

She Inc.

Also by the author

The Prosperity Factor for Kids

The Woman's Guide to Money

She Inc.

*A woman's guide to
maximizing her career potential.*

Kelley Keehn



INSOMNIAC PRESS

Copyright © 2008 Kelley Keehn

All rights reserved. No part of this publication may be reproduced, stored in a retrieval system or transmitted, in any form or by any means, without the prior written permission of the publisher or, in case of photocopying or other reprographic copying, a license from Access Copyright, 1 Yonge Street, Suite 1900, Toronto, Ontario, Canada, M5E 1E5.

Library and Archives Canada Cataloguing in Publication

Keehn, Kelley, 1975-

She Inc. : a woman's guide to maximizing her career potential / Kelley Keehn.

Includes index.

ISBN 978-1-897178-64-5

1. Women--Vocational guidance. 2. Career development.
3. Self-actualization (Psychology) in women. I. Title.

HF5382.6.K43 2008

650.14082

C2008-904291-3

The publisher gratefully acknowledges the support of the Department of Canadian Heritage through the Book Publishing Industry Development Program.

Printed and bound in Canada

Insomniac Press, 192 Spadina Avenue, Suite 403
Toronto, Ontario, Canada, M5T 2C2
www.insomniacpress.com

Canada

Disclaimer

This book, in part, is designed to provide accurate and authoritative information on the subject of personal finances. While all of the stories and anecdotes described herein are based on true experiences, the names and situations have been altered to protect individual privacy. Neither the author nor the publisher is engaged in rendering legal, accounting, or other professional services by publishing this book. As a precaution, each individual situation should be addressed to an appropriate professional to ensure adequate evaluation and planning are applied. The author and publisher specifically disclaim any liability, loss, or risk that may be incurred as a consequence, directly or indirectly, of the use and application of any of the contents of this work.

The material in this book is intended as a general source of information only and should not be construed as offering specific tax, legal, financial, or investment advice. Every effort has been made to ensure that the material is correct at time of publication, but its accuracy or completeness cannot be guaranteed. Interest rates, market conditions, tax rulings, and other investment factors are subject to rapid change. Individuals should consult with their personal tax advisor, accountant, or legal professional before taking any action based upon the information contained in this book.

To Kathy & Ruth

The unexamined life isn't worth living.
Socrates

Table of Contents

Preface	17
Chapter one: You Inc.	19
What do you want to be?	21
If you know it, they will come	25
Self-assessment questionnaire	
<i>Rating your employment satisfaction level</i>	25
<i>Determining your ideal job</i>	27
Are you ready to shift?	31
Paradoxical View Point	32
Sidebars	32
Employee vs. Owner	33
But I'm owed: A look at corporate culture	34
Stop the insanity	39
The power of You Inc.	40
Be careful who you trust	41
How thinking like a corporation worked for me	43
<i>My story</i>	43
Your million dollar ticket	51
Your greatest asset	52
Million dollar lesson #1	54
Million dollar lesson #2	57
<i>The Red Cloth</i>	57
Million dollar lesson #3	57
<i>The Law of Attraction</i>	57
Million dollar lesson #4	59
<i>Don't kill the goose laying the golden eggs</i>	59
Are you taking care of your most valuable investment?	60
Chapter two: Who's navigating your life?: Developing "You Inc."	63
The importance of corporate policies	65
What you'll need	66
Your macro policies	67
Holding yourself to a higher standard	67
Personal policies	68

The customer comes second	70
Creating your micro personal policies	71
<i>What do you wear when you're working?</i>	71
<i>When do you handle the most challenging task of the day?</i>	78
<i>How are you going to get everything done?</i>	78
<i>Do you play the sex card?</i>	78
<i>How's your timing?</i>	79
<i>What are your rules regarding social interaction at work?</i>	79
Words have power	80
The dangers of universals	83
Handling inner and outer critics	83
The two most powerful words on earth	85
Make feedback your friend	86
When in doubt, act "As if"	87
Flexibility equals opportunity	87
Stop losses and checkpoints	89
Specialize but never become an expert	90
What's your essence?	91
There's always someone watching	92
Creating your policies and rules	93
Policies	94
Breaking policies	95
Rules	96
Process, systems, and checklists	96
Your corporation's personal inventory	97
Increasing your assets and cash flow	101
Being in service vs. being sucked up	105
Win/win doesn't always work	106
Intelligent asking	107
The gold is in the details	110
Don't fear failure	113
Your next corporate step	114
Chapter three: Brand you	117
Who is your customer <i>really</i> ?	128
Your advertising and marketing campaign	129
When do I need a brand?	131
Looking after your largest investment	132
The branded vs. the authentic you	133

Chapter four: The CEO called You	137
Become an investigative journalist	139
Be very careful who you hang around with	143
The 1% solution	148
Goal setting vs. do setting	152
Do setting	153
Determining what you want from life	155
<i>Identifying your common denominator</i>	156
Achieving your goals	159
How do you define success?	159
Life's a cookie	160
Life as a recipe	160
Your daily success formula	161
Getting motivated	162
My daily motivational recipe	164
Everyday must do's	165
<i>Fortify yourself with exercise</i>	165
<i>Get up 30 minutes earlier</i>	167
<i>Practice meditation</i>	168
<i>A prescription for daily focus</i>	168
<i>No net time learning</i>	169
<i>Your theme songs</i>	170
It all starts with the 24 hours you have	173
Chunking: Rome wasn't built in a day	175
Don't get your hopes up	176
Cheerleaders, Reality Checkers, and Dream Killers	177
<i>Sharing your dreams</i>	177
<i>Cheerleaders versus Reality Checkers</i>	178
Become a student of life	179
State management: Use your brain for a change	181
You are what you eat	182
Know your aminos	182
Your environment has power	183
Overcoming worry and handling fear	184
Schedule worry	185
Steps for overcoming worry	186
Embrace your critics	197
Do we ever really grow up?	198

Chapter five: Money doesn't buy happiness. Really?	201
Cheaping out	204
Spending traps	207
Your spending styles	213
Every dollar counts	216
But they're big; they won't notice	217
The pleasure factor	218
Reciprocity	220
How do you go about asking?	224
Money Martyrs	225
How do you do it?	227
Kelley's anti budget	228
Chapter six: Financial basics for the savvy Female CEO	231
What are GICs and TDs?	236
What is a bond?	237
What is a stock?	238
What is a recession?	238
What are bulls and bears?	239
What are the NASDAQ, Dow Jones, and TSX?	239
<i>The Stock Exchanges</i>	239
What is a mutual fund?	240
What is an RRSP?	243
Why are interest rates important?	244
What's better—a mortgage or a secured line of credit?	245
Using lending products	245
<i>Bank loans</i>	245
<i>Credit cards</i>	246
<i>Mortgages</i>	246
<i>Secured Lines of Credit (SLOC)</i>	247
<i>Equity takeouts</i>	248
<i>Unsecured Lines of Credit (USLOC)</i>	248
A muddled industry	248
Questions to ask before you invest	249
Your financial team and products	251
Chapter seven: Understanding Credit	253
Credit	255
The debt doldrums of Canadians	255
What is a credit report?	256
The importance of your credit report and score	256

Will my mortgage be on it?	257
How do you obtain your credit report?	258
What is a FICO score?	258
How do I improve my score?	260
Mortgage broker or do-it-yourself	261
How often and when should I pull my credit report?	264
What's on the report? What's not?	264
How do I dispute something on my report?	265
How many credit cards should I have?	265
OK, I'm in trouble. What should I do? Is there hope for me or do I have to seek bankruptcy?	265
I've had something recently go to collections. Will it show up on my credit report?	266
How long does something stay on my report?	266
The importance of building credit from scratch	266
When you should establish credit even if you don't need it	267
Case Study: Where one person's credit was and how we were able to improve it	268
Protecting your credit cards	272
Resources	273
Conclusion	276
The six-week challenge	
Index	277
Acknowledgements	280
About the author	281

Preface

The genesis of this project was the intention of empowering women in the corporate arena. I originally wanted to title the book, *Be The Man Your Mother Always Wanted You to Marry*. When I mentioned this working title to women across the country over the past few months, they usually chuckled and lamented that they didn't marry rich. They would sigh and look off into the distance thinking for a brief moment how much easier life might have been if they'd married a rich spouse.

In the new millennium in North America, many women have walked before us courageously changing the landscape and society's perceptions of what women are truly capable of. They endured ridicule, humiliation, isolation, and more. They took a stand so that you and I would have a new world to embrace decades later. I wonder if they had any idea that this insidious concept of a woman needing to marry rich would still be prevalent in our society. Marrying rich is seen as winning a spousal lottery: the prize is the knight in shining armour and the ticket to freedom.

I adore my mother. She equipped me with a solid foundation at an early age. By forcing me to perfect my math and English skills months or years before my peers in elementary school, my mother allowed me to excel with teachers marvelling at my advanced knowledge. My mom cheered my successes into my adulthood and was there every step of the way to dust me off after my failures. When you're raised and blessed with such a champion of your abilities, you truly believe there's nothing in life outside of your control.

During my early twenties, something curious started to occur. As I tested my abilities in the real world, failed, endured, and persevered, during those times of struggle, great cheerleaders such as my mom and other men and women I admired encouraged me in one breath and in the other, suggested it wasn't too late for me to find a rich husband.

This paradoxical view exists today and I'm not sure if it's ready to be slain by society let alone the average woman any time soon. This notion of the fairy tale of the knight in shining armour that will one day save us, or that we even need saving, is all around us.

Today's woman can earn more than a man, can find nearly everything she needs emotionally from her friends, and is accepted in society if she chooses to be single, divorce, raise children on her own or forgo child rearing altogether.

The TV series, *Sex And The City* has reinforced the idea that women can, should, and will demand more from themselves and each other. We deserve to stand on our own, support each other, stand up for our rights as sexual beings, and more. However, at the end of the recent *Sex and the City* movie, the fairy

tale perfection of Carrie and Mr. Big is still there.

Throughout history, men for the most part have been defined by their wealth, their career, and their position in life. Women? Well, we're defined by the man we have and thus his wealth, his status, and his position in life. When writing I started the last sentence with "we used to define" ourselves by our men, but I don't think we're quite there. I've heard the complaints of hundreds of women striving for success and achieving it. Yet, that knight has eluded them and their quest has left them empty.

What if we were our own knights? What if we aspired to be that ideal being, that man if you will, that our mothers wanted us to marry? I'm not suggesting for a moment that a woman become more manly, masculine, or even aggressive. Think metaphorically of what a "man" affords the female gender. He is someone to save us, to take us to the theatre, buy us flowers, wine, dine, and eventually, be invited (often begged and demanded) to mark his territory with the coveted engagement ring (and the larger the better).

What if we could be all of that to ourselves? What if we sought the companionship of a man to complement us, but we were whole individuals capable of standing on our own two feet. What if we entertained ourselves, purchased our own jewellery and diamonds, and stopped waiting for someone to complete us?

I can assure you that this book is not a feminist manifesto or a soap box speech supporting or denouncing the idiosyncrasies of our genders, or an analysis of what society has formed as acceptable norms.

Rather *She Inc.* is an empowering journey to female independence, which, I believe, is only truly achieved through financial independence. To be sure, there will likely be many times in a woman's life when she simply can't be independent—financially or otherwise—due to child rearing or other family priorities. However, the foundation, the strength, and the personal power that is achieved by knowing that she *can* be independent is the point of this book. And, with her ability to earn an income, this book will teach her, and I expect you, to reach her maximum potential with that skill.

She Inc. isn't for a woman looking for the easy way out, but one for who's searching to leave her own unique mark on this planet. She's not looking to get ahead by putting others down nor is she seeking someone to rescue her from life's problems. She's ready to tackle them head on and is willing to start the journey of self-discovery.

I know that you are such a woman. That you are ready to take a leap of faith knowing that independence can and will be yours. Should you encounter a prince along the journey, he will complement not complete you. You will benefit from all that many women before us have fought for: our ability to obtain equality in life and within ourselves by taking action, control, and responsibility now.

Welcome to the voyage of *She Inc.*

Chapter 1

You Inc.

What do you want to be?

I was never one of those lucky individuals who always knew what they wanted to be. Quite frankly, some days I still don't think I've figured that out. But in hindsight, that's also worked to my advantage. I absolutely love what I do today. I wake up every day feeling blessed to do what I do and the "what" I do seems to change weekly. Perhaps not having a definitive goal of what I would be (a doctor, lawyer, painter, etc.) has assisted me in being open to careers as they present themselves.

I was a financial professional for twelve years, and am now an author, writer, columnist, speaker, faculty member, media personality, and tomorrow, who knows? Not one of these positions is one I ever directly wanted, set out to earn, or had envisioned for myself. To be clear as well, none of these roles simply fell in my lap. While I was diligently on road A, road B presented itself. Sometimes I took the journey; sometimes I stayed my current course. Not being sure about what exactly I wanted from life allowed me to entertain alternative paths.

So what do you want to be when you grow up? I say that tongue-in-cheek, but even as adults, many of us don't really know what we want to be. If we attended university or college, we may have had a counsellor to assist us in identifying our skills and the industries with which we could best align our natural talents. The likely reality is that most individuals never really received such specific counsel or were so lost during their early adulthood, and I might add many for life, that they never thought out what career path and position would best suit them. Plus, in our ever-changing world, industries exist and flourish today that were only an ideal just a short decade ago. We can only imagine what the future will bring. What industries and jobs will be obsolete and which will be created that don't even exist yet?

Even if you are doing exactly what you always wanted to and still enjoy it, the chances are, statistically speaking, that you will either make several major career changes in your life or your company or industry will force change upon you.

If you do decide to make the change within your working career, you won't be alone.

Statistics show that you're likely to change your career path a number of times in your working life. A study was published examining the number of times baby boomers (those born between 1947 and 1966) changed jobs between the ages of 18 and 36. Shockingly, the boomers held an average of 9.6 jobs in this short span of their lives. (Source: The Bureau of Labor Statistics. August 2002, "Number of Jobs Held, Labor Market Activity, and Earnings Growth among Younger Baby Boomers: Results from More Than Two Decades of Longitudinal Survey.") According to James C. Cabrera and Charles Albrecht Jr., authors of *The Lifetime Career Manager*, in today's employment environment, most Canadians change careers at least once and change companies at least four times in their lifetime.

Even though you might not make as many career or job changes as the average boomer, you're still likely to make a few in your lifetime. You're also statistically likely to not enjoy your job at all, and possibly the stress or lack of inspiration could affect your health. If you're not doing what you absolutely love, then why aren't you?

If you truly love what you do or can't see yourself changing careers like the numbers suggest, the marketplace might force you to do so. I think back to the banking industry where I started working in 1996. By the time I had joined the bank, the landscape had already changed dramatically. Bankers across North America faced a massive change forced on them by the market. Traditionally, banks made money by lending it to others. Of course they profited from other areas, but for many decades they enjoyed a lending boom by serving the bulk of what the population wanted. The baby boomers were buying up homes and cars and building their lives and families in the 1980s and 1990s. By the late 1990s, the banks realized a major shift was about to happen. The bulk of the population was aging. Their mortgages were paid or being paid off. Their need for lending was quickly being reduced and their retirement and investments were now their main priority. The generations to follow will still require lending in mass, however, their size and impact isn't as substantial as the baby boomers.

Within a few short years, the banks realized that to win over the boomers and offer more of what they were focused on receiving, they needed to specialize and expand their investment expertise, and offer financial, retirement, and estate planning. This transition was just on the cusp of starting when I joined the bank. I was able to witness the industry change dramatically over the past decade. The Royal Bank of Canada rebranded to RBC; The Bank of Nova Scotia became a friendlier Scotiabank; and even the Toronto-Dominion Bank became TD Waterhouse. Many at the time of my employment also con-

structured wealth management divisions and provincial banks such as the Alberta Treasury Branches became ATB Financial. Lending will always be a mainstay of a bank or trust company, but all are still on board to cash in on the needs of the boomers.

Think about the implication of moving from being primarily a “lender” to being a “server.” When I joined the bank as an outsider with a financial advising background, I had no preconceived notions as to what to expect from the banking world, other than my limited personal banking experience. In our society bankers have always been seen as Godlike, dispensing money (a loan or mortgage) to those who are “worthy” and saying “no” to those who aren’t, almost like a parent. I’m speaking of the industry as a whole, throughout the time that formal banking has existed. Customers were always asking the bank for something. Bank employees had power, prestige, and authority. A bank position was coveted by many with its advantageous “banker’s hours.”

Fast forward to the 1990s. Many factors including technology have changed the banking landscape, but to be sure, the boomers have had the greatest impact on the industry. A huge chunk of the population as a whole didn’t really need the bank anymore. If they were getting a loan, it might be for a car that they could pay cash for anyway or a cottage that wasn’t a necessity. Their affluence as a group started to take away the lending power from the banks. Additionally, with their excess savings, large pensions, and higher discretionary spending (since their debts were being paid off as they aged), they were now seeking advice from the industry about how to manage their cash flow and assets. Today, competition in the financial industry is fierce. It was already overcrowded in the 1990s and has grown as the boomers have aged. Banks, insurance companies, private companies, and more have jumped into the ring to offer products and services to those looking for advice and a decent investment return.

All of a sudden, the boomer was in charge. Not needing anything from the bank or these financial institutions, they were now being wooed and the rivalry began. Bank employees and executives had to shift from a “you need us” mentality to “how might we serve you?” It was a tough struggle for many. Customer service wasn’t a necessity before the 1990s in the banking industry. Today, it’s paramount.

With a changing marketplace and customer, the banks had to change too. Gone were the banking hours that worked for the employees. Branches advertised being open late, in the evenings, and allowing access around the clock, with the advent of telebanking, Internet banking, and, of course, ATMs.

Bankers too have had to change their personal approach. Mortgage lenders and those specializing in investments no longer dictate when customers can come in to see them. The banks, that previously had a “you’ll see us on our

terms” attitude, started advertising that mortgage and investment specialists would see you on “your” terms and would fit into their customers’ busy lives. They now want to earn their customers’ business. These specialists will not only meet customers in the evening, and on weekends and holidays, but they’d come to the branch, client’s office, home, or even take them for lunch or dinner. Many bank specialists today work from their home, may earn 100% commission (where a decade ago virtually no bank employees were on commission let alone 100%) and in a way, are almost self-employed, but with the bank as their end employer.

For hundreds of years (if not thousands), the banking industry has remained consistent in the perception of the public. They haven’t had to change, innovate, or compete. Within an extremely short period of time, one generation has forced the entire industry to revolutionize how they do business.

Think about your industry or the one you’d like to work in. Is it solid and impermeable like the banking industry used to be? Are you an employee and wish to remain that way forever with a steady income, benefits, and seniority? What if you were the mortgage broker at the bank and within a few years went from a set salary and bonus working in a branch to now working from home with an uncertain salary? To having your job shift to include business development and marketing as much as execution of paperwork?

If you’re currently a business owner or self-employed, examine your industry carefully. Is it possible that the product or service you offer might be forced out by the market in the future? Consider the independent book retailer for a moment. It seems that the closing of the Shop Around the Corner in *You’ve Got Mail* has become the norm in North America. Two of my all time favourite stores have recently closed their doors in Canada and I wonder how many of the remaining independents will survive? I was an avid bookstore connoisseur my entire life. It was a weekly ritual to visit a local bookstore each and every Saturday. Their advice and recommendations kept me coming back. Then, the big guys moved in and I was hooked on the selection and the convenience that my local bookstore couldn’t fulfill (they could always get a book in, but it sometimes took several weeks). As I examine my book buying habits, it’s shocking and disappointing how they’ve declined and changed in just a few short years. I believe, in large part, the Internet has served as my number one source of research. It is only if I can’t find what I need surfing through the litany of data on the net that I will leave the comforts of my laptop and venture to a bookstore or, less likely, a library. Furthermore, with the ease, convenience, and discounts offered by the online retailers, I, a one time devoted fan of the “little bookstore around the corner,” have opted for expediency, much to the detriment of the merchants I adore and admire.

Is it possible that your business too might be forced out of the marketplace

by the needs and whims of our ever-changing society? Of course, specialists may survive. There will always be a portion of the population, albeit small and diminishing, who are willing to drive for the advice of an independent bookstore with staff passionate about the content they stock and willing to recommend the read of a lifetime. The average small retailer in that industry, however, will likely be squeezed out.

It's possible that you may have to wear many hats even though you are currently employed in a secure position. Or, as the business owner, you will have to become a shrewd marketer and trend forecaster. A guidebook to empower you to do both is in order. And that's precisely what *She Inc.* will do!

If you know it, they will come

Job dissatisfaction is rampant. It has become socially acceptable to dread Monday morning and celebrate the freedom from the work shackles on Friday. But what if you could do what you truly loved? The type of career or position that has you excited on Sunday evening, raring to start the week? If you're ever going to find that ideal position that fills your life with excitement and fulfillment, you first need to analyze your current employment status.

Self-Assessment Questionnaire:

Rating Your Employment Satisfaction Level

1. Do you currently enjoy your job? Rate your satisfaction on a scale of 1-10 (10 being highest) and detail why.

2. Do you enjoy the field that you work in? Explain.

3. What do you enjoy the most about your current position?

4. What do you enjoy the least about your current position?

5. Would you like to work fewer hours? Why or why not?

6. Would you like to work more hours? Why or why not?

7. Are you being fully challenged? Explain.

8. Are you being paid to your expectation? Are you being paid to your full potential? If not, why?

9. What would be your ideal compensation? What would it consist of (salary, bonuses, other perks)?

10. What first attracted to you to your job?

11. What first attracted you to the field that you work in?

12. Have they changed? Have you changed? Explain.

If your primary career consists of staying at home with your children or taking care of your home, or both, please fill out the above questionnaire anyway. The job or field doesn't matter. What's important to understand is that no job has to be a life sentence. You have the freedom and flexibility to entertain employment options that you've actively considered.

If you've never attended a workshop or read a book on choosing the ideal career, it's essential that you take a few moments to determine what's really important to you. When we set goals, we sometimes don't look at them in their entirety and wholistically in contrast to the other goals in our life. The same is true when we think a job or field is ideal only to later be disappointed with some aspect that we hadn't fully considered beforehand. Take a few moments to daydream about your ideal job and what that means to you specifically, even if you're not considering a career change at the moment.

Determining Your Ideal Job

1. What time of day would you like to go to work?

2. How many hours in a day would you like to work?

3. How many days per week would you like to work?

4. Where would you like work? (i.e. at home, in an office, in a huge office tower)

5. How would you get to work? (i.e. as a passenger, as a driver, taking the public transportation system.)

6. At home or another workplace, what would your ideal office be like? Would you have an office?

7. Would you have a boss or would you be the boss?

8. Would you have employees or an assistant?

9. Would you like new challenges from your work? Explain.

10. Would you like less stress from your work? Explain.

11. Would you like flexibility or consistency in your schedule?

12. Would you like flexibility or consistency in your income?

13. Would you like benefits and bonuses?

14. Would you like more responsibility or less? Explain.

15. How would you like to be acknowledged at work (more pay, advancement, etc.)?

I was surprised to learn from a 2005 Ipsos-Reid survey for RBC Financial Group that about 3.2 million adult Canadians, or 13.5%, said that they would like to start their own business. Roughly 950,000 of them hoped to do so within one year.

I believe that the entrepreneurial spirit is more alive today than ever in history. As a business owner myself, I've had several people express their interest in owning their own business. I would always have these individuals complete the above questionnaire for consistency and likelihood of success.

Let's say, for example, that you completed the above questionnaire and would like to open your own business. You've identified that you'd like the flexibility and freedom that comes with being an entrepreneur, would like maximum challenge, and don't mind the extra stress that comes with starting a new business. But let's assume that you desire a regular paycheque and cannot handle variances in your salary. Let's also assume that you have children and definitely cannot afford to put in evenings or weekends. If you had answered this way and had come to me for advice on opening a financial planning firm, I would carefully caution you to do otherwise. So often the allure

of owning a business, with its freedom and absolute control, is overshadowed by the long hours, grunt work, and lack of certainty or security regarding income or time spent at work.

It would be just as defeating for someone who is interested in unlimited flexibility, pay, and advancement to take a position such as a teacher. We know that the education field usually requires a regular schedule and has fairly set salaries without bonuses or commissions. There are, however, exceptions to every rule. Nevertheless, why create more obstacles for yourself at the outset than necessary?

If you'd like to work in a posh office tower, wear a suit, and punch a clock, go downtown one day and look at the companies that are listed in the towers' directories. It will give you a good idea as to the type of position that might exist for you if that lifestyle is of interest. Start to interview your friends, family, and associates. Find out what they really do in a day at work. If their job title or field sounds intimidating or unfamiliar, just ask them to describe what they do in a typical day. That should give you an idea of what that position might encompass. Further investigate by asking such questions as: Who are your customers? Who are your wholesalers? What do you enjoy most/least about your job? What did you do before this job? What education or training was required?

If you completed the above questionnaire and realized how much you really do need a job change, but for whatever reason you cannot or are just not ready for a change, there's great news for you too! Think about all of the activities that you're good at, enjoy, or love and figure out a way to capitalize on them. They could be hobbies or skills that come particularly easy to you that you could try turning into a side business for fun.

Assuming that you love filing taxes and enjoy working with numbers, why not take a tax-filing course and offer to file the returns of your friends and family members for a discounted rate? If you love painting or are a consummate artist, why not take a course on creating your own web site and market your wares world wide and in your free time. Better yet, teach a beginners how-to course on your craft.

*Nothing is really work unless you would
rather be doing something else.*

—James M. Barrie

If you don't have any hobbies or interests that you feel could generate a side income, try volunteering. Though it was never a goal of mine to enter the financial industry, early in my career I found that I missed the excitement of the marketing and communications training that I received in college. I did

have some opportunities to market the overall firm, but not to the level I would have liked. Understanding that I had no real experience in advertising and marketing, I would likely be turned down if I applied for such a position. But they were my corporate passion and forte, so I decided to apply and expand my skills on a volunteer basis.

I volunteered for a number of committees and within a year, I was chairing a committee and soon served on a few boards. During my volunteering years, I learned what school and my current jobs could never have taught me. I networked with city councillors, the mayor, and countless other prominent business people in my city at only twenty years old. Wearing the hat of a volunteer position can open many wonderful opportunities that could easily lead you on the path to a new job or career.

Are you ready to shift?

With an ever-changing world and marketplace coupled with the likelihood of your holding many positions during your lifetime, one thing transcends all of this: The ideal of thinking of yourself as a corporation—You Incorporated! Get ready to open your new business.

Right now, please write your full name in front of the Inc. below.

_____ Incorporated.

Congratulations! Whether today you have only one client (your employer), serve many (as a business owner), are a student, or are getting ready to get into or back into the workforce, thinking of yourself as the President and CEO of You Inc. will change your life. Your boss and co-workers become clients you serve and they'll notice. If you're a business owner, you'll understand the importance of not only the many hats you wear, but also the most important one, that of a CEO—the driving and definitive force behind any successful venture. And if you're getting back into the workforce, you'll soon be aware of how every life action and person you meet defines your new venture.

This concept of thinking of yourself as a corporation isn't new, however, my approach and experience with living the ideals of it is new. Shortly, I'll share my story of how this new way of thinking revolutionized my life, tangibly opened doors, created opportunities and “lucky breaks” and how it can for you too if you're willing to apply it. Designing You Inc. is not about aggressively seeking more, working harder or focusing on the pursuit of capitalism. It's an ideal. A way of holding yourself to a higher standard and conveying that standard to your marketplace—whatever and whomever they may be. It's an empowering journey of self-discovery and a manual for con-

sciously creating the map and blueprint of your life. You deserve to be in charge of your present and future now. You can set up the rules of life to win, if you first know what they are.

We'll explore these rules together with the knowledge that there are some laws of life and nature that can't be ignored in doing so. We'll accept as well that the world is not black and white (although we might wish it to be) but is instead various shades of grey. As such, there isn't one definitive solution for you or me. There isn't one way, path, or destination that works all of the time, every time. That is why you're reading this and I'm writing it. If there were a guidebook on life or a human owner's manual, self-discovery would be stricken from the dictionary. But how boring and predictable would life be knowing what each day would bring and the story of your life before it began? Invariably, you'll read through these pages and find many "exceptions to the rules" or find yourself thinking, "Yes, but what about xyz?" That's terrific. I want you thinking and I'd be delighted if you'd share. As unique as you are, you will have different takes on various subjects and materials. I want to hear from you. I want to share your interpretations with other women and theirs with you. Please jot down these thoughts as you come across them, as they pop up, or when you're done the book. Please e-mail me and I'll add them to my Web site or blog and we as women can grow together by combining our interpretations and insights. Within the confines of just one book, I cannot explore every life alternative. Plus, I want you to extract what you will and hopefully take action from the words on these pages.

Paradoxical View Point

When there are glaring contradictions, those light to dark grey spots, you will see a *PVP*. The *PVP* is the *Paradoxical View Point* to consider and my intent is to open your mind to other views you might think of. To be sure, people must stand for what they believe in or they'll fall for anything. However, so many of our beliefs were formed without our conscious permission. Life isn't black and white any more, if it ever was. Embrace the grey, the duality of both sides—the contradictions and paradoxes. Being uncomfortable with uncertainty keeps our minds sharp and our options open for opportunities. You get to write the pages of your life book now and it's my honour to take you on that journey.

Sidebars

You'll also see throughout these pages my "sidebar" comments. These side thoughts expand the concept and give you greater insight as to the workings of that story, a definition of the content, or some piece of information that doesn't clearly fit within the normal text.

Part of the shift is about distancing emotion from your major decisions and designing the roadmap for your life. Often, decisions made within a business context are easier, quicker, and more thought out. Of course, we're humans not companies, so emotion can never be eliminated. Emotions can be downplayed as long as you don't take it personally—it's business. An individual can be hired or fired based on the facts. But, when was the last time you hired or fired a friend or spouse based solely on the facts? Emotion is necessary, but often clouds our judgment. There is, however, a fine line that can be drawn when using the processes of the corporate world for gain in our personal lives without becoming an unfeeling android.

Employee vs. Owner

You needn't look past our country's airline industry for a classic example of the perspective shift of You Inc. Consider Canada's two largest airlines, Air Canada and WestJet. Air Canada is the largest in our country. Founded in 1937 it has not been without its troubles. Although in 2001, it was rated the world's twelfth largest airline, by 2003 it had filed for bankruptcy protection and later emerged from it in September 2004. Meanwhile, the new kids on the block, WestJet, a regional low cost carrier opened up shop in Calgary in February 1996 with only a fleet of three Boeing 737 jets. As Air Canada was filing for bankruptcy protection in 2003, at the same time WestJet expanded their service to much of Canada. By 2004, the company kept growing and announced expansion to a number of US cities. Today, WestJet has grown their fleet of three jets to 75 and are flying to 49 destinations.

As I write these pages, Air Canada is back in the news with waning customer confidence due to rising flight prices from high oil costs, which are forcing them to slash jobs by the thousands. And WestJet? During yet another Air Canada crisis, they're pretty much business as usual.

Even if you haven't flown in Canada at all or recently, you're likely aware of the overall reputation of Air Canada and their employees. Simply tune into the Comedy Network and you're bound to hear a stand-up comedian slight the company for their lack of customer service, flight delays, and unapologetic attitude. The opposite is the attitude of the WestJet employee. I'm sure you've seen the commercials. A happy WestJet employee smiles realizing that one of the flight guests has forgotten their cell phone, briefcase, or some other article. The WestJet employee overcomes great obstacles to return the item the passenger didn't even realize they had forgotten, and it's all done with a smile. And the tag line at the end of the commercial—"Why do WestJet employees care so much? Because they're also WestJet owners."

Are WestJet employees really owners? Technically, with the profit sharing offered, I suppose they are. In reality, they're not in the boardroom voting on

the future of the company. But aren't Air Canada employees owners too with their stock options? Is it as simple as the executives telling, reinforcing, and advertising to employees, the public, and customers that they empower and expect their employees to act like owners? With WestJet, this perspective shift from the top has helped in the tremendous success they've achieved in a relatively short time in the industry. Plus, their reputation for service and friendliness is well known. WestJet is also a rarity in the airline industry with their employees being non-unionized. To be fair, I have encountered many lovely Air Canada employees over the years and true, not every WestJet employee is bubbling and merry, however, generally, they seem to have a lot more fun than their competitors. If you get a chance to fly WestJet, you'll see their airline staff cracking jokes as they read the safety features of the aircraft before takeoff and when taxiing to the gate. Often the pilot will welcome the passengers with a joke or two before thanking them for their business and for choosing WestJet.

Although WestJet began with a simple perspective shift, it had a profound and powerful end result. When a company and their employees truly think as business owners and convey that message to the public, it does have a tangible impact that we can all witness and take note of. Whether you're an employee of an unionized company or a true profit sharing staff member, shifting to look at yourself on a higher level, like as an owner (even if you truly aren't), not only increases the chance for greater success for the company you serve, but will lead to personal gain as well.

But I'm owed: A look at corporate culture

One definitive trait the President and CEO of You Inc. needs to closely consider is the notion of being "owed" within your work. Now that you're a CEO, you see business and work with new eyes. No longer is just showing up or "doing the job" acceptable. You have a reputation to protect and develop. You now see your place of work or company in a larger sense. You see corporate culture more as an agrarian process than that of instant gratification. Sometimes you'll plant seeds that may take a decade to mature. But you know the laws of nature are on your side. You have faith and trust in the planting and nurturing of those seeds and know that to reap a harvest one day, the planting and tending of You Inc. can only be executed by you.

Many of the frustrations with the youth of today stem from their sense of entitlement. These new generations are often criticized for getting out of school and expecting a job, house, and more without necessarily earning it. Perhaps it's true. But in fairness to our youth, many employees through years of bitterness, corporate tightening, and higher shareholder demands on profits have come to feel owed by their employer or customer and thus pull back on their level of participation and service. This feeling of entitlement and being owed

is insidious, crippling, and will take down your corporation and its reputation and chances for success with lightning speed.

The July 2008 issue of *Toronto Life* magazine featured a story entitled, “Breaking the Bank.” It’s a report about Dara Fresco, a CIBC bank employee “who earns in one year what the president makes in a day” and details her recently launched class action suit against the bank for unpaid overtime. Dara is paid an annual salary of \$31,000 for her 37.5 hour workweek as a branch head teller. Her beef with the company is that she’s been volunteering her time past her scheduled hours, and over the last decade, and estimates that the amount owing to her is \$50,000.

I did work for a major Canadian bank during my career. It wasn’t CIBC, although I’m sure their structure is similar to the bank that I worked for. The average reader skimming through this article might feel pity for Dara and think that her plight deserves the press she’s attracting. Plus, she’s not alone. She’s attracted over 1,000 tellers to join her in the class action suit. As a former bank employee, my issue with Dara’s case is three fold. Situations like Dara’s stand in the way of progressing if we are to buy-in to the concept of You Inc.

There are a number of curious details within Dara’s story that the average reader might not be aware of unless they have actually worked in a bank. First, when Dara took the position with CIBC, she was likely told up front that she would periodically need to work overtime without pay. Surely, if she weren’t told this, within a short period of time on the job she would have realized the probability and could have quit.

Second, it is true that unionized employees have the union to ensure that they are fairly paid for overtime, given the required breaks during a shift, and more. Although I’m certainly far from an expert on the intricacies of a union, I’m quite sure that many unionized companies don’t offer stock option plans, extensive profit sharing, and employee investment contribution matching along with the plethora of other benefits an employer such as a bank offers. During my time at the bank, I was shocked by the number of tellers that had amassed hundreds of thousands of dollars in stock shares from their contributions that had been matched by the bank’s. If one were to weigh the benefits of these matching and incentive programs offered by CIBC against a unionized job, one might assume that \$50,000 over ten years in overtime is not that significant compared to the other benefits offered by the bank, if the employee decides to take advantage of them.

The third point of curiosity to me is that Dara doesn’t appear to have looked around at the variety of opportunities the bank and the financial industry made available to her over her decade of service. She might have moved up the corporate ladder. Perhaps if Dara wasn’t so busy feeling owed and bitter from missing out on \$5,000 a year, she could have been earning twice her

salary, if not more by now. A tremendous benefit to working for one of Canada's major banks is not only their fairness policies for women, minorities, and those with disabilities, but also their willingness to educate their employees. Bank employees often have opportunities to further their financial education should they show initiative and expressed interest in moving up the ranks. My boss at the bank started out in the financial industry at an entry level and without the university degree that the bank required then and now. Through years of hard work, dedication, and upgrading his education on the bank's dime, he moved up to Regional VP, Senior VP, and today is the head of the International Wealth Management division of that bank. He too worked unpaid overtime. As I remember, when I worked under his authority, our set hours were 8:30 to 4:30. I always arrived early, usually around 7:00 a.m., but my boss was always there earlier. To this day, I'm not sure what time he actually arrives. The earliest I made it in was 6:30 a.m. and my boss was already there working away. Perhaps that's why the head of a bank can earn in a day what a teller earns in a year. It's not about the time you put into a company or You Inc.—it's the results produced.

Dara could have used the platform of the bank to propel her career into high gear, but instead, it seems she chose to fuel a mentality of animosity and resentful expectation. In an interview I conducted with Patricia Lovett-Reid, she provided the classic example of what a teller can become.

Patricia is the Senior Vice President of TD Waterhouse Canada Inc., author of several books, host of BNN's *MoneyTalk* and a sought-after media authority and speaker across the country. I assumed that Patti joined the bank late in her career and surely had an elite business education behind her to support her senior position in an industry that is still very much a man's world at the executive level. Her story was quite the opposite of what I had expected. Patti informed me that she did not have a university degree and started with the bank right out of high school as a teller. She worked her way up the corporate ladder and today is highly respected in her industry and community.

Simply focussing on what you're "owed" can not only affect your ability to succeed, it can cause you to ignore all the opportunities available. Dara's lawsuit is hurting the industry and CIBC. Boo hoo you might be thinking—the big banks make enough profit and should pay for this oversight. If you perhaps were thinking that, it would behoove you to realize that Canadian banks, unlike those of our American friends, must be owned, in large part by Canadians. If you invest in an equity mutual fund, there's a good chance that you too own a part of a Canadian bank. Those profits allow investors like you and me to benefit from the success of the bank. To complain about their profits is to complain about our own. Dara's move to sue CIBC hurts not just some nebulous corporation, but regular everyday folks too.

Unions absolutely have their place and have served countless employees well over the history of industrialization. However, it's the "union" mentality that frightens me and I question its validity today. The "I'm on my coffee break" mentality as opposed to, "how can I serve?" As one grows and strengthens the company they work for or the client they service, they too increase their chance for success and profit.

Tyson Foods had a factory in northern Alberta that hit the press a few years ago. It was a disgusting story that demonstrated that unions are still needed, even though the working conditions in this country are luxurious in comparison to many others. These factory workers were immigrants; many could barely speak English let alone assert themselves and stand up for their rights. The media reported atrocities such as factory workers soiling their pants because they weren't allowed to go to the bathroom outside of their scheduled breaks. The union came to the rescue and fought Tyson Foods successfully, standing up for the rights of these workers who couldn't stand up for themselves. I applaud the union for their efforts.

On the opposite end of the spectrum, due to consumerism as well as choice and competition in the marketplace, unions and the focus on the workers don't always work any more. General Motors recently shut down a major factory in Ontario, which has hurt the industry. There were many factors as to why the plant was shut down, however, some media reported that with large employee wages and benefits due to unionized rules of seniority, some workers were earning over \$50 an hour (including benefits). How can GM compete when other auto manufactures are outsourcing to countries willing to do the same work for \$10 or \$20 an hour?

Is it fair? No. Are these companies, their unions, or the employees to blame for plant closures? Someone must be to blame. Could we look at the consumer (you and me) and ask if the responsibility lies with ourselves? Think about the purchases in your home—where were a good majority of them made? Without knowing your taste, style, or budget, I can almost guarantee that a good chunk of them were made in China. Last year I purchased an outdoor, weatherproof marquee. Think of something that would be used at an outdoor wedding or party: It's open on the sides with four steel posts holding up a steel roof brace. The entire structure is covered with an extremely durable, rain-proof type of plastic. I picked it up on sale for \$20 at Home Depot and you guessed it—it was made in China. It came in a large box, but I had no idea the breadth of this structure until it took four people to assemble it. It spans at least 15 square feet. As I sat back and marvelled at the amount of steel, plastic, and cardboard contained, the design of the box, the effort to ship it from China, and all of the other steps necessary to get it in my back yard, I was in awe of how this unit could cost a mere \$20. I know if that same product were made in

Canada or the US, even factoring in a equal cost for materials and omitting shipping, but looking at what a North American worker would demand for a wage, there's no way that same structure could be manufactured locally for the same price.

I ask you, if you had the choice of purchasing that exact same structure (assuming you were in the market for it) for \$20 knowing it came from China or say \$42, knowing it was made locally by fellow Canadians, which one would you buy (all else remaining equal). If we were honest, we'd all buy the one for \$20. Sure, we might not mind paying a dollar or two more for a pound of coffee we know was Fair Trade certified, but when it comes to hundreds or thousands of dollars, would you spend more to buy locally? I find it interesting that those disgusted with outsourcing, the evilness of consumerism, and corporations seeking to eke out every dollar of profit possible are often the same people shopping at Wal-Mart or other discount retailers who fill their stores with foreign-made products and pay their staff the absolute minimum wage. If there were a Union Mart—a replica of Wal-Mart, but all of their goods were more expensive across the board because all of their employees belonged to a union and were paid a higher wage than Wal-Mart employees—would you shop there? Likely not. If RBC's bank fees were twice that of CIBC but they paid employees like Dara overtime for every minute of extra work expended, would you bank there? Doubtful. The point is that the next time we think of criticizing the big, mean corporate monsters for their mistreatment of their workforce here in Canada, perhaps we should further investigate at whom the finger should be pointed. And if we find ourselves feeling owed as Dara did, consider that if she raised her bar, opened up Dara Inc., and started thinking like a CEO, she just might start earning what she truly deserves instead of suing for it.

In 2007, just as summer was approaching and the weather was heating up, workers at the Edmonton Molson plant decided to go on strike. Being aware of the short Canadian summer season and the popularity of Molson's with Edmontonians and their affinity for a "cold one" during the summer months, they leveraged the time of year to strengthen their negotiating power. However, Molson's didn't come to the table to play and after months of the strike and millions of dollars lost, Molson's decided to shut the plant down. A landmark in the off downtown area of Edmonton, the locally famous Molson house will likely be torn down as well. Companies, like people, have their breaking point. At what point, if we're not working in substandard conditions, should unions force companies to unionize in order to have their demands met? Isn't it better to have a job, even if the pay could be better than to force the company to shut its doors and cut positions? You Inc., paraphrasing the famous words of John F. Kennedy, is not about asking what your company, client, and the world

can do for you, but what you can do to better serve your company, client, and world. Start with the belief that holding yourself to a higher standard and defining and living by the standards of your personal corporation will produce results, not necessarily immediately, but eventually, commensurate with the position of CEO that you now hold.

Stop the insanity

You're likely all too familiar with Albert Einstein's definition of insanity—doing the same thing over and over again and expecting different results. Much lip service is paid to this notion, yet, most of us feel pretty insane at the end of the workweek. Many of us have the same complaints, troubles, and problems day after day, year after year. If we haven't declared insanity yet, then we're likely to concede that we've at least identified it in others. Think of the problems of your friends, family, and co-workers. Have any of them fed you the same problem for years and yet they still haven't changed? Is your company or industry preaching innovation, but as soon as you recommend something different you're shot down?

For us to achieve what we desire, it presupposes that we don't have "it" yet. Whatever it is for you—more money, freedom, happiness, a better relationship, a house, more children, early retirement or the work flexibility to serve your community—to move from where you are to where you want, you need to do something different. Do the same thing and get the same results. It's the simplest and most easily understood concept in the world. Yet, for many of us, it's doing something different that is the most difficult. Sameness equals comfort. Difference can mean change, innovation, courage, risk, fear, and rejection. These are small prices to pay for our personal growth and fulfillment, however, the average person will revert back to comfort when given the opportunity.

We can't simply "think outside the box." Most of the time, we have no clue we're in a box. We're like Jim Carrey's character in *The Truman Show*. We have no idea we can break out of the bubble until we realize we're in one. Einstein also said that a problem cannot be solved by the same level of thinking that created it. What that means is sometimes we need someone to come along and knock on the top of our box, look down at us, and say, "Hi there. Did you know that you're actually in a box? Here, let me help you out."

It's my sincere honour and privilege that you've chosen to pick up and read this book. I'd like to assist in helping you out of your box, and mine too for that matter. I know that learning the principles of *She Inc.* and thinking as a corporation will fast-track the time that it will take you to realize you're in a box and determine how to get out quickly. Throughout these pages, I will be sharing my personal stories with you—a few about my successes, but mostly

about my failures and insights into them. I'll provide you with some business theory, but mostly the lessons of the school of hard knocks. I'll share real life examples, from my own life and others that might seem at the onset to have nothing to do with your life. As you read this book and these stories, know that everything relates. For you to truly think differently, you must do something different. By using examples from different industries than yours, and their related situations, goals, and priorities, I hope to illustrate opportunities that you haven't thought of before. Your mind will naturally extract what it needs from each account to tangibly change your individual situation and life.

Please be willing to stop the insanity. Be open to how each illustration can be applied to your life, how they can better help to define what you want more of in life, and what you can do without.

The Power of You Inc.

The concept of thinking of yourself as a corporation is not unique or revolutionary, though it is life altering. I present the concept to you in the following pages from my unique perspective having lived and, I believe, having perfected the execution of this notion. I first learned of the concept of thinking of oneself as a corporation as an 18-year-old working part-time apprenticing for a financial planning firm (really, I was a receptionist learning the ropes), studying for the industry exams evenings and weekends, and working odd jobs in between to pay my mortgage. I had no clue what I wanted to be in life and never in a million years thought or hoped I would be in the position to impart what worked for me here on these pages for you to read today.

I was young, broke, disenchanted and didn't have a clue what I was going to do with life. My motto early on was: when in doubt, hang around someone smarter than you who can show you the way. Since I didn't have much to offer to anyone wiser than me, I quickly learned that you could buy the time of the most brilliant thinkers and the most innovative business leaders and learn the secrets that fueled their success. How? For under \$20 or with a library card I could buy their books or listen to their audio programs. I was hooked on these personal coaches who belted out advice, motivation and strategies each morning while I drove to work and I took every opportunity I had to listen to their words of wisdom. My first series of audio programs was Les Brown's *The Power Of Purpose*. I had visited my brother one day and he was watching Les Brown on a public television station. You could feel the energy of Les pounding on the pulpit encouraging his audience that "you could do it." I was hooked and immediately borrowed the series from the library. I later bought every tape Les put out and was at one point going to contact his office and inform Mr. Brown that if he ever couldn't make a speaking engagement that I would gladly fill in, as I could proudly recite every one of his lectures word for word.

Be careful who you trust

After finishing my brief education at a marketing and management college, it was time to find a company that would provide me with a practicum. I convinced a local and very successful billboard company to allow me to spend three months of my time, for free, to learn the advertising and billboard industry. It was indeed a lesson in patience and persistence as they basically used me as free labour. I was performing the duties of a receptionist (plus, office cleaner, coffee fetcher—basically the office gofer) and was offered little to none of the mentoring that I had hoped for.

Totally frustrated and nearing the end of my three-month term, I literally begged the co-owner to teach me something, anything, about the advertising industry.

The PVP

No matter what position you hold, even if you absolutely despise it, there's always something you can learn if you're willing and take the personal initiative. Even though the billboard company owners wouldn't take the time to teach me anything, through those three months of witnessing how a corporation works (it was my first white-collar position) I observed and recorded what companies in my city had the money to buy advertising, who the owners of those companies were, and did my all to make the dreadful task of filing and organizing the office for months a ground-up education on the inner workings of the industry.

Seeing that I was a dedicated yet unpaid employee, showing up every day of my practicum early and staying late, the co-owner finally agreed to take me on a “drive by.” He drove me around to a number of their billboards in the city and described how each “face” works, traffic count and how that applies to the price of each face, the less desirable faces, and so on. It was simply fascinating!

Doing my best to use some of the teachings of my marketing training, I offered thoughts and ideas for growing the company. I was shot down immedi-

ately; the co-owner informed me that there was no possible way for them to grow further. He told me that every possible billboard that could be erected in Edmonton had already been done by them or by their competition. When I inquired further, he educated me on the municipal process that a new billboard must go through. The by-laws were specific. Many parts of a city do not allow advertising of that sort at all. The parts that did had rigid rules, such as the number of metres required between signs and much more. He was resigned, saying that there wasn't a spot left in Edmonton in which to place a billboard. Since all of their current billboard faces were already sold out months in advance, the only way for their company to grow would be to find more opportunities to erect signs. However, by his account, the city's space was tapped out.

As a young, energetic, and naïve practicum student, I wouldn't take no for an answer. I thought there must be some spot in this huge city that one could work within the by-laws to find. My boss gave me a bunch of books and manuals that listed the criteria and I meticulously studied those pages looking for some overlooked opportunity.

I scoured the books, each day at work presenting a possible spot, idea, or way to approach the city. All were shot down. After several condescending pats on the head, I stopped looking.

I left the billboard company and went about my life and career. However, I can't help but notice billboards in my city and every city I visit. It's not something I'll ever be able to ignore.

One day, driving downtown in Edmonton, I noticed new signs on the streets. They were about eight feet tall and about three feet wide. They were hard plastic signs with large, poster-sized advertisements. It was curious to me that the city allowed this new company and type of billboard to pop up all over town.

Months later, again driving downtown, while paused at a red light, I saw a new form of advertising: a mini billboard in the centre of a series of bike parking stations on every other street downtown. Hmm. For a city that wouldn't allow further traditional billboards to be erected, there certainly were a number of creative companies that found a way to work around the definition of a "billboard."

Then, a few months ago, after finishing a workout at the gym, I had a visit to the ladies room. On the back of the stall door, what was starring me right in the eyes? You guessed it, a mini-billboard featuring an advertiser and I was the captive audience.

It took me over a decade to realize that the co-owner from the billboard company, who I trusted, admired, and looked up to, was absolutely wrong! It's true that perhaps the real estate for a conventional billboard was full at the time, however, it was my belief in what this individual told me that blinded me

to the opportunities that would later present themselves. Had I believed in the possibility of expanding the billboard company, I could have made a career in the advertising industry. Other individuals believed there was another way and they found it in a bike advertisement, and direct selling to retail businesses by using their unused spaces as successful alternatives to the big signs.

Who have you listened to and believed in your life that told you it couldn't be done or that you couldn't do it? Usually, it's someone we think is smarter, wiser, our mentor, or is an individual who is more educated or experienced. Be cautiously selective when listening to those who tell you something can't be done. And be extra careful to weigh the advice of those that you consider smarter or brighter than yourself when they espouse a limiting belief. You could be keeping yourself from an adventure by buying into their opinion, which may or may not be accurate.

How thinking like a corporation worked for me

My story

In my late teens, I thought I'd try my luck in the modelling industry. I'd had some decent offers and since I didn't know what I wanted from life, it seemed like a good idea to me. Once I had a small taste of the industry, I knew very quickly it wasn't for me. The lack of brain power that was required along with the misalignment of the sexual nature of the industry didn't mesh with my values.

With a humble yet extremely loving upbringing by a single mom with three kids, there wasn't an education fund waiting for me at the end of my high school diploma. I desperately wanted to find myself, my skills, and get out into the workforce. It seemed more prudent to bring cash flow into my life as opposed to expending it via a university education, so I opted for a condensed local college marketing and management diploma. I fell in love with the material and excelled in every class. Finally, I had discovered my talents and love and would finish college and seek a career in the advertising industry.

Much to my dismay, I quickly discovered that Edmonton didn't have much of an advertising industry, and the small firms that did exist either weren't hiring or were looking for skills more advanced than mine. They required a university degree and years of experience.

Needing to do something, I took the odd jobs I could find. After working for a week as a receptionist at the college I attended, a contract position came up. The college placement officer urged me to take the position. I was adamant that the last thing I needed was another odd job. I wanted a career already! I had a burning desire for a job with advancement opportunities to show what I could do. Reluctantly, I took the five-day contract position.

The job was with a financial planning firm. The owner needed someone

to perform non-selling telemarketing for a volunteer organization that he was president of. I showed up, was given a long list of calls to make, and had five days to make them. Being in a white-collar environment seemed right to me and I instantly fell in love with the company and staff. Although I had lightly studied the stock and bond markets during my teen years, I didn't really comprehend what a financial planner did.

I diligently went to work happily making my calls. I arrived early and stayed late and, to my recollection, finished the five-day job in fewer than three. The incentive was there as I was being paid a flat fee for the work independent of the hours put in. After finishing early, the President was thrilled. He commented that he overheard me making the calls and appreciated my cheerful and professional attitude and tone. He was further delighted that the job was done in record time. I was just having fun. It was the first job that I wasn't working my tail off physically. (Generally, in my teen years I was a waitress, dishwasher, and any other restaurant job that was available.) For the first time in my young life, I actually felt appreciated for the job that I did.

The President informed me that if there were a position open at his company, he would gladly hire me. Unfortunately, there wasn't. But he did offer to write me a letter of recommendation, which was a thrill for me. And if I didn't need it for copying later, I'm quite sure I would have framed it.

A few months later, a phone call came in from the President offering me a full-time position at my then dream office. Treating them as a client, getting the job done early, and maintaining a cheerful attitude kept me foremost in their minds and as soon as a position opened up, I was the first and only call they made.

I spent a number of years with that firm, apprenticing under the watchful eye of my boss, whom I greatly admired. I was extremely lucky to start my financial career with this man who became my mentor for many years. Should I have landed a position with a firm lacking in ethics, I'm quite positive my career would have turned out much differently.

When I started in the financial industry, it was still predominantly an older man's industry. I recall attending mutual fund briefings at 18 where 300 grey haired men were in attendance and just a few women were in the crowd—most of them assistants to the men.

Although entering the world of finance was not my intention, goal, or dream, I enjoyed my years apprenticing while getting my financial education in the evenings and holding down two jobs on the side to pay for the condo I bought at 18. One day my boss pulled me into his office and informed me that he could no longer pay me a salary. I was shocked to say the least and terrified as he informed me that within 30 days, I would be on 100% commission, responsible for finding my own clients, and out of the nest of the apprenticeship.

It was a turning point indeed. Still a kid in the industry at around 20 years old, I knew I couldn't compete against those with more education, skill, and decades of experience. I was just a rookie. Who was going to invest their money with a small unknown financial planning firm and a young woman to boot?

One day I was downtown running errands. I stopped at an ATM to grab some cash and saw someone I recognized sitting behind glass doors in one of the bank's offices. I hadn't formally met him, but had seen him a number of times in the halls of my office building when he was attending a course there for a few months. I noticed he didn't have anyone in his office and, sheepishly, I knocked on his glass door. As a shy young kid, this introduction wasn't easy for me, but I did it anyway. His name was Jim and he recognized me and seemed happy to meet. He handed me his card and told me to keep in touch. I thought nothing of the encounter and went about my day.

Months passed at my firm and any money I had saved while on salary was running out. I was still working night jobs to pay the bills and wasn't making much progress building my own client base. I was terrified of failing and the pressure to make ends meet forced me to see what other opportunities might exist for someone with my limited skill set and experience.

Not fully appreciating or understanding the vastness of the financial industry and the many facets and positions within it, I wondered if one day a bank might consider hiring me. I completed the questionnaire that I had you do at the beginning of this chapter. What little I knew about how a bank worked at that time seemed to align with what I was looking for in a career. I always dreamed of working in a tower downtown, having to get dressed up for work, and living the corporate lifestyle. My current firm at the time was very laid back, on the edge of town, and not a bustling type of office.

However, I had no idea what positions existed at a bank or how I might convince someone to hire me. I had no knowledge of what they required. The Internet was at its infancy and research couldn't be done as easily as it can today.

Then it struck me. I had a very valuable resource in my Rolodex. I pulled out Jim's card and called him up. Although I was totally intimidated, Jim seemed like my only resource. I told him I was thinking of getting into the banking industry and asked if I could take him for lunch. He agreed and shared as much as he could with me at that meeting. I'm still friends with Jim to this day and am thrilled when he calls on me now to provide resources and references for him.

I was armed with a little more information, but still viewed the banking world as a huge, vague machine. I constructed the best cover letter I could and called every bank in Edmonton during my lunch hours for their mailing addresses and the branch manager's name (remember, it was the old days without the Internet). I sent out dozens and dozens of résumés and hoped and

prayed someone would see some skill of mine on my résumé that would align with a position they had at the bank. This is precisely what every job-hunting expert tells you not to do—not to leave it up to the employer to figure out what you can offer—you have to clearly tell them. I was desperate and didn't know what I could offer.

The phone started to ring and I had interviews with nearly every major bank in town. How could this be? I had only a few short years in the industry, little experience and direct education, and was lacking a degree. However, I did have a skill that the banks were eager to capitalize on. Financial planning firms are all about written recommendations, or at least were at the time. The sell and lure of the independent financial counsel like the planning firm I had worked at was that it came with a written report and analysis along with personalized advice. It doesn't sound like much today, but back then, the banks were terrified of giving investment advice. I remember visiting my personal banker when I was 18 and asking about which mutual funds were best to invest in given the market at the time, where interest rates were, and other cyclical factors. I recall that she explained the bank's limited offering of mutual funds, presented me with a brochure, and wished me luck making my own picks.

As I detailed earlier in this chapter, the banks were desperately seeking employees, from the inside or out, that could give investment advice and now serve the needs of their fastest growing market—the baby boomers. I lucked out on timing indeed and didn't realize that my few years at the planning firm would be worth so much to the banking industry when I came calling.

Of all the interviews, it came down to a trust company and a major Canadian bank. The trust company was paying nearly twice the salary and benefits as the planning firm that I worked at. And the bank was paying twice that. It was a simple choice for me and I couldn't believe how lucky I was to even be considered. I waited to see who would call first and make a solid offer. Dave, the person in charge of hiring for the bank, called. He informed me that he really wanted to hire me and that he thought I'd do a great job in the role, however, the bank had pulled back the decision to go ahead with new investment positions. I was devastated but not surprised. Really, who was I to think I could make such a corporate jump in status, position, and income? The choice was made for me and I called the trust company and accepted their offer.

Sidebar:

I've had a great deal of lucky breaks in my life. However, I can trace back each and every one to a controlled event, which I was ultimately responsible for initiating. That's great news for you and me—as the old sage saying goes, luck happens when opportunity meets prepared-

ness. I am telling you the details of my career path as it's only in hindsight that I'm able to see for myself how each person, detail, and action led to the next, to better and greater opportunities, and not one was insignificant. I'm also sharing these details with you not because I think I've achieved any overwhelming success as far as the average person might be concerned. What I can extract, and hope that you will too, is that things worked for me and luck happened, I know in part, from continuing to think of myself as Kelley Inc. as opposed to the many roles and positions I held. Each problem that presented itself in my career path provided the opportunity to find a solution for a better life—a life I could never have known without these “problems.”

Very quickly after I accepted the position at the trust company, I knew I had made a colossal mistake. They were not prepared to do what they had promised for the position to succeed, provided no training, and since I didn't have an ounce of banking experience, I knew I was doomed. I was hitting my targets and some months even exceeding them, but I was miserable. My learning curve was steep and the effort I had to expend was far greater than that of my colleagues, who all had a banking background. I made the best of it and kept trying harder to convince my bosses to give me the tools to excel in the position. They wouldn't. By the way, the trust company is no longer around and was bought up years ago by a bank.

Sidebar:

In thinking as a corporation, I made it a policy to network as much as I could. I didn't see any tangible benefits to doing so early in my career, but soon realized that it was logical to meet as many people as I could. I also hated networking alone and wouldn't go to an event unless invited or had someone to talk to me in case no one else did. I put in practice a personal system of keeping the business cards of everyone I met. I didn't have database software at the time and just typed in everyone's contact information into a Word document file. I sent thank you notes or “nice to meet you cards” in the mail whenever I could. I knew they were seeds but most of the time it felt like throwing rice on the wall and never seeing

any of it stick. I kept at it nonetheless, convincing myself that keeping in touch, standing out with a small detail such as sending a card didn't take a great deal of effort and maybe one day it would. I also sent Christmas cards regularly to everyone on my quasi database.

Even though I didn't get the job at the bank, I still sent Dave a thank you card in the mail. He was so kind to me and didn't have to call me personally to explain why I didn't get the job. He could have just sent me some form letter in the mail, but instead took time out of his life. I also of course had him on my Christmas mailing list.

After about six months at the trust company, I was disappointed, immensely frustrated, and fed up with the financial industry. I started to look in the classifieds for yet another employer that might find some tangible skill of mine that would fit their company. However, I fretted about making a career move too quickly. After all, I only had a few years of the financial firm on my résumé, previous to that a bunch of odd retail and restaurant jobs, and now, only six months at the trust company. How could I make a move? A prospective employer would think I had no dedication, loyalty, or that I was fickle and immature. Plus, many employers in the past told me that I was at a disadvantage since almost every position I was after required a university degree, which I didn't have. (A great number of employers view a degree as a form of dedication—even if the degree doesn't apply to the specific position, they still may require one to prove that someone has perseverance.)

I stayed put at the trust company. I convinced myself that a move would be unwise and would be a blemish on my résumé. The Christmas holidays were approaching at the time and at least I'd have a few days to forget my misery. Over the holidays a call came in on my cell phone. I couldn't believe it—it was Dave from the bank on the other line. He thanked me for my Christmas card and asked me what I was up to and if I was happy at the trust company. Thinking again like a corporation, I've also been careful not to criticize other organizations. After all, if someone is quick to negatively comment on their past company, they're likely to do the same with yours.

I told Dave that it wasn't quite what I had hoped for. Even though I was withholding the true details, I'm sure he could hear the actual dissatisfaction in my voice. He then said what I couldn't have thought of in a million years: he told me the bank had agreed to the new positions, could I start right after the holiday season? Needless to say, I was elated.

Sidebar:

Did I get the bank job simply by sending Dave a thank you and Christmas card? Of course not. But it did keep me in his mind for when the bank was ready to hire. Dave also had confidence in me based on my transferable skills built advising clients at the financial planning firm. Not only was a business degree required for the job, but an MBA was preferred as well. It certainly helped that Dave himself didn't have a degree and saw some raw talent in me. Thankfully Dave was willing to give me a chance and bend the hiring rules.

For the sake of brevity, I'll skim over the rest of my career. I loved my time at the bank and had the opportunity to oversee \$300 million in assets, educate my branches on investments, and meet with affluent clients who had hundreds of thousands of dollars, or even several million to invest. Starting at the bank at the young age of 21, as an investment manager, I was able to witness the successes of the ultra wealthy (and the seemingly wealthy), had an executive position, and learned a great deal about working for not only a large corporation but also one of Canada's most international banks at the time.

I saw the position of investment manager start to wind down at the bank. Most of my fellow investment managers had taken alternative positions within the bank after sensing that that role was coming to a close. Dave worked hard to present many options for me, but again it was difficult, as I didn't have a banking background per se. I could have gone international with the bank, but I knew early on that I valued my family above all things, and that moving wouldn't make me happy. Few executive investment positions existed in Edmonton and my only option left with the bank was to climb back up the banking ladder (as opposed to the investment one I was now skilled at), or work for one of the bank's subsidiaries in a fully commissioned environment.

I chose to make one final move in the financial industry and opened up my own independent financial firm. What I didn't know throughout my career was that with each client experience I was actually doing research for the books that I didn't know I would later write.

Building my practice from scratch was definitely the most challenging role I had had to date. Forgoing a great salary, benefits, and a cushy expense account to pour every dime into defining and building that business was taxing to say the least. So many individuals go into business for themselves thinking they'll finally play by their own rules, have ultimate freedom, flexibility, and unlimited potential for upward income. That can be true, assuming that you

stay in business long enough to find out. A plethora of books are written each year convincing, luring, and describing the ideal lifestyle of the successful business owner. Focus and attention are drawn to the potential for greater things than a single employer could ever offer. Again, maybe true, if one can make it past the critical first two or three years when most businesses fail. Like any overnight success story, when you actually hear the truth and details of people who start their own business, you usually learn that it wasn't overnight at all but usually it took years if not decades of pounding pavement, working much longer hours than a regular job (plus evenings and weekends), and still many small business owners aren't taking home more than their staff.

I enjoyed my time running my firm, and if it wasn't for the ideas, insights, and opportunities presented by my business coach, I'm quite sure I'd still be content at my office today. I was in acquisition mode—buying up other advisors' clients and growing in any way I could. I loved my clients and my job and truly thought and believed that it was my last career move ever.

One day I decided to form a group of friends and acquaintances. I had done a great deal of research over the years, really just for my own edification, as to why the rich are wealthy, why some people have lots of money and don't enjoy it, why some people look ultra rich but are one step away from bankruptcy, and how to win at this game we call prosperity. It was an extremely informal gathering and lasted a few months. It forced me to develop my material that I was to present to the group weekly and I gained valuable feedback and insight as to the practicality and application of my theories.

When mentioning this group in passing to my coach, he convinced me that this would be a valuable course to teach my clients. I had complained in the past to him that I simply didn't have the time to sit down with my clients to delve into their psychology of money in addition to the tangible investment meetings we had to have. I expressed concern that many of my clients, as a whole, weren't living as prosperously as they could. How could I help them? I had never thought of developing a course before and that idea from him was the impetus to create *The Prosperity Factor for Women* course, write a book, and sell my firm. Now I'm writing my sixth book.

I have no idea what the future will hold for me. I have a sense of it and will be sure to go after more and grander goals. Thinking of myself as a corporation, treating each person, challenge, opportunity, and position as if I were the CEO of Me Inc., dealing with the uncertainty of never knowing who will be my client tomorrow, boss next year, who I'll call upon for a favour, or sell an idea to has served me well.

There are so many more details to this story. My boss at the financial planning firm bought my business when I sold it later to pursue my new career of writing and speaking. The girlfriend of my boss during my practicum at the

billboard company bailed me out of a marketing campaign for my first book that was going horribly wrong. A colleague from the bank that I've reunited with during my touring travels suggested that we could change the way our kids are educated about money in our school system after reading my book, *The Prosperity Factor for Kids*. I could go on and on about how the people and happenings that I thought would never serve or affect me in my life were the seeds I planted that I had forgotten about. The rice I threw on the wall was starting to stick—ten, fifteen years later. Had I operated as an employee along the way and not shifted to and carefully designed Me Inc., I know those seeds would have dried up and never matured.

What seeds could you be consciously planting, tending to, and then trusting will bear fruit one day down the road? Are you ready to be the owner, president, and CEO of You Inc. and hold yourself and life to a higher standard? Will you realize that when you think at a high level life provides a high level offering as well? If so, read on. I have an investment that I'd like you to consider.

Your million dollar ticket

Let me ask you if you've ever purchased a lottery ticket? Likely, you have. Why? The obvious answer is that if you won the lottery tomorrow, your life would likely change. Whatever the jackpot, \$5 million, \$10 million or even \$50 million, if you won it tomorrow, would all of your money problems be over? Many I ask this question to will say no, their money problems wouldn't be over. Then why purchase the ticket in the first place? We as a society must assume that our financial woes would disappear with such a windfall. After all, we don't go about town just throwing loonies on the sidewalk—we spend the dollar or more on a ticket thinking that a sum of money would benefit us somehow. Another question for you—would you feel better about yourself if tomorrow you truly won the lotto? Yes? No? Most individuals again would answer no, that they really wouldn't feel better or different about themselves if they won a windfall tomorrow (although, there's always a resounding yes from some ultra honest soul).

The bad news is, with the extremely low probability that you'd ever win the lottery, you really might as well throw those loonies on the ground with the intent of sprouting a money tree. The great news for you is that statistically, nearly all lottery winners not only lose their winnings within three years of receiving them, but are actually worse off financially than before they won the money. How is that possible? To actually be in a less advantageous financial situation after winning thousands or millions of dollars? The found money syndrome plagues not only lotto winners, but also those that have inherited assets. The effect is compounded as the latter is often thought of as “blood”

money in addition to being “found.”

The self made millionaire has years if not decades to amass their wealth: It didn't happen overnight. Incrementally, as their bank balances and assets grew, so too did their gradual comfort with their wealth and the energy it brings. Likely, their financial IQ and emotional ability to accept, grow, and hold on to this money grew as their assets did. Their self-esteem adjusted over time and one day, some don't even realize that exact day, they became a millionaire. It was a process, and during that time span, it was part of their identity and life.

The lotto winner has no opportunity to gradually become accustomed to their new-found wealth. You might think it absurd that someone winning such a large amount of cash could blow it all and actually be in the red after the fact. You might think that you would never make such a mistake. It's possible, if you're in that very small percentage of people that aren't as affected by or already had a great relationship with money before receiving more of it. But the likelihood is, you'd fall within the statistical average.

What's great about this analysis is that I hope you've learned that throwing more money at someone's money problems won't necessary solve anything and might even exacerbate the existing money issues. So then how does one deal with their money problems since even if they won the lotto, it would be a potential detriment? The solution? It's an internal game. We must look to the millionaire: How she feels about herself, how she holds herself, what she knows about money and finance, how comfortable she is with the energy of her wealth, and learn to emulate her financial well-being.

Your greatest asset

Although I'm no longer in the financial industry, I do have an investment to sell to you within these pages. It, if you choose to capitalize on the notion, will instantly have you transformed into a millionaire. For no money down, no interest, and no payments ever (I know—the offer sounds like your local car dealership's advertisement) you too can own this asset free and clear. Are you interested? Do I have your attention? Seriously. If you're not excited about this, I really need you to grasp my offer. In the next paragraph, I'm going to tell you how you can put this book down and become an instant millionaire.

I hope the suspense is intriguing you at least. Okay, here it is—your million dollar investment. Ready? It's You! I know, that's not exactly what you were hoping to hear, but bear with me. Think about this. If you were to earn an average income of, say, just \$30,000 per year from the time you were 18 years old (I know, that's a little more than the average 18 year-old would be earning) to the time you were 65 (and most 65-year-olds earn much more than \$30,000 a year) you will have earned over \$1.4 million in your working life-

time. Have you ever considered that? And I'm only using a modest salary to illustrate this concept.

Still not impressed? Are you thinking, Alright, so I'm "worth" over a million dollars in my working lifetime, I can't sell myself (in an ethical way) to cash in on my value. This is a fair point and brought up by many I teach.

Let's pretend for a moment that you had a rich aunt pass away in Europe. You just found out and didn't even know she existed. You're the only heir to her estate and she has willed you an original Chanel suit. It arrives and it's exquisite. It's still in its original casing and housed in glass. Even if you're not a brand label kind of girl, you know this is going to be worth a mint. You open up a picture frame that was also sent along with the suit and you see it displays a certificate of authenticity stating the estimated value of the outfit to be in excess of \$1.4 million. The caveat is, you can't sell this suit for two reasons: First, your aunt stipulated in her will that it must be passed down to future generations. Second, there's no available market that exists in which to sell this suit. There are assets—diamonds, original paintings and the like that are so rare, so valuable, that a direct market does not exist. However, that doesn't lessen the value of the asset. Quite the contrary.

Imagine for a moment how you would feel. Really put yourself in the picture of inheriting the valuable heirloom. You now, right now, are a millionaire. It's true that it's not a liquid asset (one that can be sold easily), however, your insurance agent is urging you to insure it and assures you that the extra cost is nothing to think about considering the value of this suit. You tell your banker about this inheritance and they now add it to your net worth statement (your worth after your liabilities are subtracted from your assets). Everyone recognizes the value of this rare gem even though it can never be sold.

You, yes you, are that rare gem—a metaphorical original Chanel suit worth in excess of \$1.4 million. Try this on for a moment. Feel, for even a flash of a second, how it would really feel to be an actual millionaire. Would you sit up just a little straighter in your chair? Would you stand just a little taller, with more confidence and strength? And what if tomorrow you were to purchase a new car? It's a Saturday and you've dressed down and comfortably. The sales guy seems to be blowing you off as a viable prospect and you say or think to yourself, "Hey, do you know who you're talking to? You're talking to a millionaire here!" And, if one day you ventured into Holt Renfrew, Tiffany's, or some other extremely upscale store totally unexpected, in your worst outfit after, say, a work out, and the saleswomen are looking you up and down with judgment—you're secure enough to know that you can dress any way you damn well choose. After all, you're a millionaire! Who do you need to impress?

There are a few important points to the explanation and my convincing you (I hope I've done an adequate job) that you are actually worth over a million dollars—even if your bank balance couldn't be further from the truth.

Million Dollar Lesson #1

Relationship experts often offer the sage advice that if someone doesn't really love themselves, they can't possibly fully love someone else. The same is true in understanding your true worth. When you understand what your potential is, and I mean, really *get it*, not only does your life change, but magical things start to occur and you turn around and realize that everyone has the same inherent worth as well, not only as valuable human beings, but tangibly in a financial sense. (I'm a financial geek—what can I say. Only my kind would break human worth down into dollars and cents.)

If you came to my main workplace, not my office but the place where I'm "on," it's wherever in North America I'm presenting for some group. If you sat in my audience as I described the million dollar concept to you, you would see me wearing my best suit, my favourite and most uncomfortable shoes (I get a great deal of compliments on them), my nails would be freshly manicured, and my hair straightened as well as possible. What you wouldn't have seen is all of the work that I went through before getting up on that stage. It's likely I hit the hairdresser if it was time for a root touch up, and definitely woke up four hours before I had to be at my presentation to ensure that I was polished, professional, and fresh for you, my audience member. You wouldn't know that I spent hours the night before tweaking my PowerPoint presentation and consulting my coach on new material in case you'd heard me before. And, to top it all off, even though I was in a pantsuit, I would have shaved my legs for you (more information than you needed to know).

The reason I go through these many rituals and tell my audience about what I've done for them that they can't see is because I didn't come to speak to a bunch of people from some company, or some conference. I'm not writing these words for some abstract person on the other end of the page. The reason I arrive at my absolute best for the day and now as I write these pages (yes, I dressed up for you too even though I'm writing at home and no one will actually see me today) is because, and please read this carefully, because I am writing this for you, my millionaire. If you were at my presentation, all of that work would be for you and my other millionaires.

Think for a moment if someone supremely powerful, wealthy, or famous were going to be coming into your workplace tomorrow. How would you dress knowing this information? Your workplace might be ultra casual with a uniform of golf shirts and jeans. Perhaps you might not put on your best, especially if that were an evening gown, for example. But whatever your normal

style of dress, wouldn't you kick it up a notch or two? Would you ensure your nail polish was fresh, your shoes were shined, and if you were wearing something casual, would it at least be ironed and tucked in? After all, someone very important will be coming in.

That very important and special person is you! If I knew I was meeting you tomorrow, based on the context of that meeting and location, I would be at my best for you. And the reason is, you are that very wealthy, powerful, and famous person to me. You might not feel that way or think of yourself as lacking the hard, tangible investments to support my analysis of you, but that is truly what I would think of you and would prepare for even before seeing you.

Once I really "got" this concept of thinking of myself as a millionaire independent of cash flow and bank balances, then I was fully able to treat everyone in the same light. True, you will not see me in a suit at every meeting and yes, there are times that for whatever reason I can't be at my total best, but in those rare circumstances, it's not a reflection of the person I'm meeting. It's a reflection of me at that time.

If tomorrow that billionaire or celebrity really were to pop into your office unannounced, knowing how you usually arrive in a relaxed, controlled, and known setting, how would you feel about that? Would you be caught off guard? Feel embarrassed by your appearance? Worse?

I have met Mr. Jimmy Pattison, one of Canada's billionaires. I was lucky enough to have the opportunity to interview him while I was a columnist with Sun Media. I also had the privilege of visiting my province's premier recently. I was his special guest and had the opportunity to meet and chat with him in his private chambers. I have also met numerous celebrities over the years in my travels. I can assure you that I arrive to meet these individuals with the same level of preparation as I would for you. Again, given the context of the situation, I might not be sporting business attire, but I would be prepared. I think this rule of mine has afforded me many "lucky breaks," as some might call them. The essence of my conviction here is that when you treat others with respect, perhaps more than they even hold for themselves, and view them as the millionaires they have the potential to be, magical things start to happen. The question I ask you is, if Mr. Pattison, Tom Cruise, or Bill Clinton were to be dropping by your office tomorrow, would you be ready and prepared for that situation? What about your boss and co-workers? They too are millionaires and have the potential to be even more. How prepared are you for them? If they became famous or influential ten years down the line, would they remember you as someone that treated them with the same awe and respect when they were a nobody?

The PVP.

Although I attempted to paint you a picture of how I might look and prepare myself for you, I must clarify an important point. I dress not to impress, but to respect my audience and the people I meet with. What's the difference? If I were to try to impress you, it would be about me. To respect you is about you. As an audience member, for example, knowing my background in the financial industry it wouldn't matter that I'm a writer now. You would likely expect me to show up in some sort of business attire. If I were a novelist, it might be totally acceptable for me to arrive in a tattered t-shirt and jeans. Furthermore, as I tried to convince you that I thought of you as a millionaire and dressed for you as I would Mr. Pattison or a superstar, it wouldn't be too congruent if my shoes were worn, my hair unwashed, or my appearance disheveled.

An essential element to treating others as if they too were millionaires is to understand the difference between “respect” and “impress.” *The Canadian Oxford Dictionary* defines “impress” and “respect” as follows:

Impress: to evoke a favourable opinion or reaction from (a person). E.g. *a child's behaviour intended to impress.*

Respect: deferential esteem felt or shown towards a person, thing, or quality. E.g. *I have great respect for her judgment.*

I suppose I can't help impressing some by respecting them according to the above definitions. The key, though, is that my motive and drive for my actions is not to impress, at its core. If it's a side benefit, then that's a bonus. My intentions and yours are purely to show our respect for another person. No matter what our usual work uniform is or the type of clothes we wear within our comfort zone, if you and I were to attend someone's wedding or funeral, it would be disrespectful to don certain attire, no matter who you are. It's in part about the context of the situation and leading with admiration, not about garnering accolades for our ego's sake (although, it's a likely a side benefit).