



THE PATH TO
POWER

2013 Business Plan

Your Guide to Becoming a Power Agent in 12 Months or Less



2013 Business Plan

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Master Your Own Mentality

The only missing ingredient to your incredible success story is a new and self-imposed discipline that will make you stay longer, try harder, and work more intensely than you ever thought you possibly could.

Jim Rohn

Value of Discipline

The new self-discipline it will take to become a Power Agent in 2013 starts with taking a disciplined approach to managing your own mindset, staying positive at all costs, and enlarging your vision for your business and your life. Before you jump into your planning to take your business to the next level, you need to make sure you have the right focus.

Trevor Blake, multi-millionaire entrepreneur and author of the New York Times bestseller, *Three Simple Steps: A Map to Success in Business and in Life* (2012) says “only small changes to mentality are required to make giant improvements in your quality of life.”

Change a Little, Change a Lot, Every Day

Here are some small changes Blake recommends for getting big results when it comes to mastering your mindset to move your business to the level of a Power Agent:

- **If you don't feel well or do feel tired, never tell anyone that.**
Instead, tell them “I could use more energy” or “once I am fit and healthy, I'll be fine.” Every time you say something like “I'm feeling depressed” or “I feel down today,” you are simply adding to your burden, albeit unintentionally.
- **Avoid use of limiting words such as “cannot” when referring to yourself.**
Instead, reach for a higher energy statement such as: “When I can. . .” Avoid using the words “perhaps,” “hopefully,” “one day,” and “maybe” because when you use those words, what you are really saying is “I'd like to but I can't,” and the universe hears your thoughts clearly.
- **Eliminate destructive words such as “hate” from your vocabulary.**
For instance, replace “I hate it when that happens. . .” with “I prefer it when. . .” Again, we don't

need to be perfect, and I mess up plenty of times. We just need to attempt a few small changes to make a big improvement in outcome. Before I wrote this section, I was with a friend who kept telling me how much he hates his job. He has been telling me that for almost fifteen years. All those words can do is trigger thoughts and images that return to him, so he gradually finds himself getting more of what he doesn't want.

- **Begin and end every process of communication positively.**

Today, this is especially important when using electronic media. It is imperative that the last thing you type is a positive word leading to positive thoughts. So many people just sign off with an initial when a small positive word will work wonders. Try "Best," "Keep smiling," or "Cheers." Because you wrote it, you get the benefit. The recipient reads it, gets an image of a smiling friend, and now they get a positive jab too. Little changes, big outcomes.

- **Begin and end your day positively.**

Before you go to sleep at night, thank yourself for a great day. When you wake up, the first words in your head should be something like: *I feel absolutely fantastic, and I know today is brilliantly successful for me.*

- **When no one is within earshot, speak the words aloud.**

This may feel at first like the onset of insanity, but soon you'll be able to afford the best psychiatrists that money can hire.

- **Whenever something irritates or depresses you during the day, take a deep breath, and silently pump yourself back up with an affirming statement.**

On the trip to success [adverbs] are your best friends. They add emotion to the thought. Saying "I feel well" is acceptable for a novel. In life, saying "I feel absolutely, amazingly, vibrantly healthy!" takes you to a higher level of energy. It pumps you up faster. It is a really, really, really great thing to do.

Master Your Own Mentality

6 Tips for Keeping the Right Outlook

Here are six simple, workable rules for overcoming feelings of inadequacy.

1. Never think of yourself as failing.
2. When a negative thought comes to minds, voice a positive one to cancel it out.
3. Do not build up obstacles in your imagination.
4. Remember that most people are often as scared as you are.
5. Make an estimate of your ability and raise it 10%.
6. Remember that what holds most people back is fear of failure, not failure itself.



Master Your Own Mentality

How to Think BIG

Thinking big is a learned process, no different than learning to ride a bike. Anyone can do it if they will take the time to work on the process.

1. One of the fastest ways to learn to think big is to create a vision book. In your vision book, place photos of the places you would like to go and the things you would like to do. Fantasize about them, visualize them, set plans to get there, and go after them.
2. Another way to learn to think big is to create a written wish list with three parts:
 - a. Places I would like to go
 - b. Things I would like to have
 - c. Things I would like to do
 - d. How do I want to feel?
3. Project yourself forward five years. Imagine that the next five years have passed, and imagine your life exactly how you would like it to be.
4. Ask yourself this question, "What one thing would I dare to dream if I knew that I could not fail?" Dreaming big dreams is the starting point of achieving your goals.
5. How much exposure outside of your present surroundings have you had or are you getting? You have a better chance of growing if you are in situations that you are unfamiliar with. If your exposure is limited, you can't expect to grow or be a big thinker. Get outside of your surroundings. Expose yourself to something new.
6. Dedicate yourself to lifelong learning – here are three strategies for daily learning:
 - a. Read something in your field for at least 30-60 minutes daily. Reading is to the mind as exercise is to the body.
 - b. Listen to inspiring podcasts in your car as you drive from house to house.
 - c. Vet your associations' monthly course offerings. Commit to attending two.

-
7. Your success in life will be in direct proportion to what you do *after* you do what you are expected to do.
 8. Ask yourself this question – and answer it – every single day: “What can I do to increase the value of my service to my customers today?”
 9. Your environment is a big and influential factor in determining how big you can think – is your environment:
 - a. Positive?
 - b. Exciting?
 - c. Enthusiastic?
 - d. Knowledgeable?
 10. Associate yourself with the right people: *“You will be the same person in five years except for the people you meet and the books you read.”* Charlie Jones

Five Business Plan Prep Questions

Answer These Before you Write Your Business Plan

1. What's the biggest change, new discipline, or new commitment required for you to achieve your goals in 2013. The answer usually falls into one or two categories:

a. Personal Effectiveness

i. Skill _____

ii. Schedule _____

b. Business Efficiencies

i. Systems (bigger than you) _____

2. Why is this change so important? _____

3. What results do you expect from the change? _____

4. Is your business plan emotional enough? Does it inspire you when you read it? _____

(68% of the population is visual-kinesthetic; put visual goals and pictures in your plan.)

5. How do you enroll your support staff in your new goals? _____

Performance Review - How Was Last Year?

Before you decide what you want to achieve in the year ahead, you need a clear idea of what you accomplished over the last 12 months. This is the starting point for setting realistic goals.

2012

Earnings	\$ _____	# of Closed Transactions	_____
# Loans	_____	Average Purchase Price:	\$ _____
# Listings	_____	Average Sale Price:	\$ _____
# Sales	_____	Average Sale Price:	\$ _____
Avg Commission	\$ _____		

Where did your business come from in 2012?

Source	Loan	Listing	Sale	# Transactions
Referral	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Sphere of Influence	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Repeat Customer	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Farming	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Open Houses	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Relocation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
FSBO	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Expire	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Flyer/Mailer	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Floor Call	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Seminar	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Cold Call	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Warm Call	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Door Knocking	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Social Media	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Personal Website	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Trulia Profile	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Other: _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____

2012 Performance Review

If you didn't reach your production goal last year, what prevented you from it?

What did you do right in 2012?

What is the best thing you did last year to increase your production? [Be specific: how many blog posts, how many open houses, listing presentations, etc. did you do?]

What is the best thing you can do this year to increase your production?

Plan Preparation

List your top three business goals for 2013:

1. _____
2. _____
3. _____

List your top three personal (non-business) goals for 2013:

1. _____
2. _____
3. _____

Make sure your goals are S.M.A.R.T.

Specific
Measurable
Attainable
Relevant
Time-bound

- Source: G.T. Doran, 1981

Select the primary lead generation/prospecting techniques you will use in 2013:

- | | |
|--|---|
| <input type="checkbox"/> B2B (referrals from Realtors® or loan agents) | <input type="checkbox"/> Client Seminars |
| <input type="checkbox"/> Open Houses | <input type="checkbox"/> Community Involvement |
| <input type="checkbox"/> Offline Advertising | <input type="checkbox"/> Door Knocking |
| <input type="checkbox"/> Online Advertising | <input type="checkbox"/> Warm Calls |
| <input type="checkbox"/> Expireds | <input type="checkbox"/> Floor time |
| <input type="checkbox"/> Website | <input type="checkbox"/> FSBO's |
| <input type="checkbox"/> Past Clients | <input type="checkbox"/> Referral Generating/Sphere |
| <input type="checkbox"/> Farming/Mailing | <input type="checkbox"/> Pop-By's |
| <input type="checkbox"/> Absentee Owners | <input type="checkbox"/> Relocation |
| <input type="checkbox"/> Networking | <input type="checkbox"/> Online Forums |
| <input type="checkbox"/> Social Media | <input type="checkbox"/> Cold Call |
| <input type="checkbox"/> YouTube | |

Plan Preparation

What tools and resources are you using today to drive your key sales activities? Here are some tools that Power Agents use.

Put an (x) by those you are using or should use to better implement the key sales activities you identified in the previous step.

	Use Today	Will Use
Current database to manage client contacts and prep presentations	<input type="checkbox"/>	<input type="checkbox"/>
Write 5 hand-written notes/day	<input type="checkbox"/>	<input type="checkbox"/>
Open Houses	<input type="checkbox"/>	<input type="checkbox"/>
A personal brochure	<input type="checkbox"/>	<input type="checkbox"/>
Deliver client packages personally or via Fed Ex	<input type="checkbox"/>	<input type="checkbox"/>
Attend at least two seminars to improve skills	<input type="checkbox"/>	<input type="checkbox"/>
Contact past clients consistently	<input type="checkbox"/>	<input type="checkbox"/>
Start a monthly telemarketing campaign	<input type="checkbox"/>	<input type="checkbox"/>
Conduct homebuyer seminars	<input type="checkbox"/>	<input type="checkbox"/>
Utilize direct mail on a consistent basis	<input type="checkbox"/>	<input type="checkbox"/>
Partner with an affiliate to develop direct Marketing campaigns (renters, FSBO's, etc.)	<input type="checkbox"/>	<input type="checkbox"/>
Use magazine and newspaper ads	<input type="checkbox"/>	<input type="checkbox"/>
Mail note pads or other specialty items to farm	<input type="checkbox"/>	<input type="checkbox"/>
Have loan officer prep financial options for listings	<input type="checkbox"/>	<input type="checkbox"/>
Respond quickly to email	<input type="checkbox"/>	<input type="checkbox"/>
Consistent branding across platforms	<input type="checkbox"/>	<input type="checkbox"/>
Update website	<input type="checkbox"/>	<input type="checkbox"/>
Contribute to online forums	<input type="checkbox"/>	<input type="checkbox"/>
Blog	<input type="checkbox"/>	<input type="checkbox"/>
Use a structured listing presentation	<input type="checkbox"/>	<input type="checkbox"/>
Have all buyers pre-approved	<input type="checkbox"/>	<input type="checkbox"/>

The Numbers

Begin with the End in Mind

My income goal for next year: \$ _____

My average commission per transaction for last year: \$ _____

Number of transactions needed next year to reach income goal: \$ _____
(Divide # 2 by # 1)

Percentage of closed sales that were listings last year: _____%

Number of listings next year to reach goal: _____
(Apply # 4 percentage to # 3)

Number of buyer representation needed to reach next year's goal: _____
(Subtract listings from total transactions needed)

Estimated listing appointments needed monthly to reach listing goal: _____

Hours each week you will devote to real estate: _____ hours

Percentage of these hours dedicated to prospecting: _____% = _____ hours

How will you generally allocate your time off during the week? How many days will you take off, and what will you do with them?

Marketing

The following activities are offered to stimulate your thoughts. This list is not designed to be all-inclusive. Give careful thought to your options and how they fit with your needs, personality, and market.

Place a check mark by those activities you feel will help you get to be a Power Agent. Check only those you will commit to completing.

Activities Designed to Meet People

- | | |
|--|---|
| <input type="checkbox"/> Open houses | <input type="checkbox"/> Annual client gathering /event |
| <input type="checkbox"/> Establish/work a geographic farm | <input type="checkbox"/> Establish/work a demographic farm |
| <input type="checkbox"/> Establish/work a business farm | <input type="checkbox"/> Expand your personal sphere of influence |
| <input type="checkbox"/> Civic organization presentations | <input type="checkbox"/> Consistent phone calling/ door knocking |
| <input type="checkbox"/> Focus group meetings | <input type="checkbox"/> Telephone contact with sphere |
| <input type="checkbox"/> Consistent contact with FSBO's | <input type="checkbox"/> Consistent contact with expired listings |
| <input type="checkbox"/> Develop/ work an agent referral group | <input type="checkbox"/> Conduct buyer/seller or other seminars |
| <input type="checkbox"/> Pop-by's | <input type="checkbox"/> Engage in online conversations
<i>(blog comments, forums, social media)</i> |

Personal Brand Marketing Activities

- | | |
|---|---|
| <input type="checkbox"/> Email or direct mail farm | <input type="checkbox"/> Updating online profiles |
| <input type="checkbox"/> Invest in a print brochure | <input type="checkbox"/> Invest in personal advertising |
| <input type="checkbox"/> Newspaper (i.e. The Guide) | <input type="checkbox"/> Give-aways/ contest ___ other |
| <input type="checkbox"/> Invest in direct mail contact newsletter | <input type="checkbox"/> Develop a direct mail contact newsletter |
| <input type="checkbox"/> Establish an identity slogan | <input type="checkbox"/> Change marketing areas |
| <input type="checkbox"/> Write 5 – 10 personal notes a day | |

Personal Development

- _____ Volunteer for marketing & recruiting events
- _____ Attend local conventions
- _____ Attend NAR conventions
- _____ Practice scripts & objection handling
- _____ Buy a rental property
- _____ Become more active in board activities
- _____ Run for board office
- _____ Attend all PU trainings and office meetings
- _____ Tour all office listings/farm listings
- _____ Complete ___ hours of continuing education
- _____ Attend ___ training courses
- _____ Change professional image (dress, car, etc.)
- _____ Hire a personal or virtual assistant
- _____ Focus on time management
- _____ Spend more time on my business
- _____ Spend less time on my business
- _____ Read ___ professional books
- _____ Master a new computer program
- _____ Make birthday calls to sphere of influence, past clients and friends

Personal Brand Marketing Plan

Every agent has a personal brand – some by design, others unintentionally. Intentionally managing it is what sets you apart from the crowd. Consistently marketing your brand will get the right people to call you at the right time – positioning you as the go-to source for the sorts of homes and clients you want to work with.

Use this checklist to plan your personal branding efforts for the whole year. It will keep you current – and help you build a brand through marketing efforts that are:

Continuous / Systematic / Repetitious

	Jan	Feb	Mar	Apr	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Personal											
Advertising Online (i.e., Trulia ads, other ads outside of marketing a specific property)											
Personal Advertising Offline (e.g., bus benches, newspaper, postcards, etc.)											
Open Houses											
Update Online Profiles											
Update Website											
Email Newsletter											
B2B Mailings											
Farm Mailings											
Proof of Prod Mailings											
Sphere Mailings											
Client Program											
Holiday Greetings											

Personal Branding: More Ideas & Inspiration

As an agent, your marketing efforts fall into one of two categories: efforts to market yourself and your skills, and efforts to market particular listings. But every marketing effort you make should contribute to building your brand – they should all have the same look, feel, logos and messages to make sure the right buyers and sellers know that you're the agent for them.

Power agents set up systematic personal branding programs that address the following questions:

- Where do you want to be known?
- What is it that you want clients to recognize about you?
- How are you different from the competition?

Articulate your strengths and specializations and COMMUNICATE them! If you're not clear on how you can market your brand, outside of marketing your listings, here are some strategic suggestions.

B2B Marketing

Marketing to affiliates and other local professionals. You send them your referrals, right?

Open Houses

This single action can have the largest impact on your business. Remember this is a relationship business and there is no better way to build a relationship than meeting your clients face to face. Down time at an open house can be a very productive time to review your business plan for the day, week, and month. *Do not forget to get everyone's email address.*

E-mail Prospecting

Create a database of all your past clients and centers of influence and send an e-mail at least once a month. You can get e-mail addresses much easier than phone numbers at open houses.

Sphere Mailings

This is something that should be done monthly during the first week of the month. It can be done less effectively on a quarterly basis.

Farm Mailings

Target a specific area based on home value or geographic location. Many farm mailings are **Proof of Production** mailings; Just Sold, Just Listed or Market Updates that let the public know what you have been doing and how busy you have been.

Client Mailings

Keep in contact with past clients! The first contact should be a “house-warming” gift to old clients. It could be seasonal; seeds that suggest you are interested in growing with them and growing the relationship. This is an “after-the-sale” marketing activity; making the client feel good about the decision they made and the Realtor they chose. You want to establish and maintain favorable name awareness so they will continue to refer you to other potential clients.

In person visits

The face-to-face visit is still the best way to cement a relationship and build rapport. Hold visits to 15 minutes. Schedule visits in clusters.

Dialogue:

1. *Can I be of help to you or your business in anyway? If I can, don't hesitate to call me.*
2. *I want to make sure you know how much I value you as a client.*
3. *Ask for referrals and bring a small gift.*

Client Parties

This is one way to do 100 face-to-face visits at once! Here, you get the benefit of face-to-face marketing with a large number of clients and sphere members at one time, and you can also take several opportunities to brand yourself as a permanent resource to attendees.

Professional Website

Rare is the client who doesn't start their house-hunt online. If you haven't set up your own professional website yet, now is the time. If you already have a site, its time to update. Make sure your website is optimized for search and that you can easily update with new listings and information.

Consistent Online Profiles

One easy trick to make yourself more search-friendly is to ensure that all your online profiles link. Update your profiles to include your website's URL and your professional social media profiles. Not only does this help with search it ensures that you represent the professional you are.

Marketing Budget Worksheet

Use the following worksheet to summarize your yearly activities.

First Quarter

New Year's cards	\$ _____
Open house invitations	\$ _____
Listing/Sold/Participation Announcements	\$ _____
Personal Marketing/Advertising	\$ _____
HUD 1/ HUD 1 letter	\$ _____
10 Open Houses	\$ _____
Face-to-face visits	\$ _____
Quarter Total	\$ _____

Second Quarter

Tech Investments	\$ _____
Open house invitations	\$ _____
Listing/Sold/Participation Announcements	\$ _____
Personal brand marketing	\$ _____
10 open houses	\$ _____
Face-to-face visits	\$ _____
Quarter Total	\$ _____

Third Quarter

Open house invitations	\$ _____
Listing/Sold/Participation Announcements	\$ _____
Personal Marketing	\$ _____
10 open houses	\$ _____
Face-to-face visits	\$ _____
Quarter Total	\$ _____

Fourth Quarter

Open house invitations	\$ _____
Listing/Sold/Participation Announcements	\$ _____
Personal Marketing	\$ _____
10 open houses	\$ _____
Face-to-face visits	\$ _____
Quarter Total	\$ _____

YEARLY TOTAL \$ _____

More Visioning

What can the office (broker, staff, etc.) do to help you achieve your goals?

What associates from other companies would you like to have join your office next year?

What plans do you have for next year to increase your real estate knowledge, expertise and level of professionalism? (e.g., training, reading, etc.)

How many of your past clients are raving fans?

What percentage of all past clients does this represent?

What can be done to increase your percentage of raving fans?

Summary Tracking Report

Instructions: Use this sheet to track your ACTUAL marketing efforts on a monthly basis.

	Jan	Feb	Mar	Apr	Jun	Jul	Aug	Sep	Oct	Nov	Dec
# Open Houses											
# Prop Farmed											
# Prosp Calls											
# Loans											
# Listings											
# Contracts											
# Closed Sales											
# Pop-By's											
Avg Sale Price											
\$ Volume of Sales											
Commission %											
Tech Spend											
Gross Commission											
My Split %											
Net Income											

Monthly Production Report

Instructions: Use this sheet to track your ACTUAL business results and productivity on a monthly basis.

Associate: _____

Month: _____

	Current Month	Year to Date
# Appointments	_____	_____
# Listings	_____	_____
# Sales	_____	_____
# Closings	_____	_____
# Referrals	_____	_____
# Contacts	_____	_____
# Leads	_____	_____
Income	_____	_____

One thing I learned this month was:

My best result came from:

One activity that will increase my productivity next month will be:

One activity that will improve customer satisfaction next month:

I need additional training in:

If I were manager, I would:

During the past month I contributed to my professional development by attending/reading/listening:

Daily Tracking Sheet

Instructions: Use this sheet to track your ACTUAL business productivity measures on a daily basis.

Date: _____

	# of Contacts	# of Appts	Time Spent	Dollar Spent	# of Loans	# of Listings	# of Sales
Open Houses							
Advertising/Promotion							
Cold Calls							
Warm Calls							
Community Involvement Doors Knocked							
Expireds Contacted							
B2B Contacts							
Floor Time							
Follow Up Program							
FSBO's Contacted							
Mailings Sent							
Networking Meetings Attended							
Absentee Owners Contacted							
Past Client Contacts							
Referrals Given							
Referrals Received							
Sphere of Influence Contacts							
Face-to-Face Visits							
Social Media Updates							
Website/Blog Posts							
Email							
TOTALS							
YEAR-TO-DATE							

Weekly Tracking Sheet

Instructions: Use this sheet to track your ACTUAL business productivity on a weekly basis.

Week of: _____

	# of Contacts	# of Appts	Time Spent	Dollar Spent	# of Loans	# of Listings	# of Sales
Open Houses							
Advertising/Promotion							
Cold Calls							
Warm Calls							
Community Involvement Doors Knocked							
Expireds Contacted							
B2B Contacts							
Floor Time							
Follow Up Program							
FSBO's Contacted							
Mailings Sent							
Networking Meetings Attended							
Absentee Owners Contacted							
Past Client Contacts							
Referrals Given							
Referrals Received							
Sphere of Influence Contacts							
Face-to-Face Visits							
Social Media Updates							
Website/Blog Posts							
Email							
TOTALS							
YEAR-TO-DATE							

Declaration of Personal Responsibility

Author: Danny Cox

When you're ready to get started on the road to becoming a Power Agent in 2013, read and sign this Declaration – it's a covenant with yourself to refresh your commitment to do the hard and smart work on the Path to Power, even when it gets uncomfortable. Revisit it when the going gets rough and keep this in mind: the Power Agent Plan *works* – if you work it.

I currently possess everything I have truly wanted and deserved. My possessions, my savings, and my lifestyle are an exact mirror of me, my efforts and my contribution to society. What I give, I get. If I am unhappy with what I have received it is because, as of yet, I have not paid the required price. I have lingered too long in the “quibbling” stage.

I fully understand that time becomes a burden to me only when it is empty. The past is mine, and at this very moment I am purchasing another twenty-four hours of it. The future transitions quickly into the past at a control point called the present moment. I not only truly live at that point, but have full responsibility for the biggest and best use of the irreplaceable now.

I accept full responsibility for both the successes and the failures in my life. If I am not what I desire to be at this point, what I am is my compromise. I choose no longer to compromise with my undeveloped potential.

I am the sum total of the choices I have made and continue to make daily. What I now put under close scrutiny is the value of each upcoming choice. Therein lies the quality of my future lifestyle

Will the future belong to the “old me” or the “new me”? The answer depends on my attitude toward personal growth at this very moment. What time is left is all that counts, and that remaining time is my responsibility.

With newfound maturity I accept full responsibility for how good I can become and what is most important to me.

With personal growth comes a fear of the unknown and new problems. These problems are nothing more than the increasing shadow of my personal growth. I now turn my very real fear into a very real adventure.

My life now expands to meet my newfound destiny. “Old me”, meet the “New me”.

Signature _____ Date of Commitment _____