

BOOK  
OF THE MONTH

Melaleuca  
A Natural Approach

# Playing Life TO WIN

A GAME PLAN FOR SELF DEVELOPMENT  
DR. TAYLOR HARTMAN

For years, Dr. Taylor Hartman has been helping people throughout the world understand one basic concept: life is about relationships. And in his new book, *Playing Life to Win*, you will discover and utilize the most important elements of your life and learn how to take full advantage of them.

Using the analogy of baseball, Dr. Hartman outlines the four steps—or bases—you must achieve to win in life. First, get yourself. Self-awareness is the key to change, development and growth. Second, get truth. You must confront the brutal truths about your life before you can change. Third, get over yourself. This base involves moving from selfish to selfless. And finally, home plate: get others. This is the real key to winning in life: making it less about you and more about others. Easy to follow and filled with practical application exercises, this book is the perfect game plan for self-development.

“The truth is, life really is a game, and happiness is the prize ... and those with the best strategies win.”

—Dr. Taylor Hartman

PURCHASE *Playing Life TO WIN*  
at <http://store.colorcode.com/>



A GAME PLAN FOR  
SELF DEVELOPMENT  
DR. TAYLOR HARTMAN

# Christmas same time this year

—Dave Ramsey



**D**ear Melaleuca Customer, it happens every year.

I take calls on my radio show from people who forget that Christmas happens in December. There's no excuse for treating Christmas like an emergency, and I just

reminded you, so you can't say you forgot. With a little planning you can have the best Christmas and New Year's you've ever had.

Most Americans treat Christmas like it's an emergency and resort to credit cards to pay for gifts. Then, they wait in dread for the bills to come in January. This ruins both Christmas and New Year's, and it doesn't have to be this way.

Don't let it sneak up on you. Start planning as soon as possible by putting aside money each month to cover the cost of your gifts. There's not a magic number for how much to save. If you want to give a lot, then, you have to save a lot. Think about how much you want to spend, divide that by the amount of time you have left, and that's how much you need to save each pay period.

Make a list of everyone you are buying gifts for, and put a dollar amount to every name. Then, total it at the bottom. This is your Christmas budget. The people in the mall and specialty stores have a plan to get your money at this time of year. So, you need a game plan for your shopping so you won't overspend. There's no excuse for financing Christmas!

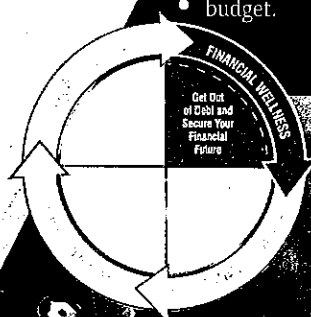
Put the total amount of cash from your budget in an envelope, and when the cash is gone, you stop spending. It's as simple as that. This will help keep you on budget, because if you overspend on Aunt Sue it means Uncle Harry won't get a gift. Just stick to the plan, and make sure no one gets left out.

Don't buy yourself a gift, either! This is the season to give, not to receive ... from yourself. I know you think you're getting great bargains, but it's not about you. Resist the temptation, or plan ahead and put yourself on your Christmas budget. It's okay if you're a little short on money. Stick to the cash only plan, anyway. Let's rediscover the meaning of Christmas. It's more than decorations, the mall, the big dinner, over the top gifts ... those are the optional things we do to celebrate Christmas. Make gifts, give low-cost gifts, or you could even hand out gift certificates promising your time.

If you get control of your finances, and stick to your budget now, you'll be able to give much more in years to come! — Dave Ramsey



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For more financial help please visit: [www.daveramsey.com](http://www.daveramsey.com).

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