

There is an often quoted story of a frog and a bucket of water. It illustrates the law of deterioration.

If you take an intelligent, happy frog and drop him into a bucket of boiling water, what will the frog do? Jump out! Instantly, the frog decides “this is no fun – I’m gone!”

If you take the same frog and drop him into a bucket of cold water, put the bucket on the stove and gradually heat up the bucket, what then? The frog is relaxing.....a few minutes later he says to himself that “it is getting warmer” Soon enough, you have a cooked frog.

The moral of the story? Life happens gradually. Like the frog, we can be fooled and suddenly it is too late.....You need to be aware of what is going on.

Question: If you woke up tomorrow 20 kilos heavier, would you be worried? Sure you would, you’d be calling the hospital. But when things happen gradually, a kilo a month, a kilo next month etc we tend to let it go.

When you overspend on your budget by ten dollars in one day, it’s no big deal. But if you do it again tomorrow and the next day and the next day you will end up broke. For people who go broke, it’s a bit today and a bit tomorrow and one day they have nothing and ask “what happened?”

Life is accumulative. One thing ADDS to another – like drops of water that wears away the rock.

The frog principle is telling us to watch the trends, ask yourselves if you are happier and more prosperous than last year? If not, then you need to change what you are doing!

There is no standing still – you either gain or slip.