

You are What You Read

How to Think, Speak, Earn and Save More Effectively

The Success Principles: How to Get from Where You Are to Where You Want to Be

By Jack Canfield with Janet Switzer

From the co-creator of *Chicken Soup for the Soul*, Canfield presents 64 time-tested principles and strategies to help any aspiring person make the journey from where they are to where they want to be.

The book targets people in all walks of life, and can be as meaningful to the student and those just starting out as it is to folks in the prime of their careers, or even people thinking about changing career paths or life styles.

Canfield begins by discussing the myth of entitlement in American culture, i.e., that we are somehow *entitled* to continual happiness, exciting career options, blissful personal relationships and the like, simply because we exist. Rather than being owed all of these things, Canfield suggests that they are possible...if each of us is willing to take 100% of the responsibility for their achievement (read: if it's going to be ... it's up to me).

In the simple equation Event + Response = Outcome, Canfield illustrates that every outcome we experience in life is the result of how we responded to an earlier event or events. If we want better results, we need to change the way we react, to quit complaining and start taking action, to become proactive, rather than reactive. The first 18 pages of this work could change your life.

The transformation from just getting-by to meaningful achievement takes time ... and starts by looking inward to clarify your life purpose, your vision and what you truly want. The heavy lifting in changing your life's direction involves understanding *and applying* proven methodologies for removing self-defeating beliefs, fears and habits that are holding you back.

You will learn how to acknowledge the positive past and release the negative past, face what isn't working in your life, embrace change, and make a commitment to lifelong learning, as well as how to surround yourself with successful people.

Canfield also teaches some very practical techniques for building and maintaining successful relationships and how to develop a more positive money consciousness, including tips on how to ensure that you have plenty of money to live the lifestyle you want, both now and after you retire.

As the ancient Chinese proverb says, "A journey of 1,000 miles must begin with one step." So it is with personal change. Your journey begins when you make the decision to acquire, read and apply the principles contained in this inspirational and practical book. Think of it as a guide to becoming a better you.

Negotiate This!

By Herb Cohen

Negotiation is the game of life, and the ability to negotiate is the single most important life skill a person can master. With that premise, Cohen correctly underscores that negotiators are made, not born, and that every day, in countless ways, we communicate with others - boss or broker, landlord or customer, car dealer or neighbor, spouse or child - in attempts to influence their behavior and get others to agree with us.

This superb work, by one of the world's foremost negotiating practitioners, shows you in an entertaining way the subtle, yet powerful skills that can help you succeed in all your business, career and even family relationships.

Cohen suggests that while some people still see negotiating as a spectator sport -confining it to collective bargaining, diplomacy or "big-ticket" deal making - it is really just a means of decision making in which two or more



Stephen A. Cross, CCIM

If you want to be the best ... you owe it to yourself to learn from the experiences and insights of the best. The four, easy-to-read works I've reviewed below distill lifetimes of practical experience in diverse, but interrelated areas: thinking, speaking, earning and saving. Treat them for what they are - textbooks on successful living, and read them with a pen and highlighter at your side. Make lots of margin notes, dog-ear pages at will, and fill up any blank pages with powerful references. Remember, these are your reference books for a more fulfilling life.

parties communicate in an effort to resolve their divergent differences and interests.

To be a great negotiator you don't need to be the smartest person at the table...just the best informed. And today, information is available almost on demand, from Consumer Reports to the public library, as well as from experts in a particular field. While you may need to pay for good information, its cost is still cheaper than the price of ignorance.

Also, as Cohen illustrates in dozens of case histories detailing his experiences at the bargaining table, savvy decision-makers choose to have an informed negotiator act as their spokesperson, one that cannot make the final decision (read: acts as a shield).

Regardless of the negotiation, Cohen advises that you listen more than you speak; not to accept the way the other side has framed the issue or formulated the problem; refrain from reacting to limited ultimatums; and to inject time into the decision-making process.

As important as negotiating is to our success in life, the subject is rarely included as a part of our educational curriculums. I urge you to make this work, and Cohen's earlier classic *You Can Negotiate Anything*, an essential part of your library.

Why Men Earn More: The Startling Truth Behind The Pay Gap – And What Women Can Do About It

By Warren Farrell, Ph.D.

Helping women achieve higher pay is a core goal of this book. But, as Farrell clarifies, "an even more important goal is helping women (and men) understand the tradeoffs involved – and to determine whether higher pay is worth the trade-offs."

In this landmark work, Dr. Farrell brings to light the underlying reasons jobs pay what they do, and dispels the assumption that men are paid more than women *for the same work*. In fact, when comparing men and women with identical years on the job, education, and titles, Farrell found that women earned considerably more than their male counterparts. He supports all of his well-researched conclusions, citing the source of the data and any biases he perceives may exist.

Farrell uncovered 25 differences in the way women and men behave in the workplace. Taken together, these 25 differences lead to higher pay for both sexes when the job was riskier, or had lifestyle tradeoffs. Conversely, jobs with lifestyle payoffs paid lower, i.e., careers that allowed for having better lives, or at least more balanced lives; were people oriented; less hazardous; required fewer hours or were in more desirable geographic locations.

Supply and demand also enter into the equation because more people compete for careers that are fulfilling, flexible and safe...thereby driving the pay scale down. Put another way, a society that functions effectively adjusts the pay until the supply matches the need.

Farrell also discusses what he terms the "genetic pay gap," i.e., the premium paid by society for beauty, especially female beauty. Whether we're talking about top models (women earn about 400% more than their male "equivalent") or the legions of young people that make up the wait staffs at most night clubs, Farrell illustrates that women have greater social desirability which affords them opportunities for creating both measurable and invisible income, at least until their beauty fades.

Among others, Farrell debunks the notion of women-as-victims in the workplace, and helps women focus on

what preparations and conscious decisions they must make to earn more income over their lifetimes. Taking gender out of the equation, *Why Men Earn More* helps men, women and families discover many ways to both earn more money and have even better lives. It's a must read, especially for those contemplating career decisions.

Yes, You Can Still Retire Comfortably! The Baby-Boom Retirement Crises and How to Beat It

By Ben Stein and Phil DeMuth

Ever wonder if you're r-e-a-l-l-y on track to be able to retire? To find out, go straight to Chapter 3 of this easy-to-read, understand and apply guide to financial peace of mind.

This is more than a book on how to make informed choices about money. Some of Stein and DeMuth's best advice is on where to modify our consumption patterns and habits; and how to avoid life's subtle financial distractions that can eat away at our savings...*and our ability to save*.

The work begins by outlining 21 Basic Rules of Retirement and providing a comprehensive guide to Retirement Planning by Decade. The balance of the book zeros in on the nuts and bolts of the process: **deciding** how much money is enough, **determining** the various places to park your money, **identifying** those who are trustworthy to offer financial advice, **creating** alternate sources of income, and **researching** potential locales that will allow you to stretch your retirement savings.

Even though the baby-boomers will be the longest-living group in American history, future generations will undoubtedly live longer. The point: regardless of one's age, everyone needs to do what they can to ensure they don't out-live their money.

As Stein and DeMuth point out, there is nothing sacred about retiring when we reach our 62nd, 65th, or even 70th birthday. Isn't 65 the new 45 anyway? In addition to keeping one's brain active, the longer you choose to remain in the workforce (read: collect a paycheck and have health insurance), the longer you'll have to save for your 100th birthday party (and 5% of those under 65 will make it that long).

So, get off the high-consumption treadmill, maximize your human capital, and plan to work as long as possible *in a field you enjoy*.

Thirty years ago I read that the difference between an old man and an elderly gentleman is just a few dollars. While the word "few" is a relative term, if you've saved consistently, and wisely invested some the fruits of your labor along the way, you'll be fine. Stein and DeMuth's exceptional work puts retirement planning into perspective and confirms that it's never too late to make a positive impact on our nest egg.

The traits common to successful people are pretty basic: choose a career that you find personally rewarding and that allows you to provide a useful and necessary service or product, take full responsibility for your actions...and the results of your actions, live within (or below) your means, plan for the future, be the best "you" possible, and never stop learning. ©

Stephen A. Cross, CCIM owns CROSS Commercial Realty Advisors and works to advise business owners and corporate decision-makers on ways to acquire or lease property at the lowest cost and most favorable terms. He may be reached at (480) 998-7998 or steve@crossrealty.com.