

The Coaching Points

A serene photograph of a pond with a pink lotus flower in full bloom at the center. To the left is a large, light green lily pad. To the right is a dark purple seed pod. The water is a deep blue-purple, and the flower's reflection is clearly visible in the water below it.

April Young Blackwell



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The Importance of a Morning Ritual

Morning ritual has changed my life. If this was the single thing I learned and implemented through my coaching session, it would have been enough.

At a conference I attended, two speakers spoke about morning ritual. Louise Thaxton, a Mortgage Originator who volunteers for the USO and passionate for US Military Veterans, talked about the Military creed to get up early and get going. She also talked about how the military instills the value of never quitting and leaving no one behind.

Hearing this alone made attending the conference worth it for me. I was especially captured by the concept of getting up early and getting going.

Jonathan Roche spoke every morning and was the first speaker of the day. He set the pace and energy for the audience. He also had exercises for participants at 6 AM every morning. His exercise program gives me what I needed to have energy for the day. One particular talk he gave me really resonated.

One afternoon Jonathan had to go to the UPS store at the hotel to drop off some packages. The UPS clerk seemed a bit disengaged as there was no eye contact or smile for the customers.

After a short time, a Fed-Ex delivery man walked in. This man was humming, smiling, and having a good time. Jonathan greeted him, "Hey man, I like your vibe. What gets you going?" The Fed-Ex guy replied, "Every morning, I get up, turn to a random page in my Bible, and see what God has to say to me. It really sets the tone for my day, and I just know everything will be alright."

Hearing this story brought clarity to me. I had brought my Bible with me because it had been a long time since I had read it. I thought that while I was on the plane or in the airport killing time, it would be a good time to read.

The next morning, my ritual began. I woke up early, read my Bible, prayed, and then exercised. Jonathan approached me about coaching that day. How could I say no?

Since then, I log into energyup.co 6 days a week to stream a recorded workout. There is an option to work with a live instructor if it fits your schedule. The recorded workouts give me appreciated flexibility. One of the principles that Jonathan passionately teaches is that we exercise to feel great. He says, "Chase the feeling, not the outcome!"

When we feel great, we attract the right people and opportunities. We show the best version of ourselves to our family, friends, and clients. When we show up as the best version of ourselves, the world is our oyster.

If you eat like you know you should, hydrate, get good sleep, and consume positive content, the weight loss is a bi-product. I have lost 15 pounds with Jonathan's program and coaching, and it's staying off. I'm at my goal weight, and I feel great. I have energy for my 3 kids and my sweetie of a husband.

When you are fit, you feel great. More importantly, the rest of your life falls into place.



The Importance of Daily Tracking and Accountability

In order to see something in your life change, you need to first identify where you are and where you want to go.



For example, if you want to lose weight, you need to know what your current weight is and decide what your ideal weight is. Once you know what your goal is, you need a plan that will support you as you achieve that goal. This plan should include the daily habits that you need to help reach your goal.

You must track yourself. Be honest about how you did in the pursuit of your goals, and you can improve tomorrow. It is a good idea to have an accountability partner who will check on you on a regular basis and make sure you are headed in the right direction.

I initially hired my coach, Jonathan, to help me get off the last 15 pounds of baby weight. He has a system in place already, so I didn't have to guess what the daily habits I needed to develop to achieve my goal.

In addition to the work I do with Jonathan, I receive a daily text from a local personal trainer named Christin Pearson. She sends me a positive encouraging message daily, and I send her my daily weigh-in. Even though I've achieved my goal weight, reporting my weigh-in every morning helps me stay on track.

You may need to sit and think about what habits you should have to achieve your goal. For example, when it came to work, I didn't want to forget the people I spoke to, and I didn't want anyone to feel forgotten. So, I started a spreadsheet that I would complete daily. This spreadsheet allows me to track and stay in touch with people who need my services either now or later. Additionally, I have employed a system of daily habits that I learned from my business coach that help me create value for those I serve. This isn't a coincidence. You can either spend the time figuring it out for yourself, or you can hire an expert who can get you there faster.

I track my habits on tracking sheets daily and log them into a computer system. This way when Matt calls me for our coaching calls, he knows whether or not I'm doing what I need to do. Knowing that I have to report my results to Matt on a bi-weekly basis pushes me into another gear. I simply don't want to be embarrassed or give excuses. So, I do the work.

No matter what you want in your life—increase your savings account, drop weight, deepen a relationship, learn something new, create something new—you need the vision and habits to get you there. Nail the daily disciplines of those habits. Track what you are doing and have an accountability partner or coach and watch yourself become the best version of you.

The Importance of Having Multiple Mentors

One of the most exhilarating discoveries of coaching for me has been the role of mentors.

I have multiple mentors in my life. Some of them are real people that I can talk to on the phone. Many of them are people, either living or deceased, who I have found through books, podcasts, and webinars. Now that I know how powerful mentorship is, it's hard to believe that I made it this far in my life and career without them.

The benefit of having mentors is truly amazing. Each mentor has his or her role. Some mentors I listen to or read for technical expertise in my business. Others I listen to or read for inspiration. Others I use when I am looking for more knowledge in other areas.

What I've discovered is that being mentored creates a desire to be a mentor. It's a beautiful cycle. The student studies, learns, and shares knowledge with another person which means the student becomes a teacher.

When I write, you are seeing a student sharing what she has learned with other students who are studying life. I hope those who read what I write will be inspired to share with others who will pass the knowledge further. It's a ripple that I hope will spread far and wide.

The journey of introductions to my mentors has been amazing. Since I made it known to the universe that I was open to learning and expanding my knowledge and wisdom, I have received a constant flow of amazing life-altering recommendations. I even received a random book in the mail from a friend who had issued a challenge on Facebook. The book, *You're a Badass!*, by Jen Sincero sat on my shelf for a year collecting dust.

I judged the title because of the last word which almost made me lose out on a gem. The book DOES use some “colorful” language that made me grimace a bit, but I was able to get past that and embrace the author’s authenticity. The book came at the right time in my life. For me, the book was worth a year’s worth of coaching. When I read it, I “got it.” It was amazing for me to realize that the knowledge contained in the book would have been lost on me had I read it when I received it.

Everything in due time.



When you meet someone successful, ask them, “What are you reading right now?” “Who are you listening to?” “What podcasts do you subscribe to?” These questions have sent me on a journey of learning about myself and my limitless potential. Ask these questions yourself and discover your power.

Short List of Mentors/Books/Podcasts that have been of great inspiration

Success Mentor by Darren Hardy. Recommended by my coach Jonathan Roche.

Todd Duncan the Podcast. Discovered at **Sales Mastery**.

Jesus Calling by Sarah Young. A morning devotional and introduced to me by a friend.

My Utmost for His Highest by Oswald Chambers. A morning devotional which was introduced to me through a Mentor, Tim Broadhurst, and was recommended to me by Jonathan.

The Bottom of the Pool by Andy Andrews, recommended by Tim Broadhurst.

You're a Badass by Jen Sincero. A book sent to me by a friend.

7 Levels of Communication by Michael Maher. A book about growing business through relationships sent to me by Jonathan.

Three Feet from Gold by Greg Reid and Sharon Lechter. A book about perseverance and hope, recommended by Jonathan.

The Servant Mindset by Farnoosh Brock, is a great book about perspective on selling. The author is an old friend of mine. I discovered her book on LinkedIn, and we connected over it. She is such an inspiration to me!

The Importance of a Vision For Your Life

You need to have a vision and purpose to achieve great things in life. Whether you want to admit it or not, you can't build a house without a blueprint. If you have no direction for your life, you have no idea where you will end up. This means you have to decide if you want more.

My problem used to be that no matter what was said about the need for a vision, I didn't want to think about what else I could do with my life. I was afraid to look at the fact that I could have a much better life. ***I had to be honest about the fact that what was holding me back from a vision for my life or setting any audacious goals for myself was fear of disappointment and failure.***



I was worried that I would be disappointed or embarrassed if I told people about my vision for myself and didn't achieve it. Does this sound familiar? It's quite possible that this isn't something you've ever admitted to yourself. However, I am certain that—because I felt this way for so long—others feel the same.

I believe fear holds back many from realizing their potential. One year after I started coaching, I still wasn't clear about my potential. And Lesson One of my coaching had been about having a vision and purpose!

I set goals and surpassed them. I determined what my purpose on this planet was. I verbalized and wrote down all the things I wanted to improve in my life. However, stating a vision that I couldn't clearly see was not something I could bring myself to do. I wanted this clarity of vision and asked for it every morning during my morning prayers.

One year after I surrendered all to God and asked for tools and resources to help me, I went back for Sales Master 2019. I heard another talk about Vision and Dream Boards, but this time I was struck by the speaker Deb Duncan who is both my hero and Todd Duncan's wife.

During her talk, she spoke passionately about how being a dreamer, creating Dream Boards, and walking in her vision had led to the dream life she was now living. The talk was full of emotion and it touched my soul. I was determined to make a Dream Board in my world, but I was still very unsure about the whole "Vision" statement.

Over Christmas "break" I went through all my magazines, cut out pictures and words that spoke to me, and put them on a bright pink poster board. I put the poster up in my bathroom where I see it every day. Immediately I began manifesting the pictures on the board. It was simple.

Something I really wanted was more organization in my home. I cut out this picture of an organized pantry. Within 2 days, I had my pantry organized and a home that was calming to be in. I also put my goal weight on the board and hit it within two weeks.

In between ***Sales Mastery*** 2019 (which was in October) and Christmas Break, a book was recommended to me by Tim Broadhurst, a new mentor who Jonathan. The book was *Bottom of the Pool* by Andy Andrews.

There was one sentence in that book that shook my world. On Page 173, #7 I found the following statement: "If you want what's best for you and your Creator wants what's best for you...when you imagine what's best for you and your Creator imagines the best for you, how big is the gap in between?"

In early 2020, the company I work for invited Jamie Valvano to speak to an internal women's networking group. Her topic was *Living an Extraordinary Life*. She told us that having an extraordinary things requires a vision.

Jamie told the story about how her Dad (Jimmy Valvano-NC's State Basketball Head Coach from 1980-1990) wrote down his vision for his life at age 17. He wrote down on an index card, "Play basketball in college, Graduate and get a job as an Assistant Basketball Coach, Move up to Head Coach, Win a National Championship, Cut down the nets after winning championship."

He carried this card with him everywhere he went. Every time he needed to make a decision, he reviewed his card and asked himself if the opportunity he was presented with supported or took away from his vision. This card made decisions easier to make.

That afternoon, my coach Jonathan challenged me to declare my vision. When he asked, I was ready. I told him, "I have been thinking about this for a while, but I have never articulated it to anyone, ever, for fear that it is too big and I will fail, but I have nothing to lose, so here goes", and I let him hear what I never had the courage to say before. It was exhilarating. I have filled out my index card and am making decisions that will lead me to fulfill my vision.

It takes a lot of courage to declare a vision. Be **BOLD**. If you can dream it, you can achieve it. If you can see it, you can do it. Get a poster board, some magazines, scissors, and glue. And don't forget that index card.

The Importance of Having a CEO Mindset

Inspired by Todd Duncan, Matt Harrison

Chapter 3 of Todd Duncan's book *High Trust Selling* is titled *The Law of the Shareholder*. One of Todd's coaches, Matt Harrison, spoke about this chapter during a recent coaching call. As time is limited in a 30-minute coaching call, I took the time to re-read this chapter of the book. This led me to Google a video of Todd talking about the subject. The message behind this law is that "successful salespeople buy stock in themselves". The message behind this law is that **"successful salespeople buy stock in themselves."**

Over the last year and a half, I have bought a lot of stock in myself by investing in attending conferences, a sales academy, coaching, productivity training, books, certification, a business master class, and many other things. I have also invested substantial time on an exercise program, a morning ritual, podcasts, and honing my skills. The investment of time and money has paid back the principle plus dividends.

Looking at the cost-benefit ratio, my earnings increased 5 times more than the cost of my investment. If you invest \$10,000 in the stock market on January 1, odds are you would not make \$50,000 on it by December 31. Was I worth the risk? You betcha!

Out of curiosity, I Googled the best performing stocks of 2019. The best performer had a stock price that was 119% of its starting price. My stock in me started at \$100 and ended at \$500 a proverbial share which makes me want to pour even more into myself.

The fact is when you take that leap of faith and invest in yourself, you are going to make it worthwhile. You are going to implement what you learned. You are going to practice your new skills. Sometimes you will hit it out of the park and sometimes you won't. But when you know you have bet big on yourself, you aren't going to give up.



You'll push harder and dig deeper. You will attract more of what you invested into your life. The seeds of faith you planted by going for it will sprout and grow, and your life will never be the same.

If there is a program out there, a seminar, a workshop, or webinar that would help you grow in your field, sign up for it. Attend with a heart that is fully open and be ready to learn. No matter how "grown" you are, you do not know it all. Someone out there is doing what you want to do and doing it better than you are.

Learn from them, get better and then become the best in your world at what you do. Remember to pay it forward. Learn, grow, share, and repeat.

Be the CEO of your life and your business.

The Importance of Being Aware of Your Negative Voice

In September of 2018, after having said a prayer for tools and resources to either make me the best I could be in my industry or get me out of it, I took a leap of faith and flew to San Diego, California for a conference. Before I registered for the conference, I had never heard of it. I knew, however, in my heart that I had to go.

One of the speakers at this conference made a significant impact on my life with just one story during his 15-minute morning motivational talk. Later during the conference, this man, Jonathan Roche, delivered another talk that resonated with me.

During this session, Jonathan spoke of 3 negative voices. I related to one of the voices at that time: the bully voice. After playing the victim in the months leading up to the conference, the bully voice had caused me to become deeply depressed and anxious.

That voice was telling me over and over again that I wasn't going to make it in the "digital age" and that people didn't care about my experience or strategies. The voice said that I was being taken advantage of and that potential clients were taking my work, shopping around, and leaving me for the illusion of a lower rate.

I believed these lies, and it hurt.

There was some truth to what the voice was telling me. People WERE leaving me for the illusion of a lower rate but not because they didn't care about my expertise or my advice.

I was ready for the miracle of **Sales Mastery**. The fact is that that people don't care how much you know, until they know how much you care. I had made the mistake of making everything about the numbers. How could I be surprised if my clients made everything about the numbers?

This revelation shocked and awed my bully voice into submission. I decided to no longer play the victim. Rather, I would do everything I possibly could to make sure people knew I cared about them. Because I do. Deeply.

I just hadn't prioritized human connection in my business. Instead of being bullied into thinking I wasn't good enough and had lost my touch, I made up my mind to go all in and to become the best that I can be in my industry.

Part of Jonathan's participation in **Sales Mastery** was not just doing the 15-minute pep talk to kick off the morning (which would have been enough). Jonathan is committed to helping others. This commitment has led to him helping people become their best selves by modeling his 30-minute exercise routine every morning which was something I really needed.

I struggled with my weight in 2018 (which is kind of funny since I was also struggling in my career. Correlation? YES!). I had added 15 pounds after having reached my pre-pregnancy weight. Weight that I had worked so hard to get off.

The Todd Duncan Group (the hosts of this epic event) was an answer to my prayer. After one of the morning workouts, Jonathan approached me and said, "I like your vibe, and I would be honored to coach you!" I was shocked.

I'd never been coached before and truly deeply believed that Jonathan was the manifestation of my prayer. I accepted his invitation and invested in myself. As part of being a coaching student of his, I've had the blessing of talking with him weekly.

Recently, I was going through another battle of the voices in my head. On our coaching call, I said, "I don't know if this is my negative voice or not, but I'm exhausted going back and forth on this particular issue in my life." Jonathan started laughing. Not at me but because he knew something I didn't.



He said, "April, do you remember in the Karate Kid, where Mr. Miagi makes Ralph Maccio wax on and wax off, paint the fence, etc." Yes. I did remember that. He went on to explain that I am going through an experience that will serve me one day as I serve others. I just had to get through it. He told me that when I did, I would come out stronger and better than before.

Shortly after this talk, I had another revelation at 11:00 p.m. while sandwiched in bed between my two girls. The next morning, I texted Jonathan, "Jonathan, you said there are three negative voices. The Bully, The Buddy, and....? " He replied, "The Distractor."

AHA! It all came together perfectly. This was the moment where Ralph Maccio responded with all the karate moves he had learned from his "annoying" exercises.

In 2018, the Bully voice was prominent in my mind. The Bully voice is easy to hear and easily identifiable. It says over and over again that you aren't good enough, not young enough, not thin enough, not patient enough, not smart enough, etc. Jonathan and the entire experience at **Sales Mastery** 2018 shocked and awed that particular voice into submission. In 2019, I thrived with Jonathan. I followed his 24 key habits. I lost the weight. I executed on meeting people and making human-to-human personal connections. I was having fun in the business again, and I surpassed my annual goal. I felt invincible.

My Buddy voice and Distractor voice went into overdrive. "You've come so far April." "You are great!" "You're too good for this place." I was really kissing my own you-know-what.

My Distractor voice started pointing out things that were wrong. It tore a hole in my mind that became a black hole of other negative things. Before I knew it, I was unhappy and dissatisfied again.

All of a sudden, the message that Jonathan constantly preached made sense to me. "**The most important decision you can make is the first decision you make after you wake up. The choice to choose your "Positive Voice."** Choose. My. Positive. Voice. Choose. It's a choice!

I made a quick correction and suddenly I saw what was right. The voices quieted in my head, and I was able to make a clear important decision. I am free now and happy. I am aware that my negative voice doesn't always sound negative. It can sound positive as a means to distract me as a means to derail me from achieving my goals.

How much time do you spend in your head debating the choices you need to make? How much time do you spend seeing the negative things in your environment?

It's not where you work. It's **HOW** you work. You can be the light in the darkness of your spaces. You don't need to be swallowed up in the black hole of negativity. You have a choice, so choose wisely. Know that you have the Negative voice, and pummel it into submission by any means necessary.

The Importance of Making Up Your Mind to be Totally Committed

Nothing special happens until a decision is made.

Phones don't dial themselves. Weight doesn't magically disappear. Your mood doesn't change from depressed to motivated at the drop of a hat. You don't just end up married or in a dead-end career. No matter where you are right now, your decisions have gotten you there.



If you want better, start making better decisions. After you've made a decision, go all in. ***The fact is that you can't dabble in success and find success.*** You can't dabble in an exercise program and get fit. You can't dabble with healthy eating and have good eating habits. Well, you technically could dabble...but you would not end up successful, fit, or healthy.

In October of 2018 at my first industry conference, I went all in on me. This meant that I signed up for additional advanced training to further my career. I signed up for *Peak Performance Coaching* with Jonathan Roche to get mentally and physically fit. At this time, I made the decision to sign up for business coaching with the *Todd Duncan Group* where I connected with my mentor, Matt Harrison.

I made a decision that if I was going to shape up, and I would need ongoing help and accountability. Jonathan uses a scoring system on key habits, energy, effort, and nutrition that helps keep me on track. The higher my score, the more committed I was, and the more success I saw on my weigh-ins.

Weight loss itself was not the primary goal. What I was chasing was the best version of me. When you hunt down the best version of yourself, and don't give up on the chase, you find that your aura changes. When I was ALL IN and totally committed, I had my highest scores. Things were great. I felt organized and in control. I knew I was on fire and ready to serve.

People at home and work had the best of me, and my weight went down. When I was not all in, the opposite happened. When I prioritized everything and everyone else and skipped my morning exercise, I felt stressed, burned-out, and my weight would go up.

This link between physical exercise, good nutrition, and proper rest and feeling and being successful in business and in life is no coincidence. We all know people who just get up and hustle until they get what they want. However, if they are not careful, they are often stressed and anxious. Sometimes they are overweight, on medication, or worse. They may have all the outward signs up success but behind closed doors they are a mess.

After a year of personal observation of the cause and effect of my dedication (or lack thereof) to my morning ritual of positive content (reading a devotional and the Bible), prayer, and exercise, a light went off. The secret to reducing stress, being in an awesome mood, showing up, and being the best version of myself was being 100% committed to my health.

Jonathan always says, "It's time to elevate!" I love that! Elevate!

Get up and get going. Move your body. Immerse yourself in positive content. Surround yourself with positive people. Elevate your mind, your heart, and surroundings. When you elevate yourself, you elevate the world around you. Success becomes the by-product of your efforts.

It's time to elevate. Now is the time to make up your mind to be 100% committed to chasing the best version of you. You will never regret it. Your family will thank you for it. Your work will reward you for it, and you will love **you** even more because of it.

The Importance of Being Physically Fit While Working to Achieve

Being physically fit is important. Please note that I'm not saying being a certain size is important.

Being fit is. You know how you feel after exercising and when you haven't. The benefits that moving your body has on the quality of your life are indisputable.

When you exercise regularly, you feel amazing. When you eat healthy regularly, you feel invincible. Have you ever noticed that when you try to eat junk food after having eaten healthy over a prolonged period of time you feel sick? If you miss a week of exercise after having been committed to the practice, and you begin to feel lost and maybe depressed. Exercise and eating well give your body the energy and fortitude to go through life with more grace and ease which is important.

Because your body is your tool, you can't do a thing without it. This means that the more physically fit you are, the more poised you are to positively handle life's stressors.

If you don't know already it, I'm in the mortgage industry. Both COVID-19 and the low mortgage rates have been in the news a lot lately, and that's a good thing.



It feels as if all of America is calling to check to see if refinancing is an option. There are only so many people a single mortgage professional can call back. Only so many hours in the day. Recently, I've found myself working later and later. Weekends have been spent managing the surge of calls. It has been really helpful to be in the right frame of mind so I can handle this work. All of this has been easier because I am fit.

I could easily get overwhelmed and hide from the phone like I did in 2009 when we had the last “refinance boom.” Instead, I am grateful. I am thrilled that my clients are calling and that they trust me to help them. I wake up each day and say, “I am so lucky that I get to be busy today!”

If I am completely honest, I am not really sure I would have this attitude were it not for coaching. I’m blessed to have two coaches. Matt Harrison with the Todd Duncan group. And Jonathan Roche with *Peak Performance* who keep me on the path of positivity.

If I am completely honest, I’m not really sure I would have this attitude were it not for coaching. I’m blessed to have two coaches. Matt Harrison with the Todd Duncan group, and Jonathan Roche with *Peak Performance* who keep me on the path of positivity.

I have found that it is easier to be mentally, emotionally and spiritually fit, when I prioritize healthy eating, proper hydration and rest—all habits that Jonathan preaches.

Matt Harrison is super busy as he also works in the mortgage field. However, his focus on physical fitness helps him manage his busy schedule. His solution? He gets up at 5:00 a.m. to run before he heads to work.

I’m so blessed to have such great role models and am very excited about this season.

Refinance and Purchase Boom bring it on!

I’m ready to serve with poise and grace!

Jonathan Roche’s [website](#)

His [online exercise videos](#)

Todd Duncan’s [website](#)

The Importance of Being Relentless in the Pursuit of Positivity

For decades the media has been warning of the demise of the human species. COVID-19 will not be the end of us. The truth is there is a never-ending stream of negativity in our headlines. News of the good and beauty in the world doesn't boost ratings. The worse the calamity, the higher the ratings. Fear is a virus. Once it enters the heart and mind, it spreads voraciously.

Be not overcome by evil, but overcome evil with good. For God did not give us the spirit of fear. But the spirit of joy and peace.

It took a radical experience in my life to teach me this lesson. I've learned that it's easy to let in darkness. It's easy to become depressed, anxious, and worried. It's almost natural.

The thing is that it takes no effort whatsoever for negativity to become your default. I know that was the case for myself personally. The cascade downhill was subtle at first. I'm naturally a happy and positive person. But even happy and positive people can have their lights extinguished if they don't invest in a ritual to nurture their positivity. When I examine where things have gone wrong for me, it is clear that this happens when I de-prioritize my ritual of consuming positive content.



This manifested in my life when I became stressed out, depressed, and worried. Thankfully I answered an invitation to fly across the country for a conference called **Sales Mastery**. It was there that I discovered I had to restore my daily ritual of positivity.

It took a radical experience in my life to teach me this lesson. Through coaching, I am constantly reminded and held accountable for my positivity. It is so easy to let darkness in. Almost natural. It's easy to become depressed, anxious, and worried. It becomes a new normal because it takes no effort whatsoever for negativity to become your default. I know because it became mine.

This is like the pursuit of getting healthy. You first have to get rid of the junk and replace it with healthy habits. It is hard to have a Snickers Bar and then turn around and eat a salad right after. The fact is after you eat the Snickers Bar you want more of them. You do not crave good food when junk is on the menu.

The same goes for being around negative people, being hooked on the IV of the news, or succumbing to negative thoughts. These are bad habits that need to be broken. To get off the junk, you need to quit the junk. Cold Turkey. All together. You can't have a little junk food on a "healthy diet."

This also applies to your mind. You can't engage in a little gossip or a little tirade of fear and live a positive life. You must block all of this from your life.

Make time every day to engage in positive content. Read your Bible, listen to motivational speakers, and be around positive people even if those people exist only online, on a podcast, or on a blog. You cannot compromise your mental health.

Consume positive content and block negative content. This is how you overcome evil with good. This is how you do not become overwhelmed by negativity. When you protect your mind, you protect your heart. When your heart is full of life, only love and good comes from you.

Out of the heart, the mouth speaks. Fill your heart with good. Be **obsessed** with the pursuit of filling your mind and heart with good things. You will notice a major difference in your life. A difference that makes a positive impact not just for you but for your world. Be the light. We need to see your shine.

Why It Is Important to Have a Coach. Especially Now.

I missed my weekly blog last week because I was, quite frankly, feeling sad. When you feel sad, it's not a great time to blog about being happy or try to motivate and inspire others. It wouldn't come across as being sincere.

I wear my heart on my sleeve. If I'm happy, you know it. If I'm not, you know it, too. (Just ask my husband, he'll tell you! 😊) So, when I don't feel happy energy, I shy away from the public because I don't want to contribute to anyone else's negativity.

On Tuesday of this week, I had both of my coaching calls. My first call was with Matt Harrison from the Todd Duncan Group. We talked about the current business environment. I later spoke with Jonathan Roche, my *Peak Performance* Coach.

This week really (and I mean REALLY) made me appreciate coaching. Some people know what to say, how to say it, and how to help you get back on track. Coaching is why I have this blog in the first place –to promote the profession of coaching and to inspire others to seek a coach.

Businesswise, this has been the best month of my career. Loans are flowing in and it is hard to keep up. I could see myself slipping into bad habits such as moving too fast and not spending enough quality time with the people who were trusting me with their loans.

What I was doing didn't feel good. But it wasn't until I had my coaching call with Matt that I had someone else tell me to slow down. I needed to remember to slow down to move fast. Matt reminded me that in a sea of sameness where all lenders were saying the same thing, I have to stand apart and be different.

Mortgages are perceived as a commodity until you stand out and offer strategic advice that clients value. Without thinking, I was getting caught up in the current of what was happening and adding to the sameness.

You can know something about yourself, but when someone else validates it, you want to fix it. So, I'm fixing this problem. I started spending more time on the phone with clients where I spent time focusing on them as people who mattered.

What I was doing felt a lot better.

Todd Duncan posted on LinkedIn recently. His post said something like, "Focus on the personal connection, and the business will take care of itself." I know I have made some mistakes in my haste over the last few weeks. I'm human. However, these mistakes serve as lessons from which I will learn, grow, and do better next time.

Jonathan is a *Peak Performance* Coach. He makes sure I stay on top of the key habits that put me in the best state of mind to be a happy mom, co-worker, friend, and positive mortgage loan officer who is on fire. Jonathan is full of wisdom and could tell from my lack of positive energy that I just wasn't firing on all cylinders.

I talked. He listened. He wrote down the word pacing. He then told me, "April, you are running a 10K, but this is an Ironman." Jonathan has amazing mental endurance and has finished 12 Ironmans. He has also run the Boston Marathon 24 years in a row. He said one of the things he loves most during a long-distance race is running up along someone that looks like they're not going to make it and speaking life into that person. He says he loves seeing them find their 6th gear.



We all have to find our 6th gear right now. I've learned that working from home is intense. It's constant and non-stop with no breaks. This means that self-care and pacing is critical. It is important that we schedule those breaks and slow down.

You can't run an Ironman at a 5k pace.

Jonathan also said that I need to double up on my positive content. It is important that I schedule this into my day. Jonathan is a fan of limited exposure to the news. He believes that to maximize the impact of your positive content, you need to minimize or eliminate your exposure to negative content.

In order to be the most positive person your circle will come in contact with, you have to protect your mind, exercise, drink water, and rest.

Stay well my friends. Enjoy this time when we are forced to slow down. Fine-tune those skills you have been working on. Don't get caught up in the strong current that can cause unnecessary stress. In the sea of sameness, jump out. Get on the shore and look up to the sun. Stretch and breathe. It's all going to be just fine.

For More Information about *Peak Performance Coaching*, visit Jonathan's [webpage](#) for details.

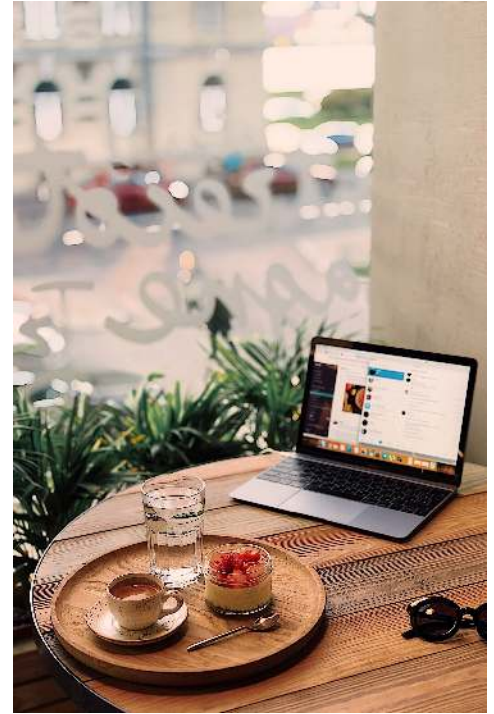
For More information about *High Trust Coaching*, visit Todd Duncan's [website](#).

The Importance of Adjusting

Adjustment is the word I am hearing over and over again in my mind. Adjust.

I find myself making many adjustments in my life. Each day I learn something new and am forced into using technologies that I would never have considered using before.

I am learning to pace myself. I am learning it is OK to go outside and take a break when I need to. I am learning to eat at home as I clean and fit in household chores while my family works and plays. I am learning to have date nights at home, help my son with his schoolwork, and schedule "normal" into my day.



At first, the adjustment pushed on me by COVID wasn't great. I have always worked from "the office." The office validated my view of being a "professional". When I was kicked out of the office and forced to work from home for 2 weeks at a time, I did so begrudgingly

The funny thing is, however, that I have found my "6th" gear and have discovered an extra 3 hours of my day that I would have spent commuting or picking up my kids. I have met more clients and helped more people by scheduling more calls. I've used FaceTime, Go to Meeting, and Zoom. My productivity has increased more than 5-fold and I am beginning to feel that this working from home situation is not so bad. In fact, when things do go back to "normal", I will likely maintain a work from home schedule a few days a week to keep this flow going.

There are a couple of analogies that I would like to share with you. If you don't follow Todd Duncan on LinkedIn, you should! He posts daily mindset videos. This week, one of them really struck me.

Todd was on a hike near his home and noticed a hawk flying high in the sky. Observing this made him think about the fact that the hawk has a better view than the mouse. The mouse is in the weeds can only focus on what he sees in front of him. But the hawk has the best view and can make better judgments based on that view.

This reminded me of my coaching call with Jonathan Roche this week. During this call, we focused on how to elevate. It's time for me to elevate. My clients, friends, and family need me to rise above the weeds. To do this, my first priority must be to take care of myself. I need to drink more water, get enough sleep, consume positive content, and make sure I am getting proper nutrition. I must go all-in on my workouts.

This message goes hand and hand with what Matt Harrison always tells me: don't go with the tide. Be different. Be compassionate. Don't say and do what all the other lenders are saying. Personal connections at this time are more important than ever!

These adjustments are really shaping the quality of my day. My conversations are lighter, more positive, more encouraging, more productive, and more fun.

Darren Hardy retells a story about Admiral Jim Stockdale that Jim Collins wrote uses in his book, ***Good to Great***. Stockdale was a Prisoner of War for 8 years during the Vietnam War. He survived brutal torture and abhorrent conditions. When asked how he survived and thrived the terrible ordeal, he said he never lost faith in his happy ending. He knew one day he would prevail.

Stockdale also accepted his brutal reality and learned to control what he could while making the best of it. He knew that the terrible circumstances would become the defining moment of his life. What was meant for harm, he decided to turn into good.

Jim Rohn says, "It is the set of the **sails**, not the direction of the wind that determines which way we will go." You are in control of the sails. Adjust your sails, elevate, and soar above the situation. You will come out better than you did when the storm started.

For More information about *High Trust Coaching*, go to this [website](#).

For More information about *Peak Performance Coaching*, go to this [website](#).

For Success Mentoring by Darren Hardy, go to this [website](#).

For online streaming of Jonathan's online exercise videos and inspiration, go to this [website](#).

The Importance of the Present

"Yesterday is history, tomorrow is a mystery, today is a gift of God, which is why we call it the present." This quote by the American Cartoonist of Family Circus, Bill Keane, is a reminder for the Family Circus of the Blackwell family under the current circumstances.

The antics happening in my family on a daily basis has led me to ponder the importance of the present. I am guilty of being short with my little ones while I try to work, and they are supposed to be "in school" upstairs. I find them crawling under my feet or coming into the office every five minutes. It's frustrating.

I reflected on my frustration and expressed it to a friend of mine this week. He told me that he and his family go for a morning walk together every morning and are enjoying their time together. He seemed to have a much better approach to the current situation than I did, and I recognized that this was something that I wanted.



The idea of "being present" and "the present" have been resounding messages playing over and over in my head. I realize that I need to be "fully present" with my children, my husband, my clients, my co-workers, and anyone else in my life. That is what they deserve. Plus, it's the right thing to do.

I need to remember that the present is all we have. My Grandma used to say, "Don't Borrow Trouble." The only way to enjoy the present is to be fully present. The news may be on 24-7 in the world, but I'm not going to take part in every detail of the COVID-19 crisis. I'm not going to worry about tomorrow, or let those worries impact play time here at the Blackwell Family Circus.

I hope this message resonates and inspires you to do the same. God Bless. Stay Healthy, Safe, and Happy!

The Importance of Choice, Faith, and Podcasts

I recently forgot a simple truth which had negative consequences on how I managed my mindset this week.

I got caught up in the frustration of "working" at home while "home schooling" a six and five-year-old which didn't lead to me demonstrating the kind of leadership I would like. After several days of the grueling situation, I realized I had met my limit as a mother and as a human. At the same time, I knew this was a challenge that I must absolutely conquer in order to do better and overcome.

Somewhere in the chaos of the week it dawned on me that I had forgotten to declare that I would choose my positive voice at the start of the day. Something as simple as NOT saying that I choose positivity has pushed back my progress in my own positivity movement.

I'm not sure how it happened, but it did. Jonathan's first lesson in *Peak Performance Coaching* is "The most important decision of the day is the choice to choose your positive voice."

Jonathan has implored me to schedule my positive content into my daily schedule over the last few weeks. Intellectually, I understood the importance of doing this, and yet I wasn't doing it. I believed that I would just get it in.

I have a morning ritual. This ritual starts with my morning devotional and prayer and is followed by exercise. Jonathan's been insisting that doubling up on my positive content would be key to my thriving.

My loose plan was to I sneak in some Facebook inspiration after I had gone through and selected "Show First" on key inspirational leaders. I was doing that sporadically during the day, but it wasn't scheduled.

My podcast devotion is a key element that I had not been scheduling. I knew how impactful these devotionals had been in my life as I listened to them on the way to and from the office. However, the current lack of a commute time meant that the time I had dedicated to that podcast had been eliminated.

I may be slow to learn key lessons, but when I do, I take action to correct my course.

On a podcast that featured an interview with Todd Duncan, the words "you have to have faith," really came across to me loud and clear. As a person of faith, I spiritually understand and appreciate this sentiment. Todd was not just referring to faith in God but also faith in oneself.

This means having the confidence that you can and will get through any situation and be better for it. For me, I believe that God is equipping me to succeed. I believe He is equipping me through His Word and His people with the messages I need to get me back on track to become the best version of myself.

When I realized the power of choosing my positive voice, I started re-declaring, "Today, I choose my positive voice." I started doubling up on my podcasts, scheduling my positive content, and focusing on my faith. It's really amazing how quickly this combination of habits turned the light back on in my life.

I am a work in progress. I'm just thankful that I have guardrails that help me to realize what changes need to be made so that I can make corrections quickly.

These are not normal times. Accepting the present for what it is and learning to love and be happy during COVID-19 is a practice that will enable all of us to thrive in absolutely any environment.

Be Safe, Healthy, and Happy.

Peace and Love to you all.

You can find more information on *Peak Performance Coaching* [here](#).

[Here](#) you can find online streaming exercise videos from Jonathan Roche and his coaches.

You can find more information on the Todd Duncan Group and *High Trust Coaching* [here](#).

For Videos and Podcasts by Todd Duncan look on YouTube, Todd Duncan TV, and on Podcasts. Search for *High Trust Today*.



The Importance of Following the Right People



While we work, eat, play, plan, read, pray, and stay at home, the circle of the people we surround ourselves with may seem limited to those at home with you.

It might seem that the circle of people who can influence us is limited. This is, fortunately, not the case. Others who can influence us positively through social media, podcasts, webinars, music, books, and other additional training.

Jonathan Roche, my *Peak Performance* Coach, showed me a trick on Facebook that I really like. Go to someone you would like to "See First" when you log in. Click on their profile page, and click on the check mark under their picture. At the top of the picture, you will see the word, "Following". Click on it. Next, you will see three options. One is "**Default**", one is "**Unfollow**" And one is "**See First**."

Tap on **See First** and select the people. Doing this enables you to see the people who inspire you the most first.

This week, I watched an amazing video on LinkedIn by Sally Lillingworth and Jessica Emily about *belief, mindset, determination, and resilience*. This video still has me thinking about the things I tell myself and whether or not those beliefs serve me.

I attended a webinar hosted by my friend and author of ***The Serving Mindset***, Farnoosh Brock, this week. The webinar was business education on generating referrals without asking. Her guest was Stacey Brown Randall, and I enjoyed listening to Stacey's insight.

I listened to the *High Trust Today* Podcast by Todd Duncan throughout the week and all day on Saturday while I worked on loan applications for my clients. It was inspirational and really pumped me up.

Sunday morning, I attended my Church, *Catch the Fire*, live on Facebook. This is the highlight of my week as I get filled with Divine Inspiration that guides and helps me make the most of everyday.

Everyday when I log into Facebook, I read Todd Duncan, Jonathan Roche, Darren Hardy, Cindy Ertman, Jamie Valvano, and Farnoosh Brock.

Todd posts videos on "*Mindset Moments*", and each one goes right to the heart. Jonathan is always posting encouraging quotes and tips on how to be the best version of ourselves and how to lead today. Darren is full of business expertise to inspire those who want to be better every day. Cindy posts inspirational thoughts that I enjoy.

Jamie is an inspirational woman. Her posts are uplifting, real, and full of kindness. Farnoosh inspires me with her determination to achieve the most difficult of yoga poses, and her LinkedIn posts are full of amazing tips for employees and entrepreneurs to get the most out of their businesses.

After an unintended hiatus from podcasts and extra positive content, my cup is full from the amazing, positive content I was exposed to this week. Social media can be a distraction from achieving your goal, or it can be the grease that makes achieving your goals easier. By scheduling positive content and being intentional about who you follow, you can get the extra mojo you need to spark your creativity, get in a good mood, and feel hopeful about the future.

I leave you with two quotes from Jim Rohn, "You are the average of the five people you spend the most time with." And "Stand guard at the door of your mind." While I'm sure the people in your home are amazing, I know mine are, we all need to find external sources of inspiration to give us perspective, block the negativity, and let the positivity flow in.

Stay Healthy and Be Happy!

Go [here](#) for more information on *Peak Performance Coaching*.

Go [here](#) for more information on Todd Duncan and *High Trust Coaching*.

The Importance of Listening to Your Inner Dialogue

I am _____.

I am not _____.

I hate _____.

I love _____.

I can't believe I _____.

I am such a _____.

I could never _____.

I can't _____.

I am too _____.

_____ is too hard!

_____ is out of reach!

I used to be _____, but I am not now.

Is your inner voice telling you positive things? Is it confirming the strength of who you are?

If what you are hearing is not positive, you need to start listening more closely. Are the voices saying things to you that you would never say to your best friend?

The thoughts you have about yourself that do not serve you are called limited or limiting beliefs.



I once tuned into an interview on LinkedIn between Sally A. Lillingworth and Jessica Emily. The topic was limiting beliefs. After listening to the interview, I thought about it all week.

Now, I know I am not a limited beliefs expert by any means. However, I realized that if this had me thinking so much, it was provocative enough to write about.

Limited beliefs is nothing more than your negative voice trying to cheat you out of personal excellence. Since tuning into my inner and external dialogue, I've been surprised to hear the things I say about myself that are not serving me. Now that I am more aware, when I hear myself criticizing my humanity, character, or ability I simply say, "This is just untrue. I just haven't tried to do things a different way to make "this" attribute of mine better. So, I am going to focus on improving it."

It's been said, "What you focus on expands." Todd Duncan spoke about this on a recent podcast. What you pay attention to expands. What you don't pay attention to shrinks.

If you are aware of your inner dialogue and identify your limiting beliefs:

- 1) Recognize these are coming from your negative voice.
- 2) Catch and release those negative thoughts that do not serve you. Say "this is untrue" and let those limiting beliefs wither.
- 3) Choose your positive voice.
- 4) Pay attention to the area in your life you want to improve and don't give in to the voice that says "you can't, or you aren't."
- 5) Water the thoughts that serve you. Nurture your positive mind.

"Life has no limitations except the ones you make." —Les Brown

[Here](#) is more information about Jessica Emily, Mindset Coaching.

[Here](#) is more information about *High Trust Coaching* and Todd Duncan events.

[Here](#) is more information about Jonathan Roche and *Peak Performance Coaching*.

The Importance of Boundaries, Boldness, and Beliefs

Boundaries have become my key word this week. While listening to an interview between Todd Duncan and top mortgage loan originator, Kristen Hampton, this concept became crystal clear for me.



During this interview, Kristen said that boundaries were key to her happiness. These boundaries have protected her time and enabled her to both work and play. Time blocking has always been elusive to me. It's been hard for me to find a balance between the demands of my family and my work. For me, COVID-19 has "freed up" time as I'm not commuting, sitting in carpool lines, dropping off and picking up kids from school, etc. which has led to more balance.

My key takeaway from **Sales Mastery** 2019 is as follows: what matters most, must matter most. This is my biggest challenge, and I'm aware of it. I'm thankful that there are people who have figured this out who are willing to share their stories and remind me of these important truths.

It takes boldness to have clear, defined boundaries and a sharp, precise purpose. Boldness is confidence and courage. We should thus be as bold as a lion, and Courageously declare that fear, anxiety, and darkness must flee.

“The wicked flee though no one is chasing them, but the righteous are as bold as lions.” Proverbs 28:1.

The conviction to declare boldly what you don't want is a definitive boundary to protect your mind. Your mind can be either the devil's playhouse or the building blocks that define who you are and what your potential is.

Just as we have the power to declare what we don't want, we have the power to declare what we do want. Declare it. Say it. Let your voice be heard. Everything that ever was or will ever be created began with the spoken word.

God said, “Let there be light.” What a great first verbal declaration. The first words ever spoken were, “Let there be light.” For without light nothing can grow. Without light, we have no vision. We must have light.

You are a light. I am a light. Because our lights can flicker, we must protect them with our boundaries, boldness, and beliefs. Let your light shine! Shine for me. And I'll shine for you.

You can find more information about Todd Duncan [here](#).

Tune into my church, Catch the Fire, [here](#).

The 1,000 Mile Journey of Improvement Begins With Self-Awareness

This was a pinnacle week for me from which I'm still glowing. Todd Duncan interviewed **ME** on Coffee with Todd. He identified **ME** as a Top Performer and as a student of continual and constant improvement. Todd Duncan is The Godfather of *High Trust* and an incredible human. He is my hero. The one who saved my career and life.

Less than two years ago, I was struggling financially, emotionally, physically, spiritually, and mentally. I said a prayer and trusted God for tools and resources. Within an hour of that prayer, I came across a beautiful woman's smile on LinkedIn. Her name is Sue Woodard, and she had been an invited speaker at Todd's transformational event, ***Sales Mastery***.

Sue told me that if you were a friend of hers, she could get you a discount to attend the event. I knew (and I mean knee down to the depths of my being) that THIS was the answer I had asked for. I messaged her on LinkedIn and asked her for the discount even though we weren't "friends" yet. She was kind and gracious and led the way.

Two weeks later in a grand ballroom with 2,000 other mortgage industry professionals, Todd Duncan came out on stage to a room filled with high energy. I knew he had what I needed to change things. During this event, I also got to meet my new friend Sue Woodard and thank her personally for her kind response to me on LinkedIn. This event shined the light on what I was doing wrong in my business. It gave me the HOPE I needed to right my course and sparked my "self-awareness."

Before this event, I could NOT figure out what was wrong. I was wondering why I was losing business and could not understand why people did not understand the value I gave them. I was stressed out, burned out, unhappy, depressed, anxious, and I wanted to know why.



I'm a nice person. I'm smart and experienced. Nobody was giving as much as I was, and I could not understand why my prospects weren't seeing what I could give them. I just could not understand and played the victim.

I believed that my potential clients did not get it. I believed that they didn't care and just wanted to use me to get a better deal someplace else. I was hurt and didn't know what I didn't know because I could not see beyond my pain and anxiety.

Sales Mastery showed me what I was missing. I learned that I wasn't following up and tracking. I wasn't connecting with my heart. I heard "people don't care how much you know, until they know how much you care" which was a lightbulb moment for me.

I cared about people, but I wasn't making that clear to them. I believed that I could win people over by how smart I was and what I knew. My production was, by many measures, successful. I was still helping about 80-90 families a year and was connecting at least part of the time. The problem was I was not connecting all the time.

I knew that I needed to make a major change in my business and would need to make sure that I made personal connections so that people knew I really cared about them.

Through a lot of self-reflection and the help of two incredible humans, my two coaches Matt Harrison and Jonathan Roche, I now have the tools I need to win and the accountability to stay on track. It is because of them that I am writing this blog. ***Coaching makes a difference.***

When I started this journey, I didn't have the money for coaching. I was in credit card debt up to my eyeballs and had no savings. But I had some stock. And I was proud of that stock. Something told me that the returns I would get by re-investing that money in ME would go much further than that stock ever could.

This was a bet, and I was all in.

Less than 2 years later, I am positioned to double my 2019 production which was a record year to start with.

In 2018 I produced my average. My plateau. In 2019, with the inspiration of ***Sales Mastery*** and ongoing *High Trust* and *Peak Performance Coaching*, I increased my production by 67%. In 2020, my goal was 200%.

My bet has paid off. These are numbers I never dreamed could be possible until Deb Duncan in ***Sales Mastery*** gave us all permission to ***Dream Big.***

I made a Dreamboard in the middle of winter 2018. This was during the lowest levels of production of the year. I was quietly wondering how I would do it, but I didn't let my doubt in the reality of the situation stop me from proclaiming that I would increase my business by at least another 50%. I just knew I would do it. Some way. Somehow.

I fail daily. I learn daily. I also succeed daily. When I get off track, I know it.

I have learned through Jonathan's mentorship how to monitor my "vibe." I understand that my success starts with my vibe. If I am high energy and positive, upbeat, overflowing with love, and I talk to you, you love me. If you love me, you are going to do business with me. It's that simple. If I am not taking care of the basics, and I am feeling rushed, frustrated, and pressured, you will feel that too. You will probably not like me and not do business with me. And when I don't win your business, I know that the problem was my vibe. I did NOT ***emit love***. If I do not show love, you don't feel love. Why would you trust me with your financial intimacy if you don't feel I love you?



It takes a lot of self-awareness to recognize when you are failing. With the knowledge of your weaknesses and your failures, you are able to make "in-flight" corrections. You know you can't stay stuck in the darkness that is dragging you down. You know that you must make an emergency flight to the light. When I feel like I am being dragged into the darkness, I know it is time to take a break. Breathe. Relax. Pray. Remember who I was created to be. Take a walk. Drink a glass of water and get back to happy.

As humans, we are emotional creatures. We feel happiness, sadness, and pain. We get anxious, stressed, and frustrated. We are intelligent. Use that intelligence to alter your emotions. If you want people to like you, you have to like you. If you are operating from a position of darkness, you probably won't like yourself that much. So, don't expect anyone to trust you in business or in life.

To love yourself, you have to be in the light. There is no other way. Love cannot exist in the darkness.

It all starts with Love. To love another, love yourself first. This honors your Creator. He created you magnificently and wonderfully. To NOT love His creation is to dishonor Him. When you love YOU, you will naturally love others. When others feel loved by you, you will win easily and naturally in business and in life.

For More about *High Trust Coaching* and events, please visit <https://www.hightrust.com>

For Coffee With Todd, please visit, <https://www.hightrust.com/coffee-with-todd>

For more about *Peak Performance Coaching* please visit <https://www.peaklockin.com>

To stream exercise videos to get your day started right please visit <https://www.energyup.co>

The Importance of Reading



We have all heard '**Leaders are Readers**'. This past week, two of my friends, Barbara De Finis and Jessica Emily, challenged me to post pictures of books on my social media for 7 days to promote literacy.

This challenge was a lot of fun. I posted books that I have invested a lot of time reading over the year and a half since I started Todd Duncan's *High Trust* and Jonathan Roche's *Peak Performance Coaching*.

Several of the books (*High Trust Selling*, *Life on the Wire*, *Time Traps*, *Sales Motivation*, *10 Golden Rules of Customer Service*, *The \$6,000 egg*, *Wealth Strategies*, and *5 Stars*) were written by Todd Duncan, a New York Times Best-Selling author. *High Trust Selling* is the cornerstone of Todd's coaching and training enterprise *High Trust*.

No matter what your industry, you can learn to grow *High Trust Selling* and scale your business while also fulfilling your purpose by reading.

Life on the Wire shares stories of lives transformed. You read about the ugly that happened before success occurred and get inspired by the transformation. This book gives you permission to live purposefully imbalanced.

Time Traps explores ways time is lost and discusses how to get it back in order to increase productivity.

Sales Motivation is a beautiful collection of motivational quotes that are illustrated with inspirational pictures.

Wealth Strategies is a good personal finance book that gives you important life skills which will allow you to live a healthy lifestyle while being spiritually aligned.

10 Golden Rules of Customer Service is co-authored by Deb Duncan (Todd Duncan's wife). The rules are relevant for any business.

The \$6,000 Egg is a true-life story about how a terrible client experienced by Todd and Deb created a valuable lesson for today's businesses.

5 Stars was also co-authored by The Duncan's. This book is about achieving the ultimate 5-star rating in today's digital age.

I recommended books from other authors as well.

One of the books, *You Are a Badass*, by Jen Sincero was sent to me by my friend Dina Potter. This book sat on a shelf for a year because I pre-judged it by the cover. I finally to read it and found it be one of the best self-help books I have come across.

Two other books were recommended to me by a mentor of mine, Tim Broadhurst. *Bottom of the Pool* by Andy Andrews and *My Utmost for His Highest* by Oswald Chamber.

Bottom of the Pool challenges you to think deeply and challenges you to narrow the gap between your perceived potential and your Creator's potential for you. I found it very inspirational.

My coach Jonathan Roche is author of the *No Excuses Diet*. This book went to the top of Amazon's best list and was featured on a popular national morning show. It is the anti-diet diet. It gives you practical tips for getting in shape without depriving yourself or spending hours at the gym. Health tips serve as the groundwork for your day and help you become the best version of yourself.

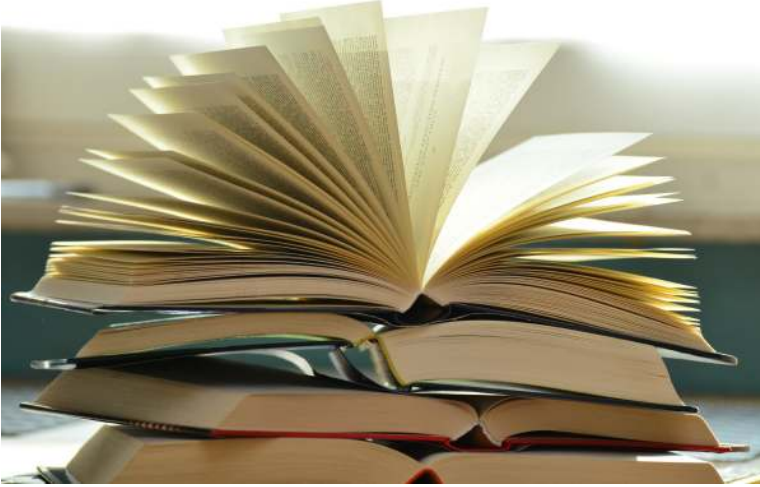
The other books Roche recommended were *Compound Effect* by Darren Hardy and *Three Feet from Gold* by Sharon Lechter and Greg Reid. *Iron War* by Dave Scott and Mark Allen was also an excellent suggestion.

The Compound Effect is a very practical book to get your life and business in shape by helping you recognize your habits and change them for the better to achieve greater outcomes.

Three Feet from Gold is a modern retake on Napoleon Hill's, *Think and Grow Rich*.

Iron War was about the greatest Ironman race ever run and tells the story of two competitive Ironman athletes. This book was gripping!

I posted a picture of *the Holy Bible*. This ancient book is full of hope, wisdom, and ways to live a better life. The Bible is part of my daily reading.



Finally, I ended the challenge with pictures of my friend Farnoosh Brock's books: *The Serving Mindset* and *The Big Book of Healing Drinks*.

Serving The Mindset isn't about selling. It's about serving and understanding your clients' needs on a deeper level so that you are better able to serve them. This book is the

cure for call reluctance for today's salesperson.

If you are looking to get healthier, *Big Book of Healing Drinks* is full of green drinks, super smoothies, healthy broths, and teas.

Each of the authors mentioned above are prolific readers. At the end of Jen Sincero's book, she provides a long list of books she has read that has inspired her to be the person she is today. Todd Duncan always talks about the books he's read that have influenced him.

Behind every influential leader is a library of books they have invested in.

The fact is that God made many authors who instill messages of hope, improvement, and optimism. The world has a plethora of ancient and modern authors, poets, philosophers, and sages from whom we can learn.

It is wonderful to live outside of your personal bubble. You can expand your mind and your universe by simply reading.

"The more that you read, the more things you will know. The more that you learn, the more places you'll go." Dr. Seuss

"The most important decision you will make is your reference group." Darren Hardy

For more about *High Trust*, please visit <https://hightrust.com>

For more about *Peak Performance Coaching*, please visit <https://peaklockin.com>

Beyond Acceptance to Embrace

Think about a time you had a disagreement with a close friend, family member, or romantic partner.

There were phases of the disagreement. First, your mind acknowledged the fact that you and your counterpart were **not** on the same page. Second, your heart-felt betrayal, injustice, or lack of empathy for your feelings. These feelings turned, perhaps into anger, frustration, and then resentment.

All of that in a span of seconds, right? The disagreement peaked with yelling or perhaps silence. Then came a pause. You started to process and rationalize.

Perhaps new consideration of the point of view of the person with whom you had the argument came to light. Perhaps the other person considered your point of view. Then someone apologized and the other person accepted the apology.

Even so, the anger and hurt still lingered. While one person apologized and the other accepted neither moved quickly to embrace the other with a loving hug. You likely continued to simmer, digest, and process. Only after you moved past the incident were you open for the hug.

The COVID-19 pandemic that the globe faces is much like a love spat. Only there are no apologies which means we have a choice. We can either stay knocked down and brew in anger, resentment, and frustration, or we can accept the situation for what it is.

Notice that I said **accept** and not **like**.

Acceptance is not the same as agreement or liking. It is simply abiding by the new order of things. This means that we adjust to accommodate delivery instead of doing in-store shopping. We adjust to Zoom instead of face-to-face meetings. We adjust to wearing masks instead of displaying our faces in public. We adjust to keeping a safe distance from others instead of handshakes, hugs, high fives, or fist bumps.

We do what we need to (not what we want to) because we are co-existing with the situation.

One day in college I was reviewing interview questions. One of those questions stuck with me: "Tell me about a time you had to embrace change." I remember thinking deeply about this question without coming up with an answer.

The only changes that had happened to me seemed to be normal changes. Divorced parents. Changes in schools, address, friends, etc. That was all normal, wasn't it?

I had simply accepted that these things were a part of life. I co-existed with them. So, "tell me about a time you had to embrace change" wasn't anything that I could actually relate to.

Back in 2008, the world seemed to be falling apart and the entire financial system was virtually brought to its knees. Hundreds of thousands of layoffs occurred in the mortgage industry. Millions of people lost their homes. At work, daily program changes that switched what we could and could not do with new home loans. The situation was entirely out of my control. I accepted it. I co-existed with it because I had to. There was no choice in the matter.

A couple of months ago in early March, there was a sudden stay-at-home. Stay home? Preposterous! Was that really needed? Was this an overreaction? What was going on? I met the order with frustration, anger, and resentment. I am a professional and belong in my office at the bank.

These thoughts seem silly to me now. I accepted the situation—albeit reluctantly—because it was out of my control. I chose to co-exist with the situation. In my early co-existence, I mourned the loss of my freedom and routine. It actually made me sad. I know I am not alone in this.

Thankfully, as I was processing the "new normal" I had two wonderful coaches by my side to help me. On a call with Jonathan Roche, I was asked a powerful question: "Who do you want to be at the end of this?" On the same call he said, "We have to accept that this is an ironman race, not a 5k. We have to accept that this is not going to be a 2–4-week situation but perhaps a 4-6-month situation."

Who do I want to be at the end of this? Do I want to be remembered as someone that was angry, frustrated, and depressed who couldn't cope, or do I want to be remembered as someone that made the best of the situation and triumphed over it? Do I want to be remembered for simply co-existing and accepting this situation, or do I want to be remembered as ***embracing*** it?

On a call with Matt Harrison, I was told that we need to lead through this change. A lot of our business partners and friends are suffering. We need compassion. We need to be there for them.

Both of these calls took me out of my own head and suffering. It inspired me to do better, to embrace this change, and see all the good that came with it. These calls showed me that I needed to focus on what I could control: the present, not the past.

It was the shift I needed to finally understand how to answer the question "Tell me about a time you had to embrace change?"

This is my opportunity. It's your opportunity too. We can move past accepting and co-existing with this challenge to embracing, celebrating, and leading through it with love. Through our embrace, we help others do the same.



When we smile, we encourage others to smile, too. When we embrace the challenge, we don't only lighten our burden, we lighten the load for those around us. We show them there is a way. We don't need to lay down, curl up and die inside. We can rise up and embrace this change as we triumph and thrive and not just survive.

Go [here](#) for more information about Peak Performance Coaching.

Go [here](#) for more information about *High Trust Coaching*.

The Importance of Your Habits

Look at where you are right now.

Are you content? Dissatisfied? Fit? Unfit? Energetic? Lethargic? Have a positive mindset? Are you not so positive? Hopeful? Anxious? Thriving? Getting by?



You are where you are because of your habits. Your current waistline is a result of your habits. Your bank account is a result of your habits. The level of happiness in your relationships is a result of your habits.

Your habits and what they produce in your life is the main subject of the book "*Compound Effect*" by Darren Hardy. This book addresses the fact that small, seemingly unimportant habits add up over time and give you results that are either desirable or undesirable. The extra dessert, serving of pizza, and /or glass of wine add up. And sometimes it doesn't even take that long before you see the impact of these choices on the scale.

Not calling your potential clients will gradually lead to a dwindling pipeline. Ignoring the affections of your spouse and too much overtime can lead to an unhappy marriage.

On a recent *Darren Daily*, Darren made a bold statement. He said, "Forget your goals!" That is a pretty audacious statement from a guy who makes millions teaching others to be successful by encouraging them to be better every day.

The point of this message was to not focus on goals but on the daily systems and processes that support you as achieve your goals. Whether it is a business goal, a relationship goal, or a fitness goal, these principles are all relevant.

With Jonathan Roche's *Peak Performance Coaching* program, the focus is habits. Jonathan has 24 key habits that he has his coaching members track daily. They are broken down into three categories: mindset, nutrition, and physical activity. When applied, these daily habits result in the weight loss goals his members seek.

When streaming one of his exercise videos, you hear the following message over and over again: We are not here to train for the Olympics. We are here to be in the Happy Mom, Happy Dad club. Don't focus on the goal. Focus on the feeling.

The fact is after you sweat, you feel better. Endorphins (feel good hormones) are released. When you feel better, you perform better. Your stress goes down, and your mood goes up. It's simple and yet it seems to be very hard for many people to make it a habit to sweat 30 minutes a day. As Jonathan says, "It's work! If it was easy, over half of America wouldn't be overweight!"

With Todd Duncan's *High Trust Coaching*, the focus is also on the process. Everyday his coaching clients track 5 key business components that when done well lead to indisputable increase in business achievement.

On a recent call with Matt Harrison, my *High Trust* coach, we talked about how quiet December and January were. We discussed that the quiet time wasn't scary because we were focused on the process and were keeping dedicated to our relationship with potential clients which would prove successful when the stars and moon lined up.

Learn more about Darren Hardy's training programs for Exceptional Achievement, Darren Daily, and the Compound Effect [here](#).

Learn more about Jonathan Roche's *Peak Performance Coaching* Program [here](#). Stream his exercise videos for free [here](#).

Learn more about *High Trust Coaching*, ideal for Mortgage, Real Estate, and Financial Services industries [here](#).

Quality Gets You Quantity

On a recent *Coffee with Todd*, Todd Duncan spoke about his early days in originating mortgages.

He said that he played on quantity. He took as many applications as he could generate and shoved them into his pipeline. His manager told him that his operations partners didn't like him because nobody could read his handwriting on the application, and the files were incomplete which created a lot of extra work. Client experience was suffering as a result.

This message was a turning point for Todd. He changed what he was doing and went on to become loved, revered, and successful during the country's most challenging times in Real Estate. Todd learned that he needed to ***slow down to move fast***. He had to change his focus to quality, neat loan applications, complete files, and proper loan structure. The results were more than he had ever imagined. When he became focused and intentional things changed for him.

I personally needed to hear this lesson at this stage of what has been the busiest season of my career. With mortgage rates at historic lows there is a constant flood of people looking to refinance.

With quarantine restrictions lifting and pent-up buyer demand spilling out, home purchases are soaring. For the last 3 months I have originated 3 times the normal units compared to any other peak season in my 15 years of originating. Sounds amazing, right? Yes, it is! It's a blessing.

However, the quantity has been overwhelming, and the quality has no doubt suffered in some cases as a result.

This time has been overwhelming because I didn't spend the time needed to build capacity ahead of time. This was revealed on a recent coaching call with my coach Matt Harrison. "Build capacity before the flood gates open." I've heard about this notion in the past, but I don't think it resonated so I didn't do it. I'm not sure I could go back and do it if I could as only this experience has given me the insight into the systems I now have to implement to keep this momentum going.

On a call this week with my Peak Performance Coach, Jonathan Roche, I expressed anxiety and stress over my current situation. I told him, "I just cannot handle all of the incoming referrals for refinances." He simply replied, "Can you refer them to someone else?"

Yes, I could. And I did!



Jonathan and I had that call on a Tuesday. By the end of the week, I referred 12 calls I couldn't manage to three other loan officers. My focus is, and needs to be, serving my Real Estate agent partners, my sphere, and my client referrals. While it would be great to meet new people to add to my database, I have recognized that I don't have that capacity right now. I pride myself on building relationships with my clients and delivering a high-quality experience for them. This means I have to know my limits.

I have to slow down to move fast. I need to master systems with my current Loan Officer Assistant, then add another Loan Officer Assistant. Once I master the art of delegation and equip my Assistant to own the pipeline, I will be free to expand.

For now, it feels good to say, "In order to provide you with the service you deserve, I will be referring you to a colleague on my team who I trust." I may need to take an income cut right now, but I will gain more than money can buy.

I will gain my life and time with my family back, and that's the most important thing to me.

It's not the quantity of business you can handle that matters. It's the quality of the business and life you have. I am so glad that I have these amazing coaches and influences in my life. They help keep me on course and help me change direction when I need to. I will still achieve and surpass my goals. However, I will do it on my terms with quality and peace.

If you feel like you are operating at a light speed today, stop. Slow down and ask yourself what you can stop doing. What's your main goal? Who can you refer, defer, or delegate to?

I love that I have challenges and daily puzzles to solve. I am learning things that help me become a better, stronger person today and in the future.

If you would like to know more about *High Trust Coaching*, visit <https://www.hightrustcoaching.com>

If you would like to know more about *Peak Performance Coaching*, visit <https://www.peaklockin.com>

For Jonathan Roche's free streaming exercise website go to <https://www.energyup.co>

Benchmarking, Modeling and Comparison

We are told to not compare ourselves to others which is like saying don't get hungry at lunchtime. Comparing ourselves to the tribe is ingrained in each one of us. It's how we have survived as a species.

It is natural to want to know how we stack up to the rest of the tribe. We want to know how we can fit in so that we are accepted and not left behind. (Pretty sure I am paraphrasing something Darren Hardy has said).

I personally believe comparison can be healthy in many ways. If someone is performing at a higher level than you are, they are proving that higher level of production is possible. If they can do it, you can as well. If someone is more efficient than you are, they have figured out something that you haven't. You just need to find out what they know that you don't.

Yes, we are all different and have our own set of talents and characteristics that make us who we are. This means only you can be you. Even so, if you know you are meant to be a top-selling author, speaker, widget maker, entertainer, doctor, realtor, financial advisor, or loan officer, there is a tendency to care about the opinions of others. The fact is that you should be looking at the greats as you improve your life and career.

What I love about *Coffee with Todd* is that Todd interviews someone in my industry every week. These people are doing better, more, and /or differently than I am. Hearing how others are managing their businesses and lives helps me make comparisons that help me to learn and grow.

Coach Jonathan encouraged me to find out what the top 1% in my industry are doing. I looked up those people, sent LinkedIn requests, and observed what they're doing based on their LinkedIn posts.

I believe that if you find someone you admire in your space, you must use their success as the benchmark for what you can achieve. Seek multiple leaders in your space and model what you do after them. Learn what they've learned. Read what they read. Adapt what they do and put your stamp on it.

Fortunately, the *High Trust* network that Todd Duncan created has many of these top 1% leaders. I have been lucky to meet many of them through the ***Sales Mastery*** Conference and *Sales Academy*.

These individuals work for companies of all sizes and live across the United States. By friending these awesome people on Facebook and LinkedIn, I can observe what inspires them and learn how they are applying what they learn from the *High Trust* curriculum on their social media platforms.

Coaching is often led by someone who knows more than you do about what you want to do. My *High Trust Coach* is also a Mortgage Loan Officer. He shows me and guides me as I learn how to best implement the laws of *High Trust*. He is further along than I am. He teaches as I learn, model, and grow.



It is important that you don't try to be anyone but you because you can't be. Stay true to who you are. If someone is doing something that doesn't resonate with you, don't do it. Pick the ideas you like, adapt them to your style and be authentic in your implementation.

We are lucky to live in a world filled with amazing people who we cannot just admire but also model to become better versions of ourselves!

Information about [Todd Duncan and High Trust](#)

Information about [Jonathan Roche and Peak Performance](#)

Information about [Darren Hardy's Productivity and Success programs](#)

What Would Love do?



A chance encounter on LinkedIn created a new friend from across the seas. Jessica Emily is an Australian entrepreneur, mindset belief coach, and an amazing woman. A couple of months ago, we met via Zoom and the energy was energizing. We were kindred spirits.

She recommended a book to me called ***Conversations with God*** by Neal Donald Walsch. Last week it arrived by mail, and I have been reading it every night. It's intriguing.

One question has stood out to me as I have read: "What would love do?"

It's the perfect question to ask in almost any scenario. If your day is not going according to plan, and you are frustrated with others...What would love do?

Your kids are driving you a little crazy. Perhaps you have said the same thing 40 times and are losing your patience. You could get upset or you can stop, breathe, and ask, "What would love do?"

You have explained to someone an answer to their question for the 13th time in 3 days. Your patience is thin, but you ask yourself...What would love do?

You have to deliver bad news to a client for something that is out of your control. She is upset by what she hears. You could get upset back at her and make the situation worse, or you could ask...What would love do?

Love is the answer.

Love conquers all.

Perfect love casts out fear.

Love is patient.

Love is kind.

You have to be love and give love. To be love, you need to love yourself, and remember who you were created to be. God is perfect Love. You are a child of God.

The next time you feel anger, frustration, or apathy remember to stop, breathe in, exhale and ask yourself, "What would love do?"

Be Somebody That Believes in Somebody

I love hearing stories of how people ended up in their professions. Many times, a teacher, sports coach, or family member saw potential and encouraged the individual. Through their encouragement, the person was inspired to become a scientist, doctor, lawyer, artist, teacher, professional speaker, or entrepreneur.

I've always had a healthy sense of "can-do-it-ness". My mother and father always believed in me and encouraged me to do my best. They instilled in me the belief that I could be whatever I wanted to be. Becoming a Mortgage Loan Officer, however, was not an occupation either of them ever imagined for me.

Most people would never think of my profession as something for them unless they know someone in the mortgage industry who shows them that it is a viable career. Many Mortgage Originators find their way into this business by happenstance which seems crazy to me now that I know how amazing this industry is.

I'm truly thankful that the mortgage business found me. It can be stressful right now because Covid-19 interest rates are historically low and people are snatching up real estate.

Operations teams in my industry across America are stretched thin. Workloads are 2-3 times their normal "peak season" levels. Everything is taking 2-3 times longer than it normally would, and it's easy to become frustrated and forget that everyone is doing the best they can.

I know that I'm guilty of feeling aggravated and frustrated with the state of things. I'm learning that all I can do is control what I can control. I have to slow down, do my best, and keep everyone aware of where things are in the process.

I have a Post-It note on my computer screen monitor which says "what would love do?" How do we respond to things that are negatively impacting us? How should we respond to situations that are negatively impacting us?

On a call with my friend and **Mindset Belief** Coach, Jessica Emily, Jessica shared her superpower. Her superpower is tapping into "Jessica Version 2.0". She said when she is faced with a difficult challenge, she asks what the highest version of herself would do. This "alter ego" of sorts she has named Jessica Version 2.0.

When she said that, I jumped out of my seat and told her that's what my Post-it note reminds me of. The Highest Version of myself is Love. Perfect love casts out fear. When I am facing a difficult situation I often hold onto fear. Fear that my reputation will be smeared. Fear that I will never do another loan again. Fear of failure. But if Love is the answer, and it is, I should ask myself what love would do? By doing so, I am tapping into **My** superpower: Love.

On a group coaching call with Cindy Ertman's 90 Day Jump Start group this week, I asked a question: "How do you deal with frustration with operations?"

Cindy replied, "This is a common theme today. Sheer volume is an issue, and Operations partners are really stretched to the limit. Rather than reacting with frustration, ask what you can do to help. Empathize with the people and be kind."



I really needed to hear that. It put me in my place and gave me loving perspective. It redirected me back to my Post-It note: "What would love do?" Following these two calls, I have mellowed out. I put more love behind my inquiries. I even sent notes to my support people to let them know I appreciated them. I told them that I understood how challenging things are and that I believed in them.

Miraculously, I have noticed a positive change in their replies.

Every time I receive a word of encouragement it warms my soul. It inspires me to keep going and to keep on the path to personal and professional improvement. If you haven't encouraged someone lately, try it. Even if it's someone who isn't bringing light into your world. We can't control other people. We can only control our emotions and reactions toward others.

By returning frustrating circumstances with love and encouragement, you can improve your environment. This doesn't have to be toxic or hostile. You can make a difference by simply controlling your response and by believing in others.

I'm not perfect at this yet, but I'm learning to do better. To breathe. To relax. To ask what would April 2.0 (aka Love) do. It's something that has made me aware of other areas of my life. When the kids are being kids and driving me bananas, I stop, breathe, and ask what love would do. This allows me to see the amazing potential in them despite the craziness and allows me to remind them of how incredible and amazing they are.

My goal is for love to be a default response all the time. To me, this is self-actualization at its best.

Believe we are all doing the best we can. Encourage others and see their potential. Call out in them something they don't even see in themselves. You may make someone's day a little brighter. You may create the next scientist, doctor, lawyer, artist, teacher, professional speaker, or entrepreneur.

I'm truly thankful for everyone who has spoken life into me. I am grateful for every person who has blessed me with a vision for myself and has encouraged me. Those who have told me that what I do makes a difference are incredible. To all of you, a million thanks. You have made a difference in my life.

...But Be Transformed By the Renewing of Your Mind...

There is no question that 2020 has been a defining year. I saw a meme on Facebook that said, 2020 is going to be a word that symbolizes sheer craziness. I agree.

2020 has been riddled with strife. I don't need to list all of the negative events that have occurred this year because you know what they are.

We have all processed, internalized, adapted, and worked our way through the issues and changes that were brought by 2020. On top of the national and global events that have plagued our minds, hearts, souls, and bodies, our personal worlds have also had to be taken care of.

Your sense of connectedness to yourself, your soul, and your God as well intimate and personal relationships had to be considered and taken care of in 2020. Work, personal health, and the health of those around us has added to stress levels as we tried to navigate working from home with kids 24/7 with not much chance of reprieve.



Many people have taken to substances to numb the pain. Alcohol, drugs, and food are being abused to escape the pressure.

2020 has definitely been a **defining** year. But it's not what is happening that is defining us. It's HOW we are handling it that is important.

How are we responding? Have we become better people through the trials? Have we learned through what has happened? Have we grown through this defining moment?

The answer **must** be **YES** if you don't want to be one of the millions who are angry, disgusted, disheartened, frustrated, and desperate. It is incredibly hard to create or live a life of inspiration with the negativity of those emotions as your foundation. If this is your foundation, you will not attract positive, good things into your life.

I am writing this because I came across a verse morning my morning devotional:

"Do not conform to the pattern of this world but be transformed by the renewing of your mind. Then you will be able to test and approve what God's will is—his good, pleasing and perfect will. "Romans 12:2

When I googled the verse above to copy/paste it here, I accidentally entered in verse 12. This is what I found.

"Be joyful in hope, patient in affliction, faithful in prayer." Romans 12:12

Let that just sit. Read them both again. Word by word. And again.

I couldn't say it better. These verses stand out so perfectly on their own that I could just stop here. But I want to apply these verses to our lives as we think about how we can get through these difficult times.

"...but be transformed by the renewing of your mind." **Transformed** means totally changed. **Renewing of your mind** means don't become stuck. If you don't like the way you are feeling, what you are thinking, and where you are in life then to **RENEW** your mind.

Renew is a verb. An action.

For me, renewing your mind is a chance to make your mind new again. Get back on track after interruptions. Get back on the path to achieving your goals when you get side-tracked.

It's not how many times we get interrupted or fall down that matters. What matters is how many times we start again. We only need to get back up 1 more time than we fell down.

Are you getting caught up in the news and getting side-tracked because of the stress it causes? Stop watching it and get back to consuming positive content that helps you refresh and renew your mind.

The pattern of this world is anger, hate, and fear. Do not be conformed to it. Don't do what everyone else does. Protect your mind. Renew your mind daily with things that bring out the best in you. Things that serve your highest purpose and connect you to your God, family, and heart.

AFTER you have renewed your mind, you will be able to know what God's will is for your life.

NOT before. AFTER.

You cannot be conformed to this world AND know God's will for your life. You must be transformed by the renewing of your mind. THEN you will know God's will for your life. His will which is good, pleasing, and perfect.

WOW. God's word is so good!!

Be **Joyful** in **Hope**. Hope during a time of waiting. You don't have the thing you want yet but be hopeful. **BE JOYFUL**. Not bitter or sad that you don't have it yet but JOYFUL as if you already have it. JOY is thankfulness plus a big dose of happy.

Patient. In. Affliction.

Patient

pa·tient/adjective

1. able to accept or tolerate delays, problems, or suffering without becoming annoyed or anxious.

Affliction

af·flic·tion. noun: **affliction**; plural noun: **afflictions**

1. something that causes pain or suffering.

I really needed this. Patient, not haughty. Patient, not controlling. Patient, not annoyed by the thing causes suffering. This is next level. This is God's design for us.

Joyful in Hope. Patient in Affliction. Faithful in Prayer.

Faithful

faith·ful/adjective: faithful; plural noun: faithful

1. loyal, constant, and steadfast

This reminds me of Paul's advice in 1 Thessalonians 5:17 King James Version (KJV)

17 Pray without ceasing.

This sounds like the recipe to thrive during difficult times. No matter what you are going through, you can get through it. The catch is that you cannot be conformed to this world. You must renew your mind to know God's will for your life. And until things get better, and even when they are better, be **Joyful** in your **Hope**, **Patient** during times of suffering, and **never give up** on prayer.

Do you know when light shines brightest? In the darkest darkness.

A flicker can be seen and makes the darkness scatter. Your light may not be the brightest it can be but let it flicker for us. If we all flicker a little together, we will create a greater light that will overtake the darkness until only the light can be seen. May your flicker be inspired to grow into the brightest of lights.

God Bless.

Peace. Love. Hope. Prayer. Faith.

Two Key Attributes That Will Guarantee Your Success in Anything

I've been going through three training programs over the last 90 days: Todd Duncan's **Connect**, Darren Hardy's **JumpStart**, and Cindy Erman's **90-day JumpStart**.

I am a bit of a self-development junkie, and I love everything that these programs have to offer.

There has been a common theme in these three programs. Each teacher is devoted to the achievement of others and has discovered—through study, experience, and trial and error—that there are two keys that must be mastered in order to that unlock the kingdom of unlimited potential. These two are interconnected and cannot exist without the other.

The two keys to the kingdom are **self-mastery** and **consistency**.

“You will never have a greater or lesser dominion than that over yourself...the height of a man's success is gauged by his self-mastery; the depth of his failure by his self-abandonment. ...And this law is the expression of eternal justice. He who cannot establish dominion over himself will have no dominion over others.” — Leonardo da Vinci

“Success is neither magical nor mysterious. Success is the natural consequence of consistently applying basic fundamentals.” — E. James Rohn

The concept of self-mastery is loaded. Two profound words

Those who are able to control their emotions are not only more likely to be successful but will also be happier people in general. People who have the discipline to do the boring, mundane tasks consistently over time are more likely to succeed than those who give up before the results manifest. Whether your goal is personal, professional, health, spiritual, financial, or relational, it takes self-mastery to achieve them. The simple notion of conquering your negative voice and choosing your positive voice—a key principle taught by my coach Jonathan Roche—takes self-mastery.

These two principles are so simple to understand yet so difficult for so many to embrace and implement.

Let's use the goal of fitness. Most people want to be fit. They love to fit their clothes, feel confident, be healthy, glow more, and be stronger. Most people know that the path to fitness is to burn more calories than you take in, follow a healthy diet, exercise, drink plenty of water, and get plenty of rest. Yet, they find themselves losing the same 5, 10, 15, or 20 pounds over and over again and not keeping it off.

In business, especially the mortgage business, we see our pipelines grow, then dwindle on a regular basis. One day we realize that we need to make more loans and start making calls again. After our pipelines are full, we slack off. The result is that our pipeline goes back down again which means the cycle repeats.

The reason we fail to reach our potential in any area of our lives, is lack of self-mastery and lack of consistency of daily behaviors that keep us on track.

Todd Duncan said something that I appreciate.

He said, "Success is not a destination, there is no finish line. It is a journey. Progress over Perfection." For me right now, this is what self-mastery and consistency means. Perhaps one day I will master these two keys to the kingdom. They are ever present and top of my mind. I haven't perfected them, but I'm making progress.

In my last call with Jessica Emily, we talked about triggers for negative emotions and how to handle them. Her recommendation to manage negative emotions was similar to both Darren's and Todd's.

First, be aware of the negative emotion. The unmastered will react immediately to this emotion which can manifest in a variety of ways such as shouting, an angry email, or a heated debate. These people care more about the moment and do not consider the lifetime impact their response will make. After things calm down, they think about their response, and then guilt sets in. They start to think about the impact of their words and actions after it is too late.

One who has mastered him- or herself may also feel the same negative emotions in the same situation. However, instead of reacting he or she thinks first. The person considers that maybe the other person is having a bad day and needs encouragement. This is followed by a loving response that shows care for the person and what they might be going through.

Cindy Ertman advises that we empathize with people who offend us. She suggests that we assume the best and offer support.

This way of thinking is really next level. It would be easier to simply fire back a reply that asserts your position of anger, frustration, etc. But that is the way of the world, right?

"Be not conformed to the ways of this world but be transformed by the renewing of your mind."

Romans 12:2

The ability to stop, think, and THEN act takes self-mastery. It is a "renewing" of the mind. Mastering each interaction throughout your day consistently has an undeniably profound impact on your life. The results would be happier, healthier relationships, lower blood pressure, and a lot less regret.

Whether it is handling a negative emotion or choosing the best meal option for breakfast, the consistent application of choosing the positive over the negative, the healthy over the unhealthy, the thing that produces results over the thing that is a waste of time will produce the results you desire in any area of your life.

We all know what we SHOULD do. We know what we should do to have romance and passion. We know what we should do to grow our business. We know what we should do to keep peace and harmony. We know what we should eat to fuel our body and minds. We know. We know. We know.



Yet, we do not. ***Doing something over and over and over again is consistency. Doing the right thing over and over again is self-mastery.***

Mastering self all the time is the path we want to be on. The path is narrow and straight, and few will follow it. Those who do will rule their worlds and create the lives they've always dreamed of.

Choose the straight and narrow. Master yourself. Consistently. And see what happens. I dare you!

More information about [Todd Duncan, and High Trust events, coaching, and Connect](#)

More information about [Darren Hardy, Success Mentoring, Productivity Training](#).

More information about [Cindy Ertman, Mortgage Success Coaching, training and programs](#)

More information about [Jonathan Roche, and Peak Performance Coaching](#)

More information about [Jessica Emily, Mindset Belief Coach](#)

Thinking, Doing, Being

This week has been full of a large number of amazing lessons!

One, however, stood out the most: **Thinking...Doing...Being...** The ultimate goal of these three concepts is staying in the state of being. It is the expression of your desire to be fit, healthy, kind, loving, happy, romantic, productive, successful, financially free, an awesome parent, a superhuman, etc.

My coach, Jonathan Roche, was one of the daily motivational speakers at **Sales Mastery** last year. His message was "**Earn your Awesome!**" He gave away rubber bracelets with that saying on it to remind us that to **BE** awesome. Roche tells his listeners that to be awesome, "You have to do the work!". (If you want to hear more of Jonathan's inspiration, you can stream his [exercise videos](#).)

Being awesome is a state of **being**. Being awesome is a lifestyle, a personality, an attitude, and the fabric of one's being. You **are** either awesome or you **are not**.

The fact is that you cannot fake awesome. Before you can **be** awesome, **you have to do the work**. But before you do the work, you must have the **self-awareness** that you want to be awesome.

Maybe you are awesome already. If so, great! Wear it as a badge of honor. However, if you know you aren't "**awesome**", you have to want it badly enough to do the work. This frame of being starts with **thinking** about and acknowledging that you want/need to change/do better in some area of your life. Then you have to **do** something about it.

The Bible says, "Faith without works is dead." You can **believe** you are something that you are not yet. To grow into the person you want to become, you have to have faith that you can be what you want to be, and you have to **do** something about it.

The bridge from thinking to believing is **doing**. You need to act.

A friend and successful business owner, John-Mark Bolton, and I were having an inspiring conversation not long ago. He told me, "April, you are bringing the boat closer to the dock!" I love this metaphor. I am narrowing the gap between who I am now, and who God created me to be.

You can **think** about being fit, healthy, rich, and loving all you want. But you will never **be** fit, healthy, rich, and loving, without **doing** things that fit, healthy, rich, and loving people do.

We are so lucky that we live in the 21st Century. We have so many examples of Superheroes. Regardless of who you look up to or who you want to become, you can get the success that others have had. How did the person you look up to become the epitome of calm? An exemplary leader? A nurturing parent? A fit person? A happy Person? A loving person? Follow the example of those you want to emulate.



If you read the biographies of people that have done what you want to do, you will find that they did the work.

Period. They earned their **being** by **doing**.

If you want to be healthy, it's not enough to think about eating more vegetables. You need to eat your vegetables.

If you want to be fit, it's not enough to think about all the

exercises you will do. You have to exercise. If you want to earn a million dollars in commissions, it is not enough to think about how you will do it. You have to create your plan and work it. If you want to be a kind person, it is not enough to think about being kind. You need to be kind. If you want to be a leader in your community, an agent of change, or an influencer, it's not enough to think about and believe it. You need to do something.

By doing the work again, and again, you eventually become what you desire.

Darren Hardy uses the metaphor of "priming the pump." Think about an old-fashioned water pump. The ones you have to crank a lever in order for water to come out. Up and down. Up and down. You have to do the work or you will not get the water you need. For the first several seconds or minutes nothing comes out. But you know the water is in the well, so you don't give up. You keep pumping. Suddenly, the water begins to flow and flow easily. Once the water is flowing, you don't have to crank so hard. You did the work and can enjoy the fruits of your labor.

An example of this in my life is that I want to be a "calm" person. Be Calm. The words "Be Calm" are actually at the center of my vision board. At the end of 2019, I set this as my intention for 2020. Yet, I was not being calm.

I knew I wanted to be calm, but I did not work at being calm. I have the word printed on a Post-It note on my computer monitor. I probably see it 100 times a day. Yet I was still getting riled up, or getting my feathers ruffled when things did not go according to plan. I kept facing the same challenges repeatedly as a test in this area.

Through a session with Jessica Emily, the idea of meditation or quiet time was strongly encouraged. This was reinforced by Farnoosh Brock through a corporate training program. It was the very tool I needed to implement daily calm in my life.

Like being fit, healthy, or successful, I have to do the work to be calm. During my early morning time, I sit in my rocker while playing relaxing music as I talk to my God and fill myself with His peace and calm. I have simmered down a lot. I can see how this daily practice works and how it is a total game-changer.

The thing is I was stuck in THINKING and thinking about being calm was not making me calm. Doing something about it, however, has made me calmer. I am not yet the epitome of calm, but I am "bringing the boat closer to the dock." I have faith that by being consistent in this morning practice, I am earning my state of calm.

What in your life is not yet where you want it to be? What can you do about it?

Don't get stuck in thinking. In the words of Princess Ana in Frozen II, "Do the next right thing."

In the words of Jessica Emily, "Do the next logical step."

Whatever you do, do something.

Doing is the key to being.

More information about people mentioned

Jonathan Roche, Author, Speaker, [Peak Performance Coaching](#), [Exercise video streaming](#).

Darren Hardy, [Success Mentor](#), [Productivity Trainer](#), [Author](#), [Speaker](#)

Jessica Emily, [Mindset Belief Coach](#),

Farnoosh Brock, [Corporate Trainer](#), [Author](#), [Speaker](#), [Coach](#)

Funny How What We Need Gets Confirmed...

"...**Seek and ye shall find...**" Matthew 7:7

While the current state of affairs is not ideal by any means, this has been a season of learning and growing for me. I know that I am not alone in this universe as I seek answers. I'm seeking knowledge. Seeking peace and calm. Seeking a better way to be and live. What I've noticed is God's gracious ways of teaching, showing, guiding, and leading me through the tests.

What I need most comes to the forefront when I am intentional in seeking answers. Through a variety of people, means, and ways, lessons are confirmed. For this I am grateful.

When you see a message once, you might think it's nice. When you see it twice, you become aware of the message more clearly. When you see the message three or four times, it's time to say, "OK, I am here. I yield. I will do this."

An example of this in my life has been the message to **Recharge**. Leading up to this necessary message, my two mentors had confirmed that intentional, purposeful quiet time was a tool to set me up for success in managing my emotions. Jessica Emily and Farnoosh Brock, who do not know each other, through two completely different delivery methods opened my eyes to the importance of this time. The result has been simply magical. After two short weeks of dedicating and setting apart time in the morning, I feel renewed.

On top of the message to have dedicated quiet time, Coach Jonathan also introduced the notion of fully recharging my battery. For a high-energy go-getter like me, the idea of "recharging" was a bit difficult to understand at first, but I let it simmer along with the idea of quiet time.

In my pursuit to consume positive content to fuel my positive energy, I have been reading, *Success Through a Positive Mental Attitude* by Napoleon Hill and W. Clement Stone. It was originally published in 1960 and was a gift to then teenager, Todd Duncan from his Grandmother. Todd refers to this sage book many times when speaking and training. I took notice and bought it.



I found the following on page 254: "...he emphasizes that rest is as important as activity. The Body needs to rebuild in ever larger quantities what has been torn down during exercise. That's how strength, vitality, and energy are developed." Later the book says, "Is it time to recharge your battery? There's no glory in being the richest man in the graveyard. Fatigue often brings out the worst within you. When your battery is recharged and your activity level is up to standard, you are at your best!" Wow! This was exactly what I needed. I hadn't really connected the dots that being overtired and stressed created a challenge for me when it came to staying calm in frustrating circumstances.

The mortgage industry is crazy right now. Many are overtired, overworked, and stressed out. Workers have been pushing their limits since March of 2020. I had enough of it in June, and that's when I began my quest to do things at my own pace and not get caught up in the madness.

I happen to love what I do. Preserving my love for it is more important to me than originating a large volume of loans that would lead to my ultimate resentment of my work.

Don't get me wrong. I'm having a record year, and I am very proud of what I've been able to accomplish. I decided, however, that I have a limit that I must keep to do my work with high quality and excellence. It wouldn't be worth it to me, to close all the loans I could just for the sake of doing it while losing my sanity and producing substandard work.

What are you seeking right now? In what ways are you seeing the message you need?

Take Notice. Yield. Commit. If the powers of God are at work in your life to make you see a much-needed message, then you pay attention, yield, and commit yourself to learning and growing through that message.

More Information about the people that inspire me mentioned in this blog

Jonathan Roche, Author, Speaker, [Peak Performance Coaching](#), [Exercise video streaming](#).

[Todd Duncan, Author, Speaker, Trainer, Founder of High Trust Coaching and Sales Mastery events.](#)

Jessica Emily, [Mindset Belief Coach](#)

Farnoosh Brock, [Corporate Trainer, Author, Speaker, Coach](#)

What Lies Within Us

I am currently enjoying: **Connect** by Todd Duncan. In Session #5, Todd introduces a quote from one of his favorite minds:

"What **lies** behind us and what **lies** before us are small matters compared to what **lies within** us. And when we bring what is within us out into the world, miracles happen!" – Ralph Waldo Emerson

This struck me. Read it again. It is so powerful.

...what lies within us...

As I pondered this, it reminded me the famous poem by Marianne Williamson which was recited in Nelson Mandela's inaugural speech.

"Our deepest fear is not that we are inadequate. Our deepest fear is that we are powerful beyond measure. It is our light, not our darkness that most frightens us.

We ask ourselves, 'Who am I to be brilliant, gorgeous, talented, fabulous?' Actually, who are you not to be? You are a child of God.

Your playing small does not serve the world. There's nothing enlightened about shrinking so that other people won't feel insecure around you.

We are all meant to shine as children do. We were born to manifest the glory of God that is within us.

It's not just in some of us; It's in everyone.

And as we let our own light shine, we unconsciously give other people permission to do the same. As we're liberated from our own fear, our presence automatically liberates others." Marianne Williamson

This is simply beautiful.

What lies within us is our God-given gifts and talents. However, the exercising of them is often diminished by our own inner dialogue.

Coach Jonathan Roche refers to this as our positive and negative voice. Should I? Shouldn't I? What would happen if I do? What happens if I don't? What would they think? What happens if I fail? What happens if I succeed? What would they say? What would they do? If I could just....Why should I?



So often we limit our potential because of our fear of the unknown. Rather than spreading our wings to fly, we settle, conform, and go along with the herd. If we would have the courage to conquer our negative voice and let out what lies within us, miracles would pour out. Our lives would be transformed.

Don't hold back who you are meant to be. Do you have an idea for a book? Write it! Do you have an idea for an invention? Create it! Do you want to be in the best shape of your life? Make it happen! Do you want to start your own business? Go for it! Do you want to have deeper relationships? Go deeper! Do you want to change the world? Change it!

Sometimes we look at where we are and see the gap to where we want to be and give up before we even start. We talk ourselves out of our greatness and opportunities because we believe the climb is too steep.

We feel that we don't know or have what it takes to reach our goals. But what if you did know? What would you do? As my friend and **Mindset Belief** Coach, Jessica Emily says, "Just have a go at it." As my friend and Motivational Speaker, Jamie Valvano says, "Do what you can." As Todd says, "Progress over Perfection."

"The journey of a thousand miles begins with one step." -Lao Tzu

Don't fall back before you even start. Don't edit your life before you give yourself a chance to live it. **Don't give up when things get hard.** The journey of self-mastery, success, financial freedom, and becoming the best version of you starts with your vision of what **your** life looks like. This vision is fueled by your belief that you can have the life you want. It manifests through purposeful action. Step by step you get closer to your goal as you become relentless in your pursuit of progress.

I end by repeating the final sentence of Marianne Williamson's famous poem:

"And as we let our own light shine, we unconsciously give other people permission to do the same. As we're liberated from our own fear, our presence automatically liberates others."

For more information about Todd Duncan's Connect, Coaching and events, [click here](#).

For the marquee event of the year, **Sales Mastery** 2020, [click here](#).

For more information about Jonathan Roche's *Peak Performance Coaching*, [click here](#).

For more information about Jamie Valvano and her motivational speeches, [click here](#).

For more information about Jessica Emily's coaching and podcast, [click here](#).

What Not To Do



"Deciding what not to do is as important as deciding what to do."— Steve Jobs

I have talked about the concept of 'what you need gets confirmed' Lately I've been in focused on being aware of recurring themes and messages in my life. This week, the idea of the "What not to do" list keeps popping up.

We all carry a "to-do" list that is always growing. Looking at this list can be incredibly overwhelming. For some, the number of things that need to be done in a single day or week can be paralyzing which is probably why your risk of a heart attack is 20% higher on Monday than any other day of the week.

The "what not to do" list is important for a few reasons: 1) It sets boundaries. 2) It gives you freedom. 3) It enables you to focus on the key tasks that matter most.

In Todd Duncan's **Connect** course, the module That's Unacceptable! explores the topic of not accepting what you won't do as a guidepost to create and set boundaries. With boundaries in place, peace of mind and freedom are possible. You can focus on activities that are of the highest priority and use your time well. With this focus, your income increases, and stress goes down. ***The fact is that without boundaries, your day controls you because you do not control your day.*** This leads to a rise in anxiety and can affect your ability to earn more.

In a recent **Darren Daily**, Darren Hardy spoke about making decisions one time and sticking to those decisions. Decisions like "I don't eat sugar," "I don't mow the lawn," and "I don't do lunch or dinner dates with people I don't have a longstanding relationship with" were given as examples to illustrate his point.

This is important because when a situation arises that could blow your diet or negatively affect another decision you have already made, "I don't do that " means you are prepared to say no.

Making sure that you no longer do what you have decided not to do can manifest in different ways. It can be completely and totally be off of the list which means it is never done again (like eating sugar). You can choose to hire help to do the things such as mowing the lawn. When someone is trying to get your attention to pitch you and you have a rule that protects your time, and you just say, "no thank you I don't do lunch or dinner meetings. It's not personal. It's just a rule I have."

On a *High Trust Coaching* video with Hope Bourman, Division President for *High Trust Coaching*, and *High Trust Coach*, Dan Munford, the idea of the *Do not do list* came up. This time it was in the context of creating the job description for your Assistant.

Brilliant! I do not order title insurance, get involved with homeowners' insurance, upload documents, or collect fees. These are functions for my Assistant. If I get engaged in one of those activities, I am being my own Assistant which takes me away from what I am best suited to do: advising my clients and creating strategic mortgage plans. Advising clients and creating strategic mortgage plans is what yields income for me. Being involved in my Assistant's to-do list does not produce income for me. Having these boundaries in the workplace, keeps what I do and don't do clear. By having a Do not do list, I can focus on the things that matter most on my *Will do list*.

List everything you do not want to do. Then imagine what freedom you would have if you did not do them. What improvement to the quality of life would you have? How much more income could you generate?

In Darren Hardy's ***Insane Productivity*** course, Darren talks about comparing what your time is worth to the cost of hiring someone to do the tasks you do not want to do. If your time is worth \$200/hour, and you can hire someone to do a \$15/hour task, then why would you spend your time doing \$15/hour activities? The \$15/hour activities rob you of productive time to generate your \$200/hour.

Hiring an Assistant can seem expensive if you aren't making \$200/hour. However, you could spend more time doing what you love, be in your zone, and fulfill your creative potential. Your investment in having an Assistant would pay you dividends.

With that said, I'll leave you with a final quote:

"Investing in yourself is the best investment you will ever make. It will not only improve your life, it will improve the lives of all those around you." Robin Sharma

[Information](#) about Todd Duncan events and *High Trust Coaching*

[Information](#) about Darren Hardy's daily motivational messages, and success and productivity training

"Do it Right or Do it Over!"

We've all done it. We've sped through a project, turned it in just in time, and patted ourselves on the back that we got it done. However, when you got the results of that project, you ended up with more chaos than you would wish on your worst enemy.

This happened because you didn't focus on quality and focused instead on speed. It wasn't worth it in the end because you didn't save yourself a nickel's worth of time. You created a mess that robbed you of your time, energy, and perhaps even left you embarrassed.

Speed for speed sake is wrong. As Todd Duncan said last year at ***Sales Mastery***, and in his Connect series (video 7-Own the Clock), you have to "Slow down to move fast."

An extra 5 minutes to re-read the email to really understand what the sender is asking you. An extra 5 minutes to check the guidelines on something you've not done a lot of before.

An extra 5 minutes to talk a scenario through with your partner, your manager, or a trusted confidant.

An extra 5 minutes to proofread your work.

An extra 5 minutes to make a note in a file being handed over.

The extra 5 minutes to slow down, soak it in, and proof your work can save you an hour or perhaps even several days in the future.

In an episode of his podcast, Todd cites an article in *Psychology Today* that demolishes the notion that multitasking is productive. The article shows that humans are simply incapable of multitasking. When we try to multitask, our [IQ drops 10 points](#) and our productivity decreases by [40%](#).

Todd recommends a principle he refers to as "*One thing thinking*." This is simply ***doing one thing at a time*** which relates to ***Intention*** and ***Purpose***. Be a person of purposeful intention in all things that you do. In your relationships, you cannot call it quality time if you are checking Facebook and commenting on photos on Instagram while your loved one is sitting next to you craving your attention.

You cannot just grab a quick junky meal on the go that doesn't fuel you as you work towards personal excellence. The small choice of having multiple meals that lack nutrition because you are moving too fast to slow down will result in poor health down the road. The same is true of turning in shoddy work for your employer.



The same is true of turning in shoddy work for your employer.

Theodore Roosevelt said, "*When you play, play hard. When you work, don't play at all.*"

Jim Rohn said something similar: "*When you work, work, and when you play, play. Don't mix the two.*"

Today, digital distractions can easily take us off course. There is a time for everything, and everything has its time. I love Todd's recommendation to schedule your priorities rather than your schedule.

Block your time for what's most important. If your job performance is measured by a certain metric of productivity, when it's time to work, do the most productive things first. Schedule time for email, and don't read email when trying to have a conversation with a client on the phone.

Do the most important things first. When you do, do them with intention and purpose. Make time to eat well and exercise. Make your health and self-care a priority. After all, to do your day, your day needs you. Your energy will order your efficiency. When you are healthy and fit, things are just better.

My best days are always the days when I have done my database calls in the morning. It's the most fun part of my job. There is no sales agenda to these calls. It's just connecting with my people. After catching up, I am ready for what's next.

When you do it right, whatever "it" is—exercising, eating right, making your calls, proofreading your work, analyzing that spreadsheet, writing a report—is so much better than the shame of doing it over. Save yourself from yourself, and slow down to move fast.

For more information about Todd Duncan, his events, speaking, training, go to

<https://www.HighTrust.com>

For videos, you can stream for free to get your Energy Up, go to <https://www.energyup.co>

Check Out from Club Burn-Out Before It Checks You Out

This week gave me perspective on what really matters. I became painfully aware that we only have one life.

A client called me earlier this week all torn up. His 32-year-old daughter had accidentally poisoned herself by mixing a single sleeping pill with NyQuil. The alcohol in the NyQuil turned out to be fatal when combined with the ingredients of the sleeping pill, and her heart stopped.

In the morning my client called, I was under a lot of pressure to get a loan to close by a deadline. I felt as if everyone's lives were going to be ruined because of me if I was not able to meet the deadline.

Upon hearing my sweet client's heartbreak over the phone, I gained perspective. The people involved in my closing transaction may have been inconvenienced by things such as rescheduling movers, but they still have their health and their children are alive. Suddenly, the pressure of making an impossible deadline fell off my shoulders.

On Friday morning, I saw a post about a mortgage originator I had met in January at a conference. We were at the conference to learn how to master and grow our businesses. I remember her beautiful smile, her gentle and kind ways, her light-hearted laugh, and her willingness to share her ideas. This post was a tribute to her as she had passed away.

I couldn't believe it. I read the post repeatedly. "Does this say she died?" "Is this for the SAME person I met?" I looked at the pictures again and again. There was no doubt it was her. She was only 59 years young. I reached out to the person who posted the beautiful tribute to her and asked, "What happened?"

Turns out stress happened. She died unexpectedly of a heart attack which really hit close to home.

While Covid-19 shut us all in our homes and locked us down, mortgage rates dropped overnight in March. It created a mortgage tsunami that has not slowed down for most people in the mortgage industry. In early June, I recognized my limits and intentionally backed off from my frenetic pace to one I could handle with less stress.

I was experiencing anxiety and stress that came with taking on too many clients at the same time and it was starting to take a toll on me. Work wasn't fun anymore, and I had started resenting what I was doing. I was working way more than I should and wasn't resting. I was stressed and cranky. I wasn't myself.

Thankfully, I have two different coaches* who helped me navigate the surge in business from both a strategic and health perspective. With their help, I was able to take my foot off the gas and focus on both my self-care and recharging. Had I not listened to my coaches and made the changes I had made I could have been waiting to greet my friend at the Pearly Gates.

Reflecting on what had happened moved me to write a post on a mortgage chat room on Facebook to warn my fellow mortgage industry friends. My message was for everyone to slow down. The money will be there, but the money doesn't matter if we aren't alive to enjoy it or to share it with others. I asked my colleagues to take care of themselves and to watch out for team members who have been working very hard since March as they process and close loans.



The outpouring of responses was incredible. There have been too many comments to count, and I have read every one of them. To my surprise, many people commented that this they had also lost colleagues to stress. Many others commented how they had their own personal wake-up call after a health scare in the past brought on by stress from work. Reading those comments solidified a sense that self-care must be everyone's personal priority.

You don't need to be in the mortgage industry to be stressed. Just working from home in any field with kids at home is stressful enough. It's hard. It's challenging. I get it. However, we owe it to ourselves, our spouses, children, and those lives we touch every day to be at our best.

To be your best, you need rest. You need quality alone time. You need to recharge. You need to pray. You need to meditate. You need to think. You need to dance naked, wash your hair, and put on something that smells really good.

You need to exercise, eat well, hydrate, sleep, talk to a friend, read a good book, and detox from everything negative.

You cannot wait "until things slow down," or until "things get better." Things will not slow down until you slow down. Things will not get better until you get better. Stop the insanity today. Take control of your life by taking care of yourself and teaching others to do the same. Be an example that others will follow.

If we can each take care of ourselves, we can truly change our world and the world around us. That matters.

Please, please, take care.

"Realize deeply that the present moment is all you ever have. Make the Now the primary focus of your life." — Eckhart Tolle

*Information about [High Trust Coaching](#) and [Peak Performance coaching](#).

Labor Day Reflection

Happy Labor Day! Today is the day our country celebrates all the workers who have built our nation. (For the full history of Labor Day, [click here](#).) In reading the history of this holiday, it is remarkable to learn how workers decided enough was enough of unsafe working conditions, long hours, and child labor.

Having a long weekend is nice. I've enjoyed the extra time with my family, and we've had fun coloring, going to the park, playing with dollies, walking in the neighborhood, socializing with our neighbors, and watching **Frozen** while singing "*Wanna Build a Snowman*," and "*Let it go*" again and again.

I had big plans to be "productive" this weekend. And I was to a certain degree. I wrote my Blog for [TheMortgagePoints.com](#) yesterday, and I am writing this today. I started a new book called "Radical Candor," by Kim Scott and completed a module in **Connect** by Todd Duncan. I exercised, attended church online, and bought groceries online for the first time.

The highlight of my weekend, however, was definitely singing off-key to Frozen melodies as my mother looked on in horror at the sound of my voice. We laughed hysterically because carrying a tune is not one of my talents. I can only pray that my children will be able to sing along to music without evoking twisted faces in their audience one day.

Do I have "work" that I could be doing? Sure. It's always there. However, these precious fleeting moments with my kids won't always be here. After the heaviness of hearing about a colleague who worked herself to death, this was exactly the kind of weekend I needed. I decided enough was enough and chose instead to play and have fun instead.

As I sit here typing at my kitchen table, Julianna is playing with her dolls, Zara is using cookie cutters on William's leftover frozen birthday cake, and William is dancing around like a goofball.

I'm smiling. This is my life. My wonderful, crazy, messy life. I wouldn't have it any other way.

So, what's the coachable moment in all of this?

We work hard to provide for our family to give them the world, but what would their world be like without us?

Jim Rohn says, ***"When you work, work. When you play, play. Don't mix the two."***

The world is a bit crazy these days. We have to create moments of fun and relish them.

Treasure the time with your family. When you do, you recharge your battery. You fill up on endorphins which will power you during your work week. This time will remind you of why you work so hard in the first place. When the going gets tough at work, you can draw on the happy well of memories and know that playtime will come again soon.



What is Meant to Be Naturally Evolves

Today marks two years since my journey began.

Two years ago, my spirit was broken. I was tired, drained, overwhelmed and pessimistic about the future. At the time, my children were 5, 3, and nearly 2, and I was not enjoying them to the fullest. I was empty and felt I had nothing to give. I was just going through the motions of the day.

My identity and self-esteem were wrapped up in my work. When I performed well at work, I felt successful and happy. When I didn't, I felt defeated in every other area of my life. "When mama's not happy, nobody's happy" was very true of my life.

My lack of joy impacted others. I would soon learn that breakdowns create breakthroughs. I would experience that at my lowest point, God was there waiting for me to reach up and ask for help.



And I did ask. With my whole heart, mind, and soul as I reached up and asked Him to show me the way up out of my darkness. I asked for the tools and resources to fix what was broken. My cry was answered with an abundance of tools and resources that have poured into my life ever since.

The thing that changed everything for me was my introduction to the **Todd Duncan Group** and his **Sales Mastery** event. I stumbled upon this event 2 weeks before it started by responding to a video on LinkedIn. What attracted me to the video was Sue Woodard's smile. She was a speaker at the event, and I am forever thankful for her incredible smile which got me to the Mecca of all tools and resources. I knew within moments of the opening night that my presence there wasn't happenstance. It was ordained and predestined by heavenly forces.

The event moved me and inspired me as never before. I didn't want to lose my momentum, so I dived headfirst into coaching. Not just 1 coaching program, but 2*. My initial motivation to sign up for coaching was to fix what was broken: my business and weight.

Since then, my coaching experience and motivation to continue coaching have evolved. Soon after my coaching started, I knew everything would be ok. My reasons to continue coaching changed. Rather than leaning on coaching to fix me, I am using it as the vehicle to push me to the best version of myself as I am guided to the best results for my business. Instead of just getting better, my drive changed to reach my God-given potential to bring Him honor by being a good steward of the tools and resources He has given me.

As the old proverb goes, "Give a man fish, and he will eat for a day. Teach a man to fish, and he will have fish for a lifetime." The tools and resources that have been revealed to me through coaching will be my lifetime supply of fish.

The results of coaching have become apparent in many areas of my life. My business has grown to 300% of what it was in 2018. I lost the extra baby weight and have kept it off. I have a morning ritual that brings me serenity, control, and strength. I've learned what my capacity is and set boundaries to protect my overall wellness and quality time with my family. I'm enjoying my children and am sure my husband would say that I am more enjoyable to be around as well.

I'm not perfect. I've not reached Nirvana, but I've made a lot of progress. I'm happier, optimistic, and excited about my present and future. I know there is still a lot of room to get better, and each day I work to become the best version of myself. As I grow, the best version of me also grows. It's not about perfection. It's about progress.

My coaching journey has been precious. It can never be taken away from me, and I will always treasure it. I will continue to be coached for as long as I live. As I have shared my journey with you, my love for sharing has grown. As I share, what I am learning becomes more deeply embedded in my mind. It only seems natural that the next leg of my journey involves becoming a Coach myself.

This week I became a Certified *High Trust* Coach. In a couple more weeks, I will be a certified *Peak Performance* Coach. Becoming a coach was never part of my plan, but I've learned that God's plan for our lives is greater than our plans.

This is something that has evolved over time. Over the last couple of years, friends have commented on my posts that I should become a coach. I didn't realize that those comments planted seeds in my heart.

About a year ago, I started to feel a call to become a coach. But I didn't know how. However, when you feel called to do something, doors will open, ways will be made, and what is meant to be will naturally evolve.

It is poetic how the story of my brokenness evolved into a person ready to help and inspire others to find the best versions of themselves. A person who is ready to help others achieve their highest levels of potential in life and business.

The event that changed everything for me is coming up this week**. I couldn't be more excited to attend my third event. At each event, I've been on a different part of my journey. I can't wait to see what I learn this time that will help me grow into the next phase of my journey.

*To learn more about *High Trust Coaching*, [click here](#).

*To learn more about *Peak Performance Coaching*, [click here](#).

To check out and register for **Sales Mastery 2020, [click here](#).

Sales Mastery 2020 Debrief



I attended my third consecutive **Sales Mastery** recently. It was the first time the event was held online. You might expect a 3-day event full of panelists and world-class keynote speakers to have glitches. This was not the case. Everything went VERY smoothly.

I left this event with a full heart and mind. I am as inspired now as I was during the first **Sales Mastery** I attended in 2018 when the music was pumping as the lights swirled around the crowd of 2,000 professionals.

The Takeaways:

In order to avoid this becoming a 20-page read, I'm going to list some key phrases that inspired me.

Innovated Living starts with:

- Believing that everything can be improved
- Having a healthy outlook on fear. "Face everything and rise!" "Feeling, excited and ready!"
- Being in a state of flow. This is at the cross-section of control and surrender.
- Several books that were mentioned include *Big Magic* by Elizabeth Gilbert and *The Surrender Experiment* by Michael Singer.

More Points:

- Go Deeper into client relationships. Focus on the mile-deep, inch-wide approach, vs the inch-deep and mile-wide approach. (*Wally Eliabary*, Top Producer)
- Adopt an abundance mindset and shed the scarcity mindset. (*Kristen Brown*, Top Producer)
- "It's not what happens to you, it's what you do about it!" (*Arthur Brown*, Top Producer against all odds)
- I believe...(Jake Wade, Top Producer) A story of commitment to belief statements

I have two pages of notes on Katie Lance, *#GetSocialSmart*, Social Media Expert. If you are interested in getting better on Social Media, follow her on social media, Google her, and learn. She is a wealth of experience and knowledge.

If you are in business, you have to be on LinkedIn. When people Google you, your Linked in Profile is likely the first thing to pop-up. If you are serious about being in business, your LinkedIn page is essential. If your page is non-existent or minimal, go take care of that after you have finished reading this.

John Maxwell of *Leadership* was as hilarious as he was sincere.

Key points:

- "Everything we want is outside of our comfort zone." "Yesterday's home run won't win tomorrow's game." "Failure - the value is what you learn from it."
- "Be growth oriented, never stop growing." "From maintaining to creating, abundant shift."
- "*Successful people buy stock in themselves and invest in their growth. To earn \$X, you need to invest 10% of X in your personal and professional development.*" - Todd Duncan

[The Perfect Intro by Clay Hebert](#). I found this video online. Watch it. It will blow your mind. Clay lays out several formulas for you to come up with the perfect intro. No more stumbling when answering the question, "What do you do?"

James Clear, author of *Atomic Habits* is someone you should Google and follow. What James basically says is that to achieve any goal, you need to break it down into *simple, easy, daily habits*. Set up "micro-wins" for yourself.

For example, don't start with "I am going to call 20 people a day." Start with, "I am going to call 1 person today." "People don't lack motivation. They lack clarity." **Powerful.** "Habits are the compound interest of self-improvement. Focus not on where you are but on what your trajectory is. 1% better/day = 38X better in 1 year. You don't rise to the level of your effort. You fall to the level of your system. If you are struggling to improve, improve your system. A system is a collection of daily habits. *Fix the habit, the results will come.*"

"Gratefulness opens a channel that allows abundance to flow." - Todd Duncan

Be intentional was the overarching theme by many panelists. Whether you are executing on social media, being fully present for dinner, or anything in between, *be intentional*.

Believe in yourself. Be clear about where you are going. Execute on the essential habits required to get you to where you want to go. Have grit. Don't give up. Persevere. Learn from your failure to grow and improve. Live life on purpose. Invest in yourself. Have someone you can be accountable to. Coaching is an excellent place to start!

Industry leaders and events are a key way to learn and grow. Regardless of your profession, there is an industry association, and industry leaders that teach best practices. If you are in the mortgage, financial services, and real estate profession, Todd Duncan is an essential leader to learn from. If you are in software, medical, admin work, nursing, teaching, etc, there is an industry association and group of leaders for you, too.

You are never too young or too old to get started. If you haven't participated in an annual conference that brings the best of the best together, you need to google upcoming opportunities and participate. You don't know what you are missing. I promise you will learn about ways to do what you do better. You will grow personally and professionally by surrounding yourself by like-minded people. You will grow from the wisdom of the leaders in your industry.

For more about Todd Duncan, events, training and coaching, go to www.hightrust.com

Your Impossible Is His Possible

From reading Robin Sharma's *"The Monk Who Sold His Ferrari"* to watching an interview of Craig Morris by Todd Duncan on Todd's Connect to reading a chapter from a friend recommended book on Ayurveda and reading John Maxwell's *"Laws of Growth"*, this week has been full of many incredible insights. My head and heart are swirling with so much inspiration that I could fill a book unpacking all of the richness I have received.

What really struck me in particular was Ash and Murray Smith's Sunday message this morning. Before Murray came to speak, Ash used the word "unstuck." She said, "God wants to unstick you. Unstick you from generational patterns. He wants you to be unstuck." She talked about so many things that are handed down through generations: financial curses, unforgiveness, sin, patterns, struggles, etc. It was a powerful message.

It was a perfect segue into Murray's message. In brief, his message was that "Your impossible is God's possible. Nothing is impossible with God." After some contemplation, I realized how connected Ash's word was with Murray's. So often we are stuck in our thinking and definition of what is and is not possible.

What we say is possible is indeed possible as long as we believe it. This is true if that thing we believe is positive or negative. We tell ourselves this or that is impossible. We say that what we want isn't possible because we've tried and failed before. We convince ourselves that what we desire isn't possible because we've never seen it done before. We won't let ourselves believe our dreams can come true because we can't imagine it being possible. So many of us get stuck in "stinking thinking" without even realizing it.

This week, I started thinking about the things I thought were once impossible but were indeed possible. When I got married at age 38 ½, I hoped it would be possible to start a family. But I didn't want to disappoint myself by hoping too much. I was an "advanced-aged" woman, and the odds weren't in my favor. My doubt was confirmed by my first pregnancy which was short-lived and painful on many levels.

I gave my grief to God and focused on the good. I was healthy, fit, and young at heart. I **knew** I was young and healthy enough to have a baby. I concluded my life was God's, and if it was meant to be, it would be. If it wasn't in His plan for me, then I would not be bitter. I would focus on what was right in my life. This wasn't an easy or automatic thought process, but I knew feeling sorry for myself and giving up hope wasn't going to serve me either.

Thankfully, my next three pregnancies produced three beautiful, healthy, happy, and precious miracles. Today, these miracles (William age 7, Zara age 5 ½, and Juliana nearly age 4) are my heart.

The messages I have heard recently have also made me think about where I was in my career 2 years ago. I was "stuck." I was stuck at a level of production (income) and couldn't seem to break through it. I was no longer a single lady living downtown and partying it up. My income level was no longer serving my family of 5.

I needed to improve, but it seemed impossible. What else could I do to improve my business? What seemed impossible for me was right in the realm of God's possibility.



I surrendered my will in exchange for His. My ways for His ways. My thoughts for His thoughts. I prayed for tools and resources to show me what really was possible.

The improvement to my business and life after that prayer is nearly immeasurable. My business has more than doubled. I have adopted a growth and progress mindset, which in and of itself pays dividends daily. My anxiety has subsided, and My faith grows as I lean on Him for continued guidance. I learn, fail, learn, grow, learn, fail, learn, and grow some more. (Side note: John Maxwell calls this “layered learning”). My life and business are way better as a result.

Not every day is a good day, but there is good in every day. Not every day is a “successful” day. However, my self-awareness has allowed me to learn and grow which enables me to turn failures into lessons and fuels my improvement. As Todd Duncan says, ***“Perfection is harmful.”*** Being stuck on being perfect is a curse, not a blessing. Get unstuck in perfectionism. Choose to get stuck on progress instead.

Take time to think about an impossibility that became a possibility for you. Hold that memory with extreme gratitude. Take time to think about where you may be stuck right now. How could some faith and belief help unstick yourself?

Mark 11:24

Therefore, I tell you, whatever you ask for in prayer, believe that you have received it, and it will be yours.

Matthew 19:26

And looking at them Jesus said to them, “With people this is impossible but with God all things are possible.”

Luke 1:37

For nothing will be impossible with God.

Tears were shed as I wrote this. Tears of remembering how painful some of these days were for me, and tears of extreme joy for having transcended the bondage of my limited thoughts and beliefs. I am so grateful for my faith and relationship with God who gives me strength daily.

Disagreement Is Good For The Soul

This week was my eighth wedding anniversary. To commemorate the day, I posted on Instagram what I loved about my husband, Will. To be completely honest, what I love about him isn't likely going to make it inside of a Hallmark card.

I love that he says, "No" to me. I love that he doesn't always agree with me. I love that even when I stomp off peeved that he doesn't see things my way. I love that he is grounded. I love that he feels he can tell me what he thinks even if I don't agree.

Some of my best growth has come from our dissenting opinions.

It all started with him telling me, "I don't want to be just your friend." He knew what he wanted. He knew how he felt, and even though I wasn't looking for "more than a friend" at the time, his confidence in expressing who he was and what he wanted got my attention. If it weren't for him standing his ground with those eight words ten years ago, I may not have the beautiful life and three amazing children that we have created together. He took a risk. He wasn't willing to compromise. It was all or nothing. It would be wonderful if we were all so bold in speaking up for what we want.

The thing is ***we cannot grow surrounded by people that agree with us all the time.*** We cannot grow if all we hear are compliments. We cannot grow if we are never challenged. We cannot grow if we aren't given honest feedback about what we can do better.

When Will shares a different opinion than my own, I ask myself if there is another way to approach the subject. Many times, I come to a new conclusion that may be somewhere between his and what I had previously thought. I see things and grow as a new idea, thought, or understanding is birthed.

Many leadership sages have said that you need to surround yourself with people smarter than you and that you should not be surrounded by "yes men." In Hans Christian Andersen's fable of "The Emperor's New Clothes," the Emperor makes an utter fool of himself prancing down the street stark naked thinking he was dressed in the most elegant of clothing. Not a single nobleman told him the truth about the robes of air the swindlers had layered on him.

We don't want to embarrass ourselves in public, at the office, with colleagues, or with our clients. So we ask for feedback. But do we really want it, or do we want confirmation we are great? Are we actually fishing for compliments? When someone provides us honest feedback that is intended for our improvement, do we take offense?

My friend, Farnoosh Brock, posted a [quick story](#) about this on LinkedIn. In brief, she provided feedback that many people would have paid thousands of dollars to get. Farnoosh is a master public speaker. A colleague of hers had created video scenarios and had invited Farnoosh to become an affiliate of her program. Farnoosh critiqued her colleague's work. Knowing Farnoosh, I know she delivered it with tact and out of love. Rather than taking the feedback as constructive and making the appropriate improvements, her colleague became offended.



I was recently on the receiving side of constructive feedback from my editor. I asked her for her feedback on my writing. What I really wanted was to hear how much she liked it. Instead, what I got was valuable insight into how she viewed my writing from a professional writer's standpoint. I'll admit, my first reaction to the honest feedback was like making a D on a test I had stayed up all night studying for. My ego was hurt.

In reality, it was exactly the feedback I needed. It served as a great lesson. Don't ask a professional for their opinion and take it like an amateur! Tamara is an excellent editor, and I am lucky to have her. Her feedback was free coaching for me. While my initial reaction wasn't excitement, I did come full circle to embrace her challenging feedback to help me improve.

A great book on the subject of delivering and receiving challenging feedback for growth is [Radical Candor](#), by Kim Scott. My mindset and belief coach, [Jessica Emily](#) recommended this book to help me become a more effective communicator. Scott worked for both Google and Apple and has incredible experience from having led teams in these two very different corporate cultures. Her years in Silicon Valley helped her develop a framework for leaders and their teams that allows them to excel and accomplish incredible achievements. In brief, the delivery method of providing feedback requires the one giving it cares for the person and challenges him or her directly.

If you are a leader of 1 or 100, this book is a must-read. You may find yourself in other quadrants of Kim's matrix and discover you can be more effective and better received if you migrate to the sweet spot where caring and challenging intersect.

We are taught by our parents and teachers to not say anything if we can't say something nice. This means that whenever we feel we have an opinion that another person may not like, we keep it to ourselves.

We need to let people know what we think and feel even if we don't get a standing ovation for it. When we receive criticism we should be thankful and gracious about it. When we ask for feedback, we should be ready for someone's honest assessment. The only way an employee, a team, family unit, company, or society will reach their potential is when acceptance of thoughtful feedback is the norm. We must stand firm by what we believe and share our ideas, thoughts, and concerns from a caring heart.

We can't grow alone. We can't think that our thoughts, ideas, and feelings are the only ones that matter. When we collaborate with one another and lovingly share our different opinions, thoughts, and philosophies, we grow beyond our current limits. Together we become better.

It takes courage to speak up. It takes humility to be corrected. If we can be both courageous and humble with one another, there is nothing we cannot do!

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Books Are The Kindling and The Flame

Have you ever connected with a stranger over a book?

A couple of weeks ago, a client called me. His name was similar to an author of a book I had recently read. I asked him if he was familiar with the author. This was within the first 10 seconds of answering the phone. The joy that came from this client's voice was like no other introductory phone call. From there, we spoke for about 20 minutes about the book, the author, similar books, and the impact. The excitement was mutually exhilarating. We nearly forgot why he called. Oh, yeah, he was buying a home and needed money. YAY! That's fun, too!

The client isn't buying for several months. We connected on Social Media and will stay in touch. I bought a book he recommended, took a picture of it when it arrived and texted it to him. #friends!

This exchange never would have never been possible were it not for the fact that I am a hungry reader.

I have my Coach, Jonathan Roche, to thank for starting this fire.

Two years ago, I started coaching with Jonathan who is a *Peak Performance* coach. He is all-in on chasing down the best version of himself so that he can give his best to those he serves. He then shows others how to do the same. I originally signed on with Jonathan to lose the last 10-15 pounds of baby weight I had from my pregnancies. What I got was so much more.

When I met Jonathan I had been on a 10-year hiatus from reading. It is incredibly hard to believe that now. But it is true. A decade earlier I had a daily habit of reading all kinds of material pertaining to personal growth. It was exciting! However, my lifestyle changed as I got married, got pregnant, and had three children whilst maintaining an ultra-demanding career. I didn't realize it when it was happening, but I was slowly fading .

I would like to think that regression isn't a thing, but it is. Just as you benefit from consistent positive habits, you regress when you lack positive habits. Todd Duncan has said, "***If you aren't developing, you are dying.***" I stopped developing.

On one of our first coaching sessions, Jonathan recommended, "[Three Feet From Gold](#)". I instantly reconnected with my passion for reading. It cleared a path that was covered with debris from abandonment. It was the spark that re-ignited a positive daily habit.

Jonathan also recommended [Iron War](#), [Relentless](#), [7 Levels of Communication](#)

Each of these books has had a powerful impact on my life and in my business.

At the same time I started coaching with Jonathan, I invested in Todd Duncan's *High Trust Coaching* program. As a super fan of Todd's, I've been exposed to and have read his incredible books, too. [High Trust Selling](#), [Time Traps](#), [Life on the Wire](#), [The 10 Golden Rules of Customer Service](#).

Reading Todd's books helped me put my life into perspective, and get both my business and personal life back on track.

My commitment to reading makes the biggest difference in my inner world. When I am flushing my mind with positivity, I am thinking more positively. And, since my thoughts are the building blocks of my outer world, reading doesn't only impact me personally but all people and things around me.

The single best question you can ask someone that exhibits outstanding qualities is either "what are you reading right now?" or "tell me about a book that has really inspired you."

These are questions I asked Jessica Emily on our first zoom call. She was happy to share her favorites with me. Her first recommendation was "[Conversations with God](#)." That book helped me to identify the difference in the voices in my head, and to tune into my "highest and clearest thoughts." In subsequent sessions, she recommended [The Illusion of Money](#). This book really re-wired my thinking about what is possible.

There are so many other books that I have read that were recommended on podcasts, by Speakers at ***Sales Mastery***, that friends have shared, that Todd has recommended on his various teaching channels, plus books that I have found on my own. I have a stack of books that I look forward to reading.

Perhaps I'll create a list for you all one day!

The point of this Coaching Point is that reading isn't just for you. It's for those around you too. As you read, you learn. When you learn and share, you bond with others. You not only bond, but you make an impact. There may be one quote, one story, one idea, one thought that comes to mind when you are interacting with a client, a friend, or a loved one. That single shared concept can change their life. Jonathan frames this ability to give to others an encouraging word being a "world-class guide."

I'm so thankful for all the writers out there that have put their experience to paper. I'm so thankful for an open mind and heart that is willing to learn and change for the better. I'm so thankful for a medium like GoDaddy that allows me to write this blog weekly for you so that I am able to share my enthusiasm for continued learning and personal growth.

If you feel as though you have been on a dry spell, take stock. Are you actively reading material that is positive and inspiring? If not, dive into a good book. There may be one, two, or three gathering dust on your bookshelf. Don't let them do that. Dust them off and sink in! If you need a good book recommendation, ask me! I would be happy to share.

The last book I completed was Robin Sharma's, "[The 5am Club](#)." FREAKING incredible! A must-read. I am in the middle of reading his prior book "[The Monk who sold his Ferrari](#)." I am also nearly finished with "[Radical Candor](#)" by Kim Scott, thanks to Jessica Emily. This is also a must-read if you work with people. I am also halfway through "[The Big Leap](#)," by Gay Hendricks thanks to Hope Bourman at High Trust. I have several more waiting for me. I know that it may be better for me to read one book 50 times, than 50 books 1 time.

I am enjoying the stimuli tickling my brain and my inspirational receptors. :-)

I would love to know what you are reading that touches your mind or heart. Have you read any of the books I mentioned here? If so, I would love to know how it made you feel.

If you are following me on social media, comment on my post or send me a message. I would love to connect over a book!



You can also email me at april@themortgagepoints.com

For more information about Jonathan Roche and *Peak Performance Coaching*, [click here](#).

For more information about Todd Duncan's High Trust Coaching Program, [click here](#).

Mind Mastery + Time Mastery = Life Mastery

This is a simple formula, right? For me, however, each element of the equation seems elusive and sometimes downright impossible. If we focus on controlling our thoughts and mastering our time, we will become the masters of our destiny. It just makes sense.

Mastering our thoughts and time must be a daily focus and priority in order for us to realize the power of this truth. The benefits of mastering these two values exponentially impact all the extrinsic results we are looking for.

In Robin Sharma's *"The Monk Who Sold His Ferrari"*, the transformed Julian tells the younger version of his prior self that the Sages of Sivana instilled in him the belief that there is no room for a single negative thought. We must master our minds and protect them from the danger of negativity.

I thought about that. Bewildered. I have been safeguarding and protecting my mind from negativity ever since I learned about "my negative voice" during a coaching session with [Jonathan Roche](#) two years ago. Even so, the thought of getting rid of ALL negative thoughts seemed a bit extreme.

I was surprised by my reaction. I'm a huge proponent of positive thinking, but letting go and never letting negative thoughts in again seemed like both a gigantic task. It seemed like saying goodbye to dear old friends.

Thoughts that pertain to anger, injustice, gossip, fear, anxiety, doubt, and insecurity hold us back. We can all relate to thoughts and feelings. We can all commiserate, sympathize, empathize, pity, and be pitied. We can build connections with others that are angry at the same thing and feel injustice at the same thing. We can find a connection with those we fear and doubt the same things. We can bond by gossiping about the same thing, being anxious together, and being insecure together. But how does any of this move us forward individually or collectively? How can we rise above the negative to see a better way to be and live?

In Richard Bach's book "Jonathan Livingston Seagull", an oddball bird had some thoughts. What would it be like to master flying for the sake of flying? How can I learn all there is about flying and become the *best*?

This radical seagull separated himself from the flock and spent all his time searching for terminal velocity. He mastered how to fly slowly above the water. In doing so, he was scorned, shamed, and made an outcast by the flock's elders. Because he didn't follow the rest and fly for the sole purpose of eating, he was isolated. Nonetheless, he felt the freedom to be what he was meant to be. He didn't live for earthly or lowly pursuits. He lived his full potential. In achieving his point of self-actualization, he met other birds who thought as he did.

While many of us find some comfort in our negative thoughts, they keep us from flying above our clouds and seeing beyond our current circumstances. They hold us back from being the best versions of ourselves.



After letting this lesson sink in, I began to truly understand the wisdom imparted by the monks in India who went through great lengths to protect their minds and focus on increasing their positive thoughts.

Like the monks in Robin Sharma's fable, by starting our mornings early, we set our intentions for the day. By starting the day in reflection and gratitude, we transfer these feelings into positive intentions for the rest of the day. This is key to learning how to master your time.

In "*The Big Leap*" Gay Hendricks says something I find incredibly profound. He says, "You come from where time comes from."

Wow!!!! I come from where time comes from? This statement is connected to Hendricks' definition of "Einstein Time." In Einstein's time, you are connected to the source that created you and time which means you have the ability to create time. Hendricks discusses our thoughts and negative talk about time.

We program ourselves to believe there isn't enough time. We think that time is flying by and that there is too much to do and not enough time to complete everything. Hendricks advises his readers to eliminate these limiting statements from their thoughts.

Once again, we are back to our thinking. Perhaps the equation is even simpler than I thought.

Heart Set, Go!

I want you to know that I love you. Whether I know you personally or not, I love you because we are all connected by our human experiences. I am a child of God, and you are a child of God. For this reason alone, I'm compelled to love you. You are not alone. You are loved by me. And you are loved by our mutual Creator. We are each an expression of the Infinite and Uncreated One's Creativity. How amazing is that!

Although we are children of God, we are also human and to be human is to err. We each make mistakes, over-react, get angry, frustrated, hurt, and even hurt others. It's the ugly side of being human. It's what makes us human. Not one of us is perfect, nor will we ever be. What we can do, however, is be aware.... keenly aware of our thoughts, feelings, and actions. When we reach this point, we can diligently pursue personal mastery to become the highest and best versions of ourselves.

In Robin Sharma's "The 5 Am Club," Sharma details our ["Four Interior Empires."](#) Our four interior empires are our "heart-set, mindset, soul-set, and health-set." The case for getting up early before the rest of the world is that it gives you time to tend to each of these sets. When your heart, mind, soul, and health are in the right place, there is absolutely nothing that can stand in your way of achieving your dreams.

What does love have to do with it? Love has everything to do with it! Love affects your life on so many levels. Many people put love in a box. These people believe that love is reserved for my personal relationships. Yes, we must love the people we are closest to, but love is not limited to your personal relationships. There is an important place for love in business as well.

To fill your heart with love, you have to let go of the yucky stuff first. You have to release judgment and replace it with empathy. You have to release grudges and replace it with forgiveness. You have to let go of frustration and replace it with patience. Once you can relinquish the things that prevent you from loving, you have the ability to love others the way God loves you.

When you love your clients, your teammates, and your support teams with this kind of love business becomes easier. When business is easier, your life becomes magically easier, too!

Two years ago, my heart-set was not in the right place. I was in a perpetual state of bitterness, resentment, anxiety, frustration, and anger. I did not cope well with client rejection or anything that did not go smoothly in the loan process. As a result, I struggled in business. And, when you struggle in business, you struggle in life. It's not like after 5:00 PM, you go home after a bad day, and somehow are a different person that is full of joy, patience, and love. The truth is if you have struggled all day long, you carry that stress home which is not good.

Thankfully, I did a trust fall into my Heavenly Father's arms. I cast my cares on Him. I prayed for tools and resources to make me the best at what I do. It is a prayer that has been answered daily in unbelievable and even mysterious ways ever since.

It's not that a wand was waved, and I never saw a bad day again. Rather, I was given a new heart-set and mindset to see that not all days are good days, but there is good in every day.

Through coaching, reading, and listening to podcasts, I receive the tools and resources necessary to help me to cope with regular life and business challenges in a massive way.

By prioritizing my consumption of positive content, I form a seal of protection around my interior world which makes living and working in my exterior world that much more enjoyable. By serving my clients with love, I am no longer "selling" anything to them. That simple switch has nearly tripled my business and income in the last 24 months. It's amazing!

Not only did I embrace caring for and loving those I worked with, but I also had to learn to take care of myself. Self-love and self-care is what keep the jar of oil full so there is always enough to share.

So, what does love got to do with it? Everything! Without it, you are and have nothing.

If your heart is not beaming enthusiastically with love, examine why. Is there something you need to let go of to receive love? What is keeping your cup from being filled and overflowing? Are you full to the brim on self-care and self-love? When you can answer these questions, brace yourself. Watch amazing things happen to you.

Love is the answer.

1 Corinthians 13:4-8

The Mother of All Blockers: Criticism

I don't watch a lot of TV. When I do, it's usually animated kid shows with songs like "Sharing is Caring" or YouTube videos of Barbie and Elsa and Anna dolls. (I have two daughters ages 4 and 5 1/2).

In the mornings, I watch yoga on YouTube. Lately, I've been watching old Ted Talks by Bréne Brown and interviews with Sadhguru on the subject of "Inner Engineering" while exercising on the elliptical machine. My husband, on the other hand, watches the news throughout the day.

Whether through indirect exposure to the news, or direct exposure from political ads interrupting Elsa and Anna or Bréne Brown, I have gotten my fair share of negative political messages over the last few weeks.

I don't understand why there is so much "don't vote for that guy because he is bad" and "vote for this guy because he is so good."

And it's not just 2020. It's been this way for as long as I remember. If you listen to political ads, you learn more about why you shouldn't vote for "that guy" than you about why you should vote for "this guy."

I really don't get it. It seems that people love hearing and sharing negative things about others. Perhaps talking poorly of "those people" makes them feel better about themselves

Do these people remember Matthew 7:3?

"And why do you look at the speck in your brother's eye, but do not consider the plank in your own eye?"

More than 400 years before Christ, Confucius gave similar advice:

"Don't complain about the snow on your neighbor's rooftop when your own doorstep is unclean."

Apparently, we've always criticized each other.

Fast Forward to the 20th Century and Chapter 1 of Dale Carnegie's ***How to Win Friends and Influence People***. The first principle of becoming a great influencer is "Don't criticize, condemn or complain."

In his book, Carnegie writes about what made Charles Schwab such a success. He quotes him as saying, "I consider my ability to arouse enthusiasm among my people the greatest asset I possess, and the way to develop the best that is in a person is by appreciation and encouragement. There is nothing else that so kills the ambitions of a person as criticisms from superiors. I never criticize anyone. I believe in giving a person an incentive to work. So, I am anxious to praise but loath to find fault."

Whether we are pointing out the flaws in our co-workers, subordinates, or "the other guys" in another political party, criticism does nothing to improve the situation.

The person who is on the receiving end of harsh judgment doesn't say, "Oh geez, you know what? You are so right! I have been doing it wrong this whole time. Your way is definitely the best way. Let me change immediately to do the thing the way you think it should be done."

As strongly as we feel about our doctrine, philosophy, truth, ideas, and ideals, the "other party" feels the same.

You may think this is not realistic, and I agree that there is a point in our lives where we need to correct our children, spouses, employees, or friends. We cannot (and should not) praise bad behavior. We cannot appreciate someone correcting work that is poor quality or dangerous to team performance. These situations must absolutely be addressed.

For the best advice ever written on this subject, read Kim Scott's ***Radical Candor***. In Scott's book, tried and true methods to bring up or push out those who need improvement are discussed. Simply put, you need to "care personally and challenge directly."

If empathy is the glue of human connection, then criticism is the repellent. Without caring personally and coming from a place of love when you give "correction" (rather than criticism), we place wedges between ourselves and others. We are blocked from a connection.

At the same time, we can't always dismiss criticism and be offended by the message. My Grandma taught me to "consider the source." As I have mentioned previously, I've had friends quickly point out typos in my work. As I know these people and how they care for me, I quickly express my thanks, re-open my laptop, and make corrections. I don't assume they are pointing out petty errors and trying to make me feel bad.

There are times that the "source" of criticism is malicious. These people seek to hurt and offend. Sometimes this is a projection of their self-hatred. Again, consider the source. If you are on the receiving end of an internet troll, blind criticism, and cruel words, be like teflon. Don't let it stick. Focus on the praise from those who care for you.

While harshly criticizing others may not be anything new, it doesn't do anything to move us forward as a species. Participating in negative talk about our fellow human beings doesn't do anything to move us up the ladder to self-actualization. What's worse is that as badly as we speak about others, we speak even worse about ourselves. ***"We are our own worst critics."***

How many times do we hold back from implementing an idea because we self-criticize and talk ourselves out of it? We second-guess ourselves and stop ourselves from greatness.

We don't give ourselves a chance to fail and learn. We stop our chances of success and stay stuck as a result. What we all really want is to be seen and to feel important and connected. If we never try to do important things, we limit ourselves and do not allow ourselves to feel as deeply as we could. As Gay Hendricks says, we "Upper Limit" ourselves. We block ourselves from reaching our potential and block our connection to our ultimate source of inspiration, and our connection to our inner, higher selves.

We "upper limit" ourselves because we are afraid of succeeding because we may actually want to separate ourselves from the pack and be "different." Being different is not nearly as comfortable as fitting in. But who are we fitting in with?

I love the parable of the saltwater fish. What is the first thing you add to a salt-water fish before you eat it? Salt! Why? Because it's bland! How in the world does a fish that lives his entire life in salt water not absorb the salt? The fish is an example of being "in" the world and not "of" the world.

It's the same with criticism. We should listen to only the thoughts and opinions that come from a place of love that are intended to push us into becoming the best version of ourselves. If the feedback is not intended to help or improve us, we can't let it permeate our souls.

Romans 12:2 says it best:

"Do not be conformed to this world, but be transformed by the renewal of your mind, that by testing you may discern what is the will of God, what is good and acceptable and perfect."

It all comes back to thoughts and beliefs. We are walking self-fulfilling prophecies. We tell ourselves we can't, so we don't. We tell ourselves we can, so we do, and then we become. What we think about, we attract. What we can see, we can believe. What we do, we become. It is a self-feeding cycle of influence for good or bad. All of it begins with our thoughts and our beliefs, positive or negative.

As you go about your week, be mindful of your critical voice. Who are you criticizing? How are you helping them through your criticism? How are you limiting your potential by criticizing yourself? My Grandma used to say, "When you point your finger at someone else, you have four more fingers pointing back at yourself."

Who is criticizing you? What is their intent? What can you learn? How can you improve? If it doesn't serve you and improve you, let it go.

To learn more about April Young Blackwell, [click here](#).

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Are You Interested or Committed?

Three months ago, I was searching for inspirational quotes to close one of my blogs. While searching, I came across a quote by Robin Sharma:

“Investing in yourself is the best investment you will ever make. It will not only improve your life, it will improve the lives of all those around you.” Robin Sharma

Until I ran across this quote, I was not very familiar with Robin Sharma. I had heard of his bestseller book *“The Monk Who Sold His Ferrari”* because it was such a hit, but I hadn't read it. After I wrapped up my blog, I googled him and found his opus magnus, *“The 5 AM Club”*, on Amazon and purchased it right away.

The book drew me in from the first page. My attention was held page after page gripping page as I toured the world with The Artist, The Entrepreneur, Mr. Riley, and the Spellbinder. As the incredible tale unfolded, lessons emerged. This was obviously not just another book that encouraged you to get up early because it was good for you. It was so much more.

What sticks out to me about this book was its focus on self-care.

While the book was written pre-COVID, it is an essential read in our post-COVID world. It is a step-by-step, hour-by-hour instructional manual on how to take care of yourself so that you are able to master yourself and make the greatest impact in your world.

I was sad when I finished the book and wanted more. Knowing the value of what he was giving, Robin had a solution for people like me. At the end of the book, there was a resource page with an invitation to join the 66-day Challenge of getting up at 5:00 AM. I had already been getting up at 5 AM simply because I had been reading Sharma's book. The title alone had inspired me.

I decided that I was all in and downloaded the app to start the official journey. I was committed to installing a new habit that I knew would have a long-lasting impact on my life. One of Robin's "brain tattoos" is ***"All change is hard at first, messy in the middle and glorious in the end."***

I was so excited about this new challenge that getting up before the break of dawn was actually easy at first. My alarm went off, and I just got up. I couldn't dream of going back to sleep. After turning off the alarm, I went downstairs, got my coffee, and opened up the app to watch the new video that was available that morning. I loved making comments with other followers from all over the world.

However, it wasn't always easy. There was a voice that told me I was crazy. I needed to get rest because I stayed up too late the night before and would be too tired if I got up early again.



The temptation to back to sleep was real! I'll confess, the afternoon lull was a bit brutal to get through. Nevertheless, I beat back that voice and fought back. I took Robin's advice from the book to move mid-afternoon in order to recharge my batteries for the rest of the day. That made an incredible difference. In spite of my mind that trying to lure me off course, I continued to get up to run my 20/20/20 formula: Move/Reflect/Grow

The middle of this challenge was messy, but the last third of my journey became quite interesting. My daughters Zara (5 ½) and Julianna (4) started waking up around 5:30 looking for me. And when I say they were looking for me, I mean they were crying, "Mama, Mama, where are you? Come back to bed!"

I put them back to bed and laid back down with them until they fell back asleep. As I laid there, I decided that was my opportunity to relish the quiet, hear my thoughts, reflect on my experience, plan my day, and visualize how I wanted it to go. Once they were back to sleep, I returned to my time alone in the bonus room. Many days, this would repeat two or three times until it was time for them to get up.

I didn't let it deter me. I knew that what I was doing was important. I knew that it was installing a new habit. I knew that I was flexing my willpower muscle. I knew that it was good. My 20/20/20 formula might take 2 hours and might look like this 10-5-10-20-5-10. Even if it was broken, what was happening was amazing!

This week, I celebrated arriving at Day 66 of the challenge. I posted this milestone in The 5 am Club Facebook Group. The support was amazing. It was wonderful to be cheered on by my new friends. In the thread of comments, another Sharma devotee commented and asked me if I would share what I learned over the last 66 days. I replied that I would need some time to reflect and organize my thoughts before I shared. (Laura, thanks for the request.)

Am I going to continue this habit? You betcha! I can't imagine ever going back to sleeping in until 7:30 AM and missing the beauty of my morning routine. Is 66 days really a magical point to develop a new habit? I made up my mind that this was a lifestyle commitment at this point. For me, it wasn't a certain day, it was a mind-shift. It was a belief that I could do it.

Here are my top 10 revelations or benefits:

1. If I can get up weekdays at 4:45 AM for 66 days, what else can I do that I didn't think I could do? Potential is truly unlimited.
2. Incorporating active quiet time into my life has been priceless. How did I live before without this? I can hear God's thoughts and plans for me when I am quiet enough to listen.
3. Incorporating a 3:00 PM break to move, re-energize, makes me enthusiastic and upbeat for the last part of my work day. Plus, I don't drag an exhausted body to my family. I can enjoy my evening with them with more energy.
4. Incorporating an evening ritual of reading and calming my mind before bed has been another game-changer.
5. I finally read, *"The Monk Who Sold His Ferrari"* plus two other really good books and started four more!
6. I had time to study and get certified in coaching (a dream of mine) while having record months in the mortgage business AND took time to plan out 2021!
7. My patience in the present, as well as my clarity and confidence in the future is the best it has ever been.

8. I started doing Yoga!

9. I'm seeing the power of rest and quiet.

10. I'm more focused and intentional in my work and other areas of my life.

Honestly, if only #1 and #2 were on my list, it would be enough.

When making a major lifestyle change like going from sleeping until 7:30 AM to getting up at 4:45 AM, major commitment is required. Simple interest will not cut it.

In my morning reading time this week, I came across an impactful quote in Brian Moran's: "12 Week Year. Act on commitments, not feelings."

Here's the thing, getting up super early in the morning is not easy if you aren't used to it. You will "feel" like going back to bed....a lot. However, if you are committed to making a transformational change that will have glorious results in your life, just go for it. Go all in. You can't dabble in self-improvement. It's not enough to be just interested in becoming the best version of you. You have to be fully committed.

The Braids of Humanity Connect our Past, Present, Future

When I look at my children, I marvel at their genetic blend: Portuguese, African-American, Native American, English, Dutch, Irish, Welsh and Swedish. They are a mix of generations of people from far and near.

Theirs is a mixture of people who were both dark and light-skinned. Their ancestors had high-bridge and flat noses. They had curly and straight hair. Their eyes were blue eyes and nearly black. My children have ancestors who were both tall and short. Thin and thin. These ancestors both lived off the land and built with their hands. My children unite the heritage of of my husband and myself, and it's incredible.

You cannot tell me there is no God when his miraculous work is so evident to me. My children look like themselves. They are unique little creations expressing yet more of God's creativity. At times, I see myself, my husband, my mother-in-law, my father-in-law, my brother, my mom, my dad, my grandmother, my grandfather, my brother-in-law, etc. in them. There are other times that I wonder, "whose kids are these?" (If you are a parent, you know what I mean!)

Over the last several months, I have been more aware that my children are watching me. They are modeling, learning, studying, imitating, and manifesting outwardly whatever I am sorting out internally.

Children learn what they see in us. If you want your children to manage stress well, you need to manage stress well. If you want them to have high self-esteem, you need to have high self-esteem. If you want them to be calm, peaceful, and confident, you must exhibit those qualities.

Our world changed dramatically in 2020. Parents who used to get their "me-time" by leaving home and going to the office were suddenly shut-in, 24-7 with their families 24-7. "Everything to everybody" suddenly took on a new meaning.

I admit that I did not do well with the the restrictions and shutdowns in the beginning. I filled every extra spare moment that I would have spent getting ready for work and commuting, with more work. Because I didn't have a cutoff time, I was in my office until 8:30 PM.

Thankfully, I had my regular coaching sessions. My coaches recognized my heightened stress level and offered me tips, tricks, suggestions, and tools to lower my stress. It wasn't an overnight success, but I worked on boundaries, start and end times, pacing, and consuming positive content.

In business, Matt Harrison from *High Trust Coaching* had me assess team capacity to tune into what they were capable of processing. This was a key realization for me. If my team could only handle 25 loans/month at full throttle, then, I could not originate 30-40 loans per month. He also reminded me (in a kind way) that I was not the center of my universe. There were other people involved in loan processing that were also stressed, working from home with kids, and trying to balance the new world we were living in. He reminded me to be gracious with others.

Jonathan Roche reminded me that I was a leader, and my children were watching me. This meant I had to rise above my feelings and arrive at a place of peace. Jonathan's message was consistent. "Your self-care is essential right now. You don't know who you may need to carry on your shoulders on the other side of this." I committed to self-care. In addition to daily exercise, hydration, and healthy eating, consuming positive content was a sheer necessity.

I have read more this year, taken more online courses, and gone deeper on consuming positive content than I ever have before. The results have been astounding.



My level of awareness of my thoughts and feelings has never been higher. When I sense my tension rising, I take a deep breath. I ask myself, "what would love do?"

Love is the highest version of me. Through the filter of love, I will always make the best choices.

This week, for example, I had a very difficult choice to make. As I was enjoying "my sacred time" in the morning, my youngest daughter woke up, climbed up the stairs, and stood next to me while I was on the elliptical machine. She was crying. My inner dialogue said, "Oh no, not again. I'll never get to have time to myself. She needs to go back to bed and stop manipulating me into going back to bed with her."

I then asked, "what would love do?" Love is patient. Love is kind. Letting my child cry was not helping either of us. It was not kind. I needed to go back to bed with her. I could exercise after she went back to sleep.

And that is what I did. I took a deep breath and took her back downstairs. I was not angry or upset. I was thankful that I had a daughter who wanted me to be with her.

I believe each and every person on this planet wants to realize the best version of themselves. Some people are just better at taking actions toward self-actualizing than others. Some people prioritize their internal transcendence better than others. Some people have the tools and access to resources to help them realize their potential while others are still looking. Everyone wants the best for themselves and their families.

The opposite political view wants to be a better person than they are today. The person with different religious views wants to become the highest version of themselves. Each of us are Children of God. Each of us is an expression of His divine and infinite creativity and genius. We are part of a braid that intertwines the love and experiences of our ancestors as well as all those present and all those yet to come.

The lyrics of the late Whitney Houston's, "*Greatest Love of All*", best summarizes this message.

*I believe the children are our future
Teach them well and let them lead the way
Show them all the beauty they possess inside
Give them a sense of pride to make it easier
Let the children's laughter remind us how we used to be
Everybody searching for a hero
People need someone to look up to*

....

*Because the greatest Love of all is happening to me
I found the greatest Love of all inside of me
The greatest love of all is easy to achieve
Learning to love yourself It is the greatest love of all*

Self-care and self-love are not negotiable as we teach our children. We cannot show them the beauty they possess inside if we do not see it for ourselves. Be the hero they are looking for by being the best version of you.

When you are the best version of yourself, your light shines so brightly that the love inside you cannot be contained and it spills over to your children, family, community, and whoever is in your world. For the future to be better than today, we need to love ourselves and take care of our mental, physical, spiritual, and emotional well-being like never before. If we each take ownership of self-care—whether we have children or not—we will lead those around us to be the best version of themselves. And when we do that, we elevate mankind.

How Do You Stop a Train of Negative Thoughts. Be Thankful.



Thanksgiving 2020 is in four days. A lot has been said on the topic of **Gratitude** and **Thankfulness**. We have heard the phrase "*Have an Attitude of Gratitude!*" over and over again.

I would like you take a moment right now to reflect on what you are truly thankful for. Ponder it. See it. Close your eyes. Let the people, places, and things play out like a movie in your mind.

Feel it. Take some deep breaths and stay here for as long as you like. Do you sense an energy shift?

After you have done this exercise, your energy will be higher, and the smile that you felt on your heart will also appear on your face.

A simple meditation like this can stop negative energy in its tracks.

Like attracts like.

If you are feeling tension about something, you are sparking the creation of negative thoughts. Once that pathway is lit up, watch out! You set off a chain reaction that attracts more negative thoughts. The culmination of these negative thoughts can actually materialize in ways that really affect you.

In Robin Sharma's book, *The Monk Who Sold His Ferrari*, one of the principles discussed is the importance of rejecting negative thoughts as soon as they occur. The monks at the center of this fable would go to extremes to thwart negative thinking. At one point, they hiked to freezing waterfalls and stood under icy water as a way to defeat negativity.

If you are human, you are going to have negative thoughts. It's part of our "survivor" instinct. However, if you want to find out what the best version of you is...if you want to tap into your God-given potential... kicking out these negative thoughts is essential.

A little more than 2-years ago, Mark Dupont visited my church and gave a sermon that forever changed my life forever. As I look back on it now, I understand it on a whole new level.

In summary, Mark talked about "downward spirals" and "upward spirals." We all experience deep, life-altering pain at some point in our lives. At the time of Mark's sermon, I was living through mine. I realized that day, I was at the bottom of my downward spiral. If you have read my blogs, you know I am no longer living in the valley of despair. Thank GOD!

But on any given day, most of us flirt with getting to that place.

The downward spiral begins with negativity. It then grows and grows and grows, until what started off in negative feelings ends in hopelessness, anxiety, and depression.

When you reach the bottom of a downward spiral, there is only one way out. For me, the only way out was a sincere gut-wrenching soul surrender to God. Mark had given me hope. He said that in the darkness we can hear God calling us toward Him. Once we let go and let God and put our trust in Him we start transcending and moving in an upward spiral into our true joy and greatness.

That's what I did, and it felt like a Trust Fall. I totally let go of all that negative baggage I was carrying and put it all in God's hands. I asked for tools and resources to show me and guide me through.

I now spend most of my time I live at the top of my spiral, but for me to say it's 100% of the time and that I never feel pain, frustration, impatience, or aggravation would be a complete lie.

The greatest gift God has given me is the power of awareness and understanding. I now know how downward spirals begin. I have been there, and I'm not going back. I don't want to visit the downward spirals. Not even for a second. I'm joyful being in my happy place.

Through the insights of the monks in Sharma's incredible fable, I know how to STOP the formation of a negative spiral.

Awareness of my thoughts. Control of my thoughts. Replacement of positive thoughts for negative thoughts. This knowledge has been invaluable to me.

Think about an awesome day you've had, where everything went your way. Chances are that day started with something good. Everything stemmed from that feeling.

Like attracts like. Positive thoughts attract more and more positive thoughts. When that happens we have amazing days. We believe our lives are magical...and they are! 😊 When we are living in our purpose and on purpose, every day can be magical.

When I become aware of tension in an area of my life, I immediately get to work on reversing the trend.

Thankfulness has the power to stop the negative forces of attraction. Thankfulness raises your energy level above the current circumstances. Closing your eyes and taking deep breaths helps you to relax and focus on what you are thankful for. As you get back in control of your thoughts, you can begin attracting what it is you really want rather than the things you don't want.

Thanksgiving (the Holiday) is always the fourth Thursday of November in the USA. Even so, giving thanks can be done—and needs to be done—regularly. It's good for your mental health. It's good for your heart. It's good for your relationships. It's good for your soul.

If you are reading this right now, and you are feeling you are in or near the valley of despair, you are not alone. My thoughts and prayers are with you. The God that made you and me is standing by, waiting for you to let go and let Him work miracles in your life. Our human strength is limited, but our Divine strength is unlimited.

Stop trying to do it all alone. Surrender. Let go of it all. Trust in Him. I did, and it was the best gamble I ever made.

May you all be blessed and enjoy Thanksgiving 2020.

Give thanks everyday!

As Seasons Change, So Can We

Last night, I closed the evening with a reading from Moonlight Gratitude by Emily Silva.

November 28th

"After the Full Moon, the light wanes, creating a crescent that slowly shades the moon in darkness. During the waning moon cycle, allow closure to take place. Each moon cycle is a time for growth. Soon the time to plant will return. But, for now, close the doors that need to shut. Another beginning is just around the corner. Prepare the space for whatever is next."

I found this impactful.

As we returned home from Thanksgiving with my mother a couple of nights ago, my son pointed out how bright the moon was in the sky. It was not completely full. Our family had just watched the movie "Over the Moon."

In the movie, the mother shared a tale of Chang'e with her daughter, Fei Fei. Chang'e was taken up to the moon all alone after taking immortality pills and waited for her beloved to join her. While she waited, Fei Fei's dog took bites out of the moon. Mother used this to explain the shapes of the moon.

Having just been "educated" on why the moon has different shapes, I joked with my son and told him that it looks like Chang'e's dog had taken a small bite.

Little did I know that two nights later, this nighttime reading would appear as a more mystical explanation for the shape of the moon.

With the waning moon as inspiration, the following Bible passage (turned Classic song in 1965 by The Byrds) came to mind.

To Everything There Is a Season



Ecclesiastes 3

1 To everything there is a season, and a time for every purpose under heaven: **2** a time to be born and a time to die, a time to plant and a time to uproot, **3** a time to kill and a time to heal, a time to break down and a time to build, **4** a time to weep and a time to laugh, a time to mourn and a time to dance, **5** a time to cast away stones and a time to gather stones together, a time to embrace and a time to refrain from embracing,

6 a time to search and a time to count as lost, a time to keep and a time to discard, **7** a time to tear and a time to mend, a time to be silent and a time to speak, **8** a time to love and a time

to hate, a time for war and a time for peace.

([Link](#) to the Classic Song by the Byrds, *Turn, Turn, Turn* which was inspired by this passage.)

I feel like 2020 has embodied these ancient words.

As we approach the end of 2020, it's time for us to put the past in the past, to bury our hatchets, to let go of grudges, to forget about hurts, and to make way for a new beginning.

This is an amazing time to take stock of your blessings and be truly grateful.

Take time to get quiet with your thoughts and write down what could be better. Write down what you want to see improved or birthed in 2021. Is it your health, attitude, mindset, heartset, spiritual connection to your Creator, career, a skill, a passion? Is there some place you wanted to go and did not? Something you wanted to do and could not? A person you want to see but were unable to?

2020 derailed so many of our plans. What plans were derailed? And how much did you not do, and used 2020 as an excuse?

Winter is coming.

That's a fact.

There is something poetic about hibernation. Many large animals take the winter to hibernate. The female polar bear exemplifies this as she rests while her offspring are growing inside. Their nutrition comes from their mother's excess fat stores. Her children grow and grow until they are born in the Spring.

This time is used to nurture the next generation. The mother did the work leading to hibernation. She consumed, consumed, and consumed. Her increased mass is important. It is used to nourish the life that is to come.

Winter is coming.

What will you do?

What will I do?

I have consumed and consumed and consumed a lot of positive content this year. My mind, heart, and soul have grown. I have expanded and feasted on God's goodness.

In spite of 2020, I have prospered in many ways. I've also been challenged in many ways. I will take this hibernation time to ruminate on how far I have come and how much further I need to go. My reflection will nurture the future version of my highest self.

While the phrase, "Winter is coming" has been used to foreshadow a dark demise, I don't see it that way at all. Winter is upon us. It is not a time to retreat and to sleep. It is the perfect time to nurture and plan for your future.

Just as Winter will come, Spring will surely follow. What you do to nurture your future self during this period will determine how well you flourish come Spring.

Take this amazing season to close out the past. Take stock. Make room for what's next in your life.

Unpacking a Victory

2020 has been a year full of challenges, lessons, growth, and surprises.

At the end of 2019, I set an audacious goal*. Coming off a personal record, I was tempted to be modest about my 2020 increase. I thought that it would be hard to top an already amazing year. 2019 represented a 77% increase from my prior 5-year historical average. I had plateaued in my career at what should have been my peak. So, breaking through in 2019 was nothing short of Divine Intervention.

My initial goal for 2020 represented a 25% increase over 2019. It was significant enough to be a serious goal but not quite a stretch goal. My *Peak Performance* Coach, Jonathan Roche, encouraged me to go for more. The goal we came up with represented an increase of 56% above my 2019 personal record. For me, that goal was pretty scary. I didn't know exactly how I would have another unicorn year.

The goal was nearly 3X my 5-year average prior to embarking on my journey through coaching. If you had told me prior to attending ***Sales Mastery*** 2018 that I would hit the production number I closed in 2019, I would have laughed. If you had told me then that in 2020 we would have a global pandemic, kids would be homeschooled, and I would close over 277% of my average, I would have suggested you needed a prescription for psychosis.

The fact that we hit the annual crazy goal 1 month early just shows me that God has a sense of humor. I can see him smiling and saying, "You may not have thought it was possible, but my possible is always possible. So, to show you that my ways are better than your ways, let's hit that number with 31 days to spare."

I told Sanu in January that if we hit this outrageous goal that I would take her and her husband Zander to a steak dinner.

I was so happy to deliver on that commitment.



I posted the above picture to Facebook while we were enjoying the reward evening. I was so honored to see all of the positive and encouraging remarks from everyone.

I received a private message from a friend who asked me what three things helped me achieve this goal were.

Before I tell you what I said to her, I wanted to back up to September 2018. Without this moment, nothing that came after would have happened. I elaborate in detail on what happened in this life-altering moment on my [About Page](#).

In a nutshell:

1. I admitted I did not have the answers and was not able to solve my problem on my own.

(Breakdown)

2. I surrendered the problem to God. (Surrender)

3. I asked God for Tools and Resources (Breakthrough)

If you don't know what to pray for, pray for tools and resources. It is the single most important request I ever made of Heaven.

Tools and Resources have been showered on me ever since.

Coaching has been the primary tool for me.

My staple coaching programs since 2018 have been Todd Duncan's *High Trust Coaching* and Jonathan Roche's *Peak Performance Coaching*.

I have also profited from several programs offered by Darren Hardy, Cindy Ertman, Robin Sharma, and Jessica Emily.

If the saying, "you are the sum of the Top 5 people you surround yourself with" is true, then I know I am in great company.

All of the above influencers in my life, led me to reply to my friend's question:

"If you had to list your top 3 reasons for your success, what would they be?"

My answer was:

1. Believe in yourself
2. Relentless self-care
3. Passionate pursuit to connect with your Higher Power



These may not be the typical Top 3 reasons for success for most people, but they were mine. When the going got tough, I doubled down on self-care. I got up early. I prayed. I meditated. I read the Word of God. I read the works of men and women. I exercised. I played with my kids. I got to bed early. I consumed incredible amounts of positive content. Content that was good for my soul, heart, and mind. I listened to podcasts

that would inspire me in life and business. I focused on what was possible vs focusing on the obstacles. I listened to God's voice. I searched for God's purpose and His helping hand. I saw Him in books, in Coaching, in my reading. I felt surrounded by his Goodness. I feel Him now.

While many of my colleagues in the mortgage industry are stressed out, living with anxiety, frustration, and anger, I'm cruising.

Sure, I have my moments of stress, anxiety, and frustration. There is a lot outside of our control on a day-to-day basis. The fact is that when you want everything to go smoothly for your client, and it doesn't, it's frustrating.

But, thanks to my work with Jessica Emily, a Mindset master, I have learned to recognize my triggers, understand my choices prior to acting out of emotion, and control myself. I am better able to release negative emotions and restore my joy quickly. In my work with Jonathan, I've learned to pace myself. Take breaks, and take care of myself with attention to sleep, exercise, hydration, and positive content.

With *High Trust Coaching*, I've learned how to connect with my clients to convert at higher levels and how to run a business efficiently. Darren Hardy is an absolute master of productivity and business strategies. Cindy Ertman provides mortgage marketing tactics and strategies to grow a business creatively and much more. Robin Sharma is the guru for Life Mastery and understanding it takes all four interior empires to live a happy life: mindset, healthset, soulset, and heartset.

All of these things make a difference when speaking to a client. People want to feel they are in good hands because people are sensing creatures. If they sense you don't have their best interest at heart, they walk. If they sense you are stressed, and thereby adding to their stress, they walk. If they sense you are distracted and not focused on them, they walk.

When you are your best, you give your best. When you give your best, you get the best.

And that, my friend, is the secret sauce. It's that simple.

As you plan for 2021, don't be shy. Go for it! If you start with my top 3 and have a coach to guide you through, you can do it!

Blessings be upon you and yours for a joyous Christmas season and Wonderful New Year!

Much love,

April Young Blackwell

*My particular numbers are not being provided since the numbers aren't the point. It doesn't matter where you are in your production. It doesn't matter if this is your first year in business or your fiftieth year. What matters is that no matter where you are today, you can do exponentially better if you want to AND if you have the right tools to get there.

For more information about *High Trust Coaching*, [click here](#).

For more information about *Peak Performance Coaching*, [click here](#).

For more information about Jessica Emily and Moonshot You, [click here](#).

For more information about Cindy Ertman and The Defining Difference, [click here](#).

For more information about Darren Hardy and his programs, [click here](#).

For more information about Robin Sharma and his programs, [click here](#).

Why Not You?

For most of my career, I've been in the middle of the pack looking up at those at the top wondering what they had that I didn't. I wanted to know what made them so special. This week, for the first time in my life, I was recognized as one of those at the top. The feeling was glorious.

As I shared with my husband that I was in the #1, 2, or 3 spot for most categories for performance, I remembered those feelings of "why not me?" that used to circle through my mind.

After 15 years in the business, I finally feel like my contribution really means something to the company I work for. Being where I am today compared to where I was for the first 13 years of my career, I can reflect and dissect precisely what changed and what made the difference between wanting to be at the top and being at the top: 2 years of dedicated Coaching.

Coaching introduced me to a world that I had nearly forgotten. The world of self-awareness.

Understanding that I was capable of so much more, yet not living up to my potential was depressing. The main reason most people get a coach is for accountability. If you make a promise to a coach, then you better follow through. If you don't, you disappoint more than just yourself. You disappoint the person who can now call you out. And that would be embarrassing.

Studies show that if you set a goal and have an accountability partner you are far more likely to achieve your goal than if you try to do things on your own.

By having a heightened sense of self-awareness, you are more likely to take ownership for your circumstances and not blame anything on anyone else. You learn you are where you are based on decisions **you** have made which means it's up to you to start making better choices.

Coaching elevated my mind and health. It made me aware of many facets of my life and elevated my soul. It hooked me on more positive content.

So many people feel stuck. I know and understand the dread of feeling like you are running the same rat race day after day with no improvement.

I know what it's like to look back at the end of every year and see that very little has changed. It's frustrating, aggravating, and demoralizing.

It's frustrating, aggravating, and demoralizing.

Some people figure that things are just as they are. These people just accept life as it is and nothing will ever change. After all, everyone you have ever known has struggled. That's all you've ever seen. I am living proof and can tell you first-hand that there is more.

You aren't your parents or grandparents. You may not have it all right now. You may not have it together. You may not know what to do next. But you don't have to stay that way.

This is what I know. You can pray. It's free. You can ask for awareness. You can ask for wisdom. You can ask for tools and resources that will guide you to the next right thing.

It's biblical.

Luke 11:9

"So I say to you: Ask and it will be given to you; seek and you will find; knock and the door will be opened to you."

James 1:5

"If any of you lacks wisdom, you should ask God, who gives generously to all without finding fault, and it will be given to you."

The tools and resources you receive may lead you to a book, school, song, or idea. For me it, led me to coaching which has led me to many books, people, and ideas. A \$10 book could be a life changer for you. Library books are free which means you can still read the books that you need to even if you don't have a lot of funds yet.

Here we are, just a couple weeks away from a new year. A new beginning. Don't end 2021 by looking back and wondering what you could have done to improve your life.

You may be exceedingly financially successful, and still not have it all together. Improvement doesn't mean just financial improvement (although that's nice). We've all heard of people who have material things but are miserable souls.

We are more than the sum of our parts. You are more than your career. Your life includes your mental health, body's fitness, energy, self-image, psychology, relationships, spiritual life, finances, community, friends, desire for impact, hobbies, and more. No matter where you are on the spectrum of having everything in your life work as you would like it to, you can improve.



2020 has been rough. Maybe you didn't reach an important goal simply because it of our circumstances. Not reaching your goals another year, however, could have serious consequences.

Imagine yourself one year from today. Pretend you are writing about what you accomplished in 2021. What would you like to brag about?

That sounds like a fun exercise! I'm going to do it myself. 😊

Wishing you wholeness, health, peace, and love.

I Did Something Epic. Here's What and How It Happened

Friday, December 18th, marked the end of a chapter in my life. I resigned from my position at the Bank.

It was the last thing on the list I needed to mark off to submit my Broker License for Blackwell Mortgage of NC, LLC.

Yes, I am starting my own Brokerage!

Here's how the story began.

Sales Mastery 2019 in San Diego, CA. This was my second trip. **Sales Mastery 2018** was transformational, and I committed to never ever miss a future event.

Day three was the last day of the conference and Deb Duncan gave an impassioned, touching, heartfelt, powerful speech about daring to dream BIG dreams. She talked about her experience with and conviction for Vision and Dream Boards. What she said hit me. I had never done a dream or vision board before. I had also never dreamed a BIG dream.

When she spoke, I felt her words in the pit of my soul. She woke me up. I had heard of "visionary" leaders, "creative" people, and "dreamers" before I had always thought that those people were born with something that I wasn't. I was a smart, hardworking grinder. I was NOT a dreamer. At first, I had difficulty swallowing the topic. What would I dream about if I had a dream? And what would the purpose be to dream it if I couldn't achieve it?

Over the years, my husband has suggested that I start my own Mortgage Brokerage. While I appreciated his faith in me, it was not something I took seriously. But something started to change.

I started to dream big. I said to myself, "I create a family legacy through my own brokerage." Doing so would allow me to show my children entrepreneurial skills and provide a vehicle to impact our community for generations after me. And that sounded nice.

So, I created a board. I put images of health, fitness, family togetherness, quality time, freedom, and achievement. I didn't, however, put Blackwell Mortgage on the board. It was just too big to even imagine.

A couple of weeks after doing my dream board and still carrying Deb's words with me, I went to a women's group at the bank where I was employed. We had invited a motivational speaker, Jamie Valvano, to kick off our first meeting.

Jamie moved us to tears as she retold her journey through difficult life trials. What got her out of her very dark places in life was a Vision Card. This tool was something she had learned from her father, Jimmy Valvano. He carried an index card on his person since he was 15 years old. He had a very clear vision of what he wanted in life. Every time he had a decision to make, he looked at the index card in his pocket and asked himself, "Does this lead me closer to or further away from my goal?"

Sitting on our tables were 4 X 6 index cards with the title "My vision for an extraordinary life" at the top. I had been staring at that card since I sat down. My soul yearned for more. "I own Blackwell Mortgage. I create a family legacy." At the end of her speech, Jamie challenged us to go home and fill out the card. I filled out every line of that card that night and paper-clipped it to my board

Less than a week later, I had my weekly coaching call with Jonathan Roche. He asked me, "April, what is the vision for your life?"

Jaw dropped.

I answered, "As a matter of fact, I do! It's pretty crazy that you would ask me that." I told him what happened at **Sales Mastery** less than 3 months before and what Jamie encouraged me to do less than a week ago. "I own Blackwell Mortgage and create a family legacy."

He let out a belly laugh. Not the kind that makes fun of you. But the type that was from sheer pride.

He happened to know another client that recently opened his own Brokerage and offered to connect us at an upcoming conference where we would be together.

A couple of weeks later, I had breakfast each morning of the conference with Jason who gave me the high points of starting a brokerage.

Some of it sounded exciting. Other parts, not so much. But overall, it sounded stellar!

Jason proved to be an incredible resource and mentor to me throughout 2020. (I spoke to Jonathan in January 2020)

So now, I had my plan. I would work really hard in 2020, save my money, learn what was needed, and launch in 2021.

Then COVID hit.

Rates plummeted. Loans poured in at a faster rate than anyone could manage. The entire industry was experiencing stress.

To cure my stress, I thought I needed to leave where I was and work for another company. (Something that was not on my vision card)

I started interviewing like my life depended on it. Options and tempting offers were there. Fear was setting in, and significant decisions should not be made in a state of stress or worry.

Around this time, I was on a group coaching call with a new friend introduced to me by a dear mentor, Tim Broadhurst. Cindy Ertman was hosting a 90-day Jumpstart series during the summer. It was what I needed to get my head back in the game. I made a friend in the group who is a broker in California named Ivan.

One day, we had a call after one of the meetings. I told him what I was going through, and he asked me, "What are you waiting for?"

I told him I was waiting for my loans to close, so I would get paid so I could have what I needed to launch. He replied, "So, you are waiting to make a little money before you leave to make a lot of money?"

This was a good kick in the pants. He didn't think that I should go to work for anyone else. If I did, he recommended an independent brokerage and pointed out several advantages pointing to why this would be a good idea.

Around this time, Jessica Emily had recommended Kevin Cease's, ***The Illusion of Money*** in one of our sessions. This book basically says that money doesn't bring you security. **Security** attracts money.

I was also beginning to realize that I had to become a person of value to attract money. By this I mean that money is the side effect but being a secure person of significance is the root that will get you money.

Imagine you had nothing. No money, no home, no car, and you were just a failure. What would you be left with that you would be grateful for?

My husband and I had dinner one Friday evening. I went over the two companies that I was most interested in. "Company A. Company B. Pros, Cons. What do you think?"

"I think you should own it," he said.

Upset that he didn't help me I replied, "I just want to originate; it's my one thing. I don't want to do compliance, accounting, marketing, etc. Elite athletes focus on their one thing."

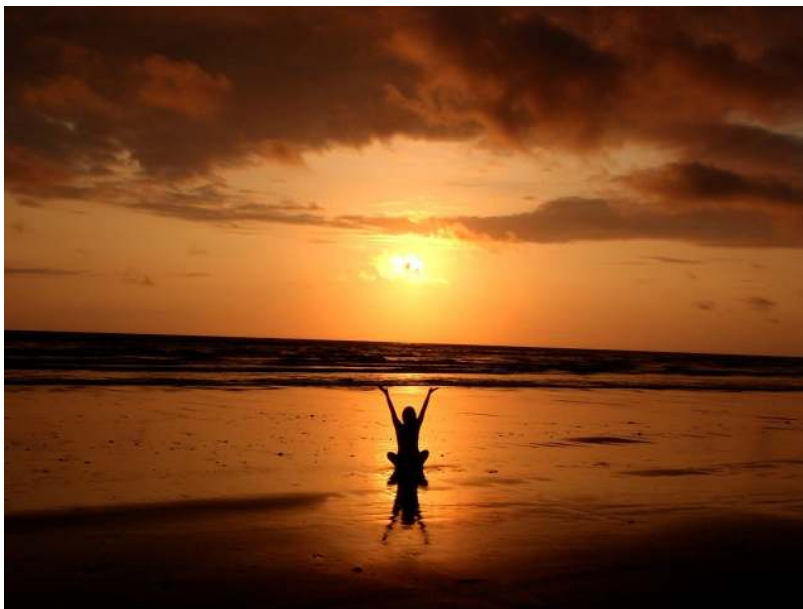
"No, elite athletes know their game!" Then he dropped the mic.

That really ticked me off.

But I had had confirmation from many over the last few months.

The next morning, I stood in front of my dream board, with the Vision Card clipped to it.

I read it.



"I own Blackwell Mortgage. I create a family legacy."

Chills ran down my spine.

Every doubt, fear, and anxious thought left my body at once.

I was filled with a light and clarity that filled me with confidence and joy.

The decision has been made. I know what to do.

Blackwell Mortgage wins!

I win!

My Family Wins!

My clients win!

The community wins!

I fulfill my purpose.

I fulfill my destiny.

I get to own my game.

I am just bubbling over with joy and excitement as I see the future unfold.

Blackwell Mortgage will be open and ready ahead of Spring Market. The Broker License is pending.

Meanwhile, I get to handcraft my client experience step by step so that we'll be ready to delight when we launch.

To realize a dream, there is a process.

1. You have to dare to dream big. If you can't think of a dream, ask yourself what would I dream about if I could dream?
2. You need to write your dream down and look at it often.
3. You need to share your dream out loud with those that support you.
4. Refer to your written vision when making decisions.
5. Have mentors that have been down the path you want to go.
6. Listen to those who challenge you and are brutally honest...especially when they point you back to your vision!

As we close out 2020 and plan for 2021. Go BIG! I dare you!

With Love,

April Young Blackwell

7 Words That Will Change Your Life

I'm on a quest to learn more about Jesus. I want to know what He said about the things I think and read about. Where else to start other than the Gospels: Matthew, Mark, Luke, John?

I find it a curious observation that Matthew 7:7 opens with these 7 words: "Ask and it shall be given you."

Before I unpack what this verse means to me, I looked up the significance of the number 7. Multiple sources confirmed that 7 symbolizes completeness and perfection in both the physical and spiritual senses.

Is it just a coincidence that the simple act of asking for something you need or desire is in the seventh chapter, seventh verse, and is seven words long?

I don't think so.

Asking is an act. It requires effort on behalf of the one asking. Asking requires acknowledging that you do not have that for which you are asking. Asking requires humility of heart. You cannot be a "know-it-all" and ask. Asking also suggests there is an expectation that the person you are asking can provide that which you desire.

AND, (inclusive)

It (whatever)

Shall (future)

Be given (desire satisfied)

You (the same person that asked)

The rest of the passage Matthew 7:7-12:

7 Ask, and it shall be given you; seek, and ye shall find; knock, and it shall be opened unto you:

8 For every one that asketh receiveth; and he that seeketh findeth, and to him that knocketh it shall be opened.

9 Or what man is there of you, whom if his son asks for bread, will he give him a stone?

10 Or if he asks a fish, will he give him a serpent?

11 If ye then, being evil, know how to give good gifts unto your children, how much more shall your Father which is in heaven give good things to them that ask him?

12 Therefore, all things whatsoever ye would that men should do to you, do ye even so to them: for this is the law and the prophets.

Seeking and Knocking have some of the same elements as Asking. It requires effort and acknowledgment on behalf of the Seeker and Knocker to seek and knock. Something must be done about the present condition of their lives and circumstances. These people should not sit and let what they need slip away. They should not complain about their situation. Instead, they are advised to do something about it. First, they need to acknowledge they lack in something and ask for it. Seek after it. Knock on doors to open the possibilities before them.

Jesus says that indeed your Heavenly Father, who is more loving and more perfect, than your earthly Father, will give you the good things you ask of Him. He says that we should treat others the way we want to be treated which is what the law and the prophets say.

Isn't that beautiful and simple? If you want to be treated with respect, then treat others with respect. If you want others to share liberally with you, then share liberally with others. If you want others to be kind toward you, then be kind toward others. It sounds pretty complete and perfect to me!

This law has been evident in my life. 27 months ago, I was depressed and stuck personally and professionally. I asked God to give me the tools and resources I needed to get myself unstuck. I had to acknowledge I did not know the answers to my problem, but I expected that He did. This has proved to be the single best thing I have done in my whole life. God has showered with his infinite tools and resources ever since. His goodness and love are amazing, and I am so grateful. I continue to seek ways to be more of the person He has made me to be. I knock on the door of my future and expect a warm welcome on the other side.



God is no respecter of persons. What he does for one, he can do for many. Verse 8 "For everyone that asketh, receiveth; and he that seeketh findeth, and to him that knocketh it shall be opened." It doesn't say to April Blackwell only. It says to everyone!

As we count down the final days and hours of 2020, we stand at the door of 2021 and knock. What do you expect will be on the other side? How can you change your actions so that the treatment you receive in return improves? What do you need to ask for? What are you seeking?

Make quiet time a priority in 2021. Relish the time you seek Him. If you seek Him, you will find Him. He will guide you. He will show you the next right thing for you to get your life in order according to His will for your life. Seek after His ways for you. They are better than your own.

Isaiah 55:8-9

8 For my thoughts are not your thoughts, neither are your ways my ways, saith the Lord.

9 For as the heavens are higher than the earth, so are my ways higher than your ways, and my thoughts than your thoughts.



April Young Blackwell is a wife, mother, and the owner of Blackwell Mortgage. For over 20 years she has been committed to making the dreams of homeownership possible for individuals, couples, and families.

Her blog, [The Coaching Points](#), is full of advice and inspiration from an industry insider who wants to help you reach your personal goals.

Whether you read this book from cover to cover or skip around, this book will help you as you get ready to reaching your full potential.