

You Are The Creator Of Your Own Destiny!



**ABOVE
THE
LINE**

SOLUTIONS

O

OWNERSHIP

A

ACCOUNTABILITY

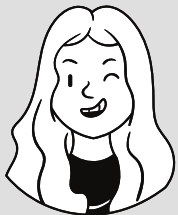
R

RESPONSABILITY

HOW



CREATOR



VICTIM

REASONS

B

BLAME

E

EXCUSES

D

DENIAL

WHY

**BELOW
THE
LINE**

Will you choose to stay in bed, or will you take your oar?