

*"Mike's unique voice leaps off the pages—honest, caring, encouraging.
A trusted guide to shaping the future you always imagined."*

— PAUL HEAGEN —

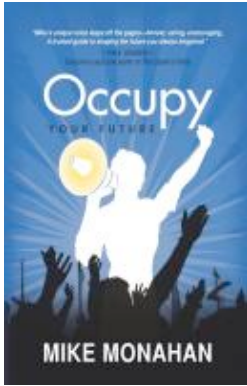
Executive coach and author of *The Leader's Climb*

Occupy

YOUR FUTURE



MIKE MONAHAN



*Who is in-charge of your life? YOU are! In **Occupy Your Future**, Mike Monahan builds on the personal leadership concepts in his #1 bestseller, *From the Jungle to the Boardroom*. It's all about personal responsibility. In this book, you'll learn how to connect the dots in your life and to take new action in these seven key areas: health, prosperity, education, relationships, spirit, career and time. It's time to occupy your future!*

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Introduction



Occupy Wall Street and the Occupy movement that's sweeping the United States and spreading around the globe evoke enormous passion about what is right and wrong in our society.

I believe the Occupy movement is born out of fear, frustration, economic hardship and a perceived lack of control. But we can take back control. I have one clear message for the complex problems we face today: ***Personal responsibility is critical to success.***

I was hit square in the face with the concept of personal responsibility more than 25 years ago. In June 1987, I participated in a personal-development seminar presented by the Cincinnati nonprofit Life Success Seminars Inc. One of the concepts we covered was responsibility.

And my life changed.

I realized that I had a bigger role in life than I previously had imagined. I'd spent a lot of time complaining about circumstances in my life, yet I'd done little to change those circumstances. I realized that not only did I rarely contribute to the solution, but I also was a significant part of the problem. I decided to change how I was involved in life by stepping up and becoming part of the solution.

Don't get me wrong: I still complain! But now I contribute more than complain.

Are you curious about the life-changing responsibility concept that was covered in the seminar? It's become the basis of my life.

I am responsible for myself, for how I think, feel and act. I am responsible to others, to love, encourage and support. I am not responsible for others!

Take a few minutes to think about this formula for responsibility. It has two

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parts that can't be separated: *I am responsible for myself AND to the other person!*

This formula is a call to action for each of us to do the right thing—what's right for you and what's right for the other guy. Most of us are familiar with this concept using other words: win/win. Win/win includes having your voice in a disagreement but not necessarily having your way. Win/win also includes charity, empathy and understanding.

Oddly enough, the responsibility formula doesn't include "blame." Blame is what you do so you don't have to work toward a win/win solution. Blame is easy in the moment but painful in the long-term.

Remember this: To not make a decision is to make a decision. And our decisions, our solutions, aren't working. Election wins move back and forth from Democrats to Republicans, with the idea that government will solve the nation's issues. The reality is that the government is perpetuating and exasperating the problems. We're facing a system that no longer works. Who will make the decision to dismantle the mess and do something different?

I could say much more about all of this, but I'd just be venting. And that's not the point! I've been a professional in the personal-development field for more than 20 years, and my life's work is to move people forward. This book is about taking personal responsibility so you can live the life you want.

If you understand the signals that identify your traps in life, you can then choose to avoid the traps. You can be in charge of your life. Occupy your future.

Here are the three components to personal responsibility and effective change:

- 1. Connect the dots with honesty.** What is driving your current actions?
- 2. Be empowered.** Make your own decisions.
- 3. Take new action.** Do something different!

If you don't want to be responsible for your choices, plenty of people are waiting for you to arrive. Why do crack dealers give their drug for free to first-time customers? Why do credit-card companies give credit limits above a cardholder's means? Why do politicians make promises to voters that they

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know they won't keep?

They all do it for the same reason: They want to get you hooked on their product or service so they eventually own you in some way.

After I complain, I always realize that I have a choice—and so do you. I can choose to continue complaining and do nothing, or I can do something to change what's going on. If enough people quit complaining and take action, we stand a better chance that national change will happen. If we all take personal responsibility, we can have a healthy society where people care for one another. Occupy your future.

In this book, we're going to explore the seven key areas of life where we all focus our attention: health, prosperity, education, relationships, spirit, career and time. These areas aren't ranked in order of importance. That's for you to decide.

As we explore these key areas, you'll see that blaming others—both individuals and institutions—is prevalent. But this can be changed with a little personal responsibility.

I will help you connect the dots to where and why you're giving up personal responsibility. And I'll share examples of new decisions you may be willing to make to take back responsibility in your life so you can occupy your future.

Let's take a closer look at how to transform blame into action and personal responsibility.

1. Key Area of Life: Health



“**H**Health” covers a lot of territory, including medical conditions, body image, weight, diet and exercise. How is your health?

Let’s begin with weight and diet. Why do many fast-food restaurants make it so cheap to “supersize” your meal? For just a few more cents, you can get a really large drink and an even larger order of fries. The way to attract customers is to give great value. This means more food for less money.

All this “value” is what keeps customers coming back to the drive-thru windows every day. After all, we all know that more is better! The restaurant makes a little more money, and the customer gets a little more food. Along with the extra food, the customer gets extra calories, fat, sodium and sugar. So where is the real value?

In recent years, health-conscious groups have attempted to force the restaurants to reduce portion size and offer healthier choices. This approach puts the responsibility on the fast-food business, not the customer.

Remember the responsibility formula? ***I am responsible for myself, for how I think, feel and act. I am responsible to others, to love, encourage and support. I am not responsible for others!***

The moment that enough Americans want healthy choices, a drive-thru chain with healthy food will emerge. But to have healthy choices, we’ll probably have to pay more for less food. Of course, smaller portions are an important part of good health. But our national mindset is that value equals more for less. What will change the old value equation to a new value equation, which is nutrition for dollars spent rather than quantity for dollars spent?

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People usually go to fast-food places because life is so rushed, especially if you have children. It's easier to drive to a fast-food joint than to go home and prepare a healthy meal. I get it. But could you make a small change? What if you kept a cooler in your car filled with bottled water and fruit? Then all you order at the drive-thru window is a sandwich. Imagine the money you'll save and the weight you'll lose in a year!

You could also go online to the fast-food restaurant's Web site to look at the nutritional value of their items and make smarter decisions on the food you order next time your busy life steers you to the drive-thru window.

It's your choice. It's your responsibility.

The diet business is booming because America is fat and lazy. It's easier to find a diet pill than to get up and exercise. Turn on your TV in the middle of the night and see how many diet and exercise videos are being pitched. You can find any diet you want: carbs, no carbs, Atkins, South Beach, cabbage-soup. You name it, someone is ready to sign you up.

For many years, my office was close to a fitness center. Every year, it was the same routine. On January 1, the parking lot was so full that people would park all over the grass. By March 1, you had a pretty good shot at getting the parking spot right in front of the entrance! I don't think that was the only fitness center experiencing lack of commitment.

A few years ago, I sat down with my staff and asked them if they would take advantage of a gym membership if the company paid the monthly dues. The gym is literally across the street from our building. It's a 100-yard walk. We visited the gym and everyone was excited, so we joined. One year later, I cancelled the membership because not one employee was using it.

But it's not like I'm special! I fall trap to the same things that everyone faces.

For three years, I hired a personal trainer and worked out with him for an hour, two days a week. I recently decided I was too busy; the gym I went to was a half-hour from my house. I decided I would work out on my own in the home gym in my basement. The result? I've worked out six times in six months.

Each of us has a choice. The choices you make are your responsibility.

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Lack of accountability is the biggest excuse for not exercising. If that's the case for you, you could put together a walking group or a biking group. You don't need to pay a trainer for accountability, like I did. While that worked for me, years before, two buddies came to my house regularly for three years and we exercised together. That worked for all of us, and it was free.

Choices are important. Non-healthy choices can cost you your health, and they can cost you money. Insurance companies keep records of your habits and medical treatments. They follow your individual decisions, like smoking, which may determine your coverage and your costs.

Personal responsibility is usually the last place people look to solve their weight problems. Most are looking for the easiest way to control their eating. Not many are looking for what is driving their addiction to food. There's always a reason for overeating, and hunger is the least likely reason.

Most people don't want to face the tough questions, such as, "Do I use food to avoid my feelings?" Maybe you're afraid of emotional or physical intimacy and you use your weight to keep people away.

But it's not just weight and diet that are impacted by unresolved feelings. Our overall health and self-esteem are compromised. For example, Michael Jackson had surgery after surgery to change his appearance. In interviews, he said his pain was driven by unresolved feelings from comments his father made about his nose when Michael was a child.

Michael Jackson is an extreme case, but extreme cases point out problems we overlook in everyday life. Comments from authority figures in your childhood often drive present-day actions.

You have a choice: You can do the work to connect the dots and get honest about why you're overeating and destroying your health. You can quit drinking and smoking. You can eat healthier foods and cut portions. You can exercise a little each day and be responsible for your own health. You can escape the common American trap of thinking, "I don't have to take care of myself because I can be fixed with a magic pill."

This means taking personal responsibility on a daily basis. It's simply a

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choice you make each day.

We have come to a crazy point with health care in this country. The system is broken, but it's the only system we have for now. I don't have the answer, but I do know there is a responsible answer to this mess. Individuals deserve health care, no matter what. Someone will always be waiting to take advantage of that idea, but we still have to take care of the sick. We surely can find a formula where drug companies make good returns on their investments and Americans can quit worrying about getting the health care they need. If we can get to Mars, I believe we can get a little closer to putting this issue to bed!

You may think someone in Washington, D.C., is going to solve the problem. But the answer shouldn't be entirely in the government's hands. The health-care industry isn't going to solve this problem, nor will our employers. Everyone has to take personal responsibility for his own health and, with some good leadership, we can figure out how to do the right thing with the health-care system.

The challenge I suggest for you: Get started—right now. Don't wait on the government or the insurance companies. Take charge where you can.

Why not sit down and take inventory? Write a list of all the ways you've been guilty of shrugging responsibility in the health category. My guess is your list is much longer than you imagined! Start by getting a physical to find out what your doctor suggests you work on. Get a health partner to hold you accountable. Get started on the changes you want to make.

If we're going to create a new, healthier American Dream, that includes you!

If you take personal responsibility, when the national decisions are made, you'll be positioned to be in the best category—no matter what the plan. As you do this, you'll reduce your health-care costs. As you feel better and have more energy, you'll gain influence with other health-conscious people. Together, we all have the ability to cause change.

The Responsibility Formula: I am responsible for how I think, feel and act. I am responsible to others, to love, encourage and support. I am not responsible for others!

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Connect the dots with honesty: What is driving your current actions?

Example: While I was growing up, my father was an alcoholic and spent most of his wages on alcohol. We often had little to eat. I subconsciously made a promise as a young boy that when I was older, I would eat all I wanted, when I wanted. This promise caused me to be overweight with high cholesterol and other health problems.

Be empowered: Make your own decisions.

Example: I decided my behavior was destroying my health, and I wanted to be around to see my grandchildren grow up.

Take new action: Do something different!

Example: I quit drinking and smoking. I started to work out and changed my diet. I lost weight and have improved the results of my annual bloodwork.

If you understand the signals that identify your traps in life, you can then choose to avoid the traps. You can be in charge of your health. You can be in charge of your life. Occupy your future.



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