



Healthy Wealthy **n**Wise



Issue 01

In this issue

Life's Your Own Damn Fault!

WARNING: This video from Larry Winget may shock and offend some viewers (but it will be worth it!)



Risky is the New Safe

By Randy Gage

Pre-Mature Extraction:

4 Ways That
Entrepreneur's
Give Up
Too Soon

Melanie Benson Strick

Honoring Dr. Stephen R. Covey – 1932-2012

Dr. Stephen R. Covey

Interviewed for Healthy Wealthy nWise
by **Jack Canfield**

Jack Canfield is "America's #1 Success Coach", originator of the Chicken Soup for the Soul series, and a multiple New York Times bestselling author.



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from **EDITOR**

Welcome to the new Healthy Wealthy nWise magazine, I'm glad you're here.

It's very exciting to have you be a part of this incredible adventure, and I, as well as the entire team welcome you and hope you enjoy reading the Premiere Issue as much as we did putting it together.

This journey we're now on together started for me over 9 years ago with the online magazine Healthy wealthy nWise. Over that time I've had the pleasure of working with incredible people all over the world. The top authors, speakers and experts in personal development. And now, with the launch of this new version of Healthy Wealthy nWise we're taking things to a whole new level.

And by the way, since you're looking for inspiring messages, actionable information and just an overall great source of feeling (and being!) empowered, you're in the right place at the right time...



Whether you want to ramp up your abundance (Noah St. John), look at your relationships in new ways (Arielle Ford), boost your health (Sgt Steve) or maybe just simply need that wake up call to change things in your life (Larry Winget), you'll love the experts we've gathered for this incredible first issue.

That's not all of course, there's plenty more in this issue to help you improve your life and surround you with positive, empowering influences - but don't take my word for it, see for yourself!

And if you haven't already, go ahead and make sure you're subscribed so you don't miss a single incredible issue. We're just going to keep getting better.

To your success,

Ric Thompson

Co-Founder
Healthy Wealthy nWise

YOUR LIFE IS **YOUR OWN DAMN FAULT**



WARNING:

What you are about to see may shock and offend some viewers (but it will be worth it!)

Larry Winget's no-nonsense approach to success has led him to being a 5 time Wall Street Journal / NY Times bestselling author and his well earned title of the "Pitbull of Personal Development"

If you're even thinking of slacking off, watch this video now!

*For more from Larry Winget, go to:
www.LarryWinget.com*

SUBSCRIBE



“If I only worked out when I was in the mood, I would exercise about 5 times a year. Just because I am a health & fitness coach does not mean that I enjoy exercising.”



I DON'T WANT TO **EXERCISE!**

If I only worked out when I was in the mood, I would exercise about 5 times a year. Just because I am a health & fitness coach does not mean that I enjoy exercising. I have a “Love/Hate” relationship with exercise: I hate starting a workout but I love to finish it. I normally face a volley of attacks from my Excuse Monster every day I am supposed to exercise. How

do I fight off the Excuse Monster? I create motivation.

Many people mistakenly think that motivation is a magic emotion that causes us to have a desire to do things we don't want to do. That's not what it is. Motivation means you have a motive....or reason for doing something. Just because I do not like working out does not mean that I allow

myself to get off the hook with a couple of lame excuses. I take a moment to think about my motives...or reasons that I should work out.

First off, I like being lean way more than I like being fat. I was once 35 pounds overweight and quite out of shape. My belly was so big that I was afraid to walk into a dark room because I thought there would



be a surprise baby shower for me. Thanks to exercise and proper nutrition, I lost 7 inches of fat from around my tummy. It is nice being able to walk around the pool without sucking in my gut.

Second, I love the way exercise makes me feel more than I actually hate doing the workouts. I have more energy to do things I like such as hiking and wrestling with my 5 year old son. My mood has improved, which makes life much more enjoyable. I used to feel like I was walking through quicksand. Now I feel healthy and vibrant.

Third, I am adding quality

years to my life. I enjoy being a husband and father. I love traveling and seeing new places. I have even found some workouts that I kind of enjoy. The more healthy and fit I am, the longer I can live....and the more I can do physical activities I enjoy doing. I am moving out west next summer and can't wait to go hiking in the mountains and desert. Being fit and healthy will make the experience that much better.

The more reasons you have to exercise, the better. The only way to consistently defeat the Excuse Monster is to create your own sense of purpose and reasons how exercise

can benefit you and improve you life. Find your motive, and motivation will come. I still fall victim to the Excuse Monster, but more often than not, I whip him with my own long list of motives.

Need help slaying your own Excuse Monster? Please visit my website at sgtstevefitness.com where you can learn more about motivation and check out my new book Operation Motivation - The ultimate guide to crush your fitness excuses!

SGT Steve



IS MARRIAGE BECOMING OBSOLETE?

By Arielle Ford



“We need a witness to our lives. There are billions of people on the planet”

I mean, what does any one life really mean? But in a marriage, you’re promising to care about everything - the good things, the bad things, the terrible things, the mundane things - all of it, all the time, every day. You’re saying, “Your life will not go unnoticed because I will notice it. Your life will not go un-witnessed because I will be your witness.”

These words were spoken by Susan Sarandon in the film, *Shall We Dance*, (starring Richard Gere and Jennifer Lopez) as Sarandon’s character was sitting at a bar explaining to a stranger why being married is important.

For the 65% of Baby Boomers

who are married (of which I am one), this ideal of marriage probably resonates. We do want someone to share ourselves with and to eventually grow old with. Even for those Boomers who have divorced, most seek to remarry to find a new lover, best friends, and partner for life.

But things are changing.

There is a disturbing trend happening today around marriage and commitment. One study shows that 39% of American’s say that **marriage is becoming obsolete**.

Marriage has lost its appeal for the younger generations, especially the Millennials (the 18-29-year-olds). They are **pro-parenthood** but anti-marriage

According to Pew Research Center, right now 61% of births to women 20-24 are out of wedlock while one in three births for women 25-29 are to unwed mothers.

Why?

According to **Dr. Jennifer Roback Morse**, president of the Ruth Institute for Marriage and Family,

“Women don’t think men are necessary. Therefore, they are unwilling to go to the effort required to be in a relationship with a man.”

Clearly these are women who have not experienced the beauty and magic of a relationship that works. A relationship where two people choose to share a life together and to make a commitment to work through all the ups and downs, good days and bad days.

What will it take to convince the younger generation that marriage isn’t obsolete? I think they need to hear from those who are happily married all the reasons why they find marriage valuable. Role models are needed and necessary, and clearly at this point in time, missing.

We’ve become a disposable society, not just with our trash, but also with the people in our lives. If a relationship becomes difficult we declare, “this isn’t working for me” and move on. We treat our cars better than people. At least with our cars we know and expect that they need regular maintenance – the oil needs changing, the tires rotating

and brakes need replacing. And yet, with the people closest to us, so many of us seem unwilling to put in a little time, energy and effort into working through our issues.

I believe part of the problem is that we have been brainwashed to seek perfection.

We expect our relationships to be perfect along with everything else in our lives, and when things are not perfect, we are frustrated, disappointed and ready to give up.

Someone once said the word “perfection” should be changed to “pure fiction” and I couldn’t agree more.

One way to create more happiness and satisfaction in a relationship is to practice wabi sabi. This is an ancient Japanese aesthetic that honors all things old, weathered, worn, imperfect and impermanent by finding the beauty in the imperfections. For instance, if you had a large vase with a big crack down the middle of it, a Japanese art museum would put the vase on a pedestal and shine a light on the crack. Or, they might fill the crack with 24k gold!

By practicing wabi sabi not only do you look to find beauty and perfection in the

imperfections in your love relationships, it also helps to turn conflict into compassion and create a more loving, harmonious relationship. You begin to cultivate love for yourself and your partner, especially on the days when one of you is acting out, refusing to listen, or shutting down.

To begin practicing wabi sabi love, let's give up the unrealistic expectations and accept these simple facts:

- 1) No matter what crazy-making thing our partner is doing, they did not wake up with the thought, I plan to drive my spouse insane today. Just like you, your partner wants to be loved for who they are, in spite of their shortcomings. Make an effort to let them know they are loved even if some of their behavior is not. Work towards co-creative solutions.
- 2) It only takes one person to make a difference. Even if your partner isn't willing to change that doesn't mean all is lost. By taking personal responsibility for your own happiness, and making space for your partner to be who and what they are, magic can and often does happen. It's when we are blaming and shaming that no progress can be made.
- 3) A great relationship requires care and feeding.

Find daily ways to connect and express your love and gratitude for your partner.

We're all going to get old someday. We can do it alone or we can make the effort to nurture our spouse and our relationship and have a best friend to share our golden years with. For me, discovering the joy and benefits of **wabi sabi love** is one path to this with grace and ease.



Arielle Ford is a highly influential personality in the personal growth and contemporary spirituality movement. For the past 25 years she has been promoting consciousness through all forms of media. She is the author of nine books including the international bestseller, THE SOULMATE SECRET: Manifest The Love of Your Life With The Law of Attraction. Her latest book is WABI SABI LOVE: The Ancient Art of Finding Perfect Love in Imperfect Relationships. She lives in La Jolla, CA with her husband, Brian Hilliard and their feline friends.





ATTRACT A PERFECT PARTNER

JAN H STRINGER & ALAN HICKMAN

HOW MANY TIMES HAVE YOU THOUGHT that dating is too hard and you will never find that perfect person? We invite people to replace the thought “It’s hard to find that perfect person for me” with the conviction that “I now attract the perfect relationship to me.”

Looking for Mr. or Mrs. Right

Most people agree that looking for Mr. or Mrs. Right takes a lot of energy. First, you must figure out where you are most likely to find the type of people you are interested in dating. Then you must

spend more time and money experimenting with the right way to catch their attention.

Once you’ve caught their attention, you must convince them that you are what they want. So, when this prospective mate tells you that they are not completely satisfied with you-your qualities, your interests, your friends, your personality - you are more than willing to make compromises to satisfy them. Truth be known, you are simply too tired from the chase to put up a fight. Perhaps, thinking that you have won the war, you feel you can afford to

let them win these smaller conflicts; especially in light of what it would cost in time and energy to go out and hunt down another prospective mate to replace this one.

Listen to Your Inner Voice

If you had more strength and confidence, you might be more willing to listen to the tiny inner voice that says, “Be careful, this one could be more trouble than its worth.”

Yet, you ignore the voice because someone has told you that you are being “too picky.” Or, this person has



more potential than the last one. Or, you don't want to consider losing this person to the competition. Inevitably, though, the voice turns out to be right.

By the time you end your tortured relationship, you feel that no amount of money in the world would have been enough to compensate you for the cost of the experience. This is the inevitable result when you approach dating as a game to be won where it's up to you to find the prize.

The Lighthouse Test

We suggest taking the "Lighthouse Test" to determine if you are ready to give up the game and begin using the universal Law of Attraction to bring the relationship that is a perfect fit for you right to your door.

Imagine a lighthouse standing strong and erect on the rocky shores of a beautiful ocean. On this particular day, the

water is calm, the sky is blue, and there are many boats out to sea. Yet, out in the distance, there is a storm cloud forming on the horizon. It is coming closer to shore very quickly.

The sky is getting darker, the waves are getting rougher, and many of the boats are being tossed about on the water. As the rains and the winds pick up strength, so does the power of the beam of light emanating from the lighthouse. Some of the boats, anxious to move quickly to a quiet and protective harbor, are relying on this beam of light to guide them safely to the spot.

The darker the skies become, the brighter the light shines. Notice that not all of the boats are in need of this beam of light to guide them to safety. Some have more confident captains and crew, while other boats have equipment that can handle the storm effectively. Now, imagine that the lighthouse gets upset

because some of the boats are choosing not to come to its harbor. Because it wants to protect and serve all of the boats in the sea, it sprouts arms and legs and begins running up and down the beach, waving its arms, doing its best to catch the attention of all the boats. What would be the result?

Most likely, the boats that were depending on the light to guide them would by now have been destroyed in the chaos and confusion caused by the light moving up and down the beach. Other boats, led by their curiosity, may come closer to shore to get a better look at the spectacle of a lighthouse running up and down the shore, and then head back out to deeper waters. While others would be perfectly content to stay where they are. The end result, very few boats are served safely and securely.

The test lies in asking yourself what percentage of time do



you feel like the lighthouse standing securely on the shore attracting the boats (prospective partners), and how often do you feel as if you are running up and down the beach looking for boats?

Perfect Partners Come to You

Take a moment now to consider the qualities of a prospective partner that you would describe as perfect for you. Some of the qualities you might include about this person are that they are someone who respects and values your time, trusts you have his or her best interests at heart, and comes to the relationship with realistic expectations. Perfect partners make you feel needed, appreciated,

respected, and understood. Even more, they reconnect you with the passion and purpose that puts joy in your life.

The key to ensuring that you are only attracting the most perfect potential partners lies in the asking of four simple questions that comprise a Strategic Attraction Plan:

- 1) **DESCRIBE** - The qualities, characteristics, and attributes of my perfect mate.
- 2) **IDENTIFY** - What makes my perfect mate tick?
- 3) **SPECIFY** - What do I want my perfect partner to expect of me?

4) **DECLARE** - Who you have to BEE to attract what you say you want?

The most perfect relationship is the one that supports us in being everything we are meant to be. We don't have to sacrifice ourselves in order to have a relationship.



Jan H Stringer & Alan Hickman
[To learn more, click here](#)

PRE-MATURE EXTRACTION: 4 Ways Entrepreneur's Give Up Too Soon

Have you ever invested your time into an opportunity then decided after a while it just wasn't for you? You may have wondered, "how do I know if I'm giving up too soon?"

Premature extraction - giving up RIGHT BEFORE the big pay day - is a common plight with entrepreneurs. After investing a lot of money and time pursuing an idea you give up, start chasing a new idea, and never reap the full rewards of your effort.

Premature extraction - giving up RIGHT BEFORE the big pay day - is a common plight with entrepreneurs. After investing a lot of money and time pursuing an idea you give up, start chasing a new idea, and never reap the full rewards of your effort.

Typically an entrepreneur gives up on their big idea for one of these four reasons:

01

The opportunity is not making enough money fast enough

Not making money fast enough COULD be a valid reason to give up

but often the entrepreneur has not implemented the right strategies so there is no way the project can make good money.

One of my clients has a traditional service-based business. The owner has flirted with diversifying his income through selling online products. After investing over \$10k in sales copy and content development, his first launch didn't payoff. So my client had decided to go back to his original services. After some investigation I discovered that they rushed their launch, only had two partners promote for them and they were missing

a few key steps (like having testimonials) in their marketing materials.

So I challenged him to do a full launch, correctly, before deciding to give up. Premature withdrawal from this program would have netted a significant loss AND barred him from developing a powerful new lead generation and profit stream.

02

Something else becomes more enticing

Ah, Bright Shiny Object Syndrome! For some reason

the grass always seem greener next door for entrepreneurs. Maybe it's the creative visionary inside? Just because something else grabs your attention does not mean you should drop your current project.

My optimum performance mantra is simple: Build it. Nurture it. Profit.

If you build it (meaning any program or offering, even if it's free) then you must do everything you can to nurture it (marketing the program every way possible so it CAN max out sales) then you profit!

03

Other people chime in and voice their doubts on the opportunity

The gloomy seed of doubt is often planted by well-meaning friends and family. They are not you. They are almost certainly not your ideal client. Unless they are a mentor or coach that you've PAID to advise you, don't take their advice. Simple as that.

Often friends and family are trying to protect you, not help you succeed in your dream.

Many successful visionaries have stated that no one believed in their vision until it made big money. If you listen to the advice from successful idea generators like Steve Jobs, Richard Branson, Howard Schultz, and Alexander Bell, they will all tell you that people thought they were INSANE for many years before their idea was understood.

04

You determine it's not the best investment

In my opinion, this is the ONLY time it makes sense to cut loose.

But how will you determine if it is a good use of your time, money and energy? A decision like this can only be made by coming back to the basics - your High Payoff Decision Making Formula.

Your High Payoff Decision Making Formula is a set of criteria that helps you remember what your short term priorities are, what the long term goals are and what the cost and profit of continuing to develop this idea is.

So before you jump ship too early, make sure you think through these four options and make a decision you feel good about over the long term.



America's Leading Authority on Optimum Performance and Success Catalyst for Fast-Paced, Creative Entrepreneurs

With over 12 years in corporate America and eight years as a business owner, Melanie mentors fast-paced, creative entrepreneurs who desire more but recognize their current approach isn't working.

Living just outside Los Angeles, Melanie has spent the last 10 years exploring the secrets to sustaining a successful thriving business without re-creating a job. With freedom being one of her core values, Melanie spends her free time in search of the best spas and beaches in the world.

Co-author of Entrepreneur.com's Start Up Guide to an Information Marketing Business' and faculty member for StomperNet, Melanie also serves on the Core Council for Women Speakers Association and founded New Era Leaders Association. Her success tips have been featured on radio shows, TV, magazines such as American Express OPEN, University of Phoenix Alumni Magazine, Women's Day, Parenting and many others.

Melanie Benson Strick

www.successconnections.com





The **SECRET** of Life

Harris Interactive recently polled 1,215 full and part-time workers and asked an interesting question: “If your job were a living, breathing person, would you marry it?” The results were quite telling:

Only 9% of respondents said “yes.”

34% agreed they liked their job enough to “date it seriously.”

43% stated they’d “date it casually.”

9% said the relationship

“won’t last long.”

5% said they “want to break up immediately.”

This doesn’t exactly scream job satisfaction; and there’s little wonder why. The average annual salary of full-time employees in the United States is \$30,000 and nearly 87% of college graduates don’t work in their field of study within five years. Couple this disconnect with ill-suited career choices and an average student loan debt of \$20,000 and it becomes

apparent something’s amiss.

Jim Rohn, the author and motivational speaker largely credited with launching the careers of Tony Robbins, Mark Victor Hansen, and others gurus said, “A formal education will make you a living. A self-education will make you a fortune.”

Far too many people end up as wage slaves, stuck in the vicious cycle of needing to work in jobs they loathe to pay off debt related to education they don’t use. If this applies

to you, it may be time to seek viable alternatives and create a career that cultivates satisfaction, fulfillment, and contentment as opposed to having a job that perpetuates your living at the juncture of bankruptcy.

To achieve your ideal career, you must identify and pursue the sweet spot where something you love to do, are good at, and will be paid for all overlap. Like the legs of a tripod, each component is necessary to establish a solid foundation.

For example, if there's something you love to do and are good at, but hardly anyone will pay you for it, basing a career on this activity or skill inevitably leads straight to the poor house.

Conversely, if there's something you're good at and others will pay for it, but you have no love for the activity or skill, you'll always be operating with one foot out the door.

There is a tremendous difference between being good at something and achieving fulfillment doing it. You could spend 20 years filing stacks of paper in alphabetic, numeric, and subject order while blindfolded and become expert at it. However, this

reflects an acquired ability, not something you're necessarily compelled to do. When societal expectations or financial pressures lead you to continue serving others via performing a skill or service that fails to resonate, you're living from an inauthentic frame of mind.

The secret of life is finding your personal sweet spot where the concentric circles in the diagram overlap. I call this your WHAT - that is, the ONE thing you were born to do.

Once you can answer the key question, "What Is My WHAT," everything will take on new meaning. You'll greet each morning with vigor, there won't be enough hours in the day to accomplish all that you want to, and things that used to worry you no longer will.

To make a real difference in our world, tap the inherent blueprint that exists within and pursue your calling with reckless abandon. Doing so will empower you to not only have an inordinate impact on those who share this lifetime with you, but also on those of lifetimes to come.

Remember, you are exactly where you're supposed to be. The world is waiting for you!



Steve Olsher is America's Reinvention Expert. A successful entrepreneur who has applied his business acumen and communication skills to a wide range of endeavors, he is the co-star of the ground-breaking film, The Keeper of the Keys with Jack Canfield, John Gray, and Marci Shimoff; Founder of The Reinvention Workshop; Author of USA Book News' Self-Help Book of The Year, Journey To You: A Step-by-Step Guide to Becoming Who You Were Born to Be; Author of Internet Prophets: The World's Leading Experts Reveal How to Profit Online; and an in-demand media guest who has appeared on ABC TV, FOX TV, and more than 200 radio shows worldwide.

For more information, please visit www.SteveOlsher.com and for a free copy of Steve Olsher's award-winning book, Journey To You: A Step-by-Step Guide to Becoming Who You Were Born to Be, which will teach you how to discover your WHAT, please visit www.JourneyToYou.com.



THE NEXT BEST SELLER!

As a regular feature, we'll bring you an inside look into the hottest new books in personal empowerment

"When I was growing up, my mom told me to go to school, earn a degree, and get a job with a big company - then I would be set for life. That was the safe thing to do, and millions of other parents around the world were telling their children to do the same thing.

Today, however, that might be the riskiest thing you can do!"



RISKY IS THE NEW SAFE

I was at an eco-preserve outside of Phuket, Thailand, when I realized that the world had changed forever!

The reason for my visit was to cross another item off my "bucket list" - riding an elephant through the rain forest. There was a wait for the elephant, so they asked if I wanted to see the monkey

training show.

Monkey training? Who could resist, I thought.

But these monkeys weren't being trained to dance to organ music or perform other tricks. They were being trained to harvest coconuts. In place of people.

It was quite fascinating, really. Each tree had a wire running from the ground to the top of the tree. The monkeys climbed the wire to the treetop, where they hung on with one hand and one foot. With their other hand and foot, they spun each coconut round and round until it fell to the ground. Once trained, the average monkey will harvest

1,000 coconuts a day!

I was coming home from the same trip and spent I overnighted in San Francisco to break up the travel. In the airline lounge the next morning, I noticed a couple who had a cute little puppy peeking out of a travel carrier. Since I love all animals, I asked if I could play with the puppy. They agreed and said something quite shocking!

“Our puppy is a clone.”

Of course I thought they were joking. They weren't. They informed me that they were returning from South Korea where they had picked up the dog after it had been cloned from the DNA cells of their beloved family pet who had died.

I was about as skeptical as anyone could be. This frisky puppy with bright eyes was as adorable as any dog you've ever seen. I was intrigued but still doubtful until we arrived at MIA. There was a phalanx of reporters and camera crews milling around the baggage carousels, all waiting to greet the guest of honor.

Turns out he wasn't the first puppy ever cloned, just the first one to come to the United States. And, of course sheep and camels and other animals

have been cloned as well.

We'll likely be debating the ethical and moral dilemmas of cloning for years. But the genie isn't going back in the bottle.

All the rules have changed!

When I was growing up, my mom told me to go to school, earn a degree, and get a job with a big company - then I would be set for life. That was the safe thing to do, and millions of other parents around the world were telling their children to do the same thing.

Today, however, that might be the riskiest thing you can do!

The old economic model is broken and playing safe will make you broke. In my new book, *Risky is the New Safe*, I explore the tumultuous changes taking place in business, technology and the economy - and the extraordinary challenges they are creating. More importantly, how you turn those challenges into lucrative opportunities. It's a thought-provoking manifesto for risk takers.

The other thing we explore in the book is how you can actually predict the future by knowing the difference

between soft trends and hard ones, and between linear versus cyclical ones. One thing I can tell you for certain: **Risky Is the New Safe!**



Randy Gage is considered one of the preeminent experts on prosperity and success in the world. Where others see only challenges, Randy reveals how to discover hidden opportunity. He's bold, brash, sometimes controversial, but never boring. His tough-love approach will show you how to overcome limiting beliefs, develop critical thinking skills, and defy conventional wisdom to become successful.

Randy has spoken to more than two million people in 50 countries, and his books have been translated into 25 languages. When he's not prowling the podium, or locked in his lonely writer's garret, you'll find him playing third base on a softball field somewhere. For more information about Randy and his new book, go to: www.randygage.com



EXCLUSIVE INTERVIEW WITH DR. STEVEN R. COVEY

HONORING DR. STEPHEN R. COVEY
1932-2012

[Editor's Note: We had the incredible opportunity to have Dr. Stephen R. Covey interviewed for Healthy Wealthy

nWise by Jack Canfield for a live tele-audience a few years ago. In honor of all the incredible work Dr. Covey has done for so many of us over his lifetime, I'm inviting you to enjoy an excerpt here as a special reprint.

We loved what you did for all of us Dr. Covey, R.I.P.]

Interviewed By Jack Canfield

"America's #1 Success Coach", originator of the *Chicken Soup for the Soul* series, and a multiple New York Times bestselling author.



Jack Canfield: I'm thrilled this evening

to introduce to all of you on this call tonight's guest, who is one of the great thinkers and influencers of our time. In 1996, Dr. Stephen R. Covey was recognized as one of Time magazine's 25 most influential Americans and one of Sales and Marketing Management's top 25 power brokers.

He is the author of *The 7 Habits of Highly Effective People*, which has sold over 15 million copies in 38 countries. In 2002, *Forbes* magazine named this book one of the top 10 most influential management books ever.

Dr. Covey's latest book, *The 8th Habit: From Effectiveness to Greatness*, is required

reading for all of you listeners.

Stephen, it's a great pleasure and honor to have you with us this evening. Thank you for joining us.

Stephen Covey: Thank you, Jack. I'm really excited by it.

Jack Canfield: Today, we're going to be talking about your new book, and in it, you refer to passion as one of the "four intelligences" of the 8th Habit. Will you please explain what these intelligences are and what their significance is for our readers?

Stephen Covey: Well, most people think that intelligence basically is IQ, in other words, of the mind. But research has demonstrated for many, many years that there are other forms of intelligence. For instance, the body itself, 70 trillion cells right now are digesting people's food, fighting disease and doing all kinds of other things, and we're not even consciously thinking about it.

Even doctors know that they don't heal, it's the body that heals. The doctors will facilitate or try to remove obstacles, but basically the healing process is done by the body and the intelligence inside the body. It is an absolutely brilliant machine.

We all know about IQ, which stands for the mind, where it deals with the power to analyze, to reason, to use logic, to use creativity and so forth. EQ, before 1980, was called "Brain Dominance Theory."

So the left side was more the IQ side, the rational, logical mind, and the right side was more what is called today "emotional intelligence," dealing with intuition, creativity, sensing, holistic thinking. It is not time bound, it doesn't think linearly. It just is a whole different world of thinking.

Now, since the research of the last 25 years has gone on, there's extensive data to

show that EQ, which deals with emotional intelligence, deals with self awareness, with empathy, with social skills and so forth, is much more important than IQ.

The final one is SQ, which stands for "spiritual intelligence." This used to be kind of fringy, but no longer. I just finished reading my sixth book on spiritual intelligence, and it has become mainstream. There's tremendous empirical data to show that inside of us is a deep need for meaning, for a sense of adding value, for a sense of our life mattering, that it really is significant.

Also, there's a need for integrity, for living by our conscience, by principles, by those universal principles and values that belong to every religion and every major culture and every philosophy and psychology that has endured.

So those four intelligences, PQ for the body, EQ for the heart, SQ for the spirit and IQ for the mind, when they join together, there's a synergy that results, and in that synergy, where the whole is greater than the sum of the parts, is really the highest form of passion and intelligence and enthusiasm.

In fact, enthusiasm basically comes from the Greek root *en theo*, "God in you." So there are four, these intelligences, that overlap.

Jack Canfield: So since this series is about passion, speak a little more deeply about the role of passion and how it's played out in your life. And why is it so important for someone to know what they're passionate about?

Stephen Covey: Well, I think it was Emerson who said, "Nothing great was ever accomplished without enthusiasm," which is perhaps another word for passion. And I feel that when you!

For instance, tomorrow I'm going to be training a group of leaders for a very large international organization, \$10 billion sales. I've been

preparing and studying their materials and studying their problems and their challenges, and the more I study it, the more I have conviction about what I'm going to teach them.

So when I combine together my convictions with their need, and also by empathizing with their people, I find that I totally lose all fear because I get so deeply passionate about my convictions in meeting their needs.

I only have an interest in helping them and in serving those needs. So it is not something that is artificial or forced, it's kind of just like a well of water that just springs up inside you after you've primed the pump a little, and then it just flows and it's almost hard to turn off. I feel so genuinely excited about what I'm going to do.

Jack Canfield: It sounds like it flows out too, of the relationship that develops between what you are and what they need to do and then it comes out of that relationship. Is that true too?

Stephen Covey: Absolutely, because I've come to learn that culture, which has to do with the quality of relationships and the norms and mores that govern people and organizations, that once you come to understand culture through real deep study and analysis, you start to discover that everything depends upon the quality of relationships.

If they're really synergistic relationships or if they're adversarial relationships, or if they're what I call transactional relationships -that means where you go in and buy gas and you give money and you get gas, that's a transaction - or a transformational leadership, where you actually interact with another person in such a genuine way in coming to understand their needs, and your own mind has been influenced powerfully, so you're not just doing your shtick on them.

You're literally influenced by them, almost like a physician would be when they come to a good diagnosis of a disease. Then you'll find that there is a natural fire and enthusiasm to meet

that need. It just comes naturally. It's not forced, it's not psyched up. It's kind of just an intuitive, inward welling or swelling inside you that we could call passion or enthusiasm or excitement.

And then when you start to interact with them, and as the interaction takes place, you begin to learn more and then they learn more, and then you overlap your vulnerable part with their vulnerable parts. Something magic happens, and there is a passion and enthusiasm that happens in the relationship itself.

And you would never badmouth that person behind their back, which is a very common thing in life where you have transactions. But where you really have a transformation through the building of trusted relationships, there is no way you would badmouth a person. You would instead be true to them behind their back.

When that happens, you've got mores and norms in the culture that transcend rules and laws, and you don't need them. Instead, you can begin to lead and manage through purpose and principles, and then you empower people and unleash their talent. Then they find their voice and their passion and they get excited.

That's what happens inside these cultures and inside these organizations. For instance, the organization I'm working with tomorrow, they're trying to put together one big team so that this natural passion emerges.

Well, they don't have the skill set of how to produce synergy, and that's why I'm going to focus on that, but they do know a little about the idea behind it. I'll tell you, when it happens, there will be a natural fire and enthusiasm, a passion, that will take place inside that culture.

Jack Canfield: I'm sure most of the people listening here have had either themselves, a friend, or somebody who's had the experience that when they were finding or expressing their voice and working with the expression of their own individual uniqueness, their own core genius, unique abilities and so forth, that often

they felt like they were in competition with the needs of the organization, that somehow they didn't blend.

How do you get this unique individual unfoldment that often feels in conflict with the needs of these large corporations to move? How do they interrelate? How does that interact?

Stephen Covey: That's a good question because most people take an outside-in approach to that question. That is, they want their boss to change or they want the structures and systems to change, to make it more conducive for them to find their voice and unleash their talent and passion.

But the key is inside-out. You don't build your security on the external world and external conditions and your boss's opinion of you, and whether or not you're being encouraged or supported, otherwise you get into "victimism". When you get into victimism, you give your future away. You lose your passion, you lose your enthusiasm.

You literally are letting yesterday hold tomorrow hostage, and that is a very common thing with most people. It really is, Jack. It's not until a person accepts responsibility, which I call Habit 1. They take responsibility and take initiative. Okay, so let's say that they have a bad boss, and let's say that they have bad systems and structures.

The thing they do have is a competitive environment, and if they, in their own small circle of influence can use their passion and their talent to exercise some freedom, some creativity in that small circle of influence successfully, little by little, in most cases, the pragmatic truths will convert the cynics.

In a few cases, they may decide to go elsewhere, or they may decide to seek a different position in the same organization. People can be very creative and very imaginative about how they do this, but I'll

tell you, people that are full of initiative and who don't get into the blaming and victimism mentality, they'll find their voice. They truly will, and they will find an opportunity to have that voice meet a relevant human need. People who say they can't are into victimism.

Jack Canfield: So basically what you're saying is that if you let your unique ability out, your creativity, your passion, then you're going to start producing better results, and those results are going to be what impresses people to say, "Wait a second. Maybe we need to pay attention here. What this person or this group is doing is working, so let's give them more freedom," or even, "Let's learn from them."

Stephen Covey: Exactly.

This cover story is a very abridged version of the full 1-hour plus interview with Dr. Stephen R. Covey conducted in front of a live Tele-Audience. [To listen to the full uncut interview as our gift to you, simply click here!](#)



THE TWO REASONS MEN AND WOMEN **DISAGREE ABOUT INVESTING MONEY**

The two reasons men and women disagree about investing money are that men and women are at opposite ends of the “risk tolerance scale.” On a scale of 1 to 10 with “less risk” being a 1 and “more risk” being a 10, women are “security conscious” and closer to a 1 and men are “risk takers” and closer to a 10.

Men are generally more comfortable taking risks with money. They understand that to invest, you have to be willing to risk losing money. It’s not about gambling, it’s about taking calculated risks that are minimized by studying up on investments, choosing the right ones, and selecting the appropriate timing.

Women are not as comfortable taking risks with money. They have more fear around money and may fear losing it. (They’d rather spend it and have something to show for it rather than invest and lose it!). They like to have a nest egg and “safe money”, a large cash balance in a bank

account, or money stashed away somewhere.

Men and women can both benefit from meeting in the middle. The men can benefit from reducing risks and women can benefit from investing in things that will grow their money.

For example, a friend of mine got a tip from a buddy to invest in a soft-drink bottling plant in Florida. He was told the investment was a “sure 100% profit maker”. He was told the names of celebrities who invested in it and was eager to send a check and start doubling his money. When he told his wife, she thought it sounded too risky and she talked him out of it. In this case, it worked well that he heeded her “security-minded” advice because it turned out to be a fraudulent scheme.

An alternate example is a woman who keeps her money in the bank earning only 2% interest. At that rate, it will take 36 years

for the money to double! Discovering investments that will compound at a higher rate of return are what she needs to grow her money for a secure future. Being too cautious won’t create wealth - at least not in her lifetime! She needs to take some well-informed, calculated risks to get a higher rate of return and grow her money into wealth.

Understanding the strengths and weaknesses of men and women and embracing them will help you reach your goals faster and enjoy the financial freedom you desire.



Linda P. Jones
America’s Wealth Mentor
BeWealthyAndSmart.com

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03

EASY STEPS

(and a Miraculous Recording)

That will Empower you to no Longer be Critical and Judgmental of Yourself and Others!

After 17 years of working with people as an energy healer, I've found that just about everyone is critical and judgmental of themselves and others on occasion. It's an easy habit to get into and I sometimes catch myself doing it too.

But, I don't enjoy thinking that way and I'm sure you don't either. By following the next 3 steps and listening to the miraculous recording provided at the end, you'll find it not only hard to be critical and judgmental of yourself and others - it will be almost impossible.

01

Thank someone every day. I find it really helps to make an effort to thank at least one person daily for something they've done that has made your life better. You can incorporate this into your daily routine in very simple ways. You could genuinely thank the teller at the bank who was particularly nice to you, or surprise your child with a special thank you note in his lunch box for making his bed that morning.

These small gestures will make you feel great, and will brighten the recipients' days as well. Practicing this daily will make you much less critical of yourself and others!

02

Spend time with people who are positive and caring of others. If you surround yourself with people who are negative, or tend to gossip about others, that negative energy will affect your thoughts and actions as well. Think for a minute of how you feel when you have lunch with someone who is positive and happy versus someone who is negative and complaining about others. Which interaction leaves you feeling rejuvenated and inspired and which leaves you feeling drained?

03

Be good to yourself today by making the decision to spend more time with the individuals in your life who are a positive influence.

THINK before you speak. It's important to remember that this isn't just referring to other people; it is important that you THINK before you say anything to, or about, yourself as well.

- T - Is it true?
- H - Is it helpful?
- I - Is it inspiring?
- N - Is it necessary?
- K - Is it kind?

If you can learn to live by this acronym, you will be far less critical and judgmental and will find your relationships with everyone around you, including yourself, improved.

Take one or more of these simple steps when you find yourself thinking negatively and you will feel so much better about yourself and those around you.

And here's something that I know you're going to love! I've made a recording that actually heals you of being critical and judgmental of yourself and others.

When you listen to this recording God and I will eliminate this issue from your conscious and subconscious mind. You'll immediately feel like

you put down some heavy baggage, and that's because you did!

This recording is my free gift to you which will miraculously change your life in an amazingly powerful way!

[Tap here to listen now.](#)



From stock broker to world renowned energy healer with her work now in 111 countries and all 50 US states, Ann Taylor has been doing miraculous healings with tens of thousands of people for 17 years. Her healing work is legendary for permanently eliminating negative worries, fears and beliefs that are holding you back. You can learn more about her on her website, innerhealing.com.



LET YOUR PASSION MOVE YOU

You've no doubt witnessed a fly beating its head against a window trying desperately to get to freedom. It's a life-or-death futile attempt to fly through the glass. You can tell by the sound that in his mind he's thinking "I must try harder. But it's just not working!"

We both know that the fly will never break through the glass and is doomed to die. We also know with just a few seconds of flying in the right direction, it could be free from its self-imposed-trap, and with only a fraction of the effort. Yet he continues to beat his head against the glass until he dies. Without a doubt this approach makes sense to the fly - otherwise he would stop!

The point is that trying harder is not the solution to achieving more. They say that "practice makes perfect" but that's not altogether true if you are trying harder practicing the wrong thing. Only "perfect practice makes perfect."

How would you rate your performance? Are you achieving the results you want with the effort you are expending? It's impossible to know what you don't know. It's impossible to make improvements, until you know what needs to change. And it's impossible to change if you don't do something in a

different way.

The problem is that people most often go with the obvious. We rely on the same thinking, habits and behaviors we've used in the past, productive or not, because it's what we know. In fact, most of us are like the fly on the window, trying harder and harder, doing more of the same and getting nowhere fast. We resist new approaches because they make us feel more at risk - more uncomfortable.

If you want rich rewards, rapidly, there are two important things you must have: "Vision" and "Passion." Passion lifts your spirit, energizes your heart and mind and provides the fuel to keep moving forward when you hit obstacles or when you face uncertainty. And only deep passion for what you want can generate the internal heat needed to stay on target no matter what happens.

This means that you have to let go of the limits you have set on yourself. Decide what you are worth and feed the feelings that fuel your passion. Then give yourself permission to go after what you want most. Give yourself permission to be successful. Let your deepest desires direct you. Set your sites high enough so that you challenge yourself to live

fully. Otherwise, a part of you remains asleep, your talents remain hidden and your performance becomes that of a constant state of struggle.

Make sure that you have a burning desire, an internal heat hot enough to move you past just wishful thinking. Let your dream for a better future consume you and drive your actions. Only your vision and your passion hold the power to allow you to go the distance. Let your mind (vision) direct your actions and let your heart (passion) take charge of your move forward!



Jim Britt is a best selling author and a peak performance specialist. He is author of 16 best selling books and programs including, "Rings of Truth," "The Power of Letting Go" "The Law of Realization" and "Do This Get Rich-For Entrepreneurs," to name a few. More than a million people have attended Jim's seminars. He was recently named as one of the top 20 living success coaches and received the Best of the Best award out of the top 100 contributors of all time to the direct sales industry. www.JimBritt.com

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WHATEVER YOUR PROBLEMS ARE, THEY WILL PASS

“Iron Mike,” as he was known to his friends, not so much because he was a tough guy but because he had been an iron worker was old school, blue collar, working class, Staten Island Irish, much like my own family. Mike had been an iron worker and serious drinker for many years. Oh, yea, he was tough too.

What I remember most about him, aside from his always outstretched hand ready to welcome a newcomer to the fellowship we were both members of, was his response whenever someone said, “This too shall pass.” “Yea,” Mike would bellow, “the good passes, the bad passes, and then you pass.”

What’s important to remember through all of this is that, whatever is happening in your life, the good and the less than good, will pass as surely as day passes into night.

If you’re going through a difficult period right now, as many seem to be, hang tight, it will pass.

Similarly, that fantastic feeling you’re having right now will also pass. It’s the natural ebb and flow of life.

You remember life. It’s that thing that John Lennon said happens while we’re busy making other plans.

My favorite metaphor for getting through whatever challenges come your way is the Lone Cypress.

This amazing tree, seen along the coastline on the Seventeen Mile Drive in Monterey, Ca.,

not only survives but thrives among some of the most difficult weather conditions you could imagine.



High winds, heavy rains, frequent storms and more threaten this tough little tree daily. How does it thrive?

Simple, it offers no resistance to the elements. It bends and twists to accommodate the weather conditions, all the while, making itself stronger with each passing storm.

Whatever is going on in your life right now, especially if it’s challenging, go with the flow. Ride the waves of the changes that are taking place the way a surfer rides them. Just go with the ebb and flow of the tides of your life.

And remember, in the words of Iron Mike, “This too shall pass.”



Jim Donovan is a internationally recognized authority in the personal development industry, whose books are published in 22 countries.

For almost two decades he has positively impacted the lives of more than a million people worldwide and continues to do so today.

For more information, go to www.jimdonovan.com



THE PEAK PERFORMANCE EDGE: HOW TO GET MORE FROM WHAT YOU ALREADY HAVE

Article #1 in a multi-article series by Noah St. John

Ever feel like you don't have the:

- TIME to get everything done
- ENERGY to accelerate your progress
- RELATIONSHIPS to make everything run smoothly
- MONEY to show for all the hard work you've been doing

Here are a few tips I teach my clients to achieve what I call The Peak Performance Edge:

When you say, "I don't have time", you're lying to yourself.

01 Imagine that you're going through your day, when suddenly the phone rings. It's a relative telling you that one of your family members has just had a serious accident, and you'd better get to the hospital fast.

Do you say, "Sorry, I don't have the time"? Or do you drop whatever you're doing and get to the hospital pronto?

Now, was "Go to hospital" on your to-do list for today? Of course not!

But, because you suddenly had a greater reason to go to the hospital than not go to the hospital, you MADE the time.

My point is not that you should live your life in "crisis-mode". The point is, whatever you determine to be truly important, is exactly what gets done every day.

02

If you want to attract the right people, become the right person.

Everyone you meet is wearing two invisible signs. The first sign says, "Please make me feel important." The second sign says, "Help me first." The problem is, everyone is waiting for everyone else to go first!

Be the one who goes first. The more you acknowledge, appreciate, and seek to serve others, the more great people will be drawn to you.

03

Focus on what you HAVE, not on what you lack.

Most people are suffering from the disease of "not-enoughness". This comes from focusing on what you don't have, which produces more feelings of NOT having!

Every night before bed, write 5 things you're grateful for. This will build feelings of confidence and self-worth.

04

Use Affirmations. No, that's not a misprint.

In 1997, I discovered AFFIRMATIONS-empowering questions that change your subconscious thought patterns from negative to positive.

For example, you've probably used "affirmations" like, "I am rich." And your brain replies, "Yeah, right!"

Instead of a statement you don't believe, using AFFIRMATIONS causes your mind to search for why you are, in fact, rich. That's why changing the questions will change your life.

Visit www.NoahStJohn.com for a free video training series on how to have more abundance and well-being in just 5 minutes a day using AFFIRMATIONS.

Noah's Note: To have more time, more energy, better relationships and more money, install The Peak Performance Edge in your daily routine.



Noah St. John is a productivity expert, inventor of Affirmations and bestselling author of *The Secret Code of Success: 7 Hidden Steps to More Wealth and Happiness* (HarperCollins).

Noah is the world's most-quoted expert on how to clear your head trash. He's appeared in over 2,000 media outlets including CNN, ABC, NBC, *The Washington Post* and *PARADE Magazine*.

Visit www.NoahStJohn.com for a free video training series on how to have more abundance and well-being in just 5 minutes a day.

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What some people are saying about the music of Chris Chickering...

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“Chris Chickering’s “Reinvent Yourself” has a great hook and gets stuck in your head!”

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IN THE NEXT ISSUE:

Larry Winget continues his no-holds-barred approach to getting you back on track with his article "Your life is exactly the way you want it to be."

A great video from Dr. Brad Semp called the Unbusy Minute

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FRANK TALK ON LIFE

Have things holding you back? Burning questions that have you stuck in a rut?

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Starting in next month's issue, Stephanie Frank, a hugely popular expert on human potential will be answering them.

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Since bursting on to the scene with her Best Selling book, *The Accidental Millionaire*, Stephanie has been featured on or interviewed in *Entrepreneur Magazine*, NBC, FOX, and has been in hundreds of magazines. She is a lifestyle blogger for *Pink*, *Fast Company*, *Self Growth* and a guest blogger in hundreds of other publications. She has been on the Neil Cavuto show and on Fox and Friends, as well as hundreds of other media outlets.

So don't wait another moment, go ahead and send in your question now.

While she won't be able to answer every one, she'll definitely be reading them all.

And who knows - maybe it's YOUR question that shows up in next month's issue...

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