

The following is a sample chapter from “No Limits: How I escaped the clutches of Corporate America to live the self-employed life of my dreams” by Sara Morgan. To find out more about the book or to purchase a copy, go to <http://www.nolimitsthebook.com>.

Chapter 4: Letting go

There is nothing as remarkable as learning how to think better.

- Anonymous

Sometimes we must take a step backwards before we can take a step forward. In my experience, the path to self-employment has involved letting go of many things; in some cases these were relationships or physical possessions, and in other cases it involved changing how I looked at the world.

In this chapter I will go through each of the things that were most important for me to let go of. By evaluating and prioritizing these things I was able to once again move forward with confidence; sure that I was making the right choices for me and my family.

Let go of blame

You have probably heard the phrase “the blame game”. The mainstream media love to play this game in the aftermath of some catastrophe. Whether it is a natural disaster like Hurricane Katrina or a man-made disaster like the 2008 financial meltdown on Wall Street, someone involved in the event is usually quick to stand up and point a finger at someone else.

The blame game rarely has any discernable winner and does not result in a feeling that justice was served or the truth unveiled. Assigning blame, regardless of people’s intentions, is generally futile. This is especially true when we blame other people for things that happen to us. Every time we blame someone else for something that happened to us, we miss an opportunity to honestly evaluate our role in what occurred. We miss the opportunity to learn from our mistakes

and find new ways to solve our problems. We get caught up in playing the role of the victim and not the victor.

In the world of self-employment, the margin for error can be very small, since your customer base may be highly intolerant of mistakes or delays in service. If you continually find someone else to blame when a problem occurs, you may soon find that all fingers are pointing back to you, which can have a disastrous consequence on your professional life.

Chellie Campbell, who is profiled at the end of this chapter, knows all too well how destructive the assignment of blame can be. Her fiancé ended their relationship three weeks before their wedding and to top it off, he married someone else ten weeks later. Ouch. At first, Chellie willingly played the part of the victim and wallowed in her sorrow for far too long. Rather than accepting her responsibility for dismissing the obvious warning signs her fiancé had been exhibiting for months, she chose to focus on blaming everyone else. The anger sat on her like a ton of bricks.

Fortunately for her, Chellie was able to see how destructive her feelings were and eventually she was able to let go of the blame and focus on living her life again. As she said, “I wanted to be a winner, but I couldn’t do it by making him a loser. I had to stop thinking like a victim, stop blaming other people for my misfortunes, stop telling victim stories”.

Once she did this, Chellie quickly recovered and was able to build her business to the point that she started teaching a series of very popular Financial Stress Reduction workshops. This opportunity led her to write two popular books, “The Wealthy Spirit” and “Zero to Zillionaire”. She is now a very happy and balanced person who strives to help others become

winners too. As she said, “Blaming is a no-win proposition and I’ve got better things to do—like being peaceful, content, and happy.”

Let go of the fear of failure

We all have fears, some of which serve to protect us from danger and keep us safe. But some fears, like the fear of failure, prevent us from trying new things. Until you can let go of the fear of failure you will be unable to truly succeed.

Letting go of this fear is especially important for the self-employed person. I realize that fifty percent of new businesses fail in the first year, but if you get caught up in worrying about statistics you will never be one of the fifty percent that succeed. Yes, that’s right; fifty percent of the people that start a new business do well and actually thrive. Instead of thinking of the ones that fail, focus on the ones that succeed.

Let go of people that limit and restrict you

This is a tough one, but a very necessary step nonetheless. Not everyone in your life is good for you. It is possible that someone close to you will be holding you back in life. These people are not bad people. They are usually just selfish people who cannot see that they are projecting their own fear of failure upon you. They are not deliberately trying to hurt you, but regardless of their intentions if they prevent you from taking charge and moving forward with your life, then they are hurting you.

It is usually easy to figure out who these people are when you start paying attention. To determine who might be limiting you, really listen to conversations you have with relatives, friends, coworkers or even neighbors over the next few days. When speaking with each person, mention something that you would like to try that is very different from your usual habits. It can

be something simple, such as eating at a brand new restaurant; notice which of these people try to discourage you from doing something new.

Remember, these people are not bad and they probably have no idea that their negative attitudes are preventing you from trying new things, but they are holding you back and you need to be aware of it. It is not necessary for you to let go of these people entirely and have no contact with them. Some of these people may be your family and you simply cannot abandon a family member, no matter how negative they are.

You do need to recognize that they are influencing your decisions and that you need to take steps to prevent their attitude from affecting you. Whether this means simply reminding yourself to ignore their objections or physically distancing yourself depends on your particular situation. Only you can decide what is right.

Let go of other people's expectations of you

When you read this title, you may have thought I was referring to parent's expectations for their children. And yes, while parent's expectations are a very strong influence on most people's lives, typically these expectations are not damaging. Most parents just want their kids to be happy. Even though some parents may hope their children turn out to be doctors or even movie stars, in the end all they really want is for their child to be satisfied with their life.

The expectations that often derail us from our goals are the social expectations that we all feel the need to fulfill. I know that when I first became a mother, I instantly felt like I was under some kind of spotlight. I assumed everyone was judging me and secretly speculating as to whether I was a good mother. I worried that if I went back to work when my children were

young, people would think I was abandoning them. But I also worried that if I didn't go back to work, people would think I was not providing for them. There was no way I could win that one.

In reality, most people do not think or judge us nearly as much as we believe they do. And yet, we spend time worrying about what other people think, rather than worrying about ourselves, or our families. This is just crazy and until you are able to let go of this sense of societal pressure, you may find yourself pulled in so many directions, you end up falling to pieces.

I suggest that you take some time to recognize what expectations may be limiting you and take steps to reverse these effects. It may be that you need to volunteer less time at your child's school or that you have to stop coaching every team sport in your local area. It may be that you just have to stop worrying about what everyone else is thinking and focus on what you need. It may also mean that you have to take time for yourself, away from both your kids and your job, to do something for yourself. It may be impossible for you to nurture a business if you cannot even take time to nurture yourself.

Let go of the need to have other people do things for you personally

As is true for most college students, money was tight for me. I remember eating a regular diet of macaroni and cheese and chicken pot pies. I could make it through the entire month with a food and entertainment allowance of less than fifty dollars. When I got out of college and started making good money, I naturally wanted to reward myself for all the sacrifice and hard effort. Even though my first job earned me only twenty-five thousand dollars a year annually, it felt like a million dollars as far as I was concerned.

I thought I was rich and quickly started to develop different spending habits. I also realized that I didn't have to do things for myself any more. At first, it was just a few things like getting my car washed at the expensive car wash or getting highlights at the local salon. But after my kids were born and more money started rolling in, it changed to become almost everything. I had a maid coming once a week, along with a guy to mow and take care of the lawn. I had a handy man come to install simple things like light fixtures and door handles. I hired people to teach me how to exercise, how to eat right, even how to install my child's car seat properly.

Not only was I spending a huge amount for these services, but I was also becoming accustomed to doing nothing for myself. I was becoming lazy and this was not a good thing. When I finally realized how much money I was wasting, it was like a slap in the face. I realized that my laziness had cost me more than just the money; it had cost me the feeling of empowerment you get from doing things for yourself. That was the greatest loss of all.

I slowly began to ease back into the world of doing things for myself. The entire process, which I now consider to be complete, took about five years. I had really become lazy, mind you. I now do everything for myself. I mow and tend to my own lawn. I cut and even highlight my own hair. Expensive gym memberships have been replaced with a pair of running shoes. I discovered I can repair most things too, instead of replacing them, which is what I used to do.

If you plan on becoming self-employed, I recommend you first evaluate how many services you are paying for in your personal life. Determine which ones you can do for yourself and make an effort to start doing so. Not only will you save money that can be put towards your business, but you will gain the sense of accomplishment and empowerment that comes with doing things for yourself.

Let go of the need for trendy and expensive possessions

In 2008 the New York Times published an article titled, “You are what you spend”. The articles authors, Michael Cox and Richard Alm created a graph which outlined how Americans spend their money. The graph divided Americans into the following three groups:

- The lowest with an annual household income of \$9,974
- The middle with an annual household income of \$44,933
- The highest with an annual income of \$149,963

They looked at how much each of these groups were consuming in various categories such as apparel, housing, transportation, health care and entertainment. They found that the lowest group was spending around \$18,153 a year; twice the amount they were earning. Even though the spending for the highest group was larger, \$69,863, it was only half of their earnings. The middle group did not do much better than the lowest group; over three fourths of their spending was for household consumption. And it may be no surprise for you to learn that consumption has been spreading the quickest for technology-related expenses such as computers, cell phones and the Internet.

The wealthiest are spending most of their money on education, taxes, charitable contributions and investments, or things that go towards building wealth and not just satisfying urges. Living in America is truly a blessing and we are all fortunate for the abundant choices presented here. But, if you want to become a lean, mean, self-employed machine, you need to learn how to resist some of the temptations that surround you every day. When you are starting your own business, money will be tight and you need to be able to withstand the times when no income is coming in. To get your finances straight, which is something I will talk about more in the next chapter, you need to start by examining your spending habits.

The first step towards financial freedom comes from curtailing spending. This means you may have to do without the iPod or the 60 inch flat screen television. But, it doesn't mean you have to start shopping for clothes that are out of style or even stop eating out every week.

What you may have to do instead is get clever about where you shop and look for better bargains. For example, many high-priced clothing retailers will drastically discount clothing items that have not sold within a few weeks. If you are willing to search through racks or bins of clothes, you can pick up well made clothes at a fantastic price. You can also look for a two for one coupon at some of your favorite restaurants. Many restaurants will typically offer these and other good deals to increase business.

Additionally, you can try the following test; next time you plan to buy something, ask yourself if it is something you need or just something you want. If it is something you just want, then put it down and tell yourself that you will buy it later. You may find that you don't even want it next week and think of all the money you just saved.

Regardless of whether you are self-employed or just thinking about becoming self-employed, adopting good spending habits now will go a long way towards gaining you financial independence.

Let go of the excuses

I recently watched a fantastic show on Public Television called "Excuses Be Gone". The show was hosted by Dr. Wayne Dyer, who is an author and motivational speaker. Dr. Dyer's latest book, also called "Excuses Be Gone," explains how to change the self-defeating thinking habits that trap all of us in our current situations. The portion of the show that touched me in

particular was when Dr. Dyer brought on stage a young man from New Orleans named Dan Caro.

Dan suffered a traumatic event when he was less than two years old. He was severely burned over most of his body and when the doctors removed the bandages from his hands, they literally fell to the floor. Most people might think that Dan would have no chance for having a good life after such a horrible accident, but those people never met Dan.

Despite having challenges that most of us can only imagine in our worst nightmares, he was able to overcome his severe limitations and become an accomplished drummer. Yes, that's right, he's a drummer. Despite having no hands, Dan Caro persevered and on national television, he performed an excellent drum routine that would have rivaled most professional players.

So, next time you tell yourself you can't do something because you are too tired, or you don't have enough money, or you have some kind of handicap, think of Dan Caro. He never let the excuse of having no hands prevent him from doing what he loved, playing music, and you should never let excuses limit what you are capable of.

In the next section, I will profile a woman who exemplifies many of the traits I have mentioned in this chapter. Her name is Chellie Campbell and I am sure she will be as much an inspiration for you as she has been for me.

ChellieCampbellBW.jpg

Chellie Campbell – Creator of the Financial Stress Reduction workshops and author of *The Wealthy Spirit* and *Zero to Zillionaire*

Chellie Campbell didn't start out her life as a financial expert. Far from it. Chellie started out as a musical comedy actress. To support her acting career, she took on secretarial jobs, which

led her to discover that she had a knack for bookkeeping. That led to owning her own business and eventually to designing a series of popular financial stress reduction workshops. Chellie then wrote two best-selling books based on her workshops, “The Wealthy Spirit”, and “Zero to Zillionaire”.

Chellie’s “secret recipe” for success did not come from a fancy financial degree from Harvard, but from her passion and positive attitude. And don’t think it was all just good luck either. Chellie had her share of bad luck; she just never let it defeat her. In the 1990’s her business tanked, she lost a home to foreclosure and was sitting on a pile of credit card debt. Instead of feeling sorry for herself and giving up, she turned things around. She went on a strict budget and focused on keeping a positive attitude. As a result, she was able to pay off all her bills and get her finances back in great shape.

It is Chellie’s first-hand experience with overwhelming debt that makes her so qualified to speak to others about how to get out from under it. Her first book, “The Wealthy Spirit: Daily Affirmations for Financial Stress Reduction”, is a page-a-day journey towards financial independence. It is filled with informative and motivational information designed to get someone out of debt and on the road to success.

“The secret to success is to pay attention to what life is showing you, and follow your bliss. Make money, do good, and have fun!”

Chellie’s second book, “Zero to Zillionaire: 8 Foolproof Steps to Financial Peace of Mind”, is not about making a zillion dollars. It is about achieving the kind of financial independence that allows someone to work, but also to have fun in their lives. As Chellie says,

“If you have a zillion dollars but no friends and work that is profitable but isn’t fun, you’re not a Zillionaire. If you have great friends and fun work but no money, then you’re not a Zillionaire, either. My definition of Zillionaire is someone who has a Zillion dreams of infinite possibility, is taking a zillion actions to make them come true, is making as many zillions of dollars as possible, making a zillion friends, doing a zillion good deeds, taking a zillion naps and a zillion vacations, and having a zillion adventures in a long fun-filled life.”

If you want to learn more about Chellie and her terrific workshops, check out her web site at <http://www.chellie.com>.

Letting Go

This chapter summary card contains a list of all the items mentioned in this chapter. If you think you might have trouble letting go of some of the things in this chapter, I suggest you make a copy of this page and paste it up in a place where you will see it every day.

- ❖ Let go of the blame
- ❖ Let go of the fear of failure
- ❖ Let go of people that limit or restrict you
- ❖ Let go of other people's expectations of you
- ❖ Let go of the need to have other people do things for you personally
- ❖ Let go of the need for trendy and expensive possessions
- ❖ Let go of the excuses