find a genuine friend or friends and live a normal life. She yearned to get married and be loved for who she was internally, and not only externally. She wanted to have children in this marriage too.

She saw her beauty as a curse rather than a blessing. It was blocking her from achieving these goals.

I told her that she should look for a man who could not see her beauty. I said that her ideal soul mate was a blind man, someone who could only "see" her inner beauty and her beautiful soul.

She looked at me as if I had grown an extra head! She was not happy with such a suggestion and asked me to be serious. I told her I was serious. I was being "told" this information from the Unseen Forces who guide and inspire me, in times such as these.

A few months later, I heard through a mutual acquaintance who introduced her to me, that this beautiful person had indeed met and was now living with a man who had been blind since birth. They were deliriously happy in their relationship.

This Eye Candy was now Soul Food and being appreciated for who she is-a beautiful soul in an equally beautiful body. She now has wealth consciousness.

Energy is all we are

I started this book discussing the Energy that is you. I now end this section and this book with the same theme.

As eternal vibrational beings currently residing in a physical body on earth, all we truly are is energy and information. We are part of the Oneness of All That Is, which is also the same energy and information we know as Unconditional Love and Light.

The energy of a young child is boundless as they still remember the unlimited energy they were as a soul. As time marches on and we get bogged down in the physicality of life, we lose that energetic spark and succumb to become far less energetic and loving of the vigor, vitality, and expression of such unbounded energy.

We prize and value the accumulation of things that hold us down as we spend our energy in protecting what we have instead of throwing caution to the wind and letting rip with our lives.

Nothing material that we have and value is going with us to the next life. Only our deeds in this life, adding to the information about us as an eternal soul, will accompany us as we pass on.

It is time now that we shed the belongings that hold us down and seek the vitality of an energetic life that has Oneness at its centre, and at its circumference too.

In this way we will reduce our worry and anxiety by Being Here Now, breathing deeply, knowing TRUST- To Release Unto Spirit Totally, and then, To Rely Upon Spirit Totally, and being Unconditional Love to ourselves and others

And so, we come to the end

I hope that if you have reached this point in the book that you have benefitted from the process, I have unfolded for you. Hopefully, you have been able to change your mindset from worry and anxiety to one of more optimism and hope for your current stage and your future.

As you reduce your worry and anxiety, the personal growth and spiritual growth that awaits you will be awesome.

Conclusion

I have enjoyed writing this book for you.
Thank you for investing the time to read it.

Best wishes for an improving well-being.

In Light and Love

Neville Berkowitz

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