



## Finding Your Next Step in Life

When you are willing to listen to yourself and be fearless, figuring out your next step becomes easy.

Our lives are made up of a complex network of pathways that we can use to move from one phase of life to the next. For some of us, our paths are wide, smooth, and clearly marked. Many people, however, find that they have a difficult time figuring out where they need to go next. Determining which "next step" will land you on the most direct route to fulfillment and the realization of your life purpose may not seem easy.

There are many ways to discover what the next step on your life path should be. If you are someone who seeks to satisfy your soul, it is vital that you make this inquiry. Often, your inner voice will counsel you that it's time for a change, and it is very important to trust yourself because only you know what is best for you. Personal growth always results when you let yourself expand beyond the farthest borders of what your life has been so far.

When figuring out what your next step will be, you

may want to review your life experiences. The choices you've made and the dreams you've held onto can give you an idea of what you don't want to do anymore and what you might like to do next. It is also a good idea to think about creative ways you can use your skills and satisfy your passions. Visualizing your perfect future and making a list of ways to manifest that future can help you choose a logical next step that's in harmony with your desires. Meditation, journal writing, taking a class, and other creative activities may inspire you and provide insight regarding the next step in life that will bring you the most satisfaction.

It is when you are willing to listen to yourself and be fearless that figuring out your next step becomes easy. Beneath the fear and hesitation and uncertainty lies your inner knowing that always knows which step you need to take next. Your next step can be as easy as putting one foot in front of the next!

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## Ice Cream and Prayer

A friend told me about a day out with his grandson. This is what he said "Last week, I took my grandchildren to a restaurant. My 6 year-old grandson asked if he could say grace." As we bowed our heads he said, "God is good, God is great. Thank you for the food and I would thank you even more if Grandpa gets us ice cream for dessert. And liberty, peace & justice for all. Amen!"

Along with the laughter and nodding of heads from the other customers nearby, I heard a woman at the next table remark, "That's what's wrong with this country. Kids today don't even know how to pray. Asking God for ice cream! Why -- I never!"

Hearing this, my grandson burst into tears & asked me, "Did I do it wrong Grandpa? Is God mad at me?"

After I assured him that he had done a terrific job & that God was certainly not mad at him, an elderly gentleman

approached the table. He winked at my grandson & said, "I happen to know that God thought that was a great prayer." "Really?" my grandson asked. "Cross my heart," the man replied. Then, in a theatrical whisper, he added (indicating the woman whose remark had started this whole thing), "Too bad she never asks God for ice cream. A little ice cream is sometimes good for the soul"

Naturally, I bought my grandchildren ice cream at the end of the meal. My grandson stared at his ice cream for a moment, & then he did something I will remember the rest of my life. He picked up his sundae and, without a word, walked over & placed it in front of the woman

With a big smile he looked her in the eye and told her, "Here ma'am, this is for you, you grouchy old bitch. Shove it up your ass and cool off!"

Kinda brings a tear to your eye.



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## Why should we pay cash instead of a credit card?



- I have a \$50 banknote in my pocket, and I'm going to a restaurant and paying for dinner with it. The restaurant owner then uses the bill to pay for the laundry. The laundry owner then uses the bill to pay the barber. The barber will then use the bill for shopping.

After an unlimited number of payments, it will still remain \$50, which has fulfilled its purpose to everyone who used it for payment and the bank has not profited from any cash payment transaction made.

But if I go to a restaurant and pay digitally - card and bank fees for my payment transaction charged to the seller are 3%, so around \$1.50 and the fee will be 3% for each further payment transaction down the line.

Therefore, after 30-35 transactions, of the initial \$50, only \$5 will remain, and the remaining \$45 becomes the property of the bank, thanks to the all digital transactions and fees.

Small businesses need your help and this is one way to help ourselves too. Use cash! When this is put into perspective, imagine what each retailer is paying on a monthly basis in fees at 3% per transaction through their POS machine.

If they have, for example, \$50,000 in sales and 90% are by credit card, they are paying \$1500 in fees in ONE month. \$18,000 in a year! That comes out of their income!