



Focal Point

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Focal Point

Dedication

This book is dedicated to my dear friend and business partner Vic Conant, a fine man, a tremendous support in good times and bad, and a never ending source of optimism, intelligence and common sense.

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Focal Point

Introduction

Once upon a time, so the story goes, there was a major technical problem at a billion-dollar atomic power plant. This malfunction was slowing energy generation and reducing the overall efficiency of the entire operation.

As much as they tried, the plant's engineers could not identify and solve the problem. So they brought in one of the nation's top consultants on atomic plant construction and engineering to see if he could determine what was wrong. The consultant arrived, put on a white coat, took his clipboard and went to work. For the next two days, he walked around, studying the hundreds of dials and gauges in the control room, taking notes and making calculations.

At the end of the second day, he took a black felt marker out of his pocket, climbed up on a ladder and put a large black "X" on one of the gauges.

"This is the problem," he explained. "Repair and replace the apparatus connected to this meter and the problem will be solved."

He then took off his white smock, drove back to the airport and flew home. The engineers disassembled the apparatus and discovered that, sure enough, this was the cause of the problem. It was soon repaired and the plant was back up to full capacity.

About a week later the plant manager received a bill from the consultant for \$10,000 for "Services rendered."

The plant manager was surprised at the size of the bill, even though this was a multi-billion dollar nuclear facility and the problem had been costing an enormous amount of money in lost generating capacity. After all, he reasoned, the consultant had come in, stood around for a couple of days, written a black "X" on one of the gauges and then returned home. \$10,000 seemed like a high fee for such a simple job.

The plant manager wrote back to the consultant. "We have received your bill. Could you please break down and itemize your charges. It seems that all you did was to write one "X" on a single gauge. \$10,000 appears to be excessive for this amount of work."

Some days later, the plant manager received a new invoice from the consultant. It said, "For placing "X" on gauge: \$1.00. For knowing which gauge to place "X" on: \$9,999."

This simple story illustrates and summarizes the most important single principle of success, achievement and happiness in life. Your ability to determine where you put the "X" in each part of your life is the critical determinant of everything that you accomplish, or fail to accomplish.

This "X" is your focal point. This is the one thing that you can do, at any given moment, to get the very best result possible for you in that area. Your ability to choose the correct time, place and activity to place your "X" has more of an impact on your life than any other factor.

In this book, you will learn a practical, proven and powerful process that you can apply in every area of your life to achieve better, faster, easier outcomes and results

than you ever imagined possible. Just as the sun's rays, focused through a magnifying glass, can create intense heat and fire, your intelligence and abilities, focused and concentrated on a few key activities, can enable you to accomplish vastly more than the average person, and in far less time. Just as normal light and electricity concentrated into a laser beam can cut through steel, your ability to choose and decide upon the most vital element of any situation will enable you to perform at extraordinary levels in any area of endeavor or activity.

This book answers some of the key questions that you probably ask yourself on a regular basis, "*How can I get control of my time and my life? How can I achieve maximum success in my career and still achieve balance in my relationships and my personal life? How can I have it all and still be happy and fulfilled?*"

We are living today in perhaps the very best time in all of human history. There have never been more opportunities and possibilities for more people to accomplish more of their goals than exist right now. The level of affluence has never been higher, the average life span has never been longer, the number of options available to you has never been greater and the world situation, in terms of peace and prosperity, has never been more stable.

Meanwhile, the explosion of knowledge and technology in the last few years, combined with the increasing intensity of competition in all fields, has led to an acceleration of the rate of change. More and more, you have too much to do and too little time. Your responsibilities and obligations seem to pile up, one on top of the other. There are never enough hours in the day.

You may be earning more money and doing better than you have ever done before. But at the same time, you often feel overwhelmed with the demands of your job and your personal life. You may be working harder today than ever before and yet you are getting less and less satisfaction and enjoyment from what you do. This book gives you the solution to these unavoidable challenges of modern life.

Focal Point is based on more than twenty-five years of personal experience. This first hand knowledge has been combined with extensive research into the habits and behaviors of men and women who accomplish vastly more than the average person in their personal and business lives. Focal Point starts with the question, "Why are some people more successful and effective than others?"

Focal Point answers this question completely. This book explains why and how some people accomplish vastly more in each of the important areas of their lives. It shows you how you too can accomplish more in your work while simultaneously having much more time to spend with your family and on your personal activities.

Focal Point is a synthesis of the best ideas and strategies on personal management ever brought together in one place, in one simple, easy-to-use plan. Focal point shows you to how to organize and simplify your life in the seven critical areas that are essential for complete balance and true peace of mind.

You learn how to develop goals and plans in each of the areas that are important to you. You learn how to set clear priorities among the competing demands on your time. You learn how to focus single mindedly on the one thing that you can do at any

given time to achieve the most important results possible for you in that area. You learn where to put the “X” in your life, minute by minute and hour by hour.

The central concept of Focal Point is the principle of *clarity*. In the pages ahead, you will learn how to develop absolute clarity regarding who you are and what you really want. You will learn how to achieve your most important goals faster and easier than you can imagine today. You will learn how to tap into and use your personal powers at a higher level than you ever have before.

The results our clients achieve from the systematic application of these strategies to their lives and work are often amazing. Participants in our programs, and others who apply these principles, report both rapid and increasing improvements in every area. They often double their incomes, reduce the number of hours they work each week, get control of their time and their lives, and dramatically improve the quality of their relationships with their families and other people.

All great truths are simple. The power of Focal Point is that it teaches you a series of timeless truths that have been discovered and rediscovered by effective, happy people throughout the ages. You learn a new way of thinking about yourself and your world. Especially, you learn how to answer the question, "*What do I really want to do with my life?*"

Essentially, there are only four different steps you can take to improve the quality of your life and work. First, you can do *more* of certain things. You can do more of the things that are of greater value to you and which bring you greater rewards and satisfaction.

Second, you can do *less* of certain things. You can deliberately decide to reduce or discontinue activities or behaviors that are not as helpful as other activities or which can actually be hurtful to you in accomplishing the things you really want.

Third, you can *start* to do things that you are not doing at all today. You can make new choices, learn new skills, begin new projects or activities or change the entire focus of your work or personal life.

Fourth, and finally, you can *stop* doing certain things altogether. You can stand back and evaluate your life with new eyes. You can then make definite decisions to completely discontinue activities and behaviors that are no longer consistent with what you want and where you really want to go.

In the pages ahead, you will learn how to think the way the most effective people think, and to then take the actions that the most effective people take. You will learn how to develop your own personal plan for achieving rapid results in each part of your life that is important to you. You will learn how to accomplish more in the next couple of years than many people accomplish in a lifetime.

There are virtually no limits to what you can be, do or have when you apply the Focal Point process to your life.

Chapter One

Unlock Your Full Potential

“Every great man has become great, every successful man has succeeded, in proportion as he has confined his powers to one particular channel.”

(Orison Swett Marden)

You can dramatically improve the overall quality of your life far faster than you might think possible. All that is really required is the desire to change, the decision to take action, the discipline to practice the new behaviors you have decided upon and the determination to persist until you get the results you want.

Here is a story that illustrates this point. An insurance executive enrolled in my Advanced Coaching and Mentoring Program and came for the first of the quarterly full day coaching sessions that we provide for our clients each year.

When he began the program, he was working six to seven days per week, ten to twelve hours per day and had not taken a vacation in more than four years. He was earning more than \$100,000 per year but he was unfit, overweight, highly stressed and not at all satisfied with his life. He felt overwhelmed with too much to do and too little time. He was hoping that, at a minimum, this program would give him some new time management techniques that he could use to increase his productivity and get his life under control.

From the first day, he learned and applied the Focal Point Process. Step-by-step, he analyzed each part of his work and personal life. He identified those areas where he was getting the best results and earning the most money. At the same time, he identified those areas that consumed an enormous amount of time but which contributed very little to his real goals. He made a list of everything that he was doing and then he applied the "Zero Based Thinking" question to each activity: "Knowing what I now know, if I was not now doing this, would I start it up again today?"

He realized almost immediately that there were an enormous number of activities he was caught up in, and responsibilities that he had taken on over the years, that were contributing very little to his life and to his real goals. He then set new goals for his work, his family, his health, his financial situation and for his life in general. He compared everything he was doing against his goals. He decided to do *more* of some things, *less* of other things, and to either *start* doing certain things or *stop* other activities altogether.

This executive had a wonderful quality possessed by all truly effective men and women. He was able to stand back, analyze his life, make specific decisions and then *follow through* on those decisions. The result was that, within three months, he had cut his workweek from seven days to five days. He had refocused his efforts on the top 20% of his clients and organized his activities to acquire more clients in that same category. At the same time, he began reducing and cutting back on the amount of time he was spending with the 80% of his clients who contributed only 20% of his revenues. This

freed up his time considerably and enabled him to spend more of his time with those clients who provided most of his income.

With his worklife simplified and streamlined, he refocused on his family. He began spending more time with his wife and children. First, they arranged to go away for a weekend vacation, something they had not done for years. A few weeks later, they took an entire week away from work and school. Within six months, he was taking one week off per month with his family.

Meanwhile, because of his increased focus on his most valuable clients, within one year, his income increased by more than 300%. He was exercising regularly and had lost twenty-two pounds. By doing fewer things of higher value and discontinuing activities of lower value, he dramatically improved the quality of his life in every area in just a few months.

This story is not unique. I have heard it thousands of times, all over the country and all over the world. As soon as people begin to apply these principles in their daily lives, the results they get are often miraculous. Even they are amazed at the incredible differences that take place, and how quickly their lives change for the better. And what they have done, you can do as well.

Double Your Income, Double Your Time Off

By applying the Focal Point System to your life, you can double your income and double your time off. Many people achieve these twin goals in as little as thirty days.

Most people, when they hear this "Double Double" claim are both suspicious and skeptical. They do not believe that it is possible to double their income and double their time off simultaneously. Most people are trapped in an old paradigm where they believe that the only way that they can increase their incomes is by either increasing the amount of work they do or by increasing the number of hours that they work, or both. In fact, many people actually feel *guilty* if they are not working almost to the point of exhaustion most of the time. However, this is an old way of thinking that leads inevitably to a physical, emotional and spiritual dead end.

The world has changed dramatically and we must change with it. In less than two generations, we have moved from the Industrial Age through the Service Age and into the Information Age. In the Information Age, knowledge has become the primary resource and the most valuable factor of production. We have moved from the Age of Manpower to the Age of Mindpower. In this new age, you are no longer rewarded for the hours you put in but for what you put into those hours.

Peter Drucker calls this the "Age of the Knowledge Worker." As a knowledge worker, the way you think and get results today is totally different from the way it might have been in the past. Today, you are paid for accomplishments, not activities. You are paid for outcomes rather than for inputs, or the number of hours you work. Your rewards are determined by the quality and quantity of results that you achieve in your area of responsibility. This change in the paradigm of work opens up unlimited opportunities for the creative minority who recognize it and capitalize on it.

Double Your Value, Double Your Income

Would you like to double your income? Of course you would! The only question is: “How can you do it?” Here is a simple way, virtually guaranteed to work.

First, you identify the things you do that contribute the greatest value to yourself and your company. The 80/20 Rule tells you that 20% of your tasks contribute 80% or more of the value of all the things you do. What are the top 20% of your activities that account, or can account, for 80% or more of the value of your work?

Whatever your answer, from now on, resolve to spend *more* of your time doing more of those tasks that contribute the greatest value and which enable you to achieve the most important results possible for you.

Second, identify those activities in the bottom 80%, those lower value, time consuming tasks that contribute very little to your results. Resolve to downsize, delegate and eliminate as many of them as possible, as quickly as you possibly can.

In no time at all, by disciplining yourself to practice this simple approach, your results and rewards will increase. By persisting in this way of working, you will become more and more productive. You will accomplish more and more. Your productivity, your performance, your output, and eventually your pay, will increase, and eventually double.

You will begin to complete more tasks of higher value. You will make a more valuable contribution. You will be respected and esteemed more highly by those people who can most help you in your career. You will be paid more because the value of your work will be greater than that of others who spend most of their time on lower value

activities. Because you will be getting twice as much done in the same amount of time, you can then increase, or even double your time off, with no loss of productivity. Your whole life will change for the better.

You Are Responsible

Implementing this simple formula is largely a matter of personal choice. It is very much up to you. No one else can make this decision for you, and nobody can make this decision other than you.

Perhaps the most important personal choice you can make is to accept complete responsibility for everything you are and everything you will ever be. This is the great turning point in life. The acceptance of personal responsibility is what separates the superior person from the average person. Personal responsibility is the pre-eminent trait of leadership and the wellspring of high performance in every person, in every situation.

The acceptance of complete responsibility for your life means that you refuse to make excuses or to blame others for anything in your life that you're not happy about. You refuse, from this moment forward, to criticize others for any reason. You refuse to complain about your situation, or about what has happened in the past. You eliminate all your "if only's" and "what if's" and focus instead on what you really want and where you are going.

This decision of yours, to accept complete responsibility for yourself, your life and your results, with no excuses, is absolutely essential if you truly want to double your

income and double your time off. From now on, no matter what happens, say to yourself, "I am responsible."

If you are not happy with any part of your life, say, "I am responsible" and get busy changing it. If something goes wrong, accept responsibility and begin looking for a solution. If you are not happy with your current income, accept responsibility and begin doing those things that are necessary for you to increase it. If you are not happy with the amount of time you are spending with your family, accept responsibility for that as well and begin doing something about it.

When you accept responsibility, you feel personally powerful. The acceptance of responsibility gives you a tremendous sense of control over yourself and your life. The more responsibility you accept, the more confidence and energy you have. The more responsibility you accept, the more capable and competent you feel.

The acceptance of responsibility is the foundation of high self-esteem, self-respect and personal pride. The acceptance of personal responsibility lies at the core of the personality of every outstanding man or woman.

On the other hand, when you make excuses, blame other people, complain or criticize, you give your power away. You weaken yourself and your resolve. You turn over control of your emotions to the people and situations you are blaming or complaining about.

You do not escape responsibility by attempting to pass it off onto other people. You are still responsible. But you give up a sense of control over your life. You begin to feel like a victim and see yourself as a victim. You become passive and resigned rather

than powerful and proactive. Instead of feeling on top of your world, you feel as if your world was on top of you. This way of thinking leads you up a blind alley, from which there is no escape. It is a dead end road on which you should refuse to travel.

See Yourself as Self Employed

When you accept complete responsibility for your life, you begin to view yourself as self-employed, no matter who signs your paycheck. You see yourself as the president of your own personal service corporation. You see yourself as an entrepreneur heading up a company with one employee - yourself. You see yourself as responsible for selling one product - your personal services, into a competitive marketplace. You see yourself as completely responsible for every element of your work, for production, quality control, training and development, communications, strategy, productivity improvement and finances. You refuse to make excuses. Instead, you make progress.

Your personal company, or any company, can increase its bottom line profits in one or more of three ways. First, the company can increase its sales and revenues, holding costs constant. Second, the company can decrease its costs, holding sales and revenues constant. Or third, the company can do something else altogether where one or both of the first two are possible. As the president of your own company, these are your three options as well.

The Focal Point Process requires that you identify the few things that you can do that are more valuable and important than all the others. You then discipline yourself to focus all of your energy and attention on those specific tasks. You just say "No!" to any

activity or demand on your time that is not consistent with the most valuable work you can possibly be doing at that moment. You are responsible.

Whatever You Concentrate On, Grows in Your Life

Life is the study of attention. Where your attention goes, your heart goes also. Your ability to direct your attention away from activities of lower value to activities of higher value is central to everything you accomplish in life.

In 1928, at the Hawthorne Electric Plant of General Electric, a group of time and motion experts conducted a series of experiments aimed at increasing the productivity of workers based on varying the working conditions and the environment in the plant.

The researchers selected a group of women who worked on a production line assembling motors. They explained to the women that they were going to be experimenting to find the very best combination of working conditions to assure the highest level of productivity with the smallest number of mistakes. These women had been chosen to be the subjects of the experiment.

They then began their experiments by raising the light levels in the production area. Within a couple of days, production went up and defects went down. The researchers were delighted with these results.

They then lowered the lighting levels to test the differences. But to their surprise, production levels went up once again. They experimented with other working conditions. They raised and lowered the noise levels. They raised and lowered the room temperature. They altered the seating arrangements and the work order of the

employees. But in every case, levels of productivity went up. The researchers were completely baffled by these results.

Finally, they sat down with a focus group of the workers and explained to them what they had found. They asked them, "Why do you think it is that production levels have gone up, no matter what variables we changed in the working conditions?"

The answer they got back was surprising. The participants told the researchers that they had never before been singled out and treated as anything other than simple factory workers. When they were chosen to be subjects of this experiment, their levels of self-esteem and self-respect had gone up. They felt better about themselves. They felt more important. As a result, they did their work even better than they had ever done it before. Each change in the working conditions reminded them that they had been specially selected for this study. They worked harder and better. And their productivity increased.

This breakthrough at the Hawthorne Electric Plant triggered the management revolution that has totally changed the world of work as we know it today. It was the discovery of the *psychological* factors of production that led to the breakthrough work of management researchers such as Maslow, McGregor, Herzberg, Drucker, and many others. Today, thousands of the very best minds in the world are committed to improving the psychological factors that contribute the very most to higher levels of productivity and output in every work situation.

Improvement Is Automatic

What psychologists and others have discovered is that the very act of observing a behavior tends to change that behavior for the better. This is one of the greatest breakthroughs in the understanding of personal performance. Within this critical discovery is contained the key to your dramatically improving the quality of any area of your life.

Sometimes I ask my seminar audiences this question, "Imagine that there are several researchers from the local university in this room. Imagine also that these researchers will be observing you and writing a report later on how well you personally took notes during this seminar. Would that have any effect on your note taking ability?"

Everyone smiles and agrees that, yes, if they knew that they were being carefully observed and evaluated on their note taking ability, they would pay much more attention to the way they took notes. They would be much more aware and they would do it far better than if no one was watching.

This point is simple yet profound and important. When you observe *yourself* engaging in any activity, you become more conscious and aware of that activity, and you do it better. When you pay attention to any element of your behavior, you will tend to perform far better in that area than you would if you were not paying attention, or if you had not thought about it at all.

The power of the Focal Point Process is that you learn how to identify the most vital actions and behaviors in each area, the ones that can bring you the greatest rewards and results in the shortest period of time. When you then consciously focus on

these areas, you will perform better and better. This process of continuous improvement will happen naturally and easily by the very fact that you have put an "X" on the important behavior in advance.

The Law of Increasing Returns

There is a "Law of Increasing Returns" that applies to your use of the Focal Point Process. This law says that the more you focus on doing those few things that represent the most valuable use of your time, the better you become at those activities and the less time it takes you to accomplish each one. Your returns on effort and energy increase the more of them you do. This is another key to doubling your income and doubling your time off.

The Efficiency Curve

This phenomenon is often referred to as the "Efficiency Curve." This curve explains why some people earn several times as much as other people in the same field. It also explains why some companies produce far more of a product or service, at a consistently high level of quality, and at a lower price than others. They can then pass their lower production costs onto their customers, sell for less and undercut their competitors, thereby increasing their market share and their profits. This efficiency curve is the key to your success, as well.

This curve looks like a ski slope moving from the left to the right. When you begin work on a new job or activity, you usually have to invest a good deal of time and effort to accomplish any results at all. This is the learning phase. But if you persist, you will eventually get better and better at that particular task. As you get better, you begin moving forward and downward along this curve, taking less and less time to get the same quality and quantity of results. Eventually, you will reach the point where you can produce in one hour what a new person might take several hours to produce. Meanwhile, the quality of your work will still be equal to or greater than the less experienced person who is spending many more hours to do the same job.

Your Habits Determine Your Destiny

Fully 95% of everything you do is determined by your habits. From the time you get up in the morning to the time you go to sleep at night, your habits largely control and dictate the words you say, the things you do and the ways you react and respond.

Successful, happy people have good habits that are life enhancing. Unsuccessful, unhappy people, unfortunately, have habits that hurt them and hold them back.

Fortunately, all habits are both learned and learnable. You can learn any habit that you consider either desirable or necessary, if you are willing to work at it long enough and hard enough.

A habit can be defined as an automatic or conditioned response to stimuli. A habit, good or bad, is something that you do naturally and easily, without thought or effort. Once developed, a habit takes on a momentum of its own, controlling your behavior and your responses to the events in your world. Once formed, a habit does not go away. It can only be replaced by a newer, better habit. “We form our habits and then our habits form us.”

The German philosopher Goethe once wrote, “Everything is hard before it is easy.” You may need to exert tremendous discipline to develop new habits of thought and behavior. But once you have them firmly locked in, they enable you to accomplish vastly more, with less effort, than ever before.

Good habits are *hard* to develop but easy to live with. Bad habits are *easy* to develop but hard to live with. The habits you have, and the habits that have you, will determine almost everything that you achieve or fail to achieve.

Your job is to form good habits and make them your masters. Simultaneously, you must diligently work to eliminate your bad habits and free yourself from the negative consequences that accompany them. Later, we will talk about how you can

identify the habits that can help you the most, and how you can most rapidly develop them.

The Grand Slam Formula

The Grand Slam Formula in the Focal Point Process is made up of four parts: Simplification, Leverage, Acceleration and Multiplication. The Grand Slam Formula is another key to your doubling your income and doubling your time off.

The first letter in SLAM, “S,” stands for *Simplification*. To get better control of your time, to double your income and dramatically increase the quality of your family life, you must learn to simplify everything you do. You must be continually reducing and eliminating activities that take up too much time and contribute very little to the goals you really want to achieve.

The way you simplify your time and your life is by *stopping* doing as many things of low value as possible. This will free up more time to do the few things that really make a difference. To simplify your life, *zero based thinking* is one of the most powerful strategies you can learn and apply on a regular basis.

Here’s how it works. Ask yourself, *“Is there anything that I am doing right now that, knowing what I now know, I wouldn’t get into again, if I was starting over today?”*

Is there any relationship, personal or business, that you wouldn’t get into again today, if you had it to do over? Is there any product, service, process or expenditure of time or money in your work or business that, knowing what you now know, you wouldn’t get into again today, if you had it to do over?

If your answer is “yes,” then your next question is, “How do I get out of this situation, and how fast?”

If you find yourself doing something that you would not start up again today, knowing what you now know, this activity becomes a prime candidate for either downsizing or eliminating. Discontinuing just one major activity, or separating yourself from one person who no longer belongs in your life, can dramatically simplify your life, sometimes overnight.

Continually ask yourself if there is anything that you should do *more* of, do *less* of, *start* doing or *stop* doing altogether? These are questions that you should ask and answer every day. They are important keys to simplification.

The second letter in the Grand Slam Formula is “L,” which stands for *Leverage*. You use leverage to get the very most out of yourself. You leverage your strengths and abilities to achieve vastly more than you could on your own. Archimedes, the Greek philosopher once said, “Give me a lever long enough and a place to stand, and I can move the world.” This principle applies to you as well.

There are seven forms of leverage that you can develop. These forms of leverage are often available to you for the asking.

Other People’s Knowledge

The first form of leverage is *other people’s knowledge*. One key piece of knowledge applied to your situation can make an extraordinary difference in your results. It can save you an enormous amount of money and many hours, even weeks or months of

hard work. For this reason, successful people are like radar screens, constantly sweeping the horizons of their lives, seeking continually, in books, magazines, tapes, articles and conferences, for ideas and insights they can use to help them to achieve their goals faster.

Other People's Energy

The second form of leverage is *other people's energy*. Highly effective people are always looking for ways to delegate and outsource lower value activities so that they have more time to do the few things that give them the highest payoff. How can you use the energies of other people to help you to be more effective and productive?

Other People's Money

The third form of leverage is *other people's money*. Your ability to borrow and to tap into the financial resources of other people can enable you to accomplish extraordinary things that would not be possible if you had to pay for them out of your own resources. You should continually be looking for opportunities to borrow and invest money and achieve returns well in excess of the cost of that money.

Other People's Successes

The fourth form of leverage is *other people's successes*. You can dramatically improve the quality of your results by studying the successes enjoyed by other people and other companies. Successful people have usually paid a high price, in money and

emotion, difficulties and disappointment, to achieve a particular goal. By studying their successes, and learning from their experiences, you can often save yourself an enormous amount of time and trouble.

Other People's Failures

The fifth form of leverage is *other people's failures*. Benjamin Franklin once said, "Man can either buy his wisdom or borrow it. By buying it, he pays full price in personal time and treasure. But by borrowing it, he capitalizes on the lessons learned from the failures of others."

Many of the greatest successes of history came about as the result of carefully studying the failures of other people in the same or similar fields and then learning from them. What or who has failed in your field that you can learn from?

Other People's Ideas

A sixth form of leverage is *other people's ideas*. One good idea is all you need to start a fortune. The more you read, learn, discuss and experiment, the more likely it is that you will come across an idea that, combined with your own abilities and resources, will make you a great success in your field.

Other People's Contacts

The seventh form of leverage is *other people's contacts* or *other people's credibility*. Each person you know knows many other people, many of whom can be helpful to you. Who do you know who could open doors for you or introduce you to the right people? Who do you know who can help you to achieve your goals faster? One introduction to one key person can change the entire direction of your life.

Accelerate Your Results

The third letter in the Grand Slam Formula is “A,” which stands for *Accelerate*. Today in our society, there is an incredible “need for speed.” Everyone is impatient. Everyone wants everything yesterday, even if he didn’t know he wanted it until today. Anyone who can act quickly to satisfy the needs of other people can move rapidly to the front of the line. Always be looking for ways to do things faster for the key people and customers in your life.

Multiply Your Results

The fourth letter in SLAM is “M” which stands for *Multiplication*. The primary way you multiply yourself is by organizing and working with other people who have skills and abilities that are complementary to your own. A good manager becomes a multiplication sign in that he or she coordinates the work of different people so that the outcome of the team is far greater than to the total outcome of the individuals working alone. The effective manager creates a high performance climate that elicits extraordinary performance from ordinary people. Your ability to assemble a team of excellent people and then to help your team accomplish important tasks is central to your long-term success. It is the key to multiplying yourself and your abilities.

Double Your Time Off

Doubling your time off requires the power of decision more than any other single quality or attribute. Your ability to decide to book off the time, and then to stick

to your decision, is the key to your doubling your time off and spending more time with your family and in your personal relationships.

Many people are convinced that they have so much to do that they have no real choice about whether or not they can take time off. They often feel that they have to sacrifice their family lives for their work. But this is seldom true.

In most cases, as much as 80% of a person's time at work is spent in activities that contribute very little to the work that the person is being paid to do. According to experts, fully 50% of working time today is wasted. It is consumed in idle socializing with coworkers, personal telephone calls and personal business. It is eaten up by arriving late and leaving early, and by taking extended coffee breaks and lunchtimes.

There is a rule that says, "Hard time drives out soft time." What this rule means is that, if a person wastes time at work by socializing or engaging in low value activities, the work itself does not go away. The work remains. It still has to be done. As it is delayed and left undone, it begins to build up like an avalanche overhang. The undone work begins to crowd out non-work activities. This "hard time" of essential work eventually drives out the "soft time" of family activities and personal recreation.

There is the story of the little girl who goes to her mother and asks, "Mommy, why is it that daddy brings home a briefcase full of work every night and works all evening and never spends any time with the family?"

Mommy replies sympathetically, "Honey, you have to understand. Daddy can't get all his work done at the office during the day. That's why he has to bring it home and work on it in the evening."

The little girl looks up at her mommy and says, “Well, why don’t they just put him in a *slower* class?”

Most people who are not taking sufficient time for their families and their personal activities have gotten into the bad habit of working inefficiently and ineffectively during the work day. They get less and less done in more and more time. They socialize with their coworkers and they work on low value tasks. Meanwhile, the critical jobs upon which their success and promotion depends build up, causing them enormous stress and giving them the feeling of being harried and overworked.

The advantage that highly productive people have over the average person is that they have learned how to think and act better and more effectively than others do. And whatever anyone else has done, or is doing, you can do as well, with practice.

Six Steps To Doubling Your Income and Doubling Your Time Off

The key to doubling your income and doubling your time off is simple. First, identify those few tasks that contribute the greatest value to your work. Think your work through carefully, in advance. Discuss it with your boss and your coworkers. Identify your key tasks with absolute clarity so that you know without the shadow of a doubt what it is that you can do that makes the greatest contribution.

Second, identify all those routine tasks and activities that consume so much time but which contribute little or nothing to your long-term goals at work. Begin today to delegate those tasks to others, one at a time. Eliminate them altogether wherever possible. Outsource anything that can be done by any other person or company. Reduce

the amount of time that you spend in low value, time consuming activities. Be adamant about discontinuing tasks and activities that are of little importance.

Third, use the Grand Slam Formula to dramatically increase your output and your results. Simplify, Leverage, Accelerate and Multiply your talents and abilities through others.

Fourth, decide today to take at least one full day each week off work during which you spend time exclusively with your family and on your personal pursuits. During this time off, you absolutely refuse to do anything associated with work. You do not read, make telephone calls, catch up on your correspondence, work on your computer, or anything else. You let your brain completely recharge and rejuvenate by turning your attention to something totally separate and apart from the work you do during the week.

Fifth, once you are comfortable taking one day off each week, expand your time off to two days, a full weekend, every week. Begin to schedule a three-day vacation away with your spouse every three months, and eventually, every two months. Begin to schedule two to four weeks of vacation with your family every year. Reorganize your life so that time off and time with your family becomes a major priority.

The more you get your time and your life under control, the more you will get done and the more enjoyable your work will be. The more you get done, the more free time you will have. The more free time you have, the better rested you will be. The better rested you are, the more alert and productive you will be when you are working, thereby getting even more done.

Sixth, start today to pay closer attention to the things you do. Be more conscious and aware of yourself and your actions. Think about your tasks carefully before you begin. Identify your most important tasks and concentrate on them single-mindedly. The very act of continually thinking through your activities before you begin will develop within you new habits of thought and action that will lead to ever greater levels of productivity and performance. You will be amazed at the improvements that take place in every part of your life, and they will take place far faster than you can imagine.

Chapter Two - Double Your Productivity

“The first requisite of success is the ability to apply your physical and mental energies to one problem without growing weary.” (Thomas Edison)

The Focal Point Process shows you how to double your income and double your time off simultaneously. Both are desirable and necessary. And achieving both is not only possible, but also amazingly simple, if you know how. Both are achievable when you change your thinking and do more of the right things in your work and your personal life.

To double your productivity, the formula is easy to explain. But it requires effort and determination to implement. It is simply this: "Perform more and more tasks of higher value, and delegate, delay, outsource and eliminate tasks of lower value."

The starting point of doubling your productivity is for you to think through your work before you begin. Your first responsibility, the primary job of a knowledge worker, is to determine "what" is to be done. The more accurate you can be about the "what," the more productive you can be when you begin on the "how" and "when."

Five Questions for Superior Performance

There are five questions that you must ask yourself regularly if you want to perform at your very best:

First: *What am I trying to do?* Define the ideal goal or outcome that you are striving for before you begin. If you are working with others, make sure that everybody is crystal clear about the "what," the desired result, before anyone starts work.

Second: *How am I trying to do it?* Make sure that this is the best way. Ask if there could be another way. Always remain open to the possibility that you could be wrong. Think through and analyze your approach to be sure that it is the very best way to go about achieving your goal or objective.

Third: *What are my assumptions?* Are you making any assumptions with regard to the market, the actions or performance of other people, the underlying motives of the key players, or the outcome of future events? Remember, as Alec McKenzie wrote, "Errant assumptions lie at the root of most failures."

Fourth: *What if your assumptions were wrong?* What if something that you believed to be true turned out not to be true at all? Perhaps someone you are negotiating with is only using this negotiation with you in order to get a better price or deal from someone else. Always be willing to question your most cherished assumptions.

Fifth: *What would I have to do differently if my key assumptions were wrong?* What would you do if this approach failed completely? What are your alternatives? If you were not now doing it this way, would you start it over again? Always be willing to ask the question, "How else could I go about achieving this same result?"

Clarity Is the Key

Clarity is everything. To perform at your very best, and double your productivity, you must be absolutely clear about what it is you want to accomplish. You must then identify and pursue the very best way to go about achieving it. You must be open to new information. You must be willing to accept feedback and self-correct. You must be willing to abandon one way of working and embrace another if the circumstances require it. And you must be fast on your feet.

According to the Menninger Institute, *flexibility* is the most important single quality you can develop to survive and thrive in the 21st century. Flexibility requires openness, receptivity and the willingness to try new methods and techniques. Flexibility requires that you practice zero-based thinking continually.

One way to become more flexible is for you to get your ego out of the way. Detach yourself from the situation. Be more concerned with *what's* right rather than with *who's* right. Your only question should be, "Does it work?"

Whenever you experience resistance or stress in pursuing a particular course of action, stand back and question your methods. Ask, "How else could we approach this?" Be open to all possibilities, including abandoning the goal or project altogether.

Increasing Your Productivity

The starting point of higher productivity is clear goals. For a goal to be effective in guiding behavior, it must be specific and measurable. It must be believable and

achievable. It must be written out and time bounded. The greater clarity you have with regard to your goals, the more you will get done and the faster you will accomplish it.

The second key to high productivity is clear, written plans of action. Every minute you spend in planning will save you as many as ten minutes in execution.

Make a list of every single step of the task, or of your day, before you begin. Always work from a list. Think on paper. Working from a list keeps you on track and gives you a visual record of accomplishment. The very act of writing out a list and referring to it constantly will increase your productivity by 25% or more the first time you start doing it.

Third, set priorities on your list. Think the list through before you begin the first task. Use the 80/20 Rule continually. Identify the 20% of activities on your list that can account for 80% of the value of your entire list. Begin your work on the items in the top 20% before you do anything else.

The most important measure of the importance or value of any task is the potential *consequences* of doing it or failing to do it. An important task or activity has significant consequences. An unimportant task few or no consequences at all.

Completing a critical assignment for your boss or for a major customer is a top priority because the consequences of failing to do it can be significant. Having lunch with a co-worker is an activity of low value because the consequences of doing it or not doing it are insignificant.

Use the ABCDE Method Daily

Use the ABCDE Method for setting priorities on your work. Place one of these letters before each task on your list before you begin.

An "A" task is something that is important. It is something you *must* do. It is something for which there are significant consequences if you do it or fail to do it.

If you have more than one "A" task to do, organize them as A-1, A-2, A-3, and so on, in order of importance.

A "B" task is something that you *should* do. It has mild consequences if it is done or not done. But it is not as important as an "A" task. The rule is that you never work on a "B" task when there is an "A" task left undone. You refuse to work on a lower priority when there is a higher priority waiting.

A "C" task is something that would be *nice* to do, but which has no consequences at all. For example, reading the paper, going for coffee with a coworker or phoning home to see what's for dinner are all "C" tasks. They contribute nothing to your job or your success. Never work on a "C" task when there is a "B" task left undone.

A "D" task is anything you can *delegate* to someone else. The rule is that you should delegate everything that can possibly be done by anyone else so that you can free up more time to do the few things that only you can do.

Ask yourself, "What can I and only I do, that if done well, will make a real difference to my company?" Delegate as much as possible so that you can spend more time working on the one task that is the answer to this question, the one task that can really make a difference.

An "E" task is something that you can *eliminate* altogether. Doing it or not doing it has no consequences at all. It is something that may have been important in the past but which you can discontinue today and it will make no real difference to your job or to your future.

Separate the Urgent from the Important

Another way to set priorities before you begin is separate the "urgent" from the "important." An urgent task is something that seems pressing, like a phone call or an emergency. An important task is something that can have serious consequences if it is done or not done.

Something that is both urgent and important is a task that is "in your face." This is something that you have to do immediately. Your job may depend on it. The consequences for non-performance of an urgent and important task can be serious. This type of task is always associated with external demands and other people. This type of work, urgent and important, is where most people spend their time.

The second type of activity consists of tasks that are *important* but not urgent. These are usually tasks upon which you can procrastinate, at least temporarily. These are also the tasks that can have the greatest possible consequences, positive or negative, for the long term.

For example, writing a key report, pursuing a course of study, spending time with your children when they are growing up, and even physical exercise to keep fit, are all tasks that are important but not urgent. You can put them off until later, and you often do. But they can have significant positive or negative consequences in your life in the long term.

These tasks and activities can give you tremendous leverage, and enable you to multiply yourself and your efforts. The more time you spend on tasks that are

important, though not urgent, the more effective and productive you become in the long-term.

The third type of task is one that is urgent but *not* important. These may be ringing telephones, co-workers who want to talk to you, incoming mail, and so on. These tasks appear pressing, but in terms of consequences, they are not important at all. Most people spend an enormous amount of time doing things that are urgent but not important. While appearing busy, they often delude themselves into thinking that they are actually doing something of value, even though this is seldom true.

The fourth type of task includes those activities that are neither important nor urgent. These tasks are largely a waste of time, especially when they take you away from more productive activities. Many people spend half their time doing things that are neither important nor urgent. They make the mistake of thinking that they are doing something of value just because they are at work when they are doing it.

A major key to high productivity is for you to focus on completing all your urgent and important work, and then to concentrate on those activities that are important but not urgent. Meanwhile, you must delay, defer, delegate and discontinue all other tasks. You must discipline yourself to stop doing those things that are urgent but not important, and neither urgent nor important.

Three Questions for High Productivity

Keep asking yourself: *What are my highest value activities?* What are the things that you do that contribute the greatest value to your work?

Ask yourself: *Why am I on the payroll?* What exactly have you been hired to accomplish, in terms of measurable results?

And keep asking: *What is the most valuable use of my time right now?* This is the key question in time and personal management. You should ask and answer this question of yourself every hour of every day. Whatever your answer, you should be working on this task most of the time, if not exclusively.

Once you have thought through your work and decided on your most valuable task, you must then discipline yourself to start in on it immediately and stay with it until it is complete.

When you concentrate single mindedly on a single task, without diversion or distraction, you get it done far faster than if you start and stop and then come back to the task and pick it up again. You can actually reduce the amount of time you spend on a major task by as much as 80% by simply refusing to do anything else until that task is 100% complete.

Seven Keys to Higher Productivity

There are seven additional ways to increase your productivity, performance and output, either alone or in combination with others.

First, *work longer hours*. Start a little earlier, work through lunchtime and stay a little later. By starting your day earlier than the average person, you beat the traffic into work. By staying a little later, you leave after the traffic. By doing both, you can add two

or three hours to your productive working day without really affecting your lifestyle. These extra hours are all you need to become one of the most productive and highest paid people in your field.

Second, *work harder at what you do*. When you work, work all the time you work. Don't waste time. Don't look upon the workplace as an extension of school or university where you spend most of your time socializing with your friends. Instead, when you come into work, put your head down and work full blast for the entire day. This practice alone will enable you to double your productivity.

Third, *work faster*. Develop a sense of urgency. Get on with the job. Don't waste time. Develop and maintain a fast tempo in your work activities. Deliberately move faster from task to task. You'll be amazed at how much more you'll get done just by deciding to pick up the pace in everything you do.

Fourth, *work on higher value activities*. Remember that it is not the number of hours you work that matters. Rather, it is the value of the tasks that you complete that counts. It is the quality and quantity of results that you achieve. The more time you spend on higher value tasks, the greater results you will obtain from every hour you put in.

Fifth, *do things you are better at*. When you work on tasks where you are especially skilled and experienced, you can accomplish much more in a shorter period of time than could an inexperienced person. In addition, work at getting *better* at the most important things you do. There is nothing that will increase the quality and quantity of

your output faster than for you to become absolutely excellent at performing the most important tasks that are expected of you.

Sixth, *bunch your tasks*. Do several similar activities all at the same time. By writing all your letters, filling out all your expense reports, or preparing all your proposals at the same time, you get better and faster with each task. You get onto what is called the “learning curve.” Each subsequent task takes you less time. You can actually reduce the amount of time it takes to perform a particular task by 80% by doing several similar tasks one after the other.

The seventh key to productivity improvement is for you to *simplify your work* so that it is easier to do. Consolidate several parts of the job into a single task so that there are fewer steps. Eliminate lower value activities altogether.

The Race Is On

Compete against yourself to see how much you can get done of high value each day. Make it a game. Set schedules and deadlines for yourself and race against the deadlines. See if you can get more and more done in less and less time.

Develop a clear vision for yourself as a highly productive person. Think about the times in your life when you were most productive, effective and efficient. Think about those situations when you were doing the right things and you were doing them in the right way. You were getting a lot done in a short period of time. You felt terrific about yourself and your performance. You were in that magical state of “flow,” when you felt happy and exhilarated.

Project forward five years and imagine that you are now one of the most productive people in your field. What would you look like? How would you be working? What would you be working on? What would be your guiding principles for personal performance? How would people describe you to others in terms of the way you work? Let your future vision guide your present performance.

Once you have a clear vision of your ideal future, put an "X" on the specific image of yourself that you like the most. Continually visualize and see yourself as if you were already that person. Remember, the person you "see" is the person you will "be." Hold that image in your mind until you become that person in your reality.

With your ideal vision clear, you now set specific goals for yourself in terms of your work life. Imagine that you have the ability to produce any quality or quantity of work that you desire. What would it be? What are your specific goals and objectives for your work and your personal life?

Motivation requires "motive." You must be clear about why you are doing what you are doing. Why do you work as hard as you do? What is it that you *really* want to accomplish? What is the fastest and most direct way to get from where you are to where you want to go?

What additional knowledge and skills will you require to double your productivity and perform at your best? Become an expert at time management. Read the books, listen to the audio programs and practice, practice, practice, until you are one of the most productive people in your business.

What habits and behaviors would be most helpful for you to develop to increase your productivity? Concentrate on developing the habits of *result orientation, focus, concentration, discipline and persistence*. These then become internal motivators and drivers for high performance.

My favorite organizing principle for high productivity is *single handling*. This requires that you concentrate single mindedly on one thing, the most important thing, all day long. Once you have programmed this work habit into yourself, you'll be amazed at how much you get done.

The daily habits of planning, setting priorities and then starting in first thing on your highest value task will do more to help you than perhaps anything else in time management. You can develop these habits by practicing them over and over again until they become automatic.

What daily activities should you practice to assure that you perform at your very best? Keep a checklist of time management principles and review it regularly. Make sure that you are always working on the highest value use of your time.

Finally, what one action commitment are you going to make as a result of what you have just learned? What one specific action are you going to take to increase your productivity, performance and output? Whatever it is, do it now!

Toward a Philosophy of Time

Time management is really life management, personal management, management of yourself. People who value themselves highly allocate their time

carefully. They give their time usage a lot of thought. When you love your life, you love every minute of it. You are very careful about misusing or wasting any of the precious minutes and hours of each day.

Effective people plan their time in tight time segments. They think in terms of ten and fifteen minute blocks. They plan every day in detail, in advance. They make every minute count. As a result, they accomplish vastly more than the average person, and they feel much better about themselves.

When you begin to manage your time and your life more carefully, you begin to place a higher value on every minute and every hour. You begin to place a higher value on yourself and your life as well. The better you manage your time, the more you like and respect yourself. And the more you like and respect yourself, the better you manage your time. Each reinforces the other.

The Law of Increasing Returns is your friend. The more you use and practice these time management principles, the better and easier they will work for you. You will get more and better results. You will see continuous improvements in your effectiveness and your output. In a few days or weeks, you will be astonished at how much more productive you are.

Chapter Three - Simplify Your Life

"It is a simple task to make things complex, but a complex task to make them simple"

(Meyer's Law)

This is a wonderful time to be alive. The incredible rate of change we are experiencing is creating more opportunities and possibilities for us than have ever been imaginable. You have more options in more areas than you have ever had before, and the number of options available to you is expanding every week and every month.

At the same time, you are overwhelmed with more tasks and more responsibilities than you ever had before. You are swamped with jobs that you need to get done, books and magazines you need to read, people you need to get back to, projects you need to get started on, or completed, and goals that you want to accomplish. And like a non-stop production line, the jobs keep coming, one after the other, far too fast for you to ever get on top of them all.

You are caught in a dilemma. You want to fulfill your potential and achieve everything that is possible for you at work. You want to earn the greatest amount of money in the shortest period of time. You want to be a great success in your career. But at the same time, you do not want to sacrifice your family life, your relationships, your health and the personal activities that are so important to you.

You want to have it all. You want far greater accomplishment on the one hand and far more balance and simplicity on the other hand.

The good news is that thousands of successful, happy men and women have discovered methods, techniques and strategies that make all these things possible. And whatever others have done, within reason, you can do as well.

A woman in my Advanced Coaching Program, a single mother, was earning just over \$30,000 a year when she began applying these principles to her work and her life. She was working 70 to 80 hours per week and was completely overwhelmed with her need to be successful in her career and simultaneously spend sufficient time with her daughter.

Within five years of beginning this Focal Point Process, she has increased her income to more than \$300,000 a year and reduced her workweek to 38 hours. Her formula was simple. She dedicated herself to getting better and better at the two or three activities that contributed the most value to her work. Simultaneously she delegated, outsourced and eliminated everything else. Today, she performs far fewer tasks but the value of those tasks is ten times greater than the total output of her work a few years ago

The starting point of simplification is for you to *reduce* the number of things that you do in your work and in your personal life. You can only get control of your time to the degree to which you discontinue tasks that are of little value to you. You must stop doing things that you have become accustomed to doing over the years. You even have to stop doing things that you do well and which you enjoy.

After years of study and experiment, I developed my own "Law Of Complexity" to apply to time management and simplification. When you apply this Law of

Complexity, you will immediately simplify your life, increase your output and start getting more enjoyment from everything you do.

The Law of Complexity says: "The level of complexity of any task is equal to the square of the number of different steps in that task."

Complexity is defined as, "the potential for increased costs, increased time and/or increased mistakes."

For example, a simple task is something that you do yourself. If you decide to make a personal telephone call, there is only one step. The task has a complexity factor of one. One squared is the same as one times one. So the complexity level of a simple, individual task is one. You pick up the phone, you make the call, and you put the phone down.

If however, you ask someone else to make a phone call for you, you have now added an additional step to the process. Your complexity level increase to two squared or the number four (two times two equals four).

This means that the *potential* increase in time required, costs involved and mistakes or misunderstandings has now moved from one (a single step) to four (two steps), a huge leap in the potential for increased time, cost and mistakes.

Let us say however that you ask someone else to ask a third party to make the telephone call for you. Now you have three steps. This is equal to a complexity level of three squared, or nine (three times three equals nine).

The possibility of increased time, increased expense and increased misunderstandings or mistakes has now jumped from a complexity level of one, if you

made the call yourself, to a complexity level of nine, when you have someone else ask someone else to make the call.

An activity with four steps has a complexity level of four squared, or sixteen. This greatly increases the potential for increased cost, time and complexity. A task with five steps has a complexity level of five squared or twenty-five. A task with ten steps has a complexity level of ten squared, or 100.

What this means is that the level of complexity *increases* exponentially as the number of steps increases mathematically. The level of complexity also *declines* exponentially as you eliminate steps from the process.

This law of complexity explains why and how you can dramatically simplify your life by continually looking for ways to reduce the number of steps necessary to complete any task.

A major life insurance company had a problem. The company would receive an application for life insurance from the field. But then it took six weeks for the company to issue an approval or disapproval of the policy. By that time, the prospective client had often lost interest or gone somewhere else.

The insurance company brought in a consultant who applied the complexity theory to the approval process of a life insurance application. He found that the application form passed through twenty-two different hands. Each person checked and approved a particular part of the policy before it finally arrived on the desk of the final decision-maker. The entire process took six weeks. The actual amount of time spent on the policy however, turned out to be less than sixty minutes in all.

With this information in hand, the insurance company dramatically simplified the process. They assigned the first twenty-one steps to a single person. The second person merely double-checked the work of the first person. As a result, they reduced the turnaround time for approvals from six weeks to twenty-four hours. Their insurance underwriting business increased by more than a billion dollars as a result.

Citibank of New York did very much the same thing in their residential mortgage department. Previously, from the time they received a mortgage application, because of the number of steps required for approval, it was taking five to six weeks before they could make a decision to fund the mortgage or not. By that time, the potential homebuyer had often gone elsewhere.

By reducing the number of steps in the approval process, Citibank was able to reduce the turnaround time from six weeks to twenty-four hours. As a result of this incredible speed, they became the mortgage lender of choice among financial institutions and increased their mortgage portfolio by hundreds of millions of dollars, with no decline in quality.

The Seven R's of Simplification

Here are the seven R's of simplification. You can use one or more of these R's to simplify and streamline every area of your personal and work life.

The first "R" is *rethinking*. Whenever you find yourself overwhelmed with too much to do and too little time, stop and think about your work. Stand back and ask yourself, "Could there be a better way?"

Especially, when you face resistance, stress or difficulties of any kind, stop pushing and driving. Instead, put yourself in the position of an outside consultant. Imagine that you have been brought in to evaluate your own situation and give yourself objective advice on how to handle it. Remain open and receptive. Be willing to consider that your current approach might be wrong.

The second "R" is *reevaluating*. When you get new information, stop the clock, like calling a time out in a football game, and reevaluate your situation based on the way it is today. Jack Welch, the President of General Electric, refers to this as the "Reality Principle."

The reality principle requires that you be absolutely honest with yourself and deal with the situation based on the way it really is today, right now, not the way you wish it were, or the way it might have been in the past.

Jack Welch begins every discussion or evaluation of a problem with the question, "What's the reality?" You should do this as well. Ambrose Bierse, in his book, *The Devils' Dictionary*, wrote, "Fanaticism is redoubling your efforts after your aim has been forgotten." Don't let this happen to you.

The third "R" is *reorganizing*. The purpose of reorganizing your life or work is to assure a greater level of outputs from the same quantity and quality of inputs. In times of rapid change and turbulence, you must be reorganizing continually. A high-tech

executive said recently, "In this business, you have to throw out all your assumptions every three weeks."

Be prepared to reorganize your workspace. Be prepared to reorganize your schedule throughout the day. Be prepared to reorganize your order and priority of activities. Be open to the possibility that there is always a better way to do the job than the way you are currently working. Keep searching for that better way.

The fourth "R" is *restructuring*. Restructuring requires that you channel more of your time, energy, money and resources into the top 20% of activities that generate the most revenues and the greatest profits. Companies restructure by focusing more of their resources on those products, services and activities that customers value the most highly. Simultaneously, they delegate, outsource and eliminate non-revenue-generating activities that customers don't care about at all.

Restructuring your own activities requires that you continually focus and refocus your time and energy on those few things you do that account for most of your results. You concentrate single-mindedly on your most valuable tasks.

Reengineering is the fifth key to simplification. This is one of the most powerful practices of all for simplifying your work and your personal life. In reengineering, your entire focus is on process improvement. You constantly look for newer, better, faster, cheaper and easier ways to accomplish the task and achieve the desired result.

You begin reengineering your work by making a list of all the steps in a particular work process, from start to finish. You then set a goal to reduce the number of steps on the list by 30% the first time through. You will be amazed at how easy it is to accomplish this task the first time you do it.

Six Steps to Reengineering

There are six ways to reengineer your life and your work. First, you can *consolidate* several tasks into one single task.

Second, you can *assign several tasks* to a single person, rather than having them spread out among several people. This is called “job compression by responsibility expansion.”

Third, you can *outsource* particular tasks and have them done by other companies or individuals who specialize in that area.

Fourth, you can *delegate* tasks to other people or other departments and remove them from the work process altogether.

Fifth, you can *eliminate* certain tasks altogether by determining that they are no longer necessary or essential to the finished product.

Sixth, you can *change the order* in which tasks are done to reduce bottlenecks and increase efficiency.

Continually review any complex task consisting of several steps and look for ways to reengineer it, simplifying it so that you can get it done faster and more efficiently than before.

The sixth "R" in simplification is *reinventing*. This method requires that you recreate yourself completely. In times of rapid change, you should be reinventing yourself and your job every six to twelve months. Practice zero-based thinking continually. Keep asking yourself, "If I were not now doing it this way, knowing what I now know, would I start it up again this way?"

Imagine that you were starting your job or your career over again. Is there anything that you would do *more* of? Is there anything that you would do *less* of? Is there anything that you would *start* doing that you are not doing today? Is there anything that you *stop* doing altogether?

You are going to have a variety of different jobs and positions throughout your life. Keep looking ahead and thinking about what you might like to do. Ask yourself this question, "What is my next job going to be?" What would you like it to be?

Then, ask yourself, "What is my next career going to be?" What would you like it to be? If you do not ask and answer these questions for yourself, someone else will come along and answer them for you.

The seventh "R" in simplification is *Regaining Control*. In this step, you set new goals and create new plans. You make new decisions and you commit yourself to new actions. You accept complete responsibility and you take charge of your life. You don't wait for good things to happen to you. You go out and make them happen. You take charge of your time and your life.

What Are Your Values?

In the Focal Point Process, determining your values is the first step to simplifying your life. What is important to you? What values or unifying principles do you care about the most with regard to your personal and family life?

Some values that you could choose may be *peace, simplicity, tranquility, contentment, satisfaction, happiness, love and joy*. Select the five values that are most important to you and organize them by priority. (See Appendix A)

Create Your Ideal Future Vision

Based on your values, create a vision for yourself as if your life was ideal in every way sometime in the future. Imagine that you have no limitations. Imagine that you could design your ideal lifestyle and your ideal calendar. What would they look like?

Determine Your Goals

With your values and your vision clear, you then set specific goals to simplify your life. Your ability to choose among alternatives and then to make firm decisions, is the most powerful tool you have to achieve anything you really want. If for any reason you are not happy with your current situation, you can make new choices and decisions about exactly what it is that you do want, and then go to work to make that a reality.

Practice "idealization" at all times. Think back to the happiest times in your personal life, and the most organized and productive times in your work life, and imagine how you could recreate those times in your future.

Ask yourself, "If I only had six months to live, how would I change my life?"

If you only had a short time left on earth, what would you do more of or less of? What would you start doing or stop doing? What would you get into or get out of? How would you spend your time and who would you spend it with?

If you were financially independent today, what activities in your life would you *discontinue* altogether? What steps could you take immediately to simplify your life and increase your levels of peace and happiness?

What is your focal point with regard to your values, your vision and your goals? Where should you put the "X" in your work or personal life to get the greatest immediate impact? What should you do, or stop doing, immediately?

Learn the Skills of Simplification

What additional knowledge and skills will you require to simplify your life and assure that it is as happy and as productive as possible? What subjects should you study? What books should you read? What audio programs should you listen to? What courses should you take? The skill of simplification, once you have learned it, is something that you can use for the rest of your life.

What habits or behaviors should you practice to simplify your life and keep it simplified? Perhaps the very best habit you can develop is the habit of saying "No!" to any demand on your time that is not consistent with what you want most in life.

The word "No" is one of the most powerful words you will ever learn. Just say "No" to any demand or request that is not a high value use of your time. Then you can say "Yes" to those activities that you really enjoy.

Six Ways to Simplify Your Daily Life

Begin today to simplify your work and your personal life. Set it as a goal, make a plan and work on simplification every day. Here are some ways to get started.

First, clean up the clutter in your life. Clear off your workspace completely before you begin work. Even if you have to put things on the floor, you should only have one task on the desk in front of you at any one time.

Second, go through your stacks of reading material with a garbage bag and begin throwing things away. Much of it has no further value. Any magazine that is more than six months old is junk. Any information that you can get somewhere else is junk. Fully 80% of all materials put aside for filing or storage are never looked at again. There are warehouses full of dead files that will eventually have to be thrown away. There are homes, offices and desks with piles of materials that will never be looked at by human eyes again.

Third, to increase breathing space in your life, leave things off. Resist the temptation to turn on the radio at home or in your car. Leave the television off when

you get up or arrive home. Create periods of silence in your life so that your mind can relax and function better.

One great advantage of leaving things off is that you will find yourself spending more time talking openly and honestly with members of your family, or whoever else is there. As soon as you turn on the television or radio however, all communication grinds to a halt. You can dramatically improve the quality of your life by simply developing the habit of leaving things off.

Many people have gotten rid of their television sets completely, or moved them to a separate room. They are absolutely astonished at the improvement that takes place in the quality of their family lives as a result.

Fourth, go through your car, your closets and your garage and get rid of everything that is out of fashion, obsolete, unnecessary or irreparable. Break yourself of the "pack rat" mentality that so many people learned from their parents. Give things away to needy people and needy causes. Keep your life clean and simple, refined and elegant.

Fifth, and perhaps most important, is for you to practice solitude on a daily basis. Take thirty to sixty minutes each day and sit quietly by yourself. Allow your mind to relax. Breathe deeply and let your mind float, wandering from subject to subject, with no pressure or direction.

The daily practice of solitude can change your life. Every person who has ever accepted this advice and begun practicing solitude has been astonished at the overall improvement of the quality of his or her life. Sometimes, in solitude, you will come up

with ideas and insights that are so profound and powerful that they change the entire direction of your career or your personal life. Just try it a couple of times and see.

Sixth, make a specific action commitment based on what you have learned in this chapter. Do something. Do anything. But take action immediately to begin to simplify your life. Once you have taken the first action, you will find yourself automatically propelled into taking action after action. In no time at all, you will have your life completely under control.

Chapter Four – Tap into Your Most Precious Resource

“Success is focusing the full power of all your are on what you have a burning desire to achieve.”

(Wilferd A. Peterson)

Your ability to think is your most precious resource. Your ability to choose, decide and then to take action determines everything that happens to you. And your ability to choose your own thoughts and reactions is the one thing over which you have complete control.

Tom Silver was a 32-year-old man living in Chicago, Illinois. A year after he attended one of my seminars, he got in touch with me and told me a remarkable story about how his life had changed over the previous twelve months.

When he arrived at the seminar, he was overweight, between jobs, had been married and divorced twice, and was deeply in debt. He was extremely negative and was generally angry with everyone he felt was part of “the system.” He was convinced that the cards were stacked against him. Life was unfair. He saw himself as very much a victim of a string of bad luck. He believed that all of his problems, and the problems of society at large, were the fault of people who seemed to be doing much better than he was.

He came to my seminar reluctantly on a free ticket provided to him by a friend who insisted that he come. He sat there in my seminar with his arms folded, his chin

down, largely impervious to this “motivational stuff” which he *knew* was both untrue and useless.

In his letter, he wrote and told me that something that I said went off in his head like a thunderclap, bringing him bolt upright and changing his thinking completely. It was when I said, “You are where you are and what you are because of yourself, nothing else. Nature is neutral. Nature doesn’t care. If you do what other successful people do, you will enjoy the same results and rewards that they do. And if you don’t, you won’t.”

You have probably heard this thought expressed many times in many ways. For him, it was a life-changing event. He realized in a single flash that, deep down in his heart, he really wanted to be happy and successful. He wanted to be valued and respected by others. He also saw clearly, for the first time, that because of his attitude, he was unwittingly sabotaging himself in every situation that he got into.

He walked out of that seminar totally determined to change his thinking and his behavior. One year later, he had turned his life around. He had a good job and had been promoted twice. He had lost thirty pounds. He was happily remarried and living in a new apartment. He felt terrific about himself and looked forward to every day, both at home and at work. He was a new man.

What had happened? He had learned the great truth that has been discovered and rediscovered throughout history. It is that your most precious resource is your mind. Your ability to think, plan, decide and take action is the most powerful force for good in your life. This power is the starting point of every good thing that happens to you. When you take full control over your thinking, your entire world changes as well.

We have now entered into what Doctor Harlow Shapley of Harvard calls the Psychozoic Age, “The Age of the Mind.” Your mind is so powerful that, properly directed, it can bring you virtually anything you want in life. You have within you, right now, untapped reservoirs of potential so great that, in your entire life, you will never be able to do even a small fraction of what you are truly capable of doing.

The Turning Point

I started out in life with few advantages, working at laboring jobs, unemployed for as much as five months of every year. I had a limited education, no experience and few contacts. One day, I began asking the question, “Why is it that some people are more successful than others?”

My search for the answer to this question has dominated and directed my life since I was nineteen years old. My first great discovery was the Aristotelian Principle of Causality. Today, we call it the Law of Cause and Effect. In the Bible, it is called the Law of Sowing and Reaping. Sir Isaac Newton called it the Law of Action and Reaction. This is the great law of Western civilization. It underlies more than 2000 years of advances in science, medicine, technology and business.

The Law of Cause and Effect says that, for every effect, there is a specific cause, or causes. This law says that everything happens for a reason. It says that success, business or personal, is not an accident. Failure is not an accident either. Both have specific cause and effect relationships that explain them.

In its simplest form, the Law of Cause and Effect says simply this: If there is an effect in your life that you want, you merely have to trace that effect back and find someone who at one time did not have that effect. You find out what that person did to achieve the effect you desire. You then do the same things he or she did. If you do the same things that other successful people do, you will eventually get the same results that they do. It is no miracle. It is a matter of law.

This discovery exploded in my mind when I was twenty-three years old, just as it exploded in the mind of Bob Silver in Chicago. Just imagine! You can be, have or do anything you want in life if you simply find out how other people achieved it before you, and then do the same things yourself. Whether you are tall or short, young or old, black or white, male or female, educated or uneducated, new immigrant or a descendant of the Puritans, if you do what other successful people do, you'll eventually get the same results they are getting. It is entirely up to you.

The philosopher Bertrand Russell once wrote, "The very best proof that something can be done is the fact that others have already done it."

Abraham Lincoln wrote, "That some have succeeded greatly is proof that others can as well."

Open-mindedness and the willingness to revise your thinking in the face of new information can give you tremendous advantages for succeeding in a world of rapid change. When I learned this law, I did not question it. I simply accepted it as true and aggressively applied it to everything I attempted.

Putting the Principle Into Practice

When I got into sales, I searched out and applied every bit of information on sales methods and techniques that I could learn from other successful salespeople. And they worked. In no time at all, I was among the top salespeople in my organization.

When I got into sales management, I learned everything I could about the management of sales people. Within a year, I had ninety-five salespeople working for me, in six countries, each of whom I had recruited and trained personally.

When I went into real estate development, I read more than twenty books on the subject, including how to locate property, how to arrange financing, how to develop, lease and sell a piece of real estate. Over the next five years, I bought, sold, developed, leased and sub-divided more than \$50 million dollars worth of industrial, commercial and residential property.

Often when I explain this “cause and effect” principle, people dismiss it as being too simplistic and inapplicable to their own situations. *Au contraire!* The opposite is true.

The most powerful principles are almost always the simplest and easiest to learn and apply. That is why greater success and achievement is possible for almost everyone.

Here was my big breakthrough. I learned that the most important application of the Law of Cause and Effect is this: “Thoughts are causes and conditions are effects.”

Put another way, “Thought is creative.” Your thoughts are the causes that create the conditions of your life. Everything that you have in your life today, you have

attracted to yourself by the way you think. You can change your life because you can change the way you think. The reason that some people are more successful than others is simple. Successful people *think* differently from unsuccessful people. And if you develop the ways of thinking of successful people, you will soon enjoy the results that successful people enjoy.

The Greatest Discovery

The most powerful application of this mental law, which by the way, is the underlying principle of all religions, all philosophies, all psychology and all success, is this: **“You become what you think about - most of the time.”**

Wow! What an idea this is. The greatest minds in history have stood in awe at the enormity of this great thought: “You become what you think about most of the time.”

In the movie *Fire Fox*, starring Clint Eastwood, the plot revolves around a new Russian fighter/bomber jet that was so advanced that it was actually controlled by the mind of the pilot. The specific thoughts of the pilot determined the direction and performance of the airplane, traveling at enormous speeds. The key to the story was that Clint Eastwood was bilingual, in English and Russian. As he escaped with the plane, he had to remind himself to think in Russian, the way the plane had been programmed.

Your mind is exactly the same. The direction of your life and everything that happens to you is determined by the way you think, by the thoughts going on in your

mind at the moment, whether positive or negative, constructive or critical. The best news of all is that, if you change your thinking, you change your life. In fact, all great changes in your life begin with your changing your thinking in some specific way, for better or worse.

Think Like a Winner!

Over the years, thousands of successful people have been asked the question, “What do *you* think about most of the time?”

Their answers tend to be the same worldwide. Successful people think about what they *want* and *how* to get it most of the time. As a result of this mental focus, they accomplish vastly more than the average person, even though they may have started off with no particular advantages at all.

Unsuccessful people, on the other hand, think and talk about what they *don't* want most of the time. They think and talk about who they are mad at, and who is to blame for their problems, most of the time. They then can't understand why their lives don't seem to improve, even though they have been working as long as others. They slip into the habit of thinking and talking even more about their problems and who is to blame, thereby making the situation worse.

Doctor Martin Seligman of the University of Pennsylvania organized interviews with more than 350,000 men and women over a twenty-year period to find out how they thought, most of the time. He summarized his findings in his best selling book “Learned Optimism.”

What Seligman found, and what everyone finds, if they ask enough questions, was that the predominant quality of successful people is that of *optimism*. Successful people are far more optimistic most of the time than average people. They have a positive mental attitude toward themselves and others.

Your level of optimism is the very best predictor of how happy, healthy, wealthy and long-lived you will be. The more optimistic and positive you are, the more energy and enthusiasm you will have. Your immune system will be stronger and more resistant to disease and infection. You will seldom be sick. You will get along with less sleep and you will have more mental and physical energy throughout the day.

The more optimistic you are, the more creative you will be as well. You will constantly come up with great ideas and recognize new possibilities to help you move even faster toward your goals, the goals you think about most of the time.

Your determination to become a more optimistic person, in every part of your life, will do more to assure your success and happiness than any other single quality you can develop.

The Focal Point Process requires that you continually put an “X” on the thought or activity that can be the most helpful to you at any given moment. As a general rule, your job is to keep your thinking optimistic and positive most of the time. This can be difficult, at least initially, but like any habit, you can develop it with repetition. When you practice thinking and responding optimistically most of the time, this positive attitude soon becomes a conditioned response. You will eventually find yourself reacting and responding positively and optimistically all day long.

Mental fitness and physical fitness are similar in certain ways. If you want to become physically fit, you have to work out *physically*. You have to exercise the different areas of your body, using cross training to assure maximum fitness from head to toe.

If you went to a health club and told the instructor that you wanted to become physically fit, the instructor would show you how to use a variety of different pieces of equipment, in a specific order, which would enable you to achieve a high level of fitness and then maintain it over time.

Your level of optimism can be defined as your level of *mental* fitness. This form of mental fitness can be developed by practicing specific mental exercises, over and over, until you automatically respond in a positive and constructive way to anything that happens to you.

The Seven Part Mental Fitness Program

There are seven mental exercises, or ways of thinking, that you can learn and practice each day to become a more positive, confident and optimistic person. The more you think in these ways, the better you will feel, the more you will accomplish and the faster and more easily you will accomplish it.

Think About the Future

The first and most important attitude you can practice to get the most out of yourself is *future-orientation*. Future orientation is the most common characteristic of

successful people, especially men and women who rise to positions of leadership and great responsibility in work, society and in personal life.

In 3300 hundred studies of leadership, seeking for the common qualities possessed by great leaders through the ages, researchers found that the one quality all the studies had in common was the quality of *vision*. Leaders have vision. Non leaders do not. Leaders have a vision of a better future for themselves, their families and their organizations. They can *see* an ideal future in advance. They then work to make it a reality in the present.

Future oriented people think about the future most of the time. They think about where they are going rather than where they have been. They think about what is possible in the months and years ahead rather than about the past, which cannot be changed.

As it happens, only about 10% of people in our society are genuinely future oriented. The other 90% are either thinking about the present and the immediate gratification of the day and the evening, or they are thinking about the past and what has happened to them. The entire profession of psychotherapy revolves around caring for people who think and talk about their past experiences, most of the time.

How can you tell if a person is future oriented? Simply ask him or her this question, "If your life was perfect five years from now, what would it look like?" You can ask yourself this question as well.

Future oriented people have an immediate answer to this question. Future oriented people give a lot of thought to the future and what it will look like when they

get there. Future oriented people are very clear about what their lives will look like five years from now if they were perfect in every respect. Future oriented people can tell you what they are want and what they are working toward. They can tell you where they are going and why they want to go there. They have clear mental images of what they desire for their work, their income, their families, their lifestyle, their health and their levels of attainment in the years ahead.

Present and past oriented people tend to be vague and fuzzy about the future. They seldom think about it with any precision. They will often become offended if you ask them to describe their perfect life and work sometime in the future.

In this respect, clarity is terribly important. Successful people have tremendous clarity about who they are, what they want, and how they are going to get it. Unsuccessful people are usually unsure and confused about who they are, what they want and where they are going.

One of the most powerful exercises you can practice to supercharge your thinking and accelerate your results is called *idealization*. Idealization requires that continually imagine the perfect outcome or solution for any situation in your life. You project forward three to five years, or even further, and then imagine and visualize a picture of the kind of life and career that would be ideal for you in every respect.

While you are visualizing and idealizing your perfect future, you let your mind float freely. You imagine for the moment that you have no limitations whatsoever on what you can be, do or have.

Imagine that you have all the knowledge and experience that you need. Imagine that you have all the money and resources that you require. Imagine that you have all the friends and contacts that you could want. Imagine that all opportunities and possibilities are open to you. Imagine that if you can dream it, you can do it.

Develop a “Dream List.” Write down everything you would like to have in your life and work sometime in the future, as if your goals were guaranteed in some way, if you could only be clear about them.

If you are married, sit down with your spouse to make up this dream list. Pose this question: “What would we do, how would we change our lives, if we won ten million dollars, tax free, tomorrow?”

If you had all the time and money you wanted, and you could be or have anything at all in life, what would you really, really want? The greater clarity you can achieve in describing your ideal future, the greater likelihood it is that you will create that future for yourself, and usually faster than you can imagine right now. However, you can't hit a target you can't see. Clarity is essential.

Create a Five-Year Vision

Peter Drucker wrote, “We greatly over estimate what we can do in one year. But we greatly underestimate what is possible for us in five years.”

When I conduct strategic planning exercises for corporations, I always begin with this exercise. I ask the executives to imagine that this company is perfect five years from today. I ask them to imagine that a special news story is going to be written on this

company and published in the national press. I ask them, “How would this company be described if it was the very best company of its kind in the entire industry?”

We then go around the room and write down the answers to this question on flip charts or white boards. We often generate twenty or thirty ideal descriptions of the company five years from now, if it were perfect in every respect. We then discuss and set priorities on the answers. We determine which are more important and which are less important? We determine which are inputs and which are outputs? Which are causes and which are effects? Finally, we agree on the three to five most important ideal visions that this company could fulfill in five years. With this “Vision Statement” clarified, we then begin to set strategy around the word “How?”

“How” is one of the most important and powerful words you can learn and apply to every situation in your life. Once you have a clear vision of what you want, the only question you ask is: “How do I achieve it?”

Asking the question “how” forces you to be both positive and future oriented. The word “how?” triggers creativity in yourself and others. The regular use of the word “how?” is like stepping on the accelerator of your own mind and revving up the engine of your personal genius. The more you ask “how?” to any question, goal or dream, the more insights and ideas you will have to turn your visions into realities.

The best news of all is that when you think about the future, and think about how you can make your future ideal a current reality, you become more optimistic and positive about the present. You experience greater energy and enthusiasm. You feel a

heightened sense of confidence and personal power. You become more motivated and committed. You communicate with greater clarity and effectiveness.

A group of people united around a common vision, with a total commitment to making it come true, can form the nucleus of a powerful team or company. This future vision motivates and inspires people to perform at higher levels than ever before. This ideal image or picture serves as a guide and a directional mechanism for both individual and corporate decision making.

You Take A Test Each Day

All of life is a “test” in some way. You are constantly being tested by the ups and downs and unexpected events of daily life. The way you respond to the world around you is the way that you take and pass this test.

Perhaps the greatest test of all is your ability to think and talk about the future, about what you want and where you are going, most of the time. This must become the focal point in your thinking. This is the “X” that determines the direction of your life. This is the test that you pass or fail depending on what you choose to think about, most of the time.

Think About Your Goals

The second attitude of highly successful people is *goal orientation*. Successful people think about their goals and how they can achieve them most of the time.

Unsuccessful people think about their problems and spend their time criticizing, complaining and making excuses, most of the time.

Future orientation deals with your long-term ideal vision. Goal orientation is more precise. It requires that you take your visions out of the air and translate them into specific and tangible actions and measures that you can take action on immediately. Henry David Thoreau wrote, "Have you built your castles in the air? Good, that is where they should be built. Now go to work and build foundations under them."

Only three percent of adults have written goals. The other 97% have wishes, hopes and fantasies. People without goals, alas, are doomed forever to work for people who do have goals.

The key to goal setting is for you to "think on paper." All successful men and women think with a pen in their hands. Unsuccessful people do not. When you write things down, you crystallize them in front of you. They become tangible and concrete. They become subject to positive manipulation and definite action. Written goals activate your positive mind and energize you. Written goals release powers within you that would have lain dormant in their absence. Written goals release powers within you that would have lain dormant in their absence. The act of writing them down increases the likelihood that you will achieve your goals by as much as 1000%!

Setting goals is quite straightforward. It is a definite skill you can learn through practice. Once you have mastered the process and practice of goal setting, you will be able to step on the accelerator of your own life and make more progress in the next year or two than you may have made in the last ten years.

Seven Steps to Goal Setting

Here is a simple seven-step formula for setting and achieving goals that you can use for the rest of your career:

First, decide exactly what you want, in each area of your life. Most people never do this. Clarity is essential.

Second, write it down clearly and specifically. Make it measurable. A goal that is not in writing is merely a fantasy. It has no energy behind it.

Third, set a deadline for your goal and if necessary, set sub-deadlines. Your subconscious mind thrives on time-specific goals.

Fourth, make a list of everything you will have to do to achieve your goal. Add to your list as you think of new activities and tasks, which you will. Keep adding to your list until it is complete.

Fifth, organize your list into a plan. Decide what you need to do first and what you need to do later. Decide what needs to be done before something else is done. Work and rework your plan until it is complete.

Sixth, take action on your plan immediately. Do something, do anything, but get started. It is amazing how many people fail because they don't take action on their goals and plans.

Seventh, and finally, resolve to do something every day that moves you toward your major goal, whatever it is at the moment. This discipline of doing something every day enables you to develop and maintain momentum. Daily action increases your

determination and gives you energy. This single resolution, daily action, can be the most important focal point in your life or career.

Once you have determined your goals and written them down, think about them all the time: morning, noon and night. And the only question you ask is, “how?” How can you achieve them? The question of “whether” is no longer on the table.

Commit to Excellence

The third attitude for great success is *excellence orientation*. All successful people are very good at what they do, without exception. You must also become very good at your job. To achieve greatly, you must commit to excellence in your work. Resolve today to join the top 10% in your field, no matter how much effort and sacrifice is required, and no matter how long it takes.

For many years, because of my limited background and my low self-esteem, it never occurred to me that I could be good at anything. Even if I did well occasionally, I would dismiss it as being a matter of luck or coincidence. I often felt like an imposter when people congratulated me for doing something well. Then, when I was twenty-eight, I had a revelation that changed my life. It may change yours as well.

I learned that everyone in the top 10% in their field started in the bottom 10%. I found out that everyone who is doing well today, in any area, was once doing poorly. I also realized that virtually everyone who is leading in their profession or occupation today was at one time not even in that profession or occupation.

Everyone who is at the front of the buffet line of life started at the back of the line. And life is very much like a buffet line. Life is self-serve. Nobody brings it to you. You cannot sit at the table and bang your knife and fork for service. You have to get up, accept responsibility and serve yourself.

If you want to get to the front of the buffet line of life, two steps are necessary. First, get in line! Make a decision to be excellent at what you do and then get in line. From that moment on, do something every day to improve.

Second, stay in line. Don't make an occasional attempt at personal improvement and then go back and watch television. Get in line and stay in line. Keep putting one foot in front of the other. Learn and practice new things every single day. Keep moving forward. Never lose your momentum.

The good news is that the buffet line of life never closes. It is open twenty-four hours a day. Anyone can get in line and stay in line. Anyone can decide to become the best in their field and then begin working on themselves until they achieve that goal.

It doesn't matter how long it takes. If you stay in line, if you continue getting a little better each day, nothing and no one can stop you from eventually getting to the front of the line. No one but yourself can stop you from joining the top ten percent in your field. It's completely up to you. You can be either your best friend or your worst enemy by the decisions you make, or fail to make.

When you become absolutely excellent at what you do, your life will change completely. Your self-esteem, self-respect and personal pride will increase dramatically.

You will feel terrific about yourself. You will be respected and admired by all the people around you, and envied as well.

Here's the key focal point question: *"What one skill, if you developed and did it in an excellent fashion, would help you the most in your career?"*

This is where you put the "X" in your personal and professional development. This is what you think and talk about most of the time. This is what you dedicate yourself to accomplishing all day long.

There is nothing that will help you to fulfill your vision and achieve your goals faster than your becoming absolutely excellent at the most important thing you could possibly do in your work. And you almost always know what that is.

Whatever your most important desired skill might be, set it as a goal, write it down, make a plan and work on it every day. A week, a month, a year from now, you will look around you and you will be absolutely amazed at the progress you have made in your life and your career.

Focus On Results

The fourth attitude you need to develop for optimism and outstanding personal performance is *result orientation*. Successful people think continually about the results that are expected of them. They are constantly writing and planning and setting priorities on their most important tasks.

Result orientation is a critical part of the Focal Point Process. In result orientation, you make a list of everything that you have to do, before you begin. You organize your list by priority and value. You select the most important thing that you could possibly do and then you concentrate single mindedly on accomplishing that one task. You persevere without diversion or distraction until it is 100% complete.

Intense result orientation goes hand in hand with high productivity, high performance and high output. Result orientation is based on your asking and answering the following four questions, over and over, every minute and hour of every day:

1. What are my highest value activities?

What are the things that you do that contribute the greatest value to your work? If you are not sure, make a list of all of your tasks and responsibilities and take them to your boss. Discuss them with your colleagues and co-workers. You must be absolutely clear about the most important results that are expected of you. Remember, the very worst use of time is to do very well what not need be done at all.

2. What are your key result areas?

What are the results that you absolutely, positively have to get in an excellent fashion to fulfill your responsibilities and do your job well?

There are seldom more than five to seven key result areas in any job.

Your first responsibility is to identify these key results, to set standards of *excellent* performance for each result area. You then dedicate yourself to working every day to perform to those standards. What gets measured gets done. If you can't measure it, you can't manage it.

3. What can I and only I do that, if done well, will make a real difference to my company?

There is only one answer to this question at any given time. This is a job that you and only you can do. If you don't do it, it won't get done. No one else can do it for you. But if you do it, and do it well, it can make a significant contribution to your company and your career. What is it?

4. What is the most valuable use of my time?

This is the most important question in time management. You should ask and answer this question every hour of every day.

What is the most valuable use of your time, right now? The asking and answering of this question is the key to peak performance.

Whatever your answer to this question, be sure that you are working on this particular task every minute of every hour. Compared with this task, everything else is a relative waste of time.

In the final analysis, results are everything. The quality and quantity of your results will determine the quality and quantity of your rewards. The Focal Point Process requires that you continually put an “X” on the one task or activity that is more valuable and important than any other. You then discipline yourself to work single mindedly on that one task until it is finished.

Concentrate on the Solution

The fifth attitude for optimism and high performance is *solution orientation*. Solution orientation requires that you think about the solution to the problem most of the time. You think about what can be done and how the problem can be solved instead of what has happened and who is to blame.

Most people think and talk about their *problems* most of the time. But the more you think and talk about your problems, the more negative, angry and pessimistic you become. But when you think and talk about the solutions, you become positive, creative and optimistic.

Life is a continuous succession of problems. They never end. They come in like the waves of the ocean, one after another. In addition, if you are living a normal, busy life today, you will probably have a crisis of some kind every two or three months. The only thing that really matters is how effectively you respond when things go wrong.

Your ability to solve problems largely determines your success and your income. This ability determines how far you go and how high you rise in life. No matter what the title on your business card, you can cross it off and write in the words, “Problem

Solver.” That’s what you are. That’s what you do, all day long. The only question is “How good are you at problem solving?”

Everyone earns their living by solving problems. Highly successful people solve big problems. Unsuccessful people solve little problems or no problems at all. And the bigger and more expensive the problems you solve, the larger and more important will be the problems that will be given to you to solve.

The key to becoming an excellent problem solver is for you to think and talk about possible solutions most of the time. Whenever something goes wrong, you resist the temptation to become angry, blame others or make excuses. Instead, you ask questions like, “What’s the solution? What do we do now? What is the next step? How do we solve this problem? How do we limit the damage? Where do we go from here?”

The good news is that, the more you focus on solutions, the better you become at discovering even better and more complex solutions. You actually become more effective and creative in everything you do by focusing on solutions most of the time. Your mind functions at a higher level.

This is one of the great breakthrough discoveries in brain physiology. A truly effective person is a person who has developed a wonderful ability to respond constructively to the inevitable problems and difficulties of day to day life. This must be your goal as well. Think about the solutions all day long.

Dedicate Yourself to Lifelong Learning

The sixth attitude of optimistic people is *growth orientation*. The fact is that, “Your life only gets better when you get better.”

Growth oriented people are absolutely committed to themselves and to their futures. They are eager to learn and practice new ideas, insights, techniques, methods and strategies. They are hungry for new information. Like sponges, they soak up everything they can from every source around them.

Pat Riley, the basketball coach, wrote, “If you’re not getting better, you’re getting worse.”

My rule is this: “You can learn anything you need to learn to achieve any goal you can set for yourself.”

You have enormous untapped reserves of mental capacity that you have never used. You have the ability to learn and become excellent in more areas than you can ever dream of. But your brain is like a muscle. If you don’t use it, you lose it, at least temporarily.

The future belongs to the competent. In the 21st century, the future belongs to the omni-competent. The future belongs to those people who are very good at what they do and who are getting better every single day.

To earn more, you must learn more. You must add more value. You must develop the ability to make a better and more important contribution. You must be asking, every single day, “What can I do to increase my value to my company today?”

Here's a powerful practice that is guaranteed to move you to the top of your field and make you a great success in whatever you undertake. *Invest 3% of your income back into yourself for the rest of your life.* This 3% formula is miraculous! For every dollar that you invest in your mind, in becoming better at what you do, you will eventually earn \$10, \$20, \$30, \$50 even \$100 back in personal income.

Many of my students, from all over the country, and all over the world, have told me about investing in a single book or audio program that has paid for itself 1000 times, 2000 times and even 5000 times over in as little as a year. One of my students, a thirty-five year old father of two, with an eighth grade education, working out of his home, purchased a sixty dollar audio program from me to help his business. In the following ten months, he increased his income from \$30,000 to \$304,000, a return on investment of 4566%. Personal development can really pay off!

You are your most valuable asset. Your ability to think well and act effectively depends upon the quality and quantity of knowledge and ideas you have available to you. You must continually feed your mind to develop more of your virtually unlimited potential. You must continually upgrade your abilities to think and perform at ever-higher levels.

Here is a simple formula for lifelong success. It will make you rich. It is absolutely guaranteed. It works for everyone who tries it. *"Invest as much in your mind each year as you invest in your car."*

If you were simply to spend as much money upgrading your skills and abilities each year as you spend to keep your car on the road, you would become one of the

most competent and highest paid people in America, if not the world. There are virtually no exceptions to this rule.

The three keys to growth orientation are simple. First, read one hour or more each day in your chosen field. The highest paid people in America read two to three hours each day to keep current and to improve their minds. But if you were only to read one hour per day in a good book that helped you to be better at your job, that would be enough.

One hour per day of reading would translate into about one book per week. The average American reads less than one book per year. If you read one book per week, that would translate into fifty books per year, or 500 books in ten years. At the very least, you'd need a bigger house just to hold your books.

Second, listen to audio programs in your car, when you exercise and when you move around. The average car owner sits in his or her car 500 to 1000 hours each year. If you listened to educational audio programs as you drive from place to place, you'll get the equivalent of full time university attendance. This practice alone can make you one of the best informed and highest paid people in your field.

Third, attend every course and seminar you can find, even if you have to pay a lot or travel great distances. Countless highly paid professionals in every field have told me that the turning point in their lives was when they sacrificed to attend a seminar where they learned something that changed their thinking forever.

Retire Ten Years Early

Some years ago, my dentist made a considerable sacrifice of time and money to attend an international dentistry conference in Hong Kong. In one of the concurrent sessions, he learned a new technique in cosmetic dentistry that had just been developed. He brought it back and immediately began using it in his practice with his patients, including myself. He soon became known as the expert in this specialized area. Patients, including other dentists, came to him from great distances.

Five years later he sold his practice and retired as a multi-millionaire, at the age of 51. He has never worked again. He lives in a beautiful home overlooking the ocean and enjoys a wonderful life. He told me that that one scientific breakthrough literally transformed his practice and made him one of the highest paid and most successful dentists of his generation.

If you believe in yourself and your future, you will invest in yourself and your abilities. The reverse is also true. The more you invest in yourself, the more you will believe in yourself as well. Each reinforces the other.

Think every day about the most important subject that you could learn to help yourself to achieve your most important goal. Put an “X” on this particular area of knowledge or skill. Think about it and study it every day. Work on developing yourself in that area continually. Work on yourself as though your entire future depended upon it, because it does.

Do It Now!

The seventh attitude of the highest paid people in every field is *action orientation*. Resolve today to develop a “sense of urgency” in your work. Only two percent of working adults have a sense of urgency and this tiny minority eventually rises to the top of every field of endeavor.

Everyone today is in a hurry. Everyone is impatient. For this reason, people today largely equate speed with quality. If you act fast when they have a need or a question, they automatically assume that you, and everything you do or sell, is better and of higher value than that of someone who moves slowly. By moving fast, you gain a competitive edge and put yourself on the side of the angels.

Resolve to move quickly when opportunity or necessity presents itself. Develop and maintain a fast tempo in your work. Keep stepping on the accelerator of your own potential. Become a moving target.

The faster you move, the more energy you have. The faster you move, the more experience you get. The more experience you get, the faster you learn. The faster you learn, the better you get. And the better you get, the more you will be paid and the faster you will be promoted.

The faster you move, the greater is your self-esteem, self-respect and personal pride. The faster you move the more valued and respected you will be among the people around you. The faster you move, the better will be the quality of your life in almost every area.

To recap this chapter, remember that you become what you think about most of the time. Successful, happy, highly paid people think and talk about what they want and how to get it most of the time.

Successful people *think about the future*. They idealize, visualize and imagine what their ideal futures will look like. Then they go to work to make their visions into their realities.

Highly productive people are intensely *goal oriented*. They decide what they want, write it down, set a deadline, make a plan and then work on it every day.

The highest paid people are *excellence oriented*. They are very good at what they do and they are continually getting better. They are dedicated to working in the one skill area that can help them the very most to make the greatest contribution in their work.

The most successful people are *result oriented*. They are intensely focused on getting the most important results expected from them at their work. They are continually increasing their value by doing more and more things of greater and greater importance.

Optimistic people are intensely *solution oriented* as well. They think about the solution rather than the problem. They keep their minds positive, creative and forward thinking by always looking for ways to solve the problems rather than blaming them on someone else. And the bigger problems they solve, the bigger problems they are given to solve.

The multiplier that makes all of the other orientations work is *growth orientation*. You are your most precious resource. You are your most valuable asset. The more you invest in yourself, the greater will be your return in both money and satisfaction. Develop yourself continually, day after day, exactly as if you were in an intense competition, and in danger of losing, because you are.

Finally, become *action oriented* in your work and personal life. Overcome procrastination and get started immediately on your key tasks. Keep repeating to yourself over and over, “Do it now! Do it now!”

There are no limits to what you can accomplish except for the limits you set on yourself by your own thinking. When you take complete control of your mind and keep your thinking focused on exactly the things you want and how to get them, you will move ahead faster and with greater certainty than by anything else you can possibly do.

Chapter Five – Practice Personal Strategic Planning

“Nothing can add more power to your life than concentrating all your energies on a limited set of targets.” (Nido Qubein)

Your ability to think, plan, decide and take action determines the entire course of your life. The better you become in each area, the better will be each part of your life and the faster you will achieve your goals.

Personal strategic planning is the tool you use to get from wherever you are to wherever you want to go. The difference between a person who uses personal strategic planning as a central part of his or her life is the difference between a person who rides a bicycle and a person who drives a car. Both will get you from point A to point B, but the car, personal strategic planning, will get you there much faster and easier.

Fortunately, personal strategic planning is a systematic way of thinking and acting. It is therefore learnable, like learning to type with a typewriter or drive a car. There are many different elements of this key skill, but with practice, you can get into the rhythm of thinking and acting strategically for the rest of your life. When you do, your life and career will take off like a rocket. Your success will be assured.

The Benefits of a Good Strategy

Some years ago, I was invited to take the executive group of a young, dynamic New York Stock Exchange company through a two-day strategic planning exercise. This company had grown rapidly, largely based on the ambition and drive of the top

management group. The company was experiencing a booming market and they were intensely motivated by the potential for high personal incomes.

None of them had ever done any strategic planning before, including the president of the company. At that time, their annual sales were about \$75 million dollars. Their goal for the next year, a stretch goal, was to grow their sales to \$100 million dollars.

Most of the key people were in their late 20's. They were skeptical of the whole idea of strategic planning. They thought it was largely a waste of time. After all, they reasoned, they knew what they needed to get done and they were doing a pretty good job, weren't they?

For two days, I helped them to ask and answer a series of questions about themselves, their business, their market and their future. As they wrestled with these questions and argued with each other, they came very quickly to the realization that they had been succeeding largely on the basis of luck, energy and a good market. As a result of this process, they did a complete reversal in their thinking. They got seriously into the work of strategic planning and hammered out a clear set of goals and plans for the coming year.

The result was amazing. Instead of increasing their sales from \$75 million to \$100 million dollars, which most of them had considered quite optimistic, they hit \$125 million dollars in revenues within the next 12 months. They told me later that they attributed their entire success to the two days we spent together in strategic planning.

Strategic Planning Saves Time and Money

The reason that strategic planning and thinking is so helpful is that it saves you an enormous amount of time and money. By thinking through the key questions and concepts of strategy, you very quickly find yourself doing more and more of the most important tasks that can move you toward your key goals. At the same time, you do fewer and fewer of those things that are not particularly helpful. You do more things right and fewer things wrong. You establish specific targets for the company and for everyone in it. You greatly improve your ability to measure and track results. You move onto the fast track in your work and in your life in general.

The purpose of *corporate* strategic planning is to increase *return on equity*. Equity is defined as the actual amount of shareholder money invested and working in the enterprise. The aim of strategic planning in business is to reorganize and restructure the activities of the corporation so as to achieve a higher quality and quantity of outputs relative to inputs. It is to improve and increase financial results. It is to achieve superior profitability.

Overall, the goal of strategic planning is to enable the company to utilize its people and resources more effectively. The company will then function better than before. It will be in a superior position relative to its competition. This improvement can be measured in terms of higher sales, greater market share, better profitability, higher returns on invested assets and better positioning for the future.

Designing Your Life and Career

Personal strategic planning is very similar. However, instead of return on equity, personal strategic planning is aimed at increasing your *return on energy*. Put another way, it is to increase your *return on life*.

The equity in a business is measured in terms of financial capital. Your personal equity, on the other hand, is measured in terms of your own *human capital*.

Your personal equity is composed of the mental, emotional and physical energies you have to invest in your career. Your goal should be to get the very highest return possible on the investment of yourself in everything you do. How well you invest yourself determines your income. This is the focal point of personal strategic planning.

You can tell that it is time to revisit your strategic plan when you are no longer getting the kind of results you want from your work or from your life. Whenever you feel frustrated or dissatisfied, for any reason, this is often an indication that you should sit down and ask yourself some good, hard questions. Whenever you experience resistance or stress, or you find yourself working harder and harder only to feel that you are getting fewer and fewer rewards, you should stand back and look at the possibilities of revising your strategy.

The Sigmoid Curve

Life moves in regular cycles, like the seasons. Most human activities follow what is called the "Sigmoid Curve." This curve is like the letter "S", lying on its side. Every new endeavor begins at the high point of the "S" on the left, declines downward as it

goes through a learning phase, rises upward as it goes through the growth phase, levels off at the top and then goes into decline.

The Sigmoid Curve applies to product and service cycles, personal and professional relationships, careers, corporation life cycles and even the histories of nations and empires.

It is helpful for you to stand back and identify where each part of your life is today on the Sigmoid Curve. Are you in Phase One, the Learning Phase? Are you in Phase Two, the Growth Phase? Or are you in Phase Three, the Decline Phase?

In Phase One, you will be extraordinarily busy, facing challenges and difficulties, learning and trying new things as you scramble to get results, especially financial results. In Phase Two, the Growth Phase, you will be in a state of high energy and exhilaration, with business and sales growing and all kinds of new possibilities and ideas bubbling up on all sides. In Phase Three, the excitement will go start to go out of the business or your career. You will be selling increasing less of your products or services, or achieving fewer results or rewards. Profit margins will be smaller and harder to earn. There will be a vague sense of "Is this all there is?"

Seven Questions in Strategic Planning

There are seven key questions in strategic planning, both for yourself and for your business. These are questions that you need to ask and answer, over and over throughout your career. Sometimes a new answer to any one of these questions can dramatically change the direction of your business and your life. An insight that you get

from continually asking these questions of yourself can lead to your establishing new goals and new focal points for your future.

Define Your Business/Career Clearly

The first and most important question is, *what business are you in?* What business are you *really* in? Define your business in terms of what you *do* for your customer or for your company. Keep expanding the definition of your business so that it is as broad as possible. Never be satisfied with the first answer.

For example, railroads defined themselves as being in the business of moving people and freight by rail. In reality, they were in the transportation business. By ignoring the other avenues of transportation that were developing, such as trucks, buses, ships and airplanes, many railroads went out of business.

Many Internet companies defined themselves as providers of free information geared toward attracting as many eyeballs as possible. In reality, the Internet is a communication and distribution channel that must be focussed on selling products or services and making a profit, like any other business. The failure to accurately define the business has led to the loss of many billions of investment dollars and market capitalization.

You always define your business in terms of the effect your products or services have on the life or work of other people or organizations. By the same token, you define your own personal work in terms of the effect or impact that you have on the people you work for and with, both internally and externally.

Once you have decided clearly what business you are in, you apply zero based thinking to your activities and you ask, "Knowing what I now know, is there anything that I am doing today that I wouldn't get into again if I had to do it over?"

As Peter Drucker says, "Planning for tomorrow means sloughing off yesterday. Before you can do something new, you have to stop doing something old."

Creating the future means leaving the past behind. Keep asking yourself, "What are the activities that I should reduce, discontinue or get out of altogether, based on the situation the way it really is today?"

Think About the Future

The next question is for you to ask is, "*What business will we be in if things continue the way they are today?*"

"If I do not change, what will I be doing one year, two years, and five years from today? Is it an intelligent strategy to continue in my current line of business or should I be looking at changing in some way?"

What business *should* you be in? Look at yourself, your talents, your abilities, your ambitions, your energies and especially, your heart's desire, to determine the business you should be in, the work you should be doing sometime in the future.

What business *could* you be in? If you were to dramatically change your level of knowledge or skills, your products or services, your industries or markets, what business could you be in if you really wanted to be? What changes would you have to make today to create the business of the future? What changes will you have to make

personally to become the kind of person who can live the life and do the work you would really like to be doing sometime in the future?

The Customer Comes First

The third question is: “*Who is my customer?*” Who do you have to satisfy in order to survive and thrive in your career? Of course, your first customer is your boss, the person who signs your paycheck. Your primary job at work is to make sure that you are satisfying his or her essential requirements. Do you know what they are?

You can define a customer as anyone who depends on you for their success, and anyone who you depend upon for your success. With this definition, your colleagues and your staff are also your customers. Everyone around you who you help, or who helps you, is a customer in some way.

Who is your external customer, the customer who uses what you produce? This is the focal point of business success. Your ability to accurately identify the external customer whose satisfaction determines your success in your career is critical to every element of strategic planning.

What does your customer consider value? What specific benefits does your customer get from using your products or services? What does your customer really want and need from you in order to be completely satisfied? How does your product change or improve his or her life and work?

The 21st century is being called the "Age of the Customer." The customer is king, or queen, as never before. Your ability to identify and satisfy your key customers is a critical determinant of your success and your rewards in life.

Who *will* your customer be in the future, if current trends continue? Who *should* your customer be if you want to rise to the top of your field? Who *could* your customer be if you were to change your product or service offerings? How could you upgrade your knowledge and skills, and your ability to satisfy that customer?

Here's a good question for you. Are there any customers in your business, who, knowing what you now know, you wouldn't start working with again today? Answering this question honestly is an essential part of liberating yourself and your company from some of the decisions of the past.

Many companies today are analyzing and identifying the qualities and characteristics of their very best customers. They are then sorting their customers into high value and low value customer segments. By doing this, they can focus more and more of their time and attention on their highest value customers, and on acquiring more customers like them. Simultaneously, they spend less and less time on their lower value customers, and in many cases, encourage their lower value customers to buy from other companies.

Fire Your Customers

Not long ago, a friend of mine, a successful entrepreneur, applied the 80/20 Rule to his customer base. He determined that 20% of his customers contributed 80% of his

sales volume and 80% of his profits. He decided to "fire" the 80% of his customers that contributed 20% or less of his revenues. One by one, he handed them off to other companies in his industry who he felt could service them better. He then focused all of his attention on his higher value customers. Within one year, his business and his personal income *doubled*. Would this strategy work for you?

What Is Your Area of Excellence?

The fourth question is this. *"What is it that you do especially well? What is your area of excellence, your area of superiority? What is your personal competitive advantage relative to the other people in your field?"*

This is a vital focal point question in personal strategic planning. You will only be truly successful to the degree to which you become absolutely excellent at the most important part of your work. One of your chief responsibilities in life is to select the area of excellence that can have the greatest positive impact on your career and your income, and then throw your whole heart into becoming very, very good in that one area.

In Gary Hamel's book, "Competing for the Future," he points out that the top companies are those who project forward five years and then identify the core competencies that they will require at that time to dominate their industries. They then set in process a development plan today to assure that they have those core competencies in place when the future arrives.

You should follow this strategy as well. What are the core competencies that you will need to be in the top 10% of your field three to five years from now? How do they

differ from your key skills today? What can you do today to begin developing those additional skills and abilities? Whatever competencies you will require to be the best, set them as a goal, make a plan and begin working on developing them every day.

Focus On Your Highest Value Activities

The fifth question in personal strategic planning is this: *What are the 10% to 20% of your activities that could account for 80% to 90% of your results?* What are the tasks that you do today that yield the very highest returns and rewards relative to the cost and effort of performing those activities? How could you organize your work life so that you are doing more and more of these tasks of higher value?

Remove Your Key Constraints

The sixth question in personal strategic planning is this: *What are the critical constraints on your ability to achieve your goals?*

In every work or production process, there are a series of steps between where you are today and the result that you want to achieve tomorrow. Invariably, one of these steps is the constraint or chokepoint that determines the speed at which you complete the entire process and achieve your goal.

For example, in getting from home to work, there is often a stretch of road or freeway that can be extremely crowded. Prior to that stretch, and after that stretch, the traffic is light. But if that stretch is jammed, this can be the major constraint or bottleneck that determines how fast you cover the entire distance.

If your goal is to double your income, the first thing you do is to identify the different steps you will have to take to get from where you are today to an income of twice as much. You then examine each of these steps and determine which step is the limiting factor that determines how fast you achieve your income goal.

Ask yourself this question, "*Why aren't I at my goal already?*"

If you want to double your income, why aren't you earning twice as much already? If you want to spend more time with your family, why aren't you doing it already? Often, forcing yourself to develop the answers to these questions will enable you to see the critical constraint that is holding you back.

Here is an important point. Fully 80% of all the constraints that are holding you back from achieving your most desired goals are inside yourself. Only 20% are on the outside. Fully 80% of the reasons that your company is not achieving its goals are inside the company, in some way. Fully 80% of the reasons that you are not making more money or increasing your free time are within yourself. Your major constraints lie within your own habits, beliefs, attitudes, opinions and your own skills and abilities, or lack thereof.

The superior person always asks the question, "What is it *in me* that is holding me back?"

When you want to accomplish great things, you always start with yourself and work out from there. You are in complete control of yourself. You can have an enormous effect on what you do personally, or fail to do. But you only have a minor influence on external factors and other people. Always start with yourself.

Action Is Everything

The seventh question in personal strategic planning is this. *What specific action or actions am I going to take immediately based on my answers to these questions? Only action is action.* The purpose of strategic thinking and planning is to decide upon the actions you are going to take to bring about different results from what you are achieving today. What are they?

Sharpening Your Focus

Here are several additional questions that you can ask and answer on a regular basis to implement the process of personal strategic planning in your life:

Question one: If you could wave a magic wand and have whatever you wished for, in any part of your life, what would it be?

Question two: If you could design your perfect lifestyle, day in and day out, what would it look like?

Question three: If you could create your perfect calendar, how would you spend each day, each week, each month and each year?

Question four: How would you change your life if you received one million dollars cash, tax free, today? What would be the first thing that you would do?

Question five: What parts of your work do you enjoy the most and do the best? Where do you excel? What sorts of activities make you the happiest?

Question six: What would you do, how would you spend your time, if you learned today that you only had six months left to live?

Question seven: What one great thing would you dare to dream if you knew you could not fail? If you were absolutely guaranteed of success in any one goal, small or large, short term or long term, what would it be?

When you ask and answer these questions honestly, you dramatically increase your awareness of who you really are and what you really want. Invariably, you will find that there are things that you are doing today that you should stop doing as soon as possible. In addition, you will realize that there are things that you should be doing more of and new activities that you should be starting.

The personal strategic planning process for focal point divides your life into seven areas. This enables you to clarify what you really want in each area. This process enables you to crystallize what you have to do to get the things you want faster and easier than ever before. The seven areas of life are the following:

1. Business and Career – how do you become extremely successful and satisfied, and move to the top of your field?
2. Family and Personal Life – how do you achieve balance between external success and your personal relationships?
3. Money and Investments – how do you get your financial life completely under control and achieve financial independence?

4. Health and Fitness – how do you achieve and maintain high levels of fitness, energy and overall well being?
 5. Personal Growth and Development – how do you identify and acquire the key knowledge and skills that you need to live an extraordinary life?
 6. Social and Community Activities – how do you structure your life so that you make a real difference in the world and leave a lasting legacy?
- Spiritual Development and Inner Peace – how do you organize your inner life and thinking so that you realize your full potential as a human being?

Give yourself a grade in each area, on a scale of one to ten, with one being the lowest and ten being the highest. You will find that most of your stress and unhappiness will come in the area where you are currently giving yourself the lowest grade. Your first goal is to identify that area. Your second goal is to determine the specific steps you need to take to get that area under control.

The Focal Point Process

The Focal Point Process consists of seven steps in each area. These seven steps comprise a system of personal strategic planning that enables you to determine where to put the "X" in each part of your life. They are the following:

1. Values Clarification – what are the values, virtues, qualities and traits that are most important to you in each area of your life?
2. Vision – if your life was perfect in this area five years from today, what would it look like?
3. Goals – what specific goals must you achieve in order to fulfill your ideal future vision in that area?
4. Knowledge and Skills – in what areas will you have to excel in the future in order to achieve your goals and fulfill your vision?
5. Habits – what specific habits of thought and action will you need to become the person who is capable of achieving the goals that you have set for yourself?
6. Daily Activities – what specific activities will you have to engage in each day to assure that you become the person you want to become and achieve the goals you want to achieve?
7. Actions – what specific action or actions are you going to take immediately to begin realizing your ideal future vision?

In subsequent chapters, we will deal with each of these questions and each of the seven areas in detail. Step by step, you will develop absolute clarity concerning exactly what it is you really want in every part of your life. You will learn how to set clear priorities in each category. You will identify specific actions you can take immediately to bring about powerful and positive change in your life.

The quality of your thinking determines the quality of your life. The better questions you ask of yourself, the better answers you will elicit. As you improve the quality of your thinking, the quality of everything that you do improves at the same time. Since there is really no limit to how much you can improve the quality of your thinking, there is no real limit to how much you can improve your life.

The Law of Correspondence says that your outer world will always be a reflection of your inner world. To change anything in your outer world, you must begin by changing what is going on in your inner world.

The greater clarity you have with regard to who you are, what you want and what you have to do to get from where you are to where you want to go, the faster you will move ahead. You will accomplish vastly more and your life will be better in every area. There are no limits.

Chapter Six – Supercharge Your Business and Career

"You can do anything you wish to do, have anything you wish to have, be anything you wish to be. (Robert Collier)

Once upon a time, people grew up, got a job and worked away at it for the rest of their lives with little variation. But those days are gone forever.

A person starting work today, according to the experts, will have, on average, fourteen full time jobs lasting two years or more, and five careers in completely different fields or industries. Fully 42% of the workforce, according to *Fortune Magazine*, is made up of "Free Agents." These are *contingency* workers who will move from company to company throughout their careers.

Each year, there are more than one million new business start-ups in the United States. These are in addition to the more than twenty million businesses that already exist. On top of that, hundreds of thousands of new partnerships, joint ventures and sole proprietorships are formed each year. Tens of thousands of new products, processes and services are introduced into an already crowded marketplace. Millions of people move up, down or sideways in their jobs, companies or careers. The rate of change, growth and expanding opportunity has never been greater and if anything, it is getting better every year.

Here are three predictions for you: First, there will be more changes in your field, whatever it is, in the year ahead than there have ever been before. Second, there will be

more competition in your field than there has ever been before. And third, there will be more opportunities in your field than there have ever been before, but they will be different from today and be in different areas than you expect or anticipate.

As many as 72% of people working today will be in a different job within the next two years as the result of the incredible speed of change, increase in competition and explosion of opportunity. As many as 50% of the working population today are in the first year of their current jobs, either with a new company or with their existing employer. Whatever you are doing, your job responsibilities and outputs have probably changed dramatically in the last few months, and they will continue to change.

Andrew Grove, the Chairman of Intel Corporation, wrote recently that one of the most profound changes of the last decade is that each person today is now the architect of his or her own career. You can no longer rely on a corporation to take care of you and accept responsibility for your long-term success in your work life. You must think and act for yourself.

You are the President of your own personal services corporation. You are always self-employed, no matter who signs your paycheck. The biggest mistake you can ever make is to ever think that you work for anyone else but yourself. The key to your success in whatever you do is to see yourself as an independent agent. You must continually look for ways to add value, every single day. You are responsible.

Psychologists tell us that a "sense of control" is the key to a positive mental attitude and a feeling of personal power. When you accept complete responsibility for your life, you take control of your future destiny and you feel terrific about yourself.

You feel stronger, more confident and more powerful. You become a master of circumstances rather than merely a victim of circumstances.

Your primary responsibility to yourself, with regard to your business and career, is to design your future the way you want it to be. Clarity is essential. The very act of becoming crystal clear about what you want, and what you have to do to get it, dramatically increases the likelihood that you will realize your goals, exactly as you imagined, and on schedule.

The Focal Point Process, as it applies to your work, helps you to identify exactly what is most important to you. It helps you identify what you need to do to achieve your most important goals. It enables you to determine the steps that you have to take to get from wherever you are to wherever you want to go.

Determine Your Values

The starting point of business success, as an individual or as an organization, lies in *values clarification*. Values clarification is an exercise that enables you to determine the principles that are important to you and in what order. You then build your entire career upon the foundation of these values.

You are designed in such a way that you will only be happy and fulfilled when you are living consistent with your highest values and your innermost convictions. High performing men and women are absolutely clear about what it is they believe and stand for, and they don't deviate from these values for any reason.

Unhappy, under-achieving men and women, on the other hand, are fuzzy or confused about their values, whatever they are, and they compromise them regularly, at the slightest temptation or pressure.

You live from the inside out. The very core of your being is composed of your deepest beliefs about what is right and good in the human condition. Your values determine your emotions, your motivations and your responses to the world around you. Your values determine the kind of people you like, love, are attracted to and enjoy working and living with. Your values determine the activities you most enjoy, and what sort of work you will excel at.

You identify the most strongly with people whose values are consistent with your own. You fall in love with a person who has the same values that you do. You enjoy working for a company and with people who share your values. When you see your values upheld in the world around you, you feel happy and satisfied. When you see your values violated, you feel angry and frustrated. Your values are everything.

Most stress and unhappiness in life arises when you deviate from your values in some part of your life. Most relationship problems revolve around a conflict of values. Happiness in relationships is the direct result of two or more people sharing the same values in very much the same order of importance. Most of your problems can be resolved by returning to the values that are most important to you.

Your values are always organized in a hierarchy, from top to bottom. You have values that are higher than some and lower than others. You have a primary value, a secondary value, a tertiary value and so on.

You always demonstrate your values in your behaviors. It is not what you say, but what you do, that shows yourself and the world around you what you truly believe. A person cannot do one thing on the outside and be someone else on the inside. Action is not only everything, it is the only thing, when it comes to values.

You will always sacrifice a lower order value in favor of a higher order value when you are forced to choose between them. It is when you are under pressure that you reveal your true character. When you are under pressure, you will always choose the value that is dearest to you. You always demonstrate who you really are on the inside when you are forced to make a choice on the outside.

For example, imagine two people with the same three values. These values are family, health and career success. However, John's order of values is different from Jim's. John's primary value is his family. After his family comes his health and after his health comes career success, in that order.

Jim has the same three values, but in a different order. Jim's three values are first, career success, second, family and third, health.

Here's the question. Would there be a difference between John and Jim? Would there be a small difference or a large difference? Which of the two people would you prefer to have as a friend? If you met the two individuals at a social occasion, would you be able to tell which person was which on the basis of their conversation and behavior?

The answer is clear. A person's choice of values determines their entire character and personality. It determines their priorities and choices. It dictates their conversation

and interests. A person's values determine what they will do and won't do. The order of a person's values is the critical factor in shaping his or her entire destiny.

You can always tell your values, or the values of anyone else, by observing how they behave when they are forced to choose. Anyone can have high and noble values when nothing is at stake. But when there is a price to pay, a sacrifice to make, a discipline to adhere to, people reveal their true selves and their true beliefs.

You develop your values early in life as the result of the influences around you. If you grow up with good role models, you will develop life-enhancing values that help you to become an excellent person. If people grow up with no role models or receive no guidance in values, they can reach maturity and have little or nothing that they believe in or stand for.

Sometimes your values are called your "organizing principles." These are the standards that you use to judge your behavior and the behavior of others. These are the rules you follow when you make decisions. When you are crystal clear about your values, and their order of priority, you find it much easier to make decisions in the critical moments of your life.

One of my clients was a large conglomerate that decided to get into the telecommunications industry. The first thing they did was to spend several weeks discussing and determining their values and their mission statement for this new division. Once they had defined their values, they agreed on the meaning of those values and how those values would be used to guide behavior.

Whenever the managers or executives of the company had a question or a problem, they would each take out the plasticized card describing their values and discuss the problem with the card in hand. They would ask each other, "Based on this value of integrity, for example, how should we handle this situation?"

They would then go through each of their values, using these definitions as the basis for both discussion and decision-making.

Interestingly enough, the company started with an idea and some seed capital in a highly competitive industry and went on to become a great commercial success. The company continues to grow and is highly profitable. Everyone in the company knows and lives by the values, without exception. More than anything else, everyone who works in the company is happy, enthused and highly motivated. Values make the difference.

What are your values? What do you believe in? What do you stand for? What will you *not* stand for? What are your innermost convictions and your organizing principles? The accuracy with which you answer these questions will largely determine both your happiness and your success in your career.

Review the list of values in Appendix A of this book and select the three to five values that most represent what you believe to be right and good and true about your work and your business. Some values you might choose for your career could be *integrity, dependability, quality, excellence, hard work and customer service*. Examine your current behavior to determine how consistent it is with the values you espouse. Decide

how you will behave in the future to assure that your actions are more consistent with the values that you consider to be the most important.

Select the one value that you feel is more important than any other single value in your work life. Make this your focal point for your behavior and decision making. Resolve to live consistent with this value in everything you say or do. Never allow an exception. Let this value be your guiding light so that, years from now, people will still speak about you and this value in the same sentence.

Clarify Your Vision

The second part of the Focal Point Process is for you to project forward and develop a clear *vision* of your ideal work life five years in the future. Imagine that, five years from now, everything was perfect and your work life was ideal in every way.

Your vision, of course, must be consistent with your values. Answer these questions:

1. What would your ideal job or position look like?
2. What would you be doing, most of the time?
3. How much would you be earning?
4. What kind of people would you be working with?
5. What level of responsibility would you have?
6. What kind of company or industry would you be working in?
7. How would your colleagues and coworkers think and talk about you?

Practice "back from the future thinking." Project forward five years and then look back mentally to where you are today. Imagine the steps that you would have had to take to make your future vision a reality. This exercise, of projecting forward and then looking back to the present, is extremely powerful in clarifying for you what you want and what you will have to do to achieve it.

What Is Your Mission?

Once you have a vision, the next step is for you to develop a mission for your career. A mission is an ideal description of what you want to accomplish in your career in the years ahead. A mission is something that is both achievable and measurable. A clear mission statement, revolving around your values, is such that an objective third party can tell you whether or not you have achieved the mission.

A mission statement can be very short and to the point. The mission statement for AT&T for many years was to "Bring telephone access to every American." The mission statement for Coca Cola Corporation is "Beat Pepsi!"

The mission statement for the Pepsi Cola Corporation is "Beat Coke!"

Perhaps the most famous mission statement of the 20th century was contained in the orders given by General George C. Marshall to General Dwight D. Eisenhower when he took command of the allied forces in World War II. It said: "Proceed to London. Invade Europe. Defeat the Germans."

Your personal career mission statement might be something like this: "Based on my values of integrity, quality and excellent customer service, my mission is to take

care of my customers better than anyone else. As a result, I earn more than \$100,000 per year and score consistently in the top 10% of people in my field."

Determine Your Purpose

Your purpose for your career flows from your values, your vision and your mission. Your purpose is the reason "why" you do what you do. It is the reason "why" you get up in the morning. Your purpose is the reason you work at this particular job or in this particular industry in the first place. Your purpose is what gives meaning to your work and your life.

Both a mission and a purpose in your work are always defined in terms of improving and enhancing the life and work of *other people* in some way. Your mission and purpose are always defined in terms of *external* contribution. Your mission and purpose describe the difference that you intend to make in the world as the result of who you are and what you do. They explain your value offering, both personally and as a business.

Once you have determined your values, vision, mission and purpose, you organize your work life so that you live consistently with them every hour of every day. If you are truly living consistent with the very best that is in you, other people around you will know what your values, vision, mission and purpose are without your having to tell them.

Here's a question. Based on your current behavior, if researchers were to ask your co-workers what they thought your values, vision, mission and purpose were, what do you think your co-workers would say in response? In other words, how do you think other people think and talk about you when you are not there? How do the people who work with you and deal with you on a day to day basis assess the quality of

your character and the kind of values you live by? These are some of the most important questions you can ever ask. And the answers should not be left to chance.

Set Goals for Your Career

Your goals are the measurable objectives that you must attain in order to fulfill your mission and purpose, and realize your vision. They are the targets you aim at.

What are your goals for your work and career?

Your goals must be clear, written and specific. They must be both believable and achievable. They must be accompanied by written plans and schedules for their accomplishment. You must work on them every day.

Each goal must include performance measures, or benchmarks. These numbers allow you to clearly determine whether you are moving closer to your goals or further away.

A performance measure is a key number of some kind that gives you an indication of performance or effectiveness in a particular area. In every part of your life, you require these measures to evaluate how well you are doing. Your measures serve as scorecards to indicate success or failure in your activities. The choice of a specific standard of performance becomes a primary focal point for your career.

One obvious measure, or focal point, is the amount you earn each year. Another is the rate of increase in your pay, year by year. A measure could be how often you have been promoted in the last two years. Another could be your percentile ranking in comparison with others in your field.

Many self-employed professionals use their hourly rate as the critical success factor by which they evaluate their performance and effectiveness in everything they do. The amount they earn each hour, and how often they earn that amount, is like the gauge in the atomic power plant. It is a summary indicator of how well they are doing many other parts of their careers.

What are your key standards of performance for your work? How do you measure your success on a day to day, week to week, month to month basis?

When you set clear goals for yourself, you should write them down, make plans to achieve them and work on them every day. Be sure that you have a clear measure of your progress that you can refer to regularly. This becomes your focal point. This is where you mark the "X" in your work life.

Upgrade Your Knowledge and Skills Continually.

What additional knowledge or skill will you need to achieve your goals and fulfill your vision? Remember that if you're not getting better, you're getting worse. What are the core competencies that you will have to develop if you want to lead your field in the years ahead? What is your plan to acquire these core competencies?

Four Keys to Career Success

There are four keys to success in making yourself more valuable, marketing yourself more effectively and moving yourself ahead more rapidly in your career. These four keys are: *1) specialization; 2) differentiation; 3) segmentation and 4) concentration.*

Specialize In a Key Area

Specialization refers to your ability to specialize and channel your talents and abilities into a vital area that is of measurable importance and value to your company and to your customers. Your selection of an area of specialization is a critical determinant of your long-term success. What is yours?

Differentiate Yourself from Others

Differentiation is how you set yourself apart from others on the basis of your superior performance in one or more areas. Your ability to differentiate yourself on the basis of high quality work is probably the most important single focal point of your career. Just as a company must have an area of excellence or competitive advantage to survive and thrive, you must have one or more as well. What is it?

If your customers and co-workers were interviewed and asked, "What is his/her area of excellence?" what would they say about you? In what part of your work are you outstanding? What is it that you do better than anyone else? Where do you perform at a high level of effectiveness?

If you do not yet have an area of excellence, you must begin immediately to develop one. What should it be? What could it be? What is your plan to become absolutely outstanding at what you do? And how will you measure your level of excellence in a particular area of knowledge or skill? This measure becomes your standard of performance, your focal point. This is where you mark the "X" in your career. This is where you focus your attention.

Becoming absolutely excellent in a critical skill area can do more to advance you in your career than perhaps any other decision or action that you take.

Focus Your Efforts

Segmentation refers to the ability to determine the individuals and organizations in your work life who can most benefit, the fastest, from your excellent performance in a particular area. Proper segmentation requires that you define your most important customer clearly and then resolve to satisfy that particular customer better than anyone else.

Often, you can change the entire direction of your business or your career by changing the definition of the customer that you are going to focus on in the future.

Concentrate Where Superior Results Are Possible

The fourth part of personal and corporate marketing is *concentration*. Concentration refers to your ability to focus single mindedly on serving your specific market segment with products and services that are absolutely excellent for that individual or organization.

These four strategies- specialization, differentiation, segmentation and concentration- are the essential focal points for achieving extraordinary results in your company and in your career.

Remember the question, “What one skill, if you developed and did it in an excellent fashion, would have the greatest positive impact on your career?”

Whatever your answer to that question, write it down as a goal, set a deadline, make a plan and begin working on developing yourself in that area until you master it. This is the real key to career success.

Develop Winning Habits

First you shape your habits and then your habits shape you. What specific habits of thought and action can help you the most to perform at your best and become excellent in your chosen field?

New habit pattern development is an ongoing responsibility of adult life. It is too important to be left to chance. You must make it a matter of choice.

As it happens, everyone has habits. Unfortunately, many of these habits are bad ones, not particularly helpful or life enhancing, like procrastinating or overeating.

Your job is to develop habits in each area of your life that make it progressively easier for you to do better and better in that area. And your habits are very much under your control.

Some of the habits of highly effective people are *punctuality, good time management, self-discipline, single-minded concentration, task completion, and thoughtfulness*. These are all habits that you can develop, through repetition, that will help you to move ahead more rapidly. You are usually quite aware of the habits that would help you the most.

The good news is that any activity that you repeat, over and over again, eventually becomes a new habit. You can develop any habit that you consider either desirable or necessary. By practicing a certain behavior until it becomes automatic, you can actually shape the development of your character and your personality.

There is a Law of Reversibility in psychology that is based on the “act as if” principle. William James of Harvard put it this way, “If you feel a certain way, you will act consistent with that feeling. But at the same time, if you *act as if* you already had the habit you desire, the action itself, repeated often enough, will develop within you the habit consistent with it.”

For you to develop a habit that you desire, you need only act on every occasion as if you *already* had the habit. By doing this, you will gradually develop the habit within yourself, action by action, until it becomes a permanent part of your personality. By taking control over the process of new habit pattern development, you take control over your future.

Your job is to select the one behavior that is consistent with the most important habit you could develop, put an “X” on that behavior, and practice it every single day until it becomes as natural to you as breathing.

Your Daily Activity Schedule

The great wall that separates the superior person from the mediocre is action orientation. Talk is cheap; action is everything. Select the one activity that you could do

each day that would be the most helpful to you in achieving your most important goal. There is always one activity you could practice that is more valuable than anything else.

Keep yourself on track by asking continually: What are my highest value activities? Why am I on the payroll? What exactly have I been hired to accomplish? What can I and only I do, that if done well, will make a real difference? What is the most valuable use of my time, right now?

Use these questions as your focal points for achieving and maintaining high levels of performance and productivity.

Action Commitment

The final element of the Focal Point Process, to assure that you achieve your career goals, is your action commitment from this chapter. What specific action are you going to take as a result of your answers to the questions in the previous pages?

In the final analysis, a person who takes a single action as the result of a new idea or insight is far more valuable than the person who learns a hundred ideas but who does nothing.

No Limit Thinking

The opportunities and possibilities available to you in your career are virtually without limit. There are more than 100,000 job categories in the United States alone, and this number is multiplying with every new increase of information and advance in technology.

There are no limits to what you can accomplish if you will develop absolute clarity about who you are and what you want, and then throw your whole heart into doing your job better than anyone else. This commitment will open up doors of opportunity for you that will make your future unlimited.

Chapter Seven – Improve Your Family and Personal Life

“No success in public life can compensate for failure in the home.” (Benjamin Disraeli)

Fully 85% of your happiness in life will come from good relationships with other people, in your family and your personal life, as well as your work. The work on emotional intelligence, by Daniel Goleman and others, suggests that your social skills will have more of an impact on your success than your intellectual ability, education and experience all combined.

You therefore owe it to yourself to become a relationship expert, to become very, very competent and capable in your interactions with others.

Fortunately, social skills are both learned and learnable. Within a wide range, you can develop the type of likable personality that will dramatically enhance the quality of your family and personal life.

The Focal Point Process requires that you think through who you are and what is important to you with regard to other people. You then make clear decisions in specific areas and you make action commitments based on these decisions. Thereafter, you discipline yourself to live every day consistent with the decisions and commitments you have made for yourself.

What Are Your Values?

Begin with your values. What are your values with regard to your family and other important people in your life? What are your unifying principles? What do you stand for in your relationships? What do you believe is proper behavior in your treatment of others? What do you feel is most important in the character and behavior of both yourself and others when dealing with other people?

When you are treating other people in a manner that reflects your highest values, you can feel it inside. You feel happier and more confident. You experience higher levels of self-esteem and self-respect. You feel greater peace and contentment within yourself. As a result, you live and work in greater harmony with the people around you. When you are living consistent with your values, every part of your personal life flows more smoothly.

Earlier I asked you to consider, “What would you do, how would you spend your time, if you found out today that you only had six months left to live?”

Everyone who ever considers this question seems to answer it in very much the same way. They say that they would spend as much time as possible during that six months with the people they love and care about the most. All thought or concern about material or financial goals seems to evaporate instantly when you know that you will not be around for very much longer.

F. Scott Fitzgerald once wrote, “The mark of a first rate mind is the ability to hold two contradictory ideas at the same time and still retain the ability to function.”

One of the exercises in Zen teaching is for you to envision living for a hundred years while, at the same time, you contemplate dying within twenty-four hours. Your ability to hold these two thoughts simultaneously enables you to focus with greater clarity and calmness in the present moment.

The best way to live your life at home with your family is for you to balance the two thoughts, that of living for a long time and that of dying in the very near future. By holding these two thoughts in mind simultaneously, you will treat people differently and better. This mental balancing act will immediately improve the quality of your relationships with the people closest to you.

Your values are always expressed in your behaviors, especially when you are under pressure or exposed to temptation. When you are tired, irritable, stressed, afraid, or at a low point in your life, you often say and do things that are completely unexpected. You often express values and beliefs that you did not know you had.

Select three to five values from Appendix A in the back of this book. Some values that you might choose to guide your relationships could be *love, patience, kindness, sincerity, dependability, forgiveness, respect and encouragement.*

If the members of your family were interviewed and asked about how you truly felt about them, what would they say? From the way you treat them most of the time, what would your family members conclude about your fundamental values toward them?

When I got married, I decided upon the value of "unconditional love" to be the organizing principle in all my family relationships. In more than twenty years of

marriage, including four children, I have never deviated from that basic value. If you were to ask any member of my family about my values regarding them, they would tell you that, whatever else, I love them unconditionally, 100% of the time, no matter what.

In addition, I practice truthfulness, dependability, respect and patience. I am definitely not perfect but my decision a long time ago to live by these values with my family has been one of the most important choices I ever made.

Decide upon the values that you believe in the most strongly. Define those values in terms of the behaviors that you would engage in to express those values. Resolve to treat each member of your family so that, at a later time, they would be able to identify your values, even if you never told them what they were.

Above all, put an "X" on the most important of all your values, the one value that can have the greatest positive impact on your relationships. Hold fast to that value in all of your interactions with the people close to you. Never deviate or compromise. Practice the value until it becomes automatic and easy. This can be one of the most important focal points in your life.

What Is Your Vision for Your Family?

Project five years forward into the future. With your family values clear, define your ideal perfect vision for your family. Imagine that your family life was perfect in every way. What would it look like? How would you feel about yourself, and them? What would you be doing each day? How would the members of your family be living their lives?

Here are some questions for you in your "back from the future" thinking:

1. What would be your perfect family lifestyle? If you could design a lifestyle that was perfect in every way, what would it look like?
2. What kind of a life and home environment do you want to provide or create for your family?
3. What kind of experiences do you want to enjoy with your family? Imagine that you have no limitations. Imagine that you could do anything at all with the members of your family. What would you want to do differently from today?
4. What sort of items would you like to obtain for your family? What kind of material benefits would you like to provide for them?
5. How much time, how many days and weeks, would you like to spend with your family each year, on long weekends and longer vacations?
6. What kind of a relationship would you like to have with each member of your family?
7. What sort of education or opportunities do you want to provide for your children?
8. If you were financially independent today, what changes would you make in your family life?
9. What one great thing would you dare to dream for your family if you were absolutely guaranteed of success?

Create a family mission statement to guide and direct yourself and your family's behavior toward each other. It doesn't have to be complicated. To start with, a simple family mission statement could be something like this: "*Our family mission is to create a loving environment where each person feels safe and respected and free to develop their individual potential to become everything they are capable of becoming.*"

Your mission statement can be short or long, simple or complex. The main thing is that it is discussed, agreed upon and shared by every member of your family. You then become responsible for repeating and reaffirming this mission statement on a regular basis. Especially, you must be a role model, and live the mission statement in everything you do and say.

Select a focal point, a single repeated action or behavior which you can practice consistently to demonstrate your commitment to the mission. This could be the practice of patience, listening, encouragement or unconditional love. By emphasizing this behavior, you assure that the other values are adhered to and the mission statement is followed. What could this behavior be for you and your family?

Set Goals for Your Family Life

Decide specifically what you really want to achieve for your family. This is a key part of the Focal Point process. The clearer you are about the things you really want, the more rapidly you will bring them into your life. The happiest individuals and families spend a lot of time thinking about what they want to be, have and do. As a result, their

lives are far more interesting, exciting and enjoyable than people who just drift along from day to day, with no clear idea of where they are going or why.

You can set both tangible and intangible goals for your family and your relationships. *Tangible* goals refer to homes, cars, bicycles, boats, clothes and other physical objects. These are things that you can touch, taste and feel. Tangible goals are important. You should give considerable thought to the type of tangible goals you want for your family and for each member of your family.

Intangible goals are qualitative. They refer to time with your family, vacations, walks, quality of life, health, the security of your home and the well being of each person. Intangible goals deal very much with the senses and the emotions and are therefore more important and immediate than tangible goals. What are your intangible goals for your family?

Remember that performance standards are measures that you use to determine how close you are coming to achieving your various goals. If you can't measure it, you can't manage it or improve it. What gets measured gets done. The more specific you can be about the critical success factors in each part of your family life, the more likely it is that you will make your family life into something truly extraordinary.

Tangible Goals

Some of the tangible critical success factors you might use are the following:

1. What is the current size and layout of your home? Are you happy with this? Would you like to change it or improve it in some way? If so, how?

2. How satisfied are you with the general finances of your family? What improvements would you like to make in the months and years ahead?
3. How secure is your family with regard to insurance? Do you have sufficient life insurance? Health insurance? Accident insurance? Car insurance? Disability insurance? What changes or additions should you make?
4. How prepared are you for education and college expenses for your children? How much will you need? What actions should you take today to start making proper provision for them?
5. Are you happy with the other material components of your life – your car, your furniture, your clothes, and your appliances? What would you like to change, improve or to have more of?

Determine what you really want in each of these areas. Set each of them as a goal, make a plan, and go to work on your plan. Set standards or measures for each goal and then compare your progress against these measures on a regular basis. You will be absolutely amazed at how much you accomplish when you are absolutely clear about the targets you are aiming at and you have decided how you are going to measure how close you are coming to hitting those targets.

Intangible Goals

Once you have set your tangible goals, you can set your intangible family goals. These can be far more important than material goals that you can touch and measure.

Time is the critical success factor in all relationships. The quality of any relationship is in direct proportion to the amount of time you invest in that relationship. You demonstrate the importance of a person to you by how much time you spend with them on a one to one basis.

The good news is that you can dramatically increase the quality and value of each relationship by investing more and more time in that relationship. This is the key intangible goal. Here are some questions for you:

1. How many minutes or hours do you spend daily with your spouse or partner? How much time would you like to spend? How much time should you spend?
2. How many minutes do you spend daily with each of your children? How much time would you like to spend?
3. How many days do you take off with your family each week?
4. How many weekends away do you take with your spouse each year?
5. How many vacation weeks do you take with your family each year?
6. How often do you have dinner with your entire family?
7. How do you start each day with your family?
8. What would you really like to have in your family life that you don't currently have?

9. What grade would you give yourself on the quality of your communications with your family members? (1-10?) What kind of a grade would they give you?
10. If your family life were ideal in every respect, how would it be different from today?

In each case, determine how you could measure a change in your situation. What would have to happen? What would it look like? How could you tell that a change had taken place?

Select a single focal point and bring all of your attention to bear on improving in that particular area. As you focus on one measurable change, improvements in other areas will start to take place almost automatically.

Dedicate Yourself to Continuous Learning

Your life only gets better when you get better. What are the additional knowledge and skills that you will need to improve the quality of your family life? What subjects do you need to master so that you improve your relationships with the individual members of your family?

A few years ago, Barbara and I decided that we would take up skiing so that we could have a focal point for family vacations in the winter. It was a wonderful decision that has had an incredibly positive impact on your family life. It has given us something that we all have in common.

Over the years, we have gone through the process of buying and upgrading ski clothes and equipment, year after year. Everyone in the family has learned to ski and the children are now accomplished snowboarders. The children have met new people on our ski vacations and they have brought their friends along with them. The time away has enabled us to enjoy many hours of conversation and sharing that would not have been possible in the hustle and bustle of daily life, school and work.

It is very easy to get into a rut in any area of life, including with your family. To counter this tendency, you should be continually stretching and expanding out of your comfort zone. Push yourself to do and try new things. Go to different places. Engage in new activities. Never allow yourself to become complacent or satisfied, doing the same old things, year after year.

Develop and Strengthen Your Habits

Think through and identify the additional habits and behaviors that will help you to enrich and improve the quality of your family life. Perhaps you need to learn to listen better or to ask better questions. Perhaps you need to be more patient, or more genuinely interested in the activities of each member of your family. Perhaps you need to develop the foresight and discipline of taking specific family time off from your work and from all other activities.

Select a specific habit or behavior that would be helpful for you to develop and put an "X" on that behavior.

Decide upon specific things you can do each day to improve your family life. Sometimes, small changes can make big differences.

Some of the most important and appreciated things that you do for members of your family are things that they could quite easily do for themselves. Helping your spouse or children with little tasks is a wonderful way for you to tell them how important they are to you.

Treating each member of your family as if he or she was the most important person in the world is a wonderful way of building their self-esteem and feelings of personal value. Telling them each day how much you love them can have a wonderful effect on their self-image and self-confidence.

Select a single daily activity that you are going to practice to improve your relationships with the members of your family. Then discipline yourself to engage in that activity repeatedly until it becomes a habit.

Four Key Questions

Here is an exercise for you. Sit down with the members of your family and ask them four questions. Be ready for some interesting answers.

The first question is: "Is there anything that I am doing today that you would like to me to do *more* of?"

The second question is: "Is there anything that I am doing that you would like me to do *less* of?"

The third question is: "Is there anything that I am not doing that you would like me to *start* doing from now on?"

The fourth question is: "Is there anything that I am doing that you would like me to *stop* doing altogether?"

You may be surprised at the kind of answers that you get in response to these questions. Whatever they say, resist the temptation to argue or defend. Listen quietly and attentively. Ask them for specific examples to help you understand. Thank them for their inputs and ideas. Take their answers away with you and turn them over slowly in your mind to evaluate them.

Some years ago, as a busy professional speaker, I was traveling and speaking continually all over the country. Often I would be booked on a Saturday or Sunday on the East Coast and I would end up being away from home for as long as two weeks at a time.

Finally, Barbara sat me down and told me that she did not want me working on the weekends any more. My first reaction was denial and disagreement. I argued and protested. I tried to explain how important it was that I continue to accept speaking engagements for whatever day of the week they were planned.

But as I thought it over, I realized that she was right. Being on the road and away from my family was distorting my priorities. From that day forward, I refused to speak on weekends. Instead, I am home with my family virtually every single weekend. It has dramatically improved the quality of our family lives, and it has not really hurt my business.

A good family relationship requires openness to input and ideas from each person. Continually remind yourself that the health and happiness of your family is your highest value. This will make it much easier to make the regular adjustments necessary to put your family first and keep it first.

Rules for Relationships

Here are some ideas that can help you to enhance the quality of your family life:

First, remember what is truly important in your life. Put your family and relationships ahead of all else. Make the needs of your family members the top priorities of your life. Make whatever adjustments or sacrifices in your work or external life that are necessary to accommodate the needs of your family.

Second, when you work, work all the time you work. Don't waste time.

Remember, any time that you waste at work must eventually be taken away from your family when you bring work home.

Third, the Law of Relationships says that there are two types of time in your life. There is *work time*, which is measured by results and productivity, and there is *family time*, which is measure in terms of love and contentment. The law is this: It is *quality* of time at work that counts, and *quantity* of time at home that matters.

At work, you are required to put in *quality* time, to concentrate single mindedly on your highest value tasks and get them done quickly and well.

At home, you need long unbroken periods of *quantity* time to build and maintain high quality relationships. Love, affection and trust building cannot be rushed. The more time you invest in relationships with the important people in your life, the higher quality of life you will have in all areas. Don't forget that the whole purpose of time management skills at work is to free up more time for your family at home.

Fourth, the Law of the Excluded Alternative says that, "Doing one thing means not doing something else."

If you are watching television, reading the newspaper or working on your computer, you cannot be spending time with the members of your family.

Before you commit to or engage in any behavior, ask yourself, especially with regard to your family: "What will I have to *not* do in order to do this?" Compare the value of one activity to the other. Your ability to make good choices about how you spend your time largely determines the quality of your life.

Fifth, deliberately create chunks of time with the members of your family. Create thirty, sixty and ninety-minute blocks of time where you can interact one on one and face to face.

Take your children shopping. Go for walks with members of your family. Take long drives to a distant restaurant or to a resort with your spouse. And when you drive, leave the radio off completely. A silent car with no radio or music playing becomes one of the greatest mobile communication chambers imaginable. You will be amazed at the wonderful conversations that you will have in a quiet car.

Sixth, plan in advance for family vacations. Schedule them completely. Pay for them in full. Make the payments non-refundable if possible. Then discipline yourself to take the time away, no matter what happens.

The times you spend away and on vacation with your spouse and with your children will represent the happiest and most important memories of your lives together. Your job is to create as many opportunities for these happy experiences to take place, and for these memories to develop, as you possibly can.

Seventh, remember that to do more of one thing, you must do less of another. To spend more time with your family, you must do less of something else.

Because of the 80/20 Rule, much of what you do each day is of low value or no value. The time you spend with your family however is the highest value of all.

Take Action Today

Make a specific action commitment based on what you have just read and the questions you have just answered. Do something. Do anything. But take action immediately to improve the quality of your family life. Then, do something every day to move you toward the most important family and relationship goals you have set for yourself.

When you dedicate yourself to creating and maintaining a wonderful family life, the quality of every other area of your life will improve. You will be happier, healthier, more rested, relaxed and productive. You will experience greater happiness and satisfaction at home, and you will be far more effective and capable when you go back to work.

Chapter Eight – Achieve Complete Financial Independence

“Thought is the original source of all wealth, all success, all material gain, all great discoveries and inventions, and of all achievement.” (Claude M. Bristol)

One of my seminar participants told me, "Money is like food. When you have enough of it, you don't think about it at all. But when you are deprived of it for any period of time, you think of nothing else."

Some people misquote the Bible by saying that: "Money is the root of all evil." But the Bible actually says, "*Love* of money is the root of all evil."

The fact is however that, "*Lack* of money is the root of all evil." Very few problems are caused by people having too much money. The problems that disrupt people's lives, their health and their emotions are almost invariably caused by the fact that they have too little.

We are living in the greatest age in all of human history. More people are achieving financial independence and becoming self-made millionaires today, at a faster rate, than ever before. The great majority of self-made millionaires and even self-made billionaires are first generation success stories. They started their working lives with little or nothing and earned it all from the first dollar.

One of your primary responsibilities to yourself and to the people in your life is for you to achieve financial independence, to reach the point where you never have to worry about money again. This is one of the goals that every person has in common with every other person. And the fact that so many hundreds of thousands, and

millions, of other people have gone from rags to riches in a single generation is ample proof that you can do it as well. You only need to learn how.

It is really quite a simple thing to become a self-made millionaire. If you simply saved \$100 per month, year in and year out, from the age of 20 to the age of 65, and you invested that money in a well managed mutual fund invested in the American stock market, you would earn an average of 10.8% per annum on your investment. At that rate, \$100 per month would be worth more than \$1,200,000 when you retired.

Why is it then that everybody does not become a self-made millionaire over the course of his or her working lifetime? There are three primary reasons. First, it never occurs to them that it is possible. It never dawns on them that they can do it if they really want to. As a result, they give up before they start.

Second, if it does somehow occur to them that it is possible, they never make a firm, unequivocal decision to save and invest regularly throughout their entire working lives. They hope and wish and intend to start, but they never make the necessary decision that leads to action.

Third, if it does occur to them, and they do make such a decision, they procrastinate. They put off the beginning of a saving and investment program month after month and year after year until it is too late.

The most successful people in every society are those with a long-time perspective. They develop a long time horizon. They think and plan ten, twenty and even forty years into the future. They then organize their daily and weekly activities in

such a way that everything they do is consistent with the long-term goals they want to achieve. This is especially true with regard to achieving financial independence.

You and everyone else has a series of goals, either clear or fuzzy. Each of these goals is organized in a hierarchy. Each of your goals is ranked, consciously or unconsciously, from your most important to your least important. They are organized from your most intensely desired goals all the way down to smaller goals that you might like to achieve someday but which don't really matter that much to you.

You can change your entire life by changing the order of priority and importance of your goals. The reason that people do not achieve financial independence is because, although it is a goal, it is not a *primary* goal. It is merely one of many goals that they think about from time to time. When it comes time to act or spend, their other goals take precedence.

It is only when you take the goal of financial independence and move it right up to the top of your hierarchy of values that you begin to get your financial life under control. As long as financial independence is jumbled up with all your other goals, you will never take the necessary actions to become wealthy.

Remember the great principle: "You become what you think about most of the time."

In thousands of interviews, researchers have discovered that self-made millionaires, in the area of money, think about financial independence most of the time. They organize their entire lives around saving and accumulating. They think

continually about how they can earn or acquire more, and better invest and deploy their savings.

This does not mean that they are not family oriented. In fact, most self-made millionaires place their family at the very top of their hierarchy of values. What this does mean however is that savings, investments, careful spending and frugality are central organizing principles of their financial lives.

The fact is that you are not going to win the Lottery. There is no distant relative who is going to die and leave you a lot of money. You are not going to discover gold or make a lucky hit in the stock market. The only way that you are going to achieve financial independence is with long time perspective, by saving and investing your money month after month, and year after year, until you have enough so that you never have to worry about money again.

Determine Your Financial Values

Your values with regard to money are important motivational forces in your life. They determine your financial likes and dislikes, your decisions and actions, your emotions and responses. They affect every decision you make with regard to earning, saving and investing. Your financial values are the critical drivers and determinants of everything you do with regard to money.

What are your personal values with regard to money? What does money really mean to you? What do you think about people who are financially successful? What is

your attitude toward wealth and affluence? Especially, what is your self-concept with regard to your ability to become financially successful yourself?

For most people, money means *freedom*, one of the highest of all human values. It means the ability to be and do what you want, and to buy the things you need without worrying about the cost. Freedom is a powerful, driving force that has determined the course of history. Is this one of your values?

For many people, some of the values associated with money are *security, independence, success, status, adventure and even love, especially the love and respect of others*. What are your values with regard to money?

Here is an important point. If you have negative values with regard to money, these values can sabotage you throughout your entire life. For example, if you think that having money is somehow wrong, or that people who are financially successful are somehow evil or dishonest, you will create a force field of negative energy around yourself that drives financial success away from you, no matter how hard you work to achieve it.

One of the smartest things that you can do, for the rest of your life, is to admire, respect and look up to people who have achieved financial success. This is because you always move in the direction of that which you most admire and respect. The more you admire and respect financial success, the more likely you are to do the same things that financially successful people do. Eventually you will become the kind of person who achieves financial success yourself.

Create a Vision of Financial Freedom

What is your *vision* with regard to money and to your financial future? Project forward five years, ten years, twenty years into the future. Imagine that your financial life was perfect in every respect. Create a clear mental picture of your distant financial future as if your every financial dream had been realized. What does it look like?

How much would you like to be worth when you retire or stop working? What kind of a lifestyle would you like to have at that time? How much will you have to save and invest every month, every year to reach your long-term financial goals? These are questions that most people seldom ask or answer.

Barbara D'Angelis asks this wonderful question: "When will you know that you have enough, and what will you do then?"

Imagine that you have no limitations on your long-term ability to achieve financial independence. Imagine that you have all the time and all the resources that you require. Imagine that you have all the knowledge and all the experience you need. Imagine that you have all the contacts and all the opportunities you could ask for. If you could design your financial life to be perfect in every way, what would it look like?

Imagine that you have finally achieved a net worth of ten million dollars. What would you do, how would you change your life if you were completely independent financially? Make up a *dream list* of every single thing you would want in your life, tangible and intangible, if you had all the money you would ever need.

The greater clarity you have regarding your long-term financial future, the faster you will attract the people and resources that you will need to achieve it into your life, and the more rapidly you will realize your vision.

Set Clear Financial Goals

What are your financial goals? Among your financial goals, which of them are most important? What is your financial focal point? Where do you draw the "X" in your financial life?

In general, you should have four financial goals: First, you want to earn as much as you can. Second, you want to spend as little as you can. Third, you want to save and invest as much as possible. And fourth, you want to protect yourself against unexpected reversals and lawsuits. The achievement of each of these goals is very much under your control. They are matters of personal decision and design, not chance.

Questions for Creating Your Financial Future:

1. How much do you want to earn this year?
2. How much do you want to earn next year?
3. How much do you want to be earning five years from today?
4. What is your plan to earn these amounts of money?
5. How much do you want to be worth when you retire?

6. How much will you have to save and invest each year to achieve that financial goal?
7. What is your plan to acquire that amount of money?
8. What do you need to do first? What do you need to do second?
9. What do you need to do every day, every week, every month in order to achieve your long-term financial goals?
10. Where do you draw the "X" in your financial life? What is your focal point?

There are certain measures that you can use to determine how well you are doing. The greater clarity you have with regard to the measures you use, the more likely it is that you will achieve your long-term goals on schedule.

To begin, calculate your financial net worth today. Add up all of your assets at market value and then subtract all of your debts and liabilities. Determine your dollar value today, if you had to sell out everything you own and turn it into cash. This can be an eye opening experience.

1. What amounts do you currently save and invest each month?
2. What percentage of your income do you put away?
3. What are your monthly costs of living?
4. What are your annual costs of living?
5. How many years have you been working and how much, on average, have you managed to accumulate each year?

Perhaps the best measure you can use, if financial independence is your goal, is to determine how much money you will need each month, each year, to live comfortably and then calculate how long you could sustain your current lifestyle on your current savings. This is called your "run rate," or your "burn rate." This is a calculation of how long you can survive with what you have accumulated up to now. This is the best measure of your overall financial health.

Most people have a burn rate of less than a month. Many high-income individuals are only two months away from homelessness. They spend everything they make and a little bit more besides. If their incomes were cut off for any period of time, they would be in desperate straits.

Set clear financial goals and targets for each part of your financial life, both for the short term and for the long term. Examine every expenditure in your life and look for ways to reduce your monthly living costs. Set a goal to cut your expenses by 10% or 20% over the next 90 days. Make cost control and cost cutting a regular part of your life, no matter how much you earn.

Learn What You Need to Learn

What additional knowledge and skills will you need to achieve your financial goals? What skills and abilities will you have to develop to earn the very highest income possible for you, and eventually achieve financial independence? The subject of money is complex but you must master it if you are truly serious about getting your financial life under control.

Self-made millionaires spend 20-30 hours each month studying the subject of money and carefully managing their finances. The average person, on the other hand, spends only two to three hours per month thinking about their financial future, mostly paying bills and balancing their checkbooks. Since you become what you think about most of the time, the more time you spend thinking about your money, the better you will become in terms of managing it.

The first knowledge that you will require to achieve financial independence is the knowledge of exactly how much you are earning today, how much you are spending each month, and how much you are worth.

To get your financial affairs under control, you must begin by carefully studying and evaluating each expenditure before you make it. You should keep a list of every dollar you spend and analyze your list regularly. The more attention you pay to your day to day spending, the smarter and more aware you will become regarding the amount of money flowing through your fingers.

Break the Law

Parkinson's Law says: "Expenditures invariably rise to meet income." The more you earn, the more you spend. Even if you double or triple your income, you will eventually double or triple your expenses and end up no further ahead.

Financial success comes from breaking Parkinson's Law. Financial success is only possible when you refuse to allow your expenditures to increase at the same rate that your income increases.

Here is a rule that will virtually guarantee that you become wealthy over the course of your working lifetime: Save and invest 50% of any *increase* that you earn in your salary or compensation for the rest of your career.

You can still spend the other 50% of the increase on improving your standard of living. But resolve today to save half of every increase for the rest of your career. This discipline alone will assure that you achieve financial independence, and probably several years before you expect.

Here is a simple five-word formula for financial success: "Spend less than you earn." Spend less than you earn and then save or invest the balance. This formula will eventually make you rich.

Money Skills Are Learnable

Identify the specific skills that you will need to develop to achieve financial independence. One skill you require is a solid knowledge of money and finances. You should read the best books and magazines on the subject. Attend seminars on financial planning. Seek out advice from others who are financially successful. Learn everything you possibly can about how money is acquired, accumulated and protected. Leave nothing to chance.

Above all, examine your work activities carefully and determine exactly what it is you do that pays you the most money. Apply the 80/20 Rule to your job every day. Identify the 20% of your tasks that account for 80% of the value of everything you do.

Resolve to focus more and more of your attention on becoming better and better at those few activities that are worth more than all the rest.

All financial success comes from "Value Creation." You create value in the work you do. You create value in the products and services that you produce and sell in conjunction with others. The more value you add, the greater will be your own personal value and the higher will be the rewards that you receive.

Every day, you must be looking for ways to add even more value than before. You must always be seeking ways to serve your company and your customers better, faster, cheaper and more conveniently.

Develop the Habits That Will Make You Wealthy

There are certain habits and behaviors that lead inevitably to financial success. The first and most important habit is for you to "Pay yourself first." As George Klasson wrote in his classic, *The Richest Man in Babylon*, "a part of all you earn is yours to keep."

Pay yourself first, off the top. Your goal is to eventually save 10% to 20% of your income throughout your life. Your aim should be to put this amount away regularly, to invest it with experts and to let it grow over time.

If you cannot afford to save 10% of your income, begin by saving 1% of your income. Begin saving and investing, even before you pay off your debts. Begin putting money away before you pay down the amounts that you owe. This is very important.

By developing the habit of saving a certain percentage of what you earn, off the top of every single paycheck, you will eventually change your entire attitude toward

yourself and money. In a very short time, you will become comfortable living on the percentage that you still have to spend. Meanwhile, you will find yourself paying off your debts, one after another. In a year or two, you will be completely out of debt and you will have a rapidly growing bank account and investment portfolio.

The keys to long term financial success in the stock market have always been based on the twin miracles of compound interest and dollar cost averaging. Albert Einstein called compound interest, "the eighth wonder of the world." By putting a little money away and letting it grow month after month, and year after year, it eventually grows into an enormous amount.

Dollar cost averaging in the stock market means that you invest a specific amount every month, year in and year out. Sometimes you will invest at the top of the market and sometimes you will invest at the bottom. But surprisingly enough, your average cost of stocks will end up being lower and your growth rate will be higher and more predictable than if you continually tried to buy at the right moment.

Peter Lynch, the incredibly successful manager of the Magellan Mutual Fund, wrote: "It is not *timing* the market, but *time in* the market that determines long term success."

The most important habit you can develop to achieve financial independence is the habit of *frugality*. Carefully consider every expense before you make it. If possible, delay a large purchase for a day, a week, a month or even longer. Take that time to think about it before you commit. When you put off a major purchase decision for any period of time, you often end up not making it at all.

Perhaps the most helpful habit of all is for you to learn to *enjoy* the very act of saving and investing. Most people associate saving with sacrifice, pain, restriction and doing without. This is why most people do not save. They have the wrong mental paradigm.

Financially successful people, on the other hand, actually enjoy the very act of saving and investing. It makes them happy to refrain from spending and instead put their money away for the long term. They enjoy the growing sense of financial freedom that regular saving gives them.

When you begin to look forward to every opportunity to put money away, you change your entire attitude toward money and investments. You begin to get tremendous pleasure and satisfaction from seeing your savings and investments grow over time.

Do Something Every Day

There are four activities that you should engage in every single day to guarantee that you achieve financial independence. The first is to carefully evaluate every expenditure, before you make it. Delay every expenditure that you possibly can. Put it off until later, if you make it at all.

Second, set clear goals and targets for the amounts that you intend to earn and keep. Measure your results against these targets every week and every month. What gets measured gets done.

Third, look for ways to reduce your monthly expenditures and instead, save the money. Cut out all non-essential expenses. Keep asking yourself, "Do I really need this?"

Set it as a goal to reduce your monthly costs of living by as much as you can as quickly as possible. Every dollar that you can save from your monthly expenses is an additional dollar that you can put into your financial freedom account.

Finally, take every opportunity that you possibly can to increase your value, to increase your earning ability. Look for ways to upgrade your knowledge and skills. Concentrate on getting better at those activities that contribute the greatest value to yourself and your company. Become totally focused on making more and saving more every single day.

Take Action on Your Plan

Select at least one action that you can take immediately that will begin moving you toward financial independence.

This could be as simple as opening up a separate bank account into which you deposit a specific percentage of your income every single paycheck from now on. This activity can be as complex as sitting down and drawing up a complete financial plan for your life.

Financial success is predictable. It has never been more possible for you to earn and keep more money than it is today. There are hundreds of thousands and even millions of self-made millionaires, all of whom started with nothing and who began using the practices and processes described in this chapter. Your job is to become one of them. Begin today.

Chapter Nine – Enjoy Superb All Around Health and Fitness

“Thoughts lead on to purposes; purposes go forth in action; actions form habits; habits decide character; and character fixes out destiny.” (Tryon Edwards)

Resolve today that you are going to live to be eighty or ninety years old. Decide that you are going to dance at your grandchildren's weddings and that you are going to feel terrific about yourself all the days of your life, from this moment onward.

This is the most wonderful time in all of human history to be alive in terms of health and longevity. It has never been more possible for you to live longer and live better than today.

In 1901, the average life span was less than fifty years. In the year 2001, the average life span is seventy-seven years and increasing every year. One of the fastest growing population groups in our society are those people who are more than eighty, ninety, and even 100 years old. Your goal should be to live as long as they do.

Your future intentions, your long-term visions and goals, have an inordinate impact on your present decisions and actions. Sometimes I ask my seminar audiences, "How many of you have decided how long you intend to live?"

Most people are surprised at the question. In general, people do not like to think too much about the fact that they will not live forever. So what they do is they put off thinking about long life at all. When I ask this question, most people respond with a combination of confusion and discomfort.

However, if you say that you want to live to be eighty, you now have a focal point. You have a place where you can put the "X" in your life. You can now examine every single part of your physical life to determine whether or not the way you are living is likely to get you to the age of eighty.

One of the smartest things you can do, right now, is to simply stop doing anything that may interfere with your living a long, healthy life. If you will just stop doing certain things that are harmful and start doing other things that are helpful, you can change your health dramatically in a very short period of time.

Remember that there are only four ways to change. You can do *more* of some things. You can do *less* of other things. You can *start* doing something that you have not done before. You can *stop* doing something that is not particularly helpful to you or to achieving your goals.

In the long run, you are always free to choose what you do or what you don't do. You are in control. You are responsible. In terms of your physical health, you are where you are and what you are largely because of yourself.

What are your values with regard to physical fitness and well being? How important is physical health to you? How high does it rank in your hierarchy of importance? How do you think about physical well being and how often do you think that way?

You become what you think about most of the time. People who are fit and healthy think about fitness and health most of the time. They think about physical well-being morning, noon and night. They organize their entire lives around the specific

behaviors and activities that will assure that they live a long, happy life. And so should you.

Good health is something that most people take for granted until they are deprived of it. Most people do not think about their health at all until they have a problem, an illness or an accident that forces them to think about their health almost exclusively.

Start by clarifying your values in this area. Some of the values associated with health and fitness are *happiness, energy, beauty, discipline, self-control, personal mastery, persistence, and fitness*. Which of these values most appeal to you? Select three to five values from the values page in Appendix A and then organize them in your own personal order of priority.

Which value is most important to you? Which comes second? Which comes third? And so on. Motivation requires motive, and the clearer you are about your values regarding your health and your well being, the easier it is for you to make both the decisions and sacrifices necessary to assure a long, happy life.

Create a Long Term Vision for Your Health

What is your long-term vision for your health? Project forward five or ten years into the future. If your health were perfect in every respect, what would you look like? How would you feel?

Make out a dream list. Describe your perfect self and lifestyle in terms of health and fitness. How much would you weigh? How much would you

exercise? How many hours per night would you sleep? What time would you go to bed and what time would you get up? What sort of physical activities would you engage in on a regular basis? If your physical life were perfect in every respect, what would you be doing and how would you be doing it?

Set Goals for Your Health and Fitness

Set specific goals for your desired levels of physical fitness, health and well being. To set proper goals, you must select the critical success factors or measures that are associated with health and fitness. Do a complete analysis of yourself at the current time. Be perfectly honest with yourself. Create a base line that you can compare your progress against. Ask yourself some of the following questions:

1. How much do you weigh?
2. How many hours per night do you sleep?
3. What is your waist size?
4. How often do you exercise each week?
5. How many minutes per week do you exercise?
6. How much do you eat?
7. How healthy and nutritious is your diet?
8. How much alcohol do you drink daily and weekly?
9. What time do you go to bed at night? What time do you get up in the morning?

10. How would you rate your health overall, on a scale of 1-10?

Any one of these measures can be the focal point for your goal of achieving superb levels of health and fitness. For myself, I have determined that my *waist size* is where I put the "X" in my life. Everything that I do, or fail to do, with regard to diet, exercise, sleep and overall fitness can be quite easily measured by the size of my waist at any given time. This is my personal focal point because it gives me a quick measure of success in every other area. What is yours?

Learn the Keys to Superb Health and Fitness

Identify the knowledge and skills you will require to achieve and maintain superb levels of physical health. The reason that most people do not learn and grow, in any area, is because they assume that they already know everything they need to know. They make the dangerous assumption that their personal knowledge is all the knowledge that exists on a particular subject. As a result, they make no effort to learn and apply anything new. This attitude makes it impossible for them to learn and grow.

One of the smartest things you can do is begin with the assumption that there is a lot you don't know in an important area of your life. Assume for a moment that much of what you know is inaccurate or incomplete. Become a student. Be like a child, open to all kinds of ideas, information and influences. Approach the area of health and fitness as though there have been incredible breakthroughs in knowledge, which is true, and

that any one of these great ideas can have an inordinate impact on how long you live and how good you feel about yourself.

For example, I received a letter recently from one of my seminar graduates. As the result of following my teachings, he had changed his career, upgraded his skills, tripled his income and become a millionaire in less than ten years. But he had been completely unsuccessful in getting rid of about 20 pounds of excess weight.

Then one day, while he was listening to one of my audio programs, he heard me explain the importance of eliminating the *three white poisons* from his diet. These white poisons are; 1) white flour products; 2) sugar and; 3) salt. This had never occurred to him before so he decided to give it a try.

In less than five months, he dropped the twenty pounds completely. He wrote and told me that this weight loss had transformed his life. He felt better about himself, had more energy and slept better at night. He looked better and felt more effective and confident in his work, and in all his interactions with other people. He was both amazed and delighted that it was a single piece of information that had enabled him to achieve a health goal that he had had for almost ten years.

Learn the Keys to Superb Physical Health

There are physical fitness and health skills you can learn that will assure that you live a long, lean, healthy and fit life. There are thousands of books and articles on the subject. You can join a health club and begin a physical fitness program. You can take Yoga lessons and learn how to stretch your body and improve your overall health. You

may learn aerobics or practice some other physical fitness routine. You may learn a new sport or begin jogging or swimming.

In every case, you should assume that there are wonderful ideas and methods available to you that can help you to dramatically improve your levels of health and well being. Become a lifelong student of the best ideas for long life.

Develop the Habits You Need for Lifelong Health and Fitness

Developing new habits and behaviors is central to the Focal Point Process. To achieve superb levels of physical and mental health, there are specific things that you can do every single day that will virtually guarantee you long life and happiness. Your goal is to learn and practice them until they become automatic.

The good news is that all the research has been done. All the answers have been found. Tens of thousands of men and women have been interviewed and observed over ten, twenty and thirty years to determine exactly what behaviors lead to the very highest levels of health and well being. Now we know what to do, and what not to do.

Seven Secrets of Superb Health.

The first secret of health, happiness and long life is *proper weight*. You should to aim to be slightly under your ideal weight, whatever it is according to the height and weight charts. Unfortunately, being overweight is a major health problem. More than 50 million Americans are officially classified as "obese." This means that they are more than 20% above their ideal weight.

There is a simple five-word formula for weight control. It is this: "Eat less and exercise more."

Overweight is caused by overeating. Period. I ran into a friend recently who had lost more than thirty pounds after being overweight for several years. I asked him his secret. He said to me, with a big smile, "I made an amazing discovery. I found that I never gained weight from anything that I didn't eat."

Hundreds of thousands of people lose weight and keep it off every year. So can you. Set your ideal weight as a goal, make a plan and work on your plan every single day. Never deviate from your plan or allow exceptions until you achieve your ideal weight. Then, dedicate yourself to staying at or below your ideal weight for the rest of your life.

The second secret of superb health is *proper diet*. When researchers examined the diets of Olympic athletes from more than 120 countries, they found that these high performance diets all had three things in common. First, the athletes ate a wide variety of foods. This assured that they received a full spectrum of nutrients.

Second, these athletes ate a lot of lean source protein. This is protein that is low in fat, such as fish, chicken and high quality beef or pork. Some of them were vegetarians who ate soy-based foods and tofu, but they all avoided fatty foods.

The third factor that the high performance diet had in common was that the athletes drank lots of water. In fact, you need about one gallon of water per day to keep your system entirely flushed of toxins and functioning at its best.

The key to eating an excellent diet is fairly simple. Eat more fruits and vegetables. Eat lean source proteins. Eat lots of whole grain products, such as whole wheat bread and bran muffins. Drink lots of water, at least one eight ounce glass per hour. And especially, avoid sugar, salt and white flour products.

The third secret of superb health is *proper exercise*. Ideally, you should exercise and articulate every joint in your body every single day, even if you only take a few minutes in the morning to stretch and warm up your muscles. You should exercise three to five times each week, 30-60 minutes each time. One of the best focal points for physical health is for you to set a goal to exercise 200 to 300 minutes each week. You then carefully track the number of minutes you exercise each day to be sure you hit your target.

You can get your 200 to 300 minutes of exercise each week by walking, bicycling, jogging, swimming, or working out with various pieces of equipment at home or at a gym. You can get your quota of hours and minutes on a treadmill or a lifecycle.

Many people say that they don't have time to exercise regularly. However, every study shows that the more physical exercise you engage in on a daily and weekly basis, the more energy you have. The more you exercise, the less sleep you require, the brighter and sharper you are when you work and the more productive you are at everything you do. Investing time in regular exercise has a very real, positive pay-off in improved performance and longer life.

The fourth secret of superb health is *proper rest and relaxation*. According to the experts, most working people are getting too little sleep and functioning in a semi-fog each day. You need seven to eight hours of sleep per night to function at your very best. In times of stress and over work, you need even more. Don't short-change yourself.

Take at least one full day off from work each week. On this day, you discipline yourself to do absolutely nothing associated with work. You relax completely. You refuse to read, make phone calls, work on your computer or catch up with your assignments or responsibilities. Instead, you go for a walk, watch television, go to a movie with your family or go out for dinner with your spouse. But don't do any work at all for at least one day per week.

Take mini-vacations of two and three days as often as you can, once per month if possible. During this time, refuse to take any work along with you. Just relax, exercise, sleep and spend time with the important people in your life.

In addition, you should take one, two and three-week vacations every year, during which you do nothing but rest and rejuvenate. The more rested you are, the brighter, sharper, more alert and productive you will be at your work, and in every other area of your life. You will get more done by taking more time off.

The fifth secret of superb health is for you to take *proper nutritional and dietary supplements*. I began studying nutrition when I was 21 years old. I was absolutely amazed to discover that most of the foods that we eat today do not include sufficient vitamins, minerals and trace elements for maximum performance.

Some people say that you can get all the nutrients you need if you simply eat a balanced diet. But experts have demonstrated, over and over, that you would need to eat as much as twenty pounds of food each day to get all the nutrients you require for optimal health.

Do your homework. Read and study about health and nutrition. Take vitamin and mineral supplements. Sometimes, the addition of a single ingredient, like iron, selenium or chromium, if your body requires it, can have a transforming effect on your overall feelings of health and well being.

The finest vitamin and mineral supplements ever developed, by the most advanced biochemists and nutritional experts, are available to you today from a variety of sources. Do your research, select the very best combination for you and begin taking the supplements you need to perform at your best.

The sixth secret of superb health is to *stop smoking*. Smoking is probably the very worst voluntary thing that you can do to your body. Smoking has been associated with thirty-two different illnesses, ranging from cancers of the nose, throat, larynx, lungs, esophagus, and stomach, all the way through to arterial sclerosis, heart disease, diminished brain functioning, osteoporosis, and gingivitis – a gradual deterioration of the gum tissue that leads to foul breath and rotten teeth.

The seventh secret of superb health is *“moderate to nil” alcohol consumption*. An enormous number of physical, mental and social problems are caused by excessive

alcohol consumption, from family arguments through to traffic accidents, sclerosis of the liver, brain damage and a variety of physical problems.

The ancient Greeks had a saying, “Moderation in all things.” This is a wonderful piece of advice for not only alcohol consumption but for every other part of your physical health regimen.

Establish A Daily Routine

Decide upon the daily activities that you are going to engage in to achieve and maintain high levels of physical health and well being. Write them down, make a schedule and a plan. Put health and fitness into your daily agenda, the same as you would an appointment with an important client. Move health and fitness activities up to a higher level on your hierarchy of values and goals. Put other activities aside and put off lower value tasks so that you have more time to take excellent care of yourself. This is one area where you should never procrastinate or delay.

Take Action Today

What one action commitment are you going to make *today* to begin moving toward superb levels of physical well being? Whatever it is, resolve to do it now. Start the game. Put the ball in play. Launch into a lifetime program of healthy living and physical fitness and then never stop.

Chapter Ten – Become Everything You Are Capable of Becoming

“The potential of the average person is like a huge ocean unsailed, a new continent unexplored, a world of possibilities waiting to be released and channeled toward some great good.” (Brian Tracy)

My first job after leaving school without graduating was washing dishes in the kitchen of a small hotel. This was the first of a series of laboring jobs – stacking lumber in a sawmill, digging wells, working on farms and ranches, putting nuts on bolts on a factory production line – that occupied me for the first few years of my so-called career.

The turning point in my life was when I discovered the Law of Cause and Effect, the great law of the universe and human destiny. I learned that everything happens for a reason. I discovered that success is not an accident. Failure is not an accident, either. I also discovered that people who are successful in any area are usually those who have learned the cause and effect relationships between what they wanted and how to get it. They then did repeatedly what other successful people did in a particular area until they got the same results. This insight changed my life.

Here is the bottom line. *You can learn anything you need to learn to achieve any goal you can set for yourself.* There are no limits except the limits you place on yourself and your own potential.

No one is better than you and no one is smarter than you. They just may be better or smarter in different ways, at least for the present. If someone is doing better

than you are today, it is probably because he or she has discovered the cause and effect relationships before you have. And anything that anyone else has done, within limits, you can do as well. The fact that someone else has achieved a worthy goal is the very best proof that you can achieve that goal, as well. Just do what they have done until you get the same result that they have gotten.

The world is full of people who are deluding themselves into thinking that they can do what failures do and somehow, by some miracle, get the results that successful people get. Even worse, they think that they can do little or nothing at all and by some great stroke of luck, all their problems will be solved and their dreams will come true. But this is not the way the world works.

Wolfgang von Goethe once wrote, "To have more, you must first be more." To achieve more in your outer world, you must go to work on your inner world, on developing yourself. There are no lasting shortcuts. There is no other way.

Personal and professional development is the most powerful tool that you can use to achieve any goal you can set for yourself. You can move yourself from wherever you are to wherever you want to go by simply learning how others have done it before you, and then by following the paths that they have already blazed.

You have heard it said that the average person uses only 10% of his or her potential. According to the Stanford Brain Institute however, it is actually closer to 2%. The average person has enormous reserves of potential that he or she habitually fails to

use. Nature is exceedingly generous. She provides each person with an abundance of abilities and possibilities, most of which go untapped throughout life.

If you were to use only a small additional percentage of your inborn capabilities, you could probably double and triple your results. You could accomplish things far beyond anything you have ever done up to now. You could be healthier, happier and more prosperous than you have ever imagined.

Abraham Maslow said that the story of the human race is the story of men and women “selling themselves short.” Most people settle for far less than they are truly capable of. Most people create all kinds of justifications and rationalizations for poor performance. They convince themselves or allow themselves to be convinced, on the flimsiest evidence, that they lack the potential and ability of other people who are doing better than they are. They then settle for a mediocre existence rather than committing themselves to breaking their own mental shackles and escaping from their own mental prisons.

When you see a person like Arnold Schwarzenegger, you do not dismiss his muscular development by attributing it to luck or genetics. You know that he has worked for many years, and invested thousands of hours, to develop himself physically.

But does Arnold Schwarzenegger have a single muscle in his body that you don't have in your body? The fact is that every male is born with 610 muscles. (Women, of course, are different). Every man starts off with the same muscular structure that Arnold Schwarzenegger started off as a skinny teenager growing up in Graz, Austria.

The only difference is that Arnold Schwarzenegger has developed his muscles and the average person has not.

In terms of mental ability and potential, most people are quite similar. Everyone has the same brain structure. Everyone has a variety of talents and abilities. Some people may start off with greater natural advantages and personal endowments, but on average, each person has the ability to develop himself far beyond anything he has achieved so far.

Be Clear About Your Values

To realize your full potential for personal and professional growth and development, begin with your values as they apply to your own abilities. As you know, your values are always expressed in your words and actions. You can always tell what your values are by looking at what you do and how you respond to the world around you. Your values are the root causes of your motivations and your behaviors.

Some values that you might select with regard to your personal growth are *excellence, self-actualization, intelligence, skillfulness, achievement and personal mastery*. My primary value, in terms of personal development, can be summarized in the concept of “realizing my full potential.”

I believe that each person has the potential to do something wonderful with his or her life. I believe that within every person there is a giant waiting to come out. I believe that each person can do vastly more than he or she has ever done before, if he or she only learns how. That is my fundamental value. What is yours?

Decide Upon Your Vision

Create a long-term vision for yourself in the area of personal growth. Project forward five or ten years and imagine that you were developed fully in every important part of your life. Idealize and see yourself as outstanding in every respect. Refuse to compromise on your personal dreams.

What level of skill or ability would you have in your field? What level of status and prestige would you have attained as the result of your superb performance at what you do? What kind of work would you be doing and at what level would you be doing this work? How would you think and feel about yourself as the result of being one of the very best in what you do? If you had no limitations at all, what would be your vision for how you would develop yourself in the months and years ahead?

Set Specific Goals for Yourself

Now take your vision and crystallize it into specific goals. Here is a good way to start. Take out a piece of paper and write down ten goals that you would like to achieve in the area of personal and professional development in the months and years ahead. Write in the present tense, exactly as if you were already the person you intend to be. Determine exactly what you want to be able to do. Decide the person you want to become. Describe exactly what you will look like when you become truly excellent in your field and in your personal life.

Then, review this list of ten goals and select the one goal that, if you achieved it, would have the greatest positive impact on your life and on your career. Put a circle around that goal and move that goal to a clean sheet of paper.

Create a schedule for achieving this goal. Set deadlines for achieving certain benchmarks. Set sub-deadlines as well.

Make a list of every thing you can think of that you will have to do to achieve personal excellence in that area. Organize your list into a plan by setting priorities on each of the items. Gather the books, materials, equipment and other resources you will need to begin work on yourself and your goal.

Take immediate action on at least one item in your plan to get the process started. Resolve to do something every day until you are successful in that area. Never stop working on yourself until you become the kind of person you would ideally most like to be.

Jim Carey, the actor, when he was just starting out, had a vision and a goal to be paid ten million dollars for acting in a movie. He made out a check to himself for this amount and carried it with him everywhere. He looked at it continually and never stopped believing in his ability to earn ten million dollars for a single picture.

Meanwhile, he worked on his craft. He took every role he could possibly get and threw his whole heart into performing that role the very best he possibly could. He developed his ability to speak, to dramatize, and to entertain. He continually stretched his own envelope of performance. He took every lesson that he could take and studied every element of professional acting he could learn from the people around him.

After years of hard work, his dream finally came true. He received \$10 million dollars for his role as the Joker in Batman III. Before he was forty, he was earning twenty million dollars per film. He makes one or two movies each year. He is now one of the most successful actors in Hollywood, if not in the world, because he had a clear vision and a dream and he never lost sight of it. Most importantly, he continued to work on himself and his craft until he was the kind of person who was worth twenty million dollars per picture.

What Gets Measured Gets Done

Set specific measures on each of your goals. If your goal is to excel in your field, determine how you will be able to know when you have achieved it. Decide how you could measure your progress and evaluate your success. Perhaps you can use as a measure the number of hours that you study in your field each week. Perhaps you can measure the number of books you read or the number of audio programs that you listen to. Perhaps you can measure your progress by the number of appointments you get or the number of sales you make as the result of your growing skills.

Compare yourself against these measures on a regular basis. The more precise your measures and the more you pay attention to them, the better you will become in that area, and the greater progress you will make.

Here are some key goal questions you can ask and answer for yourself:

1. What additional knowledge do you need to be the best in your field?
2. What additional skills must you acquire to do your work in an excellent fashion?
3. What subjects do you need to study and become conversant with?
4. What skills can you improve that will help you the most in your work or career?
1. What are the key result areas of your job? What must you absolutely, positively be excellent at doing to lead your field?
2. What are your core competencies today, and what new competencies will you have to develop to excel in your field in the future?
6. What is your plan to excel in each of these areas?
7. What is your plan to acquire these critical skills?
8. What one skill or ability, if you developed and did it in an excellent fashion, would have the greatest positive impact on your life and your career?

You first determine your values, your vision, your goals, and the knowledge and skill you will require to achieve them. You decide upon the ways that you will measure your progress toward each of them. You then do something every day that makes you

better in some way. You read, take courses, listen to audioprograms, practice your new skills, and never stop improving.

Develop the Habits of Success

Select the specific habits and behaviors you will need to practice every day to become the person you want to become. These could be the habits of *clarity, planning, thoroughness, studiousness, hard work, determination and persistence.*

Perhaps the most important single quality for success is self-discipline. Elbert Hubbard defined self-discipline as, “The ability to make yourself do what you should do, when you should do it, whether you feel like it or not.”

Napoleon Hill called self-discipline “the master key to riches.”

Every day, and every hour of every day, you have to practice self-discipline. You have to command yourself to do what is right, necessary and important, or by default, you will end up doing what is fun, easy and unimportant. Self-discipline is the quality that enables you to choose to do the most important task, whether you feel like it or not, and stick to it. Self-discipline is the one indispensable quality of all high performing men and women.

The Seven Disciplines of Success

There are seven disciplines that you must develop if you want to achieve all that is possible for you. You can learn each of these disciplines through practice and repetition, until they become automatic. Here they are:

First, the discipline of *daily goal setting*. Every morning, take three to five minutes to write out your top ten goals in the present tense. Get a spiral notebook for this purpose. By writing out your ten goals at the beginning of each day, you will program them deep into your subconscious mind. This daily goal writing will activate your mental powers. It will stimulate your mind and make you more alert. Throughout the day, you will continually see opportunities and possibilities to help you move more rapidly toward your goals.

Second, the discipline of *daily planning and organizing*. Take a few minutes each day, preferably the night before, to plan out every activity of the coming day. Always work from a list. Always think on paper. This is one of the most powerful and important disciplines of all for high performance.

Third, the discipline of *daily priority setting*. The essence of all time management, personal management and life management is contained in your ability to set the proper priorities on the use of your time. You use the methods described in Chapter Two to select the most valuable and important task you could possibly do and start work immediately on that task. This is essential for high performance.

Fourth, the discipline of *daily concentration* on your highest value activities. Your ability to work single mindedly on your most important task will contribute as much to your success as any other discipline you can develop.

Fifth, the discipline of *daily exercise and proper nutrition*. Your health is more important than anything else. By disciplining yourself to exercise regularly and to eat

carefully, you will assure yourself the highest levels of health and fitness throughout life.

Sixth, the discipline of *daily learning and growth*. Your mind is like a muscle. If you don't use it, you lose it. Continuous learning is the minimum requirement for success in any field.

Seventh, the discipline of *taking time daily* for the important people in your life. Relationships are everything. Be sure that in climbing the ladder of success, you do not find it leaning against the wrong building. Build time for your relationships into every day, no matter how busy you get.

These seven disciplines will virtually assure that you perform at the very highest level and get the greatest satisfaction and results from everything you do.

The 1000% Formula

There is a simple, practical, proven self-development formula that you can use to double your income in the years ahead. I developed this formula at the beginning of my career and I have taught it to many thousands of people. The only complaint that I have ever received on this formula is that it is "too conservative."

Most people who practice this formula each day report extraordinary improvements in their lives. These changes take place quickly, often within a couple of days. Try it and see for yourself.

This 1000% Formula is based on the Law of Incremental Improvement. This law says that, "By the yard it's hard, but inch by inch, anything's a cinch."

No matter how excited or determined you are, change and progress takes place slowly. It takes you your entire life to become the person you are. It takes a period of hard work and determination to become someone different. We do not usually make significant and lasting changes in quantum leaps. All permanent change is progressive, over a long period of time. This type of change requires patience and discipline. It is only this type of change that is truly worthwhile and enduring.

Here is a question for you: "Is it possible for you to increase your overall productivity, performance and output by one tenth of one percent over the next 24 hours?"

In other words, could you become one 1000th (1/10 of one percent) more productive over the next 24 hours, if you really wanted to? The truth is that you could

probably become 1000th more productive right now, in a couple of minutes, just by working on a single task of greater importance than something else could.

Anyone who really wanted to, by setting goals and priorities and by focusing on higher value activities, could increase their overall productivity and performance by 1/1000th over the next 24 hours. Many people could double or triple their overall productivity in the next 24 hours, if they really wanted to.

If you continually learn, study and upgrade your skills, clarify and reclarify your goals, set better and clearer priorities and focus on progressively more valuable tasks, you could increase your overall productivity performance and output by one tenth of one percent each day, day after day, indefinitely.

Because of the "Law of Increasing Returns," every effort you make to be more productive in one area will tend to improve your performance in every other are at the same time. You will get better and better results, in less time, the more you practice.

If you become one tenth of one percent more productive each day, five days per week, at the end of one week you will be one half of one percent more productive ($1/10 \times 5 = .5\%$). At the end of four weeks, you will be two percent more productive ($4 \times .5\% = 2\%$). At the end of fifty-two weeks, you will be 26% more productive than you were at the beginning of the year ($13 \times 2\% = 26\%$).

This is where the compounding effect of new knowledge and skill begins to work. Every improvement in any part of your work will have an effect on other parts of your work at the same time. As you become better at managing your time, you will become more productive with your customers and clients. As you become more

productive with your customers and clients, you will become more competent and effective in other parts of your business. Each improvement will lead to other improvements as well.

By becoming 26% more productive over the course of a year, and continuing to improve by one tenth of one percent per day, five days a week, you will actually double your overall productivity, performance and output in 2.7 years. If you continue learning, growing and becoming more effective and efficient, an improvement of 26% per year, compounded over ten years, will result in an increase of 1004% in your overall productivity in one decade.

Since we live in a merit-based society, as you increase your ability to contribute value, the amount you will be paid will increase as well. By improving your overall performance by 1004%, your income will eventually rise to match the value of your contribution.

Many of my students have come back to me after four, five and six years and told me that they were able to increase their incomes by 1000% in just a few years by practicing this formula. In every case, they were absolutely astonished at how quickly they had moved to the top of their fields by the simple act of making small, incremental improvements each day.

Here the seven steps in the 1000% Formula that will guarantee that you become at least one tenth of one percent better daily, one half percent better each week, two percent better each month and 26% better each year.

First, arise two hours before your first appointment and read for one hour in your field. This is called the "Golden Hour" and it sets the tone for the rest of the day. Leave the television off, put the newspaper aside. Invest the first sixty minutes in yourself and in your mind. This first hour is the "rudder of the day."

Second, *rewrite and review your major goals* each day before you start off. Take a few minutes to write out your goals in a spiral notebook, in the present tense, as though you had already achieved them. This programs your subconscious mind to be alert to opportunities to achieve your goals all day long.

Third, *plan every day in advance*. Make a list of everything that you have to do the night before, before you end your workday or before you go to bed. This enables your subconscious mind to work on your list while you sleep. Often, when you awake, you will have ideas and insights that will enable you to achieve your daily goals faster and more effectively.

Fourth, always *concentrate on the most valuable use of your time*. Select the one task that can have the greatest positive impact on your work life and begin on that task first thing in the morning.

Fifth, *listen to educational audio programs in your car*. Turn your car into a mobile classroom, a university on wheels. Never allow your car to be moving without educational audio programs playing. This activity is so powerful that it alone can give you your 1000% increase over the years ahead.

Sixth, *ask two questions after every experience*. These are really “magic” questions in that they enable you to learn and grow more rapidly from everything that happens to you. The two questions are: 1) What did I do right? and 2) What would I do differently?

According to the Law of Concentration, whatever you dwell upon, grows in your experience. Whatever you pay attention to, increases in your life. Whatever you focus on, you tend to do better. When you analyze each experience by asking, "*What did I do right?*" and "*What would I do differently?*" you program yourself to perform even better in each subsequent similar experience. These questions enable you to extract the maximum number of lessons out of each thing you do. They enable you to learn at an accelerated rate.

The best news of all is that when you are concentrating on what you did *right* and what you would do *differently*, your mind becomes positive, productive and creative. You become more motivated and more eager to try new things. You become even more likely to apply the insights that you derived from your previous experiences.

The seventh and final ingredient on the 1000% formula is for you to *treat everyone you meet like a million-dollar customer*. Treat the people you work with the same way you would treat a valuable customer of your firm. Treat each prospect or customer as if they had already purchased a million dollar's worth of what your company sells, and were thinking of doing it again. Especially, treat the people at home as though they were the most valuable people in the world to you, because they are.

The Jewel in the Crown

You are your most precious resource. Your earning ability is your most valuable asset. Invest every day in improving yourself as a person, and in increasing your ability to earn even more. The difference between a person who earns \$25,000 a year and a person who earns \$250,000 a year is not that great. And everyone who is earning \$250,000 today started off earning \$25,000, or less.

Decide today to develop yourself to the point where you can achieve every financial and personal goal you can ever set, and become everything you are capable of becoming.

Chapter Eleven - Make a Difference in Your Community

"The best thing about giving of ourselves is that what we get is always better than what we give. The reaction is greater than the action."(Orison Swett Marden)

You are put in this world to do something wonderful with your life. There has never been, and never will be anyone just like you. You are unique in all of human history. Your special combination of talents, abilities, emotions, ideas, attitudes and philosophy makes you separate and distinct from all other beings who will ever live.

You have extraordinary potentials of talent and ability that you habitually fail to use. You have an incredible brain, composed of as many as one hundred billion cells. Each of these cells is connected and interconnected with as many as 20,000 other cells. The possible combinations and permutations of thoughts and ideas that you can have are greater than the number of molecules in the known universe. You are truly extraordinary!

One of the most important questions you ever ask and answer is this, "What kind of a difference do I want to make with my life?"

What do you want to be famous for? How do you want people to think about you and talk about you when you are gone? What kind of a mark do you want to leave on the world? What do you want to do that will benefit and improve the lives of other people while you are here on this earth, and afterwards?

In his writings, Peter Drucker tells about a high school teacher who advised his students to begin thinking of the legacy that they wanted to leave when they passed on. Even though they were only in their late teens, he advised them that it was not too early to begin thinking of leaving a legacy.

Ten years later, at a class reunion, Peter Drucker tells about meeting with some of the students in that class. It turned out that a few of them had taken that message to heart and already begun thinking of leaving a legacy when they started their careers. Each of those students, he found, had reached far higher levels of success in their careers than had the other students who had not given the idea of leaving a legacy much thought.

These young men were different from the others in their orientation toward themselves and their world. They had higher levels of self-esteem and self-respect. They were more serious and self-confident. The thought of leaving a legacy had influenced their thinking and their affected their decision making for several years.

What kind of a legacy do you want to leave? Stephen Covey, in his best selling book, *The Seven Habits of Highly Effective People*, says that the four great goals of life are "to live, to love, to learn and to leave a legacy." It seems that most of the great men and women of history have given a good deal of thought to the contribution they wanted to make to their society while they were alive, and after they were dead.

Peter Daniels, an Australian businessman, read more than 500 biographies and autobiographies of famous men and women. He found that these men and women all had one thing in common. He called it a "sense of destiny."

Throughout history, men and women who have left a real mark on their societies have believed that their lives had a special meaning. They believed that they were put on this earth to do some great thing that would benefit mankind.

My Meeting with Albert Schweitzer

As a young man, I traveled by Land Rover through Africa and worked with Dr. Albert Schweitzer at his village of Lambarene in Gabon. Schweitzer was one of the greatest humanitarians in human history and his story is worth remembering.

When he was thirty years old, in the late 1800's, he was the top Bach organist in Europe. He was the equivalent of a musical superstar today. He played in the great concert halls in the great capital cities of Europe. He was highly respected and extremely successful.

And yet, at the age of 30, he began thinking about making a greater difference with his life. At that time, at the end of the 19th century, Africa was just opening up. There were many stories in the newspapers and magazines describing the sufferings and privations of the native peoples throughout the continent. He decided that he wanted to go to Africa and work with the natives.

Albert Schweitzer decided to become a medical missionary. To that end, he went back to school and devoted eight years of his life to earning a degree in tropical medicine. He played concerts on the side to raise money. At the age of 38, he loaded his medical supplies on a ship and sailed to Africa. He transferred his supplies to a small

boat and traveled up the Oogouou River to a thatched village called Lambarene. There, he set up his tent and began his work.

By the time he died, 53 years later, at the age of 91, his village hospital had grown to a population of 1500 people, with 40 medical doctors and specialists drawn from all over the world. Within ten years of his death, there were more hospitals in the world named after him than after any other person in history. He left a legacy that will last a hundred years, and perhaps forever.

Mother Theresa, of the Missionaries of Charity in Calcutta, was the greatest humanitarian of her age, as well. She dedicated her entire life to working with the poor and dying people of India. Her message of unconditional love and acceptance had a profound effect on everyone who met her, and on many millions who only knew about her from reading or from seeing her on television. She was a remarkable person. She left an extraordinary legacy that goes on to this day.

Decide Upon Your Values

In leaving a legacy, and making a difference with your life in your community, begin with your values. These may be spiritual values, economic values, social values, personal values, human values or any values at all that you consider to be important and relevant to the human condition. You may be motivated by *love, compassion, freedom, God, kindness, sympathy, courage or generosity*. What moves you emotionally to give of yourself and your resources?

Look at your community and your nation. What causes, organizations, movements or schools of belief are you attracted to? What kind of a contribution would you like to make with your life? If you were extraordinarily wealthy, what causes would you contribute to? What changes would you like to see in your society that would be beneficial to other people?

Bill and Melissa Gates of Microsoft have formed the Bill and Melissa Gates Foundation with \$40 billion dollars worth of assets. One focal point of their charitable activities is inoculations and vaccinations against dangerous diseases for children around the world, especially in third world countries. They have decided that one place where they can make a significant difference in the world is to assure that these children live to adulthood so that they can become active members of their communities.

Many people contribute their time and money to their churches and to their spiritual activities. Others are committed to making a difference politically or economically. Many men and women are committed to improving educational opportunities for children or to teaching literacy to adults. Some people are committed to the environment and others to population control.

The one factor that these people all have in common seems to be *passion*. People who make a significant difference in their worlds all seem to have a great passion for what they are doing and what they espouse. They are often willing to suffer tremendous privation and make incredible sacrifices to promote their ideals. They believe deeply in the rightness and goodness of what they stand for and are willing to go great distances to promote their causes.

Herodotus once wrote, "All of life is action and passion. Not to be involved with the actions and passions of your time is to run the risk of having not really lived at all."

What is your passion? What problems or needs in your society do you really care about? What do you find yourself naturally attracted to and interested in? What sort of issues do you find yourself discussing, arguing and debating? In what areas do you have strong feelings about what should be done or should not be done?

Victor Frankl, the founder of Logotherapy and the author of the book *Man's Search for Meaning*, survived the Nazi death camps of World War II. During this time he had a profound revelation. He found that the strongest driving force in the human psyche is the need for meaning and purpose. It was an intense desire to be committed to something bigger than the individual himself, or herself. Victor Frankl concluded that each person needs to be able to commit himself to a cause that is greater than he is. Each of us needs to be dedicated to something that helps and benefits the lives of other people in some way. Each of us needs to be able to rise above ourselves, to get out of ourselves and to put our hearts into doing something that makes a difference in the world, and in the lives of others.

Determine Your Vision of a Perfect World

What is your vision of a perfect world? If the world were ideal in an area of great concern to you, what would it look like? Imagine that you could wave a magic wand and bring about the perfect situation, whatever it would be, what would it look like?

When I was working with a committee in Washington that had been commissioned by the Congress to develop solutions to a perplexing national problem, we began with a simple question. "If we were completely successful and all of our recommendations were accepted, what would America look like five or ten years in the future?"

We spent several hours imagining and envisioning an America that was ideal in every respect. We then discussed and voted on which elements of this vision were most important. We organized these ideal elements in terms of priorities, from the most important to the least important. At the end of this process, we had a common shared vision of exactly what it was that we were working toward. We then went to work on the problem, produced a series of thoughtful recommendations and conclusions and submitted the entire report to the Congress. It turned out to be a tremendous success.

When I work with non-profit organizations around the country, we always start off with a vision statement. In this vision statement, we ask, "What is our mission?"

We ask, "If we were completely successful in achieving our mission, how would we know? What would it look like? What would happen? What goals would we have to achieve for us to be able to disband this organization and go home, content that we had been successful?"

Look around you in your society. There are many non-profit organizations, aimed at achieving a variety of social goals, that need your help. Don't make the mistake of the average person who puts off getting involved until he or she has lots of money. Invest your personal time and energy until you are in a position to invest your

money in the organizations you believe in. Give of your time and emotion in a cause that you consider important today. Make this practice of contributing a regular part of your life.

Set Specific Goals for Your Contribution

What are your goals for the type and level of contribution that you want to make to your society? If you had an unlimited amount of money, what would you want to do or achieve with that money in terms of improving your society or your community? How would you measure success?

Andrew Carnegie, the great steel magnate, who started as a penniless day laborer in a Pittsburgh steel plant, sold his steel interests in 1895 for \$595 million dollars cash, at a time when there were no income taxes.

Throughout his life, he had a simple philosophy. It was to spend the first part of his life making a lot of money and then to spend the second part of his life giving it all away. He was famous for having said, "He who dies rich, dies dishonored."

For the rest of his life, he built libraries and set up foundations to help people to learn what they needed to learn to be successful and happy. By the time he died, he had given almost all of his money away. Today, the Carnegie Foundations and libraries that bear his name stand as a magnificent tribute to one of the greatest businessmen and philanthropists of American history.

John D. Rockefeller, who became the richest man in the world, started as a clerk at \$3.75 per week. Even at that small salary, he gave as much as 50% of his salary to his church every week to contribute to the betterment of others.

Years passed. When he was 52 years old, he was extraordinarily wealthy, perhaps the richest man in the world. He was also extremely sick and his doctors told him that he would die within a year.

He thought back on his early years and the pleasure he got from contributing to his church. He resolved that he would spend his last year giving his money away. He sold half of his stock in the Standard Oil Company and turned it into cash. He then began financing worthy causes around the country.

Something incredible happened. The more money he gave away, the better he felt. His health improved. His illnesses and diseases went away. He recovered completely. He went on to live to the age of 91, in excellent health.

By the time he passed away, he had given away millions and millions of dollars. Meanwhile, the value of the Standard Oil Stock that he had kept had increased so much that he died worth more in financial terms than he had been worth when he was on his deathbed many years before.

Be a Wise and Knowledgeable Giver

What additional knowledge and skills will you need to make a difference in your community? Money that is given away at random is usually of little value. Money that is given away by an informed donor is usually far more effective at achieving important social goals.

You have heard that you should “investigate before you invest.”

You should also investigate before you contribute your time or your funds to any worthy cause. Do your homework. Do background research on organizations that you are thinking about contributing to. Make sure that the money that you donate is being

spent on a good cause rather than on salaries, benefits and additional fund raising expenses.

If you want to work personally in a particular charity, identify the most important skills that you will have to develop to maximize the value of the time that you donate. Many people look upon their charitable activities as an opportunity for personal growth and development. Just as they are committed to becoming better and better in their work, they are also committed to becoming better and better at making a valuable contribution of their time and effort toward worthy causes.

The principle of tithing, or giving 10% of your income to worthy causes, has been advocated for thousands of years. Many people feel that tithing unleashes a flood of benefits, both financial and otherwise into your life. However, tithing can also refer to the amount of your time that you invest in your church, political party or other organization. Giving of yourself is often more important than giving of your finances. The best is a combination of both, but if your finances are limited, contribute your time instead to the causes that you believe in.

Develop the Qualities and Habits You Most Need

Identify the specific habits that you would have if you wanted to make a significant contribution to your society. You may want to develop the habits of *self-discipline, self-denial, diligence, wisdom, foresight, patience and humility*. It is amazing how much you can get done if nobody cares who gets the credit.

Define Your Contribution In Terms of Specific Activities

What are the daily activities that you would engage in if you wanted to make a contribution to worthy causes? What would you do regularly to assure that you were making a genuine difference in the quality of your community? Would you be attending meetings? Making telephone calls? Writing letters? Serving on church or community boards or committees?

There is a rule that says that, “The more you give of yourself without expectation of reward, the more are the rewards that will come back to you from the most unexpected sources.”

When you dedicate yourself to serving others, to assisting in a cause that is greater than yourself, you receive profound emotional and spiritual benefits that can be vastly greater and more important than any material rewards you could imagine.

One of the great secrets of success is for you to always do what you love to do. It is for you to find something that fascinates you and attracts you. It is for you then to put your whole heart into doing whatever that is extremely well.

When you find a cause that you really care about, and you begin putting your whole heart into that cause, into making a difference in your society and your community, you feel terrific about yourself. You feel happy and fulfilled inside. You feel important and valuable to yourself and to your world. You unlock more and more of your potential and become more and more of what you are truly meant to be. You move into a position of true leadership.

Back Your Good Intentions with Action

Decide today to make a specific action commitment, to do something that makes a difference. It may be something as simple as making a financial contribution to an organization or cause that you believe in. It may be phoning an individual or organization and volunteering your services. It may be setting a goal to do something that can have a profound impact on people in the years ahead. Whatever it is, do it now.

Chapter Twelve - Spiritual Development and Inner Peace

"It is only with the heart that one can see rightly; what is essential is invisible to the eye."

(Antoine De Saint-Exupery)

Spiritual development and spiritual understanding have been the goals of great minds throughout all of human history. In every culture, society and civilization, spiritual traditions have emerged and developed spontaneously without any external input or influence, often many thousands of miles apart.

There seems to be, within each person, a desire to connect with something higher and greater than themselves. This inner drive seems to arise naturally and normally, often without any guidance or instruction. The great mystics and spiritual teachers of human history are those who have emerged to teach people how they can best satisfy this spiritual craving.

The whole issue of spiritual development is complex and controversial. Each person who believes in a faith or a denomination is usually convinced that his or her ideas about God or a higher power are correct, and all others are wrong or misguided to some degree.

The most terrible wars in human history have been religious wars fought over small differences in dogma, doctrine or interpretation. Since most religions preach that God is a God of love, compassion and understanding, it is sometimes amazing to look at what has been done, and what continues to be done, in the name of God.

I have studied spiritual traditions for more than 30 years. I very much believe that spiritual development is the highest and most important form of development that a person can pursue. Rightly understood, spiritual development is the key to peace, prosperity, happiness and personal fulfillment.

About 325 BC, the philosopher Aristotle wrote his *Nicomachean Ethics*, one of history's finest explanations of the human condition. He begins with the observation that the common denominator of mankind is the desire to be happy. He concludes that the question of how to achieve this happiness is the fundamental question of philosophy.

In 1895, Sigmund Freud of Vienna introduced his theory of psychoanalysis. His fundamental conclusion followed directly from Aristotle, more than 2000 years before. He called it the "Pleasure Principle."

Freud taught that human beings are motivated to move toward pleasure and to avoid pain, to move toward comfort and away from discomfort- physical, emotional, financial -or of any other kind.

Modern economists and psychologists agree that every human action is stimulated by a felt dissatisfaction of some kind. Without this felt dissatisfaction, no action takes place. The individual remains content and satisfied.

The primary driving forces of human behavior begin with discontent, dissatisfaction, discomfort or unhappiness. Action takes place when the individual perceives a better state or condition where this unhappiness or discontent can be relieved. The individual then acts to achieve this goal. The action is either successful or

unsuccessful. But all human behavior, from the beginning of man to today, is aimed at achieving a higher state of happiness than the one that currently exists.

The Highest Human Good

The highest human good is, and always has been, *peace of mind*. In fact, you can measure the success of your life at any given time by your level of happiness and peace of mind, by how good you feel about yourself and your world.

Peace of mind is only possible when you feel completely satisfied and content inside. Peace of mind comes when you follow your intuition, your inner voice, and you do and say the things that feel exactly right for you.

No one can determine what will make another person happy. Because each person is unique, each person has different needs and desires and is motivated by different goals and results. Each of us can only decide for ourselves what makes us happy personally. And each of us can only decide what makes us happy by listening to our inner voice and then following its guidance and direction.

In spiritual development, there are a series of simple principles that all religious traditions seem to have in common. The first principle is that there is a God who loves us, who knows us, who understands us and who wants the very best for us. Some people refer to this as the God-mind, the Over Soul, the Force, Universal Intelligence or the "Greater Power."

It doesn't really matter what it is called, even "nature." It is a comforting thought to believe and accept that there is a great power in the universe that we can turn to, that

desires our good, and that will guide us to always doing and saying the right things if we will but listen to the voice within us.

Intuition is one of the greatest gifts of mankind. Every great thinker has been amazed at this wonderful power. And the more you listen to your intuition, the better and more accurate it becomes. The more you listen to your inner voice, the louder and clearer it becomes in guiding you to make the right decisions in each area of your life.

The Practice of Solitude

One of the great spiritual practices is that of solitude and contemplation. Most people have never tried the practice of solitude in their entire lives. Yet it is an extraordinarily positive experience. The French writer, Blais Pascal wrote, “Almost all the problems of mankind arise from the inability to be alone with oneself in a room for any period of time.”

If ever you desire an answer to any question, a solution to any dilemma, the resolution to any difficulty, practice solitude. Go and sit quietly by yourself, with no noise or distractions, for sixty minutes. It has been said that men and women begin to become great when they begin to spend time alone with themselves, listening to their inner voices.

During this period of solitude, your mind will clear, like silt clears in a bucket of muddy water. After about thirty minutes of quiet contemplation, you will feel calm and relaxed. You will feel happy and peaceful. You will feel at one with the universe. And

then, at certain moment, as you sit there, ideas and insights will begin to flow through your mind.

Whatever your current situation or dilemma, the right answer for you will come to you at exactly the right time in exactly the right form. When you arise from your period of solitude and take action on that answer, you will find that it is exactly the right thing to do. This is the height of spiritual perception and spiritual connection.

The Golden Rule

The second principle that all the spiritual traditions have in common is the Golden Rule: “Do unto others as you would have them do unto you.” Someone once wrote, “There may be a better principle for human living than the Golden Rule, but no one has yet discovered it.”

The great truths of life are simple. It is amazing how many problems, both personal and social, that could be resolved if everyone decided to treat other people the way they would like to be treated. Listen to people the way you would like to be listened to. Sell your products and services the way you would like others to sell their products and services to you. Be courteous and respectful to other people, the same way you would like them to be courteous and respectful to you. Be patient and understanding with people when they make mistakes, the way you would like them to be patient and understanding with you when you make mistakes.

The Universal Maxim

The third principle common to all religious traditions was best articulated by Emmanuel Kant, the Dutch philosopher. He called it the “Universal Maxim.” He said: “Live your life as though your every act were to become a universal law.”

This is an amazing idea! Imagine if everyone lived and behaved as if everyone else was going to do exactly what he or she did. Imagine that everyone was going to treat other people exactly the way that you treat them.

This universal maxim is a tremendous discipline and guide for individual behavior. It harms no one and it helps everyone. It requires perfect truthfulness, honesty and justice. The universal maxim requires that we treat everyone alike. Living by the universal maxim requires the utmost of spiritual and personal discipline from ourselves.

Four Great Questions

Here are four questions that you can ask and answer for yourself on a regular basis. They help you incorporate the Universal Maxim into your life.

The first question is, “What kind of a world would my world be if everyone in it were just like me?”

Most of the problems in the world today could be solved if everyone could say that this would be a better world if everyone behaved as they do.

The second question is: “What kind of a country would my country be, if everyone in it were just like me?”

Most of our social and political problems are a direct result of the refusal of people to ask this question about themselves, about others and about our country.

The third question is “What kind of a company would my company be, if everyone in it was just like me?”

This is one of the best questions for creating a terrific place to work. The more people there are in a company who can answer this question positively, the better company it becomes, in every way.

The final question is this: “What kind of a family would my family be, if everyone in it was just like me?”

Imagine if everyone in your family treated everyone else in your family the way you treat everyone else in your family. What kind of a family would it be?

In New York, when a book proposal is accepted by the publisher, but the final manuscript has not yet been submitted, it is called a “work in progress.”

In the same sense, each one of us is a work in progress. Each of us has a long way to go. Each of us has ample room for improvement. There are many things that each of us can do to become better human beings and better members of our societies. Asking ourselves these four questions regularly gives us guidance and insights into the specific changes and improvements we can make.

Begin With Your Values

What are your values with regard to spiritual development? Do you believe in the values of *peace, joy, love, compassion, forgiveness, self-control, faith, hope, happiness and personal fulfillment*?

Select the values that you consider to be most important from the list at the end of this book. Organize your values by priority, from what is most important to you all the way through to what is least important. Put an “X” on your most important value and then begin to think about how you could express this value more often in your words and actions.

Discipline yourself to live your life in harmony with your most important spiritual value. Whenever you slip, catch yourself and begin living and behaving by this value once again. In time, you will program this value into your subconscious mind. You will instill this value as a permanent part of your personality. You will actually transform your character. You will become a finer and better person in every sense of the word.

Clarify your vision.

What is your vision for yourself and your life if you had complete peace of mind? If your inner life was perfect in every way, and you were completely happy and fulfilled, how would you be living your life?

Think back over the happiest moments of your life. Think about the times when you felt the greatest joy and inner peace. What was going on? Who were you with?

What were you doing? What have been your most joyous experiences in life? What could you do to create a situation where you could enjoy more of those happy experiences in the year ahead?

What should your focal point be? What one change or decision could you make that would move you more rapidly to a higher level of spiritual and inner development, a higher level of happiness and peace?

Practice zero based thinking. Look at your life and ask yourself if there is anything that you are doing, that knowing what you now know, you wouldn't get into again today?

Is there any relationship, personal or business, that you wouldn't get into again today if you had to do it over? Is there any part of your business, any product, service, process or activity that you would not start up again today, knowing what you now know?

Is there any investment or drain on your time, emotion, energy or money that you would not get into again today if you had to do it over, knowing what you now know?

Sometimes, the decision to stop doing something that is no longer a source of joy or happiness in your life can bring you more peace and satisfaction than anything else. And you always know what it is.

The only question is whether or not you have the courage and character to take the action that you know you need to take.

Determine your goals.

What are your goals for spiritual and inner development? What specific, measurable steps can you take to achieve higher levels of happiness and personal satisfaction? What can you do today to eliminate the people, forces and influences in your life that are disrupting your happiness and peace of mind?

Remember that there are only four ways to bring about the changes you desire. You can do more of some things or you can do less of others. You can start doing something or you can stop doing something else altogether. Which is it to be?

Develop New Habits

What habits and behaviors do you need to develop to become a happier person, and to enjoy greater peace of mind in everything you do?

Many people develop the habit of reading spiritually each morning and thinking about how they can practice what they read during the day. Others develop the habit of daily solitude. Some develop the habit of attending a church that they enjoy on a regular basis. One spiritual habit is to donate your time to working with people who are less fortunate than you are. Spending time with other spiritually developed people is another great habit that helps you to develop spiritually as well.

Determine Your Daily Activities

Identify the daily activities that you could begin practicing to increase your levels of spiritual development and inner peace. Whatever you do, anything that you

repeat, over and over again, will eventually become a new habit. What are the specific activities that you would like to develop into habits?

Take Action toward Your Goals

Finally, make a specific action commitment. Decide upon one step that you are going to take today to begin moving toward higher levels of spiritual development and peace of mind. Either get in or get out. Either start doing something or stop doing something else. Make a decision of some kind and then take action on your decision.

Determine your focal point. Put an "X" on the one decision or activity that can have the most immediate positive impact on your level of personal happiness and inner joy. Whatever it is, just do it.

The Path to Spiritual Development

Perhaps the most important spiritual principle of all is for you to develop an unshakable trust in the universe and in the goodness of God, or of a greater power.

Look for the good in every situation. Look for something beneficial that you can gain from every setback or difficulty. Have complete confidence and faith that everything that is happening to you is happening for a good reason. However it appears at the moment, the reason is usually to help you to be more successful and happy in the future.

Norman Vincent Peale used to say, "When God wants to send you a gift, he wraps it up in a problem. The bigger the gift that God wants to send you, the bigger the problem he wraps it up in."

In hundreds of interviews with the most successful men and women of the age, the researchers found that they all had a single thinking quality in common. They all believed that, within every difficulty and problem they faced, there was something good or beneficial that they could benefit from.

Look for the valuable lesson in every difficulty. Have complete faith that there is a divine intelligence that cares about you and which is guiding your path, every step of the way. When you begin practicing this way of thinking, you will be amazed at the wonderful things that will happen in your life.

Look for the valuable lesson in every difficulty. Have complete faith that there is a divine intelligence that cares about you and which is guiding your path, every step of the way. When you begin practicing this way of thinking, you will be amazed at the wonderful things that will happen in your life.

One of the great spiritual principles is for you to identify the biggest single problem in your life today. Look into that problem and imagine that it is has been sent to you at this moment to teach you something that you need to know. Imagine that this problem has been artfully constructed to contain one or more valuable lessons that you absolutely need to learn to move to the next level of success and happiness in your life.

All great men and women are men and women of faith. They have complete confidence that everything is unfolding for their good, even if they cannot see it at the

moment. They believe that every setback has a benefit or opportunity hidden within it. They have complete faith that everything is happening as it should and that, at the end, everything will turn out well. And they are seldom disappointed.

No Higher Aim

Spiritual development and peace of mind are the highest of all human goods and benefits. Spiritual development enhances your life and fills you with joy and satisfaction. It makes you happy and gives you tremendous pleasure. Best of all, it is available to you and to everyone at no cost.

Developing spiritually and enjoying peace of mind simply requires that you live in truth with yourself and with everyone around you. Spiritual development requires that you trust in the universe to guide and direct your path. Spiritual development requires that you take time each day to sit quietly by yourself and to listen for the still small voice within. Spiritual development requires that you follow the guidance of your intuition and believe absolutely that everything is working out for the best.

When you begin to live in truth with yourself and others, and trust to your inner voice, you will probably never make another mistake. You will make your life into something truly wonderful and inspiring. And it's completely up to you.

Seven Rules for the 21st Century

Here are seven rules for success in the 21st century. These are some of the most important ideas I have learned in more than thirty years of studying successful people.

Rule Number One: *Your life only gets better when you get better.*

Your outer world will always be a reflection of your inner world. If you want to improve the quality of your outer world, you must go to work on yourself. And since there is no limit on how much better you can get, there is no limit to how much better you can make your life.

Rule Number Two: *It doesn't matter where you're coming from; all that matters is where you're going.*

Never allow yourself to be slowed down or held back by events that have occurred in your past. Learn from them and let them go. Resolve to keep yourself focused on the future and where you are going- most of the time. And since your future is only limited by your imagination, there are no limits to what you can achieve in the months and years ahead.

Rule Number Three: *Anything worth doing well is worth doing poorly at first.*

Everything is hard before it is easy. A primary reason that people do not realize their full potentials is that they try something new and when it doesn't work perfectly the first time, they quit and go back to their old, lower level of performance. Anything worth doing well is worth doing poorly at first, and it is often worth doing poorly several times until you master it.

Rule Number Four: *You are only as free as your options, the well-developed alternatives you have available to you.*

One of the greatest human goods is personal freedom, and your freedom is largely determined by your choices. The more options you have, the greater freedom and self-confidence you have. You should be continually developing new options throughout your career. Never hang all of your hopes for success on a single possibility.

Rule Number Five: *Within every problem or difficulty you experience, there is the seed of an equal or greater advantage or benefit.*

Look for the good in every problem. Look for the valuable lesson in every adversity or setback. Look for something that you can gain from every difficulty, and you will always find it.

Rule Number Six: *You can learn anything you need to learn to achieve any goal you can set for yourself.*

You are designed by Nature to be a "learning organism." Anything that anyone else has learned, within reason, you can learn as well. You can acquire any kind of knowledge and develop any skill that you need to rise to the top of your field.

Rule Number Seven: *The only real limits on what you can do or be are the limits you accept in your own mind.*

As Shakespeare said, "Nothing is, but thinking makes it so." Henry Ford said, "If you believe you can do a thing or you believe you cannot, in either case, you are probably right."

You have within you, right now, all the talents and abilities you could ever want or need to achieve any goal or dream you can set for yourself. The only question you ever have to ask is: "How badly do you want it?"

If you want anything badly enough and you are willing to persist long enough, nothing can stop you from eventually achieving it.

Good luck!

Focal Point

Advanced Coaching and Mentoring Program

Brian Tracy offers a personal group coaching program in San Diego for successful entrepreneurs and top sales professionals.

If you qualify for this program (minimum income \$100,000 per year), you will learn how to apply the Focal Point Process to every part of your work and personal life.

You will be taught a step-by-step process of personal strategic planning that will enable you to take complete control of your time and your life.

Over the course of the program, you meet with Brian Tracy one full day every three months. During these sessions, you will learn how to double your income and double your time off.

You will identify those things you enjoy doing the most and learn how to become better and better in your most profitable activities.

You will learn how to delegate, downsize, eliminate and get rid of all those tasks you neither enjoy or benefit from.

You learn how to determine your special talents and how to use leverage and concentration to move to the top of your field.

For more information, visit www.briantracy.com and click on “Coaching,” or phone 858-481-2977 and we’ll send you a complete information package. Write to Brian Tracy at Brian Tracy International, 420 Stevens Avenue, Solana Beach, CA, 92075

Brian Tracy

Keynote Speaker, Consultant, Seminar Leader

Brian Tracy is one of the top professional speakers in the world. He addresses more than 250,000 people each year throughout the United States, Canada, Europe, Australia and Asia.

Brian's keynote speeches, talks and seminars are customized and tailored for each audience. They are described as, "inspiring, entertaining, informative and motivational." He has worked with more than 500 corporations, given more than 2000 talks and addressed over 2,000,000 people.

Some of his speech topics include:

Leadership in the New Millennium – How to be a more effective leader in every area of business life. Learn the most powerful, practical leadership strategies ever discovered to manage, motivate and get better results than ever before.

21st Century Thinking – How to out-think, out-plan and out-perform your competition. How to get superior results in a fast-moving, fast-changing business environment.

The Psychology of Peak Performance – How the top people think and act in every area of personal and business life. You learn a series of practical, proven methods and strategies for maximum achievement.

Superior Selling Strategies – How to sell more, faster and easier, to demanding customers in highly competitive markets. How to sell higher priced products and services against lower priced competitors.

Brian will carefully customize his talk for you and your audience. Call today for full information on booking Brian to speak at your next meeting or conference. Visit www.briantracy.com or phone 858-481-2977. Brian Tracy International, 462 Stevens Road, Solana Beach, CA, 92075.

Appendix A - List of Values

Accuracy	Consideration	Freedom
Adaptability	Contribution	Friendliness
Adventure	Cooperation	Fulfillment
Affection	Courage	Good balance
Alertness	Creativity	Gentleness
Ambition	Dependability	Generosity
Assertiveness	Determination	Growth
Authenticity	Diligence	Good Attitude
Beauty	Dynamism	Good humor
Boldness	Education	Happiness
Broad-mindedness	Effectiveness	Health
Calmness	Energy	Helpfulness
Capability	Enjoyment	Honesty
Career	Enterprise	Hope
Care	Enthusiasm	Humility
Clear-thinking	Excellence	Imagination
Compassion	Faith	Impartiality
Competence	Flexibility	Independence
Confidence	Focus	Innovation
Conscientiousness	Forgiveness	Integrity

Intelligence	Persistence	Specialness
Joviality	Playfulness	Strength
Joyfulness	Pleasantness	Tact
Kindness	Politeness	Talent
Knowledge	Possessiveness	Teamwork
Leadership	Practicality	Thankfulness
Learning	Professionalism	Thoroughness
Love	Prosperity	Tolerance
Loyalty	Purposefulness	Trustworthiness
Maturity	Precision	Understanding
Method	Progress	Uniqueness
Meticulousness	Punctuality	Value
Modesty	Quality	Versatility
Naturalness	Quickness	Victory
Nurture	Resourcefulness	Vigor
Optimism	Respect	Warmth
Organization	Responsibility	Willpower
Originality	Self-control	Wisdom
Patience	Sensibility	Wit
Peace	Sincerity	Youthfulness
Perseverance	Sociability	Zeal