

Bring Value and You Will Be Valued

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There's a simple construct in life that involves you being valued for bringing value to others. This will always be true; it doesn't matter if there's an economic recession and a high unemployment rate. No matter what, a group of people will always make money. To be a part of this group that consistently makes money, you must understand how to be a person that creates value. If you bring value, then you will be valued.

Understanding this concept will result in people flocking to you to hand you their money. The people you associate with will be in awe of how you keep performing exceptionally well, even when the economy is in shambles. Your parents or guardians will be proud of your ability to care for yourself and everyone around you. Any potential bosses you have will appreciate the hard work that you're doing while the rest of their employees don't get the same kind of recognition. This book intends to teach you how to become a person who can excel in every aspect of life.

Simply put, there are two kinds of people within the world and being one is much better than being the other. Some people have money to spend, and some create the value for which money is exchanged. It would be best if you desired to be the latter and embrace the lifestyle that brings. For example, when you go out to purchase electronics, you are the person who just spends money. When you're the owner of the place supplying or manufacturing the electronics, then that means you're the person who creates value for the currency.

As long as you continue to be the person who creates value, then you will always have a steady income coming your way. No matter what, there will always be demand for a person who creates value in the world. Try your best to spend minimal time being the kind of person who just has money to spend. If you are a person who just spends money, then you will run out of money quickly. The best way to live a good life is by producing more than you consume.

Now value is a pretty general term; something one person might find valuable is not something others will find valuable. Having a problem solved or obtaining a physical object are everyday things people value and will bring them emotional satisfaction. The more emotional satisfaction you create for someone, the more valuable you will become in their eyes. This applies to more than just the business world and can also extend to personal relationships.

This value that you create is something that can be translated into a vast number of things. It can lead to having a better bond with your friends, coworkers, and family. It may even translate into you obtaining a girlfriend or a spouse. The value you create can be translated into financial gain, promotions at work, and even access to more power. You can make better products for your business that will help fulfill the needs of your customers, employees, and maybe even your suppliers.

The key to happiness is creating value for not just yourself but others as well, which means that you should become a person who creates value in the world as soon as possible. Finding ways that you can help solve people's problems or can reduce their pain are significant ways to become valuable in their eyes. The more urgent a problem or pain is that you solve, the greater the value you create. Hopefully, this book can bring you value and allow you to bring more value to every aspect of your life and the lives of others.

Chapter I: Understanding Consumers

There is nothing more important than understanding consumers when trying to make money. Many people lack the ability to think of what others' perspectives are like. You can't afford to have a selfish line of thinking in the business world. In order to make money, it's vital that you consider how other people think and feel. Business is not about making money; it is about satisfying the needs and wants of your customers.

Three Microeconomic Forces That Effect Consumer Buying Power

Now when operating a business, it is possible for you to do everything right and still fail. There are factors you have no control over that can severely affect your business. Which is something that the coronavirus lockdowns have put an exclamation point on recently. You must be aware of consumers' current financial situation and what is happening within your environment. It is tough to sell things to people who don't have any money. To be successful, you need to be aware of these three microeconomic forces:

1. *Discretionary Income*: This type of income is used for things that are not a necessity in people's lives. This is the income people are left with after paying for things such as taxes, food, shelter and essential clothing. Things people buy with their discretionary income include iPhones, Video games, Vacations, Tickets to an event and

Smartwatches. It'll be impossible to successfully sell something like jewelry if your target market has no discretionary income.

2. *Disposable Income:* This is the type of income people use to buy essential things that keep their lives at an operational peak. It's an after-tax income typically used for food, necessary clothing, transportation, and shelter. When stuff like taxes rises faster than the rate of income people can obtain, then they will have less disposable income to pay bills. If people have less disposable income to pay bills, they will also have less discretionary income to purchase non-essential products.

3. *Gross Income:* This is the total amount of money a household or individual earns. Gross income is the money you make before the government comes to steal a large percentage of it. Which sadly will probably happen no matter where you are. Taxes can be painful to endure, especially when you don't make a large amount of money.

Overall, these microeconomic factors are critical for you to know about your target market. If consumers lose a large chunk of disposable income because of a tax increase, selling them a luxury car will be challenging. They will simply not be able to afford it. Coronavirus relief spending will likely lead to spikes in taxation.

Side Note: These three types of income are also great things to know about when developing a budget. Calculating how much of each kind of income you have can be essential to making a budget that will work. Poor budgeting is something that plagues society and is becoming far too familiar. Identifying these three kinds of income will assist with that and lead to you managing your money better.

Five Things That Motivate People to Use a Product

People in this world will always have wants and needs that someone can fulfill. To run a successful business, you must satisfy one or more of people's needs. The late psychologist Abraham Maslow created a theory that sorted people's needs in order of importance. These needs are:

1. *Physiological Needs:* These needs are crucial to the survival of humans. They are what we need to keep our hearts beating. These needs include things like food, medicine, shelter and water.

2. *Safety Needs:* These needs involve maintaining physical well-being and protecting us from harm. This includes protecting our personal property and the things we love. For example, we buy smoke detectors to alert us from potential fires, burglar alarms to protect

our homes from potential invaders, and weapons to keep us safe from those who wish us harm.

3. *Social Needs*: These needs involve obtaining things like love and friendship. Although you cannot sell people friends and love, you can give people tools that make these things easier to get. For example, dating apps like tinder, plenty of fish, and bumble make it easier for people to find love. Other social networking platforms like Facebook, Twitter, and Instagram help us stay connected to people we care for, even when they are thousands of miles away.

4. *Esteem Needs*: These needs focus on things we strive to accomplish, like self-respect, social status, and personal achievements. This differs for every individual and what they feel they may need to be cool. For example, some people buy flashy cars to try and obtain admiration from other people. For others, attire like suits, dresses, and shoes are required to accomplish a positive public image.

5. *Self-Actualization Needs*: These needs involve us achieving a sense of personal fulfillment. For example, many people on the planet obtain personal satisfaction from seeing the world and travelling. These are needs that will enhance a person's life experience.

It is crucial to understand what these needs are within the business world. If your product helps people satisfy one or multiple of these needs, you should see progression within your business. Get a good understanding of what consumers need and then gauge your product to people who want those specific needs satisfied.

Six Reasons Why Consumers Buy Things Online

Every day, an increasing number of people begin to buy products from an online retailer over a brick-and-mortar store. Shopping online has become even more commonplace because of the coronavirus. Some people now even buy things such as groceries on online stores. If you told someone 20 years ago that consumers buy groceries online, they would think you are insane. However, that is now an everyday thing for millions of people and here are six reasons why that is:

1. *Choice*: Have you ever visited a Wal-Mart store just to realize that they don't have the product you're looking for or that they don't even sell it? Well, on the internet, that simply doesn't happen. Even if one site doesn't carry the product you're looking for, you can easily hop to another website and find the product you are looking for. Going to a different website is much easier than travelling to a different store. Realistically have you ever heard of someone going on to

Amazon and not being able to find what they're looking for on that platform? The answer will be no the majority of the time.

2. *Communication:* These days, it is easier to reach a retailer and find out the status of your purchase or the product's availability. You can also go through social media profiles to see what your favourite retailers are up to. You can even get E-mail notifications when your favourite products become available and when your delivery will reach you. Most businesses now even have instant chat/messaging services to answer any questions you may have. Getting information from a company about its products has always been challenging.

3. *Control:* The control is entirely in the hands of the consumers when they're shopping online. Imagine you're at best buy, and you ask an employee what the best computer is for your personal needs. A person can't know the ins and outs of every product off the top of their head. However, when shopping online, some programs easily compare different products and show you which product is best suited for your personal needs. Shopping online allows consumers to obtain as much information as possible and make buying decisions on their own time, 24/7. The control is simply in the hands of the consumer when shopping online.

4. *Convenience:* The closest Wal-Mart from where I currently am, is a 15-minute drive away. However, getting to Amazon's website in 15 seconds from our current locations is possible. Websites are much easier to reach than the closest store with the product you're looking for. Why drive an hour to the apple store when their online marketplace is just a click away? You can scroll through a page of results much faster than you can walk down an aisle of a store. If the website being used is designed well, it will always be easier than going to an actual store.

5. *Cost:* Nothing excites many shoppers more than getting the product they desire at an excellent price. Many shoppers look for the best deals they can find, and the internet has made this even easier. Prices online sometimes are affected by real-time supply and demand conditions. Also, you can skip the process of products going through multiple intermediaries. MVMT Watches have famously been able to sell excellent watches at a low price because you purchase them directly from MVMT rather than some intermediary. Getting a product directly from the manufacturer without dealing with a retailer is a game changer.

6. *Customization:* Have you ever gone to a store and wanted to buy a product, but they didn't have the colour you wanted? This is a giant in the fashion industry! Every day people see an article of clothing that looks awesome; they'll then ask whether you have one in black.

When you're shopping online, the chances of them having it in black are much higher. Microsoft, the company that owns Xbox, has created an interactive customization process with Xbox controllers. You can go to a store and hope it has a kind you like, or you can order it directly from your Xbox console and design the controller yourself.

The internet has just made shopping easier for consumers. Online retailers like Amazon even offer two-day shipping on many products due to their vast number of local distribution centres. Of course, people will always want the brick-and-mortar satisfaction of seeing the product in person and taking it home right then and there. However, online shopping is still constantly growing in popularity every day. If your product is unavailable online, it will be nearly impossible to keep up with your competition.

The five steps of purchasing behaviour

When people buy a product, they generally go through a 5-step process that most don't even know about. The consumer decision process begins with problem recognition. The first thing people do before they buy a product is perceive a need that they have. For example, people will wake up in the morning feeling tired, which is a feeling people hate. Sadly, many people can't sleep more because they need to work or do something else. Since people don't like feeling tired and can't go back to sleep, they'll want to find a way to remove this feeling from their lives. The consumer has now perceived a need to disconnect themselves from what they're feeling and will begin the second step of the consumer purchase decision.

So, now that the consumer has recognized a problem they want to be solved, they'll begin to look for a product to solve it. First, they'll most likely scan their memory for methods to solve the problem. If they don't have previous experiences and don't know what product will solve their problem, they will research, ask someone they know, google, or do something else to find a solution. In our tired situation from before, people tend to gravitate toward coffee automatically. Now that they've decided coffee is what they want; the consumer will move on to step 3.

Step 3 is evaluating alternatives and assessing the value of the other options available to them. This is where the consumer considers what they're looking for in their desired product. In our coffee example from before, the consumer will evaluate if they want cheap coffee, strong coffee, good-tasting coffee, quick coffee, or some other type of coffee, possibly even a combination of these. Once the

consumer knows exactly what they want from their coffee, they'll be able to move on to step 4 of the purchasing decision process.

Step 4 is the purchase decision and physically buying the desired product. Three choices remain now the chosen brand, from whom to buy, and when to buy. In our coffee-based example, the consumer has decided they want Tim Horton's coffee because it's cheap, tastes terrific, and is quick to get. The consumer now needs to establish where they'll get their Tim Horton's coffee. They need to choose which location they'll go to or if they'll go to a grocery store to get the materials to make Tim Horton's coffee by themselves. Previous experiences have led to the consumer going to a Timmies three blocks away because it's close and they always have positive experiences there. Now that the consumer knows what kind of coffee they want and where they want it from, the only question is when the right time is to get it. As you and every other coffee lover know, the best time to get coffee is as soon as possible!

Now, you might be wondering what step 5 is if step 4 involves purchasing the product they desire. Step 5 is post-purchase behaviour and acknowledging the value obtained while consuming or using the product that was just purchased. This is where the consumer determines whether they're satisfied with their purchase. They'll decide if they regret their decision and wish they had gone in another direction. If the consumer is unhappy, it'll be bad for the business because the consumer might tell their friends not to make the same mistake. A bad review could involve potential consumers never going there or possibly even result in current customers taking their business elsewhere.

Or, maybe they loved the product they bought and told all their friends how excellent the product they just purchased is/was. Positive reviews from others can attract more business and is the most powerful marketing method. When operating a business, please do your best to ensure that your customer is satisfied after using your product and sees its value. If you bring value, you will be valued.

Also, remember that sometimes the consumer won't go through this process and will grab the first toothpaste or soft drink they see. Some people don't care and make low-involvement decisions, so they'll skip or minimize steps in this process. This is usually super uncommon with more expensive purchases though.

Nine Industries That Can Thrive When the Economy Takes a Dive

Luckily, the economy has treated us well for a very long time. There's plenty of room to thrive within our current economic landscape. There are people today making millions of dollars a year by sitting around playing video games. There are now people called Instagram influencers whom you can pay to promote your brand efficiently. Right now, an entrepreneurial route is a popular route to travel down. Everyone thinks writing " CEO " in their social media bios is cool. How many people want to be in the business world when the economy takes a dive? Sadly, we can't live through economic prosperity forever. However, there are still many industries that can perform well when the economy is going in a bad direction, such as:

1. *Grocery Stores*: In a world where revenue is harder to generate, grocery stores will begin to take business away from restaurants. This is because it is much cheaper to cook food at home than to go out and eat. People will do their best to save money when the economy is terrible, so they're not going to go out and have an \$80 dinner at some fancy restaurant. (and that's not even including transportation expenses and the tip.)

2. *Anyone Who Helps People Obtain Jobs*: When the economy crashes, people start to lose their jobs, which is super depressing. When fewer jobs exist, the unemployment rate rises, and people become more desperate to find a job. Businesses will be looking for ways to cut overhead costs and may look to options like outsourcing, freelancers, and independent contractors. Being someone who can connect freelancers and contractors with businesses will be regarded as highly valuable. Resume writing services will thrive since more people will be looking for professionally written resumes to get ahead of the competition. Temp agencies will thrive in periods of economic downturns as well.

3. *Government Contractors*: No matter how bad the economy gets, one thing that is for sure is that the governments of the world will keep spending money they don't have. Boatloads of money tends to get printed during economic recessions, which many countries recently decided to do to handle the coronavirus pandemic. So, if you're in the business of obtaining some type of government contract, then you'll probably still do somewhat well.

4. *Storage Facilities*: In the event of an economic crash, people will most likely lose their homes. Moving your house into a much smaller apartment is almost always an impossible task. Therefore, people with too much stuff to fit in their new apartments will be looking to sell their property or put it in a storage locker. Some will attempt to sell their possessions, but that is a difficult task when most of the population is hurting for money.

5. *Pawnshops*: People will need money desperately, and many will turn to the idea of pawning their stuff. This will leave room for pawnshops to get great deals on an excessive number of items that will come by their shops. People will be looking for loans, and the only way some will be able to get one is by putting up collateral and heading to a pawnshop for some quick cash with hopes of repurchasing the item at later date.

6. *Credit Services*: The more desperate people are for money, the less they will care about the high-interest rates. This leaves credit agencies an opportunity to make some big money. Collecting the money will be tricky though, and also a reason why it's an excellent time to work for or own a collection agency. Auto repossession services will also be needed when the economy takes a dive. This desperation for loans is why people commonly turn to places like money mart, which are notorious for charging ridiculous interest rates.

7. *Moving Companies*: Thousands, maybe even millions of people, will relocate their homes and offices when the economy crashes. Even though people will want to save money, many of them will still gather up some cash to avoid physical labour. It's human nature to avoid hard work and take the easy option. This laziness creates a vast opportunity for you to help people move for money.

8. *Mechanics and Repair People*: People will not be willing to buy a new fridge or car when on a stringent budget. Therefore, this will lead to people fixing the things they already have when they break. It's nearly impossible to buy a brand-new car when you can barely afford the repairs on your old one.

9. *Selling Things that People See as Necessities*: People will still need certain items to maintain things like health and proper hygiene. Toilet paper, medicines, toothpaste, and soap are all things that people will continue to purchase in bad economic times. The coronavirus has shown that toilet paper is an immensely popular item to purchase when times get tough.

So, when you see the economy starting to take a dive, and you're heavily involved in one of these industries, don't panic too much. There's even a chance your business will succeed more than when the economy was good. You best be prepared though, because these times of economic prosperity will not last forever.

Seven Types of Consumer Promotions

These seven types of consumer promotions are always great ways to generate buzz around your business. There is nothing that people love more than free stuff and winning. These are the tried and true methods that businesses use every day to capture people's attention:

1. *Bonus Packs*: This is when you attach an extra little free item to the product you are currently selling. This is most common in the liquor industry, as you will constantly see free items come with your booze. T-shirts in beer cases and shot glasses with liquor bottles are widespread things to see. Toys in cereal boxes are also standard bonus packs found within a product.
2. *Contests*: This is where you host a skill-based competition that has a prize involved. Creative writing, image and video contests are the most common ones in this day and age. Rewards could be anything from a cash prize to something simple like a retweet on Twitter or a share on Facebook.
3. *Coupons*: Everybody loves to get a discount on products they use all the time. Coupons are a fantastic way to get people to buy things like soap from your brand instead of the brand they usually buy from. They can be distributed online, through flyers, and on the retail store's shelves. This is key to getting people to ditch brands they've been loyal to.
4. *Free Trials and Samples*: Letting consumers try your product is a fantastic way to get them to buy it. However, you must ensure that you have a product worth buying. Squarespace has a great free trial system that lets you ultimately build a website and see if you like it before you give them any money or even a credit card number.
5. *Loyalty Programs*: These systems reward customers for consistently buying products from your brand. Most businesses use a system where you get points with every purchase you can redeem for cool stuff and discounts. Loyalty programs help build brand loyalty and keep other brands from poaching your business with things like coupons. It's a commonly used system by gas stations and credit card companies.
6. *Rebates*: A rebate is a price reduction that is supplied in exchange for proof of purchase. I'm not too fond of rebates; they are challenging to deal with on both sides of the sale. You make the consumer put in the effort to get the rebate, and you have to track how much money is needed on the business end to fulfill the rebate. Most businesses do this in hopes that people never go through the effort required to claim the rebate. I recommend you give people a discount upfront instead of creating a stressful and usually tricky process.

7. *Sweepstakes*: These are usually games of pure chance that have the potential to bring a boatload of excitement to consumers. Who doesn't love the fun involved with winning something? The answer is getting the rush of gambling and then winning free stuff. Sweepstakes are my personal favourite kind of consumer promotion. Sweepstakes are fun for the consumer and are decently cheap expense-wise for the business running the contest.

Even though I'm not too fond of rebates, these are all solid ways to generate some extra buzz around your business. These are some of the cheapest forms of advertising and are fantastic for businesses just starting up. Try to keep them simple and be as creative as possible to excite the consumer. Some countries have rules about these promotion forms, so ensure that what you're doing is legal first.

Chapter II: Understanding Products

The Three Types of Products

Now, to start a business, you need to find a way to generate revenue. The whole point of running a business is to make money or, more specifically, profit. To make money, you will more than likely need to sell one of these three kinds of products:

1. *A Durable Good*: This is a tangible item that can bring you value multiple times. The product will last an extended amount of time because it's a physically reusable object. This includes things such as televisions, toasters, video games, cell phones, and washing machines. Digital products like an application on your phone, an Ebook, or music would also fall under this category. Durable goods will be used multiple times, unlike the next item on this list.

2. *A Non-Durable Good*: This is also a tangible item but one that you can only get limited use from. Non-durable goods include food, gasoline, alcohol, and cigarettes. This type of product is one that you'll consume in a hastened fashion. A non-durable good won't be around as long as a durable good, but it's still a product which you'll find valuable.

3. *A Service*: This is an intangible course of action and is not a product you'll be able to interact with physically. Services actually account for the majority of North America's Gross Domestic Product. Services are essential to most of our lives and are detrimental to economies all over the world. Services include being represented by a lawyer, a surgeon performing surgery, and a bartender making you a drink.

Note about these three types of products:

You in no way have to pick one of these types of products to sell strictly. Multiple businesses provide people with all three types of products, sometimes all in one deal. For example, let's say you buy a brand-new automobile, and for an extra \$1,000, the car dealer will provide you with oil changes for the first three years you own the car. In that one deal with the car dealer, they managed to sell you all 3 of the types of products. The vehicle, which is a durable good, the action of changing the oil, which is a service, and the new oil that is put in the car, which is a non-durable good.

No matter which type of product you provide, it is essential that you make sure the customer is happy. Happy customers are the key to running a successful business. The higher the quality of your product, the more satisfied your customers will be!

Seven Common Reasons Why New Products Fail

Over 90% of new products brought to the market fail in one way or another. A great way to avoid having your product fail is by knowing the common reasons why products fail. Always remember that it takes time for new products to thrive and reach their full potential. New products are something that requires constant upgrades and improvements. Here are some common ways that new products fail when introduced to the global marketplace:

1. *Ignoring the Needs of Your Customer:* Your customers are what will keep your business afloat, which is why you need to listen to their feedback. In today's world, it is easier than ever to see what your customers think. Ignoring your customers' needs is the number one way to have a new product fail. If your social media comment feeds are filled with criticism of a specific feature that your product has, then it's time to change that feature. The best way to run a successful business and launch a new product is to ensure that the customer's needs are your top priority.

2. *Insufficient Market Attractiveness:* Your product needs to be able to gather consumer appeal. It needs room for growth and a high potential to earn profit. Often, a new product is launched in a market that is either too small or has far too much competition. With consumer appeal, it will be possible to generate a profit. In order to gather this appeal, you'll first need to get their attention and show them your product can provide value.

3. *Limited Access to Buyers:* You must ensure that you can distribute your product in a way that makes it easy for consumers to obtain. If

you cannot properly reach your target market, it'll be impossible to succeed. Products generally need a retailer to list and display them within a store. Products may test well and be a hit with consumers but will then go on to fail because of limited distribution channels. Ensure that your product is in as many stores as humanly possible. Luckily these days, with the internet, it's easier than ever to reach your target market directly through online stores. However, there are still many people in the world who strictly shop at brick-and-mortar stores. Finding retailers willing to house your product in their stores is still crucial.

4. *Bad Timing*: Sometimes products suffer horrible losses simply due to bad timing. Bad timing can happen for multiple reasons that can occur randomly as well. Tesla struggled during the 2008 recession because nobody had the money to spend on a luxury electric car. People who created fidget spinners too late after they weren't considered cool now have excess inventory. Getting into the air travel industry wasn't so great directly after the horrific September 11th terrorist attacks in New York. All of these are very different reasons, but all happened for one simple reason: bad timing.

5. *Lack of Marketing Efforts*: Companies often launch great products but don't have the right marketing strategy to reach their target market. You must know your target market and what content they consume. If your target market is 16-22 years old, you probably don't want to waste your budget on newspaper advertisements. Also, if your target market is 65-year-old seniors, buying up ad space on Snapchat isn't the best idea. Know where your target market is and reach them there with messaging that'll be appealing to them.

6. *Insignificant Features*: Remember a few years when everybody thought that 3-D televisions would be the next big thing? For some reason, 3-D TVs have had quite disappointing sales. This is likely because of features people don't really use. People don't want to have to wear a fancy \$100 pair of glasses to be able to watch TV. There is also the massive problem that minimal amounts of programs are available in 3-D. When launching a new product, you must ensure that it has features that are easy to use and significant to a person's life.

7. *An Unclear Definition of a Product*: In order to successfully sell a product, people must be able to understand exactly what that product does. You won't have any success selling a product if people don't know how it functions and can bring them value. Make sure your product description is clear and concise. Use your marketing strategy to ensure the product is appropriately displayed and explained.

These are 7 of the most common reasons that new products fail. If you manage to steer clear of these seven problems, then you should be selling a profitable product in no time!

The Difference Between Copyrights, Patents and Trademarks

Sadly, when you're creating great things, there will be people who will attempt to profit from it without your permission. Luckily in most countries like the United States of America, Switzerland, and Canada, there are ways to protect yourself and your business from people trying to steal from your hard work. The three main ways are using copyrights, patents and trademarks; each of these is very different from one another.

1. *Copyrights*: These are used to protect things like music, written works, sound recordings or other forms of communication like podcasts from being used by others for profit. Without a copyright, there is almost no way to protect yourself from people copying your content. You'll need the legal system on your side to protect yourself from any potential theft.
2. *Patents*: These are used to protect new technologies, specific formulas or unique processes from other entities who may attempt to generate a profit from your creation. The government grants this right that prevents others from making or selling the idea you've patented. If you don't feel you can keep your product's design secret, then you should definitely obtain a patent.
3. *Trademarks*: These are used to protect your brand images, designs or name. Trademarks are used as a legal means to stop others from putting your logo or name on their products. The last thing you need is someone slapping your logo on an inferior product.

Sadly, these are all necessary, and they are not cheap things to obtain. However, it's always intelligent to legally protect yourself from copycats trying to make a buck from your hard work. Intellectual property is something that shouldn't be taken lightly. You certainly don't want your life disrupted because of thieves who will try to steal your intellectual property.

What Creative Destruction Is

Creative destruction is when an individual or company creates a brand-new type of product that, in essence, leads to the destruction of its competition. The DVD made VHS tapes worthless, leading to them never being used anymore. Polaroids used to practically have a monopoly on instant photography before digital cameras came around. However, recently polaroids were made trendy again by

internet celebrity and WWE superstar Logan Paul. Even with this newfound popularity, Polaroid still isn't what it once was. Digital cameras have also suffered from creative destruction because of cameras in cell phones. Creative destruction is powered by businesspeople who create new products, improve technology, discover a better supply source, find a better method for industrial organization, or pioneer a new and more efficient way to produce.

Creative destruction is why companies fail when someone or something better comes along. Companies closing can always be a painful experience, especially if you're employed by a company that isn't going to survive competition from new products and technology. A scary factor of creative destruction is that governments sometimes use corporate welfare to keep companies alive because they want the jobs to stay in the marketplace. Corporate welfare is problematic and useless when creative destruction is taking place. You could have thrown billions of dollars at the VHS industry; it simply wouldn't matter. If the companies in the VHS industry didn't change, they'd still fail due to the creation of DVDs and digital alternatives end of story.

Creative destruction is why you and your company need to ensure that they have a product that is up to date. Innovation is the driving force behind long-term economic growth and is necessary for us to keep advancing. Never dump your life savings into a disappearing industry, and always ensure that your competition doesn't have a much better system. Ruined companies are a painful thing to deal with, but these ruined companies are also inevitable. This is a necessary inevitability because it paves the way for new companies and jobs to get created. Creative destruction sets the stage for economies to grow and is not something we should fear and attempt to delay.

What is a SWOT Analysis?

SWOT analyses are conducted to assess how well a business performs. SWOT is an acronym for strengths, weaknesses, opportunities, and threats. These analyses help businesses to determine what decisions should be made to ensure future success. They're a valuable tool in getting companies to avoid threats, correct weaknesses, take advantage of opportunities, and build upon the company's strengths.

The strength part of a SWOT analysis is finding out precisely what is going well within the business being analyzed. These strengths are internal factors of a company and are a good indication of why a

company has made money. Weaknesses are also an internal factor, and identifying your weaknesses is essential. You have to be able to identify a problem within your company before you can even attempt to solve the issue. Seeing the weaknesses in your business allows you to fix them, help your company become stronger and generate more revenue.

Many internal factors can affect a business, and some types of businesses can have internal elements that others don't. Internal factors include the quality of your product, the effectiveness of your marketing campaign, the amount of money you make, the abilities of your employees, and the amount of brand loyalty your customers have. There are also external factors like opportunities and threats that affect businesses. These things happen outside of your business and influence the performance of your business.

External factors are things you don't control and may be completely unavoidable. However, even if you can't avoid them, you can still identify them and take complete advantage of the external situation. External threats to your business may include new competition, government regulation, and innovation. External opportunities include consumers having more disposable income, growth in demand for your product, and new things becoming popular. Just because you're not wholly controlling external factors doesn't mean that you should not be aware of them.

Overall, SWOT analyses are an essential thing to conduct within your business. Knowing all the factors that affect your company will enable you to make the best decisions for your business. These analyses are ROI positive and can take your business to the next level of success. Always make sure to perform SWOT analyses and ensure that you stay up to date and perform this action consistently.

Chapter III: Knowing Your Target Market

4 Things You Need to Know About Your Target Market

Everyone who is trying to sell a product or provide a service needs to be able to identify their target. Without knowing who your target market is, you will have great difficulties finding people to pay for your product. Everything you need to know about your target market can be broken up into four categories. These categories are Geographics, demographics, psychographics and behavioristics. Now you might be thinking, are those words supposed to mean something to me? And if you want to market a product or service, these words should mean something to you.

1. Geographics: This is the simplest thing to discover about your target. It involves finding exactly where your target market is location-wise. Will you be selling your product locally, domestically or internationally? What country, state, province or city are they in? Do they live in an urban, suburban or rural area? Knowing the answers to these questions is crucial to finding success in the business world.

2. Demographics: This is where you try to find what kind of people will be most interested in your product. Ask yourself what age group your product is meant for. Targeting younger children is difficult in many countries because they have laws about what age you can gear a marketing campaign towards. Also, when it comes to things like toys, you have to get kids interested while also making sure parents (the people who will buy these toys) are aware of your product.

Ask yourself what gender your product is best suited for. You need to know whether to target women, men or both genders. Is your target market married, single or involved in another form of relationship? It will be impossible to sell engagement rings if you target single and married people. You'll also want to know your target market's income level. You don't want to be trying to sell things like luxury cars to people who only make \$20,000 a year.

Ask yourself what your product market does for a living. People in certain occupations need certain things. Construction workers are required to wear stuff like reflective vests, hard hats, and steel-toed boots. Teachers sadly have to buy school supplies with money out of their own pockets. Cooks need non-slip shoes, lawyers need pens, and so on. You need to determine if your target market will have a specific occupation.

Does your target market own a home, or do they rent a home? It'll be difficult to sell things like water heaters and furnaces to people who don't own a home. Is your target market still in school? If not, what education level is most inclined to buy your product? Yes, demographics can be difficult to navigate, but the more you know about your target market, the easier it will be to sell your product.

3. Psychographics: What personality traits are your target market likely to have? Are they social, extroverted, introverted, compulsive, intuitive, analytical, or judgemental? Or do they possess other traits not listed here? Find what kind of lifestyle your target market lives and what approach they tend to take to life. People who like things such as gaming tend not to enjoy things like fitness. So, don't try selling that new barbell to someone who just put 100 hours into Fortnite. However, don't be too quick to make assumptions because many gamers are in phenomenal shape. Most people don't have a

singular interest and can like several things that don't relate to each other.

Most notably, you will need to know where your target market's attention is. You want your product to be advertised in a place that your target market's eyes constantly look at. Are they more likely to see billboards, newspapers, and TV commercials? Or is your target market buried in their phone on social media sites like Facebook, Snapchat, Instagram, and Twitter? As you now may see, some of these things synch up with each other; the more you know, the easier it is to reach whom you need to reach. 20-year olds don't watch cable TV, senior citizens aren't on Snapchat, and People in Denver are most likely not going to see a billboard in Colorado Springs. Knowledge is power, especially in the world of marketing.

4. Behaviouristics: This is where you ask yourself how your target market uses and interacts with your product. Do they need it for work? Is it something used during leisure time? Is it medically necessary for them to have it? Understanding how people use your product will help you make your product better and help you reach the people you need to reach.

Is your product able to be used frequently? Will people need to purchase a new one periodically? Are there extensional upgrades that can be bought? What are the main benefits of your product? Does your product entertain or educate, or both?

What can't be stressed enough is that this is a mega load of data to take in all at once. It's even harder to figure out what kind of target market is best suited for you. There genuinely are no wrong or correct answers. Never stop experimenting and researching to find what target market will work best for your business. Target markets are something that should constantly be experimented with, tweaked, and evaluated. The best way to find what target market is best suited for your business is to compare how much profit you generate while marketing to different target markets. So, start brainstorming and find what target market your product will affect the most.

Here's a more in-depth look at each of these categories. This may seem repetitive, but that is only because understanding your target market is potentially the most crucial part of running a business. Establishing an ideal target market will make and break your business. This grave importance is why there is repetitiveness in this chapter and why you need to be laser-focused on finding your ideal target market in the industry.

Geographic's in business. Where is your target market located?

Finding out where your target market is can be a task that isn't easy to accomplish. However, sometimes it can be a simple process to figure out exactly where your target market is located. California is not the best place to open a business centred around winter clothes. Winter clothes will sell better in states like Minnesota or, even better, go farther north to Canada. A beef-based business isn't the most outstanding choice for a country like India. You probably will not do well if you're trying to sell pork in the middle east. It is essential to know the area you plan to sell a product. You need to know where your product can thrive and be found useful.

For instance, let's say you're manufacturing luxury cars and attempting to sell them directly to the consumer. You'll need to think critically and research where people are who may be interested in said luxury cars. Targeting a neighbourhood where the general population is involved with subsidized housing won't land you many sales. Nor will targeting an area where the general population is students. In this example of selling luxury cars, you'd want to direct your advertising efforts to people who live in expensive homes.

People who own expensive homes are the kinds of people who also tend to purchase luxury automobiles. Someone who lives in a million-dollar house is much more likely to buy a \$100,000 car than somebody who lives in a studio apartment. Multitudes of research needs to be done before you start targeting your advertising efforts in a specific area. The slightest error could make you unable to locate your target market. Being unable to locate said target market would most certainly make it impossible to generate any significant revenue.

It is easy to find your target market when you run a local business in a city you live in and know like the back of your hand. Nobody knows what people in a specific town need better than somebody who calls said town their hometown. So, if you possess vast knowledge of the city you're currently located in, use that knowledge to your advantage. Always play to your strengths and take advantage of any inside information you may have.

In society's current state, we have this miracle that people call the internet at our disposal. The internet has made operating an international business a relatively easy thing to get into. Operating on a global scale is an entirely different game than running a locally run business. It'll take much more effort and research to pinpoint the areas where your product could thrive. Luckily, you also have the internet to help you identify where those areas may be. Social media can be an excellent tool for discovering where your product can perform at its best. People have habitually complained about the

smallest of problems on social media. If your product can solve these problems for people and bring them value, that's the type of person you should target with your marketing efforts.

There are endless factors to consider when deciding where your target market is. For instance, the climate of a specific area may play a prominent role in whether or not your business could thrive there. Selling surfboards in the middle of Canada won't go well, just like selling hockey equipment in Mexico might not be the best choice. This gets especially important when you are in the fashion industry. The type of weather a region experiences will heavily influence people's clothing selections. Ensure that the product you're selling can be of use in the climate in which you are selling it. There are probably hundreds of people in Florida who don't even know what snow pants are, so maybe don't attempt to sell them there. Also, flip-flops will only be a viable product to Canadians for approximately three months of the year. Don't try selling flip-flops to northern regions in the month of November; it is simply not going to work.

Population density can also be critical when deciding where to attempt to reach your target market. A billboard in New York City will reach many more eyes than a billboard in Boardman, Oregon. (Side note billboards are probably not the best way to advertise, considering everyone is always looking at their phones and never notices them anymore). Population density plays a prominent role in how people behave and what they do within an area. This is a phenomenon that should be sufficiently researched before deciding on where to focus your marketing efforts. Trailer hitches and trucks will likely sell much better in a small town. It'd be super rare to see a pickup truck towing a boat around Manhattan. However, it'd be common to see a pickup truck towing a boat in a smaller town with a river.

Never forget to consider how population density could affect the usefulness of your product. There's no point in trying to sell BBQs to people who live in densely populated areas where they don't have backyards and live in 30-story apartment buildings. A population that tends to live in apartment buildings also won't need things like gardening equipment, snow shovels or a wide variety of tools since their landlords tend to handle issues for which these things would be required. That being said, starting a window washing service specializing in high-rise buildings in a city like Riverton, Wyoming, wouldn't be a great idea.

Awareness of where your product needs to be geographically present is a crucial factor when it comes to succeeding in business. This is something that needs to be thoroughly researched and explored. Ensure that your product can bring people the most value when you

bring a product to market that you're targeting the country, province, state, county, city, region, town or wherever else.

Demographics

Understanding your target market's demographics is essential when running a business. This is where you begin to determine who your target market really is. Attempting to sell things to people who don't require your product wastes time, and there's nothing more valuable than time. This is precisely why you need to put some serious effort into discovering who your target market is. If you understand people better, you'll better understand how people will interact with your product.

How old is your target market? Age is a crucial thing to evaluate when you're establishing who it is that will be interested in your product. Different age groups will have wants and needs for wildly different kinds of products. Attempting to sell dentures to teenagers will not be an effective business model. Trying to sell skateboards to 65-year old's will be an impossible challenge you don't want to take on. You'll probably never see a day when a company like Snapchat begins its spike in popularity by targeting 50-year old's. Age is a crucial factor that can make or break your marketing strategy. Identifying the kinds of problems and interests that each age group may have can be a great way to find success. Evaluate your product and target the proper age group, or you'll always struggle to find customers.

Also, remember that sometimes when selling things to children, it might be their parents that you need to target since they will be physically purchasing the product. Kids usually harass parents to get the things they want, which they think are cool, but it's a much easier sale when the parents know where to purchase said products. This makes targeting children much harder because the child and the child's parents need to be aware of the product's existence. Legality is also a factor since many countries have laws restricting advertising to children.

What gender does your target market consist of? Statistically speaking, men and women tend to have an enormous amount of differences when it comes to their interests. Discovering whether your product is best suited for men, women or both will significantly increase your chances of business success. For example, running a blog about the NFL will have much more success when focusing primarily on male viewership. Yes, many women enjoy the NFL, and you'd want to attract their attention as well, but you'll find far more success while targeting men. In contrast, cosmetic products will be far easier for women to buy and use. Some men will buy cosmetic products for themselves and the people they give gifts to, but you'll be able to sell far more lipstick to women than men.

What's the relationship status of your target market? Do you have a product that people in a specific type of relationship won't be interested in? Attempting to sell single people on a romantic getaway is not going to be an easy task. Couples are far more likely to do something like taking a trip to Paris than a single person would be. If you're trying to operate a dating app, it's not a good marketing strategy to target older couples. Ensure your product is not targeted to people whose relationship will interfere with them wanting to consume it.

How much income does your target market generate? Certain people simply don't have room in their budgets for many products. A cashier who only makes \$20,000 a year will not be able to buy something such as a luxury car. A person who makes \$300,000 a year probably isn't going to buy a cheap product when a more expensive and higher-quality version of said product exists. That doesn't mean people with high incomes don't like cheap products; it's just that they can afford the highest quality of the product, so ensure you're better than the competition. To target every income level, you need the highest quality product while making the said product available at a price that people who don't make much money can afford.

What kind of education does your target market have? A high school dropout probably isn't going to have the same interest in reading as someone with a bachelor's degree does. Someone who went to school for art will be more likely to buy paint than someone who took math-based programs in college. English majors are more likely to purchase books, writing materials and language-based software. A person that went to school for accounting probably isn't going to need your budgeting app. Excellent marketing strategies can be developed by catering to people based on the types of education and levels of education that they have obtained.

What does your target market do for a living? Certain occupations will tend to lead people to purchase specific kinds of products. Lawyers wear suits and make loads of money which is precisely why if you're in the suit, tie, pocket square, or cuff link business, it's a good idea to target lawyers. If you sell high-quality scissors, it'd probably be a great idea to contact every hairdresser and barber humanly possible. A homemaker will have very different purchasing habits than a marketing director will. If you have an aesthetically pleasing property, then there's probably an Instagram influencer who'd love to take a picture there. An unemployed person could probably find more use in a resume writing service than someone who already has a fantastic job would. Knowing a person's occupation can also help you discover their income level and how educated they are.

Does your target market own or rent their home? For many businesses, this can be super crucial information to have. For example, if you are in the furnace business, it is of the utmost importance to know whether or not people own or rent their homes. Advertising furnaces to people renting their homes would be a gigantic waste of time and money. You're never going to buy a furnace, hire roofers or get somebody to put up drywall if you rent your home. Home repair is usually the landlord's responsibility; therefore, it's super rare for someone who rents their home to go and purchase home improvement products.

Notice that there are common themes within demographics that tend to coincide with one another. Certain demographical traits are correlated with one another. For example, if you're a doctor, then that means you probably went to multiple post-secondary institutions, make over \$150,000 a year, own a home and are over the age of 26. Whereas a 36-year-old dishwasher would probably not be highly educated, have a lot of money or own a home. Of course, with anything, there are always going to be exceptions to any assumptions that may be made. However, you can often put together a demographic profile for a person by knowing only one or two traits they possess. You'll begin seeing more patterns as you get more experience identifying target markets.

Psychographics

Psychographics is about understanding consumers' opinions, personalities, values, attitudes towards life, beliefs, and what they are interested in. Without a shadow of a doubt, this will be the most challenging information to obtain from people. Getting an automated system to receive this kind of information is complex and requires a more human element. Luckily, social media platforms have gotten better at identifying what people value and are interested in; however, it's still not a perfected knowledge base. The best way to obtain this information is by physically getting to know people.

What kind of personality traits does your target market have? People are complicated; some are extroverted, and others are introverted. Some are instantly judgmental, and others can entertain an idea without accepting it. You won't want to target super judgemental people if your product is a rap album with controversial lyrics. If you're promoting a nightclub, then introverts will not be the best people to target. This is a complex set of traits to discover about people, but being able to identify key personality traits will make your product that much easier to sell and promote.

Understanding the mindset of human beings will significantly help you in all aspects of life. A materialistic person would certainly want to buy flashy things and stay up to date on the latest tech gadgets. A disciplined person will probably be pretty unlikely to buy into a budgeting or fitness plan since they probably already have their own system for these things. It'll be challenging to get a fearful person to come out of their comfort zone. An adventurous person has a high chance of being interested in a quality travel blog. People are individuals and complicated in their own right, so you can't figure out everything but do your best to try and understand.

What kind of hobbies and interests does your target market have? There are times when specific products will tie directly into people's hobbies. People interested in fitness and lifting weights might also be interested in buying things like protein powder, dumbbells, gloves, pre-workout, water bottles and other things that may be used when participating in the gym life. The things a fitness junkie might buy are not the same things a hard-core gamer would buy. Someone who plays video games and never works out might be more interested in buying more games, mountain dew, sugary snacks, comfortable chairs and other things that pair well with a night full of video games.

Attempt to evaluate what hobbies and interests your product could pair with and then ensure people who participate in those hobbies know about your product. There will usually be a product that pairs with a hobby, such as fashion and clothes, sports and equipment, movies and popcorn, art and paint, music and headphones, gardening and tools and much more. Thoroughly understanding the interests of consumers is the best way to get said consumers interested in your product.

Behavioristics

Behavioristics involves learning exactly how your customers will potentially interact with your product. Understanding how your customers interact with your product will allow you to promote it better. You need to know how and why people use products, specifically your product, if you have a chance of being successful in selling that product. This is one of the most crucial market variables because it will dictate how you communicate through your marketing efforts.

Think of what the primary occasion for the use of this product is. You won't want to cater your advertising to people who don't have much free time if your product is something people use for leisure, like a tv show, a bowling alley, a driving range, a ski lodge, a toy, podcast, phone app, sports gear, or some other entertainment-based

product. Some products, like messenger systems, are mainly used for socializing with friends.

Products like staplers, pens, photocopiers, printers, hole punchers, and many other things are used in professional and work situations. Some products, such as moisturizers, nail polish, vitamins, nail files, shampoo, soap, and others, are used for personal care and medical issues. Home care is sometimes the primary occasion of use which would involve products like lawnmowers, tools, mops, brooms, cleaners, alarm systems and many other things people use to keep their homes as lovely as possible.

Chapter IV: Tips That Will Bring Your Life Value

Tip #1: Stop Being Dependent on Others

In today's society, a sense of entitlement has been growing among people more and more every day. These people feel they deserve to be valued and should be appreciated by the general public. However, in reality, they aren't doing anything that brings anyone any value. In life, people are not just going to hand you things; if they did, it would in no way help you grow and learn. Taking handouts does nothing but create a dependency on said handouts. In New York City's central park, a wide array of signs state park etiquette guidelines. One of these guidelines is never to feed the animals in the park.

Signs like the ones in Central Park don't exist because people hate these animals, as some may instantly assume. The signs guiding you not to feed the animals are actually in place to help with the survival of those animals. If people constantly came to the park and handed these animals food, they would become accustomed to that. Now that they've gotten used to constant handouts, they will slowly forget how to obtain food independently. They become dependent on that handout; without it, they may not be able to fend for themselves anymore and die. Humans are more complicated and better equipped to adapt to new environments, but the same core concept still applies. Handouts will not last forever, and nobody wants to see anyone else not be able to fend for themselves and struggle when their handouts disappear.

Now receiving handouts, whether from your parents, other family or the government, might be something you have already grown accustomed to. WELL, STOP RIGHT NOW, JUST STOP. A little shock and awe will motivate you and break any dependent habits you may have. In today's society, anyone with access to an internet connection can accomplish greatness. The number of avenues that can be travelled down in today's society is endless. Some people

literally make a living from playing video games. Some of these people making money off playing video games aren't even good at said video games.

We live in a world of endless opportunities, especially when businesses can thrive like they are in today's economic landscape. Instagram influencers, Facebook marketers, YouTube personalities, Twitch streamers and Amazon affiliates are all opportunities that people now make thousands upon thousands of dollars from. The crazy part about these income-generating practices is that none of them existed ten years ago. However, just knowing these endless opportunities are out there should be enough to give you the confidence to ditch any dependency on others.

You can make it; you can do anything; you can accomplish everything your heart desires. I believe in you. Always ensure you have realistic goals, but never be afraid to shoot for the stars. The sky is the limit, and you could easily be floating on cloud nine by this time next year. The possible opportunities, or as I like to call them, "possibilitunities," are always out there, just waiting to be capitalized on. Start as soon as possible because the earlier you start, the quicker you finish.

Disclaimer: there is nothing wrong with accepting help from time to time though. One person simply can't do everything. Make sure you are pulling your weight and not mooching. Just because you can get by doing the bare minimum doesn't mean you should. The concept of achieving personal independence is a liberating feeling that will change your life entirely for the better. People won't be able to play with your emotions as easily when you've reached a state of personal independence. You will develop a lot more self-esteem, which will make life more manageable than it currently is now. When you start valuing yourself, you will be able to bring value and be valued by others.

Personal Independence is not the only perk of not depending on anyone and supporting yourself. Financial independence is also something you will achieve in this process. Money is not the secret to happiness, but it's still pretty nice to have. When you depend on others for money, you can get stuck being a slave to others' demands. Live life on your terms, and don't let anyone or any intuitions dictate your life choices. Being able to pay your bills comfortably is always a nice perk.

All in all, the confidence boost alone is worth ditching things you're dependent on. Fending for yourself in life is the most rewarding thing you can do. Ditch the dependency on others and take control of your own life. It'll be easier to obtain a feeling of success if you

achieve independence first. Being happy is the key to life, and happiness is much easier to obtain when you're self-sufficient.

Tip #2: Immediately Get Rid of Any Debt You May Have

It'll be much harder to get ahead if you always owe somebody something. Clearing all of your debt should be your number one priority. Interest rates on loans are a horrible expense to have on your plate. It can be crippling to pay the interest rates on debt, especially when you're trying to pay the debt off. It's a shame that places like banks will loan you more money than you could ever afford to pay back. It's almost as if they do it to keep you sucked into their service. Being a slave to debt is one of the most frustrating things we deal with in the western world.

However, don't lose hope debt is a very escapable thing all is not lost. You are not hopeless and can climb out of any amount of debt you may be in. This will not be an easy process and may not happen as quickly as you'd like. The more sacrifice you're willing to endure, the more efficiently your climb out of debt will go. Never forget while you're making these sacrifices that it is for a good cause and will pay off in the long run, even if it sucks in the short term.

First of all, the key to climbing out of debt successfully will mean cutting expenses you have as much as possible. You can start cancelling any subscriptions that take monthly charges from you. Things like Netflix may seem cheap, only \$10 a month, but that \$10 every month adds up, especially if you have multiple monthly subscription services. Skim back on the outrageously overpriced cell phone plans as well. Many cellular plans are excessive; an excellent way to save money is by renegotiating at the first possible moment. Try going without a cell phone entirely, or at least get on a pre-paid minimal text-and-talk plan. Smoke cigarettes? Cut that habit out immediately. Smoking is one of the most expensive habits on the planet and can cost upwards of \$5,000 a year. Drink alcohol? Cut that habit out, especially if you're one of those people who always drink at bars.

Basically, you want to eat shit and live like shit until your debts are paid off. If you have a car, at the very least, try only using gas if necessary. Have you got an old bicycle lying around, and it's warm outside? Try out the cyclist life for a while and get the extra benefit of exercise. Cable television is also a non-essential expense that can be ditched. Not purchasing things you don't need is also very important. Your current wardrobe can last you a bit longer, and there's no need to buy more clothes you don't really need. Don't update to the latest version of the iPhone either; an older version can

easily last you until your debts are paid off. You shouldn't be buying anything that is not necessary for your survival if you want to climb out of debt efficiently. Cut as many expenditures as humanly possible to pay off your debt in a quick manner. If you spend more than you make, it will be impossible to ever get out of the grasp of death.

Productively use your time and stop wasting it on silly things like binge-watching Netflix shows, spending your time drinking, playing video games and streaming Netflix are NOT efficient ways to spend the 24 hours a day you are given. Use this time to do things like gaining extra revenue streams. There are multiple ideas about generating revenue within this book, and hopefully, one of them is right for you.

Also, try selling things around the house you don't use anymore. Take an inventory of everything within your home and decide what you would be willing to part with. You'd be surprised by the amount of money you can make from selling things lying around your home that you never use anymore. Some people own thousands of dollars worth of stuff that they just let sit around, never to be used. Don't be one of those people and get some value from the things you never use anymore.

Overall, getting out of debt is critical if you want to bring value to the world and be valued. Debt holds people back in a horrifying manner and needs to be dealt with. Once you escape all your debt, you will become one step closer to reaching heights you could have never dreamed of.

Tip #3: Start a Savings Account

This is important; the easiest way to make money is to have money to spend. In the case of bringing value and being valued, what is more valuable to people than money? Being able to bring some money to the table is always a nice perk. It's also nice to know that if you have a good idea, you can run with it. There's nothing worse than underselling part of a company to gain capital.

Attempt to take 10% of every pay cheque and save every last penny of that 10% until you need it. Consider making an extra bank account simply for your savings and nothing else if you can find an arrangement where the money you hold in your bank can generate interest. This is an underrated source of passive income that you can start earning today. There is no better feeling than knowing you are growing your financial status as you sleep. You only have 14-18 conscious hours a day, and it will get to a point where passive income becomes essential. You don't want to spend all your time making money, or else that'd take away the point of having it.

Set up your savings in a way that makes money difficult for you to access. Make sure you can't simply piss all your savings away with a debit card. If you cannot spend your savings quickly, it will be easier to keep them as savings. When people carry spendable money, they tend to splurge and buy things. These things that they purchase are usually not necessary purchases. Some people will walk by a store, see an eye-catching product, and then go inside and buy it.

Having a savings account can also save you from what otherwise would be a traumatic financial situation, especially when you own products that need constant attention and repairs. One of these products that are in constant need of repairs is automobiles. It is more than likely that your municipal government slacks and your city is ridden with multiple potholes. Your vehicle may one day have a poor experience going over a pothole, which will cause it to break down. This can be horrifying if you are not financially prepared for it. However, a savings account will save you the stress of trying to come up with the money. Yes, it always sucks to put money into a car, whether you're prepared for it or not, but it's better to be safe than sorry. Be ready for unexpected financial expenses so that it doesn't hurt your financial situation in a catastrophic way.

Tip #4: Use Time Wisely

You're probably sick of hearing this but use the 18 hours you have in a day in a productive manner. Life goes by fast; you don't have any time to waste screwing around. I get that Friends is a fantastic show but at least try to be productive while binge-watching it. In this era of time, it feels as if multitasking is more common than ever. It is possible to write a book, do schoolwork, or put in a workout while doing things like binge-watching TV shows.

Procrastination is the number 1 killer of productivity, and it's something you must actively try to avoid. There are so many people who would be millionaires if they stopped procrastinating and just got to work. If you procrastinate because you hate putting in work, you need to find work you enjoy doing. If you love what you do, then procrastination will be a much easier thing to avoid. You can do anything, but nothing will ever get done if you never do anything. It may seem obvious, but some people don't seem to understand that.

We don't have unlimited time on this planet, and regret is an awful feeling. Live a life that will be absent of regret. Do things that you can be proud of later on in life. Leave a legacy behind and have great stories to pass on to others like your children. If you think you regret wasting time now, wait till you're 60, and you will know what real regret is like.

Although regret is terrible, there is always time to get ahead and do something. If you're 50 years old, you are potentially only at half-time and still have another half to play. Under 25? You haven't even reached the end of the first quarter yet; stop worrying and turn the game around. Stan Lee's first hit comic was "The Fantastic Four," which didn't happen for him until he was already 38. Sam Walton didn't open up the first Walmart until 1962, when he was 44 years old. Betty White didn't get her first big gig as an actress until she was 51 years old. There is still plenty of time for you to get successful and make it big.

Tip #5 Give It Your All

Taking a half measure is sadly never enough, and you must put in a full effort. This isn't just with big things either; even small tasks should receive your maximum effort. I cannot stress this enough do not half-ass a single thing you do in life. Putting 100% into everything you do will instantly change your life for the better. The difference can be noticed the second you finish your first task with a full effort.

Failing and knowing you could have succeeded if you just put in more work is horrifying. Focus on one project at a time; don't let your music career suffer because you put it on hold for two months and wrote a book. If you just ghost one career to try a new thing, you will kill all the productivity you gained in the career you ghosted. However, you should set aside an hour a day to try something new and see if there's a new avenue that is right for you.

Be thorough, research what you are doing, and be highly educated in the area. Knowledge is power, and it is impossible to put in a 100% effort without the technical know-how. You need to be knowledgeable to get ahead in this crazy life. Next time you want to take it easy and relax, take a break and don't let your work suffer instead of doing a half-ass job. Never back down; give it your all, and you can accomplish anything.

Whether you own a business or work for a living, you must show up every day ready to work. Bring your A-game every last day, no matter what you are about to do. Anything is achievable with the right attitude and mindset; you just got to do it. Don't wait; start right now, get in the game, give it your all, and achieve heights you never even dreamed of.

Tip #6 Gratitude is Important

This is something that I have always struggled with but have become more familiar with in recent years. Your mindset can drag you to places emotionally where you don't belong and shouldn't be. There's no reason to dwell on everything while you also have much to be thankful for. Acknowledge everything and never stop challenging your perception.

Look at everything you have in life and take a minute to appreciate those things, even if they seem silly or basic. Have you eaten yet today? A lot of the world hasn't, and you should be happy that you could do just that. Shoes on your feet? Great. Is your car still functional? Fantastic. Have a lot of family in your life? Good. Be grateful because all these things could be gone instantly, and you should appreciate them while you can.

Life is beautiful; don't lose sight of that ever, no matter what happens in your life. Don't be so distracted by pain that life loses all its beauty. Even if it's only one thing or a bunch of little things, expressing gratitude is still super important. People will also react well to you, appreciating what they do for you. It'll make them think that doing the favours they grant you are worth it. Plus, it will improve your mental health, and there's nothing to lose. Give it a shot and be grateful it's the right thing to do.

Not only will this benefit your mindset, but it will help improve other people's moods. People love nothing more than being recognized for something they did well. Sincere appreciation of the people around you will create an environment that will be easier to thrive in.

Speaking of gratitude, I'd like to thank you personally for reading this book. It means so much to me to have someone like you read the words on these pages.

Tip #7 Always Challenge Your Perception

This tip is something that society needs to make a commonality swiftly. Around the world, if people challenged their perspectives, it could save the planet from the current gigantic conflicts that are currently happening. I am no fan of any government; they all have problems, and none are perfect. However, many countries have seemed to divide themselves into political teams for odd reasons. They get behind their party with no questions when there should be endless amounts of questions. There is no shame in disagreeing with your party or your mindset. You're never going to agree with everything a political party is preaching.

Also, you cannot let hatred or emotions in general blind you from seeing a diamond in the rough. Keep an open mind and give everything, no matter how crazy it may seem, a proper look over. Whatever it is, it deserves your full consideration so that you can make a fully conscious decision. There have been so many situations where people have passed on tremendous opportunities because they went into it with a negative perspective.

We develop beliefs in our life that we never question or try to see things from the other side. Years will go by where we hold these beliefs, which makes false beliefs almost impossible to get out of your head. There is nothing more damaging to our livelihood than beliefs which don't hold any factual basis. This is why you should always question your beliefs and challenge your current perspective.

Knowledge is power, knowledge is not just power, but it is the most powerful thing on the planet. Don't let emotions interfere with your gathering of knowledge. Emotional bias is a big damper on logical reasoning. Keep an open mind, and never go into anything with an emotional bias clouding your judgment.

Tip #8 Be Passionate About What You Do

Loving what you do is the easiest path to success. If you can enjoy what you do, it doesn't matter how much money you make. My definition of success is doing what you want every day of the week. Enjoying your work is a luxury many people sadly never experience. Your career path shouldn't involve doing something you hate for the amount of money you love. Doing a job you hate for a good paycheck is the worst compromise a person can make.

Even if doing what you love means taking a pay cut, you should still do it. Let's say hypothetically, you go to school to be a lawyer, which is a ton of work. Now you have become a lawyer to represent sports stars, but you get a job offer to be a prude like a corporate lawyer who handles mergers. The corporate lawyer job pays \$100,000 more than working in sports would. I promise you that 100% of the time that working with the athletes you admire will be more fulfilling than making the extra \$100,000 doing something you have no interest in.

Passion will drive you that extra mile and make it super easy to get out of bed. You should be excited to head in for your job instead of dreading it just waiting for a day. If you're living for weekends and vacations, you need to change your life. Success is doing whatever you want every day, so go out there and do what you want.

The problem with passion is that it is a challenging thing to find. There are no tricks, tips, or ways to instantly discover what you are

passionate about. My best advice is to try everything that you even have a little bit of interest in. Explore everything and put in an earnest effort whenever you attempt anything; when something starts to drive your soul, never stop and run with it.

Tip #9 Make the Journey Fun

The journey will be a tough one when you are trying to achieve your goals, but that does not mean it shouldn't be fun. Hardships will always occur no matter what you do in life; don't mistake them for not having fun. Good and bad days happen, even if you love what you do. The key is that there should be good days, and there should be lots of them. If the majority of days are bad, it is time to find a new journey.

You are capable of doing almost anything that you set your mind to. You must get back up if something knocks you down and keep fighting. Even if you need to start all over again entirely, it is possible. You will live to fight another day, and fight you must pain is weakness leaving the body. Never stop pushing forward because stopping completely is always worse than getting pushed back.

Tip #10 Stop Complaining

This is the least productive thing anybody could do. You will never accomplish anything by simply complaining about things. Yes, life is hard, and life sucks sometimes, but complaining about it will not make it better. If you want things to get better, you need to physically go out and do what needs to be done to improve it. The worst part about complaining is that nobody cares about your complaints. The only people willing to listen to your complaints are your loved ones, and even then, they'd probably prefer you talk about something else.

Also, on top of not being a productive use of time, complaining creates an enormous amount of negativity. This negativity will also cross over into other areas of your life. If you walk into a competition or challenge of some sort and have been nothing but negative for the past week, that will have a negative effect on the task at hand. Positivity is a weapon that breeds success and happiness; don't avoid it. Focus on the things that are going right in your life. Complaining about things, especially things that are impossible to change, isn't going to bring value to anyone.

Tip #11 MLM Is Always Complete Bullshit

MLM is an acronym for multi-level marketing, which I consider a giant plague to the business world. How it works is, let's say, for example, I go up to you and say, "Hey, give me \$100". To which you

reply why? This is when I explain to you that if you give me \$100, you can get the opportunity to get other people to provide me with \$100 and that this \$100 is an investment. Every time somebody gives me \$100, I will provide you with \$50 of that \$100. Everyone who signs up gets this fantastic opportunity to ask others to provide me with \$100. You could potentially make money doing this if you successfully pull it off three times. However, there is no value being brought to anybody in this business situation.

Doing what I explained above is completely illegal in most places and is known as a pyramid scam which, in my opinion, all MLM plots are nothing more than pyramid scams. What these people do though, is add things to the scheme. They'll develop websites, social media followings, reviews, and get actual products that you'll be able to sell. Yes, you can be a reseller of these products, but most of the money is made from getting recruits.

I'm horrible at explaining pyramid scams because I get very emotional from seeing people close to me have their lives ruined by them. My point is that if somebody comes up to you and tries recruiting you into a program for a fee where you can make money off recruiting other people into the said program, then stay away from that program. Not only could you lose thousands of dollars, but you could also lose everyone you care about. You'll be that friend nobody wants to be around anymore since you're always attempting to recruit them into your program. You could convince loved ones it's a good idea and then have them become very angry when they find out it's nothing more than a scam. These bring value to nobody, and all of them should be shut down and completely illegal.

Tip #12 Accountability is Key

Mistakes are something that is simply part of human nature and are going to happen. Sometimes cooks will mess up orders, factory workers will cause defects, marketers will create ad campaigns that don't perform well, and many other mistakes will happen throughout life. Everybody makes mistakes, and that's not something to be embarrassed about. However, people tend to constantly find somewhere else to put the blame on these mistakes rather than take accountability for what happened. This leads to confrontational situations and is counterproductive at the end of the day.

If you are wrong, admit it quickly and empathetically. There is nothing more admirable and respectable than a person who can admit when they are wrong. Simply having the self-awareness to understand when you have made a mistake is a valuable trait that won't go unnoticed. By fighting, you never get enough, but by yielding, you get more than you expected. Any fool can attempt to

defend their mistakes, but there's a sense of nobility in being able to admit when an error has been made.

When you are an employee of a company, your boss will admire it if you can take responsibility for your mistakes rather than be combative about them. Your relationships with others will be healthier when you can fess up to any errors you may have made. In leadership roles, the people you lead will respect you more when you are able to admit you have done something incorrectly. The point is that having accountability for your actions will lead to positive results.

Tip #14 Be Genuinely interested in people and Listen Attentively

This is the ultimate way to bring another human being value to their lives. Imagine you're speaking about something you are passionate about and could ramble about for hours. Now imagine that somebody there with you is intensively listening and actually making an effort to care and understand what's being spoken about. You'd probably highly value that person's presence and want to be around them as much as possible. Genuinely caring and listening to people ramble about what they care about the most has an excessive amount of benefits.

First of all, being a good listener will 100% result in people enjoying spending time speaking with you. When people like spending time with you, they also tend to like you and being liked by people is terrific. This trait is rare and will involve you developing stronger relationships with people. Most people tend not to listen to the person they're speaking with and just think of what they want to say when you finish talking. There's a high demand for good listeners, and people will, without a doubt, value you for it.

I've personally never met an attentive listener who isn't in a successful stage in their life. The reasoning for this is simple it's because everyone likes them. For instance, imagine there's a well-liked real estate agent named Gloria who is an amazing listener. Everyone Gloria interacts with has a positive experience with her and enjoys the time they have to speak with her. There's a coffee shop where Gloria goes every morning and always has pleasant 5-minute discussions with the cashier behind the counter.

This cashier's brother happens to be in the market to buy a home, to which the coffee shop cashier tells him about this remarkable woman named Gloria. She tells him about how Gloria is such a great listener, sells houses, and always comes into the cashier's workplace every morning. When Gloria comes into the shop in the morning, the

cashier tells Gloria about their brother, who's looking to buy a home. The cashier connects Gloria to a new client, leading to a sale and more money in Gloria's pocket.

Gloria has now increased her income simply by attentively listening to someone she sees daily for a few minutes. You never know what value listening to a person you see every day but don't usually speak much with can have. Short periods of attentively listening to people can bring a world of change to your life. You'll learn things you never knew, develop friendships, possibly connect with customers, and will cause people to have a positive perception of you. Word of mouth is the best kind of marketing you could potentially experience. The best way to have word-of-mouth advertising is by getting people to like you, and the best way to do that is by being genuinely interested in people.

Tip #15 Leave Things Better Than You Find Them:

Understanding that leaving things better than you find them is a valuable mindset. No matter what situation, relationship, place, or job you're a part of, you should always add value to it and leave it better than you found it. This will lead to you being more welcome everywhere you go. Being welcome when you go places is always an accomplishment worth pursuing.

For example, let's say you purchase a home and plan to live there for five years before selling it. Now every year, if you abuse this house by doing things like putting holes in the wall, causing water damage, never cleaning the gutters, spilling things all over the carpet, putting chips in the cupboards, and other stuff like that, it will lead to house decreasing in value when you go to sell. However, if you properly maintained the home and continuously upgraded things, that would lead to the property value increasing. Obviously, for aesthetic and financial reasons, it will be better for you to leave the house in better condition than when you bought it.

If you purchase a vehicle, you should fix all the dents, get the car detailed, and slap a new paint job on it. When you buy a house, put a deck in, clean the gutters regularly, maintain the roof, and keep the property fresh. There is timing involved when taking care of physical objects, and you'd want to ensure the object is at its best while passing it on—making things like this a habit will, without a doubt, bring value to your life.

Leaving things better than you found them expands into more than physical objects. When you're working a job, attempt to find ways to boost revenue, boost efficiency, cut down on expenses, and improve processes at the establishment. Maybe fill the refrigerator in the

break room with drinks and snacks if you get the chance. Bring your coworkers coffee or doughnuts once in a while. Doing things like bringing coworkers food and boosting the company's efficiency will make you a person who will be missed if you are ever not there.

Leaving things better than you found them also applies to your group of friends, your romantic relationships, and your neighbourhood. Always try your best to be kind to those affiliated with you. Attempt to notice when your friends or romantic partner changes their hairstyle or look. Please do your best to constantly be throwing honest compliments toward those around you and do whatever else you can to brighten up their day. Never forget that if you bring value to the lives of others, you will be valued. Always do whatever you can to leave things better than you found them.

Chapter V: Things That'll Hold You Back and First Impressions

Top 6 Reasons Why People Don't Reach Their Full Potential

Every day people all across the world live a life they are unhappy with. Groups of people are held back by factors out of their control, which is quite sad to think about. However, an even larger group of people underachieve in life due to factors they can control. Here's a list of controllable factors that are the main reasons people don't live up to their full potential.

1. People having absolutely no hope for the future is something that is far too common in society. For some reason, they can't seem to understand that they have the ability to accomplish things. This is most likely caused by a string of hardships experienced in the past that have left them feeling like they're part of a lower class. Accomplishing things will be impossible if you never believe you can actually accomplish the things you desire to do. The first step to achieving anything significant is possessing a mindset that'll allow you to make an honest attempt at achieving said greatness.
2. Procrastinating is an epidemic that needs to be tackled and taken out for good. It's pretty easy to get distracted by something, especially in the society that we live in, which is flooded with content just waiting to be consumed. There are probably not too many things that are harder than fighting off the urge to procrastinate. Video games are just so fun and are a great place to hide in a virtual world where the real world doesn't matter. Netflix just puts out amazing content, and binging the new season of your favourite show seems like a great afternoon. Going out drinking seems so much more appealing than accomplishing the task at hand.

Procrastination is great, and people certainly need escapism in their lives, but it's gotten excessive. Next time you get the urge to procrastinate, attempt to push through or at least attempt multitasking.

3. For some reason, shortcuts appeal to almost everyone, especially when attempting to generate an income is the task at hand. Here's the thing though there are NO SHORTCUTS. You're never going to make millions of dollars easily; it just doesn't happen. Unless you get some insanely lucky break and magically win the lottery, you will have to put the work in. Winning the lottery is very improbable, so you better prepare for the long haul and accept that you have a lot of hard work to put in before you can accomplish your goals. You have to be willing to put in the required amount of work. Nobody ever accomplished anything significant in a tiny amount of time.

4. Sorry to break it to you, but Jeff Bezos isn't the reason why you don't feel successful. Yeah, he hoards boatloads of wealth and has insane amounts of money, but that doesn't mean there isn't plenty of more wealth to go around. People blame the rich, their friends, the government, the people around them, their competitors, their teams, and everyone else other than themselves. Accountability is key, and you need to accept that you are the one who controls your future. Stop placing blame on everyone around you and take responsibility for where your life is. Don't hate the player or the game; hate yourself.

5. Don't let the opinion of other people ever stop you from doing something you want to do. Even if you fail at the task you're attempting and others judge you, it doesn't matter. That loss is your loss, and if someone judges you for coming up short on an attempt to better your life, then that says much more about them than it does about you. Fuck what your parents, family, friends, co-workers, peers, neighbours, or anyone else thinks; shoot for the moon and attempt to accomplish your dreams.

6. You should always think through things before you do them; there is no doubt about that. However, there comes the point where you're overthinking when what you should be doing is executing. You need to do something at some point rather than think about it. Nobody ever gets healthy by thinking about vegetables; you have to actually go eat them, and the same goes for accomplishing your goals.

In conclusion, if any of these things are holding you back, you need to find a way to overcome them as soon as possible. Take accountability for the things happening in your life. Yes, there will be uncontrollable circumstances, but in most cases, it's you and you alone behind the wheel. If you procrastinate, overthink, look for

non-existent shortcuts, are pessimistic, blame others or care about what others think, then it will be a million times harder to reach your desired destination in life.

Smiling is Key

The value of smiling is constantly underestimated by people every single day. Smiling will make you seem more inviting to speak to and interact with. Networking with people is integral to all aspects of life and will increase the worth of your business and personal life. Smiling when meeting people will lead to them having a better first impression of you. Seeming less intimidating will instantly lead to more people going out of their way to talk to you. Science also shows that smiling more will lead to you being happier overall.

9 Reasons to Wear a Suit

Depending on where you live, suits may or may not be something that is commonly worn every day. However, suits will change your life for the better while you're wearing them.

1. You will never have to worry about dress codes. It is always better to be overdressed than it is to be underdressed.
2. You should dress for the job you want, not the job you have. A person in a suit can get almost any job.
3. You're less likely to be bothered by the police. Makes being drunk in public a lot easier. Many cops make assumptions about people when on patrol. Most cops usually assume someone rocking a suit means they're not being a hooligan.
4. You'll simply look better. Literally, everyone looks way better in a well-fitting suit.
5. You'll feel more sophisticated, like you can accomplish anything. Feeling better about yourself is awesome. Why not take the extra confidence boost that a suit will give you?
6. Success will be easier to obtain while wearing a suit. It'll feel like more opportunity is in the air and potentially create some literal opportunities.
7. You'll draw more attention to your life. Who doesn't love being the centre of attention? Attention is key, especially in the new social media era we are currently experiencing.
8. It'll simply make life more enjoyable.

9. Watch *How I Met Your Mother*. If nine seasons of watching Barney Stinson doesn't get it through your head that wearing suits is legend, wait for it, dary, then nothing will.

How to Wear a Suit Correctly

Simply picking out any suit that comes off the rack may not accomplish the look you're attempting to portray. Rocking a suit is a sophisticated process that requires serious effort to pull off correctly. So, here's a list of tips that will help you in your suit-wearing struggles.

1. Don't be excessive with accessories; if you're going for a professional look, let the suit do the talking. When it comes to suiting up, less is more.
2. The jacket should be long enough to cover the zipper of your pants. Anything shorter is just not the proper size.
3. Ensure you wear only grey T-shirts under a white dress shirt. Any other coloured shirt will be easily seen through your white shirt. Wear a grey shirt instead; it will not be noticeable whatsoever.
4. The top button of two-button suits and the middle button of three-button suits should be at or just above the navel (your belly button). Follow this tip to keep the entire look intact.
5. The last button on your suit is solely for aesthetic purposes. Keep this button undone always; there are no exceptions.
6. When you sit down, unfasten all the buttons on your suit. Not doing so has the potential to spoil your suit.
7. Always button up the top button of your dress shirt. If it's choking you or seriously uncomfortable, you should change your shirt to something that fits better.
8. When wearing dark suits, it's advised that you rock a light pocket square. Also, ensure your pocket square is ironed and doesn't have wrinkles.
9. Never wear a sports watch with a suit; they just don't mix well.
10. Suits are all about having a proper fit and should hug your shoulders. The actual quality of your suit rests on your shoulders.

11. Baggy pants are a giant no no. Always ensure that your trousers fit correctly.
12. You should easily be able to slip your hand between your chest and your buttoned-up jacket. It shouldn't be super loose as well; there should be just enough room for your hand to fit comfortably.
13. If it's cold, an overcoat compliments the corporate look in a fashionable manner.
14. Your socks should ensure that people can never see your leg. Also, never wear white socks with a suit.
15. The tip of your tie should meet the buckle of your belt. This might take a decent amount of practice to get just right. Tying a tie is an intricate art to master, especially if you want to learn more than one-knot style.
16. A waistcoat should finish at the belt and is an excellent way to help flatten out your stomach.
17. If you're rocking suspenders, there is no need for a belt. Wearing both is simply pointless; you only need one thing to hold your trousers up.
18. The cuffs of your shirt should never go over your hands.
19. You'll want the colour of your tie to contrast with your suit. If it's a dark-coloured suit, then your tie should be a lighter colour. If it's a light-coloured suit, then your tie should be a darker colour.
20. Always remove the stitching from suits.
21. The tie bar, also known as a tie clip, should not be wider than the tie.
22. Picking a suitable fabric for your suit has a lot to do with how frequently you wear the suit. If you're going to be wearing the suit constantly, you will want a more durable fabric.
23. There shouldn't be any gap between the shirt's collar and the suit.
24. The bottom button of your vest/waistcoat should also be unbuttoned.
25. If you can, always invest a bit of extra money to get your suit tailored.

26. Quality dress shirts, belts, and shoes will make your suit look more profound.
27. Avoid having a matching pattern for your tie and dress shirt. If you have a checkered shirt, you shouldn't also have a checkered tie.
28. Your belt should always match your shoes.
29. Don't be afraid of a snug jacket; it's a suit, which is not clothing you should be doing athletic activities in.
30. The cuffs of your shirt should stick out about half an inch past the sleeve of your jacket.
31. Your tie should be the exact width of the lapel on your jacket.
32. When wearing a wider tie, try your best to perfect the tie dimple.
33. Shoe colour is something many people struggle with when rocking a suit. Here's a little extra guide to ensuring your shoe choice suits your suit.

Black suit: Black shoes are the only option here.

Navy suit: Black, brown, or Burgundy shoes will work here.

Light grey suit: Black, brown, or burgundy will also work here.

Dark grey suit: Black or burgundy shoes.

Cream or beige suit: Light brown or white shoes will be best.

Remember that your shoes should always match your belt!

Seven Common Goals That Organizations Share

When starting out in the business world, it'll be difficult to obtain success if you don't know what success is to you. Most corporations, non-profits, and any other kinds of organizations tend to pursue similar goals. These goals will be prioritized differently depending on the organization. Some people will judge you based on the goals you go after, and they may leave a lasting first impression. These objectives include things such as:

1. *Profit:* This is the most apparent goal that businesses pursue. Usually, the reason most people start businesses is so that they can

make money. Most organizations will seek to maximize profits to ensure a high financial return on investment is accessible. Even though non-profits are non-profits, their objective is still to generate a surplus of revenue that will allow them to function and carry out other goals they have.

2. *Sales*: An organization may decide to increase sales even if it doesn't help maximize profit. Having more customers can be highly beneficial in the future, especially when times are hard, even if it doesn't really affect short-term profits. Organizations may also decide to maintain current sales levels to ensure they are never overextended. Expanding too much can be the death of a business if there's ever a time that sales decrease.

3. *Market Share*: Market share is the ratio of sales revenue within an organization compared to all the organizations within the industry. A group may attempt to increase its market share if status or prestige is a goal of the organization. Sometimes an organization may try to obtain a larger market share even if there aren't greater profits involved.

4. *Quality*: There are organizations whose primary objective might be to provide consumers with the most quality product they can make. An example of this would be the brand Rolex which takes a lot of pride in the quality of the luxury wristwatches they provide.

5. *Social Responsibility*: Some organizations value social responsibility over other goals. A non-profit's main goal usually consists of attempting to promote the overall welfare of others. However, some businesses may also hold social responsibility in high regard, even if it negatively affects profits. Elon Musk is famous for producing things for sale that he feels will result in a better future for humanity. Elon probably could have made a lot more money doing other things. However, he decided to evolve the world of transportation instead.

6. *Employee Welfare*: Many organizations recognize the critical importance of their employee's well-being. Committing to good working conditions and good employment opportunities is a priority for many organizations. If your employees are happy in their positions, their performance will positively reflect that. This is a super tricky thing to accomplish because people commonly tend to feel like they're not making enough money or being treated well.

7. *Customer Satisfaction*: Ensuring your customers are happy is key to a business's success. A consumer's perspective of your product can make or break your business. It's absolutely essential to have satisfied customers, or your business will fail miserably. Communicating with your customers is a good idea so that you can know if they're happy

and what could be done to make them more comfortable. Amazon tends to do a fantastic job at ensuring customer satisfaction, which is a large reason why they're one of the world's most gigantic corporations.

Chapter VI You've got to risk it to get the biscuit.

There's a chance you may not actually know what a stock is, which is ok; most people don't. However, knowing what a stock is gets you to the first step to stock market greatness. A share of stock is a small unit of ownership in a company. If you own a share of a company's stock, it essentially makes you a partial owner of that company. It is kind of neat how you can purchase a percentage of a company to claim as your own.

If the company happens to distribute profits to shareholders, you will likely receive a proportionate share. The notion of limited liability is a unique feature of stock ownership. For example, let's say the company loses money because of a lawsuit and must pay out a huge settlement. In this scenario, the worst thing that could happen is that your stock becomes worthless. The creditors, however, can NOT come after your personal assets. This is not necessarily true when it comes to privately held companies that are not publicly traded.

Something to note also is that there are two distinct kinds of stocks. The first kind of stock, which is the kind individuals tend to hold, is called common stock. While the other is known as preferred stock. Both are similar in ways but also have gigantic differences.

Common Stock:

Common stock represents the majority of stock held by the public. Along with it comes voting rights within the company. You have the right to vote on members of the board of directors and other important matters that may arise within the company. One of these rights is the right to share in dividends. If you have ever read or possibly heard about stocks being up or down, it is referring to common stocks.

Preferred Stock:

Despite the name making it sound more preferable than common stock, the preferred stock actually comes with fewer rights than common stock, especially when it comes to voting on company matters. However, there is a benefit in one crucial area known as dividends. Companies that issue preferred stock usually pay

consistent dividends, and preferred stock has the first call on dividends over common stock.

Investors tend to purchase preferred stock for its current income from dividends. Therefore, it's wise to look for companies that make large amounts of profit and use preferred stock to return some of those profits to shareholders through dividends.

The Difference Between Stocks and Shares

The terminology used in the stock market world can be pretty confusing. You may have heard people use the terms stocks and shares before. The difference between a stock and a share is minimal, and they're practically the same thing. A stock is a broad term used to describe the ownership certificates of any company. In comparison, a share is a term used to describe a specific company's ownership certificates.

When investors say they own stocks, they generally refer to their overall ownership of one or more companies. If an investor says they own shares, then that likely means they're referring to partial ownership of one specific company. There's no real difference between shares and stocks; they're just interchangeable terms that refer to the pieces of paper that denote ownership of a company. The only difference comes from the context in which the two words are used.

Now that we've gone through the basics of what a stock/share is, let's begin digging deeper. The game of investing is one of the most complex structures you may ever be associated with. Don't be afraid to reread the information provided in this book about them. Now it's time to learn about liquidity.

Liquidity:

Liquidity is a term used to describe how easy it is to exchange an asset for another type of asset. Cash would be the most liquid asset that you have the ability to acquire. For example, if you'd like to purchase a \$400 television, you can quickly go to a store and trade said store \$400 cash for that television with ease. However, if you had \$400 of baseball cards, you'd likely be unable to trade them to a store for a television. You would need to sell those baseball cards first to obtain cash and then finally purchase the television, making your baseball cards an illiquid asset. Cash allows you to have the ability to perform a financial transaction for a product instantly. Whereas selling your baseball card to obtain cash may take weeks or even months.

The quicker an asset can be sold without influencing the price, the more liquid that asset is. The issue with having an asset like an automobile is that you can't instantly exchange it for cash. If you're in a situation where you need to obtain cash in a few days, you'll likely be stuck giving out a discount rather than waiting for someone to come around willing to pay full price.

Common stocks are highly liquid for the most part. This is another benefit of owning common stock. Small and/or obscure companies might trade infrequently. Most larger companies, however, tend to trade daily, creating multiple opportunities to buy or sell shares. Luckily thanks to the stock markets, you can buy and sell shares of most publicly traded companies almost any day the markets are open. Let's move on to some more terminology and get you to become a stock market master.

Stock Market Terminology:

In the investing world, you need to know specific terms to make informed choices. Not all shares match up equally, with some different types of shares being more worthwhile than others. The terms about to be explained will be seen and used in financial ratios. There are authorized, restricted, float, outstanding, and unissued shares, all different from one another. To begin, let's start by defining these terms.

Authorized Shares: These shares represent the total number of shares authorized to be issued when the company was created. Only a vote by the shareholders can increase this number of shares. However, just because a company authorizes a specific number of shares to be issued doesn't mean that all of these shares will be issued to the public. A large percentage of companies tend to retain shares for use later on in the company's lifetime, which are referred to as unissued shares.

Unissued shares: These are the kinds of shares that are saved within a company's treasury. Unissued shares are NOT issued to the public or employees of said company.

Float shares: The float is the kind of shares you'll be buying and have access to. The float is the number of shares that are being traded in the open market.

Restricted Shares: Owning restricted shares means you're inside the company and are likely an employee of said company, which means that there are strict regulations to follow when handling said shares. Companies use these shares as an incentive for employees and

compensation plans. Before I go any further, I should describe what the SEC is.

SEC: The SEC is a federal agency responsible for regulating the securities industry and enforcing federal securities law. The SEC is meant to protect the public against fraudulent and manipulative practices in the securities market. The SEC is an acronym that stands for The Securities and Exchange Commission.

Restricted Shares Part 2: Owners of Restricted shares need the permission of the SEC to sell those shares. When a company first goes public, insiders who own restricted shares have those frozen for a waiting period. Insiders who want to sell their shares must file a form with the SEC declaring their intention. There is no exception even insiders of established companies must file with the SEC before selling.

Outstanding Shares: This is the number of restricted shares plus the float. Outstanding shares are the shares issued by the company.

Market Cap: Market capitalization, commonly called market cap, is the value of all outstanding shares. Multiplying the number of outstanding shares by the value of one share is how the market cap is calculated.

Yes, I know that the first read-through makes these concepts seem complicated, to say the least. You should probably read it over again as these are IMPORTANT terms to understand. To attempt to help you grasp a bit more understanding of these different types of shares, let's draw up an example with some numbers. Good old math, every body's best friend.

Ok, so let's say a company has Authorized 500 shares. 100 of these are unissued shares, with another 200 restricted shares. The above information means that there would be 200 shares in the float with 300 outstanding shares.

Authorized Shares: 500

Unissued Shares: 100

Restricted Shares: 200

Float: 200 (500 authorized shares minus 100 unissued shares minus 200 restricted shares) ($500 - 100 - 200 = 200$)

Outstanding Shares: 400 (Restricted shares plus the float)

($200 + 200 = 400$)

There's lots of information to be learned from knowing how these different share types stack up in relation to each other:

First, let's look at the relationship between unissued and restricted shares to the float. By identifying this, you can see where the controlling interest resides. Most companies will hold a large percentage of the authorized shares in their treasuries. These companies may also keep shares in the hands of management through restricted shares. This is done to prevent other companies or individuals from stealing control of a company in an unfriendly/hostile takeover.

It is also a good idea for companies to keep stock for the future as a method to raise capital. This prevents a company from using debt to buy more assets or for other major expenditures. However, when the controlling interest is held in unissued shares, it means that outside shareholders will have little say when it comes to making choices in the company.

Some companies may have small floats; when the stocks of those companies attract investors, they can become volatile. The reasons for this are because of supply and demand imbalances. The more buyers there are, the more the stock price will be driven up. If you already own stock in the company, it's always good to see its worth increase. This isn't all cupcakes, sunshine, and walks in the park. The stock may become overpriced compared to its actual earnings or other fundamental measures used to determine share prices.

Sellers may have many issues unloading their shares if the price point becomes too high. This, in turn, tends to decrease the share's worth further and more quickly than fundamentals indicate. A small supply of shares and a high demand for them can be fantastic, but it may also be destructive.

Luckily, we live in the brilliant age of technology and the internet. Obtaining information has never been easier than it is right now. Looking something up is as simple as a few touches or asking SIRI, Google or some other voice-activated assistant directly. This means it is easier for us investors to see what restricted shareholders are up to. Knowing the most recent and planned sales by insiders or major shareholders may help when it comes to making our own choices with the shares we own. However, these sales often signal nothing for investors to be interested in. Sometimes though, when high units of shares are filed to be sold, especially in young companies could signal big trouble.

Hopefully, you can keep up with all of this, but just remember that this information is well worth knowing. There are many little things

worth taking notice of and paying attention to. One of these noteworthy things is seeing whether companies are using float or outstanding shares in calculations of financial ratios. These being included or not have the ability to make a giant difference in the outcome.

With the information above, you will already know more than I did when I started investing my money in the stock market. However, there is much more to learn on the road to being excellent at investing. Knowledge is power, and the more we know helps us make informed decisions. You can find a way out even if your financial situation seems hopeless. The night is darkest before dawn. So, let's move on to a little something I and many others like to refer to as offensive and defensive stocks.

Cyclical and Non-Cyclical Stocks, also referred to as Offensive and Defensive Stocks:

You need offence and defence to win big, whether it be hockey, football, war, or investing. Just like in the things listed above, it'll be impossible to find success using one without the other. Having cyclical and non-cyclical stocks within your portfolio is a good idea. There are multiple means to apply both to your investing, including:

- A mix of stocks, bonds, and cash
- Diversification by size and industry
- A mix of value and growth stocks

Counteract a changing business cycle in your portfolio by mixing Cyclical(offensive) and Non-Cyclical(defensive) stocks. As the economy takes a turn for the worse (which we should be aware does tend to happen even in this day and age.) Leading people to pick the better choice of moving toward defensive stocks and separating themselves from Cyclical issues. Prices of offensive and defensive stocks relate to how the business cycle changes. Offensive stocks have more dramatic problems than soap opera characters, which means that Offensive stocks will move more drastically both up and down depending on the business cycle. However, defensive stocks show little movement up or down relative to the cycle.

Now let's break this down and try to make up a general summary of the idea behind offensive and defensive stocks. Let's say that you want to purchase a new car, but money is tight. If you don't have room in your budget, you'll probably wait until you have more money to purchase that new vehicle. When it comes to things like toiletries, tubes of toothpaste, food, and electricity, you're probably going to do your best to buy those things no matter how tight money is. I don't know about you, but a life without toothpaste and toilet paper would

be pretty rough, in my opinion. Cyclical stocks represent things that people would buy at a time while the economy is thriving. At the same time, Non-Cyclical stocks represent items people will keep buying no matter how the economy performs.

Before we get into the multiple kinds of stock sectors, let's go a little more in-depth on defensive and offensive stocks. Considering how important these are, it's good to ensure you fully grasp them. It's necessary to maintain good offence and defence unless, for some reason, you feel like losing.

Non-Cyclical Stocks (Defensive):

These kinds of stocks tend to do well in economic downturns, which are never fun no matter what kind of stocks you hold. However, since the demand for these products and services continues, no matter how broke consumers are, it helps soften the blow. For example, utilities such as electricity, gas, and water are defensive stock areas. (There are also the classic examples of toothpaste, toilet paper, and cleaning materials.) When the economy grows, these stocks tend to fall behind the group. In economic downtimes, their steady returns will look pretty good on your portfolio.

Cyclical Stocks (Offensive):

These stocks thrive when consumers and businesses have and spend money. For example, things like iPads and luxury cars are pretty awesome, but you're not going to purchase them with a tight budget. If there are lots of layoffs or high-interest rates, people may decide to buy these excessive items at a later date.

When times are good money-wise, businesses usually attempt to expand as much as possible. Construction and equipment sales are Cyclical stocks that will thrive when the economy is boosted. When businesses are expanding, that means great things for these equipment and construction companies. Cyclical stocks such as steel manufacturing and sales will suffer alongside the economy. If consumers aren't purchasing the product being sold, then there's no reason for a business to expand.

Overall:

Make sure to keep an eye on the business cycle and know where it is and where it's heading. It pays to keep up with this kind of information. For investors establishing a conservative posture should make up part of your portfolio. Many Non-Cyclical stocks also tend to pay out excellent dividends. It would help if you understood that

relative safety comes with a price, like everything else in the market and life. This cost includes missing out on growth opportunities in a rising market.

Sectors:

Let's go over a list of sectors to help you get a better grasp on them. Personally, I'm very fond of the Standard and Poor's sectors list. However, after doing a Google search, don't be shocked if you find differences on a different site like Morningstar. Here is S&P's sector list though:

1. Consumer Discretionary
2. Consumer Staples
3. Energy
4. Financials
5. HealthCare
6. Industrials
7. Information Technology
8. Materials
9. Telecommunication Services
10. Utilities

Classifying Stocks or Stock Sectors:

One method to classify a stock is by categorizing the type of company. Organizing and putting stocks into categories simply makes said stocks easier to follow and gain information on. Putting stocks into sectors also really helps us decide whether they are Offensive or Defensive stocks. We have partially gone over whether sectors fall under Cyclical or Non-Cyclical stocks. Let's start a little more in-depth with Non-Cyclical because it is a much shorter list.

Stock Sectors under Non-Cyclical Stocks:

As you previously read, we know that defensive stocks are great to have while the market is plummeting. They offer protection and create a balance in your portfolio. We also went over how these stocks do not thrive in a climbing market because people tend not to have a significant increase in the use of necessities. They're exactly what the name implies, a nice fusion to give you a soft landing in a rough market setting. One of the two sectors classified under defensive stocks would be utilities such as water, gas and hydro. The second sector is consumer staples, essential products such as household items, beverages, food and tobacco. Consumer staples are just goods that people are unable or unwilling to cut out of their budgets, like in the case of tobacco.

Stock Sectors under Cyclical Stocks:

As for offensive stocks, these cover all the rest of the sectors out there. These sectors react harshly to market conditions, whether they be up or down. However, just because one of these sectors goes up doesn't essentially mean that so others will as well. One sector could skyrocket while the other has a catastrophic downturn.

Here's a list of said sectors under Offensive stocks:

1. *Basic Materials:* Companies that deal in handling raw materials, whether for development, discovery or processing. Basic materials include things like the mining and refining of metals, chemical producers, and forestry products.
2. *Capital Goods:* Aerospace, defence, construction, and machinery businesses make up most of the capital goods sector. These capital goods represent a severe expense for businesses.
3. *Communications:* This one is pretty self-explanatory things like telephones, walkie-talkies, cellphones and just about everything else we use daily to communicate with each other.
4. *Energy:* This sector remains dominated by oil or gas reserves. However, people like Elon Musk have recently presented products that stray away from oil consumption.
5. *Consumer Cyclical:* This stock sector relies heavily on the state of the economy. Some consumer cyclicals include automotive, housing, entertainment, and retail industries.
6. *Health Care:* This sector is all about health, anything from vitamins, hospitals, narcotics, and herbal remedies.
7. *Financial:* This sector involves financial institutions, banks, investment funds, insurance companies, and real estate.
8. *Technology:* This sector has been rising in the past 20 years with computers, the .com boom, Google, Apple, Samsung, Sony, LG, Microsoft, Facebook, Twitter, and many others. It's clear why that rise is happening. However, these stocks can be unpredictable and create anxiety.
9. *Transportation:* This includes taxi services, airlines, railroads, trucking companies, and anything else that gets people from point A to B.

The But of Stock Sectors:

There are many different opinions of how many and what kind of stock sectors are out in the world. Be sure to take the ones in this book with a grain of salt as your solid sectors. Don't be afraid to do exterior research online and see what other information is available. Also, when you own stock in a specific sector, it's good to know how other stocks in the same sector are doing as well. If your stock is up 9% while a similar stock is down 5% or vice versa, you should investigate why that is. Making comparisons helps us learn about our own stocks and is helpful when confused about a particular change in our stocks.

Dividends:

You may remember that previously mentioned in this book, there was a word called dividends. A way to make money investing in stocks is by buying stocks that pay dividends. What are dividends, you may decide to ask? Well, dividends are a portion of a company's profits that are distributed to shareholders. This is not because companies have a soft spot; it's because a company's job is to make money for the owners. Also, remember that dividends usually don't represent all of a company's profits.

In most cases, the company pays dividends to the shareholder in cash. However, there are sometimes instances of a company using more stocks to pay out dividends instead of cash. Stocks with a history of paying out good dividends will attract many investors. These companies tend to be well-established and profitable but don't always offer much regarding potential stock growth.

It is important to note that companies are under no obligation whatsoever to pay out dividends. At quarterly meetings, the company's board of directors will set the number of dividends paid out. The dividend rate will be set out share by share. Ergo let's say that you own 10000 shares paying out 10 cents of dividends each; then you will have made \$1000. Also, note that if a company starts to struggle financially or is concerned about the future, it may stop paying out dividends to make some extra cash.

Types of Dividends:

There are only two types of dividends you'll ever be dealing with. The two types of dividends are referred to as fixed and variable. Fixed-rate dividends go to owners of preferred stock. In comparison, variable-rate dividends go to people who own common stock.

Important Dates:

Now when it comes to dividends, there are four important dates to remember. These dates are as follows:

1. *The Declaration Date:* On this day, the board of directors shall set the dividends and inform shareholders when they will receive payment. The board will also announce when the Ex-Dividend Date shall be.
2. *Record Date:* The day the company sets the list of shareholders who will receive dividends. You must own the stock before this date to receive a dividend.
3. *Ex-Dividend Date:* This date is the most important of the dates listed. This date usually happens about 2 to 4 days before the record date. This day allows all pending transactions to be completed, considering it usually takes three days to settle a regular stock sale.
4. *Payment Date:* Everybody's favourite day it's the date the payments are received by the person collecting dividends. This tends to happen about two weeks after the record date.

Stock Splits:

This is where most people need clarification about the market because of fractions and other math-related complications. When I was in school, I always found there was a mutual hatred for fractions among students. Stock splits can seem like a blessing, but little evidence supports that it helps anyone. Here's an explanation of a classic stock split scenario.

For example, a company is currently priced at \$100 a share, and you own 100 shares of said company. So, the owner of this company now announces that there will be a 2-for-1 stock split effective immediately. Right now, you have 100 shares valued at \$100 a share, leaving you with \$10000 worth of shares total. However, after the stock split, you will have 200 shares worth \$50 a share but still coming to the exact grand total of \$10000. The price of the stock is knocked down by the divisor of the split. 2 for 1 is the most common type of split. However, there are also 3-for-1 splits, 3-for-2 splits, 1-for-2 reverse splits, and so on.

Why Companies Choose to Split:

There are two major reasons for a company to decide to split their stock. The first of those reasons is good old perception. Many companies worry that high share prices will scare off investors,

especially smaller investors. Splitting the stock makes shares more affordable for people who don't have a high level of financial freedom.

The second reason a company will split a stock is to increase the liquidity of its stock. When a stock's price rises into the hundreds of dollars mark, it may reduce the trading volume. Increasing the number of outstanding shares while lowering the cost of said shares aids liquidity heavily. You might be wondering, are stock splits good or bad for investors?

How this Effects Investors:

Some people tend to say that a stock split is good news and that it means it's time to buy this stock and that it's doing well. I don't recommend reading too much into a stock split. Using splits as a marker for stock performance is a decent idea, but don't cut your research short. ALWAYS look at the whole picture before investing. This is real money you can lose; this is a game filled with grave financial consequences if misplayed. However, there is one kind of stock split that may have potential danger involved with it. This warning signal is called a reverse split and can be frightening.

In a reverse split, the company reduces the number of outstanding shares and the price of said shares increases. If a company has a 1-for-2 reverse split, you lose half your shares, but they double in price. Most of the time, this is done to keep the company from falling below the minimum listing price set by the exchange it's under. If a company can't keep the price of their stock above the minimum listing price, it is obviously a sign that something is terribly wrong.

In conclusion, if you are paying your stockbroker based on the number of shares you purchase, it's wise to buy them before a split. However, most brokers these days tend to charge a flat rate fee instead of by the number of stocks you purchase. If you're still being charged by the number of stocks purchased, there are several great split calendars online to view when and what stocks will be splitting soon.

Market Indexes.....

In my opinion, this is where the stock market becomes more complicated than trying to solve a Rubik's cube that is locked in a safe that was tossed in the ocean. There are many different indexes and also different ways to use them. So, first off, let's get into what an index is. You've probably heard of some of the indexes since the media commonly uses them to measure how the economy is

performing. The big three indexes are The Dow Jones Industrial Average, The S&P 500, and The Nasdaq.

What an index is:

An index is a tool used by investors to help them describe how the market is performing in a broad sense. Indexes are highly used numerical values that illustrate how a portfolio of stocks is performing. The Dow Jones Industrial Average tracks 30 well-known companies such as Apple, Microsoft and Visa. The S&P 500 is broader and tracks the top 500 U.S.-based companies meaning it's a far better indicator of how the economy is performing.

It's the index number that people tend to fixate on. There are multiple ways to calculate the index number, but remember that the numbers show a change from the base value or original number. What's important, however, is whether the index is up or down. The percent change will give an approximate estimation of how the index is performing. The index number being up is good news, but when it's down, it's bad news. Indexes are like markets but not the entire market. You can't base how the whole market is doing because the S&P 500 is performing well. These indexes will only represent a portion of the entire market.

The Pros behind Indexes:

Good information can be obtained from knowing how to read an index. Indexes are able to show us trends and also make us aware of changes in investing patterns. Indexes provide a meter/yardstick for us to use for comparison. It's like an out-of-focus snapshot that can potentially give you some insight into stocks.

The Cons behind Indexes:

Firstly, indexes have serious design flaws, making it hard to say that they represent anything. People tend to do a thing called making mistakes which also doesn't help. Sometimes a stock will be included in the index when it shouldn't be. There may also be additions to the index that are not supposed to be there. Also, all it takes is one large company to have a bad day to rattle the index completely.

What can be used from indexes?

Indexes are not the entire market, no matter what the three big indexes say. You need to make sure to stay focused on your stock and

the stock you may potentially purchase. Indexes are completely mathematical and should not be treated any differently. This is the stock market; emotions have no use here. Don't waste all of your precious time by keeping minute-by-minute index reports around. Indexes are commonly used for spotting historical trends but do not provide enough information to make reliable forecasts of the future.

So now that you have some information about indexes, I think it's vital that you understand at least the big three indexes. The big three indexes are The Dow Jones Industrial Average, S&P 500, and The Nasdaq Stock Market Composite. The big three indexes should serve most investors well. Make sure you understand how an index is weighed.

The Dow Jones Industrial Average:

This is the oldest and most popular index; this is the index that most people are aware of. At this moment in time, the Dow only consists of 30 stocks. These stocks represent the value of the most influential companies in the United States of America. This is also the only major index that is price-weighted. The price-weighted index means that a \$1 change has the same effect on the index regardless of whether it's a \$20 stock or an \$80 one. This market tends to indicate a significant change considering it represents about 25% of the market. It is such a high-profile index, but it does not represent small or even mid-sized companies.

The Nasdaq Stock Market Composite:

This index, unlike the Dow, has over 5000 stocks listed on it. Most of the stocks that are part of this index are technology based. This index does not do a great job of reflecting an image of what the market is like. However, it can give some insight into the direction technology stocks are heading. The Nasdaq also tends to be heavily influenced by tech giants such as Microsoft.

S&P 500:

Financial Professionals tend to look at this as a representation of the market. This is done because this index lists 500 of the most widely traded stocks and leans towards some of the world's biggest companies. It covers approximately 70% of the market's total worth, which is more money than anyone could ever dream of spending.

Examining The S&P 500 will give you a broader understanding of the market than any other index could provide. If you're using indexes in your investment research, this will be your goldmine.

Now that you have a grasp on how the market and stocks work, you may want to give investing a try. One thing that hasn't been gone over is how to purchase a stock physically.

How to Trade, aka Buy and Sell Stocks:

Trading stocks means buying or selling stocks.

There are two primary forms of purchasing and selling stocks available to be used. These two ways to trade stocks include electronically and on the exchange floor. In the past few years, there has been a push to do more things electronically to make the trading floor less hectic. Although it has been met with resistance, it is making headway.

On-the-Floor Trading Process:

First off, you'd make an order for your stockbroker to process. Let's say you're buying five shares of a company. Your broker's order section would send the order to their clerk on the floor. The floor clerk would then find another floor clerk looking to sell five shares of said company. Then the two will agree on a price and strike up a deal. It goes back up the line, and your broker will contact you with a final price. A few days later, you will receive a confirmation notice in the mail. Be aware that some trades may be more complex and take much more time. The key to this method is locating a stockbroker who won't eat up any profits you may make.

Electronically:

This method won't have all the pretty chaos of a trading floor like you're used to seeing in movies and on TV. This system is a much quicker and more efficient method involving computer networks to match buyers and sellers instantly. Sadly, you will still need a broker because you don't have direct access to the market. However, this is personally my favourite way of trading. Several banks have fantastic trading systems and are very easy to open a brokerage account with.

What's great now is the number of apps that are available to use for trading stocks. It has never been easier to get into trading than it is now. There are plenty of applications like Wealhtsimple, Robin Hood, Fidelity and E*TRADE.

Final Thoughts on Stocks:

Well, you now know everything you need to start investing. So, put some money together and start trading! There is nearly an endless supply of money just waiting to be earned. Stay safe, do lots of research and enjoy everything the market offers. Believe, Focus and Execute.

You'll receive many stock tips all over the place in real life and cyberspace. Be wary of stock market tips because, in reality, nobody knows whether a stock will go up or down. Many times people preaching about which stocks you should buy have a personal motive. These people believe that if they can get other people to buy the stock, they will make more money from their own investments.

Always research a company you're investing in because many companies are not running a legitimate operation. You'll want to do your best to understand precisely what the company is doing daily. The last thing anyone wants to do is purchase the stock of a company that's been around for years but hasn't even produced a prototype yet.

Chapter VII: Understanding Social Media

Social media is an exciting thing that has seemed to pop out of nowhere in our society. It started out as a fad with young teenagers but has now grown into something everyone seems to be using. Social media began with desktop-based platforms because, in the late 90s and early 2000s, our mobile device game wasn't as sophisticated as it is today. The first iPhone wasn't released until June 29th, 2007, which is when we started to evolve from flip phones and bulky bricks with keyboards into the touch screen masterpieces, we all know and love today.

There were multitudes of social media platforms developed in the late '90s and early 2000s, such as Friendster, Blogger, Xanga, Cyworld and Livejournal. However, it wouldn't be until 2003 that we would see the creation of Myspace, which genuinely was the revolutionary platform that brought social media into the mainstream spotlight. Tom Anderson was co-founder of Myspace, and depending on how old you are, he was also probably the first friend you ever had on a social media account. Tom and others involved in Myspace sold the company to News Corp in 2005 for 580 million dollars. News Corp then decided to litter the website with ads, and that wholly ruined everything people loved about Myspace.

As Myspace began slowly dying, more and more competition emerged, and social media began to evolve into the beast that it is today. The modern-day social media game is now optimized to be

viewed on mobile devices and is more valuable than ever. Now we live in a day and age where there's an excessive number of gigantic platforms such as Twitter, YouTube, Facebook, Instagram, LinkedIn, TikTok, Pinterest, Snapchat and many more. Most of these platforms are so valuable that they make Myspace's \$580 million acquisition look like a transaction at a dollar store. These platforms are valued at billions of dollars because they have captured our attention. There is nothing more valuable in this world than attention.

The thing about Myspace is that it teaches us that it doesn't matter how big or famous your platform is. These social media platforms are still young and can randomly go away at any time. What happened to Myspace can quickly happen to Facebook especially considering the new changes that keep getting released. The platform is getting overpopulated with advertisements because advertisers ruin everything. It's simply just in the nature of advertising; if your attention is somewhere, then advertisers want to be there too. Facebook consistently gives advertisers more space on the platform, meaning people see less of their friend's posts and less of what they want to see. Social media is where people want to see valuable content and connect with people, and they don't like to consume excessive amounts of ads.

A user-friendly experience is the best way to operate a successful social media organization. Algorithms on social media platforms are constantly changing every day in an effort to improve the organization. You need to continually analyze the platforms you use and see where people's attention is. Always ensure that you're not putting all of your efforts into only one platform. If something bad ever happens to that platform, being overextended on one platform will devastate your progress in the content creation world. You never know when a giant like Instagram will die out the same way Myspace did.

There are not many people in the modern world who don't have mobile devices. These devices and apps have done a phenomenal job of captivating our attention and bringing us value. While our attention is buried deep in our phones, we usually will find ourselves on one of several social media platforms. In this chapter, we will go over each of these wildly popular platforms and go into specific details to help you become proficient at navigating these platforms. You'll learn their differences, what can be done on them, how to use them to generate an income, and how they can benefit your personal goals.

You might be wondering why having your hand in the social media cookie jar is so essential, and the answer is quite simple. It's because

attention is one of the most valuable assets on the planet, and these platforms have captured a massive group of people's attention. We're talking about multibillion-dollar companies whose primary revenue is selling ad space on their platforms where everybody's attention is. The positive things that happen to people because of social media are critical examples of bringing value and being valued.

Always remember that just because your Instagram game is on point does not mean that you should be slacking on other platforms. Versatility is an aspect of social media that is desperately needed. Being active on every platform and not just one is necessary because you never know when your preferred platform will stop doing what it used to for you. Not only can these companies lose people's attention, but they can also change their algorithms which may seriously affect the number of people you can reach on the platform. Several platforms have already made algorithm changes that hurt organic reach, which you need to be prepared for. This is why you must be knowledgeable on every platform possible and not just a select few.

Twitter:

Twitter is a social networking site that is now heavily focused on delivering news to people online. On Twitter, you will use short messages known as tweets to communicate with others on the platform. What makes Twitter stand out from every other social media platform is that you will never be allowed to use more than 280 characters every time you post. If you think that's short, up until November 7th, 2017, Twitter only allowed the use of 140 characters per tweet and still does in certain languages. The main reason for increasing the character limit was that it was hard to express a thought in languages like German, which takes many characters to get a point across.

Twitter is a place where you can follow and read the tweets of brands, celebrities, friends, and other interesting people. Twitter tends to be much easier to follow a large number of people since you're only allowed to use 280 characters per post. Although tweet size is certainly reader-friendly, it can be challenging to formulate a thought using only 280 characters. Sometimes some severe creativity and effort need to go into making a tweet that gets your point across but also stays within the 280-character limit. Even though these tweets have size restrictions, you can still share website links, videos, and pictures, just like most other social media platforms. These tweet size restrictions may seem silly when you first hear about them, and you may question why they exist at all. However, these

small post sizes are lovely considering that we live in an attention deficit kind of world.

On this social media platform, it is common for people to tweet; then, not long later, people will decide to post another. It's a platform where people enjoy ranting about things like how bad their day was, how much their favourite sports team lets them down, how they feel about a particular politician and the many other things people tend to rant about. Twitter is also many people's go-to spot to talk shit to celebrities. If you're curious to see how extreme twitter can get, I recommend checking out Tweets about former president Trump's Twitter page and reading replies to his tweets.

There tends to be a boatload of nonsense on Twitter, but if you follow the correct pages, you will be able to find tons of helpful information and knowledgeable content. It's also great for times when you're not near a TV, and something is on television that you want to know about. Simply touch the magnifying glass at the bottom of the app and search for a keyword related to the event you're trying to get information on. Once you enter your search, you'll be able to view the most popular tweets, the latest tweets, accounts, photos, and videos related to the keyword or keywords you searched. It's fantastic when you want to catch up quickly on what's happening worldwide.

Twitter can also be a precious marketing tool and one that can easily reach consumers if used correctly. There is a paid advertising method to Twitter that may not seem to perform well compared to Instagram and Facebook, but it is still a phenomenal way to reach people with a message. Where twitter gets really valuable is that it's a place where people love to complain about everything. Every time someone complains about something on Twitter is a chance for you to bring that person some value, especially since the search function is effective and easy to navigate.

For example, let's say you own a tow truck and have a business centred around that truck. It can be challenging to find customers, especially if your service area has a lot of competition. While using Twitter, several methods can gather people's attention and make them aware of your service. You could start by having a page that provides information about your service and what people can do when their vehicle breaks down. Let people know it's essential to change their oil and give them other tips that may bring people value which will get them to follow your page.

You can find people involved with your area of expertise, but you can also get a good read on how people feel about things and what they want to change in the world. To better understand what people

think, search for phrases such as I wish, I need to know, how can, how do you, what do I do, and other similar things. Searching through Twitter can give you a whole lot of perspective on what's happening in the world and what people want to happen. Keep positive and ensure you don't let constant online complaining drag your mood through the mud.

Not only can you create a page that positively reflects upon your product or service, but you can also directly reach people who may need what you offer. Let's say your new page about your tow truck service isn't generating much interest; then maybe it's time to switch to a more direct approach. You could search for something like "crappy cars" and then offer people complaining about their crappy cars tips on how to deal with their situation. Also, if they're in your area of service, you could make them aware of your existence and ensure they know how to contact you in case they need a tow. You could even go to your competition's Twitter page and see if anybody is complaining to them about receiving poor service. If there is, you can reply to said person's complaint and notify them that you run a service that brings people value and can be relied on.

Twitter has what seems to be endless possibilities on how you can use it as an efficient tool. Another trend on Twitter right now is a massive rise in amateur journalism. The platform allows you to reach vast amounts of people quickly. Amateur journalists or people who want to bring value and spread information, in general, are becoming more popular. This is primarily because the mainstream media is not trusted like they once were and tends to glance over important issues. This was prevalent in the yellow vest protests that have been happening in France. The yellow vest protest is an example of an issue that people are interested in but can only find minimal coverage on mainstream media platforms. Luckily Twitter exists and allows people to find information from people who are there while it's happening. It's a situation that many people have been using Twitter to keep up with through video, audio, picture and written content.

Twitter even translates languages to your preferred language to ensure we can connect internationally without worrying about language barriers. This international connectivity is fantastic, especially if you are selling a product that can be used anywhere on the planet. Tools like Twitter have connected us to the international community in an unprecedented way that we've never experienced before. This connectivity to all kinds of people far and wide is a gift to the world that should not be wasted.

Facebook

Facebook is the long-time and current top dog in the social media world and doesn't seem to be going anywhere anytime soon. With a genius like Mark Zuckerberg as CEO of the company, it's not surprising that Facebook has been such a dominant force in the social media world. Some people think the platform isn't what it used to be, but 2.27 billion monthly active users prove that isn't the case. Facebook is a company that understands how to bring value to people. This understanding of value is the exact reason why over 25% of people on the entire planet are Facebook users.

I believe Facebook currently has the best-paid advertising system on the planet. The platform has such an immense amount of information on its users that it is simple for them to present your ad to a particular kind of person. If you have a great understanding of your target market, a valuable product, and a visually appealing ad, you will see impressive returns on your initial advertising investment. It's also currently a cheap investment which is something that is not going to last long. Once giant corporations spend most of their marketing budgets on social media, these platforms will undoubtedly begin to raise their prices. You can reach 1 million people on Facebook at a fraction of the cost it'd take to reach a million people with alternative methods like television commercials and radio advertisements.

Advertising with Facebook is a fantastic idea, but it's one that is becoming more and more popular. Ads on Facebook are becoming more intrusive, which may make them more useless. The intrusiveness of some of these ads is the exact reason why the content of your advertisement needs to be on point and something that'll captivate your target market's attention. The last thing your brand or product needs is to waste money annoying random people who aren't situated in your target market. Having content that brings people value is just as important as having a product that brings people value.

Facebook is a place that is great for long in-depth political conversations. Some people love nothing more than arguing about politics in the comments section of a Facebook post. This is a fantastic opportunity if you're a content creator who has messages with political undertones. However, if you're publishing content with political themes, you must know precisely who your target market is and where they are. These political discussions most commonly take place within Facebook's group feature.

What's interesting about Facebook right now is the opportunities within the group section of the platform. Multitudes of groups are created so that discussions can be had about specific topics. You can find groups focused on your favourite sports teams, politicians,

general sports talks, television shows, life tips, business, politics, and just about any topic you could imagine. It's an excellent tool if you're looking for a group of people who share a similar mindset. If you watch a television show, but none of your friends watch the same show, and you have no one to talk to about it, then Facebook groups can fill that void.

Facebook groups are a fantastic way to distribute content amongst a group of people whom you know will see it and have a pre-existing interest in the topic. These groups have admins and moderators, so it's essential that you don't get your posts removed for something like blatantly advertising a product. Most of these groups will have a set of rules available to read to ensure you don't step on anyone's toes. If you're posting content that brings people value and isn't some annoying infomercial, then you shouldn't have many problems. If you are doing breakdowns of an upcoming sports event, then a related group to that sport is a great place to post it. If you write an article that makes a politician look good, then a group where that politician is the focus is a great place to post it. If you use Facebook groups wisely, they can be a fantastic tool for making progress, assuming they're used correctly.

Your personal Facebook profile can also be used to make progress when creating content and promoting a product. People you are friends with on Facebook will potentially see the things you post. If the things you post are interesting, the people who see you post it may like, comment, or share it, which will help get more eyes on what was posted. Better yet, someone may see what you post and tell their friends about it in real life, which is terrific because word of mouth is still the most powerful form of promotion. The right person hearing about what you're communicating has the potential to create a fantastic opportunity for you. Anything is possible; an old friend from high school sharing your post might be seen by someone who has a podcast and decides to invite you to it because your post caught their interest.

There are also Facebook pages which are an absolute necessity if you have something you're trying to promote. If you have a podcast, book, blog, website, brand, item you're selling, band, or anything, then you should have a corresponding Facebook page to go along with it. Facebook pages allow people to like this page, which results in that page's future posts appearing in their feeds.

Instagram

Currently, Instagram seems to be attention royalty; it is almost as if they are unstoppable right now. The massive amount of content being produced on Instagram every day is astounding. What's even wilder is that boatloads of people consume all this content daily. It's very likely that Instagram is currently the most popular social networking platform and will probably be the one that can bring you the most value.

Instagram is a picture-based social media platform; in case you didn't already know, let's be honest, you obviously knew that. Instagram's picture-focused essence and minute-long video post caps help ensure that people consume as much content as possible. Pictures speak 1000 words, which is how Instagram allows people to consume vast amounts of content while providing quality content. Instagram is a wildly valuable platform, especially for someone with a knack for photography.

Just recently, Instagram started doing a new thing where it doesn't allow people to see the exact number of likes a post has. The thought behind this was that people were obsessed with how many likes they got on the platform and that this obsession was terrible for people's mental health. This policy has received mixed responses from Instagram's user base. A positive benefit of this action is that it allows content to be judged based on quality more than popularity. You can still see how many likes your post got, enabling you to continue having concrete analytics. Recently, this policy has become optional, but it's impossible to know if the company will make it mandatory again in the future. Social media platforms change so frequently that many parts of this chapter are probably already outdated.

This social media platform and Facebook have also adopted a feature called stories. Stories are like a post that doesn't appear on your profile page and only is shown for 24 hours. Stories can be viewed and created by pressing on bubbles at the top of your home page. At the top of the home page, you'll see stories you and all your followers have posted in the past 24 hours. This is also where you'll be able to see people who are live or have gone live in the past 24 hours.

IGTV is the part of Instagram that will be where you watch videos that are longer than a minute. These videos will be posted on people's profile pages, and there you will be able to view the first minute of the video. However, after the first minute, you will need to click on the Instagram TV link in the bottom left corner of the video to watch the rest of it. Before IGTV came around, Instagram didn't have a way to post long-form videos, which has allowed it to become somewhat of a competitor to YouTube. In some areas, this is not the case; Instagram is different in various countries.

Hashtags, an essential part of Instagram, are used to make your posts appear when people search for that specific word. Putting hashtags on your post is a simple process; all you have to do is write the pound symbol # followed by a word associated with the post in the caption. For example, if you posted a mountain picture, you'd write your caption followed by things like #mountains #landscape #beautiful. Using hashtags will let other people see your post when they search for something. If you wrote #mountains in the caption and someone searches for mountains in the explore section, then they will potentially see your post in the "most recent" or "top posts" area.

Instagram is one of the most valuable tools in the world for building not just a personal brand but any kind of brand. One of the features used most by people trying to establish a brand is the direct messaging system. What's rare about Instagram's messaging system is that people don't need to be following you for you to be able to message them. That means you can message any celebrity, CEO, model, athlete, or anyone else who uses the platform and attempt to garner their attention. The best way to accomplish this is to approach the message in a way that brings the person you're messaging value.

DM's or direct messages allow you to communicate with people you don't know in an unprecedented way. Let's say, for example, that you're running a business that involves designing websites for small businesses. Instagram will allow you to search for something like #architecture; from there, you can find posts that architecture firms posted. Similar to cold calling, you can then message this architecture firm and attempt to solicit their business. When messaging people like this, it's best not to focus on what you're trying to accomplish and instead focus on how value can be brought to them. Try saying something along the lines of "Hey, I adore the work you do and would love to be able to bring you some value. Are you content with your presence on the web? Hope you have a great day, and keep up your good work."

Let's say you're running a brick-and-mortar business like a restaurant and are looking to attract new clientele. You can search for area codes and cities, allowing you to see things posted in those areas. Search your area and message people who have posted in that specific area. Maybe approach them with an offer such as a discount and be like: "hey, saw you were posting in the area of my restaurant. If you're ever in the area again, feel free to come for a bite at (insert name of establishment here) and show this message for a 10% discount."

Not only can you get new customers by directly messaging people, but there is also an added potential benefit of getting some free publicity. Word of mouth is, to this day, the most powerful type of marketing. Let's say that the person you message comes in for that bite to eat; they may see a fountain they like and take a picture in front of it that they post to Instagram. Maybe their food looks fantastic, and they can't help themselves, so they snap a picture of it to post on their story. It's possible they just like the overall experience; don't post about it but tell all their friends about your establishment. The endless potential could be the answer to making your establishment a highly profitable venture.

Social media platforms like Instagram can be a highly addictive habit that negatively impacts people's lives. However, these platforms can also be used as a tool to make your life exponentially better. It all depends on how you decide to use them. These platforms are like a hammer; you can use them to destroy things in a negative way, or you can use it to build positive things. These are powerful tools, so take advantage of them and use these tools wisely.

TikTok

TikTok is a social media platform owned by a Chinese company named ByteDance and is the new kid on the block. A new kid on the block that has rapidly grown over the past few years. The app was initially called musical.ly until ByteDance bought it in November 2017 and changed the name to TikTok in August 2018. The app's number of active monthly users is estimated to be about 800 million as of May 2020. This vast number of users means the platform is no joke, unlike some of the people who still haven't hopped on the bandwagon believe it to be.

TikTok is a platform where users post 5-60 second videos on various topics. In recent months the length of videos on the platform has expanded. The platform has filled a void left by the exodus of an app called vine. Many of the videos contain a musical element, and you can use other users' audio. Using other users' audio has led to a lot of lip-synching videos. To really understand the creative process, you need to download the app and consume content. It's also necessary to stay on top of current trends, which are a big deal when trying to build an audience on TikTok.

What's amazing about producing content on TikTok is the number of drafts they let you have. You could create 35 one-minute-long videos over the course of a day and steadily release that content in a way that'll satisfy your audience for weeks. The software used to record and edit videos on the app is also pretty easy to use. TikTok

does a beautiful job of creating a user-friendly experience for creators and consumers.

This social media platform is the easiest one to get recognized on due to how its algorithm works. A video with minimal engagement will usually be shown to 80-200 people. If you post content with excellent quality, then that will involve you getting more engagement. If your posts get lots of engagement (Likes, comments, and shares), then TikTok's algorithm will keep showing them to people. Having a presence on TikTok is a tremendous opportunity in the world of promoting things.

Strategy For Making Content

Start by creating a long-form piece of content like a vlog, video gaming session, or podcast. You could just straight-up document your life and keep a camera rolling at all times if coming up with ideas for creating content isn't working out. This long-form piece of content will give birth to many other forms of content. The number of things that can be done with something like a two-hour-long podcast is genuinely remarkable.

Once you have that long-form piece of content, you can edit it and cut smaller pieces of content out of it. Still, images, GIFS, quotes, rants, stories, articles, memes, and much more can be birthed from a long-form source of content. You could transcribe all your content and lay it out in written form for people who enjoy reading over, watching videos or listening to audio. Always be looking for interesting pieces to take from your long form of content that can be used for shorter forms of content. Look for moments that you believe people will find interesting.

Now that you have a strategy to create oodles of content, you'll need to distribute this content on social media so the world can see it. Facebook, IGTV, podcasting platforms, and YouTube are all great places for your long-form content. Pictures can always be posted to Facebook, Instagram, and Twitter. LinkedIn, Email, Medium, and Quora are great places to publish articles that you can share on other platforms as well. Shorter video clips can be posted on Instagram, TikTok, Facebook, LinkedIn, and Twitter. Also, always ensure you're utilizing the stories feature on Snapchat, Facebook, and Instagram.

A good objective for smaller content is for it to be used in a way that drives people to your long-form content. That minute-long TikTok is like a trailer that builds people's interest in the movie, which in this case, is your long-form content. When you begin to build an audience, always ensure that you're keeping your ears open and listening to said audience. Knowing what content resonates with your audience will help you to create more quality content. Don't be

afraid to engage your audience by replying to comments and directly messaging them; you should do those things.

The quality of your content is determined by the opinions of the people who consume it. However, the quantity of your content is simply the amount of it that you're posting. It's easy to control how much content you create, but how people feel about it isn't entirely in your control. This is why it's crucial to always listen to your audience and stay focused on upping your game.

Don't obsess over the equipment that you use to create this content. A simple iPhone is pretty high-tech these days and can do a mind-blowing number of things. There's no need to purchase a \$2,000 camera and a \$500 microphone, especially when you're starting out. You probably shouldn't consider buying fancy equipment until your content attracts a decent-sized audience. Plus, it'll be cool when people are enjoying the 700th episode of your podcast to go back and see how you started in episode one with just a phone.

Chapter VIII: Bringing Value to Your Body

Nothing is more important than the physical health of you and your loved ones in this crazy life we live. Even a minor health scare will make you quickly realize how important your health is. Even something as minor as a cold can get you wishing that your health was back to 100%. Since your physical health is so important, it should be your number 1 priority in life. Always bring value to your body to ensure that you can continue bringing value to the rest of the aspects of your life for as long as possible.

Imagine that someone offers to buy you your dream car, and you can pick any vehicle it is you want. There's a condition to this deal though: this will be the only car you're ever allowed to own for the rest of your life. This condition will make you choose your vehicle more wisely, and you will probably read the owner's manual four times before even taking it out for a spin. You'd be careful about how much mileage you put on the car and ensure that it receives tip-top maintenance consistently. This car is a metaphor for your body and health; you only get one life. This body is the only one you get, so you should ensure that it is healthy and that you can get the maximum amount of usage possible out of it.

Before you assemble what foods will comprise your diet, it's an intelligent move to understand why these foods are good dietary choices. There are six essential nutrients that our bodies require to have optimal health. Understanding each of these nutrients will allow

you to establish what kind of diet is best for you. We need these six essential nutrients: carbohydrates, fats, minerals, protein, vitamins and water. The six essential nutrients are divided into two categories: macronutrients and micronutrients.

Macronutrients are nutrients our body needs in large amounts to optimize our health. Four of the six essential nutrients are macronutrients: carbohydrates, fats, protein, and water. The other two essential nutrients are micronutrients which your body only needs small doses of. The body may only need a small number of micronutrients, but slacking on these nutrients can lead to poor health. Minerals and vitamins are both variants of micronutrients which are vital to our body's health and wellness. Below you will find a more detailed explanation of why each of these nutrients is important and what it exactly is that they do for your body.

This only explains each nutrient slightly and does not replace a nutritionist. Speak to your doctor before making any radical dietary changes. This section of the book is only meant to give you a basic understanding of how your body works so that you have more ability to bring value to your body. Detailed nutrition knowledge would take multitudes of books to explain; even this chapter ran on much longer than I expected.

Carbohydrates: These are sugars and starches that will provide energy for all the tissues and cells in your body. There are two separate categories of carbohydrates: simple and complex carbohydrates. You should limit the number of simple carbohydrates you consume, which include foods like pasta, rice, and white bread. However, your body needs complex carbohydrates to support brain function, digestive function, energy to do things, your immune system, and your nervous system. It is recommended that around half of the calories you consume should be complex carbohydrates. Complex carbohydrates are nutrients you can get from eating foods like barley, brown rice, oatmeal, quinoa, fruits, vegetables, and whole-grain pasta or bread.

The reasoning behind simple vs complex carbohydrates is quite complicated. Fibre, starch, and sugar are all carbohydrates. However, there are three different broad groups of carbohydrates and understanding the difference between them will allow you to know which ones are best to consume and which ones you should avoid. These three broad groups are Monosaccharides, Disaccharides, and Polysaccharides. Each broad group has slight differences and interacts with your body differently.

Monosaccharides are the most basic carbohydrate form, including glucose and fructose. Disaccharides are just two monosaccharide molecules that have bonded together, such as lactose and sucrose.

Polysaccharides are chains of more than two monosaccharide molecules that have bonded together like fibre and starch. Monosaccharides and disaccharides provide a rapid energy source and are both simple carbohydrates which are the kind that you want to limit yourself from consuming. Polysaccharides like fibre and starch are complex carbohydrates that are much more nutritious. These longer chains of molecules in polysaccharides will take longer for your body to break down and digest.

It's recently become popular for people to maintain a low-carb diet or just avoid carbs altogether. Low-carb and no-carb diets are not the best ideas unless a medical professional advises you to do so because they will not be beneficial dietary choices for everyone. However, a healthy diet should have more complex carbohydrates than simple carbohydrates, which contain a minimal nutritious value. Here are some tips on ensuring you're consuming the correct carbohydrates.

Instead of plowing through yet another bag of potato chips, try to snack on some nuts instead. Replace soda and sugary fruit juices with natural fruit juices without added sugars. Cut out sugary foods like cake and cookies; instead, try something else like fruits which have a similar sugary taste to them. Try having quinoa or whole-grain pasta instead of devouring a bowl of white pasta like spaghetti. Also, try to buy whole-grain bread or wraps instead of white bread. These carbohydrate tips should help you avoid processed foods, artificial sweeteners, emulsifiers, and other unhealthy things added to food.

A balanced diet should have natural complex carbohydrates that are rich in nutrients. This means eating things like beans, legumes, whole grain foods, nuts, and vegetables. Many of the foods just listed are high in fibre, an essential nutrient for a functional digestive system. Fruit contains fructose, a simple carbohydrate, but it also has high levels of fibre, minerals, and vitamins. Fibre may even have the ability to prevent type 2 diabetes and cardiovascular diseases for some people. Eating complex carbohydrates instead of foods high in sugar and saturated fats is also a great way to consume fewer calories.

Understanding the difference between simple and complex carbohydrates will allow you to make healthier dietary choices. Knowing this difference is essential when it comes to establishing a healthy diet. Remember to limit simple carbohydrates, which have low nutritional value and will not efficiently satisfy your hunger. Increase the number of complex carbohydrates you eat instead, which will provide you with more nutritional value and help you feel full for extended periods of time.

Fats: People commonly believe that food high in fats is unhealthy. However, it would be best if you had certain types of fats to optimize

your health. Fats will assist the body with a wide range of functions and will provide your body with energy. Just like with carbohydrates, it is essential to know the difference between healthy fats and fats that won't do productive things for your overall health.

Fat is an essential macronutrient that will help maintain your body temperature, insulate your body's vital organs, provide energy, and assist your body with absorbing certain kinds of vitamins and minerals. It's recommended that approximately a third of your daily calories come from fat. Fats are classified into three categories: saturated, unsaturated, and trans-fat.

Saturated fats have singular bonds between their molecules and are saturated with hydrogen molecules. At room temperature, these fats will tend to be solid. Foods containing saturated fats include butter, cheese, coconut oil, high-fat cuts of meat, ice cream, and palm oil. Medium-chain triglycerides are the healthiest kind of saturated fat and can commonly be found in coconut-based products.

Unsaturated fats tend to be oils that will be liquids at room temperature but can also be found in solid food. This type of fat will contain multiple bonds between molecules. Unsaturated fat is organized into two categories known as monounsaturated fats and polyunsaturated fats, which help further describe molecular relationships within the fats. You will be able to find unsaturated fats in food like avocados, avocado oil, olives, olive oil, peanut butter, peanuts, peanut oil, vegetable oils, fatty fish like mackerel and salmon, almonds, cashews, sesame seeds, and other kinds of nuts and seeds.

Trans fats are liquid fats that are converted into solid fats during techniques used in food processing. Some dairy products and meats contain trans-fat; however, they are usually more common in processed food. Food containing trans-fat includes cookies, crackers, doughnuts, and fried foods. This is the kind of fat that you should try your best to avoid.

Unsaturated fats contain well-known health benefits and are heart-healthy. These fats help lower low-density lipoprotein, commonly known as bad cholesterol. Unsaturated fats will also help reduce inflammation and build more robust cell membranes in the body. All foods with a high amount of fat will contain a combination of saturated and unsaturated fats, making it nearly impossible to remove just one kind of fat from your diet.

Saturated fats are a bit more complicated, and even though there's been a ton of research on them, their effects on our bodies are still not well known. However, experts tend to agree that limiting the

number of saturated fats you consume is best for a healthy diet. However, research has shown that MCT saturated fats like the ones found in coconut oil contain health benefits. You should consult a doctor before adding any saturated fats to your diet.

Here are some tips on ways to have a balance of healthy fats in your diet. Limit your consumption of processed foods that are high in trans fat and sugar. Don't deep fry your food; instead, try using cooking methods like grilling, baking, or steaming. Pick lean meats over more fatty cuts of meat. Purchase low-fat milk instead of whole milk. Be very cautious about foods advertised as fat-free or low in fat since most foods contain added sugars and simple carbohydrates as a replacement. Consume healthy fats like avocados, olive oil, coconut, flaxseed, sardines, and walnuts.

Fat is one of the six essential nutrients and one of the four macronutrients. These are essential when attempting to maintain a healthy diet. Healthy fats assist with bodily functions such as blood clotting, building new cells, reducing the risk of heart disease, muscle movement, immune function, hormone production, brain function, mineral and vitamin absorption, and reduces the risk of type 2 diabetes.

Protein: This is a macronutrient your body needs to function correctly. Proteins carry out several functions that help your body operate efficiently. They assist with the growth and development of muscles, bones, hair, and skin. Protein also helps form antibodies, hormones, and other substances your body needs. Protein can even be a fuel source for tissue and cells when required.

Proteins are large molecules that consist of amino acids, which your body's structure and functionality depend on. Without these, your body won't be able to properly regulate the function of your organs, tissue, or cells. Protein is also a neurotransmitter that is essential to life. Hemoglobin is a protein that is the carrier of oxygen in your blood. Protein is the thing that forms just about everything in life, including bacteria, butterflies, jellyfish, viruses, and humans. Protein is like a machine that is programmed to do nothing but create life.

There are about 20 different kinds of amino acids which can be arranged in millions of different ways. These arrangements create millions of different proteins, each having a specific function in your body. These 20 amino acids include but are not limited to alanine, arginine, asparagine, aspartic acid, cysteine, glutamic acid, glutamine, glycine, histidine, methionine, phenylalanine, proline, serine, threonine, tryptophan, tyrosine, and valine. It's cool to know what these amino acids are, but you won't need to remember them to

maintain a healthy diet. There are three types of protein you should try to remember if you want to establish optimal health.

These three types of proteins are complete, incomplete, and complementary. Complete proteins are commonly found in animal-based foods like meat, dairy, and eggs. These are known as complete proteins because they contain all essential amino acids. There are nine separate kinds of essential amino acids, and our body will not produce them on its own. Foods that provide your body with roughly an equal amount of these nine acids are complete proteins.

Incomplete proteins are generally plant-based foods such as peas, beans, and grains. These proteins lack balance since they don't have all the essential amino acids but have at least one of them.

Complementary proteins are when you combine two incomplete proteins in one meal. This includes combos like peanut butter and bread, which is always yummy. It also includes rice and beans, which isn't going to be many people's favourite dish in the world.

Proteins are a vital nutrient that we need to have in our diets. Your body desperately needs protein to build, repair, replace, and strengthen things like tissue. Proteins come in many different forms, like collagen, which is practically the glue that holds your body together or hormones like insulin which instruct cells and tissue to act a certain way. Even most enzymes like amylase are proteins, which are needed for things like respiration in human cells and photosynthesis in plants.

Always ensure that you're providing your body with a sufficient amount of protein. Protein deficiencies tend to be rare but are still concerning, especially if children are involved. Anorexia, certain genetic disorders, and the late stages of cancer can all lead to protein deficiencies. It isn't easy to specify precisely how much protein a specific body needs but consuming a healthy diet with variety will provide more than enough protein for most people.

Water: As you probably already know, water is critical to continue doing the whole living thing that you hopefully enjoy. You won't make it more than a few days without consuming water. Even being slightly dehydrated can cause Impaired physical and mental functions. Headaches are most commonly caused by not drinking enough water as well. Attempt to avoid getting your water consumption through sugary drinks like sweetened teas, coffee, soda, fruit juices, and lemonade.

The best water source is to drink natural water from the tap or bottle. If you absolutely can't stand plain water, try adding a slice of cucumber, lemon squeeze, or other citrus fruits. You can even get a

little extra water consumption from eating fruits that contain a large amount of water.

Water does so many things that will help your body function healthily. Water will assist your body in flushing out dangerous toxins. Your body also needs water to transport other nutrients throughout the body. It prevents constipation, works as a lubricant, and most importantly, keeps you hydrated.

Vitamins: Vitamins are micronutrients and supply your body with many health benefits when consumed. Vitamins will keep your skin healthy, strengthen your teeth and bones, boost your immune system, aid in calcium absorption, helps the body metabolize carbs and protein, and aid your nervous system with daily functions. Vitamins can even help your brain perform better. There are 13 different kinds of essential vitamins that are organized into two separate groups based on the materials they dissolve in. These groups are known as water-soluble vitamins, which are carried through the bloodstream, and fat-soluble vitamins.

Water soluble vitamins:

- *Vitamin B-1/Thiamin:* This vitamin allows the body to use carbohydrates as an energy source. Thiamin can be found in foods like cauliflower, liver, oranges, eggs, potatoes, asparagus, kale, beef, pork, nuts, and whole grains. This vitamin is not stored in our bodies; therefore, it's a good idea to make sure it's part of your daily diet. A diet that lacks Vitamin B-1 can lead to multiple problems, including short-term memory loss, weakened muscles, cardiovascular issues, and a condition known as beriberi. Beriberi will create problems for your peripheral nerves and should be avoided.

- *Vitamin B-2/Riboflavin:* Riboflavin is crucial to your body doing things like breaking down food, absorbing other nutrients, and maintaining healthy tissue. Your body can only store small amounts of Riboflavin which is used quickly by the body. Your body enjoys breaking down proteins, carbohydrates, and fats, so it's crucial to have this vitamin in your diet. Riboflavin can be found in foods such as liver, beef, turkey, eggs, milk, avocado, artichokes, kelp, mushrooms, pumpkins, nuts, parsley, sweet potatoes, whole grain bread, broccoli, spinach, and a lot of other foods. Since so many foods contain vitamin B-2, it shouldn't be too difficult to incorporate into your diet. A lack of these vitamins can lead to problems like cracked lips, dry skin, inflammation in your mouth, red lips, sore throats, anemia, eye sensitivity, and other horrible issues. Drinking an excessive amount of liquor can put you at risk of having vitamin B deficiencies.

- *Vitamin B-3/Niacin*: Niacin has a role in converting the food we eat into energy; it also helps the body properly use protein and fats. This is another vitamin that the body will not store and will remove unneeded niacin in your urine. Therefore, it should be a vitamin that is consumed daily. Deficiency in Niacin is rare but can lead to complications like rashes, a bright red tongue, fatigue, vomiting, constipation, diarrhea, headaches, and depression. Good sources of Niacin are grilled chicken breasts, turkey breast, sockeye salmon, cooked brown rice, beef liver, and dry roasted peanuts.

- *Vitamin B-5/Pantothenic Acid*: This vitamin is present in nearly every kind of food there is, which is good because it performs many vital functions. These essential functions include synthesizing cholesterol, forming sex and stress-related hormones, creating red blood cells, and converting food into glucose. Pantothenic acid also helps the body break down fats, carbohydrates, and proteins so that our bodies can use them for energy. (This is something all B vitamins do, so I will stop repeating it since you probably get the point now.) Some studies have even shown that Pantothenic acid can work as a moisturizer on the skin and aid in the battle against acne. A deficiency in Vitamin B-5 can result in depression, irritability, nausea, vomiting, numbness, muscle cramps, burning feet, sleep disorders, stomach pains, and more.

- *Vitamin B-6/Pyridoxine*: This vitamin heavily benefits your central nervous system and is involved in the creation of several neurotransmitters. It even helps manufacture hemoglobin, which is a component of red blood cells that carries oxygen. Pyridoxine plays a role in over 95 enzyme reactions. This vitamin is in most of the everyday foods you've seen in this chapter, but the best sources are chickpeas, beef liver, roasted chicken breast, tofu, bananas, and yellow-fin tuna. Symptoms of a deficiency of this vitamin include anemia, depression, confusion, seizures, and a weakened immune system. Deficiencies are rare but sometimes happen to people taking estrogens, corticosteroids, and other medications.

- *Vitamin B-7/Biotin*: This vitamin is also sometimes known as Vitamin H, which honestly has a better ring to it if you ask me. Biotin is known as a coenzyme and is involved in metabolizing things like fatty acids, leucine which is an essential amino acid, and gluconeogenesis which is the synthesis of glucose from molecules that are not carbohydrates. Research has shown that biotin may even control diabetes and aid the body in using glucose more efficiently. If you enjoy having hair, this vitamin is not one you want a deficiency of, especially since a deficiency could also

cause things like dry eyes, a loss of appetite, insomnia, depression, numbness in your extremities, and other health-related issues. There aren't any foods with much biotin in them, but these contain more than most; liver, peanuts, yeast, cheddar cheese, salmon, pork, mushrooms, bananas, egg yolk, cauliflower, raspberries, sardines, and avocados.

- *Vitamin B-9/Folate*: This vitamin is essential during periods of rapid growth, such as during childhood and pregnancy. Folate will assist with many vital functions, like producing DNA, converting carbohydrates into energy, and ensuring your bone marrow has red and white blood cells. Consuming enough folate could help protect against miscarriages and congenital deformities. Being low in folate is also linked to depression and can limit the body's response to antidepressant medication. Most meats tend not to have much folate in them, which means you can't rely on a carnivore diet for it. The best sources of folate are asparagus, lentils, beans, spinach, avocados, egg yolks, bananas, mushrooms, broccoli, and lettuce.

- *Vitamin B-12/Cyanocobalamin*: This vitamin is necessary for the health of your nerve tissue, the production of red blood cells, and brain function. Out of all the B vitamins, this one is probably the most important one to make sure you have enough of. A vitamin B-12 deficiency can lead to irreversible neurological symptoms, among other problems like anemia, a sore mouth, weight loss, pale or yellowing skin, diarrhea, and menstrual problems. Good sources of vitamin B-12 are beef, pork, ham, poultry, lamb, fish, milk, cheese, yogurt, and eggs. Deficiencies tend to be kind of common, which is in part because the vitamin is only naturally found in animal products. Since the vitamin isn't usually found in plant-based foods, you should talk to your doctor about a vitamin B-12 supplement if you're a vegan. Vitamin B-12 is the biggest and the most structurally complicated vitamin there is. It's essential to consume B-12 if you're interested in living a healthy lifestyle and want to avoid potential nerve damage.

- *Vitamin C*: Just like the B vitamins, Vitamin C is water-soluble, and the body needs a daily consumption of foods that contain vitamin C. This vitamin plays a vital part in producing collagen, L-carnitine, and some neurotransmitters. Collagen is especially important, considering it is the main component of connective tissue. Collagen is critical for the healthy function of your gut, skin, tendons, ligaments, cornea, bones, cartilage, and bone tissue. Vitamin C does much more than the things listed above and can help with multiple problems, from anemia to scurvy. Some good sources of vitamin C include red peppers, oranges, tomatoes, potatoes, strawberries, and spinach.

Fat Soluble Vitamins:

- *Vitamin A:* This vitamin is super necessary for cell recognition, immune function, and reproduction. Vitamin A is found in different forms and is not like water-soluble vitamins, which are not really stored in the body. Retinol is the predominant active form of Vitamin A found in our blood. Retinyl Palmitate is the storage form of the vitamin. Some of the best sources of retinol, the active form of vitamin A are liver, herring, salmon, fish oils, butter, milk, cheese, and eggs. However, some plant-based foods contain carotenoids, which are antioxidant forms of vitamin A that will later convert into retinol. These carotenoids contribute to the orange colouring in fruits and vegetables like squash, pumpkin, sweet potatoes, cantaloupes, papayas, and mangos. Be wary because preformed vitamin A can be toxic if consumed excessively.
- *Vitamin D:* This vitamin isn't a vitamin at all; it's really a pro-hormone, which is the precursor of a hormone. Vitamins are nutrients that the body isn't able to produce, but our bodies have the ability to produce vitamin D. There are many benefits to vitamin D; it plays a big part in regulating insulin levels, supporting lung function, having healthy bones, reducing the risk of getting the flu, and many other things. The most interesting part is where we obtain our vitamin D, considering our vitamin D consumption comes mostly from sun exposure. However, if you're unable to get some sun consistently, you can still get some vitamin D from foods like tuna, salmon, herring, egg yolks, beef liver, and mushrooms.
- *Vitamin E:* Obtaining enough vitamin E is essential for blood vessel health, your immune system, and keeping your skin youthful. Some of the best foods to find vitamin E are trout, butternut squash, swiss chard, spinach, avocados, peanuts, sunflower seeds, and almonds. There are eight different forms of vitamin E, but it's believed that only 1 of them helps us meet our nutritional needs and is known as alpha-tocopherol.
- *Vitamin K:* This vitamin plays a prominent role when it comes to things like blood clotting and bone metabolism. Its role in blood clotting is why you should speak to a doctor before adding more of it to your diet, especially if you're on blood thinners. Vitamin K is associated with bone, cognitive, and cardiovascular health. Infants usually get a vitamin K injection to prevent bleeding in the skull. Some good sources of vitamin K are grapes, soybean oil, eggs, parsley, spinach, and kale.

As you probably noticed, vitamins are one of the more complicated six essential nutrients, and you could read several books and still not fully understand them. Above was only a brief explanation of the 13 different types of vitamins and in no way will make you an expert on the subject. Hopefully, this brief summary can give you more understanding of how your body works and how your dietary choices affect your health. Bringing value to your body will allow you to bring value to other parts of your life for many years.

Minerals:

There are two kinds of micronutrient vitamins, one described above and the other known as minerals. There are two groups of minerals which are major and trace minerals. To achieve optimal health, your body will need a balance of both groups of minerals. Your body will be unable to function correctly if it doesn't ever reach this balance.

Major minerals include magnesium, phosphorus, calcium, sulphur, sodium, potassium, and chloride. Calcium is the most abundant mineral in the body and is vital for bone health. Magnesium takes part in over 300 enzymatic reactions within the body. Potassium helps the body regulate a fluid balance and even control the electrical activity in your heart. You need major minerals to improve bone health, balance water levels, and maintain healthy skin.

Trace minerals include iron, selenium, zinc, manganese, chromium, copper, iodine, fluoride, and molybdenum. People commonly have iron deficiencies which can lead to complications like anemia. Fluoride is also produced synthetically for use in drinking water, toothpaste, and mouthwash. Trace minerals are essential for bodily functions such as strengthening bones, preventing tooth decay, aiding in blood clotting, carrying oxygen, supporting the immune system, and maintaining a healthy blood pressure.

There are a lot of different kinds of minerals, and it can be challenging to have a good balance of them. Having a healthy diet is something that is challenging to do for most people. The best way to ensure you have a proper balance of minerals is by having these foods in your diet: red meats, seafood, iodized table salt, dairy products, nuts, vegetables, fruits, chicken, egg yolks, and whole grains.

46 Food Suggestions That'll Keep You Healthy

Nutrition is an essential part of keeping your body in tip-top condition. The hardest part of eating healthy is knowing precisely what is beneficial for you to eat. The next challenge is finding those healthy foods that you enjoy the taste of. Even the pickiest eaters can find healthy foods they enjoy, so have faith. Here's a list of multiple healthy foods and a short explanation of how they're healthy:

Cantaloupe: This yummy fruit has powerful antioxidants that will reduce inflammation, reduce your risk of disease, and keep your eyes healthy. Cantaloupe is also a good source of potassium and also contains vitamins A & C.

Avocados: These delicious wonders might be the best food on the list. Not only will they please your taste buds, but they also are amazingly healthy. Avocados are high in fibre, potassium, magnesium, and monounsaturated fat. They have the ability to lower LDL cholesterol (which isn't the good kind of cholesterol), they can improve symptoms of arthritis, and they can even protect your skin from being damaged by the sun.

Sun-Dried Tomatoes: These contain lycopene but a bit more of it than regular tomatoes. Not only that, but they also tend to be packed with olive oil, which helps your body absorb more of that lycopene.

Olives: This is a healthy snack that contains a large amount of heart-healthy monounsaturated fats and powerful antioxidants like oleuropein.

Acai: This is a tasty berry loaded with antioxidants, and it is a fantastic thing to put in a smoothie. It's also believed that Acai can provide you with a boost of energy.

Cauliflower: This is an incredible food both in taste and health-wise. Cauliflower contains plenty of fibre, vitamin C, and vitamin B6. The best part about this food is that you can get creative with it.

Coconut: This is one of the most versatile foods known to us. Coconut oil is high in medium-chain triglycerides, a great energy source. Coconut water contains a healthy number of electrolytes, and coconut flour makes for a great gluten-free baking ingredient. Coconut sugar is also a low glycemic sweetener.

Dragon fruit: This fruit is high in antioxidants, fibre, and vitamin C.

Flax Seeds: These will deliver our body a plant-based omega-3 fatty acid, making them heart-healthy with anti-inflammatory perks.

Freekeh: Freekeh is a type of wheat popular in the middle east and can be used in any dish that calls for whole grains. This wheat has more protein than quinoa and twice as much fibre.

Goji Berries: These are similar to raisins and have been used in traditional Tibetan medicine for hundreds of years. Goji Berries are a great source of vitamin A, Iron, and it's high in antioxidants.

Hemp Seeds: These seeds contain an enormous amount of protein, omega 6 and omega 3 fats. They may reduce the risk of heart disease and have been said to help with symptoms produced by menopause.

Jackfruit: This is a tropical fruit that contains vitamins, electrolytes, phytonutrients, and minerals.

Kombucha: This drink has gained tremendous popularity as of late. Kombucha is low in calories and high in gut-friendly probiotics.

Salmon: This contains a lot of omega-3 fats, which can aid in reducing inflammation. Salmon also contains a lot of protein, vitamin D, and selenium. Salmon also helps maintain joint health using bioactive peptides. Aim to get wild salmon which has fewer toxins than the farmed kind.

Seaweed: Most people are surprised to hear that you can eat seaweed, but you can, and it's also super healthy. Seaweed contains high amounts of minerals like iodine, iron, magnesium, and calcium. Seaweed also contains vitamin C.

Oatmeal: This food will help keep your cholesterol in check and help fight against heart disease. Oatmeal is also an excellent source of fibre.

Walnuts: These are a fantastic source of omega-3 fatty acids, which will help regulate cholesterol and keep your heart healthy.

Greek Yogurt: This yummy food contains protein and is also rich in probiotics which will help your gut health.

Eggs: Egg whites offer a lot of protein and contain minimal calories. Egg yolks contain vitamin B12, vitamin A, and choline, a nutrient important for pregnant women to have in their diets.

Edamame: These are loaded with fibre and contain a large amount of protein.

Kiwi: This interesting fruit has almost as much potassium as a banana and twice the amount of vitamin C you'd get from an orange.

Sweet Potatoes: These are rich in antioxidants, and they taste amazing.

Kale: This leafy green veggie has loads of vitamin C, Calcium, and antioxidants. Kale is also a good source of the eye-friendly nutrient lutein.

Barley: This is a cholesterol fighter that also contains a lot of fibre.

Pumpkin: The antioxidants in pumpkin will help keep your skin healthy, and the potassium it contains will help lower your blood pressure.

Peanut Butter: Who would've thought something so tasty could be so healthy. Peanut butter is an excellent source of protein.

Chard: This leafy green contains nutrients like calcium, B vitamins, and beta-carotene. Chard is also a food that will fuel your body with fibre.

Bulgar: This is made from wheat in a pretty complicated process. Bulgur boosts potassium, B vitamins, and calcium in your body. It also contains a high amount of fibre.

Whole-Grain Pasta: This pasta contains a large amount of fibre. Look out for multigrain kinds of pasta because they are not the same and might not be made with whole ones.

Black Beans: These will maintain nerve and muscle function. They contain magnesium and antioxidants.

Spinach: This leafy treat contains iron, which will help you have healthy hair. Spinach is also loaded with antioxidants.

Kidney Beans: These are one of the most antioxidant-rich foods you can get your hands on.

Quinoa: This is a staple in most vegetarian and vegan diets. Quinoa is a complete protein containing all nine essential amino acids. This herbaceous plant-based food is a great way to make up for a lack of meat in your diet.

Lentils: These little guys are loaded with protein and a nutrient named folate.

Chicken Breast: This is the leanest part of a chicken; half a breast contains more than 22 grams of protein with only 2.5 grams of fat. Doesn't get much better than that.

Oranges: These are obviously your best source of vitamin C that keep the scurvy away. Oranges help the body burn fat and can also prevent colds.

Sardines: These might not be the best tasting, but they're loaded with protein, vitamin D, vitamin B12, calcium, and omega-3 fatty acids.

Almonds: These delicious little nuts are jam-packed with monounsaturated fatty acids to help keep your blood vessels healthy.

Extra Virgin Olive Oil: Olive oil has the potential to cut the risk of heart disease and is an excellent source of monounsaturated fats.

Cheese: This is a fantastic source of nutrients, and it's delicious. A single slice of cheese contains about the same amount of nutrients as a full glass of milk.

Whole Milk: This contains many vitamins, minerals, animal protein, and healthy fats. Whole milk is also one of the best sources of calcium available to us.

Potatoes: These are packed with potassium and contain a little bit of almost every nutrient you need to be healthy.

Dark Chocolate: This is a wonderful source of antioxidants and is jam-packed with magnesium.

Broccoli Sprouts: These are rich in the nutrient sulforaphane, and studies have shown that they can help with memory issues, bowel habits, and obesity. They make an excellent garnish for almost any dish you can think of.

Beets: These are wonderful in the fight against Alzheimer's and are great for endurance performance.

Tips on How to Bring Value to the Environment

The health of the environment is something that has dominated news cycles for quite some time now. Climate change worries a large number of people and doesn't look like something that should be taken lightly. There's plenty of debate over things like carbon taxes, what's impacting the environment the most, what a future with climate change will look like, and many other things involving climate-related subjects. These political arguments are taking away the limelight from what's important: maintaining a healthy environment.

The end probably isn't near, but we should still do everything we can to ensure that the environment's health is a priority. We value the planet that brings us endless amounts of value. Sadly, on an individual level, we cannot stop mass pollution while factories, deforestation, or wars take a devastating toll on this planet. However, not being able to stop those things alone doesn't mean that we can't play a big part on an individual level when it comes to positively impacting the environment.

Recycling seems pretty basic to most of us in our current society, but it is still something that isn't done enough. Cans, cardboard, plastic materials, and multiple other recyclable materials are thrown into waste containers destined to be brought to a landfill. An easy way to positively impact the environment is by ensuring that we dispose of recyclable materials properly. It may seem like a hopeless cause, but it is still a cause that is worth putting effort into.

Limiting our use of plastic shopping bags is another easy way that we can positively impact the environment. If you can carry the items you purchase at a store without a plastic bag, you shouldn't use them. Also, reusable bags are a great way to limit the number of plastic shopping bags we use. Many stores now charge 5 cents per plastic shopping bag, so in the long run, using reusable bags will help the environment and save you money. Reusable bags bring value to your environment and your wallet.

Reducing the amount you use your printer at home is a great way to help protect the environment. Using excessive amounts of paper is something we have done for a long time. Letters used to be the go-to way to communicate over long distances. Luckily, the future has come, and our need for letters has drastically increased due to things like texting and email. Try to utilize these new technologies and prevent yourself from printing something that could be sent in an alternative way. If you're in school and have an assignment to hand in, try to see if the teacher will let you print on both sides of the page to reduce environmental impact.

Another great way to positively impact the environment is by using reusable beverage containers. Constantly buying drinks that come in a container you'll only use once creates excessive amounts of waste. A reusable container for drinks, like a metal water bottle, will bring value to the environment and your wallet. This habit will result in you buying drinks in bulk which is cheaper, and many coffee shops even offer a discount to customers who bring in their own containers for beverages.

A gigantic way to help the environment is by limiting your electricity use. Ensure you're using energy-efficient light bulbs that use less

electricity and last longer, saving you money. Don't depend so heavily on your air conditioner; it doesn't need to be running 24/7, and there certainly isn't much point in having the machine operate while you're not home. Also, with air conditioners, people tend to be quick to turn it on once they get a little hot, but realistically there are many times, especially in between seasons, when this is unnecessary. Reducing your electricity usage is very easy, will take minimal effort, and will save you money on your hydro bill. Turn off lights, appliances, televisions and everything else that's electrical in your house when you go out. Unplug your phone chargers when they're not in use. These simple things will make an enormous positive impact if we all do them.

Water is one of the most wasted things we use daily, which is horrible because we depend on it for so many things. When brushing your teeth turn the faucet off when it's not being used. Limit how much water you use to wash your dishes and cutlery. Take baths instead of showers, and don't turn that shower on until you're ready to hop in it. Changing these habits will be good for the environment, and your wallet will also be fatter.

Burning fossil fuels is one of the worst things we do to the environment, so you should avoid driving as much as possible. If where you're going is on a convenient bus route, then give public transportation a try. Bicycles are a fantastic way to cover the distance without burning fossil fuels while travelling decently fast. Walking is always a great alternative to driving, and the exercise will help you be healthier. If you have a place you drive to every day, like school or work, you should see if anyone else in your workplace or school lives close to you. If you work with people who live in your area, try to make an arrangement with them that will allow you all to carpool to work or school. Carpooling is a great way to build stronger relationships with your peers; it's good for the environment, and splitting the cost of gas will allow you to have more money for yourself.

Using digital products is another way that can limit the amount of waste we produce. If you digitally purchase music or use a streaming service, you won't have any of the waste created by the packaging of CDs. Reading E-books instead of physical copies of books will reduce the amount of paper used for printing. Having a digital copy of a movie will prevent you from having waste that comes from the packaging of a DVD. Next time you purchase a form of entertainment, stop and ask yourself if there's a more environmentally friendly digital alternative.

Always attempt to buy used products when it's possible to do so. When you need things like a desk, there's no need to get a brand-

new one. A used alternative can save you a ton of money and a tree in the process. If you usually shop online and get products shipped to you from across the country, buying a used desk that you found locally will be even more helpful.

Reducing food waste is something people don't realize is a big deal. The amount of food that winds up in landfills every day is astronomical. Food will eventually become methane gas that is destructive to the environment. Not only is the creation of methane terrible, but you also have to account for the energy and water needed to produce that food. On top of squandering resources, there's also the obvious fact that wasted food could've gone to a less fortunate hungry person.

Cutting down on food waste can be challenging, but it's worth taking on. Making a plan can be helpful in not buying more food than you'll be able to eat. Having an idea of what your meals will be for the week can be an essential way to reduce food waste. Keep track of how much of the food you buy goes in the trash; this can help you determine how much food you actually need next time you go grocery shopping. Understand what expiration dates really mean because they don't always mean that the food is unsafe to eat. Don't throw out a perfectly fine loaf of bread just because it's two days past the best-by date. Expiration dates refer to quality and not when consuming the product is unsafe.

Also, a quick google search will direct you to food kitchens and food banks. Giving food to people who need it is a much better idea than simply throwing it out. The action of donating your food brings value to the environment and someone's rumbling tummy. Remember, these places only accept non-touched foods, not leftovers. When it comes to leftovers, you got to learn to love them.

There is a way to even conserve the food you don't finish at restaurants and buffets. When dining out, always take it home if you can't lick the plate clean. Taking home leftovers helps the environment and enables you to save time by not having to cook at a later date. If you ever like to go to buffets, aim to take a smaller plate you know can be finished. Putting pounds of food on your plate is tempting, but making more trips and using a smaller plate is better.

Chapter IX: Ways to Make Money and SEO Tips

Blogging: Writing a daily blog is a wonderful habit to develop and will help your earning potential. Start by writing for yourself and going in-depth about topics you're interested in. Focus on your hobbies, thoughts, interests, opinions, ideas, and discover a way to transform those into words. Doing this will allow you to attract like-minded people and let you start building an audience.

Give away all of the knowledge that you possess in your brain. If you know how to knit, skateboard, snowboard, play video games, or anything else, spread that knowledge to the world. Ensure that you have catchy headlines that represent the topic well but will also attract people to click on the link. Try testing headlines and get a second opinion to ensure you craft the best headline possible.

Don't pretend to be someone you're not; when blogging, people will see through your illusion, and it'll hurt the quality of your blog. Also, try to keep your blog posts short because people don't have much of an attention span. Many successful bloggers will tell you that short posts are shared more on social media and are received well by readers. Ask your readers questions within your blog posts to help obtain an audience that engages with you.

Most importantly, when you start building an audience, you must listen to them. Use your audience to brainstorm and help you get new ideas. Make social media posts asking them what they'd like to read about. When your audience does engage with you, try your best to reply to as many comments as possible. If you're getting six comments on a post, then there is no excuse for not engaging with every commenter.

Affiliate Marketing: This type of marketing gets rewarded solely based on performance. Many businesses will reward you whenever your affiliate efforts bring in a new customer. This will be an excellent way to get something like a blog to generate income. To find a good affiliate program, you'll need to research and attempt to reach out to company decision-makers. Amazon has an affiliate program that is commonly used by many people who have an influence online, so maybe start there.

Drive for Uber or Lyft: These companies are practically app-based taxi services and have become quite popular over the past few years. Luckily, if you have an acceptable car, you can probably get a side gig with them since they're always looking for drivers. If you don't like dealing with people, there are other services like Uber eats and skip the dishes that exclusively get and deliver food to people without human interaction.

Sell items lying around your house: We live in a world that is obsessed with excess and has more physical possession than we really need for the most part. Consumerism is a large part of our culture in the western world and something that most people participate in. So, if you're sitting on items you never use, selling them for extra cash might be a good idea. Old clothes, furniture, appliances, video games, electronics, and so much more are constantly sold online daily. There are several buy-and-sell websites that you can find with a quick google search that'll allow you to advertise what you're selling. A popular way of selling items online is by posting them on the Facebook marketplace.

Shovel snow for people: If you live in a place that gets snow, then that means shovelling snow is an excellent way to make some extra cash in the winter months. Many people hate going outside to clear their driveways, walkways, and sidewalks, so they might be willing to pay you money to do it for them. Post on social media, knock on doors, hand out fliers, and ask neighbours to see if any of them would be interested in hiring you to take care of their snow removal needs. This is extra easy if you already possess a snow blower.

Mow lawns: When the snow melts and the summer starts, a new task that people sometimes hate doing emerges. Lawn maintenance is difficult for some people and isn't the most pleasurable activity on the planet. There is a constant demand for landscaping services almost everywhere. The best part about this line of work is that there is much room for expansion. You can always build your way up to planting flowers, maintaining gardens, putting mulch down where needed, covering trails with gravel, and so much more.

Write an E-book and sell it: It has never been easier to publish a book than it is today. Self-publishing is not tricky to get involved with, and many services like Amazon direct publishing can help you get started. The hard part of this idea is physically writing the book, which will take a lot of dedication, time, and effort. Finding buyers for the book you write can also be difficult, but luckily the book you're currently reading has plenty of advice to help you do so.

Freelance Writing: If you're not up to the task of writing a full-fledged book, then maybe some freelance work would be a better avenue. Many blogs constantly need content writers, and some pay pretty well. Many news outlets always look for stories and hand out paycheques if they like what they read. It's easiest to start by writing opinion pieces that have been more popular than ever in the 2020s. If you consistently submit articles to news outlets, the editors will begin to recognize your name sooner or later, especially if you're steadily submitting quality work. Always remember that networking

is a valuable action in every line of work. You can also advertise the services you provide on places like Fiverr.

Provide Videography Services: In case you didn't notice, millions of people are obsessed with watching videos online. Video consumption is at an all-time high, meaning content creators constantly need people who can make their work look more professional. This is not the most effortless skill set to acquire, but it's certainly possible with some effort. Gathering clients and editing their videos can turn into a wildly successful career. Not only could you just freelance with this skillset, but you could also find a legitimate 9-5 job in this field.

Create an Online Course: If you're an expert at literally anything, then making a course that will help others learn is a potential opportunity for you. Take all the information you have on a topic you're an expert in and record it all. It's best to have written, visual, and auditory content for the course you're creating since everyone learns through different methods. Create tests and assignments that will help the person taking the class get a better grasp on the topic at hand. Organize the content you've created similar to how a school would and then start selling it.

Entertain and/or Educate people with a YouTube Channel: The number of people making money through a YouTube channel is astronomical. The best way to do this is by consistently creating quality video content to educate or entertain people. The most successful YouTube channels educate people while entertaining them. People believe the only way to make money on the platform is through their partnership program; however, this couldn't be farther from the truth. As your channel rises in popularity, opportunities will arise that allow you to get sponsors.

Sometimes sponsorship opportunities will result in cash payments, and other times companies will send you cool products they sell. The best sponsorships are where you get a mixture of products and cash. Once a large following is established, finding companies willing to sponsor your channel shouldn't be too difficult.

Start a Podcast: If you're camera shy, a great alternative to making video content is making an audio-based podcast. (Having a video version of your podcast is also a great idea but not completely necessary.) Similar sponsorship opportunities will present themselves the same way they would for a YouTube channel which is also an excellent platform to post a podcast on. The best part about podcasts is that you don't need to generate new ideas for content constantly. You can just have guests on the show and focus on being a good interviewer. Anchor is an organization that makes posting a podcast simple; ensure you check them out if you go this route.

Test Websites: Testing websites or web applications ensures that the software runs properly. Software creators hire testers to ensure that their product runs without any bugs. Owners of websites find value in this because it prevents them from losing attention due to an error in the website's functionality. These jobs can be found online, usually through a firm which prevents you from needing to scope out your own clients, which is also an option.

Narrate Audiobooks: The vast majority of people hate their voice, which opens up the opportunity for you to narrate people's books for them. You can contact authors who don't have audio versions of their books and try to strike a deal with them. You could also narrate books you've written and provide consumers with more versions of said books. There's also the option of narrating books in the public domain.

Graphic Design: This involves creating visual content that helps communicate a message. This is an amazing skill to develop and will provide you with a boatload of opportunities. This is done through illustration, iconography, photography, and typography. Graphic designers design layouts for advertisements, brochures, magazines, and corporate reports. They also are known for creating logos for businesses which have never been more critical than they are today. This skill is artistic and takes a long time to learn, but it is entirely worth it. You'll want to learn how to use editing software like photoshop and build a portfolio that you can show potential clients.

Drop Shipping: This is a method of selling products without needing to deal with the products physically. Your store will make the sale and pass that order off to a third-party supplier, who then ships the order to the customer. There's a wildly popular company named Shopify with lots of information to help you get started.

Make and sell Arts and Crafts: Being artistic will always be a valuable skill; if artistic creations are something you're good at making, then you might as well take advantage of that. There's a vast market for paintings, knitted clothing, drawings, posters, sculptures, and anything artistic. There are even a ton of easily accessible marketplaces like Etsy where you can sell the things you've created.

Become an Instagram Influencer: Attention is undoubtedly one of the most valuable things on the planet. If you can captivate attention on Instagram or any social media platform, then you should. The best way to be successful is to have other people believe they can make money off of you. There's an endless amount of opportunity when you have the attention of a large audience. We live in an attention economy, so take advantage of that when possible.

Business Consulting: Business knowledge is a valuable type of knowledge for a person to possess. A business consultant will work with clients to help them develop business skills, create strategies, plan things out, solve problems, develop marketing techniques, and teach them how to use those marketing techniques. To be successful in this space, you will probably need proof of your business competence.

Life Coaching: Having a vast amount of life experience is something only some have. If you have the gift of knowledge, then you can make money spreading it. People are constantly looking for anything that can guide them to happiness. If you think you're up to the task, then life coaching is something you should try out. Ensure that you can bring value to people before giving it an attempt. Maybe try initially taking on clients free of charge to gauge how you'd perform as a life coach with no risk of taking advantage of someone.

Refereeing Sports: All across the planet, millions of games are taking place all the time. If you're knowledgeable in a specific sport, then ask around leagues to see if they need any referees. You'll probably need to start in small events and games played by kids. However, with enough effort and experience, you may be refereeing games in the big leagues one day. This line of work can be dangerous, and many people tend to take their anger out on referees.

Sell Stock Photos Online: In the digital age we live in, it has become commonplace to be taking an excessive number of photos. It's highly likely that you have taken multitudes of photos. These photos could be worth money to people who require images to do what they love. For example, someone running a blog might want photos for a thumbnail or on the article's page. It's known that articles perform better when there is imagery to go along with it. Many writers don't have much skill in photography, creating an opportunity for you to sell them your photos. Obviously, the most effortless images to sell are ones that are high in quality.

Rent out a room in your home: If you can handle living with someone else and have an extra room, you could always rent that room out. It's best to have a prior relationship with the person you'll be renting to. Knowing the person you'll be renting to will be a giant plus when it comes to renting a room out in your home. You never know what kind of weird things a stranger will do in your home.

Become a Virtual Assistant: There are more people than ever making money by running online businesses. As these businesses expand, their owners tend to need help operating them. This is where you come in by being willing to trade services for currency. Virtual

assistants perform a variety of tasks, including but not limited to scheduling meetings, finding guests for a podcast, answering emails, updating social media accounts, making travel arrangements, and administrative tasks.

Get a commission-only Sales Gig: Many businesses don't have the luxury of being able to afford employees. However, some of these businesses can offer you a percentage of sales you make for them. This gives you the opportunity to eat what you kill. Depending on your sales skills, you can make oodles of money, a small amount of money, or no money at all.

Teach English Online: English is a language that many people want to learn. This desire to learn English stems from its use in the business world and the entertainment industry. This means that a native English speaker like yourself can earn money teaching others how to speak English. There's a boatload of opportunities to move to countries like China, where you can make a living teaching English. If you're a person who enjoys travelling, then teaching English abroad could be worth pursuing.

Write on Medium's Partner Program: This program allows you to generate revenue by publishing content on Medium. If you sign up and your writing meets Medium's requirements, it will be put behind a paywall. You'll be paid every month based on the readers' time spent reading what you wrote. Each member's monthly subscription fee is distributed proportionally to the writers whose articles were read by said member. There's a way to check your estimated monthly payout in the partner dashboard.

Transcribe Audio and Interviews: Podcasters, interviewers, tv shows, YouTube content creators, and many more need their content transcribed into written words. This allows them to publish written word versions of the content, put closed captions on their videos, or simply have a hard copy of everything they do. Amazon has a program that'll provide sources for people who want to have things transcribed.

Proofreading: Every writer needs some sort of editing to create quality products. As you can probably already tell, this book is in great need of some extra proofreading. Everyone makes mistakes, and there is value in having a second set of eyes proofreading your work. You could quickly turn proofreading and editing into a successful career path with some grammar skills. The amount of written work presented to the world is continuously expanding, meaning that there is plenty of demand for proofreaders out in the world.

Copywriting: This is the act of writing the text for advertising or other forms of promoting something. This written content aims to increase brand awareness and attempt to persuade a person or a group to enact a particular action. Every business will probably do some copywriting at some point, so there is a ton of demand in this area. If this is a skill you could excel at, then you should capitalize on that.

Online Travel Consultant: People constantly desire to travel around the world, but many don't have much experience. If you have experience in the wanderlust lifestyle, you can guide others and make money off ensuring they have a positive experience while travelling.

Become a Personal Trainer: Being in shape doesn't just help you be healthy. It's also a cool thing to do. Many people want to get in better shape but don't exactly know how. This means there's an opportunity for someone in good shape to help others reach that same result. You can teach people proper form, how much weight to lift, how much cardio to do, what kind of exercises they should be doing, what they should be eating, and how much they should be eating.

Give Tours of Your City: If your city is a place that attracts tourists, then use that to your advantage. People find value in having access to a local who knows the area. Try to see if you can get mentioned on something like a travel blog to attract visitors' attention. Showing tourists around the city can be good money, especially since you can guide groups of people.

Social Media Management: Social media has become an important part of life in this modern-day society. It's almost essential for a brand to have a presence on social media these days. Managing social media accounts can be tiresome and difficult for people to figure out. If you know something about social media and creating content, you should try finding brands that could use your skills. There's a lot of demand for social media managers, which is a great way to make some extra cash.

Look after people's pets: Almost everyone has a pet, and many travel for work and vacations. It's challenging to bring your pet along for a long journey, and a lot of the time much easier to have someone else watch their pets. There are also many people who work long hours that need someone to check in on their pets. Ask around and use social media to see if there's anyone near you willing to pay money for you to keep an eye on their pets.

Babysitting: As you may know, one of the most complex parts of having children is finding someone to watch them when you're unable to. This demand for babysitters is a financial opportunity for

you. If you know parents who cannot always be with their children, you can strike a deal with them to watch their kids for money.

Online Dating Consultant: Dating is something that doesn't come easy to many people. People who struggle in the dating department can find value in having someone who can help them be more successful in the area. This isn't always teachable, but there are situations where it is. If dating is something you're knowledgeable about, then there is an opportunity for you to share that knowledge for financial rewards.

Buy and Sell Domain Names: In this day and age, it's pretty much required for you to have a website if you're going to run a business. All of these businesses will need to purchase a domain name at some point to have a professional website. You can scoop up a bunch of domain names that people will find valuable in the future and capitalize on it.

Write Songs: Having musical talent used to be difficult to profit from, but times have changed. Needing studio time is a thing of the past, and quality songs are recorded daily with simple technology. Applications like Triller, Tik Tok, Soundcloud, and Spotify have also made promoting the music you create easier than ever. If physically creating music isn't your thing, you could always write lyrics and sell them to people who do physically create music.

Buy an existing website: Many people start website-based businesses and give up on them after a while for various reasons. This creates an opportunity for you to buy a website and skip the initial effort needed to create one. There are tons of different sites you could buy, including but not limited to online stores, blogs, and news sites. Building a website can be complicated; sometimes, buying one could save you a lot of time and effort.

Voice Overs: The demand for voice-over work keeps increasing due to the excessive consumption of content on the internet. You can lend your voice to things like cartoons, commercials, movies, TV shows, podcasts, and much more. Always be surfing the web and looking out for opportunities in this realm if it's something that may interest you. Yeah, you may hate hearing your voice, but there's a solid chance that others will love it.

Do Surveys Online: People and organizations constantly demand information and in-depth analytics. Usually, information gathered from surveys is used to help increase the quality of a product.

Dog Walking: Some people live hectic lives and don't always have time for things that need to be done. Walking dogs for people can save them some much-needed time and get you some much-needed cash.

Purchase Dividend Paying Stocks: A great way to improve your financial situation is by buying stocks that pay out dividends. To make a significant amount of money, you'll need to invest a large sum of money but getting consistent payments for a tiny bit of effort is amazing.

Beta Reading: Writers always need helpful beta readers and will pay a decent chunk of money for one. Beta reading involves carefully reading a book and providing detailed feedback on said book. This is one of the later stages of the writing process, and it's super important that a book doesn't have any plot holes when it's shared with the world.

Tutoring: If you excel at a subject and can thoroughly explain that subject to another person, you can make money. People are constantly struggling to learn new things and will pay you to help make the learning process easier.

Rent out your car or provide people with rides: Transportation is hard to come by for many people. Cars tend to be unreliable and expensive to maintain, so people constantly need temporary transportation. I wouldn't recommend choosing this option because it can be costly and dangerous if something unfortunate happens.

Hold a yard sale: A yard sale is always a fun way to make a couple of bucks off selling some old stuff. People are always looking for yard sales, and there's no doubt you can generate some traffic with minimal advertising. A few signs around the neighbourhood and a couple of social media posts should be more than enough to drive some traffic your way.

Recycle Scrap Metal: Most kinds of metals possess some form of value and can be sold. Some metals, like gold, are worth far more than metals like aluminum. If you can collect metals, then that means you're only a simple google search away from finding someone who would like to buy said metals. Resources are never easy to come by; therefore, there is always some demand for them.

Rent out a parking spot: If you possess a spare parking spot that you don't use, rent it out. Parking spots can be super valuable in big cities like New York and Toronto.

Get a roommate: If you have an extra room in your home, then getting a roommate is always a good way to free yourself from some expenses. It's super important that you make sure to screen people thoroughly. You don't want to live with someone you can't stand, and you also want to ensure that the person can pay up every month.

Finding a good tenant to rent your space is one of the hardest things to do on the planet.

Sell your old college notes and textbooks: If there's a class where your notes or textbooks will help ensure a student passes a class, then there is demand for them. Brand new textbooks are expensive, so students love the opportunity of getting the textbook they need at a reduced cost. Post-secondary educations are overly expensive, so any chance to save a dollar will be taken advantage of.

Deliver Groceries: People aren't always able to get out of their houses to get groceries and need a hand to do so. Time is not a plentiful resource and it being finite restricts people from finding the time to run errands. Delivering groceries is a fantastic way to make cash, especially since the coronavirus pandemic has heavily boosted demand for this service.

Help people move: Sadly, not everyone has friends who are able or willing to help them move. This unwillingness creates an opportunity for you since there are people willing to pay you to help them move. Even more money can be made if you have access to a truck or a van. Post on marketplaces, social media, and wherever else you can that you're available to assist with the task of moving.

Salvage and Resell antiques: You can find some pretty neat stuff at places like flea markets and garage sales that are worth far more money than they're being sold for. When you get an eye for how much objects are generally worth, you can make some serious coin buying and reselling antiques. Sometimes these antiques will need a bit of restoring, but other times you'll be able to sell them as is.

Get a part-time job: There's always the good old method of making resumes and going out to find a part-time job for some extra money. Luckily, due to job-finding apps like indeed and monster, you may not ever have to go outside and physically bring a resume to a business. Due to the existence of the internet, finding a job has never been easier.

Stream on Twitch: If you went back in time and told people that thousands of people make money from playing video games, you'd be called insane. In this world though, making money from streaming the games you play is an actual reality. Nobody could've predicted that there'd be such a huge market involving consumers watching gamers play games, but that's precisely what's happened. You can make tutorials, start great conversations while you play, impress people with your skills, and so much more in the world of streaming. You can do this on several platforms, including Facebook gaming,

YouTube, and of course, the most popular video game streaming platform, Twitch.

Clean Houses and Garages: As you probably already know, many people are lazy and dirty. They'll make a mess and never be in the mood to clean it. Some people who don't like to clean will pay you to clean for them.

Start a Car wash: Just like houses and garages, people's cars also tend to require a good cleaning. Cars are treated like dumpsters, and there's good money to be made cleaning them for others.

Carpet Cleaning: A specific set of supplies are needed to clean a carpet properly, which makes this challenging to get into. If you have access to said supplies or are willing to buy them, this is a great way to make some cash.

Participate in Medical Studies: This is a popular thing to do in America and is seen on multitudes of American television shows. Do a quick google search and see if there are any medical studies that will pay you for participating in them. Be careful when attempting this method; participating in medical studies can be dangerous.

Webinars: These are like virtual seminars where you can sell tickets to interested people. You'll need vast knowledge in an area to pull off making money at this. You will also need to put on a good show and provide people value if you sell tickets to these webinars.

Pawn your valuables: If you're desperate for money, you could always bring your valuables to a pawn shop for quick cash. Try your best not to sell anything that you'll miss. This isn't the most profitable thing to do, but it's a way to get some quick cash.

Bookkeeping: This is the process of recording all the financial transactions made by businesses. This takes immense organizational skills; most businesses will usually want you to have some education in the field. Many places even require you to have a specific kind of certification to be a bookkeeper.

Clean up search engine mistakes: A search engine evaluator will analyze search results to ensure they are relevant and accurate. They'll provide feedback that measures how applicable the results of searches are and get paid for doing so.

Help people make resumes: Unemployment is on the rise, meaning people will need well-made resumes. If you can provide people with a resume that is well-written, then you can make a lot of cash. People

will be in desperate need of quality resumes to have the edge over the competition in the job market.

Participate in Market Research: Businesses are always looking for knowledge to help improve their products. Their need for information creates an opportunity for you to participate in their market research for money.

SEO Tips:

Firstly, you might not even know what SEO is, so here's a brief explanation for those who don't know. SEO is an acronym that stands for search engine optimization. SEO is the practice of getting your website to rank higher on a search engine results page. These tips below will help you rank higher in search engines, which will help you drive traffic to your site.

1. Add a site title: Your site will require a text-based title to be recognized and indexed by search engines. Ideally, you want to keep the title under 60 characters.
2. Add a site description: You'll want to have a short description of what your site is to enhance SEO. This is the text that will appear below the title of your site when appearing in search results. The description should be easy to read, relevant, and approximately 50-300 characters.
3. Add SEO descriptions: Each page on your site should have a unique SEO description. This should be around the same length as your site description and is easy to do on website builders like Squarespace. This should describe the content within the page, whether it's a list of blog posts, a singular blog post, an event page, a product page, or any other kind of page. The SEO description of a blog post will usually also be your excerpt.
4. Check your page and title formats: You'll want to control how your titles appear in browser tabs, social shares, and search engine results. Ensure all your pages' titles are clean, clear, and easy to understand.
5. Add a browser icon: Your site's browser icon(also known as a favicon) helps give your brand visibility. The icon may appear in search results, browser tabs, and other places on the world wide web.
6. Add social sharing images: When people share your site or the content on your site to social media, there will usually be a thumbnail that appears with the link. A pre-determined image representing your whole site or different images for individual pages will help with SEO.
7. Review and edit your content: You'll want to ensure that your content doesn't have things like grammatical errors. Content

that's unprofessionally riddled with errors will have SEO issues. This is especially true if there are errors within the title.

8. Create a custom 404 page: Sometimes, visitors to your site will encounter a broken link that will redirect them to whatever is set as your 404 page. Having a custom 404 page with, let's say, a witty message and some links to important areas of your site will help keep the visitor on your site and improve SEO.
9. Use a custom domain: Many free website builders will assign you a built-in domain that is messy and nearly impossible to type. Using a custom domain like mmadissect.com instead of something like mma543hdissect.squarspace.com will help strengthen your brand and make your site appear higher in search results.
10. Connect to social media: As you should know by now, social media is a vital tool in the branding world. You'll want clear icons that direct people to your social media profiles on your site. Push content to social media as you post it on your site and encourage others to share your content.
11. Check URL slugs: It's best to have URLs that make for a good reflection of the content on the page. Having a URL slug that is a random string of characters will harm SEO.
12. Ensure SSL is enabled: SSL stands for Secure Sockets Layer and is standard technology to keep an internet connection secure. It also safeguards any sensitive data that is being sent between two systems that prevent criminals from reading and modifying any information transferred. Not having SSL enabled on your site may result in it being penalized SEO-wise.
13. Add your location: Having a defined location for your site will give it a better chance to appear in searches for your area. This is extra effective if your website is for a local business. It would be best if you also created a contact us page with your address and a map.
14. Publish your location online: You should clearly state your business' serviced areas, physical location, and hours of operation. Ensure you have a Google My Business listing and connect it to your site.
15. Try doing the first 14 tips before publishing your site. However, this is not absolutely necessary, but it will help you with SEO right off the bat.
16. Verify your site with Bing Webmaster Tools: Doing this will help you manage your site's presence on Yahoo and Bing search results.
17. Verify your site on Google Search Console: After verifying your site with Google, you'll be able to review how visitors find you on Google. This will help you manage your site's presence in Google search results.

18. **Connect to Google Analytics:** This will allow you to track visits to your site and will allow you to see other helpful reports. Being aware of these analytics will help you grow your website.
19. **Enable AMP:** Assuming there's a blog on your website (which there should be), you should enable AMP. This creates a different version of your site that loads faster on mobile devices.
20. **Request that Google index your site:** This asks that Google bots review your site and update search results with your new content.
21. **Fix broken links:** Sometimes, you may feel the need to change the URL slug on a page. The issue with this is if you already posted the link in a bunch of places, then changing the slug will break those links. Create URL redirects to ensure visitors who go to the old URL still wind up on the correct page instead of your 404 page.
22. **Consistently update and add content:** Continuously updating your site allows search engines to label your site as an active site. Blogging is a fantastic way to add new content to your site regularly.
23. **Take advantage of analytic tools:** Knowing what content is popular will allow you to make more content that drives traffic to your site. Evaluate what it is you do well and do more of that.
24. **The structure of your content is important:** Ensure that you structure your pages with headings and sub-headings in order to keep it skim-friendly. A well-structured page will make navigating your content easier for search engines.
25. **Use keywords strategically:** Use keywords related to your site's content (including page titles and descriptions). Ensure the text on your site matches search terms that are commonly used to find sites like yours.
26. **Add alt text to images:** Alt text increases accessibility for visitors who use assistive screen readers. This alt text being added to images also helps search engines identify the content of your page.
27. **Optimize load times:** It's ideal that when someone goes to your site that it loads quickly. You can ensure your site loads faster by doing things like keeping image sizes under five hundred KB. An overall page size of eight MB will load slower than a page with an overall page size of four MB.
28. **Images with readable file names:** Image file names may also be used as alt text. Create file names that are relatable to the image and the page that the image is on.
29. **Add tags and categories:** If you have the ability to add tags and categories to your website, then you should. Organizing a site with tags and categories will make it easier for visitors to use. Doing this also will result in your site performing better in terms of SEO.

30. Customize URL slugs: A little repetition here, but ensure that the URL slug is a good representation of the page. The URL slug should always reflect the content on the page it directs to.
31. Have links to other pages: When relevant, you should use page links that connect to similar content on your website. Always attempt to redirect people to other pages on your site.
32. Starting small will lead to significant SEO changes: Start optimizing SEO by focusing on small incremental changes to your website's overall SEO strategy. Simple SEO changes, like many of the ones listed above, can help you achieve the things you want to accomplish.
33. One great site > several small sites: Duplicate content isn't just confusing for visitors; it's also confusing for search engines. Try having one really great site instead of several sites that use the same content.
34. Don't be scared of change: Search engines are always evolving to ensure that consumers are seeing the most relevant search results possible. Since they're evolving, that means you should be evolving as well.

Chapter X: Understanding Economics

When people think of value, their minds can jump to all sorts of things. This is because people value a lot of different things in their life. Many people value money greatly, so the expression “money makes the world go round” exists. The reason people value money is that it is an item that is accepted as payment for goods and services. Money is also used to repay debts and give to the government to fulfill their tax obligations.

Money is not easy to come by because it's something people value which means you'll need to bring value to obtain monetary value from others. Understanding economics is a fantastic way to reach your maximum financial potential. Economics is a science that involves studying the consumption, distribution, and production of goods and services. At the same time, the economy is the wealth and resources of a specific region, especially regarding the production and consumption of goods and services. Learning the science of economics and understanding how to navigate an economy is vital when it comes to getting a share of the wealth within an economy.

Economists have developed many theories that try to explain how things work within an economy. These theories attempt to explain how markets work and how sometimes they fail miserably. These theories explain how consumers, organizations, corporations, politicians, and workers make decisions. However, there are limitations to these theories because we humans are unpredictable creatures, and any theory can't foresee our future actions. The complexity of our economies means we lack a complete understanding of them, which is why we've mostly failed to see financial crises coming.

There are several different kinds of economic systems that are prevalent throughout the world. These systems present theories of how an economy should be structured and how struggling economies can be improved. Being able to identify which system your region has will help you be able to navigate that economy better. Most countries don't strictly stick to just one kind of system and mix elements of several different systems within the country. These systems include but are not limited to market socialism, free market capitalism, central planning, mercantilism, and shock therapy.

Central planning involves the state/government controlling all the machines and factories within the country. There are no roles for market forces within a central planning-based system. The government would also make all investment decisions. Communist countries are the ones where the government will own and control all the machines, factories, and stores. A central government would periodically meet up to devise a plan of what would be produced.

Once the government decides the plan, they would then set targets and distribute tasks amongst factory workers. Production being planned by a central authority is where the name central planning came from. Many countries believed that using central planning would be the most efficient way to catch up to the western world in an economic sense. This mission to catch up to the western world is why a central planning system existed in many eastern bloc countries and China until the 70s.

It's commonly believed that these central planning systems were what Karl Marx used to speak about famously. However, the approach Marx wanted to take involved workers controlling the means of production themselves and determining amongst themselves what to produce and how to distribute it. In a central planning system, a government body was in control of everything, which did not bode well for the citizens of that region. Most countries that adopted central planning-based economies would create an environment that people hated and revolted against or

would result in these countries eventually adopting a market socialism approach.

Market socialism involves the government owning the means of production and setting prices. However, in market socialism, firms would be run by their own managers. Some believe that the best way to structure an economy is to let companies run themselves, but the government will set prices and control investment decisions. The theory states that “collective ownership” and free market efficiency can coexist happily.

The big question is, can you combine the government owning the means of production and the market? Some economists believe this involves people getting the best of both worlds in one country. In this system, the government would use trial and error to determine the price of things. The government will lower the cost of specific goods if there is a surplus. If there is a shortage of goods, then the government would raise the price.

Most firms would have freedom regarding how they will be run, which is not the case in a central planning system. The role of central planning may be weak in this system, but the government will still make infrastructural investment decisions. Any one country has ever managed to adopt this model fully. However, some places have come close. The USSR under Mikhail Gorbachev adopted the main idea by limiting central planning and allowing individual government-owned firms to have managerial autonomy. In today's world Vietnam, Laos, and China are the economies that come closest to market socialism. However, these economies have a significant private sector, and the government doesn't have the authority to set prices.

In a free market capitalism system, the government wouldn't have the same amount of power as it would have in a market socialism or central planning-based system. It's believed that if capitalism is to flourish, the government must remove itself from the majority of economic activity. Exceptions tend to be made for emergency services, the courts, the military, and some roads. In a free market system, anybody is free to produce, sell, and buy anything that can be created and sold.

The central premise for a free market system is that private individuals will make better economic decisions than state regulators could. Business owners are free to invest in whatever they feel will satisfy customers the most. Individual workers in this system will choose jobs based on their preferences in hours, type of task, potential to be promoted, pay, and many other things they may enjoy about a job. Everyone seeking their most beneficial opportunities will help the economy reach maximum prosperity for all.

The government would have a minimal role in a free market system that would essentially ensure that things are fair and that people would be protected. The government would be responsible for defending the system from external aggression, maintaining law and order, and protecting private property. Minimizing interference from the government allows people to have the freedom to reach their full potential.

Having a free market system within the international community is something that many people constantly promote. Allowing citizens to trade freely across borders without government interference like tariffs enables countries to use their comparative advantage efficiently. An example of comparative advantage would be Canada's abundant supply of high-quality farmland, which many countries don't have. Climate and geography usually play critical roles when it comes to comparative advantages.

Mercantilism is a system that doesn't allow citizens to trade across borders freely. The idea behind mercantilism is to keep foreigners out and keep your money within your borders. It ensures that your country always sells abroad more than it purchases from foreign sources. It's basically nationalism but in the name of the economy and is famously promoted by former American president Donald Trump.

This system involves heavy interference from the government in an attempt to protect local industry and local companies. Tools used to protect these locally based industries include making use of things like subsidies and tariffs. A tariff is a tax on imports or exports between nations and involves taxing foreign products to protect domestic industry. Most subsidies are loans or cash grants that government will give to businesses.

Mercantilism was a widespread economic practice from the 16th to the 18th century. This system has also influenced 19th-century American and German economic policy. It also played a role in the 20th century in many Asian territories such as China, Hong Kong, Singapore, South Korea, Japan, and Taiwan. It's believed that this system is usually used to build a more powerful government. It seems that mercantilists tend to ignore the benefits that free trade presents. It's also nearly impossible for a nation to consistently sell abroad more than it buys abroad.

Sometimes these systems fail, and something known as shock therapy is used to fix a broken economy. Let's say a government-controlled economy suffers from consistent food shortages or hyperinflation; then the solution would be quick, drastic changes.

It'd involve taking away state subsidies, opening borders to free trade, and privatizing government-owned businesses. The government would probably need to find new sources of revenue to close budget gaps due to these changes. However, doing all this should result in goods appearing in stores, inflation slowing down, and markets functioning correctly.

Shock therapy has previously saved Germany, Poland, and Bolivia's economies. Critics would argue that gradual change would be more effective, but others believe you can't jump a chasm in two jumps. There are examples of shock therapy producing poor results, so it doesn't always work in reality. In post-USSR Russia, privatization led to mass corruption involving people taking advantage of lucrative oil and gas ownership.

Following the Washington consensus is always an option for countries not looking to use shock therapy. The Washington consensus is a set of policy recommendations designed for developing countries. These policies were created with Latin America in mind but have also been implied in other areas. Many developing countries that took International Monetary Fund loans were forced to satisfy conditions that involved acting with this set of policies at the helm.

Following recommendations in the Washington consensus would involve stabilizing, privatizing, and liberalizing. Liberalizing would mean opening borders to free trade and attempting to attract foreign investment. Privatizing would turn public goods like water over to private companies to boost efficiency. Stabilizing would involve keeping inflation down, reducing trade deficits, and keeping the money supply in check.

The government would also need to have fiscal discipline and not spend more money than it brings in. Deregulation is something else that government would need to enact. The government would have to stop limiting competition or trying to keep players out of the market. There is a ton of criticism of this practice, and its principles are commonly blamed for many of the world's problems. The idea is that if you keep controls open and the government small, then private enterprise will keep growing.

No matter what system or rule sets the government decides to follow, they want to ensure things like kleptocracies don't emerge. A kleptocracy is a government that is heavily involved with corruption. Taxes and other government funds would be commonly used for things like the personal profit of politicians. This misuse of government funds would cause the wider populace who supplied these funds to the government to suffer.

Economics is a complicated thing you could study for years and still be nowhere close to understanding everything. A basic understanding of economic systems and how the financial world operates has value. For example, it's not a good idea to plan a business that involves selling a product internationally if your country doesn't support any free trade. There are many other theories and economic terms that are good to be aware of as well, such as:

Property Rights: These ensure that owners have exclusive authority over their intellectual creations, companies, objects, or piece of land. Having property rights is essential to having a capitalist-based economic system. Efficiently defined property rights prevent things like air pollution, overfishing, and the harming of the environment in general. The use of commodities becomes restricted to people who possess permits, creating a market in itself. Having a price for using a resource like fish enables the use of said commodity to be capped.

Fiscal Policy: This involves how the government uses public spending and taxation to influence economic performance. Some governments may tax more to invest in things like roads, hospitals, emergency services, boosting employment, wages, and many other things. At the same time, other countries may decide to reduce public spending so that they can decrease taxation. Low taxes allow people to have more money and choose how their money will be spent.

Monetary Policy: This is policy involving how the government uses the supply of money or, more specifically, uses interest rates to influence the economic performance of an area. Usually, low-interest rates will increase the amount of money that is in circulation. Having low-interest rates can be helpful when it comes to stimulating an economy during a recession. In comparison, high-interest rates tend to reduce the money supply within an economy. High-interest rates can be a valuable tool for reducing inflation.

Stimulus Policy: This involves deciding what a government will do when the economy isn't performing well. This usually involves using tools like spending on public works and tax breaks. Many critics argue that this process negatively affects the market and puts people's private enterprises at an inherent disadvantage.

Market Mechanism: This is a theoretical system where price, supply, and demand will all achieve perfect equilibrium. The principle behind this system is that as demand for a product increases, the cost of said product will also increase. This increase in price caused by the rise in demand will continue until supply exceeds demand. Every single market-led system is based on this theoretical system.

General Equilibrium Theory: This is the idea that all products' prices are interrelated and balanced within an economy, which means that the change in the price of one product can have consequences on the costs for many other products. An example of this would be the price of cake changing which affects the baker's salary and their choice of cars. The market mechanism will ensure that balance is eventually restored.

Supply and Demand: This is the foundation of a market-based economy. If there's a great demand for a product, then that product's price will rise. When supply outpaces demand, the price will fall until an equilibrium is achieved between quantity and price.

Exchange Value: This is the theoretical value that a product or service can be traded for. This is not the actual value it is sold at, which would be whatever the price is.

Aggregate Demand: This is the total demand for a product within an economy at a specific time. The government can influence aggregate demand through monetary policy and fiscal policy.

Rational Expectations: This assumption is that people will make sound decisions based on evaluating potential results. The problem with this is that people will commonly not make decisions that lead to a prosperous future. Many people, especially these days, lack discipline and live in the now.

Use Value: This is how useable a commodity is within society. Measuring this is done by discovering what the need or desire for that product is. For example, gems are not very useful; however, many are sold at a high price in modern societies. Use value is known as the qualitative value of a product, whereas exchange value would be a quantitative value.

Deregulation: This is when government controls are removed from the market, and free trade increases. It's believed that less government red tape means that the market will be more competitive. Common government controls include currency control, import tariffs, and minimum wage.

Globalization: This process involves restrictions on international trade being removed. This would allow companies to trade freely across borders. Globalization tends to lead to a massive increase in transportation and an increase in outsourcing.

International Monetary Fund: The IMF is a fund that was established in 1944. The purpose of the IMF is to help countries stabilize by giving out loans. However, countries awarded this loan must follow

strict spending habits guidelines. When the IMF grants a loan to a government, they ideally want that government to achieve a healthy balance of payments.

The World Bank: This was created when the IMF was back in 1944. However, the purpose of the world bank was to help assist in post-war economic recovery. Loans are granted to countries so they can work on specific pre-planned projects. The world bank has also put efforts into reducing poverty in developing countries.

Inflation: This is the increase in the price of products over a given period of time. Inflation is usually measured by using something called the consumer price index. Sometimes small amounts of inflation are seen as acceptable because it helps smooth relative price adjustments within the economy. If inflation gets too high, it leads to instability within financial markets. High inflation also leads to worker unrest since their wages won't have enough purchasing power to make the job worth it.

Private Sector: This is the part of the economy owned and operated by individual entities. Usually, these organizations or individuals will be looking to make a profit, but a small number of non-profit organizations exist.

Public Sector: This is the part of the economy owned and operated by the government. Most countries usually control things like defence, education, public transport, utilities, and healthcare. The government in some countries owns more than others, which may or may not generate a profit.

Balance of Payments: This is the difference between the total spent on imported products and the amount earned from selling products overseas. Many countries aim to export more than they import, giving them a balance of payments surplus. The United States has run a balance of payments deficit since the early 1980s.

Credit Crunch: This is when there is a restriction on the availability of credit. Usually, this is caused by a lack of confidence in a financial market sector. The loss of confidence will lead to investors withdrawing their funds to invest in a more secure option.

Money Supply: This refers to the total amount of money in circulation within an economy at a given time. The money supply can be controlled in part by changing interest rates. Other things, like the purchase of long-term bonds, will also affect the money supply.

Monopoly: This is when one organization obtains a dominant hold over a market in a way that excludes competition.

Green Technology: This is an innovation that involves minimizing humans' impact on the environment. Green technology aims to reduce pollution and increase things like recycling, water purification, sewage treatment, and reusability.

Gross Domestic Product (GDP): This is the total of products sold in a country during a given year. A commonly used formula to calculate this is Consumption + Investment + Government Spending + (Exports – Imports) = Gross Domestic Product. GDP is a tool that is used to measure a country's economic performance.

Infrastructure: Infrastructure includes roads, water supplies, power supplies, sewers, schools, hospitals, bridges, and Railroads. These structures make life as a human more comfortable and enable businesses to operate efficiently.

Tariff: This is a tax imposed on products exchanged from one country to another. Tariffs are usually used as a tool to make locally produced products more appealing than products that were produced on foreign soil.

Capital Mobility: This is the ability that money has to be exchanged across borders. There used to be many restrictions, but restrictions have loosened since globalization became common.

Labour Mobility: Workers' ability to move from one place to another sometimes involves crossing borders. Greater labour mobility increases the number of workers available, which benefits organizations. This also benefits workers by providing them with more opportunities.

Exchange Rate: This is the value of one currency in relation to a different currency. For example, 1 US Dollar might be worth 0.67 of a British Pound at a given time. Exchange rates used to be fixed; now they tend to be determined by the markets and constantly fluctuate.

Oligopoly: This is similar to a monopoly but involves a few organizations while excluding most others. This may not be as damaging as a monopoly, but there's a considerable risk of price fixing and collusion between these organizations.

Lobbyist: A lobbyist is a person whose job is to persuade the government to adopt policies that benefit the employer of the lobbyist.

Altruism: Altruism is when an individual or organization desires to do good for others without expecting anything in return. Altruism is unexpected and tends not to be accounted for in economic theories.

Risk Aversion: This is the avoidance of taking any kind of risk. A risk-averse person would invest their money in safer, lower rates of return options rather than a riskier investment that may have a higher rate of return. A risk-averse person would purchase government bonds before diving into something like the stock market.

Cost/Benefit Analysis: This is when someone decides whether a product's benefit is worth the cost.

Deficit: This is when the government spends more than it collects in tax revenue. Running deficits is something that western governments have made a habit of. The United States of America has been running consecutive deficits for over 20 years.

Recession: This is a period where a country's economy is contracting. Recessions are usually identified by a reduction in capital investment, an increase in bankruptcies, a decrease in consumer spending, and a rise in unemployment. This is commonly measured by watching GDP fall for at least two consecutive quarters.

Privatization: This is when publicly owned assets like utility companies, hospitals, and sometimes even roads are sold to a private entity. Privatization is basically the government having private companies deliver government services to society. Even responsibilities like prison services and school meals have been put in the hands of private companies to manage.

Due Diligence: This is the idea that people cannot be held accountable for not disclosing information they did not know about. However, this is only if someone has conducted adequate investigations and disclosed all relevant information to their client.

Dynamic Economy: This is an economy in a constant state of innovation and development. Capitalist systems tend to be the most dynamic economic systems due to their focus on the market mechanism. Since the market mechanism demands manufacturers respond quickly to changes in economic conditions, it's much easier for systems focused on it to be dynamic.

The Invisible Hand: People don't produce products in the goodness of their hearts; they do it because they want to turn a profit. If people want to profit from selling what they produce, they must know what consumers want. For this hypothetical person to acquire the profit they desire, they will have to serve the needs of society. What the

invisible hand does is ensure that people's personal greed will lead to collective gain.

The invisible hand is used as the main argument against government regulation and protectionism. There's no need to regulate business because not providing the best product you can would be harmful to your own personal greed. If you have an inferior product, then people won't buy it, and someone else will fulfill their needs. However, for the invisible hand to function correctly, there needs to be property rights, a reasonable exchange of information, and an established legal code.

Public Choice: This is the consideration that all actions in the political sphere result from choices made by self-interested individuals. Policies directly result from the decisions made by politicians and bureaucrats that seek things like campaign funding, re-election, or better salaries. The invisible hand should also influence politics, but it fails to do so efficiently because of how competition is less present in the political world. Politicians are people, and just because they talk about the public good doesn't mean that their political agendas don't play a part in their jobs. Even humanitarian motives could be considered egotistical and selfish. However, these selfish humanitarian desires could align with the public's desires.

Tax Incidence: This is how a tax on someone else may wind up resulting in being a tax on you. The government will sometimes want to tax things like alcohol, cigarettes, and gasoline to boost their revenue. The problem with taxing stuff like that is that voters will be upset with you. To avoid the rage of taxpayers, the government might decide to tax the producer of the product instead of the consumer. However, the producer doesn't want to bear the cost of new taxes, so they'll increase prices and pass this expense on to the consumer. This phenomenon usually only happens with products where a price increase won't really affect demand.

Excess Burden: Taxes are far more costly than what the government takes out of our pockets. When things like sales taxes are applied to products, it affects how many products will be purchased. If the sales tax rate is 15%, people will consume less of a product due to the extra expense that the tax creates. Excess burden harms producers and consumers' way of life while only benefiting the government.

Supply Side Economics: This is an idea that is commonly referred to as trickle-down economics and is an idea that many people widely hate. This is the idea that if the government is lenient with suppliers, everybody will benefit. Lower taxes on producers means cheaper products and higher wages for workers. Some believers in supply-side economics also think it could boost tax revenue. However, this idea

has become less popular over the years and is something people find unfair.

Chapter XI Understanding Yourself

Understanding yourself will be helpful in your attempts to bring people value. Many of these insights will not apply to you as they're generalized statements many people never experience. However, there also may be some insights that give you a new perspective on yourself and how your brain works. You'll be able to be more efficient at bringing value and will have better relationships if you have a better understanding of yourself.

Relationships with others

One thing that you need to do is never expect people to read your mind. If you want people to meet your needs, you will have to ask for what you want. This will usually involve having a difficult conversation. Asking for your needs to be met will include knowing exactly what your needs are. Remember asking for your needs to be met doesn't necessarily mean that your needs will be met. Your needs not being met right bring up feelings of rejection; feeling rejection is a part of being human. Rejection is a universal feeling; you're not expressing your needs to guarantee security. You're expressing your needs to avoid miscommunication, confusion, and resentment. Communicating what your needs are will bring clarity and openness into your relationships.

Also, you are not obligated to be impressed or satisfied with the bare minimum. If someone is providing the smallest breadcrumbs of attention, nothing says you need to take those breadcrumbs and make something with them. Attention doesn't necessarily equate to romantic interest every single time, but always ask yourself if you like the kind of attention being provided. Is the type of attention being provided sufficient? Or do you want something more? It's always ok to take a step back, evaluate what's going on, and decide whether you're willing to engage in this kind of attention.

Are you concerned that someone in your life is manipulating you? Here are four indicators that you are being manipulated. The first is that they constantly dismiss your problems and play up their own issues. The second is that they relentlessly undermine you or get you right where it hurts with a personal attack. They will commonly follow up this personal attack with a statement like "don't overreact. I'm just saying." Don't be concerned if this is a one-time thing, but if you begin to recognize a pattern, then be wary. The third is that they will do things for you and then use that as currency to get you to do

what they want you to do. If every act of kindness they perform has strings attached, then your best course of action is to tread lightly. The fourth is that they refuse to take responsibility for anything and always play the victim. After playing the victim, they'll usually ask you to do things you normally wouldn't do if you thought they could do it for themselves.

Here's something you should keep in mind about relationships; healthy relationships require emotional safety. Emotional safety is needed for both people taking part in the relationship to thrive. What makes an emotionally safe person? An emotionally safe person will demonstrate patterns of being consistent, attentive, trustworthy, and non-judgemental. This person will be respectful and can appreciate an alternative opinion to their own. They'll encourage, support, inspire, and uplift you. This person won't be afraid of conflict or apologizing and will also have healthy conflict-resolution skills. They'll respect your boundaries and have boundaries of their own. They'll be good at listening to your wants and needs. They will be good at communicating their own wants and needs or will at least be open to working on expressing their wants and needs. Overall an emotionally safe person is someone you should feel entirely comfortable being your authentic self around.

How do you spot depression in a friend? You might notice drastic changes in your friend's weight. They might be eating a lot more or a lot less than usual. It's possible that they will lose their drive for things that they used to enjoy. They might be spending a lot of time intoxicated and developing patterns of self-destruction. They may isolate themselves more than they used to and will start cancelling plans last minute. Sleeping all day and being tired all the time may also indicate that your friend is depressed. Or maybe you might notice that they seem different around you and other friends. If you're worried about a friend's mental health, don't be afraid to check in and talk with them.

Struggling with depression is a difficult journey that you or someone you know may be on. Here are five things that someone with depression wants you to know. The first is that when they take days to answer a text or they keep cancelling plans last minute, it doesn't mean that you did anything wrong. The second is that depression is not a choice; they can't just snap out of it. The third is that sometimes even the simplest tasks can feel like a much larger struggle. The fourth is that the reasons for depression can't always be seen, and not knowing the reason doesn't make that depression any less valid. The fifth is that they want you to know they're still the same person, but they're going through hell right now, and they may need you more than ever.

Experiencing a feeling of vulnerability is not a choice you can make. Experiencing vulnerability is a giant part of what it means to be human. The choice involved in this process is in how you navigate feeling emotionally exposed. A large part of how you feel about being vulnerable will affect your behaviour. Let's say you feel ashamed about feeling vulnerable; this might cause you to isolate, which will reaffirm the belief that vulnerability is not safe. However, suppose you think of vulnerability as an opportunity for connection, and you share with an emotionally safe person. In that case, that might reinforce a new belief that vulnerability is worthwhile and essential for fulfilling relationships.

You cannot spend your life trying to avoid triggering people. That being said, you should work on being an empathetic and compassionate person. Sometimes even being compassionate won't be enough not to trigger people. Triggering people doesn't always mean that you're doing something wrong. It could mean that the other person is not in a position where they're capable of receiving what you're saying to them. Walking on eggshells all the time can make you come across as a kind person. However, it's doing nothing for you and keeps you in a state of high alert. Being in a high-alert state is stressful to not just your mind but your body as well. Don't use this as an excuse to be an asshole, but don't constantly walk on eggshells.

Why may you become nearly addicted to people that play hot and cold with you? In childhood, if you have inconsistent parents, you learn that you need to earn love and approval in order to receive it. When love was there, it was great; when it wasn't, you were trying to earn it. That wound is going to keep showing up in your adult relationships until you heal it. Instead of seeing people who are uninterested in you as incompatible, you might pursue them as a challenge. It will be difficult to identify that inconsistent behaviour is not love until you heal that wound.

Are you a person who tends to withdraw? Before withdrawing, always ask yourself if you really want to withdraw or if you want to be leaning into the thing at hand. People often don't withdraw because they want to but because they feel they need to. You may feel like withdrawal may protect you and keep you safe. Asking yourself if you really want to withdraw may get you in touch with what you're trying to protect yourself from. Maybe you'll find that this protective mechanism may have worked for you in the past and kept you safe during a time when you really needed it. However, maybe the mechanism that kept you safe once upon a time ago is not working anymore. If it's not working anymore, then ask yourself what you can do differently.

Are you worried that your childhood could be affecting your current relationship? If your parents were critical of you growing up, you might now feel intolerant of anything less than perfect. Highly critical parents will commonly result in people being highly critical of themselves and their partners in adulthood. If you never had a good template for healthily repairing a conflict, you may have no idea how to do it as an adult. Without conflict resolution skills, it's possible that you may not acknowledge it when it happens in adulthood. Conflicts never being adequately resolved can result in resentment over time. If your home was chaotic and unpredictable growing up, then it can be difficult to calm your threat response as an adult. This difficulty in calming your threat response may give you the need to hide away or give you the feeling that you need to control your surroundings. It's possible that you become exclusively reliant on your partner, which can put a strain on your relationship.

Why do some people seem to enjoy chaos? Have you ever met someone who always needs to get involved whenever drama and conflict is happening around them? Someone who really thrives in chaos and gets a kick out of it? Well, that's because chaos makes some people feel alive. If someone grew up in a frantic household, then it makes sense that they may be drawn to frantic situations that resemble those they experienced in childhood. Chaos is familiar to them, so they might be someone who creates conflict in their own relationships with people. The key to healing this is recognizing that just because something feels familiar doesn't mean it's good for you.

It's very common for behaviours learned in childhood to carry through to adulthood. Someone who is argumentative, confrontational, and verbally aggressive was probably once a child who constantly had to defend themselves. Someone who is loud, overly theatrical, and seeking attention was perhaps a child that only received attention when they acted out. Someone who is moody and sulky was probably a child who didn't feel safe expressing their emotions. People are capable of change; hopefully, understanding this allows you to have more understanding and empathy for the behaviour of others.

Are you worried that you're in a friendship that is coming to an end? Here are four signs that might be the case. The first is that the friendship depletes you rather than nourishes you. You might get a feeling of dread before meeting up, or you feel the need to vent about that friendship to other people because it's not the kind of friendship where you can speak freely about how you feel. The second is that you no longer feel safe being your authentic self around them. It's possible that you feel the need to present a past version of yourself because they judge or disagree with how you've changed and grown over time. The third is that the connection you

have is no longer there. It's possible that the priorities and values you both have moved in different directions, and you don't feel drawn to each other anymore. The fourth is that what you're looking for from the friendship has changed over time, and you've grown to realize that the other friendships you have are much healthier and much more fulfilling emotionally.

Dealing with emotions and feelings

You don't need to fix yourself. Saying you need to fix yourself implies that you are unwanted, broken, or faulty, which is not a healthy way to view yourself. Healing and growth are both great things, but ensure you're doing those things to enhance parts of yourself. It would help if you weren't trying to eliminate or fix fundamental parts of yourself. Always think in terms of evolving or growing instead because there's nothing about you that needs to be "fixed."

You will never feel entirely ready for a change in life. Even in situations where you may really want to do something, you will still never be fully prepared for change. It doesn't even matter if you know the change is in your best interest; you will still never feel fully ready for change. Change is always scary, and stepping outside of your comfort zone is just as frightening. You're entering something that involves a level of uncertainty, so it makes sense to feel things like fear or hesitance when facing the unknown. There's nothing wrong with feeling fearful of the unknown; allow yourself to feel this fear and go through with the change despite it.

Comparison is the arch-enemy of joy. Making comparisons is a quick way to find yourself in a negative head space. Comparing your home to carefully crafted images of other homes will make you lose appreciation for things you once felt grateful for. Comparing your partner to unrealistic standards like the ones found in fiction will lead to dissatisfaction in your relationship. Comparing your level of wealth to the rich and famous will leave you feeling like your life is inferior. Comparing your body to models on Instagram (many times, these models have edited photos that aren't even accurate reflections of themselves) will make you self-critical and self-conscious. You may even edit your own photos for social media; comparing yourself to the filtered version of yourself will lead to you being disappointed with your natural appearance. Comparison can destroy your mental health and should be something that is avoided.

There's no award for tolerating lousy behaviour; you don't get an award for being unbothered by someone's bad behaviour. Many people, including myself, get so used to not wanting to cause a scene

or rock the boat, and we often will tell someone their behaviour is okay when it's not. Sometimes people do this even when they're being directly affected by the behaviour in a negative way. There's no prize to be collected for telling someone that you are entirely unbothered by them mistreating you. You're not a robot; you're a human with emotions. Bad behaviour is allowed to hurt you, and you don't always have to keep the peace.

Are you a person who has a really harsh and mean inner critic? Do you feel like there's some internal force that's trying to destroy everything from within? A harsh inner critic has the potential to hold you back in life, and you may find some value in finding ways to get that inner critic to simmer down. The first step in getting a harsh inner critic to quiet down is by acknowledging its existence in the first place. Turn up the volume on that inner critic, notice what it says to you, and what its tone of voice is like. Find what that voice specializes in doing; it may try to make you feel guilty or ashamed or a dozen other harmful ways. Attempt to personify your inner critic, and when it's being overly harsh, challenge what it's saying with factual and realistic statements. Maybe even try giving your inner critic a name to help personify it. Hopefully, understanding this can help you deal with your harsh inner critic.

Do you ever constantly doubt yourself? Self-doubt can be a paralyzing part of life that is immensely difficult to deal with. Here are some things that might be good to know when you're experiencing self-doubt. Avoidance strengthens self-doubt; the more you avoid something, the more you'll buy into the self-doubt narrative in your head. When you stop waiting for self-doubt to disappear and let it come along for the journey, it won't be able to hold you back anymore. Fighting self-doubt will require courageous action in the direction of something that matters to you, something that overrides your need to feel comfortable and ready.

What is self-sabotage? Self-sabotage is knowing what's best for you and not doing it. Self-sabotaging can be small things like procrastinating doing a job that you know would make your life easier. However, it can also be more significant things like staying in relationships that hurt you. Whenever you choose a path that's not in your best interest, you reconfirm the belief that you don't deserve any better. Remember that self-sabotage is not who you are and is just a pattern you've learned over time. If you're self-sabotaging, now is the time to learn new, more positive patterns.

Remember that we are all human, which involves various degrees of complexity. Many people tend to put their mental health into two categories unwell or well. When you're well, if something terrible happens, you may not seek help out of fear of being labelled unwell.

It can be difficult to see a way out when you're having a tough time and putting yourself in the unwell category. However, there are no categories; human life is not that simple. In reality, it's a long spectrum that we're all constantly moving along. Nobody can prevent themselves from moving towards being unwell. However, if you can move towards being unwell, that means you can also move toward being well. There are always things you can do to start shifting your mental health in a positive direction.

Something that can cause a lack of motivation is a lack of self-confidence. If you want to build confidence, you must cultivate courage. Courage is the initial creator of confidence. You might wonder what courage actually is. Courage is stepping out of your comfort zone, courage is thinking outside the box, courage is doing things differently from the way you normally would, and courage is leaning into your anxiety and still doing things anyways. Consistently doing these things builds courage, and courage breeds confidence. Don't allow a confidence deficit to become a permanent obstacle in your life. Doing things that make you uncomfortable will prove to yourself that you can do nearly anything you put your mind to.

You can deal with difficult emotions with more ease by taking notice when you're experiencing a really challenging emotion. Once you've noticed this challenging emotion, say what you're feeling out loud. Lean into it with an open mind and curiosity instead of shame. You're not trying to snap out of it or shame yourself into fixing it. Help yourself explore what is going on within and ask yourself where this challenging emotion is coming from. Don't be judgemental about what is happening right now; instead, be curious about what is happening.

Do you ever experience symptoms of anxiety but don't necessarily feel anxious? This is sometimes referred to as hyper-stimulation or chronic stress. This can occur when the body is chronically stressed, and you might not even be aware of it due to stress potentially being your baseline. It might be noticeable in your thought process, your mind might feel cluttered or constantly be overthinking situations, and it might even appear in your behaviours. It might feel like you simply don't have enough time to do things, and you may not connect to it as you do with other emotions like sadness and anger. Let's say stress is on a 1-10 scale; a hyper-stimulated brain has the potential of being at a baseline of 9 without ever realizing it. This can result in exposure to new stresses sending you over the edge. Simply being aware of this can help you live a more fulfilling life.

Remember, healing is not about avoiding emotional pain. There's no magic way that you can become emotionally bulletproof and avoid emotional pain. You'll notice how valuable healing is when you start

to become aware of your own resilience. When you physically see that things that used to crush your self-esteem do not have that same power anymore, then you realize how powerful your softness and your strength are when they come together. Healing is learning how to manage emotional pain in a more effective way. One day you'll hopefully no longer fear emotional pain, and that lack of fear is valuable.

In the face of shame, admitting you were wrong or that you messed up will provide you more healing than if you constantly try to defend yourself. Feeling ashamed and wanting to protect yourself from that uncomfortable feeling is super common. However, it's essential to recognize that you're human and not some perfect robot that never makes mistakes. Admitting that you made a mistake is one of the most courageous things you can do and will make space for resolution and connection in your relationships.

One of the biggest mistakes people make when trying to make positive changes is expecting a constant progression. However, things will never progress smoothly, and it's simply not how humans progress and grow. There will be good and bad days, and there will be improvements and setbacks. Never completely give up on positive change just because you experience a setback. You can't expect every day to be better than the previous day.

Are you depressed? To be clinically diagnosed with depression in most countries, you must exhibit 5 of 9 common symptoms found in people with depression. These nine symptoms are constantly feeling in a low mood or hopeless, feelings of worthlessness or excessive guilt that you don't normally have intense feelings about, you're sleeping too much or too little compared to usual, having no interest or pleasure in doing things, changes in your appetite and weight, fatigue and a loss of energy, slowing of movements or agitation, poor concentration or indecisiveness, and suicidal urges or thoughts. These nine symptoms can come and go without being symptoms of depression. However, experiencing five or more of these symptoms for more than a couple of weeks will result in a depression diagnosis.

Are you lonely? Scrolling on your phone even when you're surrounded by people could be a sign of loneliness. Many times the constant phone scrolling is a sign that you're having difficulty connecting with people. Loneliness can also be a feeling that disturbs your sleep. Loneliness can lead to you becoming overly attached to material possessions, and shopping may be the only thing that fills the void. You may make an effort to socialize but feel like no one really gets you or that you don't belong. You may block out those horrible feelings with things like gaming or binge-watching television shows.

Coming face-to-face with shame can be a liberating experience. Some people feel vulnerable talking about certain things because they're ashamed of those things. People feel ashamed when they do things others may see as weak, such as doing drugs or a stint in a mental hospital. However, the more you face that shame and speak about it, the more you'll realize that a feeling of pride is hiding behind that wall of shame. A lot of the time, things we feel ashamed of are things we can find meaning in and grow from. We need to have the courage to come face to face with the things we feel ashamed of.

Now, let's say you're working on a project like writing a book. It's something that you really want to do, and someone comes along and says, "you can't do that." What do you do? Usually, what people do is one of two things. The first is that you're going to try harder and attempt to prove that person wrong. The second is that you're going to be discouraged and give up entirely on what you want to do. Ask yourself why you would do either of these things. In both of these scenarios, you're sending an unhealthy message to your brain that what you're doing right now isn't good enough. (This also depends on whom this comment is coming from). Suppose this is coming from someone you trust and adore, then fair enough. However, if this is coming from someone you would not dream of taking advice from, then why would you ever accept criticism from them?

What do you do when you realize that there is something that you don't like about yourself? My guess is that you will most likely immediately try to find a solution and will try figuring out all the possible things you can do to try to change that thing you don't like about yourself. You don't always need to find a solution right away though. That thing you don't like about yourself is probably something once upon a time ago and is something that kept you feeling safe. It used to be a valuable part of you, which means that today it's still a valuable part of you. What if you don't need to rush to get rid of this part of yourself? Maybe what you need is to move through it instead. Sometimes the way to move through it is by accepting it as a very real part of yourself.

Here's an unpopular opinion about complaining: I think that sometimes complaining can be healthy. Experiencing a full range of your emotions is a valuable part of becoming more self-aware. So, if you're feeling irritated and your way of expressing that irritation is by complaining, then do it. However, be wary because complaining is an action that can become very addictive and can send you into a negative thought spiral. My recommendation is that you give yourself a time and a subject limit. Also, ensure that you're complaining to someone who doesn't feel responsible for your emotions and is someone who will listen to you.

One of a child's main requirements is unconditional acceptance by their parents or guardians. However, everyone should know that unconditional acceptance is not something that every child receives. As an adult, it's unlikely that other adults are ever going to accept you unconditionally. This can be difficult for those who never received unconditional acceptance in their childhood. For many people, not being accepted can become extremely triggering for them. What can you do about this? What you can do is unconditionally accept yourself; you are able to accept every part of yourself. You can even accept the parts of yourself that feel really difficult to accept. This includes everything the behaviours, the habits, the quirks, and everything else about you. Lean into what feels uncomfortable and offer that part of you some compassion.

Exercises you can try to improve your life

Sometimes emotions can feel overwhelming and all-consuming when we lack the tools to regulate them. There is an exercise you practice to avoid a flight or fight response to overwhelming emotions. This exercise doesn't work for everyone, but it has the potential to soothe your sympathetic nervous system. You start by bringing your attention to your body. You'll want to identify the emotion by saying it out loud and noticing where you feel it in your body. Take that attention and move it to your breath; take a big inhale and a longer exhale. Take notice if the emotion changes at all on the exhale; you want to notice the transience of all emotions. This exercise can also help you realize that no matter how extreme an emotion seems that you can tolerate it.

Do you have healthy boundaries? Listed below will be a number of scenarios; I want you to picture what you'd do in the scenarios listed, then I will provide an example of a healthy boundary for each scenario. This example won't be the only possible answer that is a healthy boundary and in no way means that if you have a different answer that it's an unhealthy boundary. This is just an exercise to give you an idea of what healthy boundaries look like. **Scenario A:** Your parents keep giving you unsolicited opinions about your life choices. What do you do? An example of a healthy boundary would be, "I respect your opinion, but this is my life and these are my choices."
Scenario B: A friend has asked you to hang out today, and you either can't or don't want to. What do you say? An example of a healthy boundary would sound like "thanks or asking me; unfortunately, I'm unable to today."
Scenario C: You're a guest at someone's house for dinner, and you've already asked them to stop commenting on your appearance, but they continue to do so. What do you do? An example of a healthy boundary would sound something like, "I have already asked you to stop commenting on my

appearance, and if you continue doing it, I will leave.” In conclusion, the whole point of setting boundaries is to help you enjoy spending time with other people while also taking care of yourself.

If you're someone who wasn't emotionally supported by their parents growing up, then here's an exercise you can try: Start by grabbing a pen and a piece of paper, now draw a vertical line down the middle of that piece of paper. On the left side of that paper, write down a list of everything your parents did or didn't do that emotionally hurt you. Now, on the right side of that same piece of paper, you're going to write down a list of all the things that would be the opposite of the left side of the list or all the things you wish they did instead. The key to this exercise is being specific; you'll want to write down precisely what you wish they did that would make you feel supported or cared for. Now, pick one of the things from the right side of the list that feels the most critical to you and that would've helped you evolve as a human in a positive manner. Once you have selected that thing, make a commitment immediately to offer yourself that exact kind of support.

Next up, we have a hack for when you lack motivation. Motivation for many people is unreliable; it comes and goes at less than a moment's notice. On the days you have motivation, everything will seem great, and you can get everything done that you need to get done. On the days you don't have motivation, this isn't the case. The days that you lack motivation are the days when values and committed actions are vital. For those who don't know, values are behaviours that are important to you and committed action is self-explanatory. A hack you can attempt is writing down a schedule that aligns with your values. On the days you don't have motivation, you look to your schedule and stick to that schedule with committed actions because your values have more importance than your lack of motivation.

Here's a tip you can try if you are always worried about what other people think of you and you never feel good enough. What you need to do is stop trying to control the uncontrollable. Instead, focus on the things in life that you are actually able to control. Something you can control is what you think about yourself; ask yourself if you're the kind of person that you like. When you can honestly answer those questions with a yes, then disapproval from others will still sting, but it will be much easier to deal with.

Do you ever get the feeling that your energy is chaotic or frantic? A simple tip to solve that is to slow down the pace at which you speak. This doesn't mean that you need to speak in slow motion; it just means there's no need to rush. Having a slower speaking pace can also give you time to gather your thoughts, and having time to gather

your thoughts will allow you to get your point across more efficiently. The existence of external pressure doesn't mean that you have to subscribe to it. This simple tip about pacing should also make it clear why things like debates with one-minute speaking time allowances seem so chaotic.

The Conclusion: How to get what you want out of life

The first step to getting what you want out of life is having a clear vision of what you want. Having clear goals is key to accomplishing anything in life. It would be best if you prioritized though; you can indeed have almost anything you want, but you can't have everything. Not being able to have everything is precisely why you'll need to prioritize your goals.

Life is similar to the amount of selection you'll find at a Baskin Robbins, meaning that there are many good options. There are more delicious flavours than you can ever try in a sitting. Selecting a goal to pursue may involve rejecting something else you may enjoy. Trying to pursue too many goals at once is an easy way to fail before you start. I'm sorry, but you'll probably never be able to be a professional athlete and win the local beer-chugging contest every Saturday. Try not to get discouraged by the many choices available to you. You can achieve much more than what is required to be happy.

Ensure that you know the difference between goals and desires. Let's say your goal is to build a successful business; that will be difficult if you cave to desires like spending all the money you make going out on the town. Caving into your desires can prevent you from achieving your goals. Don't completely block out desire though; it's up to you to find a mix that will fulfill what you want from life.

Remember that what you believe to be attainable is based on the information that you currently have. Be wary of ruling out a goal because it seems presently unattainable. When you start the journey to achieving your goals, you may see paths that were never in sight before. Of course, there are also delusional goals and having self-awareness is the key to deciphering whether or not a goal is realistic or unrealistic. However, if you set the bar to limit your goals to what you know you can achieve, then that bar is too low.

You'll be nearly unstoppable if you are accountable to yourself and have flexibility. Self-accountability is an excellent motivator that ensures you continually work hard enough to achieve your goals. Flexibility will allow you to accept what your limitations are, and it'll

help you realize what is realistically attainable. Combining self-accountability and flexibility is a wildly valuable thing that will be key to reaching your goals.

Sometimes life will throw you an unavoidable curve ball, and there is no way to avoid it. These things happen more than we like, which is why it's of grave importance that we know how to deal with our setbacks. Sometimes it'll be so devastating that you want to give up and do what you can to minimize your losses. Always attempt to win big rather than trying to lose small, no matter how bad things get. Remember, if you bring value, you will be valued.

Once you've figured out your goals, you'll need to create a plan to achieve these goals. There will be more than one path that will lead to you achieving your goals. It'll all come together like a set of scenarios that lead to the conclusion, which involves you accomplishing your goal. Start from the big picture and work your way down to discover all the little objectives that need to be accomplished to reach that big picture.

Writing out your plan is a reliable way to stay organized and on the path you've planned out. Having the plan written out will help you measure your progress and let you know how close you are to your goals. It'll allow you to keep track of the tasks you have completed and the tasks you still need to complete. You can always edit and add to this written plan when hidden circumstances arise that force you to change the set of objectives.

Designing a plan will need to be done before taking action, so don't slack on the planning stage of achieving your goals. It shouldn't take up a large amount of your time to design a plan, and beware of overthinking, which can keep you from achieving your goals. Observe the history of your life and how small actions led to where you are now. This evaluation of the past will help you visualize what you need to do in the future to achieve your goals.

While executing your plan, there is no doubt that you'll run into obstacles. It's hard to acknowledge where your weaknesses lie, and probably not something that'll be fun for you. However, no matter how uncomfortable it will be, you'll need to confront weaknesses to succeed. Every single problem you encounter will be an opportunity ripe for the picking. Try to remember that everyone has weaknesses, and there's no shame in you having them as well.

These problems may bring harsh realities to the forefront, which you'll need to try to be apathetic about. You may feel anxious when thinking about issues that will be challenging to solve, and that's ok. Avoiding problems and never dealing with them should make you

even more anxious. People tend to feel shame when problems occur due to their lack of ability or skill. You need to overcome this shame and not let it cripple you when it comes time to accomplish things. These problems will test your character, and you will be rewarded for overcoming them. Remember that acknowledging your weaknesses is not the same as surrendering to them.

Different problems require different solutions, so be specific when identifying these problems. If you have a problem caused by inadequate skill, then seeking additional training might be the solution. Sometimes additional training won't be enough, and you may need to seek assistance from someone else or change up what you're doing. For example, if you are bad at accounting, you may reach a point where an accountant must be hired. If you're not artistic, you may need to find someone to design things for you. There's no shame in finding someone with strengths in areas you don't have.

Time and energy are limited resources which need to be used wisely. Fixing specific, more significant problems will be more rewarding than other minor problems that you may have. Being able to distinguish big problems from small ones is a skill in itself. It's essential not to waste all your resources on more minor problems while bigger ones lurk around the corner. However, you must ensure that enough time is spent on more minor problems so they are not symptoms of larger ones.

Now there's only one more thing that needs to be done since you have established goals, created a plan, and identified problems you'll face. The last thing that needs to be done is physically executing your plan. A plan that is never executed has no value towards it whatsoever. To act on your plan, tremendous amounts of self-discipline will be required. For motivation, you can constantly remind yourself how the tasks you need to complete will lead to the goals that you want to accomplish.

A good work ethic will be necessary if you're going to be successful in reaching your goals. Long hours without procrastination are going to be required, so be prepared. An excellent way to stay on task is by creating a to-do list and ensuring that some prioritization is considered. Make certain that you complete each item on your to-do list in order.

Remember that mistakes will be made along the way, and you can't let that discourage you from moving forward. Attempt to have clear metrics that'll measure your progress accurately. Knowing what you need to improve upon will make the journey quicker. Just stick to your plan, which will probably be in constant need of modification as

you acquire more information on your journey. Work your face off as much as possible for as long as possible. Going through this system can result in you accomplishing almost anything.

The butterfly effect is a principle that you should always consider when doing things. The butterfly effect is the idea that small things can have giant impacts in the result of more complex things. Every day small choices will lead to the results that you desire. If you do 50 reps of abdominal exercises and eat clean daily, you'll eventually develop a six-pack. However, if you skip the workout and start eating junk all the time, you will never reach that result. This is precisely why you need to put in hard work consistently.

Hopefully, this book can bring you the knowledge required to improve your life. Try to remember that most people don't fail; they quit long before they get the chance to fail. The process of learning isn't complete when you acquire knowledge. The learning process is only complete when you consistently apply that knowledge. Multitudes of people accumulate information, but few people use that information to evolve and improve. The ultimate test of growth is closing the gap between awareness and action.

I wish you the best in life and hope you have a wonder-filled future. I love you and thank you for reading this book.