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- **Salaries are predicted to climb next year.** 98% of companies are planning to give employees raises next year and are projecting average salary increases of 3.0% ([Towers Watson](#)).
- **Friends and finances:** 52% said it's important to surround themselves with people who they feel are financially secure.

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"People ask the difference between a leader and a boss. The leader leads, and the boss drives."

~ Theodore Roosevelt

"The road to success is not easy to navigate, but with hard work, drive and passion, it's possible to achieve the American dream."

~ Tommy Hilfinger

Books Authored by Joel A. Garfinkle

Gain the Competitive Edge In Your Career



Garfinkle Executive Coaching - The top online resource for creating fulfillment at work.
Recognized as one of the best: Acknowledged as one of the top 50 executive coaches in America.
 Global Gurus named Joel #15 on its list of [top 30 global coaching experts](#).

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