Introduction

- You can always get more money but you can never get more time.
- No one person has all the truth.

Set Your Life On The Course To Success

Chapter One: What I Hope You Will Find In Reading This Book

1. Sincerity. Sincerity is not a test of truth. Do not make the mistake of thinking, “He must be right, he is so sincere.” It is possible to be sincerely wrong. The only test of truth is truth itself.
2. Ideas. There is nothing so powerful as an idea whose time has come.
   - An idea that comes at a good time can be so valuable.
3. Inspiration. Inspiration is somewhat of a mystery. Who knows why some people are inspired and some are not?
   - You share your experiences sincerely with someone they could be ready for change, but you really don’t know.
   - You can’t change people, but you can change yourself.
4. Guidelines
5. Translation

How To Get The Most Out Of This Book

1. Be thankful for what you already have.
   - Thanksgiving seems to open up the channels for receiving more. Cynicism stops the flow of good ideas but thankfulness for your education, freedom, democracy, culture, health, and opportunity will open you for more blessings.
2. Be eager to learn.
   - No matter what you have already learned, be eager to learn more.
3. Argue later.
   - By listening to a variety of voices you can take the ideas and opinions of others and modify whichever of them you have to.
   - Make sure whatever action you take then is the product of your own conclusion. Don’t just act on what someone else says without debating and refining it for yourself.
   - Fast-track learning: you take a concept, tease out the detail, refine it and apply it to your own experience.
4. Read with attention.

The Major Keys to Successful Living

- The Half dozen things that make eighty percent of the difference.

1. Philosophy
   - This comes from using your mind to think to process ideas and information. This process establishes a guidance system, or a philosophy which will be a guidance system to get us through life emotionally, economically, spiritually and every other way.
   - This system needs to be constantly refined. Philosophy is the major factor in how your life works out – what car you drive, where you live, what you wear, what you earn.
   - We all need a wind to blow us to our dreams but there is not much you can do about the wind. We can’t change it, but we can catch it. If you’re waiting for a good wind to blow, you
need to set your sails to make the most of it. That is what philosophy is all about: using your mind to think so that you can refine the set of your sails.

- Set your sails to make the most of whatever wind may blow.
- Set a better sail.
- All the other factors in my life were about the same but I had changed.
- We don’t know which way the wind will blow but you can set a sail which will help you avoid the rocks where others will end up.

2. **Attitude**
   - Have a good attitude about the past. Treat it as a school or a teacher from whom you can learn. Don’t let the past beat you, but teach you.
   - Mistakes are the experience from which we can learn.
   - How you feel about the future is just as important. Have a good attitude looking to tomorrow. You need to have a destination in mind because if you don’t know where you are going, how will you know when you get there?
   - **The future is promise.**
     - This promises is an awesome force but you must be prepared to pay for the future with the present. Nothing is free. Everything has to be paid for. But remember, if the promise is clear, the price is easy. If you can see the promise of the future, the price is easy and you will be prepared to pay.
   - Each of us needs all of us.
   - **How you feel about yourself is important too.**
     - Self esteem is the greatest step of progress toward success. You must develop self worth, self value. I believe that the greatest deterioration of self esteem comes through lack of simple disciplines.
     - Lack of discipline erodes self esteem.
     - Society will not chastise you if you go soft on yourself, but neglect will destroy us all. Neglect will ace everyone and prevent us all from cashing in on opportunity. Neglect is like an infection that if not attended to will become a disease. One neglect leads to another like a domino effect. Neglect your economic situation and you’ll probably neglect your health. Neglect your health and you’ll probably neglect your friendships. Neglect your friendships and you’ll probably find that soon you’ll be neglecting your family.
     - Self esteem is the greatest building block of success.
     - All disciplines affect each other. Nothing stands alone. Everything matters. Some things matter more than others but there is nothing which doesn’t matter.
     - One lack of discipline creates a character reaction.

3. **Activity**
   - Now life come from labour – not from ideas and information alone. A great artist or architect may have ideas which are inspiring and show genius but unless they pick up a paintbrush or pencil there will be no painting or building. There is no business without activity – making phone calls, making sales, knocking on doors – no matter how wonderful the business plan. Without the labour there is no reality.
   - Affirmation alone will not do it. Affirmation without discipline is the beginning of delusion, but commitment to labour leads to the miracle of new life.
   - **First, do what you can.**
     - An ancient prophet said, “Whatever your hands find to do, do it.” Don’t neglect. If there’s a call you must make, make it. If there’s a conversation you must have, have it. Clean up all your neglect.
     - What is easy to do is always easy not to do.
- **Second, do the best you can.**
- Always do more than you get paid for, to make an investment in your future. Work on the principle: I should, I could and I will.

### 4. Results
- Philosophy plus attitude plus activity equals results. Results is the name of the game.
- In life we are presented with the seed and the soil and the seasons and the miracle of life, and life asks of us that we produce results. We have the opportunity: what can we do with it?
- Learn from a successful person’s experience to change your own results.
- Life asks us to make measurable progress in reasonable time.
- Ask more of yourself.

### 5. Lifestyle
- For all of us, our philosophy, attitudes, and activity lead to results which in turn makes for lifestyle.

**Self Development The First Step Towards Success**

**Chapter Two: Personal Development**

- The major challenge of life is to see what we can become – not to see what we can get. What we can become is what is important. The major question to ask of your job is, “What am I becoming here?” This is what is valuable – not what you can get out of your job, but what you can become through it.
- “If you work hard on your job you can make a living. But if you work hard on yourself you can make a fortune.”
- Success is something that is attracted by self development.
- You can’t get rich by demand. You get rich by performance.
- There is plenty of room at the top: it’s the bottom that is crowded!
- Start trying to be worth twice as much to your company: it will be embarrassing for them not to pay you more! Render service beyond what is required and you will be making an investment in your future that will bring incredible results.
- Honor and self esteem and fortunes are made solving people’s problems.
- You can have more than you’ve got, because you can become more.
- They will pay more if you become more. Burn a little midnight oil in your quest to become more valuable.
- If you want to know what the future will be like, look at the seasons and you’ll see that it’s going to be like it’s always been – opportunity mixed with difficulty.

**1. Learn how to handle the winters.**

- There are all kinds of winters. There are economic, and political winters. There are social and personal winters.
- You can’t get rid of winter by tearing it off the calendar. But you can get stronger, wiser and better to deal with winters.

**2. Learn how to take advantage of the spring.**

- Spring is opportunity and opportunity always follows difficulty. Expansion follows recession every time.
- Take advantage of it. Spring itself is a chance, not a guarantee, but that is all you need. You must plant in the spring, or you will beg in the autumn.
- In the spring, you must hurry, because the window of opportunity doesn’t stay open for ever.

3. **In the summer you must nourish your values and fight your enemies.**
- As soon as you have planted the garden the weeds start to grow and become a threat. That’s how life is. The bugs come out. So you must nourish your garden like a mother and defend it like a father. You can’t ignore the weeds.
- It’s very important to love your values and hate your enemies. The ancient prophet said, “Love good and hate evil.”
- Some of your enemies are on the outside, some are on the inside. Beware of the thief in the alley after your purse, but what about the thief in your mind who wants to steal your promise?
- You must not become a victim of yourself.

4. **In the harvest or autumn, reap without complaint.**
- Humans can use their minds to think and change their lives any time they want to; animals can’t, but humans can.
- I tried to convince my mentor that it was external circumstances – the cost of things etc – but he wouldn’t buy that. And once I understood that it was in me, not out there, I couldn’t sleep nights.
- No complaint and no apology. What a place to arrive at, this place of maturity where you don’t complain about your circumstances nor apologise for your success.
- Take full responsibility for your harvest.

**The Three Keys To Personal Development**

1. **Physical**
   - Treat your body like a temple, not a woodshed.
   - The body and the mind work together; one needs to be a support system to the other. You’ve heard the saying ‘the spirit is willing but the flesh is weak.’
   - Some people don’t do well simply because they don’t feel well.
   - Take care of your appearance too.

2. **Spiritual.**
   - Honor your spiritual side.

3. **Mental**
   - We need mental food to nourish the mind. Books and seminars provide food for thought.
   - You will need a library of your own to provide food for the mind.
   - Become the best you possibly can.

**Develop The Abilities Essential For Success**

**Chapter Three: Understanding Success**

- Four Steps To Success
  1. Be a student of good ideas.
  2. Learn to log them and keep a journal of good ideas. Don’t trust your memory. If you find a good health idea – jot it down. When you hear a good business idea – write it down.
     Journals are for serious students.
  2. Have good plans.
- Plans are putting your good ideas to work to make dreams come true. You need a good health plan. You need a good financial plan.
- 3. Learn to handle the passing of time.
- There are two things that will destroy you quicker than anything – greed and impatience. You must learn to be patient. You have to give your project time. It takes time to build a corporate career or a strong family.
- Learn to invest in yourself and in other people and you can become wealthy without greed.
- 4. Learn to solve problems.
- Life is solving a set of problems.

I have found that there are three questions that will help solve any set of problems.

- “What could I do?”
- “What could I read?”
- “Who can I ask?”

Conduct In The Market Place

- Another aspect of self-development concerns how we conduct ourselves in the marketplace. Find out as much as you can about your own job, where you work and your industry, it’s not enough just to have the appropriate skills, you need to be aware of your conduct as well as your skill. You don’t want to lose chunks from your potential pay packet through behavior which might be acceptable somewhere else but not in your corner of the marketplace.
- We should all be students of the marketplace

- Language
- Be careful of your language in the marketplace.

- Habits
- Casualness may lead to casualty.

- Dress
- Only bring your skill to the marketplace, not your need
- The marketplace is the soil and will only provide you with a crop if you bring your seed to it, not your need.
- In all this, be open to getting some help

The Five Abilities

- 1. Develop the ability to absorb.
- Absorb each day. Treasure it as a piece of the mosaic of your life. Think about each day, store occasions away in your memory bank. Don’t just try to get through the day, get from it.

- 2. Develop the ability to emotionally respond.
- Learn to be affected. Don’t just respond with talk Capture each day in your spirit and respond deeply to it. Let sad things make you sad, let tragedy make you cry, let happy things make you happy. Let your emotions respond to life. The key is this: let life touch you, not kill you.

- 3. Develop the ability to reflect.

- 4. Develop the ability to act

- 5. Develop the ability to share.
- Invest life into life and it will work miracles. Pass on what you know.
- When you share, everybody wins. The person who shares may win more than the person who receives.
- The more you give out the more you grow.

**Lifestyle**

- I believe that what constitutes a good life is balance. Take the results of your philosophy, attitude and activity and fashion for yourself a good life.

**The four parts of a good life**

- 1. Pleasure
- Good taste is an education
- To create happiness you have to study it. I have learned that happiness is an art: it needs to be fashioned and designed.
- Money has little to do with it. Wealthy people have to fashion their happiness the same as anybody else.
- 3. Joy
- 4. Ecstasy
- Design life – don’t just live it.

**Enlightened Self Interest**

- If you win at the expense of others that’s not okay, but if you win by contributing to others that sort of self-interest is okay.
- Service to many leads to greatness. Great wealth, great respect, great treasure, great trophies, great fortune, great fortune, great feeling. All kinds of greatness comes from service to many.
- Be disciplined when the amounts are few and then you can be ruler when the amounts are many.
- The time to qualify for leadership is when the amounts are small.
- Life operates to give us what we deserve, not what we need.
- If you plant, you will reap. If you need to reap, then you need to plant. Life was designed to respond to the planters, not the needers.
- If you search you will find.
- Note that finding is reserved for those who deserve it. Who deserves to find?
- If you wish to receive, you must give.
- It’s much better to give than to receive.
- You must always pay fair price.

**Develop The Art Of Good Communication**

**Chapter Four: Communication**

- For good communication you have to have an understanding of words. Understand that words are almost Godlike in power.
- In your family, what you say is so important. In management, in sales and business there is no more powerful tool.
- Know the power of words.
- Communication is affecting other people with words.

**Four steps that lead to communication.**

1. **Have something good to say.**
- Communication needs to be a daily practice.
- Be interested in life and people
- Be a student of life.
- Be fascinated. Fascination goes beyond interest. Interested people ask, “Does it work?” but fascinated people ask “How does it work?” Ask questions that go deeper than surface examination.
- Be sensitive. You have to be sensitive to people and where they find themselves at the moment. Be sensitive to people who are not like you.
- Compassion opens closed doors.
- Be knowledgeable.
- Four “keys” that make life worthwhile
  - 1. Life is worthwhile if you keep learning.
  - 2. Life is worthwhile if you try.
  - 3. Life is worthwhile if you stay.
  - 4. Life is worthwhile if you care

2. Say it well.
   - If you have all the knowledge but you can’t deliver it well, no one will understand you.
   - The first important aspect of saying it well, is sincerity. You also need the repetition of practice.
   - And in all your communicating brevity is important. Sometimes the more brief the communication, the more pointed.
   - To speak well you have to have style.
   - It’s not so much what you say but how you say it.
   - Have a good working vocabulary. A study among prisoners revealed that there is definitely a relationship between vocabulary and behavior. Why? Vocabulary is a way of seeing.

3. Read Your Audience.

4. Be Intense
   - Intensity is the emotional content of communication. This makes your conversation powerful – words loaded with emotion. Express courage, passion, commitment, love and hate in the intensity of your delivery. The emotion can totally change the impact of your words.
   - Your emotions must be well measured. Don’t use too much emotion for a minor point. Don’t use a canon on a rabbit! You don’t need that much firepower.
   - Have something good to say and say it well.

5. Identify with your audience.

6. Tools of last resort
   - A direct attack
   - Scolding
   - Sarcasm
   - Profanity

The Art of Persuasion
   - To master the art of persuasion become a good storyteller.
- Learn to tell your own story.
- Have accurate facts.
- Use and acknowledge quotes.
- Use straight talk.
- Offer Solutions.
- Put out a challenge.
- Have a passionate belief.

**Use Your Time Effectively**

**Chapter Five: The management of Time**

- The first point I would like to make on time management is that your time is your own, to use how you wish. Your life is your life, and you don’t have to let anybody make you in their mold. Success is not money or style, but the progressive realization of your own goals.
- One approach to time management is to ignore it altogether!
- Remember, it may be perfectly valid to step down to something easier.
- Another approach to the management of time is to work longer and harder.
- It’s not the hours you put in, but what you put in the hours. You can always work smarter.
- Work smarter. Make yourself more valuable in the same time.

**Time Management Essentials**

**1. A written set of goals.**

- Human beings can set goals, no other animal has that ability, to reach into the future and shape it. Give serious thought to setting goals for your future.
- We humans are affected by five things: the environment – whether physical, social or political; events – in our family, community, nation or the world; the results we have achieved or failed to achieve; knowledge; and dreams. We can’t disregard the environment, events make up our lives, results reward us with assets or liabilities, knowledge is wealth but dreams shape our future.
- An ancient prophet said that without a vision – a dream, a good clear picture of the future – the people perish. Unless we can see the rewards, the harvest, we aren’t motivated to plant or to work. There are two ways to face the future with apprehension, or anticipation.
- If dreams are strong enough they become like magnets; they pull you in their direction. A good list of goals will not only pull you, it will pull you through. Pull you through bad times and difficulties.
- Set goals.
- Make a list of all your life’s goals.
- List everything that you want to do, to achieve. The go through it and mark the ones you can achieve in one year. Then mark the ones that will take three years. Then mark those that you see as five year goals, and finally any that are ten years in the future.
- When the why gets strong, the how gets easy.
- Purpose is stronger than object.
- Ask yourself, “What kind of person must I become to achieve all I want?” Write another short paragraph in answering this question. This philosophy can be lifechanging.
- What is the major purpose in setting goals? To entice you to become the person it takes to achieve them.
- Set the kind of goals that will make something of you. If you set them too low, so that you don't have to read or take classes or learn anything, you won't grow. Don't join the easy crowd. Go where the demands, the expectations are high.
- "Strive for perfection," the prophet said. Of course, you can't have perfection in health or marriage or friendship or business, but the key is in the striving.
- Unhappiness begins so subtly with doing a little less than you could, and letting yourself off the hook. That's where you begin to feel unhappy with yourself. It's the start of the slippery slope. Everyone must suffer one or two pains. The pain of discipline or the pain of regret.

2. Constant review

- Go over your goals regularly and, if necessary, make another list and another until you get it right.

3. Priorities

- Don't spend a lot of effort on something that doesn't yield much equity.

4. A written set of plans

- Essential to time management, is having a game plan

5. Learn to separate major from minor.

6. Don't mistake movement for achievement.

7. Concentration.

8. Learn to say no.

- Direction determines destination.
- You can't change destination overnight, but you can change direction overnight.

9. When you work, work; when you play, play.

- Don't mix the two. Work is too important to play. Make a work day a work day, and a play day, a play day. Try not to mix them on the same day.
- Don't play at work it's too serious. Your future depends on it, your family depends on it. To play around at work shows an unsophisticated intelligence. Too mush is at stake. Avoid at all costs the reputation that you play at work.
- And don't work at play. When you are at the beach, don't have your mind back at the office. It's not good for your family.

10. Analyze yourself.

11. Have a look at your habits.

12. You need to consider your telephone skills, too.

13. Develop a hassle list.

14. Read the good books on time management.

15. Become more alert to antiquated systems.
16. Learn to ask questions up front.

17. Learn to think paper. Keep a journal.

The Formula For Financial Success

Chapter Six: Financial Independence

- If you could do better, should you?
- You need a philosophy. The philosophy of the poor is to spend the money and invest what is left. They would swear to you that there is nothing left, therefore they can’t invest. Rich people invest their money and spend what is left. What a difference. It’s not the amount that makes the difference, it’s the philosophy.
- It’s not the money, but how it is allocated, how it is spent.
- Financial independence does not come from having enough money, but from refining your philosophy early enough in life.
- You also need to reallocate your resources – both time and money.
- My strategy for financial independence can begin with a dollar. I teach teenagers in my seminars to never spend more than seventy cents.
- Allot ten cents to charity.
- Allot ten cents for active capital.
- Wages only make a living. The secret is to not use all your profit. Don’t eat your seed corn. Use the last 10 cents as passive capital. Invest it for interest and let the interest compound.
- Keep strict accounts.
- It is important to at least do what you can. I challenge you to set yourself an “at least” list – of things which you will “at least” achieve between now and the next year. Then, at least, you will be able to hold your head up.
- The second point is this: whatever you don’t use, you lose.
- The third thing is that when much is given, much is required.
- Remember: if your outgoings exceed your income, your upkeep becomes your downfall!

In Conclusion

- Leadership is the challenge to be more than mediocre. Society will let you get by being average, but if you want to be better than average, you have to require it of yourself.
- Leadership is the hope of the future. Somebody has to go out front and turn on the lights.

Refinement of leadership requires that you:

- Be strong but not rude.
- Be kind but not weak.
- Be bold but not a bully.
- Be thoughtful but not lazy.
- Be humble but not timid.
- Be proud but not arrogant.
- Use humor but not folly.
- Work with people who deserve it, not the people who need it.
- Show people how to deserve it.
- Reward people for small steps of progress.
- See people as they are and share with them what you see.
- See people better than they are and see things that don’t exist.
- Have faith.
- Let your people borrow your vision until they can see for themselves.
- Finally, all leaders must understand the fact of good and evil.
  - You can’t afford the productivity of some people.
  - Today I am a wealthy man because of my heritage.
  - I am also a wealthy man because of my experiences.
  - I am wealthy because of my knowledge.
  - I am wealthy because of my future.
  - I am wealthy because of my friends.
  - I am wealthy because of love.
  - In the end it is better to live in a tent with someone you love than in a mansion on your own. The greatest gift is love. The price tag on that is immeasurable.
  - Let others live small lives but not you.
  - There is an ancient promise that if you work on your gifts they will make a place for you.
  - Work on your gifts, and you will get invitation to places you never dreamed about, places that will awe you.