

KIRSTY DUNPHEY



21 Powerful Tips To Maximise Your Business Success And Create A Happy Life!

Kirsty's Tips for Business Success – Having become a self-made millionaire at the tender age of 23, in this eBook Kirsty shares 21 powerful tips to maximise your business success and create a happy life. Learn how to turn to obstacles into opportunities, how to find your life's purpose, how to become financial savvy, and how to create long lasting relationships.

Congratulations on deciding to read this e-book. If you get past tip 3 you'll have read further than 90% of the people who chose to receive this. It's a sad fact but true. So many people want to self-improve, they want to be better, they want to drive themselves forward. But so often... Life gets in the way: you have a work deadline, you're out of groceries, that new show is on TV, the kids need a haircut. Something will always be there that will appear to take precedence over you taking time to improve you. I'm not saying don't do those other things – I'm just saying remember to schedule in time for yourself so that you can continue to energise your drive and passion for what you want to do in life.

Commitment to ongoing and continual learning is something that will stand you in good stead throughout your entire life. I'll make a commitment to you now that throughout this e-book you'll find action points that you can do immediately. I ask you to make yourself a commitment right now though and put a deadline on when you'll be finished reading this e-book. Make it something that's going to work for you, be it a day, a week, a month even – but make a commitment right now. If you've printed this document write down on the below blank spot when you've committed to finish it by. If you're reading it on your computer, write your commitment on a post-it note or similar and stick it up somewhere you can see it.

I will have finished reading this by: _____

I hope you enjoy reading the following. It has been my pleasure to write it for you. Much of what you read here is excerpts from my free weekly email. If you want more simply head to www.kirstydunphey.com and subscribe to my weekly email.

1. Get out of your funk and find your funkiness

It's impossible to self-improve when you're having one of "those days". You know what I mean by "those days". Your energy level is low, maybe someone's said something or done something that's gotten you down, you don't concentrate well, you probably don't eat well and you generally feel "down in the dumps".

When I feel like I'm about to have one of these days I go through my Three Step Bounce Process which I thought it might be a bit of fun to share with you so that you can have a go at some of it next time you're about to have "one of those days".

Now be honest, we usually know pretty early when it's about to be one of "those days". The next time it's about to happen to you make a conscious decision that you're not going to be sucking the energy out of other people's days with your mood – make a commitment to do something about it. Change your day – here's a few tips that work for me.

Step 1. Get pumped by what you're wearing.

If I feel I'm going to have one of "those days" I put on clothes or an outfit that makes me feel good – simple as that. For me it's usually one of my favourite tops and remembering to wear my wedding ring. For other people, I know it's a flash of bright red lipstick, fabulous underwear or an outrageous tie. Find what makes you feel comfortable, fabulous and special and have it on the ready! It doesn't have to be a Chanel suit (who knows it might be?!) it just has to be something that reminds you how fabulous it is to be you.

<<Action point: if you see someone else wearing something that obviously makes them feel great – make a point of saying: "Hey, that's an awesome necklace" or "Is that a new shirt – it looks wonderful". Making someone else's day is also a great way to get yours back on track>>

Step 2. Groove to the tunes that get you in the right mood

There's only one song for me – "Eye of the Tiger" by Survivor. Nothing more needs to be said. In my head I could take on Rocky himself listening to that song and not only does it get me pumped and in the right state of mind, it gets me focused. There's something insanely positive about how I feel when that song is blasting through my ipod. Don't have an ipod? Don't stress – and don't take everything I say so literally, make up a mixed CD or tape for your car and play it on the way to work, download a free mp3 player off the Internet and have someone techie show you how to play music at your desk at work.

Step 3. Find your "happy object"

Your "happy object" (daggy as it sounds) is something that instantly transports you to a happy place. I have a few at my desk and pinned up all over my pin board, when I hold them or look at them (in the case of photos etc) I'm instantly taken to an amazing memory in my mind. This morning I went to my old favourite - a baseball from my trip to Disneyland in 2004. For me that trip was the culmination of a lifetime worth of dreams of wanting to go there. It was the most special vacation I've ever been on and my husband actually proposed on that trip. Holding the baseball is all I need to be instantly taken back there in my mind. You can't be down when your mind is at your happiest moment. I keep these objects at my desk at work – because that's where I know I'm most vulnerable to "those days". Perhaps for you you're constantly on the road and you need your happy object in your car, or at your kitchen sink – the step is simple, personalize it however you need to.

<<Action point: All 3 of these steps work for me – maybe only one works for you – who knows? But what’s the harm in trying. What song could work? What object? What outfit? Have a think and try to do at least one of these steps tomorrow – regardless of whether you feel like you’re going to have one of “those days”. See how it changes your mood.>>

2. Don’t forgive the people who haven’t supported you in the past

That’s right – you read correctly. I don’t want you to forgive them.

I want you to thank them.

Every day, in my head, I thank the people who said I wouldn’t be able to start my first business at age 15. Every day I thank the people who thought I would fail opening a real estate agency at 21.

When people expect you to fail or don’t support your endeavours you can do two things. You can believe them. Or you can show them. I know which I chose to do. What’s your choice going to be?

I chose to use their negativity as fuel for my energy and drive. I used their words as motivation when I was feeling low. I decided that success was the best and only form of revenge I would ever enact on these people.

In life you are always going to encounter negative people. If you don’t meet these negative people you will never know the following:

- How much you should love and appreciate the positive and supportive people in your life
- How good you’re going to feel by becoming successful and proving them wrong

You can get angry, you can try and get even – OR you can get on with it and become an unequivocal success. Two options will get you tired, probably bitter and will usually prove the doubters right. Remember – Success is the only acceptable form of revenge.

<<Action point: Write a list of the people who haven't supported you in the past, the people who you will now use as motivation to achieve your goals. Set a goal today to send them a thank you note when you have reached your desired level of success thanking them for their part in getting you there.>>

3. Find your passion

“If the love of what you're doing exceeds the labor of doing it... success is inevitable.” - Bob Beers

How good is that quote? I truly believe in it... But that also doesn't mean that to love what we do we all need to be astronauts or super models! There is beauty and fun in every job, it's just a matter of finding it - it's all about your perspective. Someone might run a Laundromat – they may not be passionate about washing clothes, but they might adore running a business.

“I'd rather be a failure at something I love, than a success at something I hate.” - George Burns

What are you passionate about? What do you love? What are your goals for your career?

Until I was about 20 – I was so clueless in this area. I knew what I wanted for my career, which was a start. I wanted it to fulfill the following requirements:

- I wanted it to be fun and exciting

- I wanted it to be something I could be really successful at and that would allow me to reach my financial goals
- I wanted to make an impact on the lives of others

I've worked in real estate from the age of 15 and it wasn't until I was 19 and had started selling that I realized that this job, that up until then had simply been a way to put money in my pocket, could actually be amazing. **If** I took it to the next level. **If** I started enjoying it, having fun with it, making it constantly exciting. **If** I took the responsibility that people in this profession have and understood it as a sacred trust. After all – in what other industry do you give a stranger a key to your front door only two hours after meeting them? Only in real estate. We have the power to impact on people's lives so dramatically – for good or for bad. And now in running a business I have the power to impact upon the lives of the team who work around me – again for good or bad.

That left only one step for me. Could I be amazingly successful if I was to make this my passion. I decided yes and opened my own agency with two business partners a little over a year later. The money followed because I threw myself into my business, I loved what I was doing and I did it with an amazing team of people around me.

What do you do until you find what you're passionate about? You look. You work. You try lots of things and give them your all. You live a full life. These are some simple steps.

<<Action point: What do you love to do? Write down a list of at least 3 things that you think will be important to you in finding your passion – then keep your eyes open!>>

4. Spread the joy

A young lady on my team came to me a while ago and told myself and another team member a comment a client of hers had made to her that day. At age 18, she had had a client say to her “thank you – you’ve restored my faith in real estate agents”. She had tears in her eyes when she told me, as did we when she left. That customer had taken the time to tell her that news, she had then shared that on, and I’m now sharing it with you.

<<<Action point: Make it a goal this week for someone to say to you “wow you really brightened my day” Keep your eyes open for ways to “share the joy” with someone you come into contact with during your day. It could be a heartfelt thanks to the person who gives you great service – or even a note to their boss. It could be telling your partner about something great that happened at work that day. It could be writing something like this and emailing it out to your friends. >>>

5. Forget about Failure

Take a risk. Risk is scary. Failure to many can be even scarier. That fear holds us back in many cases from achieving our full potential.

“There are risks and costs to a program of action...but they are far less than the long-range risks and costs of comfortable inaction.” - John F. Kennedy

“Anyone who has never made a mistake has never tried anything new.” - Albert Einstein

“To laugh is to risk appearing the fool

To weep is to risk appearing sentimental

To reach out for another is to risk involvement

To expose feelings is to risk exposing your true self

To place your ideas, your dreams before the crowd is to risk their loss
To love is to risk not being loved in return
To live is to risk dying
To hope is to risk despair
To try is to risk failure
But risks must be taken because the greatest hazard in life is to risk nothing
The person who risks nothing, does nothing, has nothing and is nothing
They may avoid suffering and sorrow, but they cannot learn, feel, change,
grow, love, live
Chained by their certitude's, they are a slave, they have forfeited their
freedom
Only a person who risks is free.”

<<Action point: To fail or get rejected at least 3 times in this coming week.>>

Now why you might ask am I setting you this goal? It is because the most successful people in the world have failed more times than you or I have ever even attempted things. Failure will do one of two things to you – it will defeat you or it will make you stronger and more determined to get up and do it again, better, faster, stronger and more successfully. Which will it do to you – the choice is yours.

Why do I want you to fail? Two reasons – the first being that in actually “having a go” until you fail on three different occasions it is highly likely that you will succeed along the way prior to failing. For example, a sales person might attempt to get written testimonials this week from each of their previous vendors, or may try to get an appraisal on every purchaser on their database. In trying to get 3 no's - how many yes's might they achieve along the way?

The second reason is that if you know failure and you know rejection and you deal with it often, you learn that it's a stepping stone - you learn how not to let it defeat you. Remember "The difference between a stepping stone and stumbling block is all in the way you see them"

What might be some examples of how to risk if you're not on sales - if you're single, ask people out until you get 3 no's, if you're attached, ask your partner for 3 things you really think will improve your relationship. Good luck finding your motivation!

Parable of the Cautious Man

There was a very cautious man,
who never laughed or cried.
He never risked, he never lost,
he never won nor tried.
And when he one day passed away,
his insurance was denied,
For since he never really lived,
they claimed he never died.

"If you don't risk anything, you risk even more." - Erica Jong

6. Try to learn something new – every single day

I am a self-confessed conference groupie. I absolutely adore them, and I'm lucky in that I speak at a lot of them and as such get to stay and watch the other speakers. I find that even if I am watching the same speaker do a similar speech to one I've already heard them do – if they're good – something will jump out at me that I didn't hear, or wasn't ready to hear last time. Each day I try and make sure that I learn something new.

Continual learning like this makes a lot more sense to me than trying to cram a year's worth of learning into a smaller amount of time. How do I make sure I'm learning something new each day? Well the internet is the fabulous for that.

Here are some suggestions that won't cost you a cent:

- Sign up to receive a word and definition a day from dictionary.com
- Sign up to receive inspirational and motivational e-zines, some good ones are at justinherald.com, jimrohn.com, deniswaitley.com and mine is ok too (!) at kirstydunphey.com
- Sign up to receive google.com alerts or google news on topics that are of interest to you. I get sent 5 articles on real estate from around the world each day – it's fabulous and free
- Go down to your local library and get a membership card
- Ask your friends / workmates if they've read any good books lately and ask to borrow them
- Speak to your boss and ask for an in house library to be set up at your work so that you have access to great training material every day (if you're the boss – you've got no excuses – go set this up today even if it just starts with a few books or tapes)

7. Find your 5 minute paradise

Sounds a bit corny again I know – but what I want you to do here at least once a week is take 5 minutes out of your day, find somewhere silent and don't concentrate on anything! Whether you take a 5 minute walk around the block, 5 minutes to read a chapter of a book or 5 minutes to do my favourite thing (walk to the pet shop and go and eye off the puppies!) just take the time out and clear your mind.

You will be surprised at the ideas that pop out of it when you remove yourself briefly from the stress.

“Live out of your imagination, not your history.” - Stephen R. Covey

8. What’s the point?

I have a special team member working with us. He visits me almost every day - sometimes two or three times a day and he's just a lovely man. Each time he pops in to ask for advice he apologises - and each time, I tell him that that's what I'm there for and that I enjoy his visits!

The other day though he was quite shaken up when he came in to see me on that particular day. He let me know a mutual client had passed away and I could tell from talking with him that his confidence had been shaken. He asked me "What is the point in it all?"

This man is very emotive and wears his heart on his sleeve and that's one of the things I love about him. In watching his reaction to this news, I really did ask myself that question he was asking - what is the point?

I'm very lucky in that I haven't had that many people very close to me pass away. I won't claim to know what that feels like, but I do know that when this gentleman in my office was asking "What's the point?" the following instantly came to me.

The point for me was that I needed to make sure that when I got home that night, my husband knew I loved him. That day, my family needed to know that they were loved supremely loved by me. That each day from then onwards I would strive towards making sure that I smiled each morning when thinking of what I was going to do that day. These were the things that

were important to me. What's your point? What's the reason you need to be here and who do you need to tell about it?

Stay positive, dream big and be happy with each day that passes. There are those who didn't get to have today - so no matter how bad your day may seem, there are a lot of people out there who would love to have your day.

“Love is an attempt to change a piece of a dream world into reality.” -
Theodor Reik

<<Action Point: Write a list of the 10 most important things in your life and make sure what you're doing on a daily basis goes to enhance and appreciate those things on your list.>>

As an example some of my list goes like this:

- My Mum, brother and husband
- Friends and my teammates at work
- Health
- Sense of Purpose
- My Company
- Growing myself personally
- Helping grow others around me
- Chicken, Cheezles and Chocolate!

9. Glass full or empty?

Why is it that when one sales person gets a knock back when trying to get a listing - they're excited, because they know by the law of averages, they're now one closer to a yes and yet another sales person lets that one knock back drag their entire day down and that of those around them?

Why is it that one person will make a mistake and instead of getting grumpy and letting it get them down like others may, they're grateful they've had the experience and they know they've learnt a lesson and won't repeat that mistake again.

If I look at my life, which of these two stories do you think is the truth about my childhood?

1. I had a great childhood. I lived with parents who loved me, they were great role models and I wanted to be just like them. They had small businesses, investment properties and retired young. I had a great childhood.

2. I had a terrible childhood. I lived in a house with a lot of yelling, my parents were bankrupt, they divorced, they were terrible role models. I had a terrible childhood.

Technically speaking, both stories are true - the facts any way. The difference is the perspective I want to take when looking at them.

Up until the age of 15, I looked at my childhood and said it was terrible, we were flat broke, we'd been through some really hard times and I said that I'd never be like that.

At the age of 15 I was given a gift. It was the gift of opportunity - the opportunity to start my first business. The obstacle in my way was a fear of risk. A fear of failure.

I had to change my perspective so that I could change my life. I had move from thinking I had a terrible childhood to thinking I had a great childhood - simply by changing what I focused on.

I retrained my brain and my childhood for all its ups and downs became a gift, a treasure. My parents through their experiences had shown me exactly what to do and what not to do when running a small business and that's the kind of education that just can't be taught. I decided not to be a victim of my circumstances and I started my first business.

Perspective

Two real estate agents decide to start a new career selling shoes.

The two real estate agents go to Africa to open up new markets.

Three days after arriving one real estate agent says "I'm returning on the next flight. I can't sell shoes here, everyone goes barefoot."

At the same time the other real estate agent sent an email to the factory saying "The prospects are unlimited. Nobody wears shoes here!"

<<Action Point: The next time you're having a bad day, the next time something's running through your head and you just can't shake it. Try a perspective change. This week I got an email recommending that people go and spend time in a burns ward at the hospital, or in a children's ward - get some real perspective on the fact that, most probably, you've got no real problems. If that's not your cup of tea, make it your goal this week to find one thing that can instantly put you in a phenomenal mood. For me - it's playing any classic 80's power ballad full volume in my car and singing regardless of how many people are watching. As some in my office can attest, it's also what I like doing late at night in the office. Go crazy, find what's your instant liquid fun and keep it near by for those times when you need a perspective shift.>>

10. Being a unique individual is something you cannot place too high a premium on

I found this next passage online and un-credited and just loved it.

Be different, if it means higher personal and professional standards.

Be different, if it means being more gracious and considerate to others.

Be different, if it means being cleaner, neater and better groomed than the group.

Be different, if it means putting more time and effort into all you do.

And be different, if it means taking the calculated risk. The greatest risk in life is to wait for and depend upon others for your own security.

<<Action Point: How are you different? What makes you special? List 3 things which are different and special about you as a person, 3 things which are different about you in your career and 3 things which are different about you in a relationship.>>

For my, my list on one of those items may go something like this: In my career I'm different because -

- I try to notice little details. I'll always try and get someone's birthday, anniversary or other special date and send a hand written card. I want people to know I appreciate details – so I try and remember theirs. This is truly the best form of networking I know.
- I try to make every job I do smoother and more efficient by refining the process and system under which it is done each time.
- I always try to provide more than I am asked to do. For example when I give a speech or keynote, I usually provide my email address and offer to email anyone that would like added bonuses after the talk.

11. Strive for a 10 – but be happy with a 9.5

When I'm asked to speak publicly it can fill me with dread as much as excitement. I sweat, I freak out, I plan plan plan plan plan and then on the day I have a ball and love it.

I get asked all the time “Why do you do it?” being that this is one part of my career that does fill me with dread. Why would I put myself through that torment, why would I leave my office and my team? Why would I also, in some ways, put myself up for failure or ridicule - which you always do when you put yourself on stage.

It's hard for me to explain and in fact for a very long time I did it because I wanted to make an impact on everyone in the room whether it be 40 people or 4000. I wanted each of them to walk out of that room and stride purposely towards a better and brighter life.

That said, if I received any bad feedback I'd then see my talk as a failure and would quite often translate that into me being a failure. You can imagine that lead to some pretty dark times after speaking.

I learnt in recent months however, through the help of a mentor and my fabulous partner Simon, that if my goal was total success I'd be constantly setting myself up for failure. I had to reassess my goals.

My new goal became to make an impact on just one person in the room. Help one person, show one person something new and I'd done my job. If just one person could leave with a new idea for their career, a new goal for their life or simply feeling more uplifted I'd done my job.

When you read an email like the one below I think you'll grasp why I do it:

“I just want to send a quick note to you. I read your book and have been to a number of your speeches at Harcourts and Bayleys conferences. I have to say you are brilliant, and the information that I can pick up from you are very valuable. I am currently 25 years old, and been thinking of opening an office for a few years now. However, I always thought that I was too young

for it. Because of the encouragement from the book, I finally decided to open up an office in Auckland myself. I now totally agree that age is never an issue. Thank you once again for sharing all your experience and idea with us.” - James Lee

“My name is Rebecca Lawler and I am 17 years old, I started working for Harcourts when I was 14 years old I currently work at Harcourts Samford Queensland. As soon as I heard about your book I wanted a copy so my boss got me a copy at the 2005 conference I read it that same week I couldn't close the cover once I had started. It was a great story proving everything I believe in successful young women in real estate and you're living proof. So many people have told me that it won't happen and you're too young. I have never listened to any of them and now reading your book has just given me even more motivation to follow my dreams because I believe my goals will come true. Kirsty you have achieved so many great things in the industry, your book was fantastic and extremely motivating, thank you for sharing your story with me.” - Rebecca Lawler

<<Action Point: Do you have any unrealistic expectations for your life? Don't sabotage the good work you can be doing striving for total perfection, be happy with the 9.5 don't beat yourself up waiting for the 10.>>

12. Be the Bumble Bee

I like to read things sent to me online - and many people forward different articles, e-zines and quotes to me weekly. Over the years I've read quite a few about animals - and have also read the surrounding debates as to whether or not these are true! But I still think there are some lessons in these animal tales for us all...

Are you the Circus Elephant? You may have seen at times, huge circus elephants held in place with small chains and poles. At the time when the elephant was first chained in place, it was too small and the chain and pole too big for it to pull free. While it is young, the elephant then learns it can't break the chain. When it is older, bigger and easily able to break it - it never tries because it's trapped within its own view of the world - that view being that it can't break the chain.

I see many people similarly to the elephant trapped in their own view of the world, trapped by something that may have been true as true as the strong chain earlier in their life, but now, if they stretched and strained could be easily broken.

I've been the elephant at times in my life. I've said things like "Oh, I couldn't say that..." or "I can't do that". How often in your life are you being the elephant?

Are you the Frog? When I was younger I heard this rumor about frogs, you may have heard it yourself. And that is that if you put a frog in cold water in a saucepan and very gradually heat the water, the frog won't notice the temperature change and will stay in the water until he boils to death.

Now whether this is actually true or not, I know I've been "the frog" at times in my life. I've stayed in the same position, relationship, job, even when all around me things are getting worse and worse I've done nothing about it - let alone jumped out of the saucepan and saved myself! Have you ever been the frog?

Are you the Bumble Bee? One of the most popular motivational animal stories I hear all the time is that of the Bumble Bee. Athlete Jana Pitman has one tattooed on her, various clubs and associations have this wee creature as their logo, books have been written and all because supposedly - based on

the aerodynamics of the bumble bee's body - it should never be able to fly. Not knowing that - it flies anyway.

Try to be the bumble bee today! Refuse limitations set on you by others – and flap those teeny little wings until you get some air!

13. Success isn't a miracle – it's an example

When was the last time you read a book, listened to a tape or learnt something you weren't being forced to learn? Maybe this isn't the best style of learning for you? Here's a suggestion on another method you may want to try.

I love to get to know successful people. I find it inspiring just being around people who are self starters and who make the dreams they want to see in their lives a reality.

The following are a few things I've noticed about successful people that may interest you:

1. They are willing to talk about themselves

Now - some of you will read that and roll your eyes to the sky and think something like "hmpf... figures they'd like to talk about themselves!" What I see in that instead is - wow, if I can find a successful person who is willing to talk about themselves and the steps they took to get where they are today - I can learn from them. When someone successful talks – I take the time to listen. Something has worked for them, something you can learn from. And the beautiful thing is, if you ask, most successful people I've found are happy to talk about what they did. A word of warning however – A LOT of people like to talk about themselves, make sure you're asking the right people!

“It is not enough to do your best; you must know what to do, and THEN do your best.” - W. Edwards Deming

2. They are happy to answer questions

In a similar vein to the first point: I rarely ask questions of successful people where I'm not openly and honestly given advice and tips. Just this morning I wanted some advice on a new position that's opening up within the company and I emailed two other real estate business owners and had answers within 30 minutes from both of them. One thing I will say though is that a successful person will rarely chase you to help you. If you want their assistance, ask the question.

“It is easy to sit up and take notice. What is difficult is getting up and taking action.” - Al Batt, Writer and Speaker

3. The most successful person in your company, your job, your industry - at one stage wasn't number 1

Whoever the number one in your industry is - one day, whether it was last year, 5 years ago or 10 was one day not even in your industry. And then - just after that they were in your industry, but they certainly weren't number one. What does this mean? It means that if they can go from the bottom to the top - so can you! And the beauty is - refer to points 1 and 2. If you go and ask them how they did it - they'll probably share it with you!

“Success in life is a matter not so much of talent and opportunity as of concentration and perseverance.” - C.W. Wendte

4. They do more than they get paid for

The easiest way to get noticed is to do more than you get paid for. In my organisation the people that stand out are the one's who make suggestions when they're not asked to, the ones who treat the company as though it's their own and the ones who do more than they get paid for or asked to do.

“Many people hate change that doesn't jingle in their pocket.” -Anonymous

<<Action Point: What successful person could you invite out to lunch today?>>

14. Tick, tick, tick

“Until you value yourself.....you will not value your time; until you value your time.....you will not do anything with it.” - M. Scott Peck, Author

Time management, as anyone who works with me would know is one of my big complaints, issues, concerns. It's also one of the most frequent things that people in general rate themselves lowest on in things like performance reviews.

Today I just wanted to provide you with some simple tips to improve your time management, efficiency and productivity.

1. Eliminate these words from your vocabulary: "I don't have time" This one's a tough one and although this is one of my aims I'll admit that sometimes they do slip out, but my aim is consistent - to eliminate these words. The next time you go to say those dreaded words, just remember - you have exactly the same amount of time as everyone else, you have exactly the same time amount of time in your day as the Olympic Swimmer who gets up at 4am, you have the same time amount of time in your day as Presidents and World Leaders who run entire countries. Eliminate the words because what you're really trying to say is: "I don't want to make time to do that", and that's quite alright too! The next time you go to say I don't have time, imagine if that task you're saying you don't have time for was a family

member at hospital - you'd have time to get there, so what you really need to decide is "Does this deserve my time".

2. It's an oldy but a goody - start each day by getting rid of your most despised task. Nothing ruins a day like dreading a task you have to do later in the day.

3. Set rewards for yourself if you can achieve all your tasks, find out what motivates you. For me - it might be that if I can get through these three hard tasks I can eat some of the doughnuts that one of my team brought into work today. Another great thing about that reward is that if I procrastinate - the doughnuts will be gone! Another great thing to do is to buddy up with someone and become accountability partners for getting your tasks done.

4. Unless you have the worlds best memory (I don't) Make Lists. When someone gives you a responsibility, write it down, whether you record it in your phone, your organiser, email yourself, write it on the back of a panadol packet - it doesn't matter how, write it down! Nothing's worse than the feeling of waking up in the middle of the night thinking - oh no, I forgot to do that.

5. I've never been a huge believer in labeling tasks A, B, C in order of their importance. I've tried this system and it doesn't work for me - of course that doesn't mean it won't work for you. What I try to do instead is what I call Little Things First. What this means is that when I get an email, if it's small or has a small task, I'll get rid of it quickly rather than continually come back to it over and over again. I have many recurring tasks in my diary and the small things on my list are gone by about 10.30am usually. Leaving me the bulk of my day to work on larger projects.

6. Set or get deadlines for your tasks. When setting yourself a task or getting one from someone else - always find out when it needs to be done by. Then diarise an appropriate amount of reminders before the due date.

7. Work / life balance seem to be the buzz words all over the world at present - but you really do need to put time and energy into this area. Schedule in time to relax, time with family, time reading, time with your partner - if it's in your diary and you commit to it, you're less likely to neglect it.

8. My desk at work is my haven. My in/out/work trays work for me. Now I can't tell you what the best desk system is for you, all I know is that if yours doesn't make your day easier - change it, constantly change it until you get something that works. For me, I don't allow anyone to put anything on my desk. My assistant is allowed to put things in one tray and one tray only, everything else is put in my communal pigeon hole. I have a single out tray - this simple tray stops me from getting up 20 or 30 times a day as much of what comes in to me needs to go elsewhere in the office. I have a tray full of non urgent things to read, when I get time, I start going through it. I have a tray full of things I'm waiting on others for and I have an email folder full of these sorts of emails - my diary prompts me with a recurring reminder to check through these two areas. Whatever works for you, works for you, just take some time to find it!

9. Don't be afraid to ask for help. What's worse - asking for help once or doing the task incorrectly or incompletely 5 times, or even worse, hiding the work! It happens, don't be a victim of the "scared to ask" disease.

10. Your mind isn't a computer, use your computer to help your mind become like one. Each week on a Friday a little reminder comes up in Outlook telling me to send this email. Each week on a Wednesday I'm told I

have two meetings first up. You're not a machine, use your technology to its best advantage.

“Nothing is a waste of time...if you use the experience wisely.” – Rodin

15. Money, money, money

I hope your week has been both challenging and fun. I'm inspired to write this after an interesting discussion I had with a lady Friday night. She informed me that she had a "confession" to make to me. You see she'd spoken with me some years ago and had heard an answer I'd given on the panel, formed an opinion of me and had made her decisions about how she would treat me from then on based on that one comment.

Apparently my comment, when asked what was the most important thing to me was "money". Now - my recollection of my exact answer on the day is blurry, what I suggest I probably said was something like "given my background, financial security and having enough money to be comfortable is very important to me". The person who was making her "confession" took that to mean that money was all important and then formed her opinions about me from that.

She then told me she was stuck in Melbourne airport a while ago with nothing to do and she bought and read my book - *Advance to Go, Collect \$1Million*. She then came to make her confession to me because after reading the book and understanding my family's background she understood where my comment had come from. With that in mind let me state again (and I do this often) that yes, I talk about money a lot, I think money is very important. Do I think it's everything? No, but having grown up in a family with a lot of financial concerns I can tell you from first hand experience that

if I had to choose between worrying about my financial status and that of my family and not - it would be an easy choice.

With that in mind I thought I'd focus this entire section on tiny tips to help increase your financial know-how and some tiny financial tips. I don't claim to know everything about money or to be a financial expert – these are just tips that have helped me achieve my financial goals.

“If you don't design your own life plan, chances are you'll fall into someone else's plan. And guess what they may have planned for you? Not much.” - Jim Rohn

Tip 1. Credit Cards

I've been highly quoted in the media as saying that I feel credit cards are evil! Not the cards by nature, but what people do with them and the limited understanding that most people have of them. My tips for credit cards are simple and there are only three.

1. If you possibly can, run your credit cards so that you pay off the entire balance each month and don't pay interest. As a bit of fun one day ask your banker how long it would take to pay off \$2,000 on your credit card simply paying the minimum balance monthly (you could be looking at over a decade!)
2. If you have savings in an account and money owing on your credit card, unless you're saving for a home and need to show genuine savings (or something similar) consider wiping the balance on your card. The interest on credit cards can kill you.
3. If you are going to run your credit card with a balance, shop around! You need to find a low interest credit card or a card that best suits your needs and there are many of credit cards at the moment that will take the balance

owing on your credit card and give you a no interest period when you transfer. But remember to read all the small print!

“Everybody says they want to be free. take the train off the tracks...and it's free - but it can't go anywhere.” - anonymous

Tip 2. Financial Freedom

This means something different to everyone but without a plan how do you expect to get there? I don't really believe in budgets for me as I've never really found one that works in with my life but those who read this often will know I definitely believe in goals! What are your financial goals? As a starting point you may want to map out a plan using the following as a loose template

- do you want to buy a home? if yes, when?
- do you want to own that home outright? if yes when? what are the milestones along the way?
- do you want to buy an investment property? (you guessed it, if so when!)
- do you want to own shares, stocks, bonds, managed funds?
- what value do you want your super to be at when you retire?
- what do you want to be earning in 5, 10, 20 years?

“I don't like money, actually, but it quiets my nerves.” - Joe Louis

Tip 3. Money isn't a dirty word

I am thankful every day that my parents had the foresight to always treat me like an adult when it came to financial discussions. I was always involved in our financial situations and I understood about money from an early age. I saved for and bought my own first car - and as such I looked after it like it was made of gold. We discussed money openly and honestly and I've taken that into my adult life - often unconsciously offending people who haven't had the same upbringing. I honestly believe that it's not crass to talk about

money, we need it to survive. I recommend you talk about it openly, with your kids and with your partner. Some other great options are to join an investment club, network with people who are happy to discuss the topic, get a mentor or play games like Rich Dad, Poor Dad's Cashflow Quadrant. If money is continued to be discussed like a secret I believe the financial literacy of this country will never grow.

“Money is like manure. It doesn't do anybody any good until you spread it around!” - Dolly Levi, the matchmaker in the musical Hello, Dolly

Tip 4. Giving Back

If giving to charity is something you'd like to do - fantastic! But don't let the fact that you're doing a good thing stop you from claiming the tax deduction that is usually associated with this type of donation. In discussing this with some people I've heard "I don't want get a benefit from giving money to charity" - well even if that's true, by claiming the tax benefits, if you want you can even just give that additional back money to charity thus increasing your contribution.

“A job is something you do for money. A career is something you do because you have an inner calling to do it. You want to do it. You love doing it. You're excited when you do it. And you'd do it even if you were paid nothing beyond food and the basics. You'd do it because it's your life.”

Tip 5. Career

I love these above quotes. And in recently reading one of Donald Trump's books he says that people should stop trying to increase work life balance and just start enjoying work more! An interesting comment and not one I think I totally agree with I find most people who love what they're doing find it more easy to be successful.

“It isn't what the book costs; it's what it will cost if you don't read it.” - Jim Rohn

Tip 6. READ!!!

The average person read less than 5 books after leaving high school - for the entire rest of their lives! Only today I met with a business person who said that they wished they'd started reading business books earlier in their career. This gentleman and his wife are now in their 50's and are struggling to get away from their work for any holiday and haven't done so at all in the last 3 years - a common problem for small business owners. I also have a section on my website www.kirstydunphey.com recommending some of my favourite books.

“Most homes valued at over \$750,000 have a library. That should tell us something.” - Jim Rohn

Tip 7. Understand the Power of Compound Interest

The idiots guide to being a millionaire would read something like this. Start at 20, each week invest \$25 - at 60, after interest, you should have a million saved. It's that simple and don't think because you're not 20 anymore that it can't be done. You just may have to save \$40 a week etc. Compound interest is a beautiful, simple, easy thing - it's simply a no brainer.

“Earn as much money as you possibly can and as quickly as you can. The sooner you get money out of the way, the sooner you will be able to get to the rest of your problems in style.” - Jim Rohn

Tip 8. Work your Home Loan

If you have a home loan these simple methods can help you pay it off much much quicker:

- Fortnightly rather than monthly repayments
- Get a home loan that allows extra repayments at no costs

- Put whatever extra money you can into your home loan (even \$20 here and there makes a huge difference to the end amount you pay on interest!)
- Develop a relationship with your banker or broker - this can really help when you're querying what that small fee was on your account or when you're wondering whether to fix your interest etc
- When you've paid an amount off your mortgage, consider your options as to whether now might be a great time to use that equity to buy an investment property - Consult your accountant or a trusted advisor
- Get a home loan that allows you to pay it off early or discharge without any additional costs
- Shop around for a home loan! Don't forget to see a broker who can recommend products from a variety of lenders

“Money never starts an idea...it is the idea that starts the money.” - W.J. Cameron

16. Change is going to happen whether you like it or not

This week I wrote this was an amazing one for me. Life changing I would say. Much had happened, some good things, some bad - all change though and that's something I respect.

At the time, I was getting married in about 5 weeks – that was one of the good things.

The bad things... I got some feedback which I needed to take on board. It wasn't easy to hear, but it helped me continue to grow and improve my skills - especially my communication. It's becoming very clear to me that the ability to take on criticism appropriately and then do something about it is a difficult skill to master - and one I'm still a beginner at. I also learnt some

really important lessons about myself - the first is, I'm a fixer. Until I can have a crack at fixing a problem, I'm consumed by it. What I need to work on is finding ways to get access to fix things earlier, to stop them from happening in the first place and to delay my need to fix until an appropriate time.

For me, one of the other really exciting parts of that week was being at a symposium in Hobart and being challenged by a man I respect. I've always thought of myself as creative and innovative and entrepreneurial - but what have I been doing about it?

I place very high expectations on those around me and even higher on myself. As such I had been using that to make excuses. Every idea I had had lately had been placed into one of two baskets "not good enough" or "not big enough".

"You've got to get to the stage in life where going for it is more important than winning or losing." - Arthur Ashe, Professional Tennis Player

This quote reminds me that it's always better to be doing something, to be taking some action than doing nothing.

If you're interested in charity work, don't just wait until you can save the world... start by making a difference to one person.

If you want to be an educator, start with one lesson with one person if you have to.

If you want to be entrepreneurial or creative or innovative - stop making excuses, don't be ashamed we all do it we just have to recognise that and we have to fight it. Get up, get started, get the buzz.

“100% of the shots you don't take don't go in.” - Wayne Gretzky

<<Action point: Simply answer these two questions: What are you passionate about? and What are you doing about that? If you're happy with your answers... continue on with the rest of your week. If you're not - make a plan, take action today - not tomorrow, not next week. Tomorrow has a great habit of never happening. Don't go to sleep tonight without doing something towards your passion.>>

17. We're all in customer service

At a recent training session I saw this image with a man on the “extra mile” to customer service... and it got me thinking about customer service. Is customer service about going the extra mile? As much as I do like this analogy I must admit after a phone call today I've realised that in many cases exceptional customer service doesn't take a mile, or even a foot. It can just be about going the smallest bit further than what others are prepared to do. This inch further is like taking a bullet train right to the end of being miles in front.

To enlighten you as to the story I'm talking about - my favourite Thursday night event is trivia at a local hangout. Sadly at the time of writing I have been on the road for what seems like forever on the most recent Thursdays and haven't been in months. We booked a table early this morning and I went back to my day - excited about going to trivia (yes - I'm a bit of a nerd!).

I got a phone call later that morning being told that it was someone on the line about trivia. Curious - I picked up the phone. It was the manager of the establishment that holds trivia calling to confirm what I wanted to drink on the night to make sure they had them available.

That one phone call - 25c and about one minute of his time made me a raving fan and I've gone on to tell many others about his extra effort.

Customer service isn't always the huge gestures and it doesn't always have to cost a lot of money. People like to feel special and recognised and if you can do that - you're on to a winner.

Even if you don't deal directly with the public in your line of work – you have customers, you have the people you work with internally. We all have someone we can go the extra inch for.

<<Action point: Who can you pick up the phone to today and wow?>>

18. Promises, promises...

I often recount a story of when I purchased a property a few years ago. The agent was chasing up some further information for me and said something to the effect of "I'll call you back within 24 hours with that information". The day was a Thursday - I received the call back on the Monday.

I was of course, disappointed. A promise had been made and broken. If that agent had simply done one of two things, my disappointment would have been alleviated:

1. He could have said: "I'll call you back as soon as I have the information we're after." I had only wanted it within 24 hours, because that's what he'd promised me. No promise and I would have been quite happy with the information on Monday.

or

2. When he made that promise he could have diarised it and then called me back within the 24 hours simply to say "I haven't got that information yet, but I haven't forgotten about you." The most important call you can make a lot of the time in any service industry is the call to say - nothing has happened, but I'm still working for you.

Now don't get me wrong - this is a good agent we're talking about here. The rest of the service I received was fine and I was well looked after, but I think the point of the matter is that now years on I still remember the promise broken.

In my industry - real estate, promises are frequently broken and to mend a relationship after that is, in my opinion, ten times harder than if you'd simply not made the promise in the first place.

Action points for this week:

1. Stop promising so much! Many people in service love to do this, I hear it all the time, "I'll call you when that happens" "I'll have this done within this time frame" etc etc. Why not stop promising so much! We set ourselves up for failure when we do this. Stop promising and start surprising your clients with amazing service. We've all heard about under promising over delivering lets put it into action!

2. When you promise write it down. Make a deal with yourself, every time you promise someone anything from now on you'll write it down. I'm yet to meet a person with a perfect memory and yet we all love to make promises without a check in place to keep us honest!

3. Recognise that "I'll do it" means "I promise" in the eyes of your client, friend, workmate, family member.

19. The easiest way to goal set

Imagine it's 40/50/70/100 years into the future and it's your last day on this Earth. You look back over your life... What would be some things that if you haven't done them you would be disappointed and would be kicking yourself? I challenge you to make a list and then make them goals - set a time frame to them. If one of yours is to climb the Eiffel tower - when, how? If one of yours is to marry your partner (like mine!) when - set a time frame. If you fail to plan you plan to fail - don't let your life slip away minute by minute.

525,600 – that's how many minutes there are in a year. How many have already gone from this year so far? And for how many of those minutes are you proud of the way in which you've spent your time. Something to think about...

Now , go get a blank piece of paper - the bigger the better and put down the following heading:

25 things I want to do

And just start scribbling, don't think, just scribble - some people call this a brain dump, or mind storming - whatever you want to call it, just write until you can't think of a single other thing. If you're having trouble set yourself a time limit such as 5 minutes and tell yourself that if you haven't written at least 25 items you're going to make yourself go for a 5km run - or something that doesn't appeal to you! Whatever you have to do to write, just do it.

As an example, on my list now is to go to La Tomatina - the world's largest tomato fight, to climb a mountain (that'll be a tough one for me) and to learn more about NLP.

When you're doing your brainstorming - don't worry about any of the so called "rules of goals" you can fit these in later on down the track once you've compiled your list. By that I mean you can make them specific, you can add time frames, you can set up buddies or accountability. That all comes later - for now just get everything onto paper!

Once you're done with that list do the same for the following three lists

25 things I want to be

25 things I want to have

25 places I want to go

As some examples, these are some of the things I have on my list...

- I want to be someone who helps others learn
- I want to have my dream house
- I want to go to Egypt
- I want to be someone that my family can be proud of
- I want to have a shack for my husband
- I want to go back and visit Darwin where I was born

It's easy once you give it a go. I encourage you to set aside a half hour soon and get everything out on paper. Your goals are like the diary for your life. Without my diary I'd never make any of my appointments or deadlines. With my goals - I'd miss the most important milestones in my life. If you complete this simple exercise you'll have 100 milestones waiting to be memories.

20. When it all goes wrong...

Failure's the worst right? It can leave you with that feeling deep down in the pit of your stomach. No-one I know likes it when things don't go their way. I feel however that one of the key differences between successful people and those who aren't as successful is how they look at failure.

Here are some of your options when you experience some sort of a failure in your life.

Option 1. Get discouraged, throw some blame around, let it ruin your day.

Option 2. Get angry, throw some angry words around, try and ruin other people's days.

Option 3. Get motivated to make sure you change things so that it doesn't happen again. Throw some blame your own way

Realise that whatever situation - you are to blame for being there. Now that may seem really negative, but I honestly believe it to be an important step in this process. For example: If someone has betrayed you which has caused the failure - you trusted them, it was your choice to do so. If a deadline wasn't reached - you decided how you got to that situation and you decided to accept the deadline in the first place, it was your choice. The same can be said for most failures in our lives. You can't change someone else's behavior - you can only chose what you do and think. Once you stop blaming everyone around you for the failure you have a much better chance of fixing the problem. Now - I'm certainly not advocating a huge pity party here, all I'm saying is take responsibility and move on to the next step.

Identify what lessons you've learnt from the failure. Write them down. Make sure you don't repeat the same actions. Learn from the experience.

Once you've followed those three steps you haven't failed - you've simply learnt, grown and improved yourself.

21. The art of compromise

As a newlywed I've been asked so many questions lately relating to the wedding. I was asked a rather interesting and unique one recently though and it was "What is true love, how do you know when it's right?"

Not professing to be an expert on the topic I could only answer from the heart and say what came to mind... that was: "True love is that my husband gave me, for my wedding present, the box set of Sex and the City DVDs even though he despises the show." Perhaps if you asked him what true love was he may tell you that it's the fact that I only watch them when he's out of the house so as not to torment him!

It's a silly answer of course, but it does go towards shining some light on what I think makes most relationships work - whether they be personal, business or otherwise and that is compromise.

In real estate so many people think the deciding factor in selling or buying a property is what price you want to offer. In many cases however, extending or bringing forward settlement, including a fridge, repainting a fence may be what gets the deal across the line - but only if the agent is a skilled compromiser which means they're a skilled negotiator who can find the win-win for both clients.

As an employer I've had many discussions with people regarding pay structure, when I was an employee however if I wanted a pay rise I went to my boss with a well thought out plan. The plan showed him how a) he could save money by paying me more or b) how I could make the company more

money to compensate for my pay rise. I searched for the win-win - I sold my position and I rarely walked out without the result I was after because I could show my boss how it benefited him.

“Obstacles don't have to stop you. If you run into a wall, don't turn around and give up. Figure out how to climb it, go through it, or work around it.” - Michael Jordan, Basketball Player

How can you use compromise more to your advantage in day to day life? With your kids, if you know that next week you're not going to spend a lot of time at home because of work can you let them know in advance and make the compromise with them that if they can deal with that ok that you'll all go out to dinner - their choice of restaurant on Saturday night. Just a suggestion - I hope you have fun finding your own!

21.1 (I said I like to provide more than I promise –so here’s a few more tips!)

Negotiation is often called an art... I remember reading Donald Trump's book - The Art of the Deal some years ago and being quite amazed at the amount of negotiating involved in his day to day life. Now love or hate the man - I think you have to agree that his story and ability to get press coverage is very impressive.

Donald is quoted as saying "I don't do it for the money". Here's a man who loves to negotiate. In my experience, many of us normal people (with non-Donald hair!) do not love to negotiate; in fact a lot of people see it as a form of confrontation and will try and steer away from it at all costs.

I noticed this most recently while on holiday in Thailand. Having grown up around markets and auctions my whole life I found bartering on the sidewalk for t-shirts and the like a very natural thing to do. Was my aim to get the

absolute lowest price and leave the vendor crying and penniless on the sidewalk? Certainly not! My aim was to come out of the situation with a win-win. A vendor may start at 950 baht and end up at 200 baht. They would still make a good margin and I would leave thinking I'd got a great deal. A win for both parties. That's where negotiation is at its best - when everybody walks away with a win of some sort.

If negotiating doesn't come naturally to you - practice! It's the only way to feel comfortable with it.

Maybe you could offer to cook dinner one night if your partner gives you a back rub. Maybe if you're trying to broker a deal at work, you can keep a price nice and low if the terms of the agreement are more favorable to the person selling. For example, I've seen many vendors selling homes accept a lower price on their home because settlement terms suited them or the deposit was larger and therefore they felt more secure.

Don't be mistaken into thinking money is everything. People are searching for convenience, things to make their life easier. That's why ipods are the latest thing. It's the convenience of being able to carry 1,000+ songs in your pocket - imagine carrying this many on CDs!

Don't forget to practice this lost art. There are opportunities all around you - be it buying your next fridge, getting a home loan, trying to get your kids to do chores around the house! Find what's going to make this a deal they cannot refuse.

And for those of you who think you'll never be any good at it, never fear. I was holidaying with a friend in Thailand and on day one she virtually hid behind us and had us do her negotiations while shopping, by day four - she was a pro at it and found it (while not completely comfortable yet) a rewarding experience and even managed to get some better deals than me!

21.2 It's all in the detail

My inspiration for this comes from a wedding I attended in 2005. In the days since I was repeatedly asked "What was it like" and my most common reply is that it was "Special".

Was it the largest wedding in the world with the biggest budget with millions of bridesmaids, groomsman and J-Lo as the wedding planner - I think the bride and groom would agree with me that it wasn't. So what was it about it that made it so special?

I'd best start from the start... Before the couple got engaged, the groom to be had some sort of an event on and was dressed in a suit, looking all dapper. He took the bride to be for a drive still dressed in his suit and they ended up down near the River. He suggested to her that they not waste the opportunity of him being in his suit and that they should take a photo.

He set the camera on a timer and just before it went click... He got down on one knee and proposed to his future bride with the photograph serving as an everlasting memory.

As we entered the wedding reception, there was that photograph.... You see, details were the reason that I felt so privileged to be a part of this wedding - the tiniest details were the reason everything felt so special. Every guest felt intimately involved in the couple's special day and from that photograph right through to the tiny flowers on the cake and the gifts the couple had organised for their bridal party - everything had significance and was divine.

<<Action Point: Don't forget the detail. Whether it's in preparing a report for work or making dinner for your partner - when people remember the detail, that's what makes it special.>>

21.3 If you want a job done – give it to a busy person.

A few months ago I was at a regular monthly dinner get together with the girls I went to see Tony Robbins with in 2004. I was having a chat to one of the girls who is involved with Rotary. I must admit, even after speaking for a few Rotary groups over the years I didn't really know a lot about what the organisation was all about.

What the friend was suggesting was that a few of us at the table consider a Rotary Group Study Exchange (GSE). I knew nothing of this but was fascinated with this friend's talk about her time living for 5 weeks in Arizona during her GSE. One of my great passions in life is travel and the opportunity to go and live in a culture and work in my own vocation and others was way too good of an opportunity to pass up.

Then reality struck and the next thought that crossed my mind was "How do I do this, How can I fit this in with what I'm already doing?" I lead a busy life, in the next few months I had a wedding, work, honeymoon, speaking events, television appearances, hens night, a new business to implement and more.... If I hardly find time to stand still now how was I going to fit a 4 week overseas adventure in to my already full life???

I then remembered an old quote... I don't even know who originally said it: If you want something done, give it to a busy person.

And I simply asked myself one question. 1. Is this something I really want?

Once I had the answer to this, which was a resounding yes, I had my solution. I then went into planning mode and decided this was my plan: Go for it full steam. Put my heart and soul into being selected (this meant a lot of research, a day of stress, mock interviews and some public speaking). And then once I had done all I could to get selected for this opportunity - if I got selected I simply decided I would make it work.

I've always found the best way to get a lot of things done, for me anyway. Is to commit to the ones you want to do, the ones you feel are important. Once I'm committed, I find you can move any Mountain to get things done - that's the type of person I am, I don't like to break commitments and therefore, once I've committed things happen because I make them.

Good news - I got selected and am off to Texas in April and could not be more excited. Expect to see me in cowboy boots and huge hats!!

Now - will the next few months before my adventure be stressful? They sure will, even after I return I have a full May, then a month honeymoon in June and then a full July! But will I have had the time of my life during these next months? I think so. I think I've laid out the best plan I can to do this and I couldn't be more excited to see how I fit everything in.

I've never wanted to lead an ordinary life - I'm terrified of getting to my last day on this Earth and thinking... what if I'd just done.... This is one of the reasons I've skydived (twice)... started my first business at 15....bungee jumped.... gotten engaged after only knowing someone 9 months... moved in with my fiancée after only 2 weeks... wrote a book at 23.... had my tongue pierced... started a real estate agency at 21.... bought investment properties young.... I want to be able to look back on my life and say "I had a fair go at living to my full potential". That's why you'll see me in Texas.

“It is better to have something to remember than nothing to regret.” - Frank Zappa

If it's important to you and you've committed, you'll find the time. Any time you need inspiration look around you - you'll always find someone, near or far who manages to cram twice as much into their day as you do yours and they don't have any more hours than you. We all know that annoying person who's a member of 40 clubs, has 5 children, works and still manages to look like a supermodel. Instead of finding that frustrating - use them as your inspiration and add something exciting and amazing to your life.

21.4 – 14! Ten more just for fun!

“No matter what business we're in...the goal is quality...and the challenge is reaching it.” - Fred Smith (founder of Fedex)

I don't know about you - but I'm scared. I'm scared because life is so amazingly precious, it can be so short and often I feel as though I'm not living it to the fullest. I want to live my life to overfull. I want to have stuffed so much fun, challenge and excitement into my life that I'm just about ready to burst with happiness when I reach my last day. I'm terrified of being one of those people that looks back with "I wish I did..."s instead of "How awesome was it that I did..."s. Today I'm going to share with you some of my tips on how to live life to overfull.

Goal for the week this week is simply to implement at least 2 of these ideas

1. Write a list of 20 things that make you happy

If you can't find 20 things... start to worry! And don't worry about being silly, my list would include such exceptionally serious things as white jelly beans, the feeling of snow when bunched into a little ball & painting my fingernails

wild colours. Once you've got your list - don't let a week go by without doing one of them at a minimum.

2. Get your goal list sorted

Where do you want to go in the World? What experiences do you want to have? What property do you want to own? What are your relationship goals? What are your career goals? What are your flat out fun goals? Again - don't be afraid to be a bit silly, my list includes going to the massive tomato fight in Spain and attempting the run up the Empire Building stair race!

3. Take a risk - today

Without risk, nothing is achieved. No one would dare ask anyone out on a date and certainly no one would propose. No new businesses would be started and no one would make career changes. No one would innovate, dream and create new and exciting ideas. Plan to risk, plan to prepare and be prepared to fail a few times on the way - it happens, deal with it.

4. Curl those lips upwards

Laughter, smiling, sharing joy. If we're not on this Earth for that - I don't know what we're here for. Find something that can make you laugh instantly, a website, a joke, a funny picture.

5. Go LOOPY every now and then

Do something for the sole purpose of being a little crazy. Life's meant to be fun. When was the last time you did something insane like dance around the kitchen with a tiara on... and nothing else? Perhaps your loopy moment might be to hug 30 people in a day, or an hour! Or to have your photograph taken with 100 strangers at a function. For more power get someone else in on the loopiness and share it together.

6. Anonymously Surprise Someone who Deserves It

Flowers, cupcakes with a photo on it, a hand written note... whatever you have to do, just make someone else's day.

7. Learn a New Skill

Could be cooking, could be setting the time on your VCR, could be taking a ti-bo class. My new skill will be learning how to change a tire - we'll be rotating my tires this week, and I'm excited to bits about it.

8. Play a Team Sport

The highlight of my week at present is Wednesday nights. The night when Hardcore Harcourts hit the netball court. We win a lot - which is awesome, but even when we lose, like last week it's still more fun than I can usually cram into 40 minutes.

9. Kiss Passionately & Flirt

This is one especially for those of you in a longer term relationship. Try and think when was the last time you had a good old fashioned pash - or your flirted with your partner. Rekindle some of the amazing butterflies we all get at the beginning of a relationship. This may be as simple as asking your partner on a date. For those of you not in relationships... I think this is pretty straight forward!

10. Start the Day Right

Start the day realising that one day near or far, the day you start will be your last. Would you want to live that day with passion, fun, love, challenge and laughter? Treat this as though it could be that day, and that if it were, you would have been proud of the way you'd spent it.

Thank you for taking the time to read this. I hope you've found some fun, some light and some things you can implement straight away. To receive more like this head to www.kirstydunphey.com and subscribe to my weekly

email. To give me any feedback or thoughts on this e-book email kirsty@kirstydunphey.com

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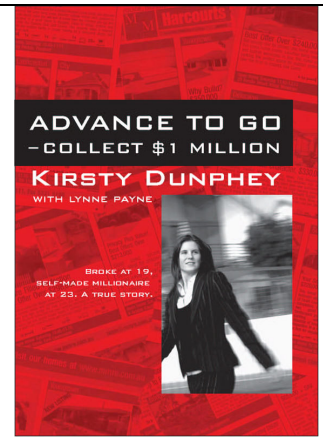
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