

## CHAPTER 1

### What Have You Been Told?

*Invest in You*  
*Invest in Others*  
*Share Your Investment*

#### How Much Are You Worth?

If someone came up to you and asked you, “**How much are you worth?**” what would your answer be? Let me clarify the question for you, to help you answer. How much are you worth in this life? Your value and sense of worth—is this priceless? Would you say you are worth more than anyone could ever pay you? Or would you say you are worth infinity beyond infinity?

What would it mean for you if you had given one of these answers?

Are you able to say, with confidence, “I am a high value person, worth more than anything, and no one could ever afford me?”

I am almost certain that most of us have not been asked, “How much are you worth?” and have never thought about this question either. And why is that? Is it an important question, and does it even matter?

I would say, yes. Yes, it’s extremely important, as it can set the course of your life. Understanding this question can help you with your confidence, sense of worth, happiness, success, goals, and dreams in life. Let me tell you the story about the treasure.

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When you were born, your parents did everything to protect you. You are their *treasure*; they kept you close, took care of you, and then they had to let you go. One day, the barriers around the treasure were taken off.

The treasure went out into the world—heard, touched, walked, felt, breathed—and was exposed to all kind of things he never had seen before.

The treasure heard words of discouragement: “Your grades are poor; nothing good will come from you.”

The treasure touched the soccer ball, and was told, “You are stupid! You are supposed to kick the ball. Hahaha, and he thinks he is going to be a professional soccer player.”

The treasure walked a long distance to catch the bus to his 8th job interview. After 3 days, he received the news that he was not successful.

The treasure’s heart was broken when his first love told him, “I don’t want to be with you anymore; I am in love with someone else.”

The treasure could not breathe once he heard the news about the loss of one of his family members.

The treasure sees an article in the newspaper and in a magazine, stating gossip about him.

I am curious to know what you thought about the setbacks in the treasure’s life.

Now, you might not have experienced the exact setbacks as the treasure, but to some degree, you can relate to some of the occurrences in his life. I know that I can. It seems that the treasure’s self-esteem was constantly being tested and, if not managed well, he could lose his sense of worth and value. How I portray the treasure is what happens to most of us. Once we are old enough to stand on our own, we go out into the world to explore. You are not warned to guard your value with everything you have. Or to protect it and not allow anyone to change how you think about yourself. When we are ready to go out into the world, we hope to find ourselves and to achieve our deepest desires. Unfortunately, that’s not what happens to the majority of us.

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*Setbacks*—a familiar term—but you don't really know how it is until you experience it yourself. Setbacks: they can work in your favor when you're able to turn the situation around. The majority of us allow setbacks to take over our lives, and when that happens, we can lose our sense of direction in life. None of us is exempt from setbacks, but it can make your journey lighter when you understand what is going on. With over fifteen years of experience working with various clients, I bring you insight and awareness on this subject.

Family, friends, media, and society, as well as the environment we live in, have taught us to take most things at an average level. Unconsciously, they have passed on their mediocre attitude from their generation all the way up to today. This gives us the feeling of, and teaches some of us the following precepts:

You can have this but not that; you can only go so far; you are just..... so accept it; what makes you think you are better than....; you are not good enough; this is not for you, so perhaps let it go; if it is not working, it's just not working, so give up; you can't do that; you can't accomplish that.

You cannot ask THAT, and if you respond, asking WHY, they will reply, "That's BECAUSE," or you just CAN'T."....

The interesting thing is that they don't have the answers themselves as to why they are telling you why you cannot have or get something you would like to have.

Now imagine growing up all your life with all these limitations on yourself, and more damaging is that these are not only thoughts but they have become part of your belief system. If you grew up like that, then I want to tell you that it is not your fault! You cannot blame yourself, looking at yourself as an average person. You might have grown up in a very vibrant and positive environment, where your parents had invested in your sense of worth. You have a high opinion about your value, yet you are still not quite sure where life is taking you.

Perhaps you are that person with that feeling that won't go away.

"You know that feeling?"

"What feeling?"

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That feeling that you are meant to be doing something different or greater—anything else but what you are currently doing—but you don't know what it is and how to do it. You believe there is more than just money. What is it that you can't put your finger on, which keeps you unsettled and frustrated at times? That feeling is very normal, and many people are experiencing the same. I had the same feeling at one point in my life, until I found my purpose in life. Your purpose is your success. Let me be more precise. Once you know who you are, and what you are meant to be doing, you become unstoppable; and once you are unstoppable, your success is inevitable.

My passion is for you to find your success on your own terms. I love seeing others succeed in life. I had the urge to share the words on these pages with you so you can go after your heart's desires. We are all meant to learn from one and other, and help others become the best version of themselves. I share my story— snippets of events, from a few of my setbacks to my success today. All the stories you are about to read in this book are true. The names have not been changed, except Nathan, Caitlin, Patrick, Ethan, and Mrs. Withly, for privacy reasons. I have deep respect for all the people whom I have written about in this book. I am also going to share stories of fascinating yet successful people to inspire you even more. My intention is for you to live up to your full potential and start ruling the world.

But before we move on, I need to share the following with you.

Since it is impossible to change anything without the permission and the decision of your mind, I choose not to give you an in-depth, step-by-step guide, or details, recommending exactly how to do things. I only share what you need to know to succeed in life. I knew I had to start with your mind first, to help you discover your vision and how to take the first step. I know that if I can change your mind, you could believe and alter anything in your life. I have full confidence in you, and believe you would know what to do once you understand and shift a few mindsets I share in this book.

If I can do what I love, you can do the same. My first goal is to help you stand above your setbacks, and provide you with the insight that

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setbacks are the major distracters of where you want to be in life—your destiny.

Second, I wish to inspire and assist you in creating the life you truly want.

- What you always wanted to do in your career
- To live a happier life
- To be fulfilled and content in life
- To have a reason to get up each morning
- To be successful in all the areas of your life

By the end of this book you will...

### *Invest in You*

- Understand the power of your mind
- Know what you're meant to be doing—your life purpose.
- Know how to build your confidence and reconnect with your *why*
- Have an unshakable belief in yourself and your dreams
- Enjoy your life more

### *Invest in Others*

- Identify your gifts and talents and use it to your advantage— your signature, your way of giving back to the world.

### *Share Your Investment*

- Know how to grow the career you truly want
- Understand the importance of creating financial success

I have included writing space at the end of each chapter for you to write down all your thoughts and ideas. I have named these pages the *Investment Page*. I have also designed an *Inspirational Notebook*, for you called *Follow Your Dreams*, where you can journal all your thoughts, ideas and vision. You can get your copy at [www.ExchangeAndWinLife.com](http://www.ExchangeAndWinLife.com).

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I hope you have not given up on your dreams but are ready to start a new chapter in your life. Take on this exciting adventure and change your life forever. Yes, forever! Exchange your setbacks for winning today, and unlock the secrets to a prosperous life.

If you read this book till the end, and apply the life changing principles, you guarantee yourself an extraordinary personal and professional life.

I wish you a successful and fantastic journey as you create an incredible life for yourself.

*Your greatest life is in front of you.*

### **Change for the Better**

I always knew I wanted to publish books; I just didn't know when—until one day after I finished up with a client.

The last client just walked out the door. With a deep sigh, I thought to myself, I have seen many families' lives transformed. Children who couldn't walk or speak, I helped them to walk and speak, and they became part of my life. I have fought for the rights of several children. One, in particular, I will never forget: five-year-old Patrick and I had worked hard on some of his impairments. Exceptionally, he had improved on his ability, over nine months, from severe to mild autism. His parents, family, and I were all so happy to see the growth and changes in his life. When the time came and the parents had to choose a school for Patrick, we all wanted to make sure his hard work wasn't wasted. I put my hand up, undertaking an assessment with The Department of Education to prove and demonstrate the improvement of Patrick's ability—his independence. Long story short, Patrick got accepted at the school his parents hoped for him to go.

I have walked the journey with a suicidal client whom, today, is enjoying life and not looking for a way to escape anymore. The client who came in depressed is now able to manage and control her mind. She has learned to turn her focus from herself, and she has found

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strength from within. With my help, she is able to recognize negative emotions that most of us all go through. Individuals from all walks of life have found hope and strength again after they came to see me. As a professional counsellor and behavioral therapist, I have expressed and stressed the importance of one finding their purpose in life.

Standing in my office, I was thinking about all the various lives I had been involved with, and all the clients whom I had impacted. They had helped me see and appreciate the simplest things in life. They helped me as much as I helped them. I always enjoyed hearing, seeing, and witnessing the positive changes in my clients' lives, and that was always my reward. It was my drug, my XTC, my drive and excitement—that's what got me up in the morning.

"This is not enough; this is not enough," I kept saying out loud.

"No!" There must be more to this, I am not helping enough; I am not reaching enough people. Surely, this can't be it. I loved being in my private practice; yet I felt that staying in this field was not where the *helping people story* ends.

While walking to the kitchen to get a glass of water, I recalled what my grandmother, Dorthy, had said: "Cynthia, you are born to help others. The world is not for you alone; you're meant to share who you are with others. No matter how people treat you, good or bad, you need to serve others. I know with all my heart that you are going to be great by serving people." I was five when my grandmother said those beautiful and encouraging words to me. While still in the kitchen, I then knew the exact year I wanted to publish my book, and I aimed for 2016.

There is enough for each and all of us to do. While we live here on earth, we are all meant to find out what we are supposed to do. If people truly can become whatever they can become, there would be less suffering on the earth. Based on the many clients I have helped over the years, when asked about their purpose in life, the average person doesn't know what they want to do. When asked, "What would you really like to do?" most responses are, "I don't know." I never believed that for a second.

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Often people say, “I don’t know,” because, first, they haven’t taken the time to think about what they would like to do. They say, “I don’t know,” to escape or avoid the question. Secondly, the major cause of the answer, “I don’t know,” is the suppression of life difficulties that one faced, and I am not excluded from it. I know what it is like to be pressured by setback, so here is my story.

Born in Ghana, in a small town called Suhum, my biological parents, Peter and Comfort, left me behind with Grandmother Dorthy and Aunty Rebecca, whom I call *Mother*. Growing up, for as long as I can remember, I’ve called Rebecca my mother, and together we have bonded a strong mother and daughter relationship. Comfort’s existence was unknown to me until I moved to the Netherlands, at age 5. I was shocked to find out, and at an early age, I became slightly depressed about the news. I was told to love Comfort more than Rebecca; I tried and failed. Until present, that strong bond has not been broken; if anything, it has grown stronger. Not to confuse you, but today, if you hear me say *Mother*, I am referring to Rebecca.

At age 4, Rebecca left Ghana to live in the Netherlands, and shortly after that, at age 5, I reunited with her in Amsterdam. I can’t describe to you how happy I was to see my mother again. Between the ages of five and fifteen, I used to spend hours in the library, reading as many books as possible. I love books and visiting libraries; being surrounded by thousands and thousands of books was, and still is, my favorite thing to do.

At 6, one afternoon after school, I found my mother, Comfort, anxious and upset. She said, “Cynthia, your dad has not been home since yesterday. We need to go to the police station and report him missing.” We didn’t know where he was until 1 week later: Peter came home, and from that day on, everything changed at home. The arguments between Peter and Comfort were increasing, and the fights were frequently about finances and Peter’s absence.

I started writing at 8. I would often write in my journals, and wrote letters to my friends. Sometimes to express how I was feeling, and other times, it was also my escape from the world I was living in. I felt very sorry for Comfort; I saw how dependent she was, and vulnerable,

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and thought she was very unlucky. I then made a promise to myself not to walk the same journey as her. At age 10, Grandmother passed away, and I did not take that well. I cried myself to sleep for the next 7 years. I often had nightmares, especially on bad days at home; so much so that I had suicidal thoughts. I wanted to die to be with grandmother, because I always felt safe around her. After age fifteen, I read less and less: the only books I read at that time were educational books. I had to read them for college or university, and today, when I look back, I really regret not keeping the pace up for reading different books. I never lost my passion for books, but reading many books became a chore.

Things started to get really bad at home, as my biological parents were arguing more and more; the physical and mental abuse was not getting less but more scary.

At age 16, I ran away from home, as it was no longer safe for me to live in the same house with Peter. I could not take the abuse anymore and had to protect myself from him. From age 17, I often had two jobs; I worked hard to pay for my education, and I was determined to live differently than Comfort had. Meanwhile, I won the court case against my parents, and it was now officially declared unsafe to live with them. My parents got a warning that if one of their children came forward again, all their children would be taken away from them and handed over to social services. I was disowned and abandoned by the entire family, from the age of 18. The last time I saw Peter and Comfort, and my 3 biological sisters, was when I was 19 years old. There was no communication after that.

At 23, I moved to Australia to study, and I graduated with a Bachelor of Theology and a postgraduate degree in counseling. While growing up, it was not even on my agenda to pursue any degrees, because Peter had often said, "Cynthia, you are stupid." Sadly enough, I believed him, but only until the age of 19. Surprisingly, although living in an abusive home, I was doing well at school and had excellent grades. I made a pact with myself at age 10—to make sure I would not end up dependent on anyone, I believed education was my way out, and it came to fulfillment.

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Between the ages of 25 and 32, I worked in the retail sector. I also worked for 2 1/2 years as a school counsellor, and a couple of years in the corporate world, but all this was never fulfilling. I still had the desire to have something for myself, and I wanted to be my own boss. I then started to think in that direction but soon established that I did not know where to start. This statement highlights the third reason why people would answer, “I don’t know,” to their life purpose. Like myself, none of us have been taught, other than to study successful people, *how to pursue your dreams*. You are about to read how I woke myself up, a couple of years ago, to this dilemma. Here are my findings:

I wish school had taught me...

Why was I not told or taught how to do it?

To do what?

To become the best me, to use all my talents and gifts, to strive, to manage my life successfully, to empty out the potential that is inside me.

I had heard that I could become anything I wanted to be, but how do you become what you aspire to be?

What resources do I need, and where do I go from here to look for the best and the right resources. Who do I talk to, and where can I find someone who could teach me how they became successful.

While thinking about all these questions, I could see countless pictures in my head: I imagined; I visualized; I saw visions, and my dreams were endless. All these numerous idea’s—I didn’t know where to start. I looked around, and it was easy to become complacent; it didn’t take much effort. Deep inside, dreams and thoughts of new ideas and different creativities rushed through my head. Man! This can’t be right!

I snapped back and asked myself another question, “How come there are some people out there who are doing what they love doing, and I am not?” I see them using their gifts and talents, and the best part is, they also get paid tons of money for what they love doing, and they are financially free. In contrast, today, many researchers believe that the average individual is not happy with their career or life in

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general, and I could not agree more. It is a known fact that 85% of people today hate their jobs. I am happier when I am writing or sharing my knowledge, and impacting the lives of others through the act of service and kindness. That's what makes me really happy!

Whilst most people dislike their job and secretly are looking for a way out, others have settled for convenience and have chosen to take life as it comes. When you stop trying, or start thinking negative about your plans, that's when you unconsciously put your plans on hold. Putting your plans on hold means a delay, and a delay means it's going to take a little longer, right? Crazy enough, for some people, they put their plans on hold for the rest of their lives. The danger in not completing your initial desired plan is that you end up with something called *second best*.

I don't believe people absolutely want to live an ordinary life. I refuse to believe that we were born to work with no purpose or meaning, just paying bills and accepting the unhappy stage as final. I trust that people have strong desires to live a significant life, but the problem is that they don't know how to. Unfortunately, our schools don't stress or emphasize enough to go after what we truly want in life, but teach you and me to get any job that comes along. It's as if they are almost saying, "Make sure you find a job; you don't need to love it—just make sure you find one to cover your expenses." Idealistically, entrepreneurship should be included in our education system, and the opportunity should be presented for one to choose, teaching innovation, how to create jobs, and to avoid the modern rat race.

I was shocked to see how many people had fallen for the lie: the lie of "*there couldn't be more than this.*" The majority of people believe the common phrase, "This is it," doing what everyone else is doing. Today, that statement makes sense to me because that's what people know to do and, therefore, they can't tell you to do something different from what they are already doing. None of us have been given the tools or strategies to become who we really want to become. Having gone through the Dutch and Australian education system, I can't say I was taught. Plus, I have never heard anyone communicate

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that they had been shown how to become successful at school. If you have been, please let me know, because that means you went to an awesome school.

At age 32, I started my private practice, and at age 33, with a lot of struggle, I received my permanent residence in Australia. Maybe, one day, I will tell the full story, but not today. Meanwhile, I was extremely happy. Finally, no more setbacks, I thought; I can now enjoy what's ahead of me. Things were looking good for the first time. I was doing great in my career and called myself blessed. I was thankful for my amazing friends and family, and I felt good spiritually and mentally. I was driven by my goals and could not wait to see more of my dreams unfolding. I decided to get back into writing, and I aimed to publish my first book.

*Setbacks: we all go through them, but how we rise above them is what matters.*

### **Investment Page**

- How do you perceive yourself?
- What do you believe about yourself?
- Do you believe more what your friends, family, and other people say about you?
- Are you a strong minded person and modest about your value?
- Do you believe me when I say, "You are worth more than anything?"
- Is this all foreign to you because that's not the way you grew up?

Write your answers on the Investment Page

I had no idea that my life was about to take a 180 degree turn. To find out how, keep reading. I will also show you how setbacks can work in your favor.

