

"One recommended book I may say. It can give you insights on how to change your perspectives to produce better results..."

—*Books in My Baggage*

# the time trading guru



READ AND  
INSTANTLY  
REACH YOUR  
DREAMS

ESCAPE THE WORKPLACE, TAKE "LIFE BREAKS,"  
AND START LIVING AGAIN

ROBERT RENAUD



# **The Time Trading Guru**

*Escape the Workplace, Take “Life Breaks,”  
and Start Living Again*

ROBERT RENAUD

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First Edition





*For my wife, Gilberta,  
and kids; Jesse, Matthew, and Sarah –  
for they give me true meaning in life.*



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# **First Things First**



# Doubtful Insights

- Read this First -

**T**rading time for time is like the old days when people bartered pigs and cows for hammers and horseshoes. We all have something of value that's seen as value from another set of eyes. We all take time to work, but we don't take the time necessary for ourselves. Work consumes an inordinate amount of our life and always infringes on our personal time. Becoming a time trader is to trade that "work" and wasted time into "value" time for you through "life breaks."

## **I need my job to pay my bills.**

Don't we all. To be a time trader, you don't need to quit your job; rather, you'll be encouraged to diversify your income to reduce your risk to economic fluctuations and expand your ability to leverage life breaks. This book will tell you how, and you'll discover that you don't always need the job you currently have; it's in the perspective.

## **I have relationships and commitments.**

This is a good thing. You don't need to walk away from meaningful relationships, and if you don't have meaningful relationships, you will. You'll learn that these are a source of power to you in the attainment of your goals and time trading with ease. If you want to learn how to use your relationships to energize yourself, there's something in this book for you.

**I want to experience life.**

Then this book is absolutely for you. Time trading is a formula for living life breaks and reaching personal fulfillment. You can set your goal to travel and experience other parts of the world; a neighborhood close by; or indulge in those things that breathe life into your senses: taste, smell, hearing, and seeing. When you accept new perspectives of life, you'll come to realize that luxury is indeed affordable and that you can experience all that life can give you.

**I want to be financially secure.**

Being a time trader doesn't require you to be rich. You can experience affordable luxury when you change your perspective on what it means to be wealthy. I'm by no means rich, but I'm certainly wealthy. This book will give you what you need to focus on building wealth instead of riches.

## A Little About Me

The American dream is something that I aspired for since I was a kid, but as I got older my perception of the dream matured. I was fortunate to have grown up with strong middle-class values despite a dysfunctional family structure and working poor family paycheck.

Like many people, I rode the proverbial working treadmill becoming a slave to the nine to five concrete jungle. Everyone around me extended their work days, identified themselves with their drab titles, and sucked the life blood out of everyone's time.

I had seen many people who seemed to have captured the essence of the life I wanted. They had flexibility to take their kids to late afternoon hockey or soccer practices, always took the time to travel and always seemed to have money to do things. More so, they seemed quite happy and fulfilled. I was envious and, more so, curious. What magic formula did they have? How were they able to do it? What was I doing wrong?

When you look at it, life really isn't that complicated. What makes it complicated is our perception of it. To live life better, we need to change our perception and simplify our life. This is exactly what I set out to do.

I realized that I had put all my eggs in one basket with my income, career, and time. I wasn't living today; rather, I was working today to live when I would retire. I was postponing my "living years" to forty years in the future. My existence was filled with the dogged nightmare of ground hog day, ad

nauseam. I was living on autopilot and terribly desensitized to my own dreams and ambitions. The work day continued to encroach on my family time, and family time overshadowed my time, my dreams, and my wants. This wasn't a sustainable life if I wanted to be happy. I had to trade the time I had been putting in the bank for tomorrow for time today. To do this, I engaged in time trading to gain life breaks and to live again.

I didn't quit my job, I didn't sell my house, I didn't win the lottery. What I did was change my perceptions and leverage the levers of life: time, flexibility, and money, to become personally fulfilled. I discovered that life doesn't have to be so complicated, and I'll share in this book how you can pull the levers of life, follow the DREAM process, diversify your income, establish automated cash flows, build wealth, and change your perceptions of success.

There are many false notions that drive society today:

- ◆ We have to wait until retirement to live life
- ◆ We all want to be rich
- ◆ We have to work nine to five
- ◆ We have to keep up with the Joneses
- ◆ We have to have a career

There's a way to live today by using time, flexibility, and money to take life breaks. How? I've spent the last twenty years figuring this out, and it's about removing all the *white noise* that surrounds you and simplifying your life. It's about changing your perceptions to experience life to live it. You don't need to own things to experience life, and you don't need to wait forty years until retirement to take life breaks.

I've taken life breaks from one day to two years, so I've answered this question many times, and this book will show you how you can do the same. What's good about time trading is that you continually get to create the life you want simply by pulling the levers of life.

It all helps to know the journey I've taken. I've leveraged work trips and turned them into life breaks to visit cities throughout Canada and the United States. I've left the comforts of home and lived in Ecuador for two years. I've gained flexibility in my workday, and I've developed meaningful relationships. I've challenged the status quo and stopped deferring my life to my retirement years.

The plan in this book can help you time trade and discover your life breaks. Whether you're in a nine to five work trap, an entrepreneur, self-employed, student, married or single, the principles I discuss can help you realize tangible changes in your life.

I should note that you may feel pressure and resistance from others as you pull these levers and redefine your perceptions of life. Don't give in and don't allow yourself to live by their rules of life. You must remember that it's your life, not theirs, and this realization alone will give you the motivation to take the first step toward personal fulfillment. This was my epiphany; maybe now it will be yours.

Now open your mind and let me show you how you can use the levers of life to live your dreams and pursue life breaks now and not some deferred time in the future.

*– Robert Renaud*

## Chronology of Becoming a Time Trader

- 1984: Graduated high school. What else can I say.
- 1987: Graduated university after studying in Political Science and Sociology. I had the pleasure of having some of the best professors in their fields, but I still felt there was something more to life than this treadmill of learning to earn. I was sceptical of what lay in front of me.
- 1987: I land my first full-time job after graduation. I hated it. It was bureaucracy gone wild. I didn't think I could do this for the next forty years. I had just started working and wanted to retire already.
- 1989: Everyone thought I had lost it. I packed in on the career thing, sold everything I had, and left to Ecuador for two years. I had to learn a new language, new culture, and new work ethic. This is when I began to embrace time trading; I just didn't know it at the time.
- 1991: I came back home and took up work in the middle of a nasty recession. Life was better in Ecuador, but for some silly reason I slogged it out in the nine to five banker's world. Conformity was the rule, and every second of my time was logged and wagered against me. For God's sake, even the messengers had to wear a suit and tie! After a number of years held in chains, I was exposed to a colleague who seemed to run against the grain. He shared with me his penchant for using the work time for his time. This became my time trading impressionist years. I began to use

work opportunities to trade time for me. This is where I honed my time trading skills travelling the country, negotiating work at home opportunities, and redefining perceptions to live more fully.

- 2001: Finished my MBA after several years of part-time work and my employer paying the cost. I asked for a leave of absence without pay for one year to live a life break. I get turned down, so I leave the organization. I take a short life break, then get back into the real world.
- 2002: From this point forward I use every opportunity to garner life breaks, from one day to several weeks. I travel to many cities in the U.S.A. and Canada with next to no cost. I take time to live life and feel its senses.
- 2009: Launch a new comic strip called *The Bureaucrats*. I set up a website, then play with it for a while to learn the ropes, then the next year consolidate my comic archive into a book and set up an automated income generator via Amazon and Createspace.
- 2010: My wife gets laid off and our income diversification hits high gear. We really begin to seek personal fulfillment as we discover that setbacks are really opportunities waiting for you to leverage. We gain more than we ever could have imagined.
- 2011: I decide to put pen to paper and write down my time trading formula, mostly because I need to remind myself why I do the things I do.



## **The DREAM Process**

### **Step 2:**

#### **R is for Realize Understanding**

You can't achieve that which you don't understand.



# Realize Understanding

*You can never cross the ocean unless you have the courage  
to lose sight of the shore.*

*– Christopher Columbus 1490s*

**A**dding substance to your thoughts is the second step in the DREAM process. It's the step at which we take the time to determine what we want and why we want it.

## **Determine why?**

Before you can realize understanding, you need to determine why this thought, dream, or wish is important to you. You need to understand it before you can believe in it no matter what other people may say or do. If you're easily persuaded to give up something that you've determined is a key goal for you emanating from your dreams, then it isn't meaningful to you. Despite your best efforts, you'll capitulate because you haven't taken the time to understand why it's important to you. Seems simple enough, but this self-awareness will pay dividends later. This clarity allows you to crystallize the emotions behind your goals and puts in motion the forces necessary to bring forth the goals you've set for yourself.

## Set the goal

Establishing a goal is done instinctively. When we allow our minds to wander unrestrained, we tap out goals in our mind with relative ease. To make better sense of them, it's important to capture them. For this reason I always keep with me a notebook to scratch down any idea, regardless of how absurd it may first appear. Ironically, when someone writes something down, power is given to the words. It takes on a more authoritative and believable tone.

The establishment of goals are what make us yearn for things in life, whether it's to attain a higher education, taking a trip, learning a new language, finding a partner, or landing a satisfying career. All form the basis of things we strive for in life. Many goals have common elements that we all share. By choosing those goals that are important to you, you can establish the goal attainment structure.

The basic steps to making a goal:

- ◆ Make the goal presentable. Communicate it to yourself properly and easily, then communicate it to others to hold yourself to your commitment.
- ◆ Plan your course of action.
- ◆ Make the goal realistic.
- ◆ Ensure that the goal has some context around it (this will help in understanding just what you want).

As you can see, establishing goals is the easiest thing for us to do, yet most of us don't make it a conscious activity. The establishment of goals is the first concrete step in moving toward your success in life. It's the notion that gives you action, without which you can't achieve your desired outcomes. How many people have you seen accepting what fate has

dealt to them? They've allowed circumstances to dictate their fate and they meander from day-to-day passively accepting what comes their way.

Goals by their very nature represent our inner desires and are the fuel that propels us through life. It allows us to focus our mental and physical energy like a funnel to those things that motivate and excite us. For those people without goals, they tend to mislabel nice-to-do activities as goals. Unfortunately, they're simply filling the void that's been created due to the lack of goals.

Making ourselves accountable for our own actions and future is at the cornerstone of goal-setting. When we commit ourselves to an objective, we in turn make ourselves accountable to make it happen. And understanding why we have the goal commits us emotionally and physically to see it through. The important thing to note here is that our goals are accountable to only ourselves, no one else. As such, we have only ourselves to blame for our failure to motivate ourselves to achieve it. It allows us to reach beyond our self-contained realities to uncover our potential as human beings.

We don't have to climb a mountain or solve the world's problems to reach our potential; rather, it's the process of goal-setting that allows us to grow and reach new heights. This process will reveal newfound knowledge, insights, relationships, or other discoveries that will elevate your life experiences beyond what you had accepted as the norm.

There are several mistakes that people make when they embrace a goal:

***Recasting the Past:*** When people set goals, sometimes they turn to the past and try and play catch up on all the things they wished for. This is a self-defeating game, one that should be thrown

into the waste basket. Take a few minutes, forgive yourself for your past weaknesses, and move on.

Listen, religion after religion subscribes to this notion. How many Catholics do you know who seek forgiveness on Sunday, only to spend the rest of the week doing activities that require forgiveness? It's a spiritual way to cleanse the soul and in turn the mind.

Islam, for example, is a religion of forgiveness. No matter how many sins a person may have committed, he never becomes unforgivable. Buddhists embrace the practice to prevent harmful thoughts from causing despair on their well-being. On the other hand, in Judaism, if a person causes harm yet sincerely regrets it, the wronged person must forgive them. Through a day of atonement called Yom Kipper, people seek forgiveness the day before God makes decisions on what will happen in the next year. Get emotionally charged about the things that really matter and make it a goal.

***Too many goals:*** One key fact that you need to learn and embrace is that we can't do it all. The same thing applies to goal-setting. Too many goals will only result in disappointment. You'll expend all your energy well before the finish line if you overwhelm yourself with too many competing interests. Goals are a journey, and you need to limit your focus to ensure your success.

***Keeping goals to yourself:*** The support of others is part of our support network. It's our energy reservoir where we go to remind ourselves of our passion to the goals we set and to embolden us through challenging times. Too often people keep

their goals to themselves, limiting their ability to gain support or to celebrate their success.

*No clarity:* Too many people define goals too broadly rendering it difficult to know how to achieve it. How many times have you heard people say, “My goal is to make lots of money.” This sounds great, but how much money? By when? By doing what to gain the money? It’s important to add context and clarity to our goals, as this gives them meaning and understanding.

#### 8:00 P.M. BARSTOOL CLUB

“So, you mean that if I just say I want something, it’ll happen?” asked Jack.

“Not really,” I responded. “Establishing what you want to achieve is the first step in the goal-setting process. Let’s face it, if you don’t know what you want, then realistically how can you expect to achieve something or even know that you’ve achieved something?”

Then Jack turned and asked the server for another beer and a refill on the nachos. The Barstool Club was a little slow this evening, and so was the service, but that didn’t seem to annoy us much. Then Jack turned to me with a wry smile and said, “Well, that reminds me of a good phrase I heard the other day. Expect nothing and you’ll always be surprised.”

“Exactly, Jack. Expect nothing and you’ll never know what you could have expected,” I responded.

Expectation is a key to understanding and preparing yourself for success. If one doesn’t establish expectations or establish goals, then he will never know what he could have expected. In other words, he will never see the opportunities before him and in effect will never act on them when faced with them. Leaving life up to chance is a quick road to

disappointment. However, by determining where we want to go first, or what we want, we can figure out how to do it. It's like planning for a trip.

First, you need to figure out where you want to go. Can you imagine going on a trip without first knowing where you want to go? At first this may sound quite exciting; however, as things go awry, your view changes quite considerably. Imagine the time you would waste, not to mention money! But most important you would just be wandering aimlessly around, hoping that you end up somewhere that's interesting. This is what it means to leave life to chance. Now, most of us who would go on a trip would know where we want to go first, yet, ironically, in our lives, we don't plan or establish goals for ourselves to achieve. We'll do it for a mundane trip, but not that which will fulfill our inner peace or reason for being.

Like planning for a trip, it's important to establish goals. By following the goal-setting process, we establish *how* we'll make the trip. Let's say, I wanted to go to Scotland. Once I know that this is what I want to do, I need to figure out how to do it. Well, obviously I need money, vacation time, and lots of information on Scotland. I may need to save up the money or simply borrow it and repay it. I may have enough vacation time available, or I may need to postpone the trip until I've banked enough vacation time.

As for information, I'll need to find out travel, living, and food information for the trip before I can book it, but I'd certainly not know that I needed to do all this without determining that I wanted to do a trip to Scotland in the first place. Now, this trip may provide me with other opportunities, such as finding my family history or visiting my alma mater.

When one establishes a goal, he is determining what he wants. It's sort of like trying to discern between wants and needs. We know we want a lot of things, but we only need a few. One only needs to look at Maslow's hierarchy theory. He postulated that everyone has a hierarchy of needs. One must be fulfilled in each of these needs before he can move to the next level. The basic needs are those we need to survive: water, food, heat. Then "wants" require a lot of our energy. We want a new house – we need to save up money for it and most often have a mortgage for 25 years. This is a high price want that requires us to plan well for.

#### 8:15 P.M. BARSTOOL CLUB

"What you're telling me is nothing new. That's life," said Jack. "Of course we always want things, but I don't see how that makes me a goal-setter."

"It makes you a goal-setter by the very fact that you've established a goal, or in other words, a want. Like I said, this is the first step in goal-setting. You need to know what you want to achieve. So, yes, it's something we all do; it's just that most don't even realize that it's part of the goal-setting process, and worse yet, don't even realize its power."

Maslow had developed a simple yet powerful theory to explain how people behave. It explains well the driving force behind our wants. Wants require us to be willing to do what it takes to achieve it. We're self-motivated to achieve our wants. Our wants are essentially the spark that drives us to achieve our goals. It's our source of energy. And for some of us our desire for the want is so strong that the energy is limitless.

When we understand why we want to achieve something, the discovery process may lead us to

realize that our goal may not actually meet our internal desires. For example, a person may want to lose weight to be happy and attract a partner. After losing the weight, however, the person is miserable. He in turn doesn't attract a partner, as no one wants to be with a miserable person. The goal in this instance is to lose weight, the internal desire is to be happy and attract a partner. The goal of losing the weight was achieved, but the internal desire of being happy and attracting a partner was not.

In essence, the person achieved his practical goal, but failed to achieve his needs or internal desires. Both are essential to successfully reach our goal. These two elements help us understand *why* we want to attain the goal. The motives, needs, or internal desires are just as important as the goal itself; it's the component that gives the goal meaning; it's why we want the goal.

Our expectations of the goal are conscious choices we make to maximize our pleasure and eliminate or minimize pain. The degree to which we believe we'll attain a goal drives our internal motivation to achieve it. We ask ourselves, "What's the probability that I'll achieve this goal if I work hard?" We're motivated to work toward achieving the goal if we feel we can in fact achieve it.

When John F. Kennedy committed his country on May 25, 1961 before a special joint session of Congress to sending a man to the moon and back safely before the end of the decade, he indeed felt his country could achieve this goal if they consolidated their resources, ingenuity, and talent to do so. His goal was realized on July, 20, 1969 with the landing of Apollo 11 on the moon.

Was this goal unrealistic? No, it wasn't. Before Kennedy committed to this goal, he gathered the necessary information from NASA and made his

commitment. What made this goal strong was his motivation to ensure security. By landing a man on the moon, the U.S. would gain space supremacy over the Soviets, thereby security.

Our goals need to have motivation behind them to exalt the motivating strength for us to believe in the goal and thus direct our energy to realizing it.

Finding goals to aspire are not really that complicated, but it's important to differentiate between tasks that you need to do versus a goal, something you want to achieve. Dreaming will generate excitement in your life and bring you fulfillment that you've been lacking. The way to ignite this excitement is as follows:

- |   |   |
|---|---|
| 1. Challenge yourself to do what's meaningful to you.   | What I'll do to challenge myself_____.                      |
| 2. Don't be afraid to push yourself beyond your comfort level. This will help you grow and will excite your senses. | What I'll do to push myself beyond my comfort level_____.   |
| 3. Understand what makes you comfortable.   | What makes me uncomfortable in adopting change_____.        |
| 4. Identify what you always wanted to do but were afraid to do it.  | What I've always wanted to do_____.                         |
| 5. Determine what motivates you in life.  | What's my motivation for change_____.                       |
| 6. Make the goal the right time now.  | What will make this the right time_____.                    |
| 7. Understand what gives you enjoyment in life.   | What do I enjoy most in life that provides me comfort_____. |

Following through on this exercise will help you understand what stands in your way in identifying and attaining your goal. Challenge yourself honestly and you'll realize that the mental roadblocks you put in your way are only that, a mental block. By understanding it, you can isolate it, then overcome it. This process will help you find the passion, desire, and motivation to take the necessary steps toward reaching your goals.

You can't escape the fact that change in your life will happen. The setting of goals and the process you embrace to reach them allow you to take control of the change that will inevitably come. It allows you to become a driver, not a passenger, in life.

Most fear we encounter is fear of uncertainty. This can easily be overcome by understanding not just what obstacles we find in our way, but the real underlying impact of those obstacles. When you dare to question yourself, it will become apparent that the impact is most often something that can be overcome by planning for it in advance. Perhaps you need to move toward your goal in small incremental steps, with the completion of each step giving you ever more confidence to move forward.

Project managers never approach a large scale project by trying to do everything at once. Rather, they break projects down into manageable parts with deliverables along the way. This gives project manager's confidence in their ability to reach their target and allows them to adjust more easily along the way. Your approach to defining goals should be no different. If a goal seems large and insurmountable, break the journey along the way down into smaller pieces as it will give you needed energy boosts to reach your goal.

Getting outside our comfort zone is usually the main obstacle in our way. Humans need challenge

and motivation in their lives to prosper and deal more effectively with changes in their lives. If we don't have these stimuli, our capabilities decrease. Moving outside your comfort zone can be challenging and scary, but we became comfortable with our lives today, because at one point we challenged ourselves. It's just that so much time has passed that we've forgotten that. You must remember that you are where you are today because at one point in your life you moved beyond the status quo and upset your balance of comfort and your current life is simply the new comfort zone. Setting dreams allows you to adopt a new comfort level, and it will become just as comfortable as you are today.

## Moving Away From the Old Me

To establish a new comfort level, you need to embrace the goal-setting process to give yourself the energy needed to move forward. Goal-setting is a cycle of change. If you don't understand how you react to change, you can't successfully attain your goals. Success, in large part, depends on having the right information so you can use it to drive yourself toward your goals.

There are several stages in this process of change:

- ◆ Adherence to the status quo
- ◆ New awareness
- ◆ Active preparation
- ◆ Motivation toward action
- ◆ Support
- ◆ Acceptance

It's hard to simply change what you're doing today to something new tomorrow. Humans just aren't wired this way; rather, we follow a process from adopting something new and letting go of the old. Striving for a goal is no different. It's changing what we're doing to satisfy our desires. You just need to have the courage to try.

### **Adherence to the status quo**

Before you can move forward, you have to acknowledge what isn't working for you. Why do you want to pursue your goal? Is it because you have an unsatisfied need? Do you need to lose weight? Why do you need to lose weight? Is it because your unhealthy size is impacting your health? People stick to the status quo because they refuse to admit there are other possibilities for themselves. They embrace a general sense of *laissez-faire*, leaving life up to chance, blindly accepting what comes their way. They convince themselves that it's the normal way and become stubborn in their unconscious desire to defend it at all costs.

While it's impossible to change a person's behavior, you can find motivation so they want to change themselves. The motivation starts with an acknowledgement that they desire something more to satisfy their inner needs. When you become aware of the need to satisfy these needs you can begin to overcome the complacency of the status quo.

### **New awareness**

Once you're able to acknowledge that you have unfulfilled desires, you begin to take the necessary steps to understand what to do. This is also a challenging time as you're apt to say "I'll set a goal someday." There's a tendency to wait for the perfect

time. How many times have you heard people push off setting goals until the New Year, and when the New Year comes around and they miss setting their goals, they say that they'll do it next year?

Although you may have a new awareness about your need to satisfy your desire, you may lack the motivation to set and reach the goal itself. How many people say that they will start a family one day? How many people say they'll quit smoking one day? How many people say they'll take a trip to their dream destination one day? It's a regular refrain. Often what holds people back at this stage is a fear of change.

It's not the goal that's scary; it's the fear of losing something they've become comfortable with that becomes the obstacle in the way.

When you're stuck in this stage, you worry too much about what you may lose. Your obstacle is something that may or may not happen, not something that will happen. Focusing on setting a goal and working toward it will give you the strength to see that you never lose anything; rather, you gain something. When your focus changes from the past and what it meant to the future and what it will mean, you'll be able to see the opportunities that your goals will bring and you'll embrace the decisions you need to set and reach your goals.

### **Active preparation**

At this point you begin to plan to set and reach your goals and change for the better becomes your focus. We're attracted to our most dominant thoughts. If our thoughts are always negative, we'll tend to reach out for the status quo, yet when our thoughts are positive, we begin to embrace change and set forth the course toward goal attainment. There's a need to take personal accountability for

satisfying our desires and to make the decision to set our goal. Be bold and announce your goal. This will commit you and move you toward success, but ensure that you're honest and realistic about your goal. Don't set a goal to "change the world" or to "quit work." The idea is to set achievable goals as this will help you overcome procrastination that may set in or helplessness.

### **Motivation toward action**

Jumping too quickly in our actions to realize our goals can by itself stymie our ability to realize the very goal we're trying to achieve. In a funny way, we begin to achieve our goals when we stop trying so hard to reach them. What this means is that you need to learn to relax, reward yourself along the way, and focus on your new change instead of trying to break the status quo. You can become so fixated on trying to break the status quo that you forget to take the steps you need to achieve your goal. It's like trying to learn a new skill. To explain this more clearly, picture yourself learning a new skill, such as stopping in skating.

I remember as a child learning how to skate. I could only stop by doing a snow plough. I had serious problems trying to pivot my body and stopping with both blades digging into the ice. I spent countless hours trying the same thing over and over, and each and every time I would fall, butt first onto the ice.

Days and weeks later I still had the same issues. Finally, I began to focus on the new goal, instead of the status quo. I was still trying to fix the status quo (the snow ploughing) instead of focusing on the new goal, which was to stop by turning my body and digging my blades into the ice.

Then one day when I stopped trying, I was able to do a proper stop. I was amazed! It came naturally. Why? Because I changed my focus to the goal and let go of the status quo. This in turn removed the mental barriers that stood in my way. The next few hours, I practiced my new stopping skills and it felt as natural as the snow plough stop before.

### **Support**

To prevent yourself from falling back toward the status quo and relinquishing your goal, you need to ensure that you have a support mechanism. This can be through the leveraging of relationships or reminders on why your goal is important to you. This provides support to your commitments and helps sustain you for the journey of change that lies ahead. It's important to focus on the future as the past has already happened. Don't try and relinquish the past and your previous comfort levels; rather, have the courage to embrace what can be.

### **Acceptance**

To sustain the acceptance of your new goal, you need to resist the urge to go back to the status quo. This is done by not focusing on the old behaviors that you had and instead focus on the new goals that you've realized. By embracing your goals, you've now developed a new self-image and have realized the real power and energy in your choice to adopt your goal.

Now that you understand the obstacles that may stand in your way and the process of change, you can enjoy the journey toward your goals. Your goals will certainly be more interesting, fulfilling, and enjoyable than the status quo you're currently living. Change is not something to be feared. It doesn't have to be

threatening or intimidating. When you embrace goals you embrace the process of change and in essence take the steps to remove barriers in your life.

The change process is a known therapy used by clinicians, for example, in the treatment of alcoholism. Most often, alcoholics won't change unless they're self-motivated to change, and each alcoholic patient varies in their level of motivation and readiness for change.

Understanding your level of motivation requires you to assess and understand your attitude toward the change, your intentions that define why you want to change, your level of confidence to have the courage to change, and your commitment to realize the change.

Our motivation is also influenced by external pressures and internal thoughts or desires. We're motivated by both extrinsic factors, like financial rewards and intrinsic factors, such as being healthy or feeling a sense of accomplishment. Psychologists have indicated that people are more likely to do things that lead to positive desires. Our motivational behavior has a neurological impact on our brains, whereby chemical and electrical actions stimulate our brains and reinforce our sensitization processes. These reward pathways play a significant role in motivation.

Euphoria, which we can derive from motivation, makes us feel good. Activating this system reinforces our behavior to maintain the pleasure it produces. One of the brain's reward components is the mesolimbic dopamine system. The release of dopamine in the brain reinforces the feeling of pleasure. Dopamine has been shown to be released in both the anticipation and consumption of incentives.

The left and right sides of our brains have been shown to process different types of information. The

left brain hemisphere is dominant, for example, in logical reasoning, analytic, and detailed functions such as math. The brain's right hemisphere is associated more with visual, holistic, emotional, and creative aspects and support perceptual functions. Interestingly, general research on head injuries shows that when either hemisphere is damaged, there's often a lack of motivation. Goal orientation, however, is more highly associated with the right hemisphere and damage to this section of the brain results largely in a lack of initiation in activities.

Motivation incites a powerful neurological action in the brain that can give us pleasure. Identifying our goals and motivating ourselves to reach it will give us the unconscious pleasures that we desire.

To increase our motivational tendencies, it's also important to engage in challenging activity. In this regard, you'll be more likely to stimulate your motivational senses if you set yourself a challenging but realistic goal. Have you ever wondered why some activities you engage in are perceived as enjoyable and others considered boring, or that put you in an anxious state? Psychologists have indicated that motivation and other factors such as arousal and concentration will be highest when the levels of challenge and skill are perceived to be balanced. On the other hand, if the challenge is perceived to be low in reference to one's skill, then boredom is the resulting outcome.

Setting a goal that's lacking in challenge is less likely to give you the motivation necessary to achieve it. Humans, in essence, crave challenge to incite motivation. How many people follow the annual ritual at New Years to declare themselves a challenging resolution?

I will quit smoking

I will lose weight

I will see my friends more often

I will go back to school

These New Year's resolution traditions motivate us toward a goal. We use the excitement of the start of a new year as a new beginning, a clean slate from which to motivate ourselves to reach our self-professed goal.

## The Top 20 Time Trading Missteps

The measure of a successful person can be found in the number of mistakes he makes along the way. Mistakes allow you to learn and grow. You can't grow if you don't trip up occasionally along the way. The key is to learn from your missteps. The last thing you want to do is get caught up in an endless loop of follies. Don't despair. Learning is what makes us advance in life, so to help you along the road to your journey I've identified the slip ups and mistakes most people make as they embrace time trading.

1. **Not believing in yourself and falling for others negative outlook.** One thing this book has taught you is that you have the levers of life: time, flexibility, and money, that you can pull at any time. These levers, in turn, give you confidence, and confidence will strengthen your inner belief about who you are and what you're capable of.
2. **Controlling every element of your time trading pursuit.** When you dream, you establish a plan to reach your goals. As you execute your plans, ensure they remain flexible. It's this flexibility that lets you experience the joys of life.
3. **Seeing your current life as all there is.** Recognize that, as there are many windows in your home that give their own unique view of what's outside, there are many more views of life in front of you. You need to challenge yourself to look through different lenses. When you do, you'll discover many wonderful things.

4. **Not leveraging the relationships around you.** Don't ignore the people who are close to you. They'll provide you with an endless source of inspiration and support throughout your life journeys.
5. **Forgetting to focus on limited things.** Too often people forget to focus on the important things in life. The reality is that there aren't too many things that are really that important.
6. **Allowing others to guide your direction.** How many times have you blindly followed what others have told you? Stop this nonsense and chart your own course.
7. **Failing to truly ask yourself if you're happy.** While driving toward your time trading pursuits, make sure you take the time to ask yourself if you're content with what you're doing. There's no sense doing something and being miserable while you're doing it.
8. **Trying to do it all at once.** It's well known that Rome wasn't built in a day, so you shouldn't think that you can reach all your time trading pursuits in one shot.
9. **Failing to learn from your mistakes.** Nothing is sadder than watching people make the same mistake over and over. Stop and ask yourself why it's not working, then think about it, then act on it.
10. **Falling into the New Year's resolution syndrome.** Each year people get caught up in the year-end hype and make false promises to themselves about how they'll change their lives. Don't get caught up in the hype; make your personal commitments now and make it real.
11. **Viewing your life through the same lens.** Reframing gives you the power to see life through different lenses. Take off your rose-colored glasses and challenge yourself to look through a different lens.

12. **Not understanding your real values.** Too many times people reach their goals, but find only disappointment. It's important to know your real values. It's your values that give your dreams power and meaning. Don't ever lose sight of this fact.
13. **Failing to keep it simple.** Life isn't complicated; it's only our perception of it that we make complicated. Keep it simple.
14. **Not diversifying your income.** No matter how small the amount, money is money. A penny earned is a penny you can use for investments.
15. **Not taking an agile approach.** Don't hesitate to realize your dreams; just do it. Don't aim for perfection; you'll figure it out along the way.
16. **Focusing too much on the white noise.** There will always be noise in your life. Find the willpower to ignore it and focus on your goal.
17. **Trying to make amends for past mistakes.** Don't get caught up in setting your dreams to account for a past failure. Get over it. It's in the past. Now focus on the future and how you can realize a goal that will make you happy.
18. **Failing to make room for the important things in your life.** There's only so much time available. Make sure you identify the important things first. There will always be room for the other things.
19. **Not recognizing that time is finite.** You only have one life to live, so stop putting off your dreams and live today.
20. **Not leveraging your energy cycle.** Take advantage of your own energy cycle to get yourself the inspiration you need to drive toward your dreams.



## **About the Author**

ROBERT RENAUD, life enthusiast, pragmatic career man, and spirited dreamer, has lived his dreams, from dancing with a princess, living as a millionaire in Ecuador, to being a cartoonist. He's a dedicated family man who leverages time trading to live life to its fullest and becoming personally fulfilled in the process.



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