

MINDSET



**The Secret Key to
Building a Successful
Business**

SBLOANS

One of the best books you could ever read that reveals the secret key to building a successful business is entitled: *How to Win Friends and Influence People* by Dale Carnegie. It was originally written over 70 years ago but almost every successful business person has read it and applied its principles. And because I want to be successful, I read it myself, and after doing so, I can now recommend it to you.

One of the secret keys you will learn in this dynamic book is that your customers do not care about you; they care about their own needs. But people who fail in business only think about their needs, not the needs of their customers. However, people who are successful in business place their customers' needs above their own.

Let me give you an example of what happened to me the other day. I was planning a vacation to Alamosa, Colorado to visit the Great Sand Dunes for my 50th birthday. I found a cute little cabin online that was a bed and breakfast and sent them an email that said: *I was very impressed with your cabins and I would like to celebrate my 50th birthday there on July 5th. Please call me and let me know if you have a cabin (at any price) available for July 4th and 5th. If so, I will give you my credit card information and book the cabin immediately. Besides, I am planning to move to the area within a few years and perhaps I could hire you as a carpenter to build me a cabin like you have photographs of on your website. I look forward in speaking with you.*

Notice that I provided the innkeepers with enough personal information about me and my desires that would enable them to successfully sell me a cabin rental. I told them it was for my 50th birthday. I also told them how impressed I was with their cabins. I told them I didn't care what the price was. And I told them I was ready to pay them with my credit card. Additionally, I even included the fact that we may become neighbors and he might be hired to build me a cabin within a few years.

But the innkeeper who received my email was not a person who read the book, *How to Win Friends and Influence People*. Instead, he was only concerned with his wants and desires not his potential customers. In fact, he even overlooked the possibility that he might have been able to make an extra \$75,000 or more building me a cabin in the near future and we could become good neighbors for many years.

Instead, this is how the conversation went when he called me:

Innkeeper: We don't have any cabins available on July 4th but we have one available on July 5th.

Me: So, are you asking me to sleep in my car on July 4th?

Innkeeper: (Silence)

Me: Since you live in that area, can you suggest accommodations to me for the 4th and I will rent your cabin on the 5th? (This is where the Innkeeper really hurt his chances.)

Innkeeper: Our cabins are the cleanest and best in the area. But we are also the most expensive. Therefore, if our cabins are sold out, you won't be able to find anyplace in the area to stay on the 4th.

Me: That's all I need to know about you. You have shown me that you are not someone I want to know as a human being. Goodbye. (Then I hung up on the nut.)

Do you see what I mean? If the innkeeper had not been interested in his own ego and supplying his own wants and needs, he would have said something like: "Tell you what. Let me make a couple of calls and see what I can do for you." Then, after a little while, he could have called me back and said "I couldn't find anything for you on the 4th but I would be happy to reserve the cabin for your birthday on the 5th." With this approach, I would have rented the cabin on July 5th and found my own accommodations for the 4th.

But since I knew the innkeeper was only interested in his own needs, I would never give him my business, never contact him to build me a cabin and never speak to him as a neighbor. Besides, I could care less how clean the innkeeper's cabins were since I couldn't rent one. I also could care less that they were the most expensive since I couldn't rent one. The information the innkeeper provided to me did nothing to fill my wants and needs. The comments he made only benefited him.

The Summary of the Story

If your business is not as successful as you want it to be, there is something you are doing wrong. It could be a number of reasons why your business is not successful, but one overlooked reason may be that you are only thinking about your own wants and needs. Instead, think of your customer's wants and needs first – just like you do your children.

How many of you, who are parents, do a number of things to fulfill the wants and needs of your children? How many times have you dragged yourself to a school function when you were so tired you could barely hold your eyes open? Why did you do it? For the kid who lives down the block? No, you did it to fulfill your child's wants and needs.

Start thinking of your customers in the same way that you give of yourself to fulfill your children's, spouse's or family's wants and

needs. Then, buy the book, *How to Win Friends and Influence People* and you may see a huge change in your business income and the success of your business as well as your personal life.

My thoughts and prayers are with you in the coming days ahead.

A step-by-step guide to creating a growth strategy based on your current situation and future possibilities.

I'll bet you think you already have a strategy.

And well you may, but strategy as a concept is just like love: much used and little understood. Many businesses (and that includes small entrepreneurs, large corporations, non-profits, community organizations, governments, NGOs...the works) neither know what strategy really is, nor how to get one.

And even if you do, in fact, have a strategy – is it the right one? The best one? This is so important – marketing guru Jay Abraham says – and I agree – a superior strategy badly executed will beat a bad strategy well executed, any day.

It's easy to say, "This is big company stuff. We know what we need – why should we do all the extra work." While a "strategy-less" group of marketing tactics may work well and produce good results, is it taking your business in the best direction? You may be making money, but are you making the most money possible? Could another suite of tactics implementing a superior strategy produce far better results?

Which brings me to the point of this two-part article: how to formulate strategy. In the next 1500 words, I'm going to present the first half of a basic system for identifying high-impact strategies in your business. (Just the first half? Yes. While I strive to make this as simple as possible, it still takes a bit of explaining, and editors and readers alike detest long articles!) So Part 2 will finish the outline, and in future articles, I will discuss each system component in finer detail.

Let's begin with a working definition of strategy.

Strategy is the guiding principle on which are based a series of interlinked decisions regarding the selection and deployment of resources and tactics, whose purpose is realizing a vision and achieving decisive objectives in a competitive and changing environment.

This definition tells us a few things: * The purpose of all strategic decisions is achieving your vision and "decisive" or critical-to-purpose objectives.

* Strategy is about selecting specific resources and tactics to get the desired result. * Strategy is not static; it is decisions in a series, and evolves continuously over time. * Strategy is broad and all-encompassing. With that in mind, here are the 8 steps in formulating strategy: 1. Set your vision 2. Gather environmental and competitive intelligence 3. Take stock of your organization's strengths and weaknesses 4. Select your "grand strategy" 5. Establish decisive objectives 6. Rate and rank your "SWOTs" 7. Match your internal and external factors to identify strategic alternatives 8. Select specific strategies for implementation

Of course, there is one last step: turning your strategy into tactics and game plans, and execute. We won't get into that in this article.

Step 1. Establish your vision.

People complicate the idea of vision. A vision is simply a story describing how you want things to be in the future. Some people can tell these stories easily – they know exactly where they want to be and what it will "look" like.

Others need help. The best approach is to answer a series of questions regarding what your organization does, who are it's clients or beneficiaries, what its impact is, how big it is, where it is, how it operates, when all these things will occur, and so on. As a result of answering these questions, your vision will emerge.

Of course, you may already have a vision. If so, now is the time to insure that it is relevant and powerful.

The test of a good vision is if it inspires; not only you and your management team, but all of your stakeholders: your partners, employees, clients, investors, vendors, lenders, your community, your government-and perhaps the public at large. A great vision inspires, and it also provides direction. Every action you take should further your vision. If it doesn't, don't do it.

Step 2. Gather environmental and competitive intelligence.

To develop the best strategies you must understand the world outside your organization. Quantify and qualify, not just absolutes, but trends. And importantly-identify changes in the status quo. Key areas for focus include competitors, technology, market size and trends, your clients' industry health, macroeconomic trends, availability of key resources (people and materials) government regulations and other political considerations, and changes in demographics and psychographics – like customer taste.

Devise relevant measures for each of these key external areas. For instance, examine your competitors for revenue, profit and market share growth (or decline), product and service changes, shifts in marketing and sales strategy, changes in geographic distribution, strategic alliances, and major customer announcements.

Macroeconomic factors include the obvious such as interest and employment rates and trends, production and consumption statistics, along with finer grained-industry issues such as new home buying-which impacts a wide variety of businesses, or defense spending-which impacts a completely different set of sectors.

Step 3. Take stock of your organization's strengths and weaknesses.

Now it is time to shine the light on your organization. Examine each functional area looking for strengths and weaknesses. Identify strengths that will help the company realize its vision, and weaknesses that will impede its goals.

The following is a starter list of focus areas: * Ability to get new prospects (Marketing) * Ability to get new clients (Sales) * Products and services, both existing and those in R&D * Finance or Money, including cash flow, access to capital, revenues, profits, ROI * Leadership, including values and vision alignment, decisive objectives * People, including skills inventory, staffing levels, employee loyalty, compensation

Other areas to examine include: * Client satisfaction * Client services * Logistics * Competitive positioning * Unique Client Proposition * Management team * Administration

Step 4. Select your Grand Strategies.

This "grand strategy" approach is based upon industry/product revenue growth rates. It is specific to a business unit with one major industry and/or product focus. If your business is more complex, you may repeat the process for each focus sector.

First, consider your industry and product sector growth rate. Is it growing or declining?

Second, consider your competitive strength within that sector. For this analysis Competitive Strength has two components, the size and trend of your market share, and your organization's financial strength; specifically either cash flow from operations, or access to capital.

To simplify: strong market share + strong finances = strong competitive position. Either strong market share or strong finances = average competitive position. Neither strong market share nor strong finances = weak competitive position.

This defines a two-by-three matrix of strategic choices from which to select your grand strategy.

The exact choice you make will be dictated by the specifics of your situation: sector strength and competitive strength, along with your stated vision and purpose. Choose from the list which best describes your business: Strong sector, strong competitive position

This means that you are in a growing market, hold a commanding market position, and have cash with which to maneuver. Your strategic choices include:

* Market strategy to increase demand and sales for existing products and services, in existing and new markets * Marketing strategy to increase market penetration for existing products and services and capture greater share * Enhance or extend existing products and services; add-ons, backends, strategic joint ventures * Gain control over distribution - bring external sales inside. Take sales from distributors * Gain control over suppliers Acquisition, merger, or joint-ventures with competitors * Develop strategic partnerships to increase distribution, or gain new products * Develop related products and services for existing customer base - backend strategies

Strong sector, average competitive position

Here you are in a growing market, but have either a commanding position, but limited cash-or vice versa. The exact choice available to you depends on your situation. You can: * Seek underserved niches: move into small, defined and profitable markets * Marketing strategy to increase market penetration for existing products and services and capture greater share * Enhance or extend existing products and services; add-ons, backends, strategic joint ventures * Strategic partnerships - seek products/services for existing customers * Exploit assets via joint ventures and host-beneficiary relationships * Develop related products and services for existing customer base - backend strategies * Increased marketing penetration via distributors and 3rd parties * Get more money: raise capital via debt or equity

Strong sector, weak competitive position

You are in a strong sector, but have relatively small market share, and limited or no cash. Your choices include: * Seek underserved niches: move into small, defined and profitable markets * Marketing strategy to increase market penetration for existing products and services and capture greater share * Strategic partnerships - seek products/services for existing customers * Develop products and services for existing customer base - backend strategies * Sell your client base to a competitor or cooperator; or reposition your existing products to appeal to new customer types * Sell the product line and use cash to reposition remaining assets * Sell the company

Weak sector, strong competitive position

In this case, you dominate a weak market and have cash to exploit your position. You should: * Add related products and services for existing customer base - backend strategies * Add unrelated products and services for existing customer base - backend strategies * Add new products and services for new customer base * Create joint ventures in unrelated markets

Weak sector, average competitive position

You are in a mediocre position in a weak market. Depending on your exact circumstances, you can retreat, use what's left of your cash to buy your way out with new products, or try to enroll a strong partner. Choices include: 1. Reduce costs however you can 2. Add related products and services for existing customer base - backend strategies 3. Add new products and services for new customer base

4. Seek to dominate the smallest definition of your market using low- cost / no-cost strategies 5. Create strategic partnerships and joint ventures

Weak sector, weak competitive position

Sorry to say, you are in a bad place. In a word – retreat! You can do this by: 1. Reduce costs however you can 2. Sell product line 3. Sell company

If you don't want to liquidate, seek to expand your marketing using low-cost / no-cost marketing strategies - but this may be a losing proposition

Also, as above, attempt to create strategic partnerships and joint ventures, but it may be difficult to attract partners to a market with poor fundamentals. At this point you might say, "...sell the customers? Sell the company? No way. I'm holding on." That just isn't a strategic point of view.

Strategy says you can make more money doing something else -- so you best start thinking about it.

In general, these choices are listed from most attractive to least. Your organization's best choices will be based on your particular circumstances.

By now you have formulated a vision, gathered analyzed your external environment and organization, identified relevant strengths, weaknesses, opportunities and threats, and begun to zero in on a grand strategy. That should keep you busy for a while.

In *The Secrets of Strategy, Part II*, we'll complete the process.

Remember-you don't need a strategy. But having one increases your chances of generating the greatest profits from your resources. After all, that is the whole point of strategy.

Of course you've heard that when you do what you've always done, you'll likely get what you've always got. In this case that means playing the tactical game: coming up with acceptable--or worse-- comfortable options and executing them as time permits. Likely, what you'll get is business as usual, and things will be... well, they'll be fine.

But "fine" may not be what you're after, and you are probably reading a series called "How to Create Strategies That Work" so you can do better -- perhaps much better...

And if you are willing to take some time and do your homework: the research, inquiry, analysis, synthesis, and the activation of strategy -- you can add dramatically more power to each one of your individual tactics, and potentially revolutionize your entire business.

In the beginning of this series I showed you how to start the process of selecting a market-dominating business and marketing strategy.

The first four steps are: - Set your vision - Gather environmental and competitive intelligence - Take stock of your organization's strengths and weaknesses - Answer the Global Strategy Question

I covered those in The Secrets of Strategy, Part 1. In this article I'm going to cover the next four steps: - Establish decisive objectives - Rate and rank your "SWOTs" - Match your internal and external factors to identify strategic alternatives - Select the highest-impact strategies for implementation

Establish Decisive Objectives

Strategy is contextual. This means you should not make any kind of strategic decision—choosing strategy A over Strategy B, for instance – without first setting a context with Decisive Objectives.

The word decisive is from the Latin *decidere*, which means to cut off. Decisive objectives are the goals that cut off irrelevant business opportunities and distracting details. They define the boundaries of your company's efforts and direction, and establish the measures by which you will gauge your success.

This step is to select company-defining goals, the attainment of which will mean your vision has started to become a reality. These objectives or goals should relate to the following:

In what markets will you do business?

What market share will you have? Will you be a marginal player with a small percentage, a big player with a significant portion of the market, or will you dominate your market and crush all competition?

Where will you operate geographically? This question ties back to the issue of market share; you might dominate the market locally but be a small player nationally.

How much revenue and profit will you earn? Larger revenue goals will have different strategic needs.

What impact will your business have on your industry, your community, your world?

How will you exit your business? Will you run the business and eventually pass it on to family members? Will you sell it privately? Will you go public?

These are examples of the kinds of goals which shape your company. The decisive objectives create the context for the strategy alternatives you generate.

Rate and rank your "SWOTs"

Previously, you analyzed your external environment and internal strengths and weaknesses. Now rate and rank the most important factors.

Evaluate each external factor: is it an opportunity to be taken advantage of, a threat to be defended against, or is simply something neutral you can safely ignore? Do the same for your internal factors: are they strengths to capitalize upon, weaknesses which must be bolstered or outsourced, or neutral conditions?

Using your Decisive Objectives as a guide, select amongst the potential opportunities, threats, strengths and weaknesses, those factors you consider critical to the success of your business. (Ignore the neutral factors.)

Group the critical factors into internal and external. Rate each internal factor from .01 to .99 based on its perceived importance to your business. The total should add up to 1.0. Do the same for the external factors.

Select the top five to ten internal factors and external factors matching.

Match your internal and external factors to identify strategic alternatives

Matching combines each internal factor with an external factor, generating a potentially relevant strategy. A software manufacturer might match an internal strength such as flexibility with an external opportunity of a new law in a related industry, yielding a strategic alternative to reconfigure the software and provide solutions to the new legal requirements.

Or, a duck farmer might match his internal strength of breeding expertise with an external opportunity demanding low-fat, high-protein foods to yield a strategy selling low-fat duck.

Strengths are matched with opportunities to create SO strategies. These are generally your strongest, highest leverage options. Strengths match with threats to create ST strategies. These use your natural assets to minimize external threats to existing revenue streams and your current competitive position. But since the best defense is often a strong offense, you may find yourself reverting to an SO strategy – typically a better alternative.

WO strategies use external opportunities to reduce the impact of internal weaknesses. Of course, you may simply choose to put your resources into areas of strength and outsource weak factors.

WT strategies are the weakest of all: defensive approaches designed to minimize internal weaknesses or external threats. Sometimes necessary to protect weakening revenue streams, there are often other, more powerful approaches that take better advantage of company strengths.

This process is often called SWOT, named for the four types of internal and external factors. I prefer to call it SOT, since the most powerful options will not pay much attention to weaknesses. In our business philosophy you will gain more ground more quickly by amplifying and exploiting your strengths and outsourcing – or ignoring – the areas in which you are weak.

Select specific strategies for implementation

At this point many people choose to intuitively select which strategies to pursue. Others may prefer to bring rigor to the ranking process. This final step combines your various subjective analyses into a defined framework, giving each strategy a strategic impact score.

Compare your new strategic alternatives to your list of critical factors to find those factors affected by each strategy. For each match, rank the attractiveness of the strategy relative to the factor from 1-4 (1-not attractive, 2-somewhat attractive, 3-reasonably attractive, 4-highly attractive) and multiply it by the factor's rating (.01 - .99). Sum all the scores for that strategy into a total "strategic impact score."

Lastly, select your go-forward strategies based on the highest strategic impact scores.

This is a demanding process with many steps, but it is well worth the effort. The strategies you create will take greatest advantage of your strengths and opportunities, while protecting your company most effectively against threats and weaknesses. They will provide your company with leverage to make the most of your assets, your competitive position and your markets, all while insuring your strategies are consistent with your company's vision and goals.

Before we start, I need to tell you something . . .

I. Most sins arise from: FEAR.

II. Most virtues arise from: LOVE.

III. Sins, vices and negative tendencies demonstrate weakness, while virtues demonstrate strength.

In my opinion the biggest virtue of all is COURAGE/CONFIDENCE, because it is the direct fruit of love, which dissipates fear and sows all other virtues in human's hearts.

This is a series of articles about this subject. The whole series contain the following articles . . .

1. Pride 2. Envy 3. Gluttony 4. Lust 5. Anger 6. Greed 7. Sloth

PRIDE

Some people simply have too much pride. They are the best. They know everything. They do everything right. Everybody else is wrong. Nobody seems to know anything, but them. Other people are ignorant, lazy, inferior. They feel they are surrounded by idiots. They do not understand why they are not rich already. After all they deserve to be rich.

They believe that it is unfair for them to live as common people, like a poor or middle class person, because they know that they are wealthy, they just don't have the money. They have class, style, intelligence, everything. They are not just like other inferior human beings.

Proud individuals suffer a lot when they can not live up to their expectations. They feel it is unfair. They deserve to be on top of the world. They deserve to have. It is all about them, them, and them again. That's how they think. They compare themselves to other people. If other people have more than they do, they feel bad about it. They don't necessarily hate (feel envy for) others, but they compete to win, to be the best, in everything, always, with everyone.

Pride is competitive. You want to be better than others. You want to have more than others. You want to seem smarter, more attractive, wealthier, healthier, stronger, etc, etc; because after all, you are the best and you want others to tell you so and recognize it.

You want to be worshiped in some way for one, many or all of your qualities. You want everyone to notice that you are different, that you are better, because it is true. You feel better than others and other people should notice it and accept it, otherwise you will get disappointed.

They must honor you and respect you because you are superior. You have a position, an education, a career, a business, a financial position, a body, etc. You are, you are, you are, very proud of yourself.

Proud people are the haters' nightmare because proud people use to flaunt it and show it. The jealous person may be resented because of other people's sudden prosperity. You don't have to do anything for them to feel bad about it. Now, if on top of that you excessively show to the world what you are, what you have and you even tell them in their face: I am better than you, imagine how you would make them feel.

On the other hand, many people that have too much pride don't care about that. In fact they enjoy it. Some proud people enjoy the envy that others could feel for them. They want to flaunt it and make others suffer for it.

Understand that you could be the most miserable person on Earth and still have too much pride. Even poor people if they are too proud of whatever they are or whatever they think they are or deserve, will seek ways to receive the worship, honor and rewards that they think they deserve.

Pride is associated with vanity. You want people to look at you, your skills, your material goods (house, car, cloth, etc) and say: Wow, I want to be him/her or wow I like him/her, he/she is the best, he/she is sooo rich, sooo cool, sooo pretty. Do you get the point? It is all about you.

The proud person cares a lot about what other people think and say about them. They are always right. They do not care to change because they are always right and other people are always wrong. They care about what others say to correct their mistake. They want to know who is making negative comments to convince them and show them that they are wrong.

Proud people suffer a lot when they can not live up to their standards and their standards are usually quiet high. They want to be on top, if possible God himself; or at least the richest man, the hottest woman, the strongest one, etc. They exert a lot of energy into, again: themselves. Even if they feel empty inside, it doesn't matter, what matter is the appearance. Right? Wrong!

The proud people are the hardest to convince that they are wrong, because they feel that they are always right. They have a too elevated opinion about themselves. They can not look themselves in the mirror and see their real image. Sometimes the image they see is far superior to the real one.

Understand something, we can very easily see other people's defects, but it is not always easy to discover our own defects. This is specially true for proud people, who think that they are always right and they don't need to change. They don't need to listen to anybody else. They are right and others are wrong. If other people don't do what they say, then they have a problem or something.

Proud people do not accept negative feedback. They hate negative feedback. They take it like an offense. No one has to tell them what to do or how to do it. They feel that they know everything. Just a simple suggestion and you could start a discussion with them.

Proud people try to hide their difficulties. They minimize their problems and maximize their success. They don't leave space for mistakes. They are not honest with themselves and live a life of looks.

This is dangerous. Pride has been considered one of the root sins from which all others arise. Pride is blind. You can not convince a proud person that he/she is wrong. They won't listen to you. They will pretend that they do, but they won't, unless they recognize that they have too much pride and decide to change. Now, let's stop talking about pride and let's talk about the virtue it opposes: Humility. The humble person do not compare himself/herself to others. They will want to have some things, for their own pleasure and to fulfill their needs, but not to be better than others.

The humble person listens to what others tell them. He/she sees feedback (positive or negative) as suggestions. They know that some people may feel envy for them. So, they scrutinize the feedback to find out if the person talking has reason or not. Smart humble people know that feedback is one of the most important parts of running a business. They want to know any suggestions that their clients or employees have for them.

Humble people do not expect to be on top of everybody else. They do not seek to be in a high position just for the pleasure of being on top. They do not seek the envy of others. They do not care much about what others think about them, except for the purpose of seeing how they can improve themselves based on the feedback they receive.

Humble people do not believe that they know everything. They do not think that they can do everything on their own. They seek the advice of others. They do not believe that they deserve it, they just believe that they can earn it. To be humble doesn't mean to have low self- esteem. You know you can do it, but you accept that you are not perfect.

Something else, you do not try to hide, minimize, or otherwise suffer for your mistakes. Again you accept that you are not perfect and you don't struggle to be perfect, because no one is perfect after all, only God. You always try to make no mistakes, but when a mistake happens, you don't suffer because of it, you learn from it and move on.

How can you apply all this to your business. You can do it in many ways. First you can be the business owner with a lot of pride and you may not realize how much that could be damaging your profits. Life is not about receiving, it is about giving.

If everything is about me, my product, my service, my corporation, my profits, my business, me, mine, myself, myself alone, I did it, I know and I can; people will stay at a distance. Trust me, with such attitude most people won't like you. For example, if you are selling a product, do not focus on describing the features that much. Other individuals do not care about you, your product, nor anything else but this: What's in it for me?

Whenever you see a customer, understand that he/she will be asking you that question even if he/she doesn't speak. How useful is your stuff? Where is my gain in here? Those are the questions they will have in mind when they come to purchase something.

So, instead of saying: This product is a diamond! It took years to be made. A lot of research have been put into it. Say something like: This product is useful for 7 different things. Give all the details and then say: It will also save you time and money. Explain why. Then something like: This product can improve your life in at least 5 ways. Explain how it can improve your customers' life. That's more or less the idea. I guess you get the point.

Another way to apply this concept is that if you are too proud, you may not consider some important data that your employees or clients are submitting to you regularly. This could come to you through ideas, comments, suggestions and even negative feedback. Humble people listen and change if necessary.

ENVY

This is a very destructive sin. It has to do with jealousy and malice. It is perverted love. To feel envy is to love other people's things, status, skills, character, luck, etc; but this love is obsessive. You want that which other people have and you want it badly. If you can't get it, then you start hating the people that have that which you want.

When it comes to envy, there is no limit. People can envy anything and everything. Individuals that have this tendency imagine things about others which aren't true. It is hard to deal with them, because they feel bad about you already. They may think that you don't deserve what you have. They see ghosts in other people that aren't real. They judge and criticize without reason. They resent your prosperity.

This tendency is associated with the desire to see others fail and come to harm. Often when you feel envy, you also feel that person who is awakening those feelings, deserves to be punished. You perceive that somehow they hurt you in an invisible way, but you don't have prove or reason enough to fight against them and that makes you even angrier.

You just want to fight or get rid off these fastidious people. You want to put them down. The envious individual believes that others are too proud of themselves. They can not stand proud people. The funny thing is that many haters, are also very proud of themselves, which makes it even harder for them to cooperate with others.

They want to have what other people have and they want it now. They suffer because of this. They can not resist the prosperity that others receive. The truly envious person seeks the harm of others. Their pleasure is to see other people's fail. If you feel envy for someone, anything that person does to you, to bother you, will be magnified several hundreds or thousands of times. Anything that person does to you, to help you, will be seen with suspicious eyes.

You believe the person you envy is evil. If they help you in some way, you may feel bad about it. Why would they want to truly help you, if they are evil, right? They are scum. They have everything made up for them and you have nothing while you have to work a lot for the pittance that you get.

Can you see how this tendency gets you far away from prosperity? Instead of focusing on building your own wealth, you spend time thinking, judging, criticizing and telling defamations about the people you envy. You spend time unproductively and you reap what you sow. Then you don't get what you want. In fact you put it far away.

The Bible says: Do not covet your neighbor's house, do not covet your neighbor's wife . . . nor anything that is your neighbor's. One of the reasons people steal is because they feel envy of others. They want what other people have, they can't get it by other means, so they just steal it.

There are some things that can't be stolen though, like an individuals' character, age, luck, intelligence. I think this makes the jealous person even more jealous, because they know that they won't be able to steal those things. The haters can not love. They are angry, sad, frustrated.

Based on this fact, the thing they hate the most is to see the person they hate happy. If they perceive that despite their efforts, you keep on loving other people, everything you do and you are joyous in life, they will feel like dying. Remember that envy is an unjustifiable desire to harm others. When someone feels envy, the only justification for this desire to do evil is that they want other people's stuff and they can't have it, so they hate the people because of this.

Envy is undistinguishable from pride at times, because to feel envy you must compare yourself to others. Then you say: He/she has something that I don't have. I want it, and I want it badly! I don't care about working for it. I just want it! Why does he/she has it and I can't get it? This makes me so mad. I will change my mind. I will work twice as hard to get it, and if I still can't get it, then I will hate them to death.

As you can see, envy is competitive. If you do not compare to others and you feel happy with what you have, you do not need to covet other people's stuff. Also, keep in mind that other kind of envy arise completely out of fear. It happens when you are above, in a high position or situation and you don't want others to reach you there.

In this case you fear that they take your place, so you envy their sudden prosperity. The point with envy is that the hate it produces have no justification. You can envy other people's prosperity even if you are more prosperous than they are.

You should not fear envy. Some people fear that haters may damage them in some way. They call it the evil eye. This superstitious believe exists since Egyptians' time. Haters can harm you, that's true. Even if you are an atheist and you don't believe in the spiritual world, you must understand that when someone have secret unjustifiable bad feelings against you, they could secretly do a great deal of evil to you just to put you down.

On the other hand, you should not fear envy. The reason is that when you fear anything, the fear opens the door to other negative tendencies. The Bible shows that we are not supposed to fear people, we are supposed to love people. If you can persevere in love, haters will burn away in their own fire. Your purpose must not be though to make them suffer, because they are suffering a lot already due to their attitude.

Now, let's talk about how you can apply all this knowledge to your business. Let's start by saying that you can not completely block the envy that people feel for you. You can drastically reduce it though by implementing some procedures.

Do not show off! Live a normal life without trying to pretend to be better than others. If you are wealthy, enjoy your wealth. Do not hide it and fear that you would offend somebody. Fear will arise other negative tendencies within you. Enjoy your wealth, but do not flaunt it. If you are truly wealthy, you won't need to seek other people's envy, they will envy you anyway.

If you like jewelry, buy jewelry. Now for example, let's say that you just purchased a new ring and went to a party with your business partners. It is a very expensive ring and you decide to start showing off. So, you put your hand in such a way that everybody sees the diamond and says: Wow I want that diamond! Do you get the point?

Even if you are humble, some people would still want the diamond, but by not showing off you will reduce the envy other's feel for you. The same with everything else: your house, your car, your business, your profits. Some people show off because they fear to be inferior. They want to intimidate. In my opinion showing off is a sign of immaturity, excessive pride and weakness.

Some people are generous enough that when they find out someone is coveting something they have, they give it to them. For example, let's

say that you buy a laptop computer. You have a high annual income, so this item seems relatively inexpensive for you. Then someone visits you and start coveting your computer. They show obvious signs of envy. You just give the computer to them.

Many times this cuts off the envy they feel for you. The person becomes your friend. They stop hating you and they stop loving your stuff. They now have your stuff and love you. This may seem like a joke for most people out there, because most people are not willing to do this. There are exceptions though, and I have seen individuals who are generous enough to behave in such a way.

The point is that even small gifts can make the difference. It can change the way someone thinks about you. Small gifts do not necessarily cost money. It could be just a matter of attitude, like when the jealous person truly needs a favor from you. If they truly hate you, they may come to you only when they have no other choice. That's your chance to show them your generosity.

There is a thin line between weakness and generosity. If you give because you fear, that shows weakness. If you give because you love, that shows strength. Giving not always has to do with money. There are many other aspects like sharing your time, teaching a skill, improving the life of others in some way, etc. I will talk more about giving in other article on this series.

Now, it is important that you don't let other people rip you off. As a strong business person you don't have to contemplate any kind of injustice. Do not argue with liars. Send them out. Stay away. Resist evil people and they will desist and leave.

You are not supposed to give anybody what you need for your own support and maintenance. The example that I show above works better with people that are not asking you for anything. They may show obvious signs of envy, but they do not request anything from you. They just resent that they can't have your stuff.

Now if someone comes to you with that you have too much and I have too little (so you have to share) attitude, you should not give them anything. Such an attitude shows not only envy, but also arrogance (pride). Opportunists may be looking for the chance to dig generous souls. Don't give them that chance, even if you watch them leave saying things like: greedy bastard!

There is a stereotype about wealthy people. Once you are rich, people automatically tend to think you are selfish and greedy. This is specially true for those who tend to envy others. It is often better to share your stuff with people who have not requested anything from you; with people that do not try to trick you, deceive you, lie to you, ask from you, etc.

That's why I say: do not give too much! If you are too generous, haters may hate you more because of your generosity. You can not completely change the way everybody feels about you. On the other hand, if you sow the good seed, you will reap the good fruit.

Imagine yourself very wealthy and very generous at the same time. Imagine that you bless some haters by offering them for free some of the things they hate you for, to cut off some of their envy, just for fun. Then they leave your place saying: Wow, this greedy bastard is very rich for sure, because he/she even gave me some of his/her stuff. Then they do not get satisfied and after a few days they come back for more.

Also, keep in mind that some people may feel offended if you offer them something for free. If you are truly wealthy, they may feel that they can not reciprocate the favor. For example, if you give them something too expensive and they are not opportunists, all the opposite, they have some sort of inferiority complex, they may feel bad for this and hate you more.

Being rich is not as easy as it may seem. There are many rare feelings associate to wealth. Unless you learn how to deal with them (your own feelings and those of others), wealth may burn you and bring you sadness instead of happiness and satisfaction.

Now, let me mention this before I finish. On the example above, you have a better choice than to give the laptop computer yourself to the person that is feeling envy. If you can afford to give the item (whatever it is: a ring, dress, sunglasses, computer, etc) and you feel happy doing so, you may choose to do it secretly.

For example, in the example above, if you know that the person do not have a laptop computer already, and you can afford to give them one, you may purchase it and have a third friend promise you he/she won't tell this other person, then ask him/her to give the item to the person for free. This way the glory won't be yours and the person that receives the item do not feel in debt with you.

This requires a level of generosity, spirituality, etc, a.k.a.: Love, that most people do not have. In the other hand, it feels so good to do things like these that it can't be described with words. It is like if God himself would touch your soul and say: Thank you. I am taking note.

This is the opposite of malice. On the example above, you just did a secret act of kindness. Envy opposes love. Love seeks the good of others for their own sake. It is kind and compassionate.

On the example above, the key is to make sure that the person receiving the item never finds out that you were the source of their happiness. They may come to you and show you the item. From their point of view they may think: You see. You are not better than me anymore. From your point of view you may think: I feel so happy that I had the opportunity to bless you.

Now, to finish this article I will talk about how to heal the envy that you may feel for others. I have realized that something which heals envy is to give. It does it both ways. Giving is a direct fruit of Love, which dissipates all fears and turn negative tendencies into virtues.

If you realize that you feel envy for some people (you hate them without reason), you may find the following technique useful. Do something for them. Do something that really, from the bottom of your heart, can be interpreted as a truly act of love. Let me explain.

Let's say that you envy an employee because he seems smarter than you while you are the business owner. Do something for that employee to help increase his/her knowledge or intelligence. If you envy your friend because he has a house and you have none, offer him to cut the grass on his backyard for free. Do the same with everything else you feel envy for.

Love defeats envy many times over!

How can you apply all this specifically to business? Simple. Business people have to deal with the problem of envy almost on an everyday basis. This includes their own life and the envy they may feel. Also the envy and jealousy they may perceive from others around them. This is a destructive invisible tendency which is very dangerous and even contagious. Keep it under control.

Gluttony

This negative tendency is related to the desire to consume more than what we need. It doesn't have to do with food only, but also with many other aspects and areas of life.

When you mention the word gluttony, people often think about eating a lot. This doesn't necessary has to be the case. If someone wants too much of anything, if someone wishes excess, that's gluttony.

This sin is destructive because excess is always destructive. Almost always when people seek excess in an area of life, they will neglect other important aspects that are also important and necessary.

I will give you a few examples. Let's say that some people wish to be really, really wealthy. They love money, businesses and finances. Their dream is to be billionaires. All they do is to think about how to get more money.

They have no friends or don't care about them. These people do not relax. They do not have fun. Making money is their definition of having fun. They do not do any exercise. They barely eat or sleep. Business/making money is their obsession. It is their everything. That's gluttony.

Now, let me make myself clear. Sometimes, people need to concentrate for a few years on an area, so they can accomplish a goal or objective. A start up may require their owners to focus on it and forget about everything else for a few years. Sometimes you have to concentrate on what you are doing for a while until it starts producing results.

The example above refers to people that want excess. They want more than they need. Not only that, they do only one thing, neglecting other important areas of life. The point is that life, like nature, is not only about one thing, but many.

Some of these obsessed people do get what they want. The problem is that when you have more than you can consume, the excess is often good only to share it or give it away. That's what many extremely wealthy people end up doing, sharing their wealth like Rockefeller did.

You may ask how is gluttony distinguishable from greed? The glutton may share some of their money from time to time. They are not concerned with running out of cash. That's why many gluttons actually become very rich. The point is that they want more than they need.

Greedy people do not like to share anything. They want to get their fair share or a bit more. The greedy individuals do not really get obsessed with getting a whole bunch of something, but with not losing what they already have. Many greedy individuals are also gluttons though. That's why you see that they want more and more and they suffer if they have to share a cent.

Let's get back to gluttony. This sin doesn't only apply to money nor food but to everything else. Some people simply work too much and they don't do it out of necessity, but choice. Work is their drug and they dissipate many of their other problems working.

They have three jobs and they are thinking about a fourth one. Again their house is paid off like their cars, their businesses are ok, everything is ok. They seem to have no financial problem. They don't fear to lose anything. They just want more. The sky is the limit. These people are workaholic. They do nothing else but work.

The same happens with study, work and any other area of life. When your life spins around one area only or a few ones, but nothing else, you may be getting into gluttony ground. If all you do is to think about money, work on your businesses, read about investments, try to acquire more wealth, etc, etc; you are off balance. If you spend all your waking life only thinking about money, you are off balance.

Some people simply like businesses for the sake of it. I like businesses for three different reasons. Number one I like to add value to other people's lives. Number two business is a hobby for me. Number three I like to make money. I like money and wealth.

For me money is a tool, not the goal. I compare money, business and life with a car, traveling and gasoline. Life is traveling, business is the car, money is the gasoline. Money is the tool that help me use another tool (business) that help me achieve the goal. The goal is to enjoy life. I can't achieve the goal if I am obsessed with the tools.

Some people need tools: money, wealth, etc. They are very poor, so they start up confused. They get obsessed. They get many, many tools, but they don't achieve the goal, and at the end they realize that they have far more tools than they need so they give them away.

To be obsessed is not the same as to be passionate. It is as the saying goes: Greatness requires sacrifice. You must focus on the goal though. If you want money, what do you want it for? Your answer to that question is your goal.

Now, remember that what truly matters is not the goal either, but the purpose. You can learn more about this on my other series titled: The 7 secret keys to wealth. Many people after reaching their goal, still feel empty. That's why they constantly set new goals. They do not realize that there is a common component behind most of the goals they set. To understand this better read my other series mentioned above.

Gluttony is the sin that opposes moderation or temperance. In other words balance. The problem with these sins or negative tendencies is that people who practice them often can't see it nor perceive it, so they think they are ok. Once they receive the result of their attitudes, they get mad and frustrated, because they can't understand the reason, they can't see it!

A good way to help people see, is to describe each of these tendencies little by little, so they can understand where they are missing the point. Some of these tendencies are very subtle. For example, in the case of gluttony, some people may want to have multiple streams of income, which is good, but many people fail on this project for the following reason . . .

They want to have too many streams of income and they don't give the

necessary time nor effort required to make any source of income really profitable. They jump from one idea to the next for months or years without settling down on anything specifically.

They do not maintain a balance between starting a business and keeping it. They start one and another and another, but most of their time and effort is focused on starting businesses not keeping them profitable.

Some people have just one business, but they are unsuccessful because they focus too much time and effort in one area of the business only, neglecting other important areas. They may spend most of the available resources on the product development section, neglecting some other areas like advertisement and customer support.

You may have only one business. Your life may be pretty much balanced, but you may still find some troubles because of this. On this example you may fall victim of gluttony and not notice it. If you are dedicating excessive time and efforts to an area and leaving other important aspects to run crazy, the disorder may increase fast within the business.

It is as this analogy goes: Most people's lives are made of twenty rooms. Most people spend most of their time in one or a few rooms. They keep that room clean and pretty. In fact sometimes it shines more than necessary, but don't visit the other rooms, because you won't like what you will see.

That's the main idea behind gluttony. Keep most rooms relatively clean. Do not try to make one room perfect while leaving all others getting dust. The problem with the glutton is that he/she often feels something is really wrong. They may think that there is only one thing they want in life, but life is not about one thing only, it is about many things.

So, when they get what they want (excess) it will not satisfy them, because they will still be striving to succeed in many other aspects of life that they lack so much. Even if they could get excess in every area of life, it would still be sad and frustrating, because excess is never good and always destructive.

The secret is to keep a balance in everything you do. Moderation is the virtue that gluttony opposes. If you maintain a moderate attitude in everything you do, you will keep this negative tendency away. When you start to get excessive and obsessive, you start to move into gluttony ground.

When you realize that you want more than you need, it is good to understand that you won't need that much. Sometimes it is hard to control this tendency, but not impossible. Some people know they are gluttons, but they can't quit it. They know that they want too much, that they want more than they will be able to consume and they maintain that attitude.

The problem with this sin is that it is subtle. It turns something good into something bad easily. For example, adding value to other people's lives is good. You can do this through your job, business, work, creativity, services, innovation, productivity, etc.

On the other hand, if you add too much value to others and neglect your own life, you may get sick or too tired. This may prevent you from adding all the value you could have added in the long run, if you would have kept it balanced since the beginning.

Generosity is a good thing. If you are too generous and you give away everything you may end up without anything. You may say: Am I not supposed to reap what I sow? Why is it that I have nothing? Why if I help everybody it seems that nobody is interested in helping me?

Yes; you reap what you sow; and what is around comes around. You may have many blessings that greedy people do not have. Many individuals may come to you and help you, but you don't realize that you keep giving everything away to others. In my opinion, it is an irresponsible act to give away to others what you need to cover your own necessities.

Some people think that by being too generous they will be blessed and they will become rich. Excessive generosity can act against you the same way that greed does. Evil people will come to you and will try to take advantage of you, if you don't stop them, they will ruin you.

Would you give the things you and your family need to friends and strangers? If your friend needs some chairs and you can not afford to purchase more chairs would you give your friend your chairs even if you have to sit on the floor for weeks?

If you want to turn something good into something bad all you need is an excess of it. Take your favorite song and listen to it 7,000 times continually and repetitively without stopping. It will make you mad. You will hate it forever. Repetition is torture. Excess is destructive. LESS IS MORE!

That's the opposite of the sky is the limit and more is better. We live in an era of consumerism. Our society is guilty of this sin. More is produced than what is needed and a lot ends up in the waste facility growing dust and pollution.

Our society believes that lack of something is bad, but excess is good. What's the point in that. Excess is only good to share what you don't need with others who have nothing. We need abundance, but not excess. You can be prosperous and wealthy without having excessive wealth. Remember that money is only a tool, not the end on itself.

I like money and riches. I don't preach against it. Do not get me wrong here. The desire to have too much though can make you poor forever. Why? Because you will never feel that you have enough to fit your definition of too much. You may often move the line up a few levels. When was the last time that you reached the horizon? You can't do it, because once you get there, you discover that there is a new horizon.

The wish for excess is like mirages in your sight. You will never feel that you have enough. You may not realize that reaching the goal is not what truly matters, but achieving the purpose. Goal and purpose are not the same thing. For example eating can be pleasurable, but the real purpose is to keep you alive.

The food may be tasty. It can make you happy, but if you eat too much you can get sick. Work is a blessing, but if you work too much, you may hate it. Business is good and making money is great, just keep the excess under control. Moderation is the keyword.

Lust

This negative tendency is related to an inordinate desire for the pleasures of the body. Lustful people can not control themselves when it comes to experiencing certain physical pleasures. This is commonly associated with sex, but there are also many other areas that have to do with lust.

I will give you a few examples, so you can understand. If you need luxury to the point that you want it and you want it now, and you can't control yourself, that is lust. Lustful people can not resist the desire to have a luxurious car with luxurious rings, a luxurious house with a luxurious marble floor, a luxurious partner/couple with a luxuriously hot body, luxurious cloth, fine wines, caviar and expeditions to exotic places.

If someone thinks too much and too often about sex, watches too much porn and is addicted to sex, that's lust. It is a craving, a hunger, an intense desire that burns you inside. You need it and you need it quickly, by any means.

Now, don't get me wrong. Sex is good. Luxury is good. The inordinate desire is what is wrong. The inordinate desire is what makes you commit mistakes and hurt yourself.

Lust manifests itself most often in the following areas: sex, power, image, wealth and entertainment. There are many different kinds of physical pleasures, but basically we can mention here the pleasures of the senses: taste, tact, sight, hearing, smell.

When some people's lives spin around sensuality and their ultimate goal is to indulge themselves with all kinds of bodily sensations, they will often experience lustful feelings.

This sin opposes the following virtue: Self-Control. It is destructive because it can exhaust the senses by suffocation. Inordinate sexual activity can make you sick, because of sexual transmitted diseases, epidemic diseases, etc. Lack of control can get you in trouble, due to social norms.

How can this negative tendency affect you in business? It can affect you in different ways. If you are only concerned about getting pleasure, you may avoid work and tasks that do not provide the immediate satisfaction you seek. Your lack of self-control can bring you troubles.

Lust is associated with overindulgence. People that constantly seek the pleasures of the body tend to abuse destructive substances like alcohol, nicotine, drugs, etc. Some individuals believe that they are fine because they do not take any of these substances into their bodies. They don't know that they don't need to.

For example, what about excessive masturbation? This negative tendency changes the levels of dopamine in the brain causing a neurological effect similar to that of many drugs. What I mean by neurological effect here is that some chemical substances in the brain are altered producing anxiety and sometimes depression. The point is that it makes people less productive and less alert to profitable opportunities.

Remember though that to seek pleasure is good and it is a natural tendency also. The lack of control or the inordinate desire is what is wrong. There must be a balance in everything we do. Some people's lives spin around pleasure. That's the only thing they care about. By keeping a balance between pleasure and efforts we can live a better life, make more money and be more profitable.

ANGER

This negative tendency is related to lack of patience. Angry individuals have no patience to deal with other people's problems. They cry, break things, get mad. They lose control of their feelings when they have to deal with uncomfortable situations.

These people canalize their inner frustration this way. The problem is that sometimes they manage to do a great deal of physical and emotional damage on their surroundings. They can hurt people. They can destroy objects that they lament later. They say things which they regret once their anger is gone.

This sin opposes meekness/kindness. Kind people take the tender approach. They don't mind investing time and efforts to help others solve their troubles. Kind people are compassionate.

Anger can affect your business. You can lose clients. It can damage your reputation. Sometimes customers come to a business and they don't know about a product or service. They expect to receive a kind attitude from the owners or employees.

It is hard to get new clients but easy to lose them. Everything possible must be done to make sure you don't lose the ones you already have. Every successful business owner knows this.

The same can happen with people that you employ. If you are always angry at your employees they may feel bad about it and leave. It takes time and effort to find and train new employees.

When people feel loved and appreciated they will come back to you often and buy from you again. I know that sometimes stress makes us do and say things that we would have not done under normal circumstances. On the other hand, the rewards for meekness are huge. That's why it is always great to be in control of our feelings at all times and don't allow anger to hurt our business and profits.

Greed

This is a very destructive tendency. Greed seeks to take its fair share and a bit more. It is not concerned about giving but receiving. It is not only related to money, but to everything else. I will give you a few examples bellow.

An example of greedy people is those who have abundant resources and not only do not share them, but also seek to spend the resources of others. They resent to have to share what they have.

This sin is commonly related to money, wealth and material possessions. The truly greedy individual never think they have enough. That's why they don't share. They think that they are behind the norm, but their norm has no limits. Furthermore, they seek to spend other people's resources. I guess that's what people hate the most about greedy individuals.

For example, let's say that someone is a millionaire. This person has family and friends and he knows that they are poor. The person in question is always trying to take advantage of his family and friends. He asks them for money regularly. He uses their resources and waste them. For many years they help him.

They don't like this person much though, because they notice that he

is self centered. Their relationship seems to be one way only. Everything is about him. One day they discover that this individual is the wealthiest in the family and group of friends. That's when everybody turn their back against him and hate him to death.

Greedy individuals can not understand why other people hate them. Often they confuse this hate with envy. It is simply unjust to try to spend the resources of people that have much less than you do, when you have abundant resources yourself.

Now, understand as a business owner that there exists a stereotype in society. Very wealthy individuals are often accused of being greedy no matter how generous they may be. If someone is very rich, many people will think that person is greedy even if they don't know him/her. Specially haters (those who feel envy for others) tend to think that the rich are greedy.

Greed do not manifests itself in your life when you don't share your wealth with others. You are not obliged to share your personal belongings. Understand that if you are rich, many people will resent your prosperity. They will accuse you of being greedy, even if you are not. You are not obligated to share your money nor resources with anybody. That's a fact. Now, the truly greedy people are hated not because of their wealth , but because of their attitude. Let me explain.

Greed is an attitude. It arises out of the fear of losing what you already have. It is not like gluttony which seeks to consume more than it needs. It is concerned about not giving. Greedy people want to have so much that they can not possible run out. They are focused on getting and receiving.

I will give you a couple of examples to help you notice the difference. Let's say that you are a millionaire and you are living the good life. Many people hate you and many people feel envy for you. They resent your prosperity. Often strangers come to you and ask you for money and some of your stuff. They could be the friend of the friend of the friend of a very old friend. Do you get the point?

Now, you always reject these people and send them back to their place. They go out saying: greedy bastard, I wish he/she dies. By not sharing your stuff with these haters, you are not being greedy, you are being wise. Why would you share your hard earned wealth with people that have not helped you get it? When people receive things for free, they don't appreciate it. No matter how rich you are, you don't have to share your money with strangers.

On the other hand, if you are regretting the fact that you spent a few dollars taking your friends to lunch, while you are rich, then that's greed. Another example of greed is as follows . . .

You own an offshore corporation. You import goods into the country you live. You have a few employees on that offshore country. They generate most of your profits for years. You pay them a pittance in wages. They produce five hundred times more than what you pay them. You know this and you don't care. You have not risen their salary for years. Some of them ask you for a rise. You threaten them with firing them. They start a revolt. You have to close the company. You lose a lot of money. That's greed!

Greed opposes generosity. While you are not obligated to share your resources with anybody, generous people do it and they do it often. I will tell you how generous people are: they do not fear being poor. They give and they enjoy doing it. This covers many areas of life. Greedy people hate to share anything if they are not going to receive some remuneration in exchange for their giving.

For example, if they have knowledge, they don't enjoy sharing that knowledge unless someone pay them. Whenever they give something, they always expect to receive more than what they give. They never give just for fun. They don't like to do favors of any kind.

They think that they don't have enough. Their thought processes are as follows: If I don't have enough how am I going to share what I have with others? Other people should share what they have with me! That's how they think. The funny thing is that they could have excess already and still think that way.

Generous individuals do share and they share a lot. It is a pleasure for them to give. They enjoy giving and sharing. They like to share their time, money, knowledge, strength, efforts, love, etc.

The key is to not share your resources with people that want to rip you off, but to give to those that are really in need. The idea is not to share everything either. Some people are too generous and they lose their shirt. As I say in another article, in my opinion it is irresponsible to give to strangers what you need for your daily support.

This is the idea . . . A generous person doesn't mind spending some money on friends and family sometimes. They enjoy giving. They like to bless others. They care about people and like to see them happy. There are many ways you can be generous without spending too much money, too much time or too much efforts on other people.

Sponsor a child if you can afford it. Help people whenever you can. Organize a party and invite your friends. Invite your employees to a pizza sometimes and pay for it. Be kind to people. Share some of your knowledge freely. Whenever you make a gift, don't expect to receive anything in return. Donate to charity.

It is all about the attitude. For example, if a homeless come to you asking for money, it may be easier for you to give that person a few coins than to say no. On the other hand, if you are sure that person will smoke your money, you show greater generosity by refusing to give them the money. Not all homeless people are like these, but I have encountered many asking for money with the cigarette on their hand.

In that case above, you are being generous by not giving them anything, because you are contributing to their health and well being. That's why some people say that if you give money to the poor, you will perpetuate their poverty. That's not always true. I believe that a good way to show generosity is by sponsoring kids and donating to charities. Just make sure that your donations are being used as you intend it.

You can be wealthy and generous at the same time. Generosity is something that comes from the heart. It arises out of love, the desire to bless others and see them joyous. It focuses on giving, not receiving.

When you are rich and generous, you don't care when others tell defamations about you. You have peace of mind. You know that to the best of your knowledge you always take the best possible decisions. Sometimes you can't simply give money to others, because they will use it to buy crack or whatever poison they take.

On the other hand, some times people have the chance to help each other and they don't do it just because they don't care. Generosity means to walk the extra mile. It means to not be obsessed with receiving. It means to not care to give more than is expected.

You may ask: How all this may affect your business? It can affect you a lot! Greedy people do not prosper. They tend to become poor and stay poor, despite the general idea that the rich are greedy. Statistics show that the rich give more. When you give, you receive, because you reap what you sow. As the Bible says: It is better to give than to receive.

Generous people are prosperous. Greed is one of the worst enemies of wealth. If you have a business and you are greedy, people won't buy from you. If you rise the prices for your products or expect to make too much, they will leave and go buy from those who have lower prices. You will have to close doors quickly.

If you pay miserable wages to your employees and exploit them, that will reflect on your overall profits. They may leave too and you will have troubles. Most successful business owners sell at reasonable prices and are nice with their employees. If you rip off your clients, word of mouth will work against you.

Of course, some people become rich by being greedy, but most of them don't really enjoy their fortunes. They feel guilty or they are too concerned about losing their wealth, so they hide it. At the end, someone else enjoy the fruit of their labor. Some people just can't realize that we humans don't live forever. No matter how much or how little you have, one day you will have to let it go, like everybody else.

Sloth

This sin is related to avoiding mental or physical work. It has to do with procrastination. For example, sometimes people have to perform important tasks and they say: I will do it later. I will do it next week And they never do it.

I believe that from a business standpoint this is the worst of the sins described above. Lazy people hate work and making money requires at least some efforts. Even if you discover an easier way to make money, some efforts will be often involved in the process.

Sloth is more than the avoidance of mental or physical work. This one like most other sins arise out of fear. That fear can make individuals avoid taking important decisions that can benefit their businesses. Someone may be working too much and complaining about not seeing positive results from his or her labor. That's because what matters is not how hard you work, but how effective your efforts are.

Certain tasks are more effective than others. Some people work long hours, but they don't produce the expected results. Avoiding some tasks can make their efforts unproductive. What matters at the end is the results you get. By using leverage you can make more money and work less, but leverage requires you to do things in a certain way.

For example, some people could be struggling for months to produce some products on their businesses. They need a more effective method to make those products. They come up with a great and simple idea to build a machine that help them make those products faster and easier.

That machine would be a perfect example of what leverage is. The problem is that they are so adapted to do things in a rudimentary way that they don't take the time to create that machine.

They may complain about many reasons why they have not done it yet. They may say that they don't have enough time or resources, that they don't know if it is going to work, etc.

Six months later they are frustrated with the amount of work they have to do every day. So, they are determined to build the machine. They

finish it up within a week. During that week they produce a little less than they are used to. They spend time and effort creating that machine. That's a task that they had been avoiding for a long time.

After they create the machine and test it, they realize that it was a mistake to not have done it before. They can now produce within one hour the same amount of products that they produced within eight hours. They now work only two hours per day and make twice as much as they did before. They invest the rest of the time marketing the product or relaxing and having fun.

Let me give you another example. On this example we are not talking about a business owner but just an employee. This individual is single and young. He has not many debts. We could say that he is just fine. He has two jobs though, and he is thinking about a third one. The reason is that he wants to make more money.

The only problem is that he is working too much and making too little. He is getting paid near minimum wages from both jobs. He realizes within a few months that his best choice is to study something and get a better paid job. He avoids that task for a long time.

It is often easier to keep doing what you are doing than to change. That's called inertia. Bodies in motion tend to keep in motion and is not easy to change direction sometimes.

After three years of frustration this individual makes up his mind and decides to study something. He doesn't like school, so he just gets a technical career. He stays working full time and studying full time, which is not easy for most people, but he does it anyway. He pretty much feels like he still has two jobs.

This person finishes his studies after two years. Then he gets a better job. Now he is getting paid twice as much as he got paid from his two full time jobs and he is working part time. He feels in the glory and he can't believe it.

He has much more free time with this new job. He has more money too. So, this person has new choices now that he had not before. He can keep studying and get an even better job or he can save some money, start a business and work for himself. The third choice is to simply have more fun and enjoy life more.

There are many other examples like those above. On those examples above, it can not be said that those people were lazy. In fact if someone would have said that to them, they would feel very offended. They both were working too much. They were exhausted. They had no time for anything else but work. They may have felt during that time like very hardworking people.

They may have been partially right, but lazy is not the person who sits around and do nothing at all. I believe that most people work in one way or another. The point is that whatever you do for a living, there will come your way many tedious works that you will postpone and avoid. Many of those tasks establish the difference whether your work become productive or unproductive.

Sloth arises out of a subconscious fear. You may not fear work itself, but you may fear other things. For example, you may not like to deal with people. Your job or business may require that you take care of the customers. This is something that you hate to do. It is a task that you avoid. It is what makes you feel like quitting.

If you have worked in different jobs or businesses you may find a pattern. What makes you avoid work. It could be physical effort. It could be stressful situations. Many times that which makes you hate work is what you fear. If you can overcome that, you will be able to perform those task that you know are important and will establish the difference.

Even if you are working too hard and too much, you may still be a victim of this negative tendency if you avoid important tasks because they are uncomfortable and spend most of the time working on tasks you like because they are comfortable. Sloth opposes zeal and zeal is a predisposition to take care of matters and problems fast.

Zealots do not hide behind the pillow. They take care of important matters quickly. Sometimes procrastination is good. People need some space to find out what they really want to do. On the other hand, some people are always postponing important tasks for the future and they never do anything.