

LIVE YOUR VALUES

And

LOVE YOUR LIFE

The Answers to all life's problems can be found in your values

By
Anne Hartley

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Hart Publishing Pty Ltd
P O Box 769
Mona Vale NSW 2103
Australia
Ph: 02 9940 1575
Email: hart@hartlifecoaching.com.au
Web: www.hartlifecoaching.com.au

Preface

When I was younger and things went wrong in my life I often blamed someone, or something, for my plight. As I matured and took more responsibility for myself when my life didn't go according to my plan I would go in search of the belief that was holding me back. Later still, when the same problems kept recurring over and over again I decided I must have a block, something in me that was preventing me from achieving my desires. In other words I always looked for the answers to today's problems in my past. This search for answers was time consuming and costly. I tried kinesiology, past life regression, time line therapy, psychics and rebirthing to name a few. Some of these did help but never entirely.

It was only when I started working with values that my life changed for the better **permanently**. It's not that I don't experience problems, I still do. At the time of writing I am going through one of the biggest challenges of my life. The difference is now I have the tools to cope with these tough times and I accept there is a gift for me in these problems.

When I started writing this book my original intention was to write something entirely different. However, one day I started writing about values, when this happened I knew immediately this was the book I was meant to write and this book has flowed so easily. I believe that my life experiences have presented me with the opportunity to share what I have learnt about values with you. In this book I hope that you will find some of the answers you are seeking.

Anne Hartley

Chapter One

Being Values

What are values?

Traditionally when we think of values, we think of character traits. A person with strong moral values is usually perceived as a person who is honest or caring. These character traits are what I call *being values*.

However, there is another group of values that I call *having values*. *Having values* are anything that you personally value, these are usually things such as health and companionship or emotional states such as feelings of security or freedom.

Both are equally important. Your *being values* are usually what you give to the world around you. Every time you act like a kind person, a positive person or even a positively powerful person you make a difference in your world.

If you were to spend your life giving to others all the time, without filling your own needs, then it's more than likely you would burn out, or end up feeling resentful. Unless you are a saint this is normal. On the other hand if your life is only about filling your own needs, without any thought of giving to others, then you'll end up a narcissist. Narcissistic people are not happy, they just keep needing more possessions and more admiration in order to fill their needs, and you can never get enough of what you don't really want.

So in order to be happy in life you need to be able to create a balance between what you give to others and what you receive. By doing this you take responsibility for filling your own needs.

Every day you make choices and those choices dictate how happy or unhappy you will be. Knowing and living according to your values has a number of benefits. Your values can help you to:

- Create balance in your life
- Make choices you will be happy with
- Change limiting beliefs
- Live your life purpose
- Create work that makes you happy
- Understand what money represents to you
- End financial conflict
- Know whom to trust
- Create loving relationships

Primary being values

Your *being values* are the character traits of the ideal person you would like to be. There are two benefits that you gain from living according to your *being values*. Firstly by making a commitment to demonstrate your *being values* on a daily basis you have a very clear code of ethics and standards to live by, this makes it easier for you respond positively to the ups and downs of daily living. Secondly, by choosing to act on these values you break the pattern of reacting, and this is how you change old beliefs and create new beliefs about yourself.

Stop and think about what you do every time you are faced with a difficult problem. You may ring your friends and talk about it. You may worry. You might drink, eat, gamble or spend in order to avoid facing your problems. You may blame someone else. You may get depressed and do nothing. You may run around searching for solutions. What you do is **react**. And most people keep reacting to the same old problems, irritations and annoyances, over and over again, in the same old way.

Now if you knew your **being values** you could make a conscious choice to act differently. Instead of reacting you could act like a calm person, a responsible person or a wise person. In other words you would act like the person you choose to be, and therein lies your personal power.

When you react you give your power away. When you choose to act like the person that you want to be you not only feel good about yourself, you reinforce your chosen belief and you change your perception of the world. Other people in turn change their perception of you. However, this does not happen overnight. You need to make these changes permanent.

Every day you make choices, you can choose to act like a victim who has no control over what happens to her, or you can choose to be powerful, strong, positive, inspirational or kind. You can choose to adopt any value that suits any situation you're in. Change can happen in an instant but for most people change comes from establishing new habits based on conscious choices over a period of time.

I recommend that you choose three **primary being values**. When I wrote my first book on values, *Love The Life You Live*, the values I chose to live by were kind, loving and generous. These values served me well for about five years, then a number of situations occurred in my life where I found that being kind and generous were not serving me. I am naturally kind and generous and I found myself in a situation where I was going out of my way to give more than I wanted and I ended up feeling resentful. When you do this you defeat the purpose of acting on your values. So I began to look for new values that suited what I chose to achieve with my life. A lot of people have told me that my books have inspired them so I chose to be *inspirational*. I also knew that I often felt angry and that anger only stems from feeling powerless, so I chose to be *powerful*. I also decided that I wanted the work that I do to come from wisdom and not my ego, so I also chose to be *wise*. So, my **primary being values**, which I believe are my life purpose, are inspirational, powerful and wise. These three values are what I actively work at demonstrating on a daily basis. By the time I leave this planet I would like to feel I have mastered these aspects of my character.

The reason I suggest you choose only three values is because you want to easily be able to remember them. I once asked a client what his values were and he extracted a piece of paper from his wallet and read off around twelve values to me. This made me realise that if you have to consult a piece of paper, then it's unlikely you can be living those values on a daily basis. You need to know your values intimately because there will be many times when you will have to make a snap decision as to how you wish to respond.

When you've chosen your three most important *being values* write out a code of honour that you commit to live by. This will give you have a very clear standard of behaviour to base future choices and actions upon. You might wonder why you would bother, it's a lot of work and it is. However, it's something that you only have to do once and you do it because you need to know exactly what these values mean to you and how you will act upon them. For instance to one person being powerful may mean being in control of events or people. It could even mean being aggressive although I don't recommend it. To me being powerful means taking charge of my emotions, my reactions, thinking first then acting in a way that is positive and caring.

Recently I was involved in a situation where people around me were verbally abusing each other. Two parties were involved and a bystander decided to join in. Everyone was swearing at each other and making a lot of noise. I decided that as a powerful person I did not have to let their anger touch me, so I sat down on the step and meditated. Although chaos surrounded me it did not touch me personally even though I was with one of the parties involved in the dispute. After a while I saw the humour in the situation and started laughing. The person I was with noticed my back shaking and said, "Are you laughing or crying?" When I said I was laughing she said most indignantly, "How can you laugh at a time like this?". I pointed out to her the ridiculousness of the situation and fortunately she saw it as well. Then she sat down beside me and we laughed together. I felt that by acting like a powerful person I helped to turn what could have been a disastrous and emotionally damaging situation into something humorous. If I did not know how a powerful person would act beforehand I would not have been able to handle that situation so well. My energy would have been focused on looking for a solution, a way to act.

Most people live their lives responding to tribal conditioning, by doing this they have set up a pattern of *reacting* to what happens them. Now it's your turn to consciously choose the character traits you wish to live by and you need to be very clear on what those are. If for instance you choose to be accepting, think about how accepting you want to be. Are you prepared to put up with any behaviour? Can you be accepting and still set personal boundaries? How do you think an accepting person should act? Does this conflict with you ability to love and respect yourself? If you are a person who has had trouble loving and respecting yourself then I suggest you choose a different value.

Acting on your being values does not mean putting yourself and your own needs last. You need to be able to act on your values all of the time and still be able to respect your own needs. If you have trouble doing this then choose new values.

One of the questions I am often asked is, "Do I have to already possess these traits?" That is up to you. Some people are naturally kind and they don't feel they need to choose this value so they choose a value that challenges them. Other people feel like they would like to work at mastering this particular aspect of their character. There is no right or wrong answer, however, whatever values you choose they need to serve you in good times and bad. Be prepared to experiment initially before making a final commitment. Try a value on. For a week work at being a positive person, or a calm person. The next week work at being someone else. You will know when you have chosen the right values because they will feel right. If there ever comes a time when you feel you have outgrown these values, choose new ones.

In my book, *Love the Life You Live* I said that your primary being values are usually something you choose for a lifetime. I still agree with that, but it's not cast in concrete. Your values are here to serve you so it's your choice if you choose to change them.

Secondary being values

The second set of *being values*, again I suggest you choose three, often change as your goals change. These are values that you adopt to help you achieve a specific goal, or overcome a problem. For instance if you lose your job unexpectedly you may decide that you need to be a responsible person, or a creative person until you find work that you love. If you are unable to find work ask yourself, ‘How would a creative (or whatever value is appropriate) person act in this situation?’, then act accordingly.

Remember, when you act in a chosen way repeatedly your perception of yourself changes, and other people’s perception of you changes as well.

Your problems can be your greatest opportunities

I believe that our problems occur so that we can master certain aspects of who we choose to be. Problems are opportunities that enable us to work toward mastery of both our *being* and *having values*. For instance if you have recurring money problems, then you may have an opportunity to be more responsible, this is a *being value*. Until you commit to being a responsible person then you may continue to be plagued with money problems. Once you become a responsible person then you will find you no longer have these problems.

Some women say they are responsible, it’s their husbands who aren’t so what can they do. In this instance it could still be an opportunity for the woman to realise her personal power by taking responsibility for the achievement of her own goals.

To illustrate this point I have repeated a story I’ve told in my book, *Debt Free*. I first met Edgar and Penny when I worked as a financial planner, at that time they had been married for 20 years. At the first meeting I had with them Edgar said ‘I love this woman so much that I am prepared to do everything to make this marriage work’. Penny, although not quite so enthusiastic, said she felt the same. They had recently lost their home and business and were paying off a debt of \$60,000. This was not the first time it had happened as they had lost another home, plus two inheritances when another business venture failed. They came to me to seek advice on buying another home.

Much to their disappointment I told them to forget all about buying a home, or taking on any type of debt until they worked on changing their attitudes. Before long Edgar and Penny were talking about their real feelings, many of which they had hidden from each other. Edgar was locked in to doing work he really didn’t enjoy because he had to provide for the family. His attempts at business were mainly for profit, he did not enjoy the responsibility. He had very few ambitions for himself, his real love was painting and money and material possessions didn’t mean much to him. He was quite happy to rent for the rest of his life.

Penny was more ambitious. She wanted a nice home, financial stability, work that she enjoyed and a comfortable lifestyle free of money worries. She expected her husband to provide it. Both of them came from a generation that said the man should provide for his wife, but they didn’t look at themselves as two individuals with different needs.

Penny was working at a job just to pay bills, but she would have preferred something more fulfilling. I pointed out to Penny that she could provide for herself and their children if she chose, and let her husband pay his way, but not put sole responsibility onto him for their situation. This was a new concept for Penny and it took her a while to get used to it.

At every visit Penny kept going back over their situation and blaming Edgar. ‘If only he was more ambitious. If only he’d take more responsibility.’ I pointed out, more than once, that he wasn’t and she would have to accept him as he is if she wanted the marriage to survive.

Change did not occur overnight. Often Penny would slip back into old ways and blame Edgar for where they were today, but she kept working on it. Soon she found accommodation for them at no charge and this freed up more money to put towards her goal. She then started looking at her own career and what options were available to her, and started approaching possible employers. When they shifted their focus off blame and resentment, they were able to move towards where they both wanted to be. It took Penny and Edgar ten years but they are now living in their own home again.

When you find the gift in your problems and act upon it, then the problems go away.

The other opportunity that arises from life’s problems is for you to take responsibility for meeting your **having values**. Remember, these are the emotional states or things that you need in your life in order to be happy.

If other people treat you badly then you may have an opportunity to honour your **having values**. Kathryn knew that being valued by others made her happy. However, she had a boss who at times verbally abused her and often made denigrating comments about her in front of others. She knew she could leave but she liked the other people that she worked with and she was unable to find another position that paid as much. Kathryn’s situation presented her with an opportunity to set standards and to insist on being treated with respect.

At first she had no idea what to do, so she started asking herself how a person who values herself would act in her situation. She decided to show her boss that she was not prepared to be spoken to abusively by walking out of the room whenever he started yelling. At first she was afraid of what the consequences would be, but she made the choice to live with the consequences in order to be true to herself. Kathryn said, “It was extremely hard to do at first. All of my life I have put up with being the scapegoat, but I was determined not to accept this type of behaviour any longer.”

It didn’t take Kathryn’s boss long to realise that he didn’t have an audience when he yelled, or made nasty comments about her, so he stopped doing it. Kathryn said, “I thought about it long and hard before I took action. I was even prepared to launch an unfair dismissal case if I was fired from my job, but it didn’t come to that.”

This situation provided Kathryn with the opportunity to act like a powerful person and to take responsibility for the way she was treated. By acting in this way Kathryn acted on both her **being** and **having values**.

Most of us would choose a life that is problem free. A problem free life doesn’t exist no matter how successful or well balanced you are. Just remember that problems always present us with an opportunity to demonstrate who we want to be. By overcoming these obstacles we change our core beliefs and many of the niggling, recurring issues we all experience from time to time either go away, or they don’t bother you any more.

If you want to end the patterns that keep recurring in your life and be successful—you need to **be first**.

If you are not sure about who you want to be yet, you need only look at the experiences of your everyday life for guidance. The incidences that keep recurring in your life are your opportunities.

Chapter Two

Having Values

The second set of values I call *having values*. These are what you need to have in your life in order to be happy. Remember that your *being values* are about giving and your *having values* are what you need to receive in order to be happy. Creating a balance between giving and receiving is what makes us happy.

Many people make choices based solely on their intellect. When you do this you may be successful and achieve all of your goals, but that is no guarantee you'll be happy with those choices.

The key to living a happy, successful life is to know how to make the right choices, and there's a simple, effective way to do this. Ask yourself, 'What makes me happy?' This is not a question to ask just once. Ask yourself this question over and over again, over a period of at least a month or more. Write down all your answers. Carry a notebook with you and jot down every happy event and moment—no one incident is too small.

Once you establish what makes you happy you can then relate each example of happiness to a value. For example, if you love decorating your home, then your value may be *beauty*. If you love not being tied down and being able to act spontaneously, then your value may be *freedom*.

Remember, your *being values* are the character traits you choose to live by, whereas your *having values* are the material possessions and states that make you happy. They are what you value.

Taking note of what makes you happy is not usually an exercise that you can do intellectually, it's best to take note of the incidences that make you happy. You may find you feel happy meeting a friend for lunch, or talking on the phone. Then *companionship* may be your *having value*. In order to get an accurate picture you need to take note of the occasions in your life when you feel happy over a period of weeks.

Being aware of what makes you happy and deciding on your *having values* in this manner will give you a far more accurate list of goals than one you could compile using just your intellect. Ask yourself often, 'What makes me happy?'. Once you have this information you can set goals that you know you will be happy with.

You are always search for a feeling

Have you ever wondered how some people can say 'you can have everything that you want' when you know that's not true?

We all know it's impossible to have **everything** we want. There are some things in life that are outside of our control. What we do have control over though is our feelings, this is why you align the things that make you happy to something that you value (often a feeling).

You may not be able to run a marathon, but you can achieve the same feeling by doing something else. You may not be able to be a millionaire but you could experience the freedom, security, or beauty that being a millionaire would bring into your life. Whenever you pursue a goal you pursue a feeling.

The sooner that you can accept that some things you will achieve in a different way to your original plan and that's okay, the happier you will be. It is only when you insist on forcing life, and other

people to meet your needs, in your way that you make yourself unhappy. Often things don't work out the way you plan and that is a blessing.

I once believed that my personal happiness lay in being married to a particular man. I put my own needs last in that relationship and a lot of energy into making it happen. At times I acted in ways that I am not proud of and I definitely did not value myself. I didn't get what I wanted and experienced a lot of heart break because of that. Recently I met this man again and I didn't like the person he'd become at all. His values now are so different to mine that if I had married him I would be divorced. I actually thanked God for not giving me what I asked for.

I always stress the importance of focusing on being the person you want to be—that's not to say there is anything wrong with wanting. Sometimes we can feel guilty for wanting so much, as if wanting more implies that we are not grateful for what we have. I believe that we have our dreams for a very good reason. Those dreams are what help us to learn and grow and ultimately to express love to others. My philosophy is very simple, if you have a dream then you have it for a reason, that means that you are entitled to have it manifest in your life and age for example, should not be a barrier.

Remember when you pursue a goal, you are always pursuing a *feeling*. So, you can discover what you want simply by asking yourself how you want to feel. Spend your time thinking about and observing all that makes you happy, make a note of it by writing it down. Then choose it for yourself.

Chapter Three

Work Values

When I had my youngest child, I moved my financial planning business from a professional office to my home and was totally unprepared for how big an adjustment that would be. The worst part about working from home was the lack of companionship, and trying to fit my working day around a baby and demanding clients was exhausting.

However, with the benefit of hindsight, I now realise that working from home was so stressful because I didn't understand the role my work values played. It took a financial crisis for me to work out what is most important to me. That crisis turned out to be a wonderful opportunity that enabled me to start an entirely different business, one more suited to my personality and lifestyle.

Work and money values fit into the category of *having values*. The key to being happy at work is to understand, then honour your work values.

The best way to start is to list some of the things that you make you happy at work. To give you an example your list of things that make you happy at work could look like this:

What makes me happy

Harmony at work
Being appreciated
Companionship
Answering to no-one
Being part of a team
Working outdoors
Physical work
Research

The next step is to place a value alongside each of the items on your list.

What makes me happy

Work value

Harmony at work	Personal values
Equality	Personal values
Companionship	Relationships
Answering to no-one	Relationships
Being part of a team	Relationships
Working outdoors	Environment
Physical work	Work content
Research	Work content

In this example notice that relationships rated higher than any other value. For this person working with others would need to be a primary consideration when making a career choice. However, work content and personal values still rate highly for this person and would also need to be taken into consideration. Least important of all for this person is the environment she would work in.

The following is a very brief summary of work values.

Primary Work Value - Relationships

What some people love about going to work is the companionship they share with others. The camaraderie, friendships and social aspects of the job are more important than the actual work they do.

If you value relationships at work you will be happy as long as you choose a career or business that allows you to associate with like-minded people. This opens up a lot of choices to you. If you are taking a job, or starting a business, you need to check that you would not be alone most of the time because you simply wouldn't be happy in this role over the long term.

Primary Work Value - Personal values

For some people their personal values are their highest priority, and in this instance such a person would need to be very careful about the type of people and organisation he worked with.

If your personal values rate highest in the workplace and you had clients whose ethics clashed with yours, you would experience constant conflict. If you worked in a business which harmed the environment in some way, and you valued the environment, then you would be unhappy. The actual work you do, would not be as important to you as the ethics of the people, or businesses, you associate with.

Primary Work Value - Work Content

People who value the actual job they do are usually the most passionate. Often they know from a very young age exactly who they want to be. A good example of this is the singer Delta Goodrem. She knew as a very young child that all she wanted to do when she grew up was sing.

If the work you do is most important to you, then you may feel frustrated if you are unable to achieve that goal. For instance, you may have always wanted to become a doctor but don't have the marks to get into a medicine at university, or the financial resources to follow that path. In this instance it's important not to give up the dream. You could achieve the same feeling from your work, which is to help others to heal, by working in a related field, such as naturopathy.

Primary Work Value - Work environment

To some people where they work is vitally important. Some people hate to be cooped up inside a building all day, for such a person being able to work outdoors is more important than anything else. Conversely someone else may hate the idea of working outside in all types of weather, and may value working inside in an aesthetically pleasing environment.

If your highest value is your work environment, you need to be aware that the people you work with, and the actual work you do, do not rate as highly for you as the actual place where you work. If you love working outdoors then to go into a business or job where you are stuck behind a desk all day would drive you crazy.

Chapter Four

Money Values

Whenever you say you want more money, less debt, more financial possessions what you are really saying is that you want a feeling. Remember, *having values* are about the feelings and things you wish to create. Money is no different. So in order to determine your money values you need to determine what feelings are most important to you. One, sometimes more than one, of these values is your motivating force.

To discover your money values you need to write down what makes you happy in a material sense in exactly the same way as you did with your work values. Once you've done this you would then assign one of these three values to your list; freedom, security or prosperity. This choice is personal, for one person having money in the bank may represent security, for another it may represent freedom.

When money represents freedom

People who value freedom need to be able to be spontaneous if they choose. They don't like being restricted or tied down by responsibilities. This often leads to financial problems when they spend money they can't afford as a way of rebelling against the restrictions in their lives. However, not everyone is the same. One person's desire for freedom may mean that he simply cannot work for an employer, while another person can quite happily work for someone else, provided he is not tied down by financial responsibilities. One person may want more money so she can do what she likes; another may not care about money but want the freedom to be creative.

When money represents prosperity

People who value prosperity need to be surrounded by beauty and prefer an affluent lifestyle. They are often misunderstood and criticised for this need but it is as vital to them as breathing and should not be ignored. However, this value needs to be honoured in a responsible way because to do otherwise can create financial problems.

When money represents security

There's a lot we can learn from security conscious people because they are good with money. But they can also be overly cautious and as a result miss out on opportunities.

The amount of money a person who values security has is not as important to him as knowing that he has a regular source of supply. A security conscious person can be happy knowing he is eligible for a Government pension. However, this need to know where every cent comes from can prevent him from investigating other opportunities and will often limit him.

Summary of money values

Some people who value freedom:

Don't like to be tied down by a job, or possessions.

Like to be able to do what they want, when they want.

Dislike working in a business of their own, such as a shop, where their freedom is restricted.

Dislike financial constraints.

Need to be self-employed.

Some people who value prosperity need to :

Live in beautiful surroundings.

Have beautiful possessions.

Holiday in comfort.

Work in a pleasant environment.

Have beauty in their lives.

Some people who value security need to:

Know they are eligible for a Government pension.

Have very little debt.

Have a regular income.

Have financial stability.

Have job security

By honouring both your work and money values you maximise your chances of succeeding and being happy with the choices you have made.