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10 UNWEALTHY HABITS



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After years of working with entrepreneurs, investors, corporations, and institutions, I realized that most people have one or more habits that prevent them from being wealthy. For each habit I have created and tested a counter-habit, hoping that this can help individuals live happier. This is a manifesto for individual people, written to address one person at a time.

Why do I call them habits? Habits are transparent to us. Usually we don't perceive them unless someone points them out, so I want to create that sense of awareness on the habits that I've found have the bigger impact.

Before I continue, a word of caution.

Wealth does not make you happy, but when you are wealthy, you are happier. Why? Because you feel valued, important, respected, appreciated... but most importantly, because if you are wealthy you can do things freely. Of course, you can feel valued without feeling wealthy, and you can feel happy without feeling wealthy. But if you take care of your wealth, you stop worrying about it. You feel in control.

There is ample information about how to make money, how to be wealthy, how to be successful, how to.... Yet, here we will take an opposite look. What about looking at things you are doing that are preventing you from being wealthy?

So I first looked at my personal experience, how I moved from being very poor, to being almost broke, to managing an investment fund, to retiring before I was 45. I also asked tons of questions and analyzed what others were saying and thought. Finally, I broke all of this information into the 10 key habits that unwealthy people do. I am certain that by first observing and secondly taking action to change those habits, your wealth will take a huge turn. You will read about 10 people acting out the habits and their reasoning. I find that by observing others, we learn a lot about ourselves. I end each habit with a vaccine, an antidote. It is not by doing the opposite but by injecting the vaccine into your life that you become better at managing each habit. At the end of the manifesto I've also included my personal system to replace old habits.

THE KEY HABITS

1. feeling sorry for yourself
2. being greedy
3. doing things you dislike doing
4. measuring happiness with money
5. spending more than you can
6. preferring instant gratification
7. complaining
8. comparing to others
9. measuring wealth in monetary terms
10. isolating yourself from your family

1. Feeling Sorry for Yourself

Unwealthy people think that life is unfair and that being wealthy is not an option for them.

- Anna feels sorry because she is a woman, men have better options.
- Peter feels sorry because he is black, whites don't have to face racism.
- Sophia feels sorry because she is fat, skinny people get better jobs.
- John feels sorry because he is short, taller people have a more impressive appeal.
- Carolyn feels sorry because she is too skinny, other people look healthier.
- Mark feels sorry because he is single, married people have love to go home to.
- Joan feels sorry because she is married, single people have more fun.
- Tom feels sorry because he is divorced, married people have their kids around.
- Lisa feels sorry because she is young, older people have more respect.
- Paul feels sorry because he is old, younger people have more options.

So.. if you feel sorry for yourself, how would you expect others to feel about you?

Unwealthy people focus on what is wrong with their lives...

and focus on it...

and focus on it...

Feeling sorry for yourself is like an anchor, preventing you from living fully, from having joy, happiness, and fun, from supporting others, from requesting help, love, commitment.

Feeling sorry for yourself is a great way to sell yourself short and be busy finding all the things you are missing in life.

Feeling sorry for yourself diminishes the value you expect, create, and demand from others. You cannot be wealthy if you are feeling sorry for yourself. And believe me, you will find enough reasons to convince yourself of what a great loser you are!

The vaccine to feeling sorry? Being grateful! Focusing on what is going well in your life creates a circle of pride and healthy selfishness and sets you up in a much powerful platform to give your best and expect the best.

Then you feel valuable, and it shows. You work on your strengths, on your passions, on your best you. You focus on making the best of your life and that includes taking responsibility for your resources.

2. Being Greedy

Unwealthy people think that in order to be wealthy you need to keep as much as you can and get the most of your money. They love “great values” and seek opportunities to make the most of whatever resources they have.

- Anna does not pay full price for her shoes, she buys them on sale.
- Peter looks for bargains at garage sales, he does not buy anything new.
- Sophia hires part-time workers, so she doesn't have to pay more salaries.
- John flies on vacation with his frequent flier miles, he never misses a reward.
- Carolyn also uses her reward miles for all her electronic products at home.
- Mark convinces his employer to pay for his MBA, he would be stupid to pay for it.
- Joan demands upgrades from all her suppliers, she gets as much as she can from them.
- Tom never pays overtime, he expects his employees to finish their work regardless.
- Lisa resells her clothes on ebay, so she gets some money back.
- Paul feels his kids should pay for their college, he didn't get help either.

So... if you feel you are going to run out of resources and are too worried about your money, you can be missing the opportunity to enjoy what you want. You cannot be wealthy unless you distribute part of your wealth.

Also, if you are with somebody who is constantly thinking about how to make the most of whatever options they have, you can feel lazy, open-handed, or insecure for not making the most of your money, or you can join the club and become obsessed that nobody is going to take the smallest bit from your money.

Unwealthy people focus on what goes out from their wealth pot as if it was going to deplete their sources of income.

Focusing on making the absolute most of every transaction is tiring. When people act greedy, they feel an imbalance in what comes in and what goes out and they squeeze those who provide goods and services that make life easier, better, more pleasurable, more efficient. Also people that deal with “greedies” don’t feel valued, and the products/services greedies can chose are not those that they freely enjoy. To make things worse, greedy people expect others to be greedy too so they themselves don’t feel valued or appreciated.

The vaccine to feeling greedy? Being free! Focusing on what you enjoy and respecting your own ability to give what you feel is appropriate instead of the best deals. (I do love great deals too, but I am not willing to sacrifice what I enjoy or want for a great deal).

Then you feel fair, and it shows. You give and expect based on your expectations and feel proud to be able to afford what you want and to give others the opportunity to be valuable to you too.

3. Doing Things You Dislike Doing

Unwealthy people think that life is hard and we have no alternatives to doing things they dislike.

- Anna hates doing dishes, but nobody helps her.
- Peter hates walking his dog, but he refuses to build a fence.
- Sophia hates doing excel sheets, but nobody is proficient in her company to do it.
- John hates talking to his mum, but he has to call her every week.
- Carolyn hates ironing, but she is not going to take things to the drycleaners
- Mark hates his boss, but he needs to pay the mortgage on his condo downtown.
- Joan hates archiving, but that is all she can do without a college degree.
- Tom hates selling, but it is the only way to get clients.
- Lisa hates consulting, but it is the best paid job she could get.
- Paul hates winter, but he lives and works in Boston.

So.. if you allow yourself to be trapped into doing something you hate, you will suck at it. The most successful people learn pretty quickly what they enjoy most, what they are most passionate about, what they thrive at, and stick to it. The things they don't like doing are given to somebody else. Now, I used to think that nobody could like doing dishes. That was my trauma for years until I met people who were not so hang about it, and even like doing it if someone cooks because they hate cooking!

So, unwealthy people get stuck in doing things they hate: they do a crappy job, and nobody appreciates it. How do you feel when you know you hate what you are doing? How do you feel when you are around someone who hates what they are doing? Unwealthy people focus on the money, either on making it or not spending it. By accepting things you absolutely dislike into your life, you become mediocre at those things, you are less worthy and you can't find the passion to excel. Therefore you miss your best shots.

Simply doing what you are best at does not bring the best out in you either, unless of course what you are best at is also what you are most passionate about. By liberating yourself from doing things you hate, you focus and can excel at what you are best at.

Feeling trapped by the "I have to do things I hate" is a perfect way of gaining disrespect.

The vaccine to doing things you hate? Demand the best from yourself. The key here is NOT to do what you are best at but what you enjoy most. You can do that by focusing on what you are passionate about and delegating what you don't like doing. I am sure there will be another person passionate about what you dislike and whom you will help by focusing on your passion.

When you demand the best of yourself, you become more valuable, attractive and enjoyable.

4. Measuring Happiness with Money

Unwealthy people think that there is a direct correlation between happiness and money, that the more money you have, the happier you are, and vice versa.

- Anna wants more money, so she can move to a bigger house.
- Peter wants more money, so he can get tailor-made clothing.
- Sophia wants more money, so she can go out more.
- John wants more money, so he can travel overseas.
- Carolyn wants more money, so she can get her kids what she didn't have.
- Mark wants more money, so he can become more attractive to women.
- Joan wants more money, so she doesn't depend on her husband.
- Tom wants more money, so he can support a local charity.
- Lisa wants more money, so she can quit her job and become a singer.
- Paul wants more money, so he can retire and stop working.

Wanting more money to do something is ok as long as it is not preventing you from enjoying yourself. To think that happiness is related to money is an old paradigm. Yes, we all love the stories of the poor family that was so loving to each other that they did not need money...or the stories about the rich family that was horrible because they had too much money. All these stories are written by people who need to justify that they are not wealthy. It is ok to want more money and to have a purpose for that money. What unwealthy people do is tie their unhappiness to the amount of money they have, only to realize that they are not happier after they got what they wanted to get with the more money.

If you are thinking that you want more money to enjoy your life, it is time to wonder how you can enjoy your life with what you've got. Happy people work better, become more attractive and use less resources to get things done. By liberating some of those resources, you are able to focus on what you love, work better, have more joy in your life and free time to think creatively about making more money in a way that fulfills other, more emotional and spiritual needs.

Unwealthy people think that money buys happiness.

The vaccine to measuring your happiness in monetary terms is to feel in control of your own happiness regardless of your monetary situation. Once you feel good about what you have accomplished you get out of the rat race and become picky about what you do to make money, you select things that give you enormous pleasure and you thrive at those things. You become so good at it that your value to the world increases, you become more attractive and can be choosy. Not only you generate resources in a way that is more fulfilling to you individually, but you feel good about what you do, and you do better things.

5. Spending More Than You Can

Unwealthy people pay for things that they cannot afford. Because they are overwhelmed with their spending habits, they allow money to TAKE happiness away from their lives. (Money does not make you happy but it can take happiness away from you.)

- Anna overspends on food, she loves eating at great restaurants even if she can't pay for it.
- Peter overspent on his car, it was a great deal and he always wanted to have it.
- Sophia overspent on her house, she needed more space.
- John overspends on clothing, he loves to look smart and successful.
- Carolyn overspent on her college, she can't pay her loan back without a second job.
- Mark overspends in dinners and dates, it is the only way to meet the right woman.
- Joan overspends in everything, she doesn't have anything else to do during the day.
- Tom overspends on his kids, he needs to make sure they know he loves them.
- Lisa overspends in traveling, she will find a way to pay for the experience later.
- Paul overspends in sports, he has to do it now before he is too old to enjoy it.

If you overspend, you have several pressure points being hit at the same time in your life. You need to balance your finances more carefully, you are scared you cannot pay on time, your costs are higher because you pay short term interest, you feel trapped into doing work you dislike because you need to pay for what you bought, you sell yourself short because of your debt, you don't feel "smart" over the way you spend money and your self-esteem is diminished.

Unwealthy people don't consider what they can or cannot pay for and fail to evaluate the impact of their overspending in their lives as a whole. They live to the limits of their spending at a current stage or even above it. They expect to be able to pay with future increases in income. They have not experienced living as wealthy and feel their lives are filled with needs that are never satisfied.

When people overspend, they put money first and their lives second and they get into a circle of worries that is unnecessary.

The vaccine against overspending is fixing the amount of money you can spend on pleasurable things. Wealthy people put aside 10% of their income to enjoy it, and they spend it fully in whatever gives them pleasure, but they also save at least 10% off their income to invest. Wealthy people know that they can be smart about their resources and feel good about their spending choices, because how they feel about their resources is more important than whatever gratification they get from their purchases.

Wealthy people live off their investments not of their income.

Think about how you can reduce your spending without depriving yourself the pleasure you get. Put a limit on how much time you will devote to paying the debt, sell your assets, and restructure your life, so you can enjoy living.

6. Preferring Instant Gratification

Unwealthy people misunderstand the “living in the present” philosophy: they sabotage the future by not taking care of their resources which enables their wealth to increase with time.

- Anna eats at expensive restaurants, she believes in ‘eat, drink & be merry’.
- Peter wanted his car so much, he didn’t mind cutting on everything else.
- Sophia needed a bigger house, she didn’t have enough room for her stuff.
- John thinks he should dress well now, before he gets too old to look attractive.
- Carolyn got right into a new degree, because everyone told her she needed an MBA.
- Mark wants to show he is wealthy, so he can develop relationships with successful people.
- Joan can’t keep track on her expenses, she spends so much everyday.
- Tom feels his kids are too demanding, but does not know how to convince them to wait.
- Lisa wants to travel when she is young, before tied down with a house or kids.
- Paul loves to try new sports, he feeds off new challenges.

When you get into the trap that the future is now, you fail to plan for your future. Unwealthy people look back and feel anxious. Because they have never planned or they have planned poorly, they look back at their lives and see no way that their past choices affect their present. Which is indeed true, since they did not plan for the future to begin with!

Unwealthy people enjoy the present irresponsibly, because they do not plan on how they will take care of their resources as they age. They are more concerned about doing it all now, enjoying it all, proving to others that they are fun, getting pleasure now without considering the financial implications in the long run. They have misunderstood the phrase, 'live the present', and fail to save or to question the important financial decisions they make today to have a wealthier future.

The vaccine to instant gratification is knowledge and planning. Wealthy people know what they spend their resources (money and time) on, allocate part of it for pure enjoyment, part for saving, and part for donating. Their expenses are managed in a way that there is a savings plan tied to a future investment. Wealthy people actually enjoy delaying gratification because they KNOW that they will be able to afford things later by using the results of their investments and not their direct income.

Wealthy people also have a safety cushion, only to be touched in cases of emergencies. Having that cushion saved me tons of money when I was poor, since I did not have to rush to get some expensive money (credit) when I needed it. You can start a safety cushion at any moment. To know that you have one gives you a piece of mind that allows you to enjoy your life better, and really take advantage of living the present.

7. Complaining

Unwealthy people spend precious time focusing on what goes wrong and is out of their control.

- Anna complains that women are discriminated against.
- Peter complains that blacks are discriminated against.
- Sophia complains about having parents who did not feed her properly.
- John complains about having the wrong genes that make him short.
- Carolyn complains about not finding nice clothes her size and having to wear childish items.
- Mark complains about how today's lifestyle prevents him from securing a family.
- Joan complains about house chores, demands of being a mother, and boredom.
- Tom complains about living away from his kids and having to spend so much on them.
- Lisa complains about how you need to have "experience" to get a solid job.
- Paul complains about the lack of opportunities he has because he has aged.

Unwealthy people feel that aspects of their lives are out of their control. They focus not only on what goes wrong, but also on the causes that are outside of their control. Complaining, like feeling sorry for oneself, creates a habit of self-pity that feeds the low self-esteem that prevents them from thinking creatively and positively about how they manage their resources.

Each minute spent on sharing the despair is a minute lost in thinking about opportunities. A complaint about what is beyond your control is useless. We cannot control everything but certainly we control how we think and act!

The vaccine against complaining is creativity. When you create, you forget about the limitations, rather use them playfully for a purpose, and usually great ideas flow!

Wealthy people find creative ways to live, to manage their resources (time and money) and to interact with others. They think that each failure is a learning opportunity and usually they springboard on that learning to create bigger, bolder, higher, more challenging situations. By focusing on how you solve problems or create a better future, you empower your own uniqueness. Wealthy people observe how others do things but are intrinsically oriented and know that it is their uniqueness that makes them valuable.

When you create, you are free to have fun, feel active, useful, and find ways to serve others, which in turns makes you more valuable.

8. Comparing to Others

Unwealthy people look at those who are better or worse than themselves, instead of their own progress and purpose in life.

- Anna thinks she is less valuable to her company than Joe because he got a new promotion.
- Peter thinks he is better than his brother because he owns a Lexus.
- Sophia thinks she is better than her sister because she is less fat.
- John thinks he is a worse salesman than Jerry because he is shorter.
- Carolyn thinks she is better than her friends because she has a hot boyfriend.
- Mark thinks he is better than most people because he exercises.
- Joan thinks she is better than her friends because her house is always tidy.
- Tom thinks he is worse than his colleagues because he has to support his ex and kids.
- Lisa thinks she is better than her co-workers because she has more energy.
- Paul thinks he is worse than his co-workers because he is older.

Unwealthy people look around to compare themselves to others. When comparing yourself to others, you will always find those who are better or worse than you. By focusing on an external comparison, they forget that their control lies in their hands, minds, hearts, the way they think, feel and act, from the inside out.

When you focus on others, you forget how to evaluate your life and get used to putting your measure of success externally instead of internally. That creates confusion and a feeling of helplessness, since you cannot control your external environment. It is as if a tree would focus on controlling the forest, and the other trees around, the weather, the soil, the water. If the same tree could have some control, its best option would be to control its own strength and growth.

The vaccine to looking externally is to look internally. When you look at your own life and how you can create the life you want, you begin to be in control, to feel empowered, to take actions, to think creatively, to love and nurture yourself.

Even if you are not happy with what you've accomplished so far, you can begin to plan, to make smart choices or to learn from your mistakes. What happens outside is only used to learn, or to show compassion, not to compare yourself with others. Only use the comparison to feel fortunate and blessed or to feel inspired.

Wealthy people feel good about what they've done. They compare themselves to their own lives. Wealthy people use what they feel good about to leverage and propel themselves forward, and what they don't feel good about to make corrections, to learn, and even to apologize.

9. Measuring Wealth in Monetary Terms

Unwealthy people think that wealth is only a matter of money and overlook other resources.

- Anna thinks she will be wealthy if she can have half a million dollars
- Peter thinks he will be wealthy if he can have a million dollars.
- Sophia thinks she will be wealthy if she can have a million dollars.
- John thinks he will be wealthy if he can have half a million dollars.
- Carolyn thinks she will be wealthy if she can have a million dollars.
- Mark thinks he will be wealthy if he can have three million dollars.
- Joan thinks she will be wealthy if she can have a million dollars.
- Tom thinks he will be wealthy if he can have ten million dollars.
- Lisa thinks she will be wealthy if she can have five million dollars.
- Paul thinks he will be wealthy if he can have a million dollars.

Wealth is different than money, but money is a way to keep score, mainly because we live in a society where money has become an objective measure. People who have big amounts of money are more likely to feel free provided that they don't have commitments with that money. The real measure of wealth is the flow of resources. When we think about resources and not money, we open new opportunities. For example, I lived in a very expensive house when I was a graduate student because the owners had to travel to France for two years themselves to do more graduate work. What I had to pay was not even half of the market value of the rent, but I allowed the owners to save on storage and other costs.

Unwealthy people think about money, not resources. They also think about money in fixed terms instead of variable terms. Because they are fixed on an amount, they fail to plan and take advantage of the changes in their own lives.

The vaccine to measuring wealth with money is to stop using money to measure happiness. When people learn to find pleasures and feel successful for experiencing great joy without spending money, they realize that they can have a great time without 'spending' money; therefore, money becomes secondary to happiness and they set themselves free from using money to measure wealth. Furthermore, they learn that their biggest asset is their time, and start focusing on using their time in a better way to balance their lives.

Wealthy people are wealthy because they don't 'need' money; instead, they attract it. Wealthy people have broken the tie between success and money, and wealth and money. Success is to be able to do what you are absolutely passionate about doing, being wealthy is to have more resources than you need because you created them.

When you break the tie between wealth and money, you learn to enjoy your life despite having or not having money. When money becomes irrelevant to your happiness, you make better choices because they are based on what you want to do, and not on what you have to do.

10. Isolating Yourself From Your Family

Unwealthy people are not patient with their families and become isolated and unhealthily selfish.

- Anna doesn't talk to her family, they are all weirdoes.
- Peter doesn't keep in touch with his relatives, they are all losers.
- Sophia doesn't see her family, they never supported her.
- John doesn't like his family, they are paranoid, aggressive, and sour.
- Carolyn doesn't talk to her family, they abused her verbally.
- Mark hasn't seen his family in decades, they are too selfish.
- Joan doesn't get along with her siblings or parents, so she doesn't contact them.
- Tom can't have contact with his family, he was adopted and hated his new family.
- Lisa doesn't have the strength to deal with her strong willed parents and siblings.
- Paul doesn't connect with anybody in his family, he was a bit wild and prefers not to be reminded of that.

The relationship between family and wealth is a very interesting one. Even if you live in cultures where your wealth is expected to be shared amongst your relatives, it is interesting to see the real value of families. Families are the best connectors to childhood. Childhood is one of the most free, spontaneous times of our lives. To be able to keep the ties with our childhood helps us focus on what our goals and values are.

Families are great sources of inspiration, tension, growth, love, and compassion. Because we do not choose our families (even in the case of adoption or second families, we continuously evolve and the relationships change), they provide a great opportunity to give, to test, to ask, to go beyond our boundaries, to explore our new us, to inspire, to leave a legacy, and to be profoundly grateful for those who are our family.

The vaccine against isolating yourself from your family is love. Nothing is more rewarding than feeling love for those who were there for you when you grew up, and those you've been around when they've grown up. Families provide a great test tank for all emotions. Wealthy people understand their role in promoting healthy family ties. They are active participants in sustaining and nurturing family members, not out of pity but out of love. Wealthy people work on the differences, show compassion towards other family members' weaknesses, get inspired in other family members' greatness, and look forward to being role models.

Wealthy people are not blind to challenges in family relationship, if there are any, instead they use their creativity to foster and create solutions.

Wealthy people prize honest communication with their relatives, encourage reciprocity, expect help, offer help, and learn. They don't want to miss being there for the new generations either. Having that sense of value and belonging empowers people within a close, intimate circle, that in turn builds up confidence.

Now that you have put on your glasses to see your own 10 unwealthy habits, make a plan to change them. Here are my no-failure rules to changing these habits:

1. Become aware of the habit (no correction)
2. Record the times when you act on the habit (no correction)
3. Focus on changing ONE habit (use the vaccine!)
4. Reward yourself for changing one habit or stop doing it ONE time.
5. Associate a new habit in a way that it is easy for you to remember to take action before the habit kicks in.
6. Replace the habit with a new habit.
7. Forget about the old habit unless you look back to appreciate how much you've changed.
8. Enjoy your wealthy life!

I wish everybody could be wealthy... so money will stop playing such an important part in our lives and we could share our prosperity with others. Building sustainable prosperity is my life-long purpose. Thanks for helping me accomplish it.

ABOUT THE AUTHOR

Alicia Castillo is passionate about creating wealth. Born and raised in oil-rich Venezuela, she became one of the youngest researchers in plant physiology, before discovering entrepreneurship. A serial entrepreneur and inquisitive researcher, she has lived and worked in 5 very different countries: Venezuela, Chile, US, Switzerland, and Australia, and has started 9 companies, consulted for entrepreneurs, investors, international institutions, governments, non-for-profit, and corporations. She has personally mentored over 500 entrepreneurs and trained over 4000 people. Currently Alicia Castillo Wealthing Group supports wealth creation by her consulting, authoring, and speaking engagements. She is the interim CEO of a high-tech spin-off from Perth, Australia, where she currently lives. For the past 18 months she has also been busy creating the Orphan Wealth Project and her books on Wealth Creation and Life fulfilment. She sits on the board of 5 companies (including Chilean first seed capital fund, which she created) and participates in several committees on commercializing innovation, teaching entrepreneurship, and coaching.

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BORN ON DATE

This document was created on October 5, 2006 and is based on the best information available at that time. To check for updates, please click here to visit <http://changethis.com/27.06.UnwealthyHabits>.

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