

YOU

What about you? Who are you? Who do others say you are?

Are you the problem, or the solution? Yes.

Are you the investment, the money machine, the happiness machine, the growth machine, the relationship machine, and the love machine? Yes.

You are the most worthwhile and best investment as well as your own best security.

Yes, you are the problem and the solution. We all look on the outside for the answers, the solutions, and the proper investments. But, rarely do we look within, rarely do we look at ourselves.

This year start knowing you are the problem and the solution. This year invest in yourself first. The time and money you spend in learning, training, and advancing is the best investment you can make. An investment in yourself can truly pay off in lifetime benefits of personal satisfaction and growth as well as money. Invest in time spent bettering yourself.

To often we look to someone or something else to blame for our problems. We look and think someone is sabotaging us or holding us back. Most likely, it is us. We allow ourselves, or set ourselves up, in the darnedest situations. Yes, if we truly look within with honesty, we will find that we are usually the cause.

The good news is we are the cause and responsible. Because, we being the problem, it is easier to fix than were the problem someone else. Yes, we can fix ourselves but it is near impossible to fix another unless they themselves embrace the idea of being fixed and work at it themselves.

2008 was a difficult year for most with the stock market crash and many businesses closing or cutting back. Many lost jobs, paychecks, bonus checks, and the feeling of security. What you did not lose is your

value or worth. You may think it is gone, but at worst, it is in hiding. You are the same person with the same skills you were before the stock market changed.

The combination of the business cycle, stock market, and greed made for a perfect storm. Remember, the storm only moves the surface of the ocean. There is far more to you and your worth than the surface effects of 2008. Yes, they were bad, awful, and dramatic. However, if you still have your health, you still have your abilities, and if you made it once, you can do so again.

As you look to where to put your money, what is left of your money, in 2009 you might consider yourself. Why not invest in yourself, the business you always wanted to have, or invest in education and skills that will carry you further.

In reality, we cannot afford to not invest in ourselves. The first and best investment is in ourselves. Who is going to work harder for you than you? Who likes you more than you like you?

You cannot afford NOT to invest in yourself, your knowledge, your skills, and your business.

In addition to the financial issues of 2008 you might not have reached some of your goals. Sure, you did a lot and accomplished a lot but you also, if you are like most of us, dwelled mostly on what you did not do, what you "failed" at, and what you should have done better.

Well, those items are fine. You can't change the past but you can use the lessons of the past to adjust what you do from this day forward. Write your goals and objectives. Put down not only the goal but why it is important, what the value of it is to you, what it will result in your life as you accomplish it. Write out the plan for accomplishing it. Remember, there are no unrealistic goals, but there are unrealistic deadlines.

So, the failures of 2008, the 'did not do' items, are just material for 2009.

Would you rather invest in a company you know little about, one that may or may not be a Wall Street darling, or in yourself? At least you know yourself.

Yes, You are the problem and You are the solution.