Live Life with No Regrets

How the Choices We Make Impact Our Lives

Anne M. Bachrach
The Accountability Coach
Praise for *Live Life with No Regrets*

"We should all aspire to live a life of no regrets. Anne's new book will provide you simple, solid advice on how to do it."

– Mark Sanborn
Bestselling author of *The Fred Factor* and *You Don’t Need a Title to be a Leader*

“Your choices and decisions up to now have made your life what it is today. This wonderful, insightful book shows you how to make better choices and decisions for the rest of your life!”

– Brian Tracy
author of *Reinvention* and *Eat That Frog!*

“Bachrach has done it again: These concepts are simple and straightforward, yet incredibly effective in creating the success and satisfaction that most people dream about. Entrepreneurs and business professionals either master this mindset – or stall out because they lack one or more of these essential techniques. Recommended reading for self-starters!”

– Dianna Booher
author of *The Voice of Authority: 10 Communication Strategies for Every Leader* and *Speak with Confidence*
“Would you like to be relaxed and at peace while living exactly the life you want? This book will show you how. Anne is an expert who lives peacefully and powerfully every day. Do it now!”

–Rick Barrera
author of Overpromise and Overdeliver: How to Design and Deliver Extraordinary Customer Experiences

"This is it, the ONE shot you have at being alive. Let Anne Bachrach show you how to assure that at the end of it, you can reflect on how you lived it and smile... from ear to ear! You are driving even if it's someone else's car much of the time. It's YOUR choices that matter. Take charge of your life. Love this life you've been given."

–Jim Cathcart, Hall of Fame Speaker and author of The Acorn Principle

“A fantastic book about putting our busy lives into perspective and making sure we choose the path we truly want so we don’t live with too many regrets. Anne continues to share practical content in a way that makes it easy to implement and get results.”

–Naomi Rhode, CSP, CPAE Speaker Hall of Fame Co-Founder of SmartHealth
"Live Life with No Regrets" is a prescription for personal and professional satisfaction and happiness. I feel better about myself when I follow Anne Bachrach's advice and I'm sure you will too."

–Lewis Schiff
co-author of The Middle-class Millionaire

"Make no mistake about it. We get out of life what we put into it. Anne Bachrach does an amazing job in sharing simple ideas on how we can achieve great success in all areas of our lives. Living Life with No Regrets is a must read! If you don't read it, you will regret how much you are missing out on in life."

–Ron Karr
Acknowledgments

Thank you Bill, my husband and best friend, who always encourages and supports me in everything I do. You are the love of my life and words can’t express how much I appreciate you and all you do for me, our family, and for so many other people. Your caring heart and vision for the future has and will continue to make a difference in so many people’s lives. Your desire and commitment to continual improvement is an inspiration.

Thank you Mom for always believing in me, and working so hard to raise me and my brothers in a way that positively impacted our lives forever. I know it wasn’t always easy and yet you never complained or let us know how hard it really was to ensure we had options to grow to be the person we were meant to be. You have always been a great role model for me and so many other women. I value our relationship and love you very much.

Thank you to all my clients who continually push me to create learning resources and tools to help others so they can enjoy an even more balanced and successful life. I appreciate you believing in the processes we use and wanting to share it with other people in order to also make a difference in their life.
I thank God for giving me all that I have every day. I am truly a blessed person. I believe I was put on this earth to make a difference. My hope is that this book helps those who are in need of what is written on these pages, and it does make a difference in their life.

Anne
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Introduction

“At no time should you end the day regretting your actions or path. If you do, it’s a sure sign you’re in need of a change.”

Valerie Latona
Shape Magazine

Imagine reflecting on your past, from any point in your long, happy life, and having no regrets. How did you get here? How would you like to free yourself of past regrets and live a life where you have no regrets ever again? What would have to happen from this point going forward for you to live a life of no regrets?

That’s why I wrote this book. To help you choose to create the future you really want. Regrets are a waste of time anyway, as you can’t change the past. So, let go of the past and decide to choose to live your life in a way where you will have no regrets from this day forward.

Living a life with no regrets doesn’t mean perfection. It means you know how to make the right choice every time, a choice that you will not regret. You
think about the impact and outcome of a decision and know you can comfortably live with the choice you make. We don’t know the future. We only can make decisions based on what we do know at the present time.

Is a successful and happy life with few or no regrets a choice…? Is success a choice or a chance collision of various uncontrollable factors?

In studying self-improvement, we learn that we can’t change others, nor can we single-handedly change the world. However, we do have the power to change our own lives. We are living a life we chose, based on the decisions we made in the past and will make into the future.

This is the single most important message in self-improvement. You do not have to settle for what you think is life’s “role” for you. You are not doomed to live a life you are unhappy living. You are not obligated to do what others think you should do. Any and all of these self-limiting beliefs can be overcome.

You have the power to look for another job and make a positive change in your career. You have the power to seek out higher education to follow a different
career path. You have the ability to define success for yourself and the capacity to achieve that pinnacle of success by working smart and exercising perseverance. Success is a choice that comes from being intentional about living your life with the highest probability of achieving your goals so you can enjoy what is most important to you. Success comes from choosing to live your life with purpose. This is how you live a life with no regrets.

You make your own choices. The choices you make will impact your life – positively or negatively, depending on the path you choose. Choose to live your life with no regrets from this day forward. You choose how and where to live. If you are unhappy with any part of your life, choose to change it – and start today.

If what you are currently doing doesn’t serve you, you can choose to change it right now. When we change how we look at things, the things we look at change.

You can choose to start by taking “baby” steps. Start by having a day without regrets. How about a business trip where you don’t have any regrets? What would a vacation without regrets look like and
feel like? What would have to happen to have an argument or “touchy” conversation with your spouse or child without regrets? How would you have a conversation with a client you don’t enjoy and not have any regrets? How would you communicate with employees who may not be working to your expectations and not have any regrets? Could you have a day of making everyday business decisions and personal choices without any regrets?

What would a day without regrets look like and feel like? What would a week of no regrets look like and feel like? What would a month of no regrets look like and feel like? Keep reading...
I Choice

“It’s choice – not chance – that determines your destiny.”

Jean Nidetch
Founder of Weight Watchers

1. The Choices We Make

“It is our choices that show what we truly are, far more than our abilities.”

Joanne Kathleen Rowling
author of Harry Potter series

Let’s begin with a game of fill in the blank.

I wish I had more time to ________.

If I had more time I would ________.

If I could have done one thing differently, it would have been ________.

If I could change one thing, it would be ________.

How did you complete the above sentences? In a dream world, what would you choose to do with your time? How would you spend your precious gift of life?
Interestingly enough, your choices in life literally determine whether your wishes, dreams and desires will come true. Dreaming of an Alaskan cruise or a trip to Italy? Start planning your trip and make your dream reality. Wishing you had followed your dreams and dedicated your life to animal rescue? Start volunteering at the local humane society. Do you want to be a scratch golfer? Figure out how much practice is necessary, who is the best coach to help you, and execute your game plan. It’s that simple. You can *always* choose to do the things you say you want to do.

Life is about the choices we make and the impact of those choices. Stop and consider, “What choices do I have to make to be happy with my life?” “What choices do I need to make in order to live a life with no regrets?” Changing your life for the better begins with choosing what you want to pursue and how you want to spend your time.

**What is the Definition and Meaning of Choice?**
A choice is a decision to act in a particular manner or take a certain course of action. We choose what to wear, what to eat, where to work, a life partner, where we will live, whether we have children and
how we will live our lives every single minute of every day. Decisions, big and small, mark our journey through life, determining the roads we travel and the events we experience. Even choosing not to decide is in itself a choice.

You may have heard the expression, “it is the little things in life that are worth living for.” Let’s take that a step further and say that the little things in life can change our lives for better or worse. The choices we make in life, no matter how small, define who we are and what we will become. This should impress upon you the importance of making your own decisions. Your decisions define your life!

Continue to take steps forward, even when faced with a situation that takes you outside your comfort zone. Even if you take “baby” steps, at least they are steps in the right direction. Trying something new isn’t always easy. Take action before the nerves have time to settle in. The longer you wait the more your confidence waivers and the likelihood you will talk yourself out of taking action increases.

Remember, success breeds confidence, so if you have to take “baby” steps to make it to your finish line - that’s okay - just keep moving forward. Continue to
accomplish little successes along the way and know that your confidence grows with each “baby” step forward. Before you know it, you will be beaming with confidence and that will show in everything that you do.

“If you want to get somewhere, you have to know where you want to go and how to get there. Then never, never give up.”

**Norman Vincent Peale**

*author of The Power of Positive Thinking*

When in Peru, some people choose to hike the Sun Gate trail at Machu Picchu and others choose not to hike the trail. The people who choose to hike the trail are all different shapes and sizes, and have various levels of fitness. Some of the individuals wear hiking boots, some dress in tennis shoes, others have on hard soled shoes, and some even sport sandals. A few have walking sticks or canes.

- What determines who chooses to walk the Sun Gate trail and who doesn’t?
- What stops people from experiencing things that they would probably enjoy – especially since they are there anyway?
• What do people miss who choose to not walk the trail?
• How did they justify not going in their mind?
• What was their excuse to choose not hike the trail?
• What could they have experienced if they went?
• What memories would they have enjoyed over the years if they would have hiked the trail?
• What memories do the people have who did hike the trail?
• How do the choices we make impact our lives?
• How do we make choices?

Logic Versus Your Gut Instincts
Many people believe that relying on their natural instincts or “gut reaction” always results in the best decision. Often, we just don’t know enough to make a fully informed decision, so our gut reaction must take the role in the choices we make.
A Conversation with Mary Goulet
Author, Radio & Television Host, Coach and Speaker

You’ve written a best-selling book called Go with Your Gut and work as a “decision assistant” teaching others how to make choices they won’t regret. Tell me how you got started with this. I started working with individuals in 1997 as an intuitive coach. My business started on a word-of-mouth basis, as friends were referring friends for my services. During the first year, I realized the biggest issue for us is that we don’t trust ourselves; more specifically we don’t know “how” to trust our instincts and that became the basis for my book, Go With Your Gut. I had tons of material on the subject written and someone finally convinced me to publish the book in 2004. I’ve honed the process through the years, to the point where it is basically infallible.

What role does going with our gut play in the decision-making process? We make decisions from three places: our Head, our Heart, or our Gut. Our Head is akin to our ego, our Heart is our emotions, and our Gut is essentially our soul, if you will, the place where passion, desire, knowingness, courage and wisdom reside. All the answers we search for are there.

The first chapter of my book is Don’t Follow Your
Heart. Why? Because our Heart is not a reliable decision-maker because that’s where we attach emotion and our emotions change constantly throughout the day. Our Heart is a better follower though, beware it will follow the stronger of the two, our Head or our Gut.

It matters not what you decide but how you made the decision. We make bad choices all the time because our Head and our Heart team up and lead us astray.

Our Gut always knows what we need to do, but most of us are too busy running our life decisions through our ego and protecting our Heart that we’re missing the seamless direction of our Gut. Everyone has a mission in life, and that mission has a purpose, and that purpose is fueled by passion and executed through the desire to be of service. Everyone seeks to be of service to someone – his or her family, community, or on a global scale. That’s the driving force for most people. We remain in tremendous discontent if we can’t identify our core service, and the only way to know it or discover it is to go with your Gut.

Following your Gut puts you on the path to what
you're supposed to be doing. For me, following my Gut has allowed me to create a life that is personally and professionally very fulfilling. From kids to writing, to touring, to my radio show, I get to do everything I want to do. I don't have to think up my life, I just follow it.

Your Gut knows exactly what you want and is constantly giving clues and guidance on following your dreams. Once you start listening to your Gut and taking steps in the right direction, you will live your desires and achieve your goals. You can be where you want to be, doing what you want to do. It's all about making and trusting choices from your Gut.

How can people tell if they’re going with their Gut?

Many people have experience with going with their Gut during critical decisions that must be made instantly, yet they have difficulty identifying their Gut instinct during less critical decisions. Knowing if you are making a decision from your Ego, your Heart (or a combination of both) or from your Gut basically comes down to language. See, each one has a signature language. For instance, the language of your Head and Ego
speaks in sentences and asks questions: “Why? How? What if?” Your Head is fear-based, wants to be in control, has an agenda, and is emotionally attached to an intended outcome. Your Head always thinks it knows how to get what you think you want.

Your Heart is the emotional place. If your Heart is making the decision, you’ll hear yourself saying things with emotions in your sentences. Your Heart does not ask questions, it’s more concerned about feelings. Our Heart’s job is to fuel us with passion, not to make decisions or take risks. Our Heart is the place where passion, compassion, empathy, sympathy, and joy reside.

The language of your Gut is the easiest to identify. Your Gut speaks in statements or commands of five words or less, period. It does not speak in sentences nor ask questions. It won’t give a “why” you should do or not do something. If the statement is more than five words, you just went into your Head or Heart.

If a woman were contemplating leaving her significant other, the language of her Heart would say, “I don’t want to leave him because I’ll be sad,
others might say bad things about me and I’ll be lonely.” Her Head might say, “He apologized on bended knee and begged for forgiveness. Maybe he’ll change his ways now so that I’ll stay with him.” Her Gut would say: “Leave him now” or, “It’s over” or “Move on.” Five words or less.

**Why are decisions sometimes so confusing?**
Sometimes people avoid going with their Gut by hiding behind confusion. Actually, when you say you’re confused, you actually know what to do, you just don’t like your options. So your Head and your Heart will stall by making excuses, hoping with time circumstances will change and you’ll get to do what you really want to do.

The best thing to do when you’re confused is admit your Gut. Admit what your Gut instinct is saying. Most people don’t want to admit, “Yes, I know the relationship is over” because they think then they’ll have to act on it. You don’t just admit it then follow your Gut on what to do next. Perhaps, you’ll do nothing for weeks or a month until the time is right. Knowing your truth doesn’t mean you have to act on it this minute, but it will give you more freedom and courage.
When I want to talk to somebody about an issue I’m struggling with, I usually already know the answer and just need time for my head and heart to vent. I’ll call a friend and say, ‘Ok, I just want to talk about this for a while, even though I know what I’m supposed to do.’ I give my Head and my Heart permission to complain for a while then I go with my Gut.

Are there times where going with your Gut is not appropriate?
No, because your Gut is the voice of your core being. Your Gut is always talking, repeating its five-word statements – guiding you to what you want not what you think you want.

I can tell when I’m getting ready to go against my Gut, and even making benign decisions, not going with your Gut makes a significant difference. They say God is in the details – well, your Gut is the master of details. One minor decision that you make with your Head and you may have just delayed what you really wanted in your life. For instance, imagine that you put off calling a prospect. Your Gut keeps saying, “Call that prospect” while your Head says, “I’ll make the call later when I have more time,” and your Heart
says, “I’m nervous.” You finally call two days later and the prospect just signed with someone else. Your Gut really is the master of your life details and direction. Big decisions are easy, but with the little choices it comes down to where you decide from – your Head, your Heart, or your Gut.

If you listen to and follow your Gut, you’ll never have a regret in life. The choices may not always be easy, but going with your Gut is true. If you go against your Gut, you will suffer consequence and regret. Your Gut knows what is best for you, because it is the voice of your Soul, your desire, and knows what you’re here to do and what you desire in life.

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No one is expected to make perfect decisions all of the time. Choices and deciding are not about being perfect. This is about making decisions that you don’t regret in the future. Hindsight is 20/20 because we know the outcomes of earlier decisions. We know more than we were capable of seeing before. Perhaps we can learn from our past decisions and grow in our perspectives and understanding of other people. Perhaps we can make better decisions and choices going forward because we better know ourselves.
2. Choose Good Choices

“To live is to choose. But to choose well, you must know who you are and what you stand for, where you want to go and why you want to get there.”

Kofi Annan
Former Secretary General of the United Nations and 2001 Nobel Peace Prize winner

Kofi Annan’s wise words could not be more accurate. In order to make the best choices in life, you must understand four things: who you are, what you believe in, where you want to go, and why you want to get there.

Questions for Choices
The following questions can help you make choices that will take you to your desired destination in life. Consider the following:

- What is important to you in life?
- How do you prioritize the things in your life?
- Do your choices and actions reflect your priorities in life?
- Have you ever looked back on your life and wished you’d made another choice?
What would have happened if you had chosen differently?

What has to happen for you to make choices differently in the future to avoid further regrets?

What kind of choices do you need to make to feel truly happy with your life?

The choices we make in *every aspect of our lives* shape us as people.

**The Wheel of Life**

In my accountability coaching practice, I begin the goal-setting process by requiring people to set goals for every area of their life using a coaching tool known as the Wheel of Life. The Wheel of Life is designed to help people focus on the activities required to achieve all of their personal and professional goals.

Using the Wheel of Life, people identify goals for each one of these eight areas of their life:

- Fitness and health
- Family and friends
- Fun and recreation
- Career
The Wheel of Life is used to help people create a specific game plan for what needs to be done to achieve their goals in each area of their life. With your goals in mind, you create a plan that helps you make the “right” or better choices than you would have made if you didn’t have a plan. The Wheel of Life is designed to transport you from where you are now to where you want to be.

The Wheel of Life is used to help people maintain balance in their short-term and long-term goal setting. When one area of life is out of balance, life becomes a rollercoaster of high and low points. Our professional life might be outstanding, but our physical fitness could be suffering as a result.

Someone in perfect physical health could have problems maintaining personal relationships. By aiming to improve or maintain every area of our lives, we can achieve an increased balance and quality of life. The same theory applies to our choices. We
must consistently make good choices in every area of our life in order to reach our full potential.

Note: To complete your complimentary personal Wheel of Life, go to http://www.accountabilitycoach.com/coaching-store/inner-circle-store/.

Don VanLandingham, CPA/PFS, Guardian Wealth Management shares: “Anne Bachrach has worked with me as my ‘Life Coach’ since September 2005. During this time, I have accomplished more in every area of my life, and I attribute that to Anne’s coaching. I originally signed on with Anne to help me become more focused on my business, and yes, she has helped me do that. But the biggest value I have gotten from her is in my quality of life. My marriage is better, my physical health is better, I am more focused on the spiritual aspects of my life, my relationships with my children and friends are better, and I am just having more fun than ever before!”

You, like everyone else, have only 168 hours in a week. A person’s quality of life is a function of how he or she chooses to spend that time. How have you chosen to spend your time, and will you choose to spend your time differently from this day forward?
Benjamin Franklin agreed, saying “Time is the stuff life is made of.”

The Quality of Life Enhancer™ Exercise is a powerful tool to help you put your life into perspective and visually write down the things that are important to you in life and where you might want to choose how you might want spend your time in the future.

Note: To complete your complementary Quality of Life Enhancer™ Exercise, go to http://www.accountabilitycoach.com/coaching-store/inner-circle-store/.

Feel free to share this exercise with your friends, associates, and clients. Update your Quality of Life Enhancer™ frequently and measure your progress.

**Career Choices**

“If you limit your choices only to what seems possible or reasonable, you disconnect yourself from what you truly want, and all that is left is compromise.”

Robert Fritz

*author of The Path of Least Resistance*

Most people in every industry could stand to make better career choices. From part-time employees to
entrepreneurs to CEOs, the choices you make today regarding your career or business will shape your future.

**Choose a ‘Smart’ Business versus a ‘Dumb’ Business**

We make choices from the first day we decide to go into business, as illustrated by the difference between a smart business and a dumb business. A smart business is one that works at helping you get from where you are now to where you want to be and within a desired timeframe. You create a specific game plan for success.

A dumb business is one created with little or no thought or no long-term game plan that requires you to constantly go back and make repairs or fix it in order to achieve your business goals. In a “dumb” business, you convinced the “wrong” people to be clients and now you are stuck. Get out!

Too many entrepreneurs and other people don’t have a focus and a game plan to execute. This is like throwing arrows with suction cups at the end against a wall to see if any stick. These people go in many different directions, without a specific plan, taking action after action to see which one will work. They
just “wing it” and hope for the best. Some people are even proud of the fact that they “wing it.”

Consistently “winging it” is not a game plan that anyone can effectively execute. What makes more sense: setting out to create your business right the first time by putting forth the money, energy, thought and creativity necessary to succeed, or going back and fixing it later?

At first, making decisions in new situations often seems very difficult. By identifying your ideal results and working backward to create a game plan first to achieve that goal is a very good way to begin.

Let’s say you have already created a dumb business. You can forgive yourself and let it go. Choose to begin making progress toward creating a smart business. What do you need to do to create the kind of business you really want from here on out? Create your game plan – with specific steps – for what you want your business to look like in the future.

**Choose an Ideal Client Community**

Another smart career choice involves defining and marketing your product or services to your unique ideal client community. An ideal client community is
the group of people for whom your services are best suited and most profitable for your business.

For example, my ideal client community includes business people and entrepreneurs who would be much more focused and successful if they had someone in their lives holding them accountable to doing the activities they know they need to be doing to achieve their professional and personal goals. A financial advisor’s ideal client community might involve people who make above a particular amount of money or have a specific amount of assets, and prefer to work with a financial expert who can help them make smart choices with their money. Everyone, in every industry, has an ideal client community who their business best serves and who they enjoy.

The clients we enjoy are also usually the most profitable for our business. This is because our enjoyment usually comes from how much we are providing and helping someone and how they appreciate what we do. We strive to please these clients and in turn they usually do not mind meeting our price and doing more business with us.

Regardless of who your ideal client community might
be, it’s essential to identify this group. Tailoring your business and marketing to the people who have the greatest need (and ability to pay) for your services is another smart career choice that will pay off in the long run. Typically, it takes the same amount of work to obtain a non-ideal client as to obtain an ideal client. Choose to create an ideal client community and save yourself the time, energy, and frustration of dealing with non-ideal clients.

To complete your complimentary Ideal Client Profile online exercise, go to http://www.accountabilitycoach.com/coaching-store/inner-circle-store/.

You have more experience and knowledge today than you had yesterday, so why not make good choices for your business every step of the way to achieve greater success with less effort?

Choose to be Healthy and Fit
“When you have to make a choice and don’t make it, that is in itself a choice.”

William James
American philosopher and psychologist
Have you ever heard someone say they will eat dessert (or fried food or something equally unhealthy) because they are on vacation? I have heard this so many times, I call it the “I’m on vacation mentality.” Newsflash: calories don’t know where you are or what day it is; they count just the same every day. The “I’m on vacation mentality,” is really just a choice not to stick to your chosen goals. This is an excuse to let yourself off the hook. Like most excuses, the vacation mentality isn’t going to serve you well especially if your goal is to live your life with no regrets.

This same rationale or behavior might apply to exercise. Some people excuse themselves from exercising when they attend a business function because they tell themselves they “don’t have time.” Again, this excuse is ultimately just a choice not to exercise disguised as “logic.” Where there is a will and a desire, there is a way for what is truly important.

Other common excuses along these lines include the ever popular:

- “I’m different than the rest mentality”
- “It won’t happen to me mentality”
• “My genetics are the problem and I can’t change \textit{mentality}”
• “My genetics are great so others should do what I do \textit{mentality}”
• “I can’t help it \textit{mentality}”

\textbf{Choose to Overcome Mental Obstacles}

When you are on vacation, you can \textit{choose} to eat well. You don’t have to get sucked into eating poorly just because others do or because the menu lacks multiple healthy options. Prepare food that is healthier beforehand and eat that instead or ask for your food to be prepared in a manner that isn’t unhealthy for you (i.e. baked and not fried or grilled with no sauces added).

We always have a choice and you can \textit{choose} to eat well if you want to eat healthy. You can \textit{choose} not to purchase things that are unhealthy for you and eliminate temptations. You can \textit{choose} to eat smaller portions to avoid overeating or serve meals on a smaller-sized dinner plate. You can \textit{choose} where to eat in many cases.

As you can see from most menus at most restaurants, you are not a pioneer in this area. Servers are well-prepared to answer your questions about health
options on the menu and chefs and kitchens are quite accommodating of special requests. We live in a great time to be healthy, if we choose to live healthy.

In terms of portion control, make a fist. Look at the size of your fist and think of your fist representing the size of your stomach. Use this visual to help you with portion control, if you need help with the amount of food you can eat at each meal. When eating at a restaurant, choose to ask for half the meal in a “to go” container so you eat a smaller portion.

When you are attending a business function, you can still choose to exercise. You might even choose to skip a session so you can exercise. You can get up earlier, exercise during the lunch hour, or workout after a meeting. Maybe your exercise routine will need to be shorter than usual, but that’s okay. Choosing to exercise for less than a desired amount of time is better than choosing not to exercise at all. The benefits of exercise are tremendous for your physical, mental and emotional health, even if you only workout for 15, 20 or 30 minutes at a time. Can you imagine having lived a life of no regrets without having taken care of your health?
Don’t let the posted gym hours at a hotel be your excuse to avoid exercising. According to Peter Vidmar, an Olympic Champion, all you have to do is ask the front desk or hotel manager to let you in to the workout facility and most of the time they will oblige your request, even if you ask during a time that the gym is closed. Every time Peter needs to exercise and the gym is closed, he simply asks to be let in. He says sometimes the hotel will require him to sign a waiver, but he is happy to do it so he can get in his daily exercise routine.

Choosing not to exercise during a regular business day because you keep telling yourself you are too busy is just an excuse. Find 15 minutes to do sit-ups, push-ups, and other exercises right in your office. You can also take another 15 minutes to walk or run around your building or the block to get a little cardio in. Some exercise is much better than no exercise – get creative and choose to find a way to fit your workout into your day. There isn’t much more important than our health. Being healthy affects many things in our day-to-day life. How we feel affects how we think and function every minute of every day.
Choose to Believe in Yourself and Shed Pounds Faster

The attitude with which you approach your fitness routine influences the outcome of your efforts. Negativity, including pessimistic self-talk, can dramatically affect your motivation to make healthy choices. A study out of Miriam Hospital in Providence, Rhode Island, found that participants who expressed confidence in their ability to meet their fitness goals achieved higher levels of success.

“People who have a positive outlook about exercising actually see the biggest gains (think sleeker arms, sculpted legs, and flatter abs) over the course of a year,” Valerie Latona, Editor in Chief of Shape magazine, said.

The Miriam Hospital study, which surveyed 205 people starting a fitness program, found participants with optimistic attitudes were also able to sustain their healthy habits for longer. In fact, during follow up interviews researchers found that the participants who expressed the greatest belief in their ability to succeed were the most likely to be working out a year later.
While a positive attitude can help you meet your fitness goals and make the most of your workout, negativity can actually reduce the effectiveness of your efforts.

In her April 2009 editorial for *Shape* magazine, Valerie Latona related a story about how negative self-talk can affect her fitness routine. “Just yesterday I sweated my way through a tough workout while saying to myself, ‘These weights are too heavy,’ ‘Ugh, I hate running on the treadmill.’ Needless to say, I wasn’t in a very upbeat mood. And not coincidentally, I felt tired and bored and ended up putting less than 25 percent of my energy into the workout.”

To get the most bang for your buck from your health and relationship choices, Latona suggests taking steps to improve your attitude. “Vow to start on a new path today by stopping yourself when you say something unflattering and choosing to think bright, happy thoughts… You’ll have more energy, and be in an altogether better frame of mind.

In the July 2008 issue of Prevention Magazine, there was a great short article under **Who We Admire**. There is a photo of five ladies who all have on t-shirts
with a circle around the word EXCUSES and a line drawn through the word – basically meaning “No Excuses.”

These five ladies were celebrating their 30th year of walking together. They walk every single day at 6:30am, rain or shine, and have logged an estimated 25,000 miles. They chose to change their life with what they can control so they could be fit and healthy. What would have to happen for you to choose a “No Excuses” attitude around health and fitness?

Exercise also has a very positive effect on your mental ability to work effectively and be very productive for extended periods of time. Studies show you miss less work and are more effective at work when you exercise.

According to a study at the University of Bristol in Britain,1 people who exercise before work in the

1 "People who exercise on work days are happier, suffer less stress and are more productive.” London Daily Mail. 16 Dec. 2008. Web. <People who exercise on work days are happier, suffer less stress and are more productive Read more: http://www.dailymail.co.uk/news/article-1095783/People-exercise-work-days-happier-suffer-stress-productive.html#ixzz0X9IlpDD0>.
morning or during their lunch breaks are more productive throughout the rest of the day. In the study, more than 200 participants were surveyed regarding their attitude toward their workload, performance, and mood each day. The participants’ responses on exercise and non-exercise days were then compared, revealing substantial differences in each area of questioning.

The research revealed dramatic improvement in employee performance, including:

- Forty-one percent of respondents reported improved motivation to tackle their workload
- Seventy-two percent reported improved time management skills on exercise days
- Seventy-nine percent experienced improved mental and interpersonal performance
- Seventy-four percent believed they were better able to manage their workload

“It’s generally well-known now that there are many physical and mental health benefits that can be gained from regular exercise,” Jo Coulson, a research associate in the University of Bristol’s Department of Exercise, Nutrition, and Health Sciences said. “{During our study,} workers performed significantly
better on exercise days and across all three areas we measured, known as mental-interpersonal, output, and time demands.”

To obtain a complimentary health and fitness tracking spreadsheet, that you can download and personalize, go to http://www.accountabilitycoach.com/fitness-health-training-activity-tracking/
A Conversation with Denis Collier
Registered Dietitian, Certified Exercise Physiologist

You once made a choice to begin eating five foods that most people don’t eat enough of in their diet. What spurred you to begin making healthy nutrition and physical choices?

One August evening, when I was about 10 or 11 years old, the boys in my neighborhood were in the midst of a baseball game. Of the many baseball games that we played, this one was shaping up to be the best of them all. My team was one out away from winning the game. A boy (not one of my close-knit group of friends, but an older boy who periodically joined us) hit a screamer right up the middle. As he approached first base, I could see that he was not slowing down and was thinking of stretching his hit into a double. That meant I had to cover second base. The boy and the throw from the outfield arrived at almost exactly the same time. I swung my glove, with the ball in it,
backward in one movement and tagged him on the arm to record the game’s final out and seal our great victory… or so I thought. An argument ensued.

“You were out!” I said.

“No I was safe!” he retorted.

The argument was getting heated. “Come on now,” I tried to rationalize, “I tagged you right on the arm.”

“You tagged me on the arm but my leg was already on the base!”

Exasperated, I pleaded, “That’s not true! You couldn’t have gotten your leg on the base because I was blocking the base!”

“And that’s not fair,” he screamed, “Because YOU’RE SO FAT!”

Those words ruined everything for me, and I don’t just mean that baseball game. At an age when it was terribly uncool to cry in front of your friends, I could not help it – I burst into tears.

It was shortly thereafter that I began lifting weights. Essentially what happened was a negative
quickly was turned into a positive. Whatever the initial inspiration, I soon found new reasons to pursue physical fitness. At an age when everyone is struggling to find where they fit into society, I became the guy who worked out and watched what he ate. I reveled in it. Looking back on those days, making healthy choices was an enormous factor in my self-esteem. And you know what? It still is to this day.

What are the consequences of choosing NOT to do things that are healthy for us in terms of our physical and emotional health?

In terms of physical health, the consequences of a life of unhealthy choices are well supported by science. Obesity, heart disease, diabetes, and high blood pressure are all conditions that rob millions of people a year of their health and well-being. The tragic part is that these are all conditions over which we COULD have direct control if we only choose to.

When it comes to our emotional or mental health, there is also good scientific research associating
exercise with improved self-esteem. This is a key concept. I heard a quote once, “We can only rise to the level our self-esteem can bear.” It is difficult to achieve great things in life (be it success in business, relationships, or health) if we do not feel good about ourselves. The cultivation of a high self-esteem is obviously a multi-faceted process, but choosing to do the things that put us in the best physical condition possible (i.e. eating right and exercising) is a tremendous step in the right direction. After all, everything we do in life can only be done with the one body we are given! It is best to take care of it.

What is the impact of choosing not to lead a healthy lifestyle over the short-term and long-term?

This question really gets to the root of the cause as to why people often choose NOT to do the healthy thing. The key is this – there are minimal short-term consequences to making the unhealthy choice. In fact, quite often it is just the opposite: the unhealthy choice is the one that is most
pleasurable. This applies to many things in life, not just health and fitness.

Let me give you a personal example. I love reading. Two books I read recently are The Pickwick Papers by Charles Dickens and Twilight by Stephenie Meyer. As most people know, Twilight is a phenomenon, particularly among the teenage demographic. I read it, and I must say it was fine. There is no doubt the story is capable of grabbing your attention for moment – it is the kind of story you can read and not realize where the time has gone. In other words, the story is immediately enjoyable. Now let’s look at the Dickens novel. The first sentence in that book is eight lines long. So is the second. And the book is 700 pages. My initial thought was, “There is no way I can get through this!” But I did – only through some perseverance and focus. Unlike Twilight, one cannot sleepily skim through Dickens and be entertained. But, all in all, in my opinion after reading both books, The Pickwick Papers is the far more rewarding experience. This is the reason why scholars are still
studying it, and people are still enjoying it 170 years after it was written. I doubt the same will be said about *Twilight*.

The same phenomenon takes place with health and fitness. Few individuals can honestly say that eating a spinach salad generates the same immediate pleasurable sensation as eating an ice cream sundae. On most nights, it is immediately easier to go home and curl up on the couch instead of going for a workout in the gym. It is only in the long-term, after a lifetime of such choices, do the negative consequences rear their ugly head. My friend, who has successfully lost a great deal of weight, said it best when asked how he, an intelligent, successful man, could have allowed himself to go through life so obese for so long. “I knew that it was probably going to kill me; but I also knew it probably wasn’t going to kill me tomorrow!”

The key term we all could benefit from exploring is that of “delayed gratification.” We need to shift
our focus from the pleasure that we will immediately get from the unhealthy choice, to the more fulfilling life of abundant health and energy that will surely come to us if we choose to make the healthy choice.

**How do you feel about the concept of “living life with no regrets?”**

I use a simple principle to evaluate the worth of any action: “What good will this do me?”

Not so long ago, I had an attitude that was only subtly different, but that difference was actually profound. I used to think, “What harm could this do?”

Let me give an example to illustrate the profound difference of those two questions. The value of video games as an entertainment source is always a topic of controversy. People actively engage in debates like, “Are video games contributing to the sky-rocketing incidence of obesity in our youth today?” Another popular debate is, “Do certain
video games promote violent behavior in some susceptible people that play them?” Each side is fervent in their own belief.

My point is that these debates are not even worth having. A better question is, “What good are video games doing?” Now there is a question that seems more one-sided – it is difficult to single out any real “good” that playing a video game will do. Sure, we can debate if they contribute to obesity or violence, but it seems pretty clear to me that video games aren’t doing much good, even if they aren’t doing much harm.

Regret in life is like video games. In most cases, it is not conducive to any good outcome. The key is simply to keep progressing in the general direction of a worthy objective. The pursuit in itself becomes the end. It is impossible to regret such a pursuit.

How did the choices you made throughout your life effect where you are today? I think I was one of the lucky ones. I always knew
what I wanted to do. Mind you, I didn’t know exactly what I wanted to do, but I had a general idea. In my high school year book under “Future Ambition,” I wrote, “To have a career in health and fitness.” Now at the time, I had no idea I would become a Registered Dietitian, Certified Exercise Physiologist, and travel around the country speaking to people about how to use nutrition and physical activity to get “Fitter, Leaner and Healthier.” What I did know when I wrote those lines in my high school year book was that I had better go to university next year. Furthermore, I knew I had better take physics and chemistry and biology because those were the first year courses you need to take to get into the program. My point can be summarized with a great quote, “Those who aim at nothing hit it with remarkable success.”

When I look back on how I got to where I am today, I could summarize the process in three steps:

1) Have an ultimate goal.
2) Determine not every step in the process that will get you there, but simply the next step you will need to take to get there.
3) Choose to act on whatever that step may be.

What advice would you give to others about the life choices they make?
Try to find the greater good. The choices we make should, more often than not, move us closer to some worthy objective. Of course, nobody is perfect and this cannot happen all the time. It would do us good to realize this as well. The pursuit of the worthy objective is the end goal in itself. Not whether we succeed or fail. Someone once got me to do an interesting game. They said describe yourself in six words. This is what I came up with, “Striving for perfection while accepting failure.” We can make the choice to do both components of that mantra.

To obtain more value from Denis Collier, go to iTunes Podcasts and search for Accountability Coach. Enjoy the many interviews with Denis.
3. Living Life with No Regrets is about Choices, and Choices Effect Your Mood

“In the long-run, we shape our lives, and we shape ourselves. The process never ends until we die. And the choices we make are ultimately our own responsibility.”

Eleanor Roosevelt
United Nations Diplomat and First Lady

Choosing Your Reactions
Imagine this common scenario: someone cuts you off while driving and it upsets you so much that you hold on to your anger for minutes, hours, or even the rest of the day. You tell everyone you meet that day about the “jerk” who cut you off and almost caused an accident. Sound familiar?

Now envision what would have happened if you had just let the incident roll off your shoulders and moved on with your day. How might that day have been different? You can choose not to get upset rather than letting someone else affect your mood and waste your time reflecting on negativity. It isn’t always easy to let go of negative emotion, but you always have the choice to create your own day regardless of what comes your way.
Have you ever been on a plane or other public place where there were parent(s) who were letting their child or children do what they wanted to do and not providing any discipline? What did you say or do about that situation? Did you just keep your mouth shut and sit there and get upset about the situation and wish the parent(s) would take a more active role in disciplining their child or children?

While traveling by plane for a business trip, I found myself sitting next to a child who was sitting in his nanny’s lap screaming and causing a scene. The child even bit the nanny so hard she was bleeding. Where are the parents? They were in another row doing nothing about the fact that their child was causing a scene and disturbing everyone in the area. They chose to take no responsibility for what their child was doing and let the rest of us around their child try to deal with the situation.

Since I was stuck in the seat next to this very disruptive child, I had to make a choice: either be upset the whole three hour flight or try to do something about the situation. I talked to the child and tried to get him to think of fun things. The flight attendant brought a balloon for him to play with.
When I got up to stretch my legs for a few minutes, because of my interaction with the child a flight attendant thought we were related. I said I didn’t know the child or the family, so I had to make a choice on how I was going to let his tantrums affect me. The flight attendants were impressed by the way I chose to handle the situation. They told me most people would have been angry and tried to get the flight attendants to intervene, but what else could they have done? We were on a plane and all the seats were taken.

I chose to not let this potentially very uncomfortable and stressful situation affect my mood for the entire flight or later. That decision got me through the flight and made the situation bearable.
4. Choose a Life with No Regrets

“We must all suffer from one of two pains: the pain of discipline or the pain of regret. The difference is discipline weighs ounces while regret weighs tons.”

Jim Rohn
Author and business philosopher

How many times have you heard someone express regret about his or her current place in the journey of life? “I wish I’d followed my dreams and become a marine biologist,” or “I wish I’d taken that African safari when I had the chance,” or “I guess I’ll never drop these extra pounds with three children in the house,” or “I wish I would have spent more time at home with the children while they were growing up,” or “I wish I would have listened to my mother,” or “I wish I would have started school sooner.” These kinds of regrets are frequently expressed by people from all walks of life.

Here’s a secret for you to consider. Most people would not say, “I wish I’d done this, that or the other,” if they had chosen to actually think about the situation and how the outcome would affect them in the future. If people would think situations through and contemplate the possible outcomes of their
decisions, they can make a choice they probably will not regret. We are responsible for our adult lives. We can choose to do whatever we want, so long as we are willing to accept the consequences or the benefits of those decisions.

When we take chances because of our passions or we take action because of our ambition, we live with the results – good and bad. Yes, people can make rash decisions (especially when they are inexperienced, or in a hurry because of an unexpected deadline or other various circumstances) that have negative consequences on the rest of their life. Still, as long as you balance your future health and stability considerations with your desires for today, choosing to live out your dreams in life is rarely a bad decision.

Have you ever heard people saying things like, “I’ve always wanted to live in California (or go to South Africa, or exercise more, or weigh less, or work less, or spend more time doing things they really want to do)?” Well, what is stopping them? Most of them can do any of these things if they choose to!

Think about the daredevils of the world and people who live life “on the edge.” These people get hurt and then climb right back on the horse to do
something else that others might perceive as “scary.” Some even die attempting incredible feats – and they die knowing they lived their life to the fullest. They did what they really wanted to do. They made their decisions and accepted the consequences or benefits of those decisions.

Do you think Evel Knievel is a person who lived his life with regret? In one of his final interviews he said, “You can’t ask a guy like me why [I performed]. I really wanted to fly through the air. I was a daredevil, a performer. I loved the thrill, the money, the whole macho thing. All those things made me Evel Knievel. Sure I was scared. You gotta be an ass not to be scared. But I beat the hell out of death.”

People who compete in Ironman Triathlons or other extreme competitions choose to do the work necessary to compete in the sport they love. Is the training hard? Of course. Challenging? Obviously. Did these athletes make excuses due to physical limitations, age, or other challenges? No!

Jack LaLanne, known as the Godfather of Fitness, says, “Dying is easy. Living, you’ve got to work at. You’ve got to have goals and challenges.” At the age of 95, Jack exercises for two hours each morning after
he rises at 5 o’clock. To learn more about Jack and his great story, go to http://www.jacklalanne.com/.

Take Vince Poscente. At the age of 26, Vince was a recreational skier who made a decision to take his love of the sport to the next level and begin racing competitively. Four years later, at the age of 30, Vince was competing for the Gold Medal in the Winter Olympic Games in Albertville, France.

According to Vince, seeing his former luge buddies racing in the 1992 Olympics sparked his desire to compete at the highest levels of the sport, “The sting of regret that I felt when I watched Bob Gasper march for the Canadian Olympic luge team in Calgary was enough to inspire me to take a chance and dedicate my efforts to make the Olympic games. I called it the ‘Yahoo Theory’ – if that yahoo can do it, so can I.

“Once I made the commitment to race, I called up a Canadian medalist from the Sapporo Olympics. “Jungle” Jim Hunter gave me the following advice. He said, “Have no regrets. When it is race day, and you have no regrets, you’ll look back and realize that you did everything in your power to reach that point. This will help you during training; each pushup, each bench press. Each practice you run, you know that
you pushed to do your very best. And you know, your best can be the best in the world.”

“I thought about Jungle Jim’s advice many times each day as it was quite possibly the best advice I ever got in life. I would be doing push-ups, and my arms would be shaking and tired, and I would think, “If you don’t do 10 more pushups beyond the 100 you said you would do, you’re not going to make it to the Olympics.” I attached the idea of no regrets to pushing myself a little further past my goal each time.”

Vince says that honoring his commitment to succeed was well worth the sacrifices of training. “I don’t look at the sacrifice at all. Sacrifice is temporary. The feeling of “no regrets” lasts a lifetime.”

The concept of living without regret has helped Vince succeed in his post-Olympian career, “When I started speaking full-time, there was zero demand for Olympic athletes who didn’t win a gold medal and my effort to start speaking was met mostly with disinterest. I decided to apply the same philosophy I used to prepare for the Games to my speaking career. If I was going to be on the platform for a paid engagement, I wanted to look back with no regrets.
and be the best speaker the audience had ever seen. I thought, “why not try and be one of the top 10 speakers in the world?” Whether I truly rank in the top 10 or not is impossible to prove, but I aim for that level of quality in each speech.

“Success is a journey of integrity. Choose to do things that align with your values. Consequence will be what it is but the freedom of living your truth is profound.”

What about you? You don’t have to be a daredevil or professional athlete to live your life with no regrets. You can live your own “race” and experience the things you’ve always dreamed of doing or achieving. You can choose to change any circumstances in your life that are holding you back from living your life without regrets.

Where do you want to be and what do you want to be doing in 1 year, 2 years, 5 years, 10 years, and in 30 years? Make your life list, plan, and start turning the things you really want in life into reality.

**Choose to Make the Most of Life**

Happiness is all about choices and progress. We make decisions to the best of our abilities and then
move forward. The most successful people believe that they have a purpose and are destined to achieve that purpose one goal at a time. Some of these people face serious obstacles but they choose to overcome their limitations and are determined to live life to the fullest and serve others to the best of their abilities.

Many famous people have overcome physical afflictions to achieve incredible feats. Ludwig van Beethoven and Lou Ferrigno had to overcome deafness to achieve their dreams. Internationally renowned genius Stephen Hawking is paralyzed and confined to a wheelchair due to amyotrophic lateral sclerosis, yet he is still regarded as one of the smartest (or most brilliant) minds in history for his contributions to the fields of cosmology and quantum gravity (not to mention his success as the author of the best-seller *A Brief History of Time*).

Never feel that you are limited by your imperfections or allow a perceived obstacle to limit your choices. When faced with a decision, ask yourself if you will regret any decision you make when you look back on your life. If the answer is yes, then you may want to reconsider your decision.
Choose to Overcome Your Past

No matter where you’ve come from or where you are now, your future happiness will be determined by the choices you make today.

In order to be happy in life, act wisely and forgive yourself for past mistakes and indiscretions. This sounds simple enough, but can be challenging for people who have high standards or people who have been hurt by others. Some people never let go of the past and choose to be bitter for the rest of their life. They may wonder “why me?” or have a self-pitying attitude that says they could have been happy or successful “if only…”

Rather than falling prey to the happiness thieves of blame, guilt, or regret, educate yourself to make better decisions in the future and minimize unnecessary grief and regrets. We can’t change the past. We can make different choices today to create the kind of life we want going forward.

I once met a woman named Susie while vacationing in Mazatlan, Mexico. Susie was a happy, upbeat person who was clearly in love with her life. Her exuberance and joy drew me to her, and we became fast friends during my visit. She didn’t appear to be
from Mexico, so I asked her where she was from. She said that she had moved from Canada 13 years ago after she had fallen in love with the city and the people during a visit and decided to make Mazatlan her permanent home.

Moving to another region of the continent is a big step. Still, Susie said she’d heard many people express regret with what they didn’t do in life, yet rarely heard anyone say they regretted something they had done. She was terrified that if she chose to stay in Canada she would regret the decision for the rest of her life. Susie chose to follow her dreams... and she’s never looked back.

Susie’s attitude and philosophy could benefit many people in this world. Have you ever not done something that you wish you had done? How can you apply Susie’s philosophy to your life and avoid regretting your choices in the future?

As Mark Twain once said,

“Twenty years from now you will be more disappointed by the things that you didn’t do than by the ones you did do. So throw off the bowlines. Sail away from the safe harbor. Catch the trade winds in your sails. Explore. Dream. Discover.”
Make a decision to live your life to the fullest. Decide what you want to achieve and choose to make your dreams a reality by starting today.
Actions for Living with No Regrets

If you could turn back the clock, what are five things you would change about your past decisions?

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Could you correct any of these items now? How?

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What steps will you take to avoid future regrets?

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About the Author

Anne M. Bachrach is the president of A.M. Enterprises and a successful Accountability Coach. For nearly a quarter of a century Anne has worked to help business people and entrepreneurs improve their productivity, profitability, and quality of life. Anne inspires her clients to reach their maximum potential. Her coaching is in high demand and she only works with clients who are truly serious about achieving all of their goals and living their dreams.

During her successful IBM career, Anne created training materials and delivered many training programs to clients. She also conducted many executive briefing sessions for top executives.

Anne discovered the benefits of personal accountability while helping her husband build his business. As the revenue generator, marketing person, legal department, and part-time coach, Anne found that she needed to be as efficient as possible to keep up with her workload. She created simple tracking forms to help her stay focused and accomplish the daily tasks necessary to achieve her
goals. Her efforts paid off, bringing her husband’s revenue from $250,000 to $1,500,000 in a short time.

Anne believes that the first step to true effectiveness is to put systems in place, execute them, and then continuously revise the systems to make them better. Anne says that having someone to answer to on a regular basis about your progress is a powerful motivator. She believes that personal accountability is the single most powerful tool to help professionals improve their businesses and overall quality of life.

Anne prefers to give her clients convenient access to professional guidance and support. She communicates via e-mail and schedules regular follow-up telephone conversations that allow clients to check in, report progress, and get answers to their questions. Her fresh approach to business is a much-needed change for stagnant businesses. Anne coaches sales people to avoid getting stuck in “bad” or traditional habits and to continually think outside the box.

Jokingly nicknamed “The Accountability Pit-Bull”, Anne has firmly established her position as the country’s foremost expert on Accountability Coaching. She believes that even the most motivated
business professionals need guidance to achieve their highest potential. Anne’s personal brand of motivational support has helped inspire many business professionals around the country change the way they approach every aspect of business and life.

Aim for what you want each and every day!

Anne M. Bachrach
The Accountability Coach™

www.AccountabilityCoach.com
www.AccountabilityCoach.org
More Praise for Live Life with No Regrets

"I really love your book! One of the highest of all human values is to be able to live your life with no regret. This fabulous book is filled with wisdom and advice for guiding you to make the most out of your life!"

– Thomas Moore
Entrepreneur and Values-Based Financial Planner

"I felt like you wrote the book just for me!"

– Jeani Stevens
CBS Television, Business Development

"What I like best is that the book is brief, to the point, and very actionable. It reflects Anne's direct style which I find refreshing. This book is definitely a must read for anyone who wants to accelerate their results."

– William S. Hart, CFP, MBA
Retirement Strategies, Inc.

“If you have a burning desire to do something and you can’t find a way to make it happen, you have to read this book! Regret is defined as “feelings of sorrow, disappointment, or dissatisfaction.” Anne’s book will guide you towards a life of greater joy, fulfillment, and satisfaction. You will enjoy the
practical tools that allow you to start your life changes immediately so you begin your journey of living a life with no regrets from this day forward!”

–Dr. Renee Stetkevich, Doctor of Physical Therapy and Orthopaedic Certified Specialist

"Do not wait until you are faced with a life-altering event to make positive changes in your life. Anne's book is a field manual to putting your priorities in the right place to improve health and success in all of your endeavors."

–Cathy Herrick Spencer
President, San Diego Historic Properties, Inc.
Breast cancer survivor

"Anne has put together some basic principles and concepts to maintain balance in your life and keep achieving in business and personal life. Along with reinforcing good habits, it will increase your productivity and keep you focused on your goals."

–Mike Sapien
Author, Business Mentor & Technology Adviser
"Where was this book 30 years ago so that I might not have so many regrets? The choices we make do impact our lives in many ways. Making smart choices and not dumb choices you will regret later will save a lot of precious time we don't want to waste. You'll want to choose to read and implement the ideas in this book to help you."

– Rod Carson, CLU, ChFC, CFP®
Spectrum Wealth Advisors, Inc.
is an independent firm

"If you want to live a life with no regrets, this is the book for you! Simple and sensible concepts that can be quickly implemented. Grab a copy of this book for yourself and any other business people you care about."

– Brian Fricke, CFP
author of Worry Free Retirement
Named Top Financial Planning Firm
– Orlando Business Journal

“Anne has compiled a menu of great principals and concepts to live by. Anne is a "no non-sense" friend and writer who executes and lives by what she preaches. This book is a unique "invitation for change" to make a difference in people’s lives through empowerment by information and choices of
strategies to make it possible. Thank you for your choice to share the concepts in this book with us.”

–Yousef Ghandour
PT, MOMT, FAAOMPT

Physical Therapist, Clinic Director and Educator in the field of Orthopedic Manual Physical Therapy

"Living without regrets shows us how to achieve the results we want. Living life without regrets helps us look at the big picture to make sure we’re leading the life we want to lead. The exercises are valuable and the concepts are powerful. Anyone who reads this book will get a lot of value."

–Ariel Acuña
LTG Capital LLC

“Love the book! While much is written on finding purpose, goal-setting, etc., very little attention seems to be focused on how you actually accomplish what’s important. Anne brings her real-world experience as The Accountability Coach™ to provide illuminating examples and great tools to help people make the choices that will improve their lives on a variety of important fronts. Thank you for writing this book.”

–Donn Sharer, CFP, ChFC, CLU, CLTC
Sharer & Associates LLC
More Learning Resources from The Accountability Coach™:

- *Excuses Don’t Count: Results Rule* – e-book, MP3 audio, and paperback
- *Excuses Don’t Count: Results Rule* 34-Lesson Course – e-book
- *Live Life with No Regrets* – e-book, MP3 audio, and paperback
- *Inspirational Quotes for a Balanced and Successful Life* e-book
- No Excuses! Fool-Proof Strategies for Quickly Getting Results Program
- 10 Power Tips for Getting Focused, Organized, and Achieving Your Goals Now!
- Keys to Working Less, Making More Money, and Having a More Balanced Life Special Report
- *The Roadmap to Success* book – Anne contributed a chapter in this book along with Stephen Covey and Ken Blanchard
- *The Middle-Class Millionaire* book by Russ Alan Prince and Lewis Schiff (Anne was interviewed and included in Chapter 6 – The Best Advice Money Can Buy)

Goal Achievement Programs:

- 30-Day Goal Achievement Self-Study Program
- 12-Week Goal Achievement Self-Study Program
- 90-Day Goal Achievement Group Coaching Program

One-on-One Accountability Program:

- One-on-one Accountability Coaching with Anne
Other Programs:
- A Myriad of Tele-seminars
- Half-day and Full-day Training Programs
- Company Group Coaching
- Support Team Coaching
- Membership Programs
- Custom Group Coaching

Other Resources:
- Am I Coachable? Assessment
- The Right Life Balance Assessment
- Wheel of Life Exercise
- Quality of Life Enhancer™ Exercise
- Implementation Index
- What is an Accountability Coach? Booklet
- A variety of articles
- iTunes Podcasts
- Youtube Videos
- Timely News – Spot On… e-newsletter

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Live Life with No Regrets
How the Choices We Make Impact Our Lives

What are you thinking and feeling when you see this boy jumping into the pile of leaves? What feelings do you think he is experiencing before, during, and after his jump? Do you think he has regrets?

You can live your life, from this day forward, with no regrets if you choose to. Ask yourself, "What's the worst that can happen?"

Regrets are a waste of time - you can't change the past.

"Anne is amazing. When she has something to say - or write - pay close attention. Beyond all of the research and examples in her book, Anne is the best example of the lessons she teaches. Study this book and you can't help but be even more successful in all areas of your life!"

-- Shep Hyken
author of "The Cult of the Customer"
a Wall Street Journal and USA Today Best-Seller

"We are all the sum total of the exposure we have gained and the choices we make. Anne Bachrach has masterfully put this all in superb perspective in her new book. She helps the reader gain not only serenity, but peace of mind with choices, changes and life itself. Don't miss reading this book!"

-- Don Hutson,
Co-author, NY Times #1 Best-Seller, The One Minute Entrepreneur;
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"This enlightening book will cause you to purposefully understand how you control your destiny based on your life choices. Anne Bachrach is an outstanding executive and leader. Prepare to feel energized and empowered by the possibilities in life!"

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President, High Point University
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"Anne does it again. She shows you how to make smart choices in a thought-provoking and incredibly effective way so you can achieve your next level of professional and personal success. You won't regret it when you choose to begin today."

-- Dr. Tony Alessandra
author of The Platinum Rule and Hall-of-Fame Keynote Speaker

Anne M. Bachrach
The Accountability Coach

ISBN 978-1-934948-12-5

$24.95 (US)