

WHAT DO YOU WANT FROM LIFE ?

As you've just parted with a chunk of your hard earned money to buy this book it's a fair bet that you'd like a better life than the one you're presently leading. It's a natural human emotion to want to better ourselves, unless you're Mark Zuckerberg or Bill Gates there is always someone out there that has more than you do, and we all have an inner voice that pushes us to aspire towards that, an irresistible urge that moves us forward.

For the last 6 years I've had the great privilege to live and work in the largest democracy in the world, the burgeoning, crazy, growing, and rapidly maturing market that is India. The most common way of describing India is as a dichotomy; there is great wealth and there is massive poverty, there is immense beauty and there is brutal ugliness. Whatever can be said about this amazing country can equally be said in the reverse.

It's the same with your life, but luckily we get to choose what side of the dichotomy we wish to live on. We make a conscious ,or sometimes unconscious decision about how we want to live our lives, and the actions we take as a consequence of this decision determine how we get to live our life in the future.

I think it is fair to say that there are two distinct types of people in this world, those who end up living their dreams and those that accept (not always happily) what life dishes up to them.

If you're in the first group then the basic premise is that you will find ways to be more capable and productive in your working life so you can fund these additional desires. This could be through education, workplace skills or by becoming an entrepreneur and making your own rules and timing.

The more hard wired you are for this path the more radical your personal solutions will be. A more cautious but still determined person will push through in the traditional framework of their chosen career. The less cautious will be more entrepreneurial and will opt for new careers in a commission environment or full self-employment. In India I've noticed a much greater natural willingness to opt for the less cautious approach of entrepreneurship with a preference towards full self-employment.

There are a couple of very distinct mind sets I see in the young Indian worker. The first is about job 'prestige', it is very important in the context of social standing to work for a prestigious firm (generally an international company – MNC or IPC) and the job title is of great significance, quite often more important than the salary or career prospects.

I have a friend who worked in India with one of the most prestigious brands in the world, Rolls Royce. He had a local manager who was offered significant career advancement at almost double his present salary within the same organisation. This manager declined the position because the prestigious brand and logo of his employer would not be on his new

business card. Now this is an unthinkable response in the west and no one would make this decision because obviously it's crazy, but here in India it was considered to be an appropriate response that his family supported.

The prestige value of what he did and how it was seen by others was more important to him than the long term effects this decision had on the very way he and his family would live, and what their aspirations could now be.

I would say that around 70% of the Indian workforce fall into this category where they are to some extent bound by the social dictate that has them accept their career and income based on family prestige rather than how it fits in with their real personal aspirations.

The other group I see are those who want to be entrepreneurs. V Raghunathan wrote a great book titled "Games Indians play, why we are the way we are" which looked at the Indian psyche and how there was a natural tendency to default under the game theory premise developed by academics such as John Nash with the prisoner dilemma.

Raghunathan maintains that there is an underlying lack of trust that shows itself in the daily decisions that are made. People choose individual (selfish) strategies against cooperative ones, mainly because they believe that the balance of the population will do likewise.

I think this manifests in a general belief amongst many Indians that it's better to trust yourself than someone else. If you're in control and in charge then you get to make the key decisions and you don't have to trust in others to deliver. This is the basis for the thriving entrepreneurship that flourishes in India today.

A report just released shows that an astounding 45% of India Business School MBA graduates between 2010 and 2013 opted for self-employment, this is more than double the numbers in the period 2000-2009.

On a national level, particularly as it concerns government and infrastructure delivery this is of course a disaster, but on a personal and business level it can be a very different story. By not accepting the status quo the Indian entrepreneur is ruthlessly aggressive in finding that niche that will allow him to personally succeed and thrive.

Even in mature western markets where there is trust and a desire to be in the mainstream, you see great examples of what I would term almost a forced entrepreneurship, like the recent case of the whatsapp buyout by Facebook. Two guys employed in the IT world by major firms became unemployed, they both went to numerous employers seeking work, including Facebook, and they were unsuccessful in getting hired.

So what did they do ? they started their own business developing a simple idea they had for a messaging service. The rest is history, and as I'm sure you know after just 4 short years

they built to over 450 million members and sold to Facebook for \$19 billion, Jan Koum now sits on the board of the company that refused to employ him.

I remember talking to a friend who reminisced about the day he told his family and friends he had just quit his mid-level management career in the banking sector to go out on his own funding and dealing used prestige motor vehicles. Everyone he knew told him he was crazy, they were aghast that in his late 20's he would throw away a good salaried job, a company car and a defined career path when he had a young family and a mortgage.

Well he didn't listen to his friends, he pursued his dreams and his vision for what he thought his life should be, and the result ? he and his family live in a multi-million dollar home, his 'company' cars are a fleet of Porsches, Jaguars and BMW's, they take amazing holidays together and his kids have been educated in the best schools and instilled with a belief that life offers them endless possibilities. He could still be living in the suburbs in a small home trying to scrape together the funds to make ends meet, but he took a chance and he backed his own beliefs.

If you're part of the second group who are OK with acceptance of the status quo, there is a very simple and quick solution, you can just 'reverse engineer' your life and live within the financial constraints that you have today.

Let's think about that. Could you really want a life where you have limited choices in every aspect of what you do ? the girl (or guy) you marry, where you live, the quality of the school your kids go to, the types of holidays you take, the very food you eat ?

For most of you reading this book the very notion of living like this is appalling. You could never just give up and accept that you have no power to make things better.

The people that fall into the second camp have a few tell-tale signs so you can pick them out, or maybe self-diagnose so you can find a way to change. And that's the beauty of the human spirit and intellect, nothing is so locked in it can never be changed, we just need the will to do it.

So firstly while we say these people accept the life they have been dealt up, they don't always accept the lifestyle if forces on them. They're easy to spot because they're constantly whinging and complaining, and it's always somebody else's fault that they're suffering. The beauty of this mind-set is of course that if a problem belongs to someone else, then it's up to them to fix it and not you, so you're off the hook. The downside is that no one else gives a toss about your problems so they're not going to fix them for you. This means that you're stuck with them until you decide to change the way you view your problems.

Another trait of this group is that rather than admire those who have what they want, they actually look for reasons to disparage them. Whilst there are a small percentage of

successful people that deserve our mistrust, the vast majority have earned success through hard and smart work and these people can teach us a lot. The funny thing is that most successful people in the world are happy to share their 'secrets' with you, all you have to do is listen and learn.

There was a seminar series run in Australia a number of years ago and two of the key note speakers were recently retired US General Norman Schwarzkopf and recently retired President of the USSR Mikhail Gorbachev. I was astounded that I was going to be lucky enough to hear these two amazing men on the one platform, Schwarzkopf, known as 'Stormin Norman' had led the invasion of Iraq, Desert Storm, and of course Gorbachev had ended the cold war and changed the history of eastern Europe and the world.

What happened when Gorbachev rose to speak shocked me. Although he had passable English he chose to deliver his address in his native tongue and have it translated to the audience, I think he felt this better allowed him to explore the fine detail that he wanted to express. Well, as the address began people started to get up and leave not willing to make the effort to listen through the interpreter. By the time his address had concluded and he asked for questions well over half the audience was gone. I was just stunned.

Yes in truth it had taken a little while to get into the groove with the interpreter, but after a while it was fine. And here was the man who changed the course of history speaking to us and taking our questions. Where could those people have been going that they could have ever thought it was more interesting or more important than being right where they were at that moment ?

If you do find yourself in this group of people who settle for 'unhappy acceptance' then my advice would be to look at what you really want and commit to changing, and to moving over to the other team. The bottom line is that it's unlikely that you really want to be denied choice or that you want to sit around all day complaining of the slights of others. So eyeball yourself in the mirror and commit to doing what will make you happy.

let's look at the realities involved. If you're a salaried worker then changing your financial status can be a long term challenge as you might have to work hard for years to get the level of raise at your annual reviews that will start to reward your skill and workload. But you will get there and of course the risks of this path are very low.

Your other option is to take a career path where your earnings are directly linked to your successes. This may be through a commission based job or it may be through full self-employment and entrepreneurship. The deal is the greater the reward then generally the greater the risks.

This is where the career model in today's organised real estate sector has been so incredibly successful. It allows people to come into the industry on a living wage with no risk of capital, but at the same time directly link their earnings to their level of success. Some people come

in and fail to ever get above their retainer while others build amazing careers where in relatively short spans of time (1-3 years) they start earning vast incomes.

So let's get back to the question, what do you want from life ? It's a simple enough question, but do you really have an answer; an answer that makes you feel empowered, and one that gives you a real purpose to get out of bed each morning and make those life changes that you have to make.

We all have different aspirations and different goals for our lives, some of us are very focused on what these are, and some of us just have these thoughts as background 'default' settings that are little more than wistful dreams that occasionally envelope us as we sleep.

The difference between those of us who realise our dreams and those who keep our dreams as a fantasy is simply our passion to work towards these goals, as though the aspirations and dreams we have are our right and the natural path of our lives.

The people who end up living their dreams rarely get there by chance. They just have an ability to perceive their dreams as their future, and as a consequence what they do today is in sync with what they believe they will become in the future.

Maybe before we can honestly answer the title question we need to think about the real meaning of our lives, not from a distant 3rd party perspective but up close and personal. Now, you can handle this in a Monty Pythonesque fashion where the most fun is the never ending Christmas party after death, or perhaps you could take a leaf out of Douglas Adams book 'Hitchhikers Guide to the Galaxy' and answer '42'.

Most of us will want to consider it a little more profoundly. Some of you may be deeply religious, some will have less structured beliefs, but all of us have an inherent belief system that means something to us. It's a fair bet that if your goals and aspirations don't match your core belief structure then things are not going to work out too well for you. You can't hope to succeed if you are in conflict with yourself.

One thing that needs to be understood and accepted by us all straight up is money, and how it affects us and our aspirations.

If you want to achieve anything in this life you need to be able to fund it. The cold hard reality is that money buys you freedom of choice, the freedom to do what you want and when you want. Without it you inevitably lose the ability to choose what it is that you do.

Mother Teresa could not have run the Missionaries of Charity in Calcutta and 133 countries around the world without money, she chose to greatly limit her personal consumption but she needed a huge amount of continuing funding to run a network that had to sustain 4,500 nuns as well as a massive support staff and the facilities that cared for the poor and dying. Beyond being a great humanitarian she was a great entrepreneur.

I laugh whenever I hear that old adage “money can’t buy you happiness”, it’s of course true to some extent, but what’s also true is the old comeback that it’s a lot more comfortable crying in the back seat of your Mercedes than on a bicycle. Money gives you the ability to make choices, if you make the wrong ones then you’ll still suffer, but at least you’ll be suffering from choices you’ve made for yourself, and because you have control you can change and move forward again.

I had a friend who had fallen on hard times recently and she was described to me the other day as being “unable to live like a poor person” I thought how great is that, I know she’ll be OK because this person was right in these comments , this lady does not have it in her to live poor, so she is already out there doing what is necessary to not be poor – she understands she has only two choices available, accept ‘poor’ and live it, or not accept it and make herself financially successful again.

So it’s time to ask yourself the question “what do I want from my life ?” – Preferably do this while you’re awake, and if possible when you can write down the answers !

It’s a very personal question to answer honestly, and many of you will have an initial knee jerk response to tell yourself a whole lot of motherhood stuff that has little to do with your real emotions and feelings. The old classics will surface; I want to be happy, I want to spend time with my family, I want a nice car, I want to be rich !

If these are the sorts of words that come to you in response to the question then I’d suggest you have a little way to go before you can really start your journey.

I personally like a list of 6 basic questions that author James McWhinney has compiled ;

1. What do I absolutely love in life?
2. What are my greatest accomplishments in life so far?
3. What would I stand for if I knew no one would judge me?
4. If my life had absolutely no limits and I could have it all and do whatever I wanted, what would I choose to have and what would I choose to do?
5. What would I do if I had one billion dollars?
6. Who do I admire most in the world?

So start at the top and work your way down this list. After you’ve answered all the questions sit on the list for a day or two and revisit your answers. Make sure they really do honestly represent what you feel.

Use these answers as a check against your aspirations.

Your aspirations need to be vivid, fully coloured and specific – they need to be so vivid that they are almost ‘real’ to you. When you close your eyes you can feel what it’s like to touch them, you can smell them, and you live based on the premise that you will most certainly have them.

Essentially the thought moves from a dream to an expectation, in your mind your aspirations need to become how you really expect things to pan out. Not a wish or a dream, but a future reality.

So what sort of answers are you looking for ?

Firstly start with the big picture stuff and then fill in the smaller details as you go along. If a small aspiration is in conflict with a larger one then rethink where you are going and work out which one of them is wrong and needs to go. By placing the larger items first it will make the flow to the smaller things much simpler for you.

So the big things first. What size family do you want, is it just you, or you a partner and 6 kids ? Where do you want to live and how do you want to live, how much time do you want to spend at work, and what type of work makes you happy ?

When you get to the smaller detail you really need to get down to the tin tacks. Maybe something along the lines of, "I want a black 3 series BMW with tan leather and the auto transmission option with the turbo diesel". This is an aspiration that is in full colour, one that is specific enough that when you close your eyes you can see it, you can feel the steering wheel, you can smell the new leather upholstery and hear the amazing Bose stereo.

If that's an aspiration for you then you need to work out how much it costs, can you get a loan, what are the EMI's, how much deposit do you need? You have to know exactly how you are going to make this a reality in your life.

So once you have your list written down (if it's not written it's not real) you need to carefully look over it and check for conflicts and more importantly see if it really does encapsulate who you are and who you'd like to be. Remember it is the small detail items that you start building one by one from today that will give you the big picture in the end. No detail equals no big picture.

So go and get your laptop or a pen and paper and start writing. Don't bother reading any further until you've done this to a level where you feel your heart and soul is bound to what you have written down.

When you've finished make a few copies in large font size and put them up where you spend time; at your work station, in your home office, on your dressing room mirror, laminated on the fridge door, anywhere that you will read them. Never lose focus of what it is that you truly want.

The last thing to do is to share this list with people who matter to you. It may be your spouse, your prospective spouse, a parent or a friend. Whoever it is make sure it is someone who believes in you and not a dream crusher.

Parents in particular can be motivated by all the right reasons but still end up as the greatest crusher of your dreams and ambitions. I was incredibly lucky to have the reverse of this, but weigh up who it is that you want to share your future dreams with and choose wisely. It's a bit like asking for an opinion when you're buying a property, most people you ask will point out the negatives of the property because that's the safe position for THEM, very few people will highlight the positives to you. For this exercise you need a person who will hold you to your commitments but at the same time encourage you to shoot for the things that really matter to you.