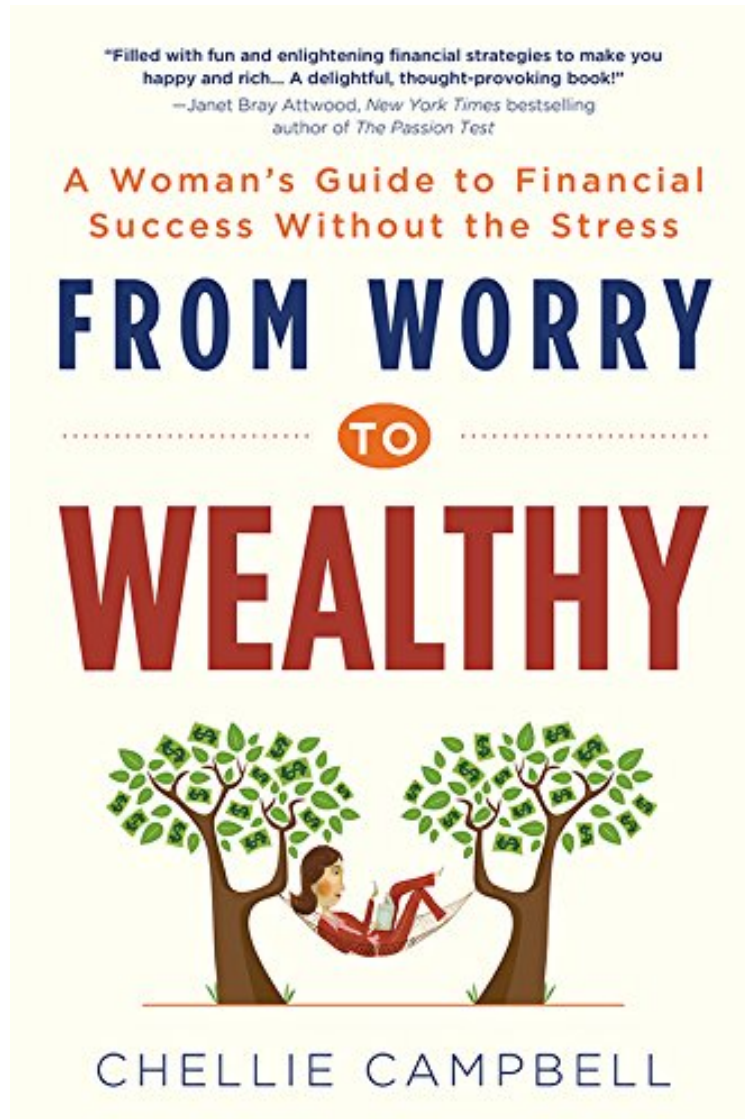


[Download] From Worry to Wealthy: A Woman's Guide to Financial Success Without the Stress

# From Worry to Wealthy: A Woman's Guide to Financial Success Without the Stress

Chellie Campbell

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**Chellie Campbell : From Worry to Wealthy: A Woman's Guide to Financial Success Without the Stress** before purchasing it in order to gage whether or not it would be worth my time, and all praised From Worry to Wealthy: A Woman's Guide to Financial Success Without the Stress:

5 of 5 people found the following review helpful. Singing Praises to Chellie and Her New Book!By Barbara HarringtonSinging Praises to Chellie and her new book!I LOVE this book! Brilliantly Written! It is a must read for anyone, particularly women of all ages, who want a clear, concise, uplifting, confidence boosting, FUN-Filled way for

achieving Success and Happiness Once and for All! Chellie is an absolute genius when it comes to how she weaves her stories and proven strategies by teaching us how to have a financially healthy bank account, to growing a successful business, in addition to creating a more meaningful, balanced life. The best part is that she takes you where you are now, and propels you forward - all the while - you don't have to sacrifice who you are, or what you are about in order to create the personal and business life you want. Very Powerful! Kuddos Chellie! 0 of 0 people found the following review helpful. Huge Chellie Fan! By Lynn Telford-Sahl I'm a huge fan of Chellie's previous book: *The Wealthy Spirit* and have given it away to women in business and my coaching clients often. *From Worry to Wealthy* gives great advice to women in business and she puts it out there about SALES. We women in business need to power up our money and sales skills to be able to create more of what we want in our lives - and less of what we don't want!! Chellie is also a great story teller. I just finished her 8 week Financial Stress Reduction course and it was worth every penny. Lynn Telford-Sahl, author of *The Greatest Change of All, A Women's Spiritual Novel* and *Intentional JOY: How to Turn Stress, Fear Addiction into Freedom* 1 of 1 people found the following review helpful. A must read for women! By Darlene Basch Chellie Campbell has used her many years of experience to take on a major issue for women...achieving financial success. In this book she takes on the many issues that hold women back. Chellie has the pulse of what's happening right now for women in business. I've taken her Financial Stress Reduction Class and having read her "*Wealthy Spirit*" and "*Zen to Zillionaire*" books. Chellie knows what she's talking about and she loves to help women succeed. And she's a wonderful writer. All her books are easy to read and packed with inspiring information.

Achieve Financial Freedom from Life with Chellie Campbell's No-Stress Success Plan! Why is it that women are earning more than ever before yet still feel powerless when it comes to money? When it comes to financial security, it's time for us to stop feeling insecure. *From Worry to Wealthy* is the guide every savvy career woman needs to succeed on her own terms. In this empowering book, personal finance guru Chellie Campbell draws on proven strategies from her popular Financial Stress Reduction workshops to help women win at work and life, including how to: **bull;** Harness the four Cs of career success: Confidence, Charisma, Clients, and Cash **bull;** Avoid common pitfalls like the Attitude That Will Kill Your Business: "I Can't Do It Myself" and working for praises vs. raises **bull;** Earn support for your goals from spouses and loved ones **bull;** Gain business knowledge from everything you do (even playing poker!) With her unique female perspective, relatable anecdotes, and easy-to-follow advice, Campbell offers an indispensable road map for every woman to create a successful, happy life at any time. "Chellie does a brilliant job providing a road map for mastering the financial tools necessary to lead a life created by you and for you. A must-read and a gift-for every woman at every stage of life." - Betsy Myers, founding director of the Center for Women and Business at Bentley University and former White House adviser on women's issues "If you're looking to master your money and your life, you've got to read this book." - Carol Kline, coauthor of New York Times bestsellers *Happy for No Reason* and *Love for No Reason*

"Chellie Campbell is truly the Auntie Mame of money. In *From Worry To Wealthy*, she takes what to many of us is a scary subject (money) and manages to make us feel more alive with possibility than ever before. Her style is so conversational and fun **ndash;** you'd swear you were having your morning coffee with a girlfriend, while getting an encyclopedic knowledge of how to navigate the business world in a way that will lead to the career (and cash!) of your dreams." - Carol Allen, Vedic Astrologer and Relationship Coach, [www.loveisinthestars.com](http://www.loveisinthestars.com) "Filled with fun and enlightening financial strategies to make you happy and rich, Chellie has written a delightful, thought-provoking book!" - Janet Bray Attwood, NY Times Bestselling author, *The Passion Test* "Chellie is one of the happiest people I know, and her new book will help you be happier and richer, too. Written especially for women, her friendly, easy guide will show you how to master your own game of business, doing good, making money, and having fun. The men are going to want this, too!" - Marci Shimoff, Professional Speaker, #1 NY Times Bestselling Author, *Happy for No Reason*, *Love For No Reason*, *Chicken Soup for the Woman's Soul* "What a wonderful book! This is a terrific guide to living a rich life **ndash;** spiritually, mentally, and physically. Filled with wonderful stories and examples, these principles will help you have confidence, charisma and cash in your business and in your life." - Barbara Stanny, Author *Overcoming Underearning* and *Secrets of Six-Figure Women* "Master financial stress reducer Chellie Campbell has done it again! This book will take you from worried to wealthy in 9 fun-filled, entertaining chapters. Then you'll be chanting 'People love to give me money' along with the rest of her fans, and it will be true!" - Marcia Wieder, CEO/Founder, Dream University "Our relationship with money is often the difference between our daily reality and the life we dream about. Chellie does a brilliant job providing a road map for mastering the financial tools necessary to lead a life created by you and for you. A must read **ndash;** and a gift-for every woman at every stage of life." - Betsy Myers, Author, *Take the Lead*, Founding Director, Center for Women and Business, Bentley University, Former White House Advisor on Women's Issues, COO and chair of Women for President Obama's 2008 national presidential campaign "I love it! Chellie put the FUN in fiscal responsibility and education! FUN-financial education! Thank you for a great humorous approach to such an important subject. Repeat after me 'people LOVE to give me money.'

Chellie's advice has worked for me for decades!" - Patty DeDominic, Founder International Women's Festivals and Former Chairman, National Association of Women Business Owners "Happy AND rich, how great is that? If you're looking to master your money and your life, you've got to read this book. Chellie provides fun and powerful financial strategies to take you from anxiety to abundance!" - Carol Kline, co-author of NYT bestseller, Happy for No Reason and Love for No Reason, as well as six books in the Chicken Soup for the Soul series. "I come from a whole family of bankers, but somehow I seem to have missed out on the financial gene. But thankfully, Chellie Campbell has provided what Mother Nature failed to. Her new book, From Worry to Wealthy (along with her first book which I still love, The Wealthy Spirit) made me feel confident and capable in running my small business, as well as handling my personal financial affairs too. Chellie showed me how to have what every woman needs ndash; money moxie!" - BJ Gallagher, coauthor of A Peacock in the Land of Penguins: A Fable About Creativity and Courage" I wish this book was around when I started my business. It would have saved me so much worry and stress because it shows me another way with less stress and more joy. Chellie is one of the rare ones that walks her talk. Read this book. Do what Chellie says. You're life, and your business, will be better for it." - Rhonda Britten, Author of Fearless Living and Founder of Fearless Living Institute"Once again, Chellie Campbell has written a classic. This book's fun, funny, practical and cutting edge. I love the reminders and new insights and know my business will be stronger for them." - Linda Sivertsen, author of Lives Charmed and Generation Green"Chellie's insight is both practical and powerful. Her techniques are sensible and easy to do but also will push you to challenge yourself. It's time to get outside of your comfort zone and start using your feminine leadership skills with grace and confidence. " - Heather Woodward - The Empress of TarotAbout the AuthorChellie Campbell is a former musical comedy actress, is past owner of a business management firm, and has been a professional speaker for over fifteen years. She is the author of The Wealthy Spirit: Daily Affirmations for Financial Stress Reduction (Sourcebooks, 2002) which was chosen as a book-of-the-week on the Dr. Laura Schlessinger radio show and a GlobalNet book-of-the-month selection. In How to Run Your Business Like a Girl (Adams Media, 2005) by Elizabeth Cogswell Baskin, Chellie is one of three entrepreneurs featured in every chapter. She is also prominently quoted as a financial expert in Money, A Memoir: Women, Emotions, and Cash by Liz Perle (Henry Holt, 2006) and has been quoted in Good Housekeeping, Lifetime, Essence, Woman's World, and more than fifteen popular books. She created and teaches the Financial Stress Reduction Workshops (R) in the Los Angeles area and gives programs throughout the country. She can be reached through her web site [www.chellie.com](http://www.chellie.com).Excerpt. copy; Reprinted by permission. All rights reserved.IntroductionThe Women's Game of Business: Making Money, Doing Good, and Having Fun Do you feel that you're working too hard to pay your landlord, your credit card bills, and Uncle Sam with never enough left over for you? Do you dream of having more income, money in the bank, and time off to travel? Are your closest friends your electronic devices? Are other people raising your children? Is it a miracle if you get a massage? You're not alone. So many women I meet love helping and serving others, but too often they leave their own good out of the equation, don't charge enough for their services, and give too much away for free. They don't like selling, because they've been turned off by too many "hard sell" tactics themselves and don't want to do that. They don't count their money because they haven't been shown how financial statements can help them grow, and money isn't their primary objective anyway. They work too hard at too many tasks and don't take enough time off to nurture themselves. Psychologically, it takes enormous strength of character to face the fear of financial insecurity that a majority of women live with. An article in the Los Angeles Times by Walter Hamilton in March 2013 noted that "almost half of American women fear becoming bag ladies, even many of those earning six-figure salaries." Although six in ten women reported that they were the primary breadwinners and 54 percent of them managed the household finances, 49 percent of women feared becoming a homeless creature pushing a shopping cart, according to a poll by Allianz Life Insurance Company of North America. Of the women surveyed who made more than \$200,000 per year, more than a quarter of them were tortured by this fear of destitution! Kristina Walker, one of my licensed Financial Stress Reduction coaches, calls this the "bag lady syndrome." The article went on to state that even though the women felt that they had "more earning power than ever before" and "handled major investment decisions," they worried that "financial achievement alienates both men and other women." Forty-two percent said "financially independent women intimidate men and run the risk of ending up alone." Thirty-one percent said "those women are hard to relate to and don't have many friends." Yikes. Talk about a catch-22! If you're not financially successful, you'll end up homeless on the street, and if you are, no one will like you? Somehow we have to navigate through these conflicts to find both financial and personal success in the life we want to lead. After all, what good is having a lot of money if you can't take time off to enjoy it? What good is having great Internet relationships if you don't have any time for in-person relationships with the ones you love the most-your family and best friends? Who wants to miss seeing the world, enjoying a scrumptious dinner at the Jules Verne in the Eiffel Tower, skiing in Vail, sailing in San Francisco Bay, birding in Cancun, eating a twenty-five-dollar ice-cream cone in Rome, winning a poker tournament on a Card Player Cruise to the Caribbean, or reading a zillion books just for the pleasure of it? It isn't just about having the money-you have to make travel a goal. I never traveled at all until I noticed I was wishing I had. Now I've had all the adventures listed above because I put them on my agenda-and then on my calendar-for the past thirty years. And you can too-I'll show you how in this book. So what do women-and the men who love them-need to do to

change the social dynamics and cultural expectations about men and women, work and money? When I read about a Social Security Administration report on the savings habits of Americans that said that 29 percent of Americans died before reaching age sixty-five, and then after retiring at age sixty-five, 33 percent of them were dead within two years, I decided I wasn't going to wait until I retired to have a great life. I scaled my own speaking/writing/workshop career to include large amounts of time off to play. I don't overbook. I want to see a lot of white space in my calendar every week, because I learned that I don't have creative ideas in the middle of a too-busy appointment calendar and a too-full to-do list. I have creative ideas when I'm hiking, napping, driving, meditating, or getting a massage-when there's peace and quiet and time to think strategically. I fell into financial coaching when I owned a business management firm for twelve years. Listening to my customers' needs for money management advice, I saw that no matter what their job, business, or level of income, people were stressed about money. I created the Financial Stress Reduction workshops, which I've now been teaching for more than twenty years, to help guide them to a richer and more fulfilling life-at work and at home. I've worked with many women-and men too-who, like me, want to create a life while they're creating a living. They know that if you join the rat race, you'll just end up becoming a rat. As someone said to me, "If they write the biography of your life in fourteen chapters, and thirteen of them are about work, it isn't going to have a happy ending." If you want to play the game of "Who Has the Most Money," be my guest. But there's only one winner of that game, like in the Highlander movies and TV shows where "there can be only one." I always thought that premise was too stupid for words. Here were a bunch of immortals fighting and killing one another instead of banding together, toasting each other, and taking over the world. What if they had instead channeled all that energy into making the world a better place for everyone? What if all the richest people in the world were doing that too? And I don't mean just donating to charity, but restructuring the game of business so more people benefit-not just women, but everyone? Something is wrong with the game of business as it's currently being played. People are beginning to point out that the fracturing of the middle class and growing income inequality is a zero-sum game and is ultimately unsustainable. It's not okay that the richest eighty-five people have more money than the bottom half of humanity-3.5 billion people. In Sam Polk's article "For the Love of Money," published in the New York Times, he wrote, "In my last year on Wall Street my bonus was \$3.6 million-and I was angry because it wasn't big enough. I was 30 years old, had no children to raise, no debts to pay, no philanthropic goal in mind. I wanted more money for exactly the same reason an alcoholic needs another drink: I was addicted." When no one is satisfied unless they're number one, everybody is working way too hard. I'd rather play the game "Everybody Wins and Is Happy!" Is it really bad for business to pay decent salaries to your employees? Or to give equal pay for equal work? Provide medical insurance? Give compassionate leave for family emergencies? Share some of your profits with your workers? Have generous overtime and vacation pay? If you can't do that and still make good money, you have a bad business plan. The balance sheet I care about is the happiness balance sheet, and I know a lot of women who are with me on that. We want flexible work hours, time off to take care of family emergencies, time to raise children and nurture families, time for hobbies, music, theater, dancing, travel, and seeing the world. We want compliments, testimonials, acknowledgments. We want to work with people we like, in an atmosphere of encouragement, joy, and laughter. We want to do good, feel good, and be good. We want our workplace to be a garden, not a prison. Yes, we want to make money too, but we need to have a sense of what "enough money" is. Not everyone's goal is to lead a multibillion-dollar international conglomerate. If you want that, fine-that's wonderful, go for it! I honor and respect those women who have risen to the top and taken a seat at the big tables, like Sheryl Sandberg, the COO of Facebook and author of *Lean In: Women, Work, and the Will to Lead*. But that's not what I want. I just want a seat at my own small table-and at the poker table on my day off. It took a while for me to figure that out. Early in my working life, I read a book called *Games Mother Never Taught You* by Betty Lehan Harragan, which opened my eyes to the fact that business was a game run by men, and women weren't clued in to its rules. To play it and win, we were admonished to learn to "play like a man" and play "hardball." "Winning isn't everything-it's the only thing" was first said by UCLA Coach Henry Russell Sanders, but Vince Lombardi repeated it often. Like many women back in the day before Title IX, I wasn't very involved in sports. I needed to learn that men treated business as a game to win, and that "it wasn't personal, it was business." But it hurt and it felt personal when someone interrupted me at a meeting, spoke louder and more forcefully, and then took credit for my idea. It felt personal when I wasn't offered a promotion or a chance to grow and younger men were promoted above me and other women at work. I felt shut out when the company coed softball games were discontinued and all the men in the company joined a male-only softball league with the CEO. So I studied the game of business, and much of what I learned was useful and good: how to negotiate better pay, market and sell products and services, use the power of networking, work with difficult people, read financial statements, handle competition, speak in public, hire and supervise others. I learned that it was important to leverage your talents and create multiple streams of residual income. But the way the game is currently being played, not enough people are winning it. Too many people get stuck in low-paying and minimum-wage jobs, and too many of them are women. Add to that the reality that the best decisions for the bottom line are not always the best decisions for people. Ford Motor Company executives in the late 1960s famously calculated that it would be cheaper to pay out legal damages than to spend the money to fix design flaws that caused the Pinto's gas tank to explode in collisions. When eighty-five people are winning and 3.5

billion people are losing, the game is broken. Throughout history, when that kind of disparity becomes too great, eventually the huge mass of people on the bottom revolt. A key element in the French Revolution was the gathering of the women of Paris who couldn't buy bread for their families. They had had enough. They marched on Versailles, took the king and queen prisoner, and that was the beginning of the end of royalty in France. Louis XV saw it coming when he famously said, "Apregrave;s moi, le deacute;luge," but he didn't do anything to prevent it. Of course I'm not suggesting that we're at that point-or at least, not here in the United States. There are a lot of revolutions happening around the world though, and at the bottom of it all is the economic disenfranchisement of huge swathes of people. But I think we're ready to have a quiet revolution, one that changes the game, opens it to more players; where the rich aren't quite so rich and the poor aren't quite so poor, and most people are fat and happy in the middle. As former Labor Secretary Robert Reich said to David Lazarus of the Los Angeles Times, "When so much of the purchasing power, so much of the economic gain, goes to the very top, there's simply not enough purchasing power in the rest of the economy." When I mentioned these ideas to one of my writer friends, Linda Sivertsen, she said, "But the company is responsible to its shareholders and they won't be happy if the stock price goes down." I replied, "That's because they're coming from the old paradigm that money is the only thing that matters to stockholders. Let those stockholders of the old order sell their shares and go elsewhere. Let the marketing for the new stockholders, who give weight to other values in addition to money, commence!" Two minutes later, she emailed me a link to an online report about how Tim Cook, CEO of Apple, stood firm on their commitment to environmental initiatives and renewable energy sources. Certain conservative shareholders at a shareholders meeting argued that the company shouldn't be pursuing initiatives that didn't improve the company's bottom line. Cook responded that "we do a lot of things for reasons besides profit motive. We want to leave the world better than we found it." He said anyone who didn't agree should sell their shares and "get out of the stock." I loved that! Big businesses can be conscious and game changing too. Change is coming, and women can help facilitate it. Why should women-or men-continue to embrace the old masculine model of success? And why is it still not okay for men to embrace more traditionally feminine goals? Why can't the game of business itself change to become more user- and family-friendly, more conciliatory, share more of the wealth, be more fun? Instead of waiting for women to learn how to become more aggressive and take a seat at the table, leaders should invite women to the table. Not all talent comes in an aggressive package. Many women don't want success if it comes with the high price tag corporate America puts on it. Lynne Twist, in her book *The Soul of Money*, writes about speaking to a high-level group of female executives at Microsoft whose average net worth was \$10 million. Although they were proud of their successes and honors in the company, they regretted that they put their families second and didn't take vacations. For most of them, "their life was their computer screen," and they thought that "someday they would retire and live happily ever after." As I heard Terry Cole-Whittaker put it so succinctly years ago, "Someday is not a day of the week." You can't go back and enjoy your kids' childhoods after you retire. It's time for us to argue for a change in the rules. The Woman's Game of Business Women love to do good work that helps people. They often put that at the forefront of their intentions when choosing their professions. More women are starting businesses, becoming freelancers, and choosing companies to work for with flexible schedules to create businesses that are more congenial for the people who work in them. When I woke up to the fact that I could make up a new game, play by my own rules, and decide for myself what winning is, I invented my speaking/writing/teaching business and found joy-and money-in helping others find joy and money. I love my life! But we need to make money too. We can't just focus on the joy of the work and helping others and leave earning a good living out of the equation. Women often think it's greedy to charge too much money and then end up not charging enough. If you don't earn enough to sustain yourself and your family, how much help can you give the world? If you want more joy in your business and more love in your life, want to do more good for more people, have more time off to play and nurture your families, and make more money at the same time, this book is for you. Its focus is on mastering the tools for financial success that will enable you to have the richest experience possible in your business and your personal life. This book will address many of the issues women face when trying to make money, do good, have fun, and live a balanced life. How do you handle the stress of a career? What if you're climbing the ladder of success and need to take risks to get there? What if you're asked to join a new start-up company for less pay than you make now? What if you're asked to start a new division at your current company, but it's experimental and might fail? What if you work for yourself-or want to? How do you handle the stresses of creating your income from scratch? How do you face erratic income as cash flow rises and falls? How much should you invest in yourself and your business? How do you qualify for loans to expand your business in the hope that you can generate more customers? How do you take time off to be with your family, take vacations, and nurture yourself when you're afraid you'll lose business whenever you aren't there? How do you deal with the financial stress of it all? Yes, and while you're doing all of that, you have to deal with the bane of every working woman: society's expectations of what's appropriate and "feminine" for a woman, from styles of communication to styles of clothing. The school system betrays everyone by keeping them in the dark about how to make money, negotiate salaries, and ask for what they want. Men get the message from our culture. Women are trained to wait for the man to ask them to the dance, for a date, to get married. In school, if you do good work, turn it in on time, and obey the rules, you get an A and a gold star. Women graduate to the workplace and think it is going to be the same-that they will

automatically be rewarded for doing a good job. That the powers that be will notice their contributions and shower them with raises, bonuses, and perks. They resent it bitterly when they discover that's not how it works. If and when they figure out they have to be more aggressive and ask for what they want, they get lambasted for being too masculine, forward, or bitchy. How do you get support and understanding from the men in your life who also have expectations about women's roles? Are they excited about your advancing at work or going out on your own? Are they happy to see you go back to school to learn a new career? Or are they worried sick that you're going out on a limb? Do they help you with the housework? Or do they see the value in paying for housekeepers and cleaning services? Do you ask them for permission to spend money—even expenses you deem necessary? Do you give them veto power over your business activities? Do they show pride in your accomplishments and brag about them to your friends? When my first book, *The Wealthy Spirit*, was released, my family got together for dinner to celebrate. I was excited to show them the finished product that I had been working on for nearly four years. As I passed around copies of the book and they exclaimed how beautiful it was and how excited they were for me, I mentioned how helpful my wonderful agent, Lisa Hagan, had been. My dad perked up at that and said, "Agent! That would be a good job for you!" Oh, dear, I thought. After all this time, he's still wishing I had a secure paycheck and a secure job. Dad was a child of the Depression, and he had always been very supportive of my ventures—the Bank of Mom and Dad had helped me out a time or two when things got tough. That night I realized that I hadn't shared how good things had gotten and that I had been comfortably making a nice six-figure income for a number of years. So a week or two later, I purposefully mentioned that fact in a conversation, and he stopped short and looked at me with a smile of surprise and a lot of pride too. He never mentioned a job to me again. Why had I neglected to mention my financial success before that? I was more comfortable asking him for advice about problems than bragging about my success, but that didn't give him a balanced picture of my business. I had to shift my thinking about that before I could change my conversations with my father. So when I embarked upon writing this new book for women in business, I wanted to share tips for interacting with all the people in their lives, as well as strategies for financial success. And maybe, while women and men work to change the game of business and our culture from one of competition and winner-take-all to one of consensus and everybody wins, we can give our attention and value to the creation of wealth beyond money. We can create richer, fuller, happier workplaces that benefit everyone. Conscious Businesses Are Changing the Rules It's already shifting. Some individuals and corporations are refocusing their business strategies, giving more benefits and higher salaries and bonuses, requiring less travel and fewer hours, implementing more family-friendly policies, and creating happier and more user-friendly workplaces. Deloitte Touche Tohmatsu changed their policies to be more female-friendly to retain their female employees but found that men took advantage of the flexible work arrangements and less travel requirements and were happier too. Tom's Shoes donates a pair of shoes for every pair purchased. They send their executives on "giving trips" to donate shoes that have been customized for the terrain of the country they're in. Jill Waters, marketing director for Right At Home, a company that provides in-home care and assistance, shared with me that her boss, Tammy Weddle, allows her to volunteer up to eight hours of company time a week "because she believes in giving back to the community she serves." From the decision to donate 1 percent of sales to progressive environmental groups to giving his employees flextime, Yvon Chouinard's philosophy for Patagonia in *Let My People Go Surfing* helps his customers, his employees, and the world. The Shine Law Firm of Australia is proactive at hiring female attorneys. Simon Morrison, the managing director, told me that they discovered that the women they hired were better at mediation and litigation than the men, so it became a profitable business strategy for them to figure out what women wanted in the workplace. When the single women got married and started having children, they didn't want to work as many hours, so the firm designed flexible work hours to suit them. They also released a generous parental program, which included a significant contribution toward the cost of child care. Jodie Willey protested when they asked her to become the CEO of the company. She was planning to start a family, she told them. "So what?" they answered. "If you need more time off for that, you can have it." She accepted the position and told me the atmosphere of the company was one that creates confidence, rewards and recognizes competence, and helps women grow professionally and personally. Let's make that the new standard in the marketplace. We need men and women to combine their strengths to change the way "business as usual" is done, to share the load and share the rewards. Yes, let us be proud of our bottom lines, but let us be equally proud of how we produced them, that we did so in an enlightened way, serving our employees, associates, partners, children, families, and communities, as well as our customers and stockholders. In early 2014, Maria Shriver, in partnership with the Center for American Progress, released *The Shriver Report: A Woman's Nation Pushes Back from the Brink* in which she outlined some of the causes of the fact that nearly a third of all women in America are living on the brink of poverty. The main reason, she writes, is that the American political, economic, social, religious, and cultural systems have not caught up with the reality of women's lives. Today, only 20 percent of American families have a male breadwinner and a female homemaker. According to a Pew Research Center report, 28 percent of American children are being raised by stay-at-home mothers. That figure was 48 percent in 1970. "What women need now is a country that supports the reality of women's dual roles as by far the majority of the nation's caregivers and breadwinners," Shriver says in the report. Raising the standard of living benefits the entire community. Let's all work together to redefine success so it isn't just about the money, fame, glory,

stock price, fast cars, beautiful companions, and the race to be number one. Let success be measured by how much good you do in the world, how much compassion you have for others, how happy and fulfilled your employees are, how happy and fulfilled your families are, and how much great work you're able to do in just thirty to forty hours a week. More women are making that choice today, starting businesses, becoming freelancers, and doing great work in the world on their own terms. They are creating a living but creating a life at the same time, successfully and happily, with time for their families, travel, play, enjoyment, and giving back. They have values and vision. What they need more is a voice. I want to help women celebrate that they are creating a more user-friendly kind of business. That each one of them going it alone is not really alone but part of a larger collective of people who think business should always be ethical, fair, and rewarding to both their customers and themselves. I'm advocating not only a woman-friendly workplace, but also a people-friendly workplace. Many men want these values too. Working together, enlightened businesses can create a world where everyone has enough. Instead of "winner take all," we can create a world where "winner shares all" and everybody wins. It begins with you-your inspiration, your commitment to excellence, your desire to help others through your chosen profession. When you're happy and fulfilled and prosperous, you are an example to all the women around you who want those things too. They are looking to you for the answers regarding how to have them. Live your dream, go for your goals, and take plenty of time off to love your family and friends. You can stop worrying about becoming a bag lady. You can have a wonderful life and plenty of time and money with which to live it. I want to watch you do it, and I wrote this book to help you get there. You are the change we all want to see in the world and you can do it!