



Third Edition
of the World's Bestselling
Book on Goals—
over 1 Million Copies Sold

Goals!



How to
Get Everything
You Want—Faster
Than You Ever
Thought Possible

Brian Tracy
Bestselling Author of *Eat That Frog!*

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No Excuses!

GOALS!

**How to Get Everything You
Want—Faster Than You
Ever Thought Possible**

Third Edition

BRIAN TRACY



Berrett-Koehler Publishers, Inc.

Goals! Third Edition

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*This book is dedicated to my dear friend
and business associate Jordana,
a great friend, adviser and mentor and
one of the most intensely goal-oriented people
I have ever had the honor to know*

—

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Brian Tracy: Speaker, Author, Trainer

About the Author

Introduction

Success Is Goals

Welcome to the third edition of *Goals!* Since this book was first released in 2003, it has sold almost one million copies in thirty-nine languages. It has become one of the bestselling books on setting and achieving goals in history.

Through multiple editions, we have refined and upgraded *Goals!* to make it more helpful and faster acting for people living in more uncertain economic times. Five wonderful professional writers and critics have reviewed this book from cover to cover and offered excellent ideas to make it more helpful to more people.

This book was greatly improved by the insights and wisdom of Katherine Armstrong, Sara Jane Hope, and Janice Rutledge. This book was also made better by the hard work of my friend and colleague Cord Cooper, who revised, rewrote, added new material, and generally made the entire structure more enjoyable and easier to read.

For this third edition, we expanded the usefulness of the book by adding a new chapter, “Help Others Set and Achieve Goals.” And we had the experience and advice of the excellent author and critic Roger S. Peterson, whose insights and ideas were incredibly helpful in making this the best book on the subject of goals ever written.

Who Is This Book For?

This book is for ambitious people who want to get ahead faster. If you think and feel this way, this book is written for you. The ideas contained in the pages ahead will save you years of hard work in achieving the goals that are most important to you.

I have spoken more than five thousand times in eighty-four countries before audiences of as many as twenty-five thousand people. My seminars and talks have varied in length from five minutes to five days. In every case, I have focused on sharing the best ideas I could find on the particular subject with that audience at that moment.

After countless talks on various themes, if I was given only five minutes to speak to you and I could convey only one thought that would help you to be more successful, I would tell you this: “Write down your goals, make plans to achieve them, and work on your plans every single day.”

This advice, if you followed it, would be of more help to you than almost anything else you could ever learn. Many university graduates have told me that this simple concept has been more valuable to them than four years of study. This idea has changed my life and the lives of millions of other people. It will change yours as well.

The Turning Point

A group of successful businesspeople got together in Chicago some time ago to talk about their experiences of becoming millionaires and multimillionaires. Each of them had started with little or nothing many years before. Like most successful people, they were both humble and grateful for what they had achieved and for the blessings that life had bestowed upon them.

As they discussed the reasons why they had managed to achieve so much in life, the wisest man among them spoke up and said that, in his estimation, “Success is goals, and all else is commentary.” After a few moments of silence, each of the others nodded and agreed.

Your time and life are precious. The biggest waste of time and life is to spend years accomplishing something that you could have achieved in only

a few months. By following the proven processes of goal setting and goal achieving laid out in this book, you will accomplish vastly more in a shorter period than you ever imagined before. The speed at which you move upward will amaze you and all the people around you.

Follow the Leaders, Not the Followers

By following these simple and easy-to-apply methods and techniques, you can move quickly from rags to riches in the months and years ahead. You can transform your experience from one of poverty and frustration to one of affluence and satisfaction. You can go far beyond your friends and family and achieve more in life than most other people you know.

I have found, over and over, that a person of average intelligence with clear goals will run circles around a genius who is not sure what they really want.

My Mission Statement

My personal mission statement has not changed in years. It is “To help people achieve their goals faster than they ever would in the absence of my help.”

This book contains the distilled essence of all that I have learned in the areas of success, achievement, and goal attainment. By following the steps explained in the pages ahead, you will move to the front of the line in life.

For my children, this book is meant to be a road map and a guide to help you get from wherever you are to wherever you want to go. For my friends and other readers, my reason for writing it is to give you a proven system that you can use to move onto the fast track in your own life.

“You Changed My Life”

Over the years, more than one thousand people have written to me or approached me personally at seminars and even on the sidewalk and said very much the same thing: “You changed my life; you made me rich!”

When I ask them what aspects in my material were so helpful to them, they almost invariably smile and say, “It was the goals. Until I heard your

ideas about goals, I had no idea how important they were.”

I hope that if you and I meet sometime in the future, you will say to me the same thing: “*You changed my life; you made me rich!*”

Welcome! A great new adventure is about to begin.

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Get Started:

Unlock Your Potential

The great thing in this world is not so much where we stand, as in what direction we are moving.

—OLIVER WENDELL HOLMES

This is a wonderful time to be alive. Today, creative and determined people have almost unlimited opportunities to achieve more of their goals than ever before. Regardless of short-term ups and downs in the economy and in your life, we are entering into an age of peace and prosperity superior to any previous era in human history.

It's Not Where You Start but How You Finish

When I was eighteen, I left high school without graduating. My first job was as a dishwasher in the back of a small hotel. From there, I moved on to washing cars and then washing floors with a janitorial service. For the next few years, I drifted and worked at various laboring jobs, earning my living by the sweat of my brow. I worked in sawmills and factories. I worked on farms and ranches. I worked in the tall timber with a chain saw and dug wells when the logging season ended.

I worked as a construction laborer on tall buildings and as a seaman on a Norwegian freighter in the North Atlantic. Often, I slept in my car or in cheap rooming houses. When I was twenty-three, I worked as an itinerant farm laborer during the harvest, sleeping on the hay in the farmer's barn and

eating with the farmer's family. I was uneducated and unskilled, and at the end of the harvest, I was unemployed once more.

When I could no longer find a laboring job, I got a job in straight commission sales, cold-calling office to office and door to door. I would often work all day long to make a single sale so I could pay for my rooming house and have a place to sleep that night. This was not a great start at life.

The Day My Life Changed

Then one day, I took out a piece of paper and wrote down an outrageous goal for myself: earn \$1,000 per month in door-to-door and office-to-office selling. I folded up the piece of paper, put it away, and never saw it again.

But thirty days later, my entire life had changed. During that time, I discovered a technique for closing sales that tripled my income from the very first day. Meanwhile, the owner of my company sold out to an entrepreneur who had just moved into town. Exactly thirty days after I had written down my goal, the new owner took me aside and offered me \$1,000 per month to head up the sales force and teach the other salespeople what I was doing that enabled me to sell so much more than anyone else. I accepted his offer, and from that day forward, my life was never the same.

Take Advantage of Opportunities

Within eighteen months, I had moved from that job to another and then to another. I went from personal selling to becoming a sales manager with people selling for me. In a new business, I recruited and built a ninety-five-person sales force. I literally went from worrying about my next meal to walking around with a pocketful of twenty-dollar bills.

I began teaching my salespeople how to write out their goals and how to sell more effectively. In almost no time at all, they increased their incomes as much as five and ten times. Today, many of them are millionaires and multimillionaires.

Life Goes Up and Down

I have to admit that since those days in my midtwenties, my life has not been a smooth series of upward steps. It has included many ups and downs, marked by occasional successes and temporary failures. I have traveled, lived, and worked in more than 125 countries, learning French, German, and Spanish along the way and working in twenty-two different fields.

As the result of inexperience and sometimes sheer stupidity, I have spent or lost everything I made and had to start over again—several times. Whenever this happened, I would begin by sitting down with a piece of paper and laying out a new set of goals for myself.

After several years of hit-and-miss goal setting and goal achieving, I finally decided to collect everything I had learned into a single system, which I'll explain in the pages ahead. By assembling these ideas and strategies in one place, I developed a goal-setting methodology and process, with a beginning, middle, and end, and began to follow it every day.

Within one year, my life had changed once more. In January of that year, I was living in a rented apartment with rented furniture. I was \$35,000 in debt and driving a used car that wasn't paid for. By December, I was living in my own \$100,000 condominium. I owned a new Mercedes, had paid off all my debts, and had \$50,000 in the bank.

Then, I really got serious about success. I realized that goal setting was incredibly powerful. I invested hundreds and then thousands of hours reading and researching goal setting and goal achieving, synthesizing the best ideas I could find into a complete process that worked with incredible effectiveness.

Anyone Can Do It

Some years later, I began audiotaping and videotaping my workshops and seminars so that others could use them. At Brian Tracy International, we have now trained hundreds of thousands of people in these principles in multiple languages all over the world.

What I found was that these ideas work everywhere, for everyone, in virtually every country, no matter what your education, experience, or background may be when you begin. Best of all, these ideas have made it possible for me and many thousands of others to take *complete control* of our lives. The regular and systematic practice of goal setting has taken us

from poverty to prosperity, from frustration to fulfillment, from underachievement to success and satisfaction. This system will do the same for you.

Create Your Own World

Perhaps the greatest discovery in human history is *the power of your mind* to create almost every aspect of your life.

Everything you see around you in the human-made world began as a thought or an idea in the mind of a single person before it was translated into reality. Everything in your life started as a thought, a wish, a hope, or a dream, either in your mind or in the mind of someone else. Your thoughts are creative. Your thoughts form and shape your world and everything that happens to you.

The Greatest Secret

The great summary statement of all religions, philosophies, metaphysics, psychology, and success is this: *You become what you think about, most of the time.* Your outer world ultimately becomes a reflection of your inner world. Your outer world of experience mirrors back to you what you think about, most of the time. Whatever you think about continuously emerges in your reality.

Many thousands of successful people have been asked what they think about most of the time. The most common answer given by successful people is that they think about *what they want*—and *how to get it*—most of the time.

Problems and Worries

Unsuccessful, unhappy people think and talk about what they *don't want* most of the time. They talk about their problems and worries and who is to blame for their situation most of the time. But successful people keep their thoughts and conversations focused on their most intensely desired goals. They think and talk about what they want.

Living without clear goals is like driving in a thick fog. No matter how powerful or well engineered your car is, you drive slowly, hesitantly, making little progress on even the smoothest road. Deciding on your goals clears the fog immediately and allows you to focus and channel your energies and abilities toward what you really want. Clear goals enable you to step on the accelerator of your own life and race ahead rapidly toward achieving more of what you truly want in life.

Your Automatic Goal-Seeking Function

Imagine this exercise: You take a homing pigeon out of its roost, put it in a cage, cover the cage with a blanket, put the cage in a box, and then place the box into a closed truck cab. You then drive a thousand miles in one direction.

If you open the truck cab, take out the box, take off the blanket, and let the homing pigeon out of the cage, the homing pigeon will fly up into the air, circle three times, and then fly unerringly back to its home roost a thousand miles away. No other creature on earth has this incredible cybernetic, goal-seeking function—except for *you*.

You have the same goal-achieving ability as the homing pigeon but with one marvelous addition. When you are absolutely clear about your goal, you do not even have to know how to achieve it. By simply deciding exactly what you want, you will begin to move unerringly toward your goal, and your goal will start to move unerringly toward you. At exactly the right time and in exactly the right place, you and the goal will meet.

Because of this incredible cybernetic mechanism located deep within your mind, you almost always achieve your goals, whatever they are. If your goal is to get home at night and watch television, you will almost certainly achieve it. If your goal is to create a wonderful life full of health, happiness, and prosperity, you will achieve that as well.

Like a computer, your goal-seeking mechanism is non-judgmental. It works automatically and continuously to bring you what you want, regardless of what you program into it.

Nature doesn't care about the *size* of your goals. If you set little goals, your automatic goal-achieving mechanism will enable you to achieve little goals. If you set large goals, this natural capability will enable you to

achieve large goals. The size, scope, and detail of the goals you choose to think about most of the time are completely up to you.

Why People Don't Set Goals

Here is a good question: If goal achievement is automatic, why do so few people have clear, written, measurable, time-bounded goals that they work toward each day? This is one of the great mysteries of life. I believe there are four reasons why people don't set goals.

They Think Goals Aren't Important

First, most people don't realize the importance of goals. If you grow up in a home where no one has goals or you socialize with a group of people who don't discuss or value goals, you can easily reach adulthood without knowing that your ability to set and achieve goals will have more of an effect on your life than any other skill. Look around you. How many of your friends or family members are clear and committed to their goals?

They Don't Know How

The second reason that people don't have goals is because they don't know how to set them in the first place. Even worse, many people think that they already have goals. Alas! What they actually have is a series of wishes or dreams, like "Be happy" or "Make a lot of money" or "Have a nice family life."

But these desires are not goals at all. They are merely fantasies that are common to everyone. A goal, however, is something distinctly different from a wish. It is clear, written, and specific. It can be quickly and easily described to another person. You can measure it, and you know when you have achieved it or not.

And of course, if you never hear about goals until you are an adult, as happened to me, you will have no idea how important they are to everything you do.

They Have a Fear of Failure

The third reason that people don't set goals is because of the fear of failure. Failure hurts. It is emotionally and often financially painful and distressing. All of us have experienced failure from time to time. Each time, we resolve to be more careful and avoid failure in the future. Many people then make the mistake of unconsciously sabotaging themselves by not setting any goals at which they might fail. They end up going through life functioning at far lower levels than are truly possible for them. They "play it safe."

They Have a Fear of Rejection

The fourth reason that people don't set goals is because of the fear of rejection. People are afraid that if they set a goal and are not successful, others will criticize or ridicule them. This is one of the reasons why you should keep your goals confidential when you begin to set goals. Don't tell anyone. Let others see what you have accomplished, but don't tell them in advance. What they don't know can't hurt you.

Join the Top 3 Percent

Mark McCormack, in his book *What They Don't Teach You at Harvard Business School*, told of a Harvard study conducted between 1979 and 1989. In 1979, the graduates of the MBA program at Harvard were asked, "Have you set clear, written goals for your future and made plans to accomplish them?"

It turned out that only 3 percent of the graduates had written goals and plans; 13 percent had goals, but they were not in writing; and fully 84 percent had no specific goals at all, aside from getting out of school and enjoying the summer.

Ten years later, in 1989, the researchers interviewed the members of that class again. They found that the 13 percent who had goals that were not in writing were earning, on average, *twice* as much as the 84 percent of students who had no goals at all. But most surprisingly, they found that the 3 percent of graduates who had clear, written goals when they left Harvard were earning, on average, *ten times* as much as the other 97 percent of graduates all together. The only difference between the groups was the clarity of the goals they had for themselves when they graduated.

Happiness Requires Goals

Earl Nightingale once wrote, “Success is the progressive realization of a worthy goal.” You feel truly happy only when you are making progress, step by step, toward something that is important to you. Viktor Frankl, the developer of logotherapy, wrote that the greatest need of human beings is for a sense of meaning and purpose in life, for a goal to work toward.

Goals give you that sense of meaning, purpose, and direction. As you move toward your goals, you feel happier and stronger. You feel more energized and effective. You feel more competent and confident in yourself and your abilities. Every step you take toward your goals increases your belief that you can set and achieve even bigger goals in the future.

You Can Control the Direction of Change

More people today fear change and worry about the future than at any other time in our history. Some of the great benefits of goal setting are that goals enable you to control the direction of change in your life, ensure that these adjustments are largely self-determined and self-directed, and instill meaning and purpose into everything you do.

One of the most important teachings of Aristotle, a Greek philosopher, was that humans are *teleological* organisms. The Greek word *teleos* means “goals” or “purpose.” Aristotle concluded that all human action is purposeful in some way. You are happy only when you are working toward something you want. The great questions then become What are your goals? What purposes are you aiming at? Where do you want to end up at the end of the day?

You Hold the Key

Setting goals and working toward them day by day is so powerful that the very act of thinking about your goals makes you happy, even before you have taken the first step toward achieving them.

To unlock and unleash your full potential, you should make a habit of daily goal setting and achieving for the rest of your life. You should develop a laser-like focus so that you are always thinking and talking about what

you want rather than what you don't want. You must resolve, from this moment forward, to become a goal-seeking organism, like a guided missile or a homing pigeon, moving unerringly toward the goals that are important to you.

There is no greater guarantee of a long, happy, healthy, and prosperous life than for you to be continually working on being, having, and achieving more and more of what you truly want. Clear goals allow you to release your full potential for personal and professional success. Goals enable you to overcome any obstacle and make your future achievement unlimited.

GET STARTED: UNLOCK YOUR POTENTIAL

1. Imagine that you have the inborn ability to achieve any goal you could ever set for yourself. What do you want to be, have, and do?
 2. Identify the activities that give you your greatest sense of meaning and purpose in life. How could you do more of them?
 3. Look at your personal and work life today, and identify how your own thinking has created your world. What should you or could you change?
 4. Resolve today to think and talk only about the results you want in life and refuse to talk about the ones you don't want.
 5. Determine the price you will have to pay to achieve the goals that are most important to you, and then resolve to pay that price, starting today.
 6. Imagine that you were absolutely guaranteed success in achieving your goals and that you had no fears at all. What goals would you set for yourself?
 7. What one action should you take immediately as the result of your answers to the above questions?
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Take Charge of Your Life

A man, as a general rule, owes very little to what he is born with. A man is what he makes of himself.

—ALEXANDER GRAHAM BELL

When I was twenty-one, I was broke and living in a small one-room apartment in the middle of a very cold winter, working on a construction job during the day. In the evening, I usually couldn't afford to go out of my apartment, where at least it was warm, so I had a lot of time to think.

One night as I sat at my small kitchen table, I had a great flash of awareness. It changed my life. I suddenly realized that everything that would happen to me for the rest of my life was going to be up to me. No one else was ever going to help me. No one was coming to the rescue.

I was thousands of miles from home with no intentions of going back for a long time. I saw clearly at that moment that if anything in my life was going to change, it would have to begin with me. If I didn't change, nothing else would change. I was responsible.

The Great Discovery

I still remember that moment. It was like a first parachute jump—both scary and exhilarating. There I was, standing on the edge of life. And I decided to jump. From that moment onward, I accepted that I was in charge of my life. I knew that if I wanted my situation to be different, I would have to be different. Everything was up to me.

I later learned that when you accept complete responsibility for your life, you take the giant step from childhood to adulthood. Sadly enough, most

people never do this. I have met countless men and women in their forties and fifties who are still grumbling and complaining about unhappy experiences in their past and blaming their problems on other people and circumstances. Many people are still angry about something that one of their parents did or did not do to or for them twenty, thirty, or even forty years ago. They are trapped in the past and can't get free.

Your Worst Enemies

The greatest enemies of success and happiness are *negative emotions* of all kinds. Negative emotions hold you down, tire you out, and take away all your joy in life. From the beginning of time, they have done more harm to individuals and societies than all the plagues of history.

One of your most important goals, if you want to be truly happy and successful, is to free yourself from negative emotions. Fortunately, you can do this, if you learn how.

The negative emotions of fear, self-pity, envy, jealousy, and ultimately anger are mostly caused by four factors. Once you identify and remove these factors from your thinking, your negative emotions stop automatically. When your negative emotions stop, the positive emotions of love, peace, joy, and enthusiasm flow in to replace them, and your whole life changes for the better, sometimes in a matter of minutes or even seconds.

Stop Justifying

The first of the four root causes of negative emotions is *justification*. You can be negative only as long as you can justify it to yourself and others that you are entitled to be angry or upset for some reason. This is why angry people are continually explaining and elaborating on the reasons for their negative feelings. However, if you cannot justify your negativity, you cannot be angry.

For example, a man is laid off from his job due to a change in the economy and declining sales in the company. This happens all the time and to almost everyone sooner or later. However, he becomes angry with his boss for this decision and justifies his anger by describing all the reasons why his being laid off is unfair. He can even get himself so incensed that he

decides to sue or get even in some way. As long as he continues to justify his negative feelings toward his boss and the company, his negative emotions control him and occupy much of his life and thinking.

However, as soon as he says, “Well, I’ve been laid off. These things happen. It’s not personal. People get laid off all the time. I guess I’d better get busy finding a new job,” his negative emotions vanish. He becomes calm, clear, and focused on the goal and the steps he can take to get back into the workforce. As soon as he stops justifying, he becomes a more positive and effective person. He takes control of his emotions.

Refuse to Rationalize and Make Excuses

The second cause of negative emotions is *rationalization*. When you rationalize, you attempt to give a socially acceptable explanation for an otherwise socially unacceptable act. You rationalize to explain away or put a favorable light on something you have done that you feel bad or unhappy about. You excuse your actions by creating an explanation that sounds good, even though you know you were probably an active agent in whatever occurred. You often create complex ways of putting yourself in the right by explaining that your behavior was actually quite acceptable, all things considered. This rationalizing keeps your negative emotions alive.

Rationalization and justification always require you to make someone or something *else* the source or cause of your problem. You cast yourself in the role of the victim, and you make the other person or organization into the oppressor or the bad guy.

Rise above the Opinions of Others

The third cause of negative emotions is an overconcern or a *hypersensitivity* about the way other people treat you. For some people, their entire self-image is determined by the way other people speak to them, talk to them or about them, or even look at them. They have little sense of personal value or self-worth apart from the opinions of others, and if those opinions are negative for any reason, real or imagined, the “victim” immediately experiences anger, embarrassment, shame, feelings of inferiority, and even depression, self-pity, and despair.

This explains why psychologists say that almost everything we do is to earn the respect of others or at least to avoid losing their respect. The key to dealing with this concern about what other people are thinking is to realize that *no one is really thinking about you at all*. Most people are so preoccupied with themselves and the details of their own lives that they have little or no time to think very much about others. It has been said that if you really knew how little others think about you, you would be insulted.

Realize That No One Else Is Responsible

The fourth cause of negative emotions, and the worst of all, is *blaming*. When I draw the “Negative Emotions Tree” in my seminars, I illustrate the trunk of the tree as the propensity to blame other people for our problems. Once you cut down the trunk of the tree, all the fruits of the tree—all the other negative emotions—die immediately, just as all the lights go out on a Christmas tree when you jerk the plug out of the socket.

Responsibility Is the Antidote

The antidote for negative emotions of all kinds is for you to accept complete responsibility for your situation. You cannot say the words “I am responsible!” and still feel angry. The very act of accepting responsibility short-circuits and cancels out any negative emotions you may be experiencing.

The discovery of this simple but powerful affirmation, “I am responsible,” and its ability to instantly eliminate negative emotions was a turning point in my life, as it has been for many hundreds of thousands of my students. Just imagine! You can free yourself from negative emotions and begin taking control of your life by simply saying, “I am responsible!” whenever you start to feel angry or upset for any reason.

Only when you free yourself from negative emotions by accepting complete responsibility can you begin to set and achieve goals in every area of your life. Only when you are mentally and emotionally free can you begin to channel your energy and enthusiasm in a forward direction. Without the acceptance of complete personal responsibility, no progress is possible. On the other hand, once you accept total responsibility for your life, there are *no limits* on what you can be, do, and have.

Stop Blaming Others

From now on, you should refuse to blame anyone for anything—past, present, or future. Refuse to make excuses or justify your behaviors. If you make a mistake, say, “I’m sorry,” and get busy rectifying the situation. Every time you blame someone else or make excuses, you give your power away. You feel weakened and diminished. You feel negative and angry inside. Refuse to do it.

Control Your Emotions

To keep your mind positive, refuse to criticize, complain about, or condemn other people for anything. Every time you criticize someone else, complain about something you don’t like, or condemn someone else for something that they have done or not done, you trigger feelings of negativity and anger within yourself. And you are the one who suffers.

Your negativity doesn’t affect the other person at all. Being angry with someone is allowing them to control your emotions, and often the entire quality of your life, at long distance. This is just plain silly.

Gary Zukav described in his book *The Seat of the Soul* how positive emotions empower, while negative emotions disempower. Positive emotions of happiness, excitement, love, and enthusiasm make you feel more powerful and confident. Negative emotions of anger, hurt, or guilt weaken you and make you hostile, irritable, and unpleasant to be around.

Once you decide to accept complete responsibility for yourself, your situation, and everything that happens to you, you can turn confidently toward your work and the affairs of your life. You, in short, become, as poet William Ernest Henley put it, “the master of your fate” and “the captain of your soul.”

You Choose, You Decide

In a larger sense, you are earning today exactly what you have decided to earn, no more and no less. If you are not happy with your current income, *decide* to earn more. Set it as a goal, make a plan, and get busy doing what you need to do to earn the amount you want to earn.

As the president of your own career and your own life, as the architect of your own destiny, you are free to make your own decisions. You are the boss. You are in charge.

Develop Your Own Strategy

Just as the president of a corporation is responsible for the strategy and activities of that corporation, you are responsible for the *personal strategic planning* of your own life and career. You are responsible for your overall management strategy—setting goals, making plans, establishing measures, and performing to get results. You are also accountable for achieving certain outputs—the quality and quantity of the work that you produce and the results you are expected to get.

As the president, you are responsible for your marketing strategy—developing a self-promotion and advancement plan, creating your image, and packaging yourself to be able to sell yourself for the very highest price in a competitive market.

You are responsible for your financial strategy as well—deciding exactly how much you want to earn, how much you want to grow your income year by year, how much you want to save and invest, and how much you want to be worth when you retire. These numbers are entirely up to you.

You are responsible for your people strategy and your relationships, both at home and at work. One piece of advice I give my students is “Choose your boss with care.” Your choice of a boss is going to have a major impact on how much you earn, how fast you get ahead, and how happy you will be at your job. This choice is your responsibility as well. No one else can do it for you. Do your homework!

Make New Choices, New Decisions

By the same token, your choice of a mate and friends will have as much or more to do with your success and happiness than any other decisions you make. If you are not happy with any of your current choices, it is up to you to begin taking steps to change what you are doing or to make new choices.

Finally, as president, you are in complete charge of the personal research and development, personal training, and continuous learning. You will need

to determine the talents, skills, abilities, and core competencies necessary to earn the kind of money you want to earn in the months and years ahead. It is then your responsibility to make the investment and take the time to learn and develop these skills. No one is going to do it for you. The unavoidable truth is that no one cares as much as you do.

Determine Your Locus of Control

A large body of psychological literature revolves around the Locus of Control Theory. Over more than fifty years of research, psychologists have determined that your locus of control is the determining factor of your happiness or unhappiness in life. Here is why: People with an *internal* locus of control feel that they are self-directed, in complete control of their lives. They feel strong, confident, and powerful. They are generally optimistic and positive. They feel terrific about themselves and very much in charge of their destiny.

On the other hand, people with an *external* locus of control feel controlled by external factors—by their boss, their bills, their marriage, their childhood problems, and their current situation. They feel out of control, and as a result, they feel weak, angry, fearful, negative, hostile, and disempowered.

The good news is that a direct relationship exists between the amount of responsibility you accept and the amount of control you feel. The more you say, “I am responsible!” the more of an *internal* locus of control you develop and the more powerful and confident you feel.

The Golden Triangle

There is also a direct relationship between responsibility and happiness. The more responsibility you accept, the happier you become. It seems that all three—responsibility, control, and happiness—go together.

The more responsibility you accept, the greater amount of control you feel you have. The greater amount of control you feel you have, the happier and more confident you become.

When you feel positive and in control of your life, you will set bigger and more challenging goals for yourself. You will also have the drive and

determination to achieve them. You will feel as if you hold your life in your own hands and that you can make it into whatever you decide.

It Is in Your Hands

The starting point of goal setting is for you to realize that you have virtually unlimited potential to be, have, or do anything you really want in life if you simply want it badly enough and are willing to work long enough and hard enough to achieve it.

The second part of goal setting is for you to accept complete responsibility for your life, and for everything that happens to you, with no blaming and no excuses.

With these two concepts clearly in mind—that you have unlimited potential and that you are completely responsible—you are now ready to move to the next step, which is to determine your financial future.

TAKE CHARGE OF YOUR LIFE

1. Identify the biggest problem or source of negativity in your life today. In what ways are you responsible for this situation?
2. See yourself as the president of your own company. How would you act differently if you owned 100 percent of the shares of the company for which you work?
3. Resolve today to stop blaming anyone else for anything and instead accept complete responsibility in every area of your life. What actions should you take now that you are in charge?
4. Stop making excuses and start making progress. Imagine that your favorite excuses have no basis in fact, and act accordingly.
5. See yourself as the primary creative force in your own life. You are where you are and what you are because of your own choices and decisions. What should you change?
6. Resolve today to forgive anyone who has ever hurt you in any way. Let it go. Refuse to discuss it again. Instead, get so busy working on something that is important to you that you don't have time to think about it again.
7. Decide on one specific action that you are going to take immediately to exert full control over every part of your life.

Activate Your Superconscious Mind

The subjective mind is entirely under the control of the objective mind. With the utmost fidelity, it produces and works out to its final consequences whatever the objective mind impresses upon it.

—THOMAS TROWARD

Imagine that you have moved into a new house, and the previous owner, just before leaving, took you aside privately. He explained that the house has a special room in the basement that contains the most amazing computer. You can program any goal or question into that computer, and it will give you exactly the right answer for you at exactly the right time. It works every single time. And every answer will turn out to be perfectly correct. Imagine what an incredible difference this could make in your life!

The fact is that you do have such a computer that you can access anytime. It is called your *superconscious mind*, and it is the most powerful faculty ever discovered in all of human history.

The Secret of the Ages

The superconscious mind has been known about and discussed for thousands of years throughout the majority of human history. For most of this time, the mystics and sages kept this knowledge a secret. Access to it was guarded and taught to the devotees of the mystery schools of the ancient world only after many years of loyal study. Only in the last one hundred years has the knowledge of the superconscious mind become more generally available and then only to a few people.

Three Minds in One

Sigmund Freud, the founder of psychoanalysis, wrote about the three minds—the ego, id, and superego—in 1920 and based much of his work on these three different elements of perception.

The ego was described as the “I am,” the part of the mind that is alert and aware and deals with the external world. It analyzes, decides, and takes action. We call this the *conscious mind*.

The id of Sigmund Freud is the unconscious part of the mind, or what we call the *subconscious mind*. All our previous thoughts, decisions, and experiences are gathered in this vast storehouse of memories and feelings. It functions automatically both to operate our physical bodies and to keep our thoughts and feelings consistent with our past experiences.

What Sigmund Freud called the superego, the third dimension of thought, was referred to as the “oversoul” by Ralph Waldo Emerson. Carl Jung, who broke away from Freud, called it the “collective unconscious.” Napoleon Hill referred to it as “Infinite Intelligence” and reported that the most successful people in America used it continually throughout their careers and credited it with their most important breakthroughs and accomplishments.

Roberto Assagioli, the Italian psychologist, and others refer to it as the “superconscious mind” or “God Mind.” No matter what you call it, this part of your mind is a great universal power that you can access at any time to achieve almost any goal as long as you desire it intensely—long enough and hard enough.

The Source of All Breakthroughs

All important breakthroughs in all fields throughout history have been the result of superconscious functioning. Whenever you have suddenly originated a great idea or insight that solved a problem or resolved a dilemma, you have had a superconscious experience. Great scientific breakthroughs, such as the discovery of DNA or the idea of combining ceramics with electricity that led to the discovery of superconductivity, were superconscious in origin.

The great musicians tapped into and used their superconscious minds repeatedly in the creation of their compositions. Mozart could see an entire opera in his mind, each note perfect, before he began writing. He would then transcribe the opera from his mental picture without a single mistake the very first time. It would then be ready to be played in public without revision. Few creations like this had ever been seen or experienced in the history of music.

Beethoven created his greatest compositions after he went deaf. He could see and hear them in his mind before writing them down on paper. Stephen Hawking, the physicist, was so crippled with Lou Gehrig's disease that he needed a special computer to produce one letter at a time. Nonetheless, by using his superconscious mind, he became one of the bestselling authors in the world with his book *A Brief History of Time*.

Thomas Edison patented 1,093 devices at the US Patent Office, almost all of which were turned into commercial products during his lifetime. At his death in 1931, a substantial number, about 30 percent of the American workforce, were employed in the manufacture and distribution of products he invented.

Edison used his superconscious mind continually throughout his entire career to solve seemingly unsolvable problems and achieve historic breakthroughs in electricity, motion pictures, sound recording and transmission, and hundreds of other areas. He would take regular naps during the day to access his superconscious mind for insights that led to his numerous inventions.

The Great Law

Whenever you see a great and inspiring work of art, read a piece of classic literature or a beautiful poem, hear an extraordinary piece of music, or see a remarkable building or structure, you are witnessing the result of the superconscious mind in action.

The Law of Superconscious Activity, perhaps the most important mental law, states that any thought, plan, goal, or idea held continuously in the conscious mind must inevitably be brought into reality by the superconscious mind.

Just think! Anything that you truly want to be, have, or do is possible for you. If you can be absolutely clear about what it is and then access your superconscious mind on a regular basis, you will eventually achieve it. The only limits on what your superconscious mind can do for you are the limits that you place on your own mind and imagination.

The Right Operating Conditions

Your superconscious mind operates best when you are in a mental state of calm, confident, relaxed expectation. Whenever you practice relaxation in solitude, completely letting go of all your cares and sitting quietly or communing with nature, your superconscious mind begins to function.

Whenever you go into the silence and listen to the still, small voice within you, you begin to hear the whisperings of your superconscious mind.

Your intuition is the equivalent of that supercomputer in the basement of your new home. This is your connection and contact with the superconscious mind. Sometimes, your intuition will speak to you so loudly in the silence that the idea or insight it brings you will change your entire life.

The Greek mathematician and physicist Archimedes had a superconscious flash of inspiration about the displacement of objects while sitting in his bath. He became so excited that he leaped from the bath and ran naked through the streets of Athens shouting “Eureka!” (“I have found it!”). This is how you often feel when you have a great idea or insight that solves a problem or moves you toward your goal.

Activating Your Superconscious

Your superconscious mind is stimulated by clear, written, specific goals that are intensely desired, visualized regularly, and constantly worked toward. Whenever you *relax, visualize, and emotionalize* a specific result that you intensely desire, you stimulate your superconscious mind into giving you ideas and energy for goal attainment.

Sometimes, a superconscious inspiration can so energize and excite you that you will be unable to sleep or think about anything else. In that case,

you should sit down and write out every idea and detail that comes to you. This will often free up your mind and enable you to go back to sleep.

Serendipity and Synchronicity

The superconscious mind explains two phenomena that you experience regularly throughout your life: *serendipity* and *synchronicity*. The more you use your superconscious mind, the more often you will enjoy these two wonderful experiences.

Look for the Good

Serendipity is the process of making happy discoveries along the road of life. Whenever you have a clear goal that you visualize continually and that you are working toward each day, happy, unexpected events and experiences will occur in your life, each of which seems to help you achieve your goals even faster.

You might come across an article in a magazine, or someone will mention something to you that you didn't know before. You might even flip to a program on television that has exactly the idea or insight you need to solve a particular problem or answer a key question. You will often have a setback or temporary failure that turns out to be exactly the right thing to happen to you at that moment.

The interesting point is that if you look for something good in every situation, you will always seem to find it. The very attitude of expecting good things to happen to you seems to trigger their occurrence over and over again. If you calmly and confidently believe in the magic of serendipity, no matter what happens, you will have repeated serendipitous experiences that will help you to achieve your real goals in life.

Events Connected by Meaning

The second phenomenon that you will experience regularly is called *synchronicity*, which is the idea that the only relationship between two simultaneous events is the meaning that you give to them based on the goals you have in different areas of your life. This differs from the Law of Cause and Effect, the iron law of the universe, in a special way. The Law of Cause

and Effect says that everything happens for a specific reason and that there is a traceable cause for every effect.

Here is an example of synchronicity. You set a goal to double your income. But the following week, you either quit or get fired, completely unexpectedly. This initially looks like a real setback. The next day, however, a friend asks you if you have ever thought of working in a particular field. As it happens, you have read several articles about that field over the past year and you have thought of getting into it, but you did not know how to go about it.

You decide to investigate further, identify a growing company, interview for a job, and start work. One year later, you find yourself earning twice as much as you were at your previous job and enjoying it more.

You will notice that there was no direct cause-and-effect relationship between these separate events. They seemed to be disconnected in time and space. But they have one thing in common. They helped you to achieve the real goal that you had set for yourself, to double your income.

Two Ways to Stimulate Your Superconscious Mind

There are two ways for you to stimulate your superconscious mind into action. The first is for you to concentrate and work intensely on achieving your goal. Throw your whole heart into what you are doing. Think about it, talk about it, write it, rewrite it, and review it every single day. Do everything you can possibly think of that can help you to attain your goal.

When you dedicate yourself to continuous, determined forward action toward the accomplishment of your goal, all sorts of serendipitous and synchronous events will happen to you and for you. People will emerge from unexpected places to help you. You will receive phone calls and offers of assistance. You will come across ideas and information that you would not have recognized before. You will have ideas and insights that move you even faster toward your goal.

The second way to stimulate your superconscious mind is to relax completely and get your mind busy elsewhere. For example, when you go on vacation, you often become so busy with other activities that you don't think about your goals or problems at all. It seems that the more you can completely relax and let go, both mentally and physically, the more rapidly

your superconscious mind will click into action and begin giving you the ideas and insights that you need. In other words, the harder you don't try, the faster your superconscious mind will work for you.

You should try both methods on every goal. First, work with single-minded concentration on the goal. Commit 100 percent of your energies to solving the problem. Then, if you have still not experienced the breakthrough you desire, get your mind busy elsewhere. Take some time off. Go on vacation. Engage in physical exercise or go to a movie. Forget about your goal completely for a while. Then, at exactly the right time, your superconscious mind will function, and the answer will appear.

Exactly the Right Answer

Your superconscious mind will bring you the exact answer you need at exactly the right time for you. Therefore, when you receive a superconscious inspiration, you should take action immediately. Don't delay. This information is often time sensitive.

If you get an inner urge to take an action or make a phone call, move on it quickly. If you have a hunch about something, follow up on it. It seems that the very act of moving on a superconscious flash will trigger additional superconscious insights and inspirations that will help you.

Three Special Qualities

A superconscious idea or solution has three qualities:

- It will answer every aspect of the problem or give you everything you need to achieve your goal. The answer will be complete in every respect.
- It will be a blinding flash of the obvious. A superconscious inspiration will feel natural, easy, and perfectly suitable to the situation.
- A superconscious solution will give you a burst of happiness and excitement, even exhilaration. It will be one of those shining moments that you'll remember for a long time.

Whenever you get a superconscious solution, it will be accompanied by the energy, enthusiasm, and motivation you need to take action immediately. You will have an irresistible desire to implement the solution at that exact moment. You will want to stop everything else you are doing to take action. And you will always be right.

Trust Is the Key Requirement

Your superconscious mind is the most powerful faculty you have. It is available and accessible to you at all times. You dial in to your superconscious mind by being absolutely clear about what you want and then by calmly and confidently trusting that exactly the answer you need will come to you at exactly the time you are ready for it.

The more you relax and trust in this great power, the better and faster it will function. It has been said that men and women begin to become great when they begin to listen to their inner voices.

When you make a regular habit of listening to your intuition and trusting your inner voice, you will probably never make another mistake. By tapping into your superconscious mind, you begin to bring your whole life into harmony with this great universal power. You will achieve goal after goal and move forward faster and faster in everything you do. You will feel as though you are plugged into some kind of cosmic energy source that enables you to accomplish vastly more, and with much less effort, than ever before.

Think back over your life and recall the times when your superconscious mind has worked for you. In the past, these experiences were random and haphazard. But by developing absolute clarity about your goals and by reviewing and visualizing them regularly, you can make this superconscious power work for you consistently and predictably all the days of your life.

ACTIVATE YOUR SUPERCONSCIOUS MIND

1. Think back over your life and recall a time when you had a superconscious experience that solved a problem or enabled you to achieve a goal. Reflect on the process and think about how you can duplicate it.

2. Select your most important goal, your major definite purpose, and visualize it clearly, over and over, with complete confidence that it will materialize at exactly the right time for you.
 3. Begin the daily practice of solitude and meditation. During this time, just let your mind relax and float from subject to subject until exactly the right answer to the right question pops into your mind.
 4. Make it a practice to take action on a superconscious idea as soon as it comes into your mind. Don't hesitate. Have complete faith that only the best can happen when you trust in this power.
 5. Try to solve your problem with single-minded concentration, and if that doesn't work, get your mind busy elsewhere. At exactly the right time, the ideal solution will emerge from your intuition or appear in your life.
 6. Your superconscious mind works for you in direct proportion to your complete trust and confidence in it. Practice letting go on a regular basis and wait patiently until exactly the right answer comes to you at exactly the right time.
 7. Practice sitting in nature and listening for the still, small inner voice to solve your problems and achieve your goals. Remember, the more often you give thanks, the more things you will have to give thanks for.
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Clarify Your Values

Nature understands no jesting; she is always true, always serious, always severe; she is always right, and the errors and faults are always those of man. Him, who is incapable of appreciating her, she despises; and only to the apt, the pure, and the true, does she resign herself, and reveal her secrets.

—JOHANN WOLFGANG VON GOETHE

One of the most important characteristics of leaders, and of the most successful people in every area of life, is that they know who they are, what they believe in, and what they stand for. Most people are confused about their goals, values, and ideals, and as a result, they go back and forth and accomplish very little. Men and women who become leaders, on the other hand, with the same or even fewer abilities and opportunities go on to accomplish whatever they attempt.

Life is lived from the inside out. The very core of your personality is your *values*. Your values are what make you the person you are. Everything you do on the outside is dictated and determined by your values on the inside, whether clear or fuzzy. The greater clarity you have regarding your values on the inside, the more precise and effective your actions will be on the outside.

The Five Levels of Personality

You can imagine your personality by thinking of a target with concentric rings. Your personality is made up of five rings, starting from the center with your *values* and radiating outward to the next circle, your *beliefs*.

Your values determine your beliefs about yourself and the world around you. If you have positive values, such as love, compassion, and generosity, you will believe that people in your world are deserving of these values, and you will treat them accordingly.

Your beliefs, in turn, determine the third ring of your personality, your *expectations*. If you have positive values, you will believe yourself to be a good person. If you believe yourself to be a good person, you will expect good things to happen to you. If you expect good things to happen to you, you will be positive, cheerful, and future oriented. You will look for the good in other people and situations.

The fourth level of your personality, determined by your expectations, is your *attitude*. Your attitude will be an outward manifestation or reflection of your values, beliefs, and expectations. For example, if your value is that this is a good world to live in, and your belief is that you are going to be very successful in life, you will expect that everything that happens to you is helping you in some way. As a result, you will have a positive mental attitude toward other people, and they will respond positively toward you.

You will be a more cheerful and optimistic person. You will be someone who others want to work with and for, buy from and sell to, and generally help to be more successful. A positive mental attitude goes hand in hand with great success in every walk of life.

The fifth ring, or level of your personality, is your *actions*. Your actions on the outside will ultimately be a reflection of your innermost values, beliefs, and expectations on the inside. What you achieve in life and work will be determined more by what is going on inside of you than by any other factor.

As Within, So Without

Most of the time, you can tell how people think by looking at the conditions of their outer lives. A positive, optimistic, goal and future-oriented person on the inside will often enjoy a happy, successful, and prosperous life on the outside.

Aristotle said that the ultimate aim or purpose of human life is to achieve your own *happiness*. You are the happiest when what you are doing on the outside is congruent with your values on the inside. When you are

living in complete alignment with what you consider to be good and right and true, you will automatically feel happy and positive about yourself and your world.

Your goals must be congruent with your values, and your values must be congruent with your goals. This is why clarifying your values is often the starting point to high achievement and peak performance. Values clarification requires that you think through what is really important to you in life. You then organize your entire life around these values.

Any attempt to live on the outside in a manner that contradicts the values you hold on the inside will cause you stress, negativity, unhappiness, pessimism, and even anger and frustration. Your chief responsibility to yourself in the creation of a great life is therefore to develop absolute clarity about your values in everything you do.

Know What You Really Want

Stephen Covey once said, “It’s incredibly easy to . . . work harder and harder at climbing the ladder of success only to discover it’s leaning against the wrong wall.” Many people work hard to achieve goals that they think they want only to find, at the end of the day, that they get no joy or satisfaction from their accomplishments. They ask, “Is this all there is?” This occurs when the outer accomplishment is not in harmony with their inner values. Don’t let this happen to you.

Socrates said, “The unexamined life is not worth living.” This applies to your values as much as to any other area of your life. Values clarification is something you do on an ongoing basis. You continually stop the clock, like a time-out in a football game, and ask, “What are my values in this area? What do I really care about?”

In Matthew 16:26, Jesus said, “For what is a man profited, if he shall gain the whole world, and lose his own soul?” The happiest people in the world today are those who are living in harmony with their innermost convictions and values. The unhappiest people are those who are attempting to live in conflict with what they truly value and believe.

Trust Your Intuition

Self-trust is the foundation of greatness. Self-trust comes from listening to your intuition, to your still, small voice within. Men and women begin to become great when they begin to listen to their inner voices and absolutely trust that they are being guided by a higher power each step of the way.

Living in alignment with your true values is the royal road to self-confidence, self-respect, and personal pride. In fact, almost every human problem can be resolved by returning to your values. Whenever you experience stress of any kind, look into yourself and ask, “In what way am I compromising my innermost values in this situation?”

A common example of compromising values is when people speak in half-truths. They don’t lie, but for a temporary advantage or benefit, they don’t tell the whole truth. This tendency is quite common in sales and marketing.

Watch Your Behavior

How can you tell what your values *actually* are? The answer is simple. You always demonstrate your true values in your *actions*, and especially your actions *under pressure*. Whenever you are forced to choose between one behavior and another, you will always act consistently with what is most important and valuable to you at that moment.

Values, in fact, are organized in a hierarchy. You have a series of values, some of them very intense and important, and some of them weaker and less important. One of the most important exercises you can engage in to determine who you are and what you want is to organize your values by *priority*. Once you are clear about the relative importance of your values, you can then organize your outer life so that it is in alignment with them.

Examine Your Past Behavior

One way to help you determine your true values is to look at your past. How have you behaved under pressure in the past? What choices did you make with your time or money when you were forced to choose? Your answers will give you an indication of your predominant values at that time.

Dale Carnegie once wrote, “If you tell me how you get your feeling of importance, I’ll tell you what you are.”

What makes you feel important? What raises your self-esteem? What increases your sense of self-respect and personal pride? What have you accomplished in your past life that has given you the greatest sense of pride and satisfaction? These answers will give you good indications of your true values.

Determine Your Heart's Desire

The spiritual teacher Emmet Fox wrote about the importance of discovering your “heart’s desire.” What is your heart’s desire? What is it that, deep down in your heart, more than anything else, you would like to be, have, or do in life? As a friend of mine asks, “What do you want to be famous for?”

What words would you like people to use to describe you when you are not there? What would you like someone to say about you at your funeral? How would you want your family, friends, and children to remember you? How would you like people to talk to them about you?

What kind of a reputation do you have today? What kind of a reputation would you like to have sometime in the future? What would you have to begin doing today to create the kind of reputation that you desire?

Your Past Is Not Your Future

Many people had difficult experiences growing up. They fell on hard times and became associated with the wrong people. They behaved in ways that were illegal or socially unacceptable. Some were even convicted and sent to prison for their crimes.

But at a certain point in life, they decided to change. They thought seriously about the kind of person that they wanted to be known as, and thought of, in the future. They decided to change their lives by changing the values they lived by. By making these decisions and sticking to them, they changed their lives. And what others have done, you can do as well.

Remember: It doesn’t matter where you’re coming from. All that matters is where you’re going.

If you were already an outstanding person in every respect, how would you behave toward others? What sort of impression would you leave on others after you had met them and spoken with them? Imagine you could be

a completely excellent person. How would you be different from who you are today?

How Much You Like Yourself

In psychology, your level of self-esteem determines your level of happiness. Self-esteem is defined as how much you like yourself. Your self-esteem, in turn, is determined by your *self-image*, or the way you see and think about yourself in your day-to-day interactions with others. Your self-image is shaped by your *self-ideal*, which is made up of your virtues, values, goals, hopes, dreams, and aspirations.

Psychologists have discovered that the more your behavior in the moment is consistent with what you feel your *ideal* behavior should be, the more you like and respect yourself, and the happier you are.

On the other hand, whenever you behave in a way that is inconsistent with your ideal of your best behavior, you experience a negative self-image. You feel yourself to be performing below your best, below what you truly aspire to. As a result, your self-esteem and your level of happiness decrease.

Perform at Your Best

The moment you begin walking, talking, and behaving in ways that are consistent with your highest ideals, your self-image improves, your self-esteem increases, and you feel happier about yourself and your world.

For example, whenever you are complimented or praised by another person or given a prize or an award for an accomplishment, your self-esteem goes up, sometimes dramatically. You feel happy about yourself. You feel that your whole life is in harmony and that you are living up to your highest ideals. You feel important and valuable.

Your aim should be to deliberately and systematically create the circumstances that raise your self-esteem in everything you do. You should live your life as if you were already the outstanding person you intend to be sometime in the future.

Know What You Believe

What are your values today with regard to your work and your career? Do you believe in the values of integrity, hard work, dependability, creativity, cooperation, initiative, ambition, and getting along well with people?

People who live these values in their work are vastly more successful and more highly esteemed than people who do not.

What are your values with regard to your family? Do you believe in the importance of unconditional love, continuous encouragement and reinforcement, patience, forgiveness, generosity, warmth, and attentiveness?

People who consistently practice these values with the important people in their lives are much happier than people who do not.

What are your values with regard to money and financial success? Do you believe in the importance of honesty, industry, thrift, frugality, education, excellent performance, quality, and persistence? People who practice these values are far more successful in their financial lives than those who do not, and they achieve their financial goals far faster as well.

What about your health? Do you believe in the importance of self-discipline, self-mastery, and self-control with regard to diet, exercise, and rest? Do you set high standards for health and fitness and then work every day to live up to those standards? People who practice these values live longer, healthier lives than people who do not.

Think about Only What You Want

Remember, you become what you think about most of the time. Successful, happy people think about their values and how they can live and practice those values in every part of their lives every single day. The big payoff is that the more you live your life consistent with your values, the happier, healthier, more positive, and more energetic you will be.

Be True to Yourself

Perhaps the most important value of all is *integrity*. A billionaire once said to me, “Integrity is not so much a value in itself; it is rather the value that *guarantees* all the other values.” This was a great insight for me! Once you have decided that you are going to live consistently with a value, your level of integrity determines whether you follow through on your commitment.

The more you discipline yourself to live consistently with the very best you know, the greater is your level of personal integrity. And the higher your level of integrity, the happier and more powerful you will feel in everything you do.

Truly great men and women are always described as having high levels of integrity. They live their lives consistent with their highest values, even when no one is looking. Mediocre men and women, on the other hand, are always cutting corners and compromising their integrity, especially when no one is watching.

Live in Truth with Yourself and Others

Decide today to be a man or woman of honor. Resolve to tell the truth and to live in truth with yourself and others. Crystallize your values in each area of your life. Write them down. Think of how you would behave if you were living consistently with those values, and then refuse to compromise them for any reason.

Once you accept complete responsibility for your life, and then create an ideal picture of your perfect future and clarify your values, you are ready to begin setting clear, specific goals in every area of your life. You are now on the launching ramp and ready to take off toward the stars.

CLARIFY YOUR VALUES

1. Make a list of your three to five most important values in life today. What do you believe in and stand for?
2. What qualities and values are you best known for among the people who know you?
3. What do you consider to be the most important values guiding your relationships with others in your life?
4. What are your values regarding money and financial success? Are you practicing these values daily?
5. Describe your picture of your ideal self, the person you would most want to be if you had no limitations.
6. Write your own obituary to be read to your friends and family at your funeral, exactly as you would like to be remembered.

7. What changes could you make in your behavior today that would help you to live in greater harmony with your values? Whatever your answer, take action immediately in at least one area.

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Analyze Your Beliefs

The only thing that stands between a man and what he wants from life is often merely the will to try it and the faith to believe that it is possible.

—RICHARD M. DEVOS

Perhaps the most important of all mental laws is the Law of Belief. This law says that whatever you believe, with conviction, becomes your reality.

You do not believe what you see; you see what you already believe. You actually view your world through a lens of beliefs, attitudes, prejudices, and preconceived notions. You are not what you think you are, but what you think, you are.

Proverbs 23:7 said that “as a man thinketh in his heart, so is he.” You always act on the outside based on your innermost beliefs and convictions about yourself.

In Matthew 9:29, Jesus said, “According to your faith, it will be done unto you.” This is another way of saying that your intense beliefs become your realities. They determine what happens to you.

Dr. William James of Harvard University said, in 1905, “Your belief will help create the fact.” He went on to say that the greatest revolution of his generation was the discovery that individuals, by changing their inner attitudes of mind, can change the outer aspects of their lives.

Change Your Thinking, Change Your Life

All improvement in your life comes from changing your beliefs about yourself and your possibilities. Personal growth comes from changing your beliefs about what you can do and about what is possible for you.

Would you like to double your income? Of course you would! Here is the question: Do you believe that it is *possible*? How would you like to triple your income? Do you believe that is possible as well?

Whatever your level of skepticism about this question, let me ask you a question. Since you started your first job, haven't you already doubled or tripled your income? Aren't you already earning vastly more than you earned when you started? Haven't you already proven to yourself that it is possible to double and triple your income?

And what you have done before, you can do again—probably over and over—if you just learn how. You simply must believe that it is possible. As Napoleon Hill said, “Whatever the mind of man can conceive and believe, the mind of man can achieve.”

Your Master Program for Success

Perhaps the greatest breakthrough in the twentieth century in the field of human potential was the discovery of the *self-concept*. Everything you do or achieve in your life, every thought, feeling, or action, is controlled and determined by your self-concept, by your way of seeing and thinking about yourself. Your self-concept precedes and predicts your levels of performance and effectiveness in everything you do. Your self-concept is the master program of your mental computer. It is your basic operating system. Everything that you accomplish in your outer world is a result of your self-concept.

Garbage In, Garbage Out

Here is an interesting discovery about self-concept. Even if your self-concept is made up of erroneous beliefs about yourself or your world, as far as you are concerned, these thoughts are *facts*, and you will think, feel, and act accordingly.

As it happens, your beliefs about yourself are largely subjective. They are often not based on fact at all. They are the result of information you have taken in throughout your life and the way you have processed that information. Your beliefs have been shaped and formed by your early

childhood, your friends and associates, your reading and education, your experiences— both positive and negative—and a thousand other factors.

The worst of all beliefs are *self-limiting beliefs*. If you believe yourself to be limited in some way, whether or not it is true, it becomes true for you. If you believe it, you will act as if you were deficient in that particular area of talent or skill.

Overcoming self-limiting beliefs and self-imposed limitations is often the biggest obstacle standing between you and the realization of your full potential.

Ignore the Experts

I once read that Albert Einstein was sent home from school as a young man with a learning disability. His parents were supposedly told that he was not capable of being educated, and they refused to accept this diagnosis and eventually arranged for him to get an excellent education.

I also heard of a similar story about Dr. Albert Schweitzer. His parents were reportedly encouraged to apprentice him to a shoemaker so that he would have a safe, secure job when he grew up.

Both men went on to earn doctorates before the age of twenty and to leave their marks on the history of the twentieth century.

Thomas Edison's mother was told by his school that young Edison was "addled," so she took him out of school and taught him herself. Edison went on to become the greatest inventor of the modern age.

According to an article in *Fortune* magazine on learning disabilities in business, many presidents and senior executives of modern Fortune 500 corporations were diagnosed in school as being not particularly bright or capable. But by virtue of hard work, they went on to achieve great success in their industries. These kinds of stories have been repeated thousands of times.

Self-limiting beliefs, sometimes based on a single experience or a casual remark, can hold you back for years. Most people have had the experience of mastering a skill in an area where they thought they had no ability and being quite surprised at themselves. Perhaps this has happened to you. You suddenly realize that your limiting ideas about yourself in that area were not based on fact at all.

You Are Better Than You Know

Louise Hay, the writer, said that the roots of most of our problems in life are contained in the feeling “I’m not good enough.”

Dr. Alfred Adler said that people naturally have feelings of inferiority that start in childhood and often continue through adult life. Many people, because of their negative beliefs, most of which are erroneous, falsely consider themselves to be limited in intelligence, talent, capability, creativity, or skill of some kind. In virtually every case, these beliefs are false.

The fact is that you have more potential than you could ever use in your entire lifetime. *No one is better than you, and no one is smarter than you.* People are just smarter or better in different ways and areas at different times.

You Could Be a Genius

According to Dr. Howard Gardner of Harvard University, the founder of the concept of multiple intelligences, you possess at least eight different intelligences, in any one of which you might be a genius.

Unfortunately, only two intelligences are measured and reported throughout school and university: verbal and mathematical. But you could be a genius in the areas of visual- spatial intelligence (art, design), bodily or kinesthetic intelligence (sports), musical intelligence (playing musical instruments, writing music), interpersonal intelligence (getting along well with others), intrapersonal intelligence (understanding yourself at a deep level), verbal-linguistic intelligence (reading, telling stories, memorizing), logical-mathematical intelligence (using logic, thinking abstractly or critically), and naturalistic intelligence (understanding the natural world and applying this knowledge).

As the sign on the wall of an inner-city school reads, “God don’t make no junk.” Almost everyone is capable of achieving excellence in some way, in some area. You have within you, right now, the ability to function at genius or exceptional levels in at least one and perhaps several different areas. Your job is to find out which ones.

Your responsibility to yourself is to cast off all these self-limiting beliefs and accept that you are an extraordinarily capable and talented person. You are engineered for greatness and designed for success. You have competencies and capabilities that have never been tapped. You have the ability within yourself to accomplish almost any goal you can set for yourself if you are willing to work long enough and hard enough to achieve it.

Your Beliefs Are Acquired, Not Inborn

The good news about beliefs is that they are *learned*, which means they can be unlearned, especially if they are not helpful. When you came into the world, you had no beliefs at all—about yourself, your religion, your political party, other people, or the world in general. Today, you “know” a lot of things. But, as the comic Josh Billings once wrote, “It is better to know nothing than to know what ain’t so.”

Many things that you know about yourself are simply not true. And these are almost always self-limiting beliefs. The starting point of unlocking more of your potential is for you to identify your self-limiting beliefs and then ask, “What if they were not true at all?”

What if you possessed an extraordinary ability in an area where you didn’t think you were very good, such as sales, entrepreneurship, public speaking, or money making?

Think of Yourself Differently

I have taught these principles to tens of thousands of people throughout the world. I have file drawers full of letters and emails from people who had never heard of self-limiting beliefs before. But once they did, they changed their entire attitude about themselves. They began to see themselves as far more competent and capable in key areas of their lives than they had ever been before.

In no time at all, they began transforming their lives and changing their results. Their incomes doubled and tripled and quadrupled. Many of them became millionaires and multimillionaires. They went from the bottom of their companies to the top, from poor performers in their companies to

some of the best, and sometimes to the highest earning people in their businesses.

After they changed their beliefs about themselves and their personal potentials, they learned new skills and took on new challenges. They set bigger goals and threw their whole hearts into achieving them. By questioning their beliefs and refusing to accept that they were limited in any way, they took complete charge of their lives and careers and created new realities for themselves. And what countless others have done, you can do as well.

Select the Beliefs You Want

Imagine that there was a “Belief Store,” much like a computer software store, where you could purchase a belief to program into your subconscious mind. If you could choose any set of beliefs at all, which beliefs would be the most helpful to you?

Here is my suggestion. Select this belief: “I am destined to be a big success in life.”

If you absolutely believe that you are destined to be a big success in life, you will walk, talk, and act as if everything that happens to you is part of a great plan to make you successful. And as it happens, the top people in their field think this way.

Look for the Good

Successful people look for the good in every situation. They know that it is always there. No matter how many reversals and setbacks they experience, they expect to get something good out of everything that happens to them. They believe that every setback is part of a great plan that is moving them inexorably toward achieving their inevitable great success.

If your beliefs are positive enough, you will seek the valuable lesson in every setback or difficulty. You will confidently believe that you have many lessons to learn on the road to achieving and keeping your ultimate success. You will therefore look upon every problem as a learning experience. With this kind of an attitude, you benefit from everything that happens to you,

positive or negative, as you move upward and onward toward achieving your goals.

Act Your Way into Feeling

The Law of Reversibility in psychology and metaphysics says that you are more likely to act yourself into feeling a particular way than you are to feel yourself into acting.

What this means is that when you start, you may not feel like the great success you desire to be. You will not have the self-confidence that comes from a record of successful achievement. You will often doubt your own abilities and fear failure. You will feel that you are not good enough, at least not yet.

But if you act as if you were already the person you desire to be, with the qualities and talents you desire to have, your actions will generate the feelings that go with them. You will actually act yourself into feeling the way you want to feel by the Law of Reversibility.

If you want to be one of the top people in your business, dress like the top people. Groom yourself like the top people. Organize your work habits the way they do. Pick the most successful people in your field and use them as your role models. If possible, go to them and ask them for advice on how to get ahead more rapidly. Whatever advice they give you, follow it immediately. Take action.

When you start to walk, talk, dress, and behave like the top people, you soon will begin to *feel* like the top people. You will treat other people like the top people do. You will work the way the top people work. You will start to get the results that the top people get. In no time at all, you will be one of the top people yourself. It may be trite to say “Fake it until you make it!” but that saying holds a lot of truth.

The Secret of a Sales Manager

A friend of mine is a successful sales manager. After he carefully interviewed and then selected a new salesperson, he would take the salesperson to a Cadillac dealership and insist that they trade in their old car for a new Cadillac. The new hire would usually balk at the idea and be

frightened of the cost of the car and the huge monthly payments involved. But the sales manager would insist that they buy the Cadillac as a condition of employment.

What do you think happened afterward? First, the salesperson would drive the car home. Their partner would almost have a heart attack when they saw the new Cadillac. But after they had settled down, the new salesperson would go for a ride around the neighborhood in the new car. The neighbors would see them driving in a new Cadillac as they waved on the way past. The new Cadillac would be parked in front of their house or in their driveway. People would come over and admire it. Gradually, imperceptibly, at a subconscious level, the salesperson's attitude toward themselves and their earning potential would begin to change.

Within a few days, the new salesperson would begin to see themselves as the kind of person who drove a new Cadillac, as a big money earner in their field, one of the top performers in the industry. And time after time, almost without fail, the salespeople in this organization became sales superstars. Their sales performance jumped, and they earned more than they ever had before. Soon, the payments on the new Cadillac were of no concern because their incomes were so much greater.

Create the Mental Equivalent

Emmet Fox once said, "The secret of successful living is to build up the mental equivalent that you want; and to get rid of, to expunge, the mental equivalent that you do not want."

Your focus must be on creating the beliefs within yourself that are consistent with the great success you want to be in your outer world. You achieve this by challenging your self-limiting beliefs, rejecting them, and then acting as if they did not exist.

You reinforce the development of new, life-enhancing beliefs by increasing your knowledge and skills in your field to the point where you feel equal to any demand or challenge. You accelerate these positive beliefs by setting bigger and more exciting goals in every area. Finally, you act continually as if you were already the person you desire to be. Your aim is to reprogram your subconscious mind for success by creating the mental equivalent in everything you do or say.

Behave Consistent with Your New Self-Image

You develop new beliefs by taking actions consistent with those beliefs. You act as if you believe you already have the capabilities and competencies you want. You behave like a positive, optimistic, and cheerful person toward everyone. You act as if your success is already guaranteed. You act as if you have a secret guarantee of success and only you know about it. You realize that you are developing, shaping, and controlling the evolution of your own character and personality by everything that you do and say every single day.

Since you become what you think about, you should say and do only what is consistent with your *self-ideal*, the best person you most aspire to be, and your long-term future ideals. You should think and talk about only the qualities and behaviors that are moving you toward becoming the person you want to be and toward achieving the goals that you want to achieve.

Make a Decision

Make a decision this very day to challenge and reject any self-limiting beliefs you might have that could be holding you back. Look into yourself, and question the areas of your life where you have doubts about your abilities or talents. You might ask your friends and family members if they see any negative beliefs you might have. Often, they will be aware of self-limiting beliefs you have that you are not aware of.

In every case, once you have identified these negative beliefs, ask yourself, “What if the *opposite* were true? What if I had the ability to be extraordinarily successful in an area where I currently doubt myself? What if I had been programmed from infancy with genius ability in that particular area?” For example, what if you had within you, right now, the ability to earn and keep all the money you could ever want throughout your life? What if you had a golden touch with regard to money?

If you absolutely believed these ideas to be true, what would you do differently from what you are doing today?

Keep Your Words and Actions Consistent

Your beliefs are always manifested in your words and actions. Make sure that everything you say and do from now on is consistent with the beliefs you want to have and the person you want to become. In time, you will replace more and more of your self-limiting beliefs with life-enhancing beliefs. Over time, you will completely reprogram yourself for success. When this occurs, the transformation that takes place in your outer life will amaze you and all the people around you.

ANALYZE YOUR BELIEFS

1. Act as if! If you were one of the most competent and highly respected people in your field, how would you think, act, and feel differently from the way you do today?
 2. Imagine that you have a golden touch with money. If you were an extremely competent money manager, how would you handle your finances?
 3. Identify the self-limiting beliefs that could be holding you back. How would you act if they were completely untrue?
 4. Select a belief that you would most like to have about yourself at a deep inner level. Pretend as if you already believe this to be true about yourself.
 5. Look into the most difficult situation you are dealing with right now. What valuable lessons does it contain that can help you be better in the future?
 6. What would you do differently if you believed that you were destined or guaranteed to be a big success in life?
 7. Who else in your life could you influence by telling them how good they are and how successful you think they are going to be? Whenever you praise or encourage someone else, it has a “boomerang effect” and causes you to feel more positive and confident yourself.
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Create Your Own Future

You will become as small as your controlling desire; as great as your dominant aspiration.

—JAMES ALLEN

In thousands of studies of leaders conducted over the years, one special quality that all great leaders have in common stands out. It is the quality of *vision*. Leaders have vision. Nonleaders do not.

Earlier, I said that perhaps the most important discovery in all of human history is that you become what you think about most of the time. What is it then that leaders think about most of the time? They think about the future, where they are going, and what they can do to get there.

Nonleaders, on the other hand, think about the present and the pleasures and problems of the moment. They think and worry about the past and what has happened that cannot be changed.

Think about the Future

We call this leadership quality of vision *future orientation*. Leaders think about the future and what they want to accomplish and where they want to arrive sometime down the road. Leaders think about what they want and what they can do to achieve it. The good news is that when you begin to think about your future as well, you begin to think like a leader, and you will soon get the same results that leaders get.

Edward Banfield of Harvard University concluded, after more than fifty years of research, that long-time perspective was the most important determinant of financial and personal success in life. Successful people

have this ability to think several years into the future while making decisions in the present. The further you think into the future, the better decisions you will make in the present to assure that your ideal future becomes a reality.

Create a Five-Year Fantasy

In personal strategic planning, you should begin with a long-term view of your life. Begin by practicing *idealization* in everything you do. In the process of idealization, you create a five-year fantasy for yourself and begin thinking about what your life would look like in five years if it were perfect in every respect.

By combining idealization and future orientation, you cancel or neutralize the process of self-limitation. Imagine for the moment that you have no limitations at all: You have all the time, talents, and abilities you could ever require to achieve any goal you could set for yourself. No matter where you are in life, you have all the friends, contacts, and relationships you need to open every door and achieve anything you could want. And you have no limitations whatsoever on what you could be, have, or do in the pursuit of the goals that are really important to you.

Practice Blue-Sky Thinking

In Charles Garfield's studies of peak performers, he made an interesting discovery. He analyzed men and women who had achieved only average results at work for many years but who suddenly exploded into great success and accomplishment. He found that at the take-off point, every one of them began engaging in blue-sky thinking.

In blue-sky thinking, you imagine that all realities are possible for you, just like looking up into a clear blue sky, with no limits. You project forward several years and imagine that your life is perfect in every respect. You then look back to where you are today and ask yourself this question: "What would have to have happened for me to have created my perfect future?"

You then come back to where you are in the present in your own mind, and you ask, "What would have to happen from this point forward for me to

achieve my goals sometime in the future?”

Refuse to Compromise Your Career Dreams

When you practice idealization and future orientation, you make no compromises with your dreams and visions for yourself and your future. You don't settle for smaller goals or half successes. Instead, you dream big dreams and project forward mentally as though you are one of the most powerful people in the universe. You create your perfect future. You decide what you truly, really want before you come back to the present moment and deal with what is possible for you within your current situation. Start with your *business and career*. Imagine that your work life was perfect five years from now. Answer these questions:

- What would my work situation look like?
- What would I be doing?
- Where would I be doing it?
- Whom would I be working with? What level of responsibility would I have?
- What kinds of skills and abilities would I have?
- What kind of goals would I be accomplishing?
- What position or status would I have in my field?

Write down your answers in a notebook that you keep on you at all times, which will become your Goals Journal. Capture your thoughts and conclusions in writing.

Practice No-Limit Financial Thinking

When you answer these questions, imagine that you have no limits. Imagine that everything is possible for you. As the maxim popularized by Peter Drucker goes, “We greatly overestimate what we can accomplish in one year. But we greatly underestimate what we can accomplish in five years.” Don't let this happen to you. Don't underestimate your potential.

Idealize your perfect *financial life* five years from today. If your financial life were perfect, what would be your answers to the following

questions?

- How much would I be earning?
- What sort of lifestyle would I have?
- What kind of home would I live in?
- What kind of car would I drive?
- What kind of material luxuries would I be providing for myself and my family?
- How much would I have in the bank?
- How much would I be saving and investing each month and each year?
- How much would I want to be worth when I retired?

Imagine that you have a magic slate. You can write down anything you want. You can erase anything that may have happened in the past and create whatever picture you desire for your future. You can clean the slate at any time and start over. You have no limits.

Write down your answers in your Goals Journal. Program them into your subconscious mind.

Imagine Your Perfect Family Life

Imagine your perfect *family life and relationships* five years in the future and answer these questions:

- What would your family life look like?
- Whom would you be with? Whom would you no longer be with?
- Where and how would you be living?
- What kind of home would you have?
- What kind of relationships would you have with the most important people in your life five years from now if everything were perfect in every respect?

Write down your answers in your Goals Journal. This forces you to think at a deeper level.

When you fantasize and imagine your perfect future, the only question you ask is “How?” This is the most powerful question of all. Asking the *how* question stimulates your creativity and triggers ideas to help you accomplish your goals.

Unsuccessful people always wonder whether or not a particular goal is possible. High achievers, on the other hand, ask only the question “How?” They then work to find ways to turn their visions and goals into realities.

Imagine Your Ideal Health and Fitness

Review your levels of *health and fitness* in every area. If you were a perfect physical specimen five years from now, what would be your answers to the following questions?

- How would you look and feel?
- What would be your ideal weight?
- How much would you exercise each week?
- What would be your overall level of health?
- What changes would you have to start making today in your diet, exercise routines, and health habits to enjoy superb physical health sometime in the future?

Write down your answers in your Goals Journal, make a daily plan of exercise, and get started. No one can do this for you.

Imagine Your Social and Community Involvement

Imagine that five years from now you are an important and influential person in your community. You are making a significant contribution to the world around you. You are making a difference with your life and in the lives of other people. If your *social and community status* and involvement were ideal, how would you answer these questions?

- What would you be doing in your community?
- What organizations would you be working with or contributing to?

- What would be the causes you strongly believe in and support, and how would you become more involved in those areas?

Write down your thoughts in your Goals Journal, and plan out your next steps accordingly.

Just Do It!

The primary difference between high achievers and low achievers is action orientation. Men and women who accomplish tremendous deeds in life are intensely action oriented. They are moving all the time. They are always busy. If they have an idea, they take action on it immediately.

On the other hand, low achievers and nonachievers are full of good intentions, but they always have an excuse for not taking action today. As the saying goes, the road to hell is paved with good intentions.

Examine yourself in terms of your personal inventory of skills, knowledge, talent, education, and ability. Answer the following questions as if you were developed to your highest level possible five years from now:

- What additional knowledge and skills have you acquired?
- In what areas are you recognized as absolutely excellent in what you do?
- What are you doing each day to develop the knowledge and skills you'll need to be one of the top performers in your field sometime in the future?

Write down your answers in your Goals Journal.

Once you have answered these questions, the next question you ask is "How?" How do you attain the skills and expertise needed to lead your field in the years ahead?

Design Your Perfect Calendar

Decide how you would like to live your ideal lifestyle, day in and day out. Design your perfect calendar from January 1 to December 31:

- What would you like to do on your weekends and vacations?

- How much time would you like to take off each week, month, and year?
- Where would you like to go?
- How would you organize your year if you had no limitations and complete control over your time?

Proverbs 29:18 says, “Where there is no vision, the people perish.” What this means is that if you lack an exciting vision for your future, you will perish inside in terms of lacking motivation and enthusiasm for what you are doing. But the reverse of this is that with an exciting future vision, you will be continuously motivated and stimulated every day to take the actions necessary to make your ideal vision a reality.

Create Your Ideal Future

Remember that “happiness is the progressive realization of a worthy ideal.” When you have clear, exciting goals and ideals, you will feel happier about yourself and your world. You will be more positive and optimistic. You will feel internally motivated to get up and get going every morning because every step you are taking will be moving you in the direction of something that is important to you.

Resolve to think about your ideal future most of the time. Remember, the very best days of your life lie ahead. The happiest moments you will ever experience are still to come. The highest income you will ever earn is going to materialize in the months and years ahead. The future is going to be better than anything that may have happened in your past. There are almost no limits.

The clearer you can be about your long-term future, the more rapidly you will attract people and circumstances into your life to help make that future a reality. The greater clarity you have about who you are and what you want, the more you will achieve and the faster you will achieve it in every area of your life.

CREATE YOUR OWN FUTURE

1. Imagine that every problem has a solution, and you can overcome every limitation and achieve every goal you set for yourself. What would you do differently?
 2. Practice back-from-the-future thinking. Project forward five years and look back to the present. What would have to have happened for your world to be ideal?
 3. Imagine your financial life was perfect in every way. How much would you be earning? How much would you be worth? What steps could you take, starting today, to make these goals a reality?
 4. Imagine your family and personal life were perfect. What would it look like? What should you start doing more of, or less of, starting today?
 5. Plan your perfect calendar. Design your year from January to December as if you had no limitations. What would you change, starting today?
 6. Imagine that your levels of health and fitness were perfect in every way. What could you do, starting today, to make your vision for yourself into a reality?
 7. What one action are you going to take immediately as the result of your answers to the questions above?
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Determine Your True Goals

Defeat strips away false values and makes you realize what you really want. It stops you from chasing butterflies and puts you to work digging gold.

—WILLIAM MOULTON MARSTON

There is perhaps no area of life where self-discipline is more important than in setting goals and working toward them every day. We have known throughout the centuries that all human action is *purposeful*. Humans achieve goals automatically, as long as they set them in the first place. Once you become absolutely clear about what it is you want and then discipline yourself to do more of those things that move you toward this goal, your ultimate success is virtually guaranteed.

Here's the question: If goal achieving is automatic and built into your system, why do so few people have goals? As mentioned in chapter 1, one of the main reasons people don't set goals is that they don't know how to. This is what we will deal with in the pages ahead.

Seven Keys to Goal Setting

There are seven keys to goal setting. These general principles apply to virtually every goal. When you find a person who is not achieving their goals, it is because of a deficiency in one of these seven key areas.

1. The first key is that *goals must be clear, specific, detailed, and written down*. A goal cannot be vague or general, like being happy or making more money. A goal must be specific, concrete, and tangible and something that you can clearly visualize and imagine in your mind.

2. The second key to goal setting is that *goals must be measurable and objective*. They must be capable of being analyzed and evaluated by a third party. “Making lots of money” is not a goal but merely a wish or fantasy that everyone has. Earning a specific amount of money within a specific period of time, on the other hand, is a real goal.
3. The third key is that *goals must be time bound*, with schedules, deadlines, and subdeadlines. In fact, there are no unrealistic goals; there are merely unrealistic deadlines. Once you have set a clear schedule and deadline for your goal, work toward achieving your goal by that time. If you don’t achieve the goal by that deadline, you set another deadline—and, if necessary, another—and work toward that until you finally succeed.
4. The fourth key to goal setting is that *your goals must be challenging*. They must cause you to stretch a little bit. They must be beyond anything you have accomplished in the past. Your goals should have about a 50 percent probability of success. This makes the process of striving toward the goals slightly stressful, but forcing yourself to stretch also brings out many of your best qualities.
5. The fifth key is that *your goals must be congruent with your values and in harmony with each other*. You cannot have goals that are mutually contradictory. I have met people who want to be successful in business but also want to play golf every afternoon. It is clearly not possible to realize both of these goals at the same time.
6. The sixth key is that *your goals must be balanced* among your career or business, your financial life, your family, your health, your spiritual life, and your community involvement. Just as a wheel must be balanced to revolve smoothly, your life must be balanced with goals in each area for you to be happy and fulfilled.
7. The seventh key to goal setting is that *you must have a primary goal* for your life. You must have one goal that, if you accomplish it, can do more to help you improve your life than any other single goal.

Your life begins to become great only when you decide on a single major goal that is more important than any other and focus all your energies on achieving or obtaining that one single goal.

Surprisingly enough, as you work on your most important goal, you will find yourself achieving many of your other smaller goals. But you must be clear about your most important goal.

You must also have a method for goal setting and achieving that you can apply to any goal for the rest of your life.

Goal Achieving by the Million

Throughout the world, many millions of people travel by air each year. Thousands of airplanes with hundreds of thousands of people crisscross the globe every day, touching down in almost every city and town. Air travel is a trillion-dollar industry that affects us all.

The success of the air travel industry, and the successful arrival of every passenger, is totally the result of systematic, computerized, automatic, national goal setting. When you take a trip, you have a specific city or goal in mind. You decide when you want to fly and how long it will take. You determine the distance to the airport and the time necessary to check in. You calculate how long it will take to fly to your destination and then how long it will take to get to where you are going once you get off the plane. You set a specific schedule for every part of your journey.

Hundreds of millions of people do this every year. They successfully travel from where they are to where they want to go with incredible precision and punctuality. This is goal setting on a mass level. And the same process will work for you on a personal level.

Twelve Steps to Set and Achieve Any Goal

I have taught the following twelve-step goal-setting methodology to more than a million people. It is like a recipe for preparing a dish in the kitchen. It has twelve ingredients. Depending on your situation and your particular needs, you can vary these ingredients to create the kind of goals and life that you desire. Successful, happy people use these principles all the time, whether they are aware of them or not. Whenever you find a person who is underachieving, one of these ingredients is either missing or in short supply.

1. Start with Desire: What Do You Really Want?

Step number one in goal setting is to answer the question, “How badly do you want to achieve this goal?” You must *have an intense, burning desire* for your particular goal. This desire must be personal, something that you want for yourself. You can never want goals for someone else, nor can you get excited about a goal that someone else wants for you.

The great question you must eventually ask and answer is, What do I really want to do with my life? What do you really want for yourself in your heart of hearts? What would you be most excited or enthusiastic about achieving personally? If you could accomplish only one goal in the whole world, and you were absolutely guaranteed success at that one goal, what would it be? The intensity of your personal desire will determine the amount of energy and determination you put behind any goal you set for yourself. What do you truly want, and how badly do you want it?

2. Absolutely Believe That Your Goal Is Possible

The second step in goal setting is for you to *believe that your goal is possible for you to achieve*. You must absolutely believe that, deep in your heart, you deserve the goal and that you are capable of attaining it. Belief is the catalyst that activates all your mental and physical powers. Spiritually, we refer to belief as faith. All high achievers, in every field, are men and women of tremendous faith and conviction. They intensely believe in their ability to accomplish the goals they have set for themselves.

Wonderfully enough, when you set a clear goal for yourself—something that you really, really want—and you begin working toward it, day by day, you intensify your desire and deepen your belief. Every step forward deepens your conviction that it is possible for you. Lao Tzu wrote about this in the Tao Te Ching when he said, “A journey of a thousand miles begins with a single step.”

Your level of confidence in your ultimate ability to succeed is the key determinant of your persistence. Therefore, you must make your goals both believable and achievable, especially at the beginning.

For example, you cannot set a goal to go from poverty to financial independence within one year. This kind of a goal is self-defeating because it is so far beyond your capabilities. You must set a goal that is reachable, and then set another goal after that and another after that. By achieving small goals, one at a time, you build your self-confidence. You develop

forward momentum. You eventually reach the point where you become convinced that there is no goal you cannot attain if you are clear about it and if you work at it long enough and hard enough. But you have to walk before you run when setting goals.

3. Write Down Your Goal

The third step to goal achievement is for you to *write it down*. A goal that is not in writing is not a goal at all, it is merely a wish. Everyone who succeeds greatly works from clear, written, specific, detailed goals and plans, reviewed regularly, sometimes every day.

I personally recommend that you write and rewrite your goals each day, day after day, week after week, and month after month. This programs them deep into your subconscious mind, where they take on a life and power of their own.

Continually ask yourself, “How will I measure success in the achievement of this goal? What standards will I use? What benchmarks or scorecards can I use to measure my progress?”

4. Determine Your Starting Point

The fourth step is for you to *analyze your starting point* in the attainment of your major goal or goals. Where are you now? If you want to lose weight, the very first thing you do is weigh yourself to determine your baseline or current weight.

If you want to achieve a certain level of financial worth, you put together a personal financial statement for yourself and determine how much you are worth today.

When you assess your situation by analyzing your starting point, you are forced to be honest with yourself. This enables you to set goals that are believable and achievable rather than setting goals that may be unattainable and self-defeating.

5. Determine Why You Want It

The fifth step is for you to *decide why you want a particular goal* in the first place. Make a list of all the ways you will personally benefit by

achieving that goal. The more reasons you have for wanting to achieve your goal, the more intense will be your desire. Reasons are the fuel in the furnace of achievement.

If you have one or two reasons for attaining a goal, you will have a small amount of motivation. But if you have forty or fifty reasons for achieving a particular goal, you will be so motivated and determined to succeed that nothing and no one will stand in your way.

I have had friends over the years who decided that they wanted to make a lot of money and achieve financial independence. They then wrote out lists of literally hundreds of things that they would do with the money that they intended to earn and accumulate. These people, each in their own areas, became extraordinarily successful far faster than could have been predicted because they had so many reasons for achieving their goals. The more reasons you can think of, the more intense your desire will be and the deeper your belief and conviction will be that your goal is attainable. But your goals must be in writing.

6. Set a Deadline

Step number six is for you to *set a deadline* for the achievement of your goal. A deadline is a best guess of when you will attain the goal. It is like aiming at a target. You may hit the bull's-eye, or you may hit to one side or the other. You will achieve fully half of the goals that you set for yourself before your deadline, and you will probably achieve half of your goals after the deadline.

If your goal is big enough, break your deadline down into subdeadlines. This can be incredibly helpful. I worked with a company recently that had hired a young MBA into the sales department. This young man had taken courses on financial analysis and planning. He therefore wrote down his sales goals by the year, month, week, and even day. He analyzed his activities and compared them against his goals every day, sometimes twice a day. Within six months of starting, he was the most successful salesperson in his company. His sales increased steadily and predictably month after month.

When you break your goals down into daily and hourly amounts and activities, you will be astonished at how much more you get done.

7. Identify the Obstacles in Your Way

The seventh step in goal setting is for you to *determine the obstacles* that are standing between you and your goal. Why aren't you at your goal already? What is blocking you? What is holding you back? Of all the things that are holding you back from attaining your goal, what is the biggest single obstacle?

Average and mediocre people always blame their failures on the people and circumstances around them. But superior people always look into themselves and ask, "What is it *in me* that is holding me back?"

8. Determine the Additional Knowledge and Skills You Will Need

Step number eight is for you to *determine the additional knowledge, information, and skills you will require* to achieve your goal. Remember, in the information age, knowledge is the raw material of success. To achieve something you have never achieved before, you will have to do something you have never done before. You will have to become someone you have never been before and acquire knowledge and skills you have never had before.

Every new goal should be combined with a *learning objective*. Whatever your goal, you must decide what you will have to learn and master to attain it. Ask yourself, "What one skill, if I developed and did in an excellent fashion, would help me the most to achieve this goal?" Whatever your answer, you should write it down, make a plan, and then work on developing that skill, every single day, until you master it. This decision alone could change your life.

9. Determine the People Whose Help You Will Need

Step number nine is for you to *determine the people whose cooperation and assistance you will need* to achieve your goal.

Start with your family, boss, and coworkers. Think about your customers, suppliers, and banker. Whose help will you require, and what will you have to do to get them to help you? How can you earn their cooperation by helping them in some way?

Relationships are everything. To achieve anything of consequence, you will need the help of lots of people. The more and better relationships you develop, the faster you will achieve your goals and the better every part of your life will be. Who are the key people in your work and personal life? Who will they be? What can you do to gain their help and cooperation?

10. Make a Plan: Put It All Together

Step number ten is for you to *make a plan* to achieve your goal. A plan is an organized list of tasks that you will have to complete to get from where you are to where you want to go. This plan is similar to the one you make when you are going on a vacation or taking a trip. You make a list of all the items you will have to take with you and all the tasks you will have to do before you depart and after you arrive.

In goal achieving, you decide exactly what it is that you want to do and achieve, and *write it down*. You analyze your starting point and determine the reasons you want to achieve the goal. You set a deadline and subdeadlines. You list the obstacles you will have to overcome and the problems you will have to solve. You determine the skills, knowledge, and information you will have to learn or acquire to achieve your goal. You decide on the people whose help you will need and what you will have to do to get their help and support. You then take all these elements and combine them into a plan of action.

A plan is a list of activities organized by time, sequence, and importance. What do you have to do first, and what do you do second? What is more important, and what is less important? What has to be done before other things can be done? Of all the steps that you have to take, what activities are more important in achieving your goal than anything else?

11. Visualize Your Goal Continually

Step number eleven in goal setting is for you to *visualize your goal* each day as if you had already attained it. See your goal vividly in your mind's eye. Imagine what it would look like if you had already accomplished it. Get the feeling that you would have if you were at your goal already. Imagine the pride, satisfaction, and happiness you would experience if you

were already the person you wanted to be, with the goal that you want to enjoy.

Repeat this visualization, combined with the feeling that goes with it, over and over during the day. Each time you visualize and emotionalize, you program your goal deeper and deeper into your subconscious and superconscious minds. Eventually, your goal becomes a powerful unconscious force motivating and inspiring you day and night.

12. Never Give Up

Finally, the twelfth step to goal setting is to *back everything you do with persistence and determination*. Resolve in advance that you will never give up. Make the decision, long before you face any obstacles or difficulties, that no matter what happens, you will persevere until you finally reach your goal. Repeat over and over, “I am unstoppable.”

This form of mental preparation, deciding in advance that you will never give up, can do more to help you than almost any other factor. You will encounter many setbacks and disappointments on the way to your goal—these are inevitable and unavoidable. They go with the territory. You must decide, in advance, that nothing will stop you. Then, when you face the inevitable obstacles and difficulties that will occur, you will be psychologically prepared. You will bounce rather than break.

Take Action Today

Here is a powerful exercise that brings everything in this chapter together into a simple process. Take out your Goals Journal, and at the top of the correct page, write the word “Goals” with today’s date.

Then, make a list of at least *ten goals* that you want to accomplish in the next twelve months. Write these goals in the present tense, as though a year has passed, and you have already attained the goals.

For example, if you want to weigh a certain amount, you would write, “I weigh X number of pounds by this date.”

If you want to earn a certain amount of money in the next twelve months, you would write, “I earn X number of dollars by December 31.”

Read through your list of goals and select one specific goal. This goal then becomes your number one goal for the foreseeable future. This goal becomes your primary organizing principle. This becomes the goal that you write out using the twelve-part goal-setting process described above.

Apply the Twelve-Step Process

Once you have selected a goal that you want and believe you can achieve, write it on a separate sheet of paper, and set a deadline.

Analyze your starting position, and write out a list of reasons why you want to achieve this goal.

Identify the obstacles that stand between you and the attainment of this goal. Identify the knowledge and skills that you will need to achieve the goal. Identify the people whose cooperation and assistance you will require.

Make a plan to accomplish this goal. Then, take action on your plan and do something every day that moves you toward your goal. Visualize your goal continually as if you had already achieved it, and resolve that you will never give up until you are successful.

You Will Amaze Yourself

When you begin to practice these principles in your life, you will be astonished at the things that you start to accomplish. You will become a more positive, powerful, and effective person. You will have higher self-esteem and self-confidence. You will feel like a winner every hour of the day. You will experience a tremendous sense of personal control and direction. You will have more energy and enthusiasm. As a result, you will accomplish more in a few weeks or months than the average person might accomplish in several years.

When you become a lifelong goal setter, through study and practice, over and over again, you will program the master skill of success into your subconscious mind. You will join the top achievers in our society and become one of the happiest and most successful people alive.

1. Decide what it is that you deeply desire in life. What do others have that you wish you could have as well?
 2. What one belief, if you had it, would help you the most to attain the goals that are most important to you?
 3. What is the one goal that, if you attained it, would have the greatest positive impact on your life?
 4. What one skill, if you were absolutely excellent at it, would help you the most to achieve your most important goal?
 5. Who is the most important person whose cooperation you will require to achieve your most important goal?
 6. What is the largest single obstacle or difficulty that stands between you and your goal?
 7. Make a list right now of ten goals you would like to achieve in the next year. Select one, and then work on it every single day.
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Decide on Your Major Definite Purpose

There is one quality which one must possess to win, and that is definiteness of purpose—the knowledge of what one wants, and a burning desire to possess it.

—NAPOLEON HILL

Since you become what you think about most of the time, a major definite purpose gives you a focus for every waking moment. As Peter Drucker said, “Whenever anything is being accomplished, it is being done, I have learned, by a monomaniac with a mission.”

The more you think about your most important goal and how to achieve it, the more you activate the Law of Attraction in your life. You begin to attract people, opportunities, ideas, and resources that help you to move more rapidly toward your goal and move your goal more rapidly toward you.

A major definite purpose also activates your subconscious mind on your behalf. Any thought, plan, or goal that you can define in your conscious mind will immediately start to be brought into reality by your subconscious and superconscious mind.

Activate Your Reticular Cortex

Each person has within their brain a special organ called the *reticular cortex*. This small, fingerlike part of the brain functions in a way similar to a telephone switchboard in a large office building. Just as all phone calls are received by the central switchboard and then routed to the appropriate recipient, all incoming information to your senses is routed through your reticular cortex to the relevant part of your brain or your awareness.

Your reticular cortex contains your *reticular activating system*. When you send a goal message to your reticular cortex, it starts to make you intensely aware of and alert to people, information, and opportunities in your environment that will help you to achieve your goal.

A Red Sports Car

Imagine you decided that you wanted a red sports car. You write this down as a goal. You begin to think about and visualize a red sports car. This process sends the message to your reticular cortex that a red sports car is now important to you. A picture of a red sports car immediately goes up onto your mental radar screen.

From that moment onward, you will start to notice red sports cars wherever you go. You will even see them driving and turning corners several blocks away. You will see them parked in driveways and in showrooms. Everywhere you go, your world will seem to be full of red sports cars.

If you decided to buy a motorcycle, you would start to see motorcycles everywhere. If you decided to take a trip to Hawaii, you would begin to notice posters, advertisements, brochures, and television specials with information on Hawaiian vacations. Sending any goal message to your reticular cortex causes your reticular activating system to make you alert to all possible ways to make that goal a reality.

Achieve Financial Independence

If you decide to become financially independent, you will suddenly begin to notice all kinds of opportunities and possibilities around you that have to do with achieving your financial goals. You will see stories in newspapers and recognize books on the subject wherever you go. You will receive information and solicitations in the mail. You will find yourself in conversations about earning and investing money. It will seem as though you are surrounded by ideas and information that can be helpful to you in achieving your financial goals.

On the other hand, if you do not give clear instructions to your reticular cortex and your subconscious mind, you will go through life as though you

were driving in a fog. You will be largely unaware of all these opportunities and possibilities around you. You will seldom see them or notice them.

It has been said “Attention is the key to life.” Wherever your attention goes, your life goes as well. When you decide on a major goal, you increase your level of attentiveness and become increasingly sensitive to anything in your environment that can help you achieve that goal faster.

Your Major Definite Purpose

Your major definite purpose can be defined as the one goal that is most important to you at the moment. This one goal will usually help you to achieve more of your other goals than anything else you can accomplish. It must have the following characteristics:

- It must be something that you *personally and truly want*. Your desire for this goal must be so intense that the very idea of achieving your major definite purpose excites you and makes you happy.
- It must be *clear and specific*. You must be able to define it in words. You must be able to write it down with such clarity that a child could read it and know exactly what you want and be able to determine whether you have achieved it.
- It must be *measurable and quantifiable*. Rather than “I want to make a lot of money,” it must be more like “I will earn \$100,000 per year by (a specific date).”
- It must be both *believable and achievable*. Your major definite purpose cannot be so big or ridiculous that it is completely unattainable.
- Your major definite purpose should have a *reasonable probability of success*, perhaps fifty-fifty when you begin. If you have never achieved a major goal before, set a goal that has an 80 or 90 percent probability of success. Make it easy on yourself, at least at the beginning.
- Your major definite purpose must be *in harmony with your other goals*. Your major goals must be in harmony with your minor goals and congruent with your values.

Keep Your Feet on the Ground

A woman approached me at one of my seminars and told me that she had decided on her major definite purpose. I asked her what it was. She said, "I am going to be a millionaire in one year."

Curious, I asked her approximately how much she was worth today. It turned out that she was broke. I asked her what kind of work she did. It turned out that she had just been fired from her job because of poor performance. I then asked her why she would set a goal to acquire a million dollars in one year under these circumstances.

She told me that I had said that you could set any major goal you wanted as long as you were clear, and she was therefore convinced that was all she needed to be successful.

I had to explain to her that her goal was so unrealistic and unattainable in her current circumstances that it would only discourage her when she found herself so far away from it. Such a goal would actually end up demotivating her rather than motivating her to do what was necessary to be financially successful in the years ahead.

Don't Sabotage Yourself

I accidentally sabotaged myself when I was younger. When I first started setting goals, I set an income goal that was ten times what I had ever earned in my life. After many months and no progress at all, I realized that my goal was not helping me. Because it was so far beyond anything I had ever achieved, it had no motivating power. In my heart of hearts, although I wanted it, I did not believe I could attain it. And since I did not believe it was possible, my subconscious mind rejected it, and my reticular cortex simply failed to function.

Fortunately, I realized my error and reduced my goal to something challenging but much more reasonable, one that I believed was possible for me. And I achieved it in a few months.

The Great Question

Here is the key question for determining your number one goal: What one great thing would you dare to dream if you knew you could not fail?

If you could be absolutely guaranteed of successfully achieving any goal, large or small, short term or long term, what one goal would it be? Whatever your answer to this question, if you can write it down, you can probably achieve it. From then on, the only question you should ask is “How?” The only real limit is how badly you want it and how long you are willing to work toward it.

A Nobel Prize Winner

One of my seminar participants was a professor of chemistry at a leading university who had won a Nobel Prize in chemistry two years before in partnership with two other scientists. He told me that when he started his university career in his twenties, he decided he wanted to make a major contribution in the field of chemistry. That was his major goal in his career. He focused on it for more than twenty-five years. And eventually, he was successful.

He told me, “I was clear from the very beginning. I never doubted that I would eventually make such a significant contribution to chemistry that I would win the Nobel Prize. I was happy when it happened, but it was not a surprise.”

Be Willing to Pay the Price

Everyone wants to be a millionaire or a multimillionaire. The only question is whether or not you are willing to do everything necessary and invest all the years required to achieve that financial goal. If you are, virtually nothing can stop you.

The Ten-Goal Exercise

Let’s revisit and explore more deeply the ten-goal exercise from the last chapter. Take out your Goals Journal or a sheet of paper, and write down a list of ten goals you would like to accomplish in the foreseeable future. Write them in the present tense, as though you had already achieved them.

For example, you would write, “I weigh X pounds” or “I earn \$X dollars per year.”

After you have completed your list of ten goals, go back over the list and ask yourself this question: “What one goal on this list, if I were to accomplish it immediately, would have the greatest positive impact on my life?”

In almost every case, this one goal is your *most important goal*. This one goal can have the greatest impact on your life and on the achieving of many of your other goals at the same time.

Whatever goal you choose, write it on a separate page or sheet of paper. Write down everything you can think of that you can do to achieve this goal, and then take action on at least one item on your list. Write this goal and put it in a place you will see it regularly, such as your phone. Think about this goal morning, noon, and night. Continually look for ways to achieve it. And the only question you should ask is “How?” Whether or not it’s possible is off the table.

Think about Your Goal

Your selection of a number one goal and your decision to concentrate single-mindedly on that one purpose—overcoming all obstacles and difficulties until it is achieved—will do more to change your life for the better than any other decision you will ever make. Whatever your major goal, write it down and begin working on it today.

DECIDE ON YOUR MAJOR DEFINITE PURPOSE

1. What one great thing would you dare to dream if you knew you could not fail?
2. Make a list of ten goals you would like to achieve in the months and years ahead, and write them in the present tense. Select the one goal from your list that would have the greatest positive impact on your life.
3. Determine how you will measure progress and success in the achieving of this goal. Write it down.
4. Make a list of everything you can do that will move you toward your goal. Take action on at least one task immediately.
5. Determine the price you will have to pay in additional work, time, and commitment to achieve your goal, and then get busy paying that price.

6. Do something every day that moves you at least one step closer to your most important goal.
 7. Resolve in advance that you will never give up until you are successful. Repeat the affirmation "I never give up" over and over until it becomes a permanent part of your programming.
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Start at the Beginning

Your problem is to bridge the gap which exists between where you are now and the goal you intend to reach.

—EARL NIGHTINGALE

Imagine that you were going to take a long trip across the country. The first step you would take would be to choose your destination and then get a road map to determine the very best way to get there. Each day before you started out, you would locate yourself on your map relative to where you were and where you planned to go in the hours ahead. Life is very much the same.

Once you have decided on your values, vision, mission, purpose, and goals, the next step is for you to analyze your *starting point*. Exactly where are you today and how are you doing in each of the important areas of your life, specifically as they relate to your goals?

Practice the Reality Principle

Jack Welch, CEO of General Electric for many years, once said that the most important quality of leadership is the “reality principle.” He defined this as the ability to see the world as it really is, not as you wish it were. He would begin every meeting to discuss a goal or problem with the question “What’s the reality?”

Peter Drucker talked about this quality in terms of intellectual honesty, which is when we deal with the facts exactly as they are before attempting to solve a problem or make a decision. Abraham Maslow once wrote that

the first quality of the self-actualizing person was the ability to be completely honest and objective with themselves. It is the same with you.

If you want to be the best you can be and achieve what is truly possible for you, you must be brutally honest with yourself about your point of departure. You must sit down and analyze yourself in detail to decide exactly where you are today in each area.

For example, if you decide to lose weight, the very first step you would take is to weigh yourself. From then on, you continually use that weight as your measure for whether or not you are making progress toward your goal.

If you decide to begin a personal exercise program, the first step you take is to determine how much you are exercising already. How many minutes per day and per week are you exercising, and how intensely each time? What kinds of exercises are you doing? Whatever your answer, you need to be as accurate as you possibly can. You then use this answer as a starting point and make your exercise plans for the future based on it.

Determine Your Hourly Rate

If you want to earn more money, the first step you take is to determine exactly how much you are earning right now. How much did you earn last year and the year before? How much will you earn this year? How much are you earning each month? The best measure of all is how much you are earning each *hour* right now.

You can determine your hourly rate by dividing your annual income by 2,080, the approximate number of hours for which you're paid each year. Even better, you can divide your monthly income by 173, the number of hours you work on average each month.

Many of my coaching clients calculate their hourly rate each week and compare it against previous weeks. They then set a goal to increase the value of what they do each hour so as to increase the amount they earn from then on. You should do the same.

Tight Time or Financial Measures Improve Performance

The tighter and more accurate your calculations are regarding your income and any other area, the better and faster you can improve in each of them.

For example, most people think in terms of monthly and annual salary. This is hard to analyze and increase. Conversely, the high performer thinks in terms of *hourly rate*, which is amenable to improvements on a minute-to-minute basis.

Since you are the president of your own personal services corporation, you should view yourself as being on your own payroll. Imagine you are paying yourself by the hour. Be just as demanding of yourself as you would be of someone else who was working for you. Refuse to do anything that doesn't pay your desired hourly rate.

Your Current Net Worth

If you have set a long-term financial goal, the next step is for you to determine exactly how much you are worth today in financial terms. If your goal is to become a millionaire in the years ahead, you must calculate exactly how much you have accumulated as of today's date.

Most people are confused or dishonest about this calculation. Your true dollar net worth is the amount that you would have left over if you sold everything you own today at what the market would pay and then paid off all your bills.

Many people place a high value on their personal possessions. They think that their clothes, cars, furniture, and electronics are worth a lot of money. But the true value of these items is usually not more than 10 or 20 percent of what they paid. (Visit a pawn shop to sell a watch or piece of jewelry if you want a shock.)

Develop Long-Term Financial Plans

For accurate financial planning, calculate your net worth today and then subtract that amount from your long-term financial goal. Divide the result by the number of years you intend to spend to achieve that financial goal. In this way, you will know exactly how much you have to save, invest, and accumulate each year in order to become financially independent.

Is your goal realistic based on where you are today and the time that you have allocated to get where you want to go? If your goal is not realistic,

force yourself to be completely honest and revise both your calculations and your projections.

Practice Zero-Based Thinking

When you begin to plan your long-term future, one of the most valuable exercises you can engage in is *zero-based thinking*. In zero-based thinking, you ask this question: “Knowing what I now know, is there anything that I am doing today that I wouldn’t start again if I had to do it over?” No matter who you are or what you are doing, there are activities and relationships in your life that, knowing what you now know, you wouldn’t get involved in.

It is difficult, if not impossible, for you to make progress in your life if you allow yourself to be held back by decisions you made in the past. If you have something in your life that you wouldn’t get into again today, your next question is “How can I get out, and how fast?”

Evaluate Each Area of Your Life

Apply zero-based thinking to the people in your business life and your personal life. What are some relationships that, knowing what you now know, you wouldn’t get into again? What people are you working with or for whom you wouldn’t get involved with again? Be perfectly honest with yourself when you answer these questions.

Examine every aspect of your work life and career. Have you had any jobs that, knowing what you now know, you wouldn’t take again? What aspects of your business or work would you not embark on again? What activity, process, product, service, or expenditure in your business would you not pursue again today, if you had to do it over?

After people and work considerations, look at your investments. Did you invest your time, money, or emotions in a way that you wouldn’t do again today? If the answer is yes, how can you get out of it, and how fast?

Be Prepared to Make Necessary Changes

I have a good friend who was a golfer in high school and at his university. As a bachelor, he played golf several times a week. He organized his entire

life around golf, even flying south in the winter to play on golf courses that had no snow on them.

Over time, he started and built a business, got married, and had children. But he was still locked into the idea of playing golf several times a week. Eventually, the enormous time commitment of playing golf began to affect his business, his married life, and his relationship with his children.

When the stress became too great, he sat down and zero-based his activities. He realized that, knowing what he knew now in his current situation, the golf would have to be cut back dramatically if he was going to achieve other goals in his life that were now more important.

By reducing his golfing time, he got his whole life back into balance in just a few weeks. How might this principle apply to you? What major time-consuming activities should you reduce or eliminate?

Circumstances Are Continually Changing

Many decisions that you make will turn out to be wrong in the fullness of time. When you make a certain decision or commitment, it probably seems like a good idea based on the circumstances of the moment. But once the situation changes, it becomes time to zero-base it again.

You can usually tell if you are in a zero-based-thinking situation because of the stress that it causes. Whenever you are involved in something that, knowing what you now know, you wouldn't get into again, you experience ongoing stress, aggravation, irritation, and anger.

Sometimes, people spend an enormous amount of time trying to make a business or personal relationship succeed. But if you zero-base this relationship, the correct solution is often to get out of the relationship altogether. The only real question is whether you have the courage to admit that you were wrong and take the necessary steps to correct the situation.

What Is Holding You Back?

If you want to earn a certain amount of money, ask yourself, "Why am I not earning this amount of money already?" What is holding you back? What is the major reason that you are not already earning what you want to earn? Again, you must be perfectly honest with yourself.

Look around you and identify people who are earning the kind of money you want to earn. What are they doing differently from you? What special skills and abilities have they developed that you have not yet developed? What skills and abilities do you need to acquire if you want to earn the same kind of money they are earning?

If you are not sure, go and ask them. Find out. This is too important for guesswork or chance.

Determine Your Level of Skills and Ability

Do a *skills inventory* of yourself. First, identify the key result areas of your work. These include tasks that you absolutely, positively have to fulfill in an excellent fashion to do your job well. What are they?

Jobs seldom have more than five to seven key result areas. These tasks are critical. You must be excellent at each one of them to do the whole job for which you are paid. You must be good at every one of these tasks if you want to earn the kind of money that you are capable of earning.

Here is an important discovery: your *weakest key skill* sets the height at which you can use all your other skills and determines your income in your field. You can be absolutely excellent at everything except for that one key skill, and that skill will hold you back every step of the way.

In what skill area are you the very best at what you do? What particular skill or combination of skills is responsible for your success in your career to date? What is it that you do as well or better than anyone else?

Once you have answered these questions, look at yourself in the mirror and ask, “What are my weakest skill areas?” What is it that you do poorly that interferes with your ability to use your other skills? What do other people do better than you? In particular, what key skills do you lack that are essential for your success? Whatever they are, you need to identify them accurately and honestly and then make a plan to improve in each area. (We will discuss this in depth in later chapters.)

Imagine Starting Over

When you embark on the achievement of any great goal, you should imagine that at any time you could start your career over again. Never allow

yourself to feel locked in or trapped by a particular decision from the past. Keep focused on the future.

Many people today are walking away from their educations, businesses, industries, and years of experience and starting something completely new and different. They are honest enough to recognize that their path currently has a limited future, and they are determined to try something where the future possibilities are far greater. You must do the same.

In doing a baseline assessment of yourself and your life, you must face the facts, whatever they are. As Harold Geneen of ITT once said, “Facts don’t lie.” Seek out the real facts, not the obvious, apparent, hoped-for, or wished-for facts. The true facts are what you need to make good decisions.

Be Prepared to Reinvent Yourself

Take a hard look at your current company, industry, and job situation. Examine your market relative to your competitors. In reinventing yourself, stand back and think about starting your career over again today, knowing what you now know.

Imagine that your job and your industry disappeared overnight. Imagine that you had to make brand-new career choices. If you were starting over again today, with your special combination of talents and skills, what would you choose to do that is different from what you are doing now?

Your Most Valuable Asset

Your most valuable financial asset is your *earning ability*, your ability to apply your talents and skills in the marketplace. In reality, you could lose your home, car, bank account, and furniture and be left with nothing but the clothes on your back. But as long as your earning ability was intact, you could walk across the street and begin generating a good living almost immediately.

Your earning ability is extremely precious to you. It can be either an appreciating asset or a depreciating asset. Your earning ability can grow in value if you continue to invest in it and develop it. It can decline in value if you begin to take it for granted and start to coast on the basis of what you have done in the past.

Bundle of Resources

See yourself as a *bundle of resources* capable of doing many different tasks. You have a wide variety of skills, abilities, knowledge, talents, education, and experience. You could do or learn to do many jobs and tasks extremely well. Never allow yourself to get locked into a particular course of action, especially if you are not happy with the way your career is going today.

In mentally starting over, as though you were beginning your career anew, look deeply into yourself as well. What good habits do you have that are helping you and moving you toward your goals? What bad habits have you developed that may be holding you back? What are your very best qualities of character and personality? What are your weakest qualities? What new habits and qualities do you need to develop to get the very most out of yourself, and what is your plan to begin developing them? What bad habits do you need to get rid of and replace with good habits?

Go from Good to Great

Jim Collins, in his bestselling business book *Good to Great*, said that you must be willing to “confront the brutal facts” of yourself and your business if you are going to identify and remove the obstacles that are preventing you from moving ahead. What are some of the brutal questions you have to ask yourself before you launch wholeheartedly toward your goals?

Whenever I do strategic planning for a company, we start the session with four questions. First, “Where are we now?” We gather data and information from every part of the company to develop a crystal-clear picture of our starting point, especially with regard to sales, market position, and profitability.

Second, we ask, “Where would we ideally like to be in the future?” We idealize and practice future orientation. We imagine that we can make the company into anything we like in the years ahead, and we create a perfect vision of what the company would look like if we were successful in every respect.

Third, we ask, “How did we get to where we are today?” What did we do right? What would we do differently? What have been our biggest successes so far, and why did they occur? What have we failed at, and what

were the reasons for it? As George Santayana wrote, “Those who cannot remember the past are condemned to repeat it.”

The fourth question we ask and answer is always “What do we do now to get from where we are to where we want to go?” Based on our experience, what should we be doing more of or less of? What should we start doing that we are not doing today? What should we stop doing altogether?

Put Together Your Own Strategic Plan

The good news is that if we have answered the first three questions accurately, the strategic plan or blueprint comes together more easily than if we were trying to plan without being clear about where we were or how we got there.

There is an old saying that goes “Well begun is half done.” Doctors say, “Accurate diagnosis is half the cure.” Taking the time to honestly evaluate each part of your situation before you launch toward your goal will save you months and even years on your journey. In many cases, it will force you to reevaluate your goals in the light of superior analysis and knowledge. It will dramatically improve the speed at which you achieve your goals once you get going.

START AT THE BEGINNING

1. Determine the reality of your current situation relative to your major goals. Where are you now, and how far do you have to go?
2. Apply the zero-based-thinking principle to every area of your life. What are you doing today that you wouldn't get involved with again if you could do it over, knowing what you now know?
3. Do a complete financial analysis of your life. How much are you earning today, and how much are you worth? What are your goals in these areas?
4. Do a complete skills analysis of yourself and your work. Where are you strong? Where do you need to improve?
5. Determine exactly how much you earn each hour and what it is you do to earn that amount. What do you have to do to increase your hourly rate in the months ahead?
6. Determine your most important goal, and then ask, “Why aren't I already at this goal? What is holding me back?”

7. If your current line of work disappeared, what else are you capable of doing and where and for whom? Remember, there are no failures in life, only feedback.

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Set and Achieve All Your Financial Goals

Money is not the most important thing in life, but it is reasonably close to oxygen.

—ZIG ZIGLAR

One of your biggest responsibilities in life, something that you and only you can take care of, is to manage your money, control your finances, and achieve financial independence in the course of your working lifetime.

This is not something that can be left to chance. The acquisition and deployment of money is governed by specific rules, principles, laws, and factors that are immutable and unchanging. Just as if you would have to study medicine, mechanics, or law in detail for a long time to master the subject, you must also give a lot of thought to money and finances, or you will have shortfalls and problems in these areas all your life.

Don't Delude Yourself

Avoid self-delusion. Many people who have tried and failed to achieve their financial goals fall into a mental trap where they rationalize their failures and frustrations by saying, “I don't really care that much about money. I am a superior type of person who is more concerned with higher things.”

My friend Harv Eker, famous for his Millionaire Mind seminars, hears this all the time. Whenever people tell him they don't care that much about money, he responds by saying, “Oh, you're broke, are you?”

It turns out that almost all people who “don't care about money” are broke and so preoccupied with money that they think of little else. The

tragedy is that these people have given up on themselves and their ability to ever achieve financial independence.

Take Charge of Your Money

The starting point of taking complete control over your financial life is for you to set a series of short, medium, and long-term financial goals; make plans for their achievement; and then discipline yourself to follow your plans, no matter how difficult or distant your goals.

You can use the twelve-step process for setting and achieving your financial goals that I described in chapter 7— starting today. These steps have been tested and proven with more than a million graduates of my multiday seminars on success and achievement. The cumulative result of following these steps is that you will develop a new mindset regarding yourself, money, and your financial future. You will then go on to accomplish more in your financial life in the years ahead than many people accomplish in an entire working lifetime. Let us begin.

1. Desire: You Must Really Want It

The starting point of goal achievement in every area, including money, is desire. You must ask yourself these two important questions:

1. What do you really, *really* want?
2. How badly do you want it?

Friedrich Nietzsche, the German philosopher, wrote, “If we have our own ‘why’ of life, we shall get along with almost any ‘how.’”

Practice *idealization*. Imagine that you have *no limits* on what you could be, have, and do financially in the years ahead. Imagine that you have all the time and talent, education and experience, and friends and contacts that you could ever need. If this were your situation, what financial goals would you set for yourself?

Most people are completely immersed in their current financial situation. This is usually characterized by indebtedness, ongoing bills and expenses, and an income that is insufficient to enable them to think much beyond the

present. When you are in debt, it is hard to set exciting financial goals for yourself and your future.

To free yourself from this mental limitation, imagine that you could wave a magic wand and achieve all your financial goals sometime in the future. What would they be? Think of this in terms of short-, medium-, and long-term goals:

- Set *short-term* financial goals for yourself to get your spending under control and get completely out of debt.
- Set *medium-term* financial goals for yourself to save and invest 10 to 20 percent of your income, purchase a home, set up a trust fund for your children's education, and get your financial life completely under control.
- Set *long-term* goals for yourself to build up a financial estate and eventually achieve financial independence. Your ultimate goal is to reach the point where you have enough money so you never have to worry about money again.

2. Believe: You Must Believe That It Is Possible for You

Your beliefs become your realities. You must be sure that your financial goals are believable, achievable, realistic, and aligned with your true values.

Your financial goals must be *believable* in that they are in harmony with your current reality. Set financial goals that force you to stretch out of your comfort zone but that you can still get your mind around. For example, instead of deciding to double your income in one year, set a goal to increase your income by 20 to 30 percent over the next twelve months. Because this goal is reasonable and believable, it can motivate you and give you a focus for your activities.

Your goals must be *achievable* in that you know you have the talents, abilities, and discipline to do what you need to do to achieve those goals. For example, it is possible for you to be financially successful by starting and building your own business, but this process takes five to seven years of hard work and experience before you begin to realize the rewards that are possible for you.

Make your goals *realistic* in that they are consistent with your current situation, your current level of skill and ability, and what is happening in the

world around you.

Finally, be sure that your goals are *aligned with your true values*. You will be happy on the inside only when you are working at something on the outside that is in harmony with what is truly important to you.

3. Write It Down

The act of writing is a psychoneuromotor activity. This means that when you write down a goal of any kind, you activate your emotions, intelligence, and physical body. Writing a goal down with a pen and paper activates your visual, auditory, and kinesthetic senses and programs the goal into your subconscious mind, where it takes on a life of its own, working away twenty-four hours per day.

Be specific about the exact amount of money that you want to earn in the coming year and in the next five years, year by year. For example, you could set a goal to increase your income by 25 percent each year for the foreseeable future.

Determine your long-term financial goal, the amount you want to accumulate over the course of your working lifetime. Your long-term financial goal is called your *number*, which is the amount you must achieve to reach the point where you can retire comfortably, when work becomes optional for you.

The best way to calculate your number is to determine exactly how much it would cost for you to live comfortably for one month if you had no income at all. Multiply this number by twelve to determine how much you would have to have put aside to live comfortably for one year without working and without income. Finally, multiply this one-year number by twenty, the number of years you are expected to live after retirement, to get your number.

For example, if you require \$5,000 to live comfortably for one month without income, multiply this by twelve to get \$60,000, and then multiply this number by twenty to get \$1.2 million.

This number then becomes your long-term financial goal. Each month and each year, analyze your financial situation and determine how close you are to or how far away you are from achieving this long-term financial goal.

4. Analyze Your Starting Point

An essential part of making your goals realistic, believable, and achievable is for you to conduct a complete financial analysis of yourself and your life today. Exactly what is your current financial situation?

Imagine that you were going to sell all your possessions, transfer everything you own into cash, and move to another country. Exactly how much cash would you have if you sold everything you have today?

Create a financial statement for yourself. This is simple. Make a list of all your assets and their cash value today. Then, make a list of all of your liabilities, your debts, and bills as if they were all payable today. Deduct your liabilities from your assets to get your net worth.

Whatever your net worth is today (and for many people, it will be negative), this becomes your starting point. When you are both clear and honest about your current financial situation, it becomes easier to move ahead and change it.

5. Decide Why You Want the Goal: What Are the Benefits for You?

Reasons are the fuel in the furnace of achievement. The more reasons you have for achieving your financial goals, the more motivated you will be to get started and to keep going, feeling more persistent and determined in your pursuit. You will also be more willing to move out of your comfort zone, take risks, and move ahead more aggressively. People succeed greatly because they have big, exciting reasons that propel them forward.

Make a list of all the wonderful things that you could do in your life, for yourself and your family, if you earned more money, got out of debt, and achieved financial independence. How would you *feel* emotionally when you achieved your financial goals? Would you feel happy? Confident? Proud? Peaceful? Excited? Joyful?

When you combine the thought of achieving a financial goal with the emotion that achieving that goal would generate, you double and triple the goal's motivating power to drive you onward and to keep you going in the face of adversity and disappointment.

6. Set a Deadline: You Need a Target to Aim At

Based on your financial analysis and your current situation, you can now set a realistic, long-term date for each of your financial goals, including your ultimate goal of financial independence.

Set a date for exactly when you intend to be debt-free. Set dates for when you plan to begin saving 5 percent, 10 percent, and 20 percent of your income each month. Set dates for your short-term, medium-term, and long-term financial goals. A decision without a deadline is a waste of time.

7. Determine the Obstacles You Will Have to Overcome

What are the main obstacles or difficulties that stand in your way and hold you back from achieving your financial goals? Of all the obstacles holding you back, what is the biggest or most important?

What are the key constraints or limiting factors that determine how much you earn, save, invest, and accumulate? A constraint is something that sets the speed at which you achieve your financial goals. This factor holds you back more than anything else.

The 80/20 Rule applies to these constraints in a special way. It seems that 80 percent of the reasons you are not achieving your financial goals lie within *yourself* in some way. Only 20 percent of them are due to external factors. What is holding you back, in most cases, is the lack of a skill or skills, the lack of discipline, or a character weakness of some kind. What could it be for you?

Ask this question: “Why haven’t I already achieved my financial goals?” In other words, what are your favorite excuses, rationalizations and justifications for not earning the amount of money you want to earn, for being in debt, or for not being financially independent? Your answers to this question can tell you a lot about where you are and what you need to do to create your desired future.

8. Determine the Knowledge and Skills You Will Require

To achieve a financial goal you have never achieved before, you will have to acquire knowledge and develop a skill or skills that you have never had before. What additional knowledge will you have to acquire to achieve your financial goals? What additional skills will you have to develop? Of all the

knowledge and skills that you will require, what are the most important? What is your plan to acquire this knowledge and develop these skills?

Your *earning ability*, your ability to get results for which people will pay you the kind of money you want to earn, is central to the achievement of your financial goals. Look around you. Who is earning the kind of money you want to earn? What are they doing differently from you? What special skills or abilities do they have that you currently lack? If you are not sure, ask them. In most cases, they will be pleased to tell you.

Make a list of all the knowledge and skills that you would have if you were one of the top people in your field and one of the highest paid. Organize the list in order of priority, from the most important to the least important. Take action today to begin learning what you need to learn to achieve the financial goals you have set for yourself.

9. Determine the People, Groups, and Organizations Whose Cooperation You Will Require

Identify the people in your work life who can help you and whom you can help in return. Make a list of the names of these people, such as your boss, coworkers, and peers. List your customers, suppliers, vendors, and sources of money as well.

To achieve anything worthwhile in life, you will have to have the help and support of lots of people. The way you get their support is by becoming a “go-giver.” Look for ways to help other people to earn their support and cooperation before you ask them to help you.

In life, most people function on the basis of the *expediency principle*. This principle says that people tend to seek the fastest and easiest way to get what they want *immediately*, with little concern for the long-term consequences of their actions.

Put another way, people act to benefit themselves and think of themselves and their interests first and foremost in most situations. Your job is to think in terms of how others will benefit from cooperating with you to help you achieve your goals.

You will also need the cooperation and support of the members of your family. If you are going to have to work long, hard hours to achieve your financial goals, keep the members of your family informed. Explain to them how they will benefit. Plan rewards, gifts, and vacations around

accomplishments of financial milestones in your life. Be sure that everyone close to you is on board with you in the achievement of your financial goals.

To get the help and cooperation of others, you must continually tune in to each person's favorite radio station, WIIFM ("What's in it for me?").

10. Make a Plan: You Need a Track to Run On

You have now determined what you want, where you are starting from, and when you want to achieve each of your goals. You have determined the obstacles you will have to overcome, the additional knowledge and skills you will have to acquire, and the people and groups whose cooperation and support you will need. You are now ready to develop your plan of action.

Based on the above information, make a list of every step that you will have to take to achieve your financial goals. Organize the list by *sequence*—what you will have to do before you do something else and the order in which you will have to take these actions.

Organize your list by *priority* as well. Determine what is more important and what is less important by using the 80/20 Rule. Discipline yourself to start work first on those activities that are the most important of all and put off other activities until later.

Once you've done that, you will have a goal and a plan. By gathering the above information and thinking through your answers to these questions and putting them down on paper in your Goals Journal, you will increase the likelihood of your achieving your financial goals by ten times, by more than 1,000 percent. You will have a road map and a schedule to guide you and against which you can compare your activities and your successes.

When you set off to achieve financial independence, it can seem like an overwhelming task. But when you break down your large, long-term goals into small, bite-sized pieces, the task becomes far more realistic, believable, and achievable.

You may not be able to achieve the whole goal at once, but you can take a single step, and it is your willingness and ability to take the first step that makes everything else possible.

11. Visualize: Create a Clear Mental Picture of Your Goal as Already Achieved

You have to *see your goal* before you can *achieve* it. The greater clarity you have with regard to how your life will appear when you are financially independent, the faster you will move toward your goal and the faster it will move toward you.

One of the actions you can take to enhance your power of visualization is to create a “financial freedom poster.” Get a large poster board or whiteboard that you can look at on a regular basis and begin to cut out pictures of the different things you would have in your life if you were already financially independent.

Cut out pictures of homes, cars, boats, vacation destinations, clothes, jewelry, furniture, and anything else you come across that you would like to have in your life sometime in the future, as if you had no financial limitations at all. Put a picture of yourself, or you and your family, in the middle of this poster, and tape all these pictures in the space surrounding your photograph. Look at this poster regularly. Imagine that everything you can put on this poster is ultimately achievable for you.

It will be only a matter of time before you create your pictures or attract your goals into your life. Imagine how it would *feel* to live in that particular house or take that particular vacation. As you allow your eyes to wander over your pictures, create within yourself an attitude of calm, confident expectation that everything will be realized at exactly the right time for you.

12. Back Everything You Do with Unshakable Persistence: Resolve in Advance to Never Give Up

Once you have determined your financial goals, resolve in advance to persist until you succeed. Make a decision that you will overcome every problem, setback, difficulty, and adversity until you finally win and achieve your financial goals.

Remember, when you set a big goal or set of goals for yourself, you are setting yourself up for frustration, failure, setbacks, difficulties, and temporary defeat. These experiences go along with the territory. You cannot succeed without these failures.

However, the good news is that within each obstacle or setback will be the seed of an equal or greater advantage or benefit. Every problem or difficulty you experience will contain a lesson that, once learned, will help you achieve your goals more surely in the future. Your job is to focus on the lesson and what you can learn rather than on the problem and how it might be holding you back.

There are no limitations on what you can achieve except for the limitations that you place on your own mind. Difficulties come not to obstruct but to *instruct*. When you resolve in advance to learn from every experience, your ultimate financial success becomes inevitable.

SET AND ACHIEVE ALL YOUR FINANCIAL GOALS

1. Determine your exact net worth today so that you are clear where you are starting from.
 2. Decide exactly how much you want to earn per hour, month, and year in the next one, two, three, four, and five years.
 3. Create a plan to get out of debt by living on less than you earn. What expenses are you going to cut back?
 4. Decide how much you would need to live comfortably each month if you had no income at all, and use that number as the basis for your financial planning.
 5. Begin to study and learn about money, how to earn more of it, and how to make it grow.
 6. Ask other successful people for advice, especially before you invest any of your money in a business or in real estate.
 7. Set a goal to save 10 to 20 percent of your income for the rest of your working lifetime. Make financial independence a top priority. Sacrifice in the short term leads to financial security in the long term.
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Become an Expert in Your Field

The uncommon man is merely the common man thinking and in longer terms dreaming of success and in more fruitful areas.

—MELVIN POWERS

Like the US Army recruiting poster says, one of your goals is to “be all that you can be.” The market pays excellent rewards only for excellent performance. It pays average rewards for average performance and below average rewards, underachievement, failure, and frustration for below average results.

In our economic system, your income will be determined by three factors: what you do, how well you do it, and the difficulty of replacing you.

One quality of the most successful people is that at a certain point in their careers, they decided to commit to excellence. They decided to be the best at what they do. They decided to pay any price, make any sacrifice, and invest any amount of time necessary to become very good in their chosen fields.

As a result of this decision, they pulled away from the pack of average performers and moved themselves upward into the income category where today they earn three, four, five, and ten times as much as their peers who have not made this commitment.

The 80/20 Rule Revisited

When I started my sales career many years ago, someone told me about the 80/20 Rule as it applied to sales. He said that 20 percent of the salespeople

made 80 percent of the money. This means that 80 percent of the salespeople made only 20 percent of the money, and they had to divide it among themselves. At that point, many years ago, I decided that I would prefer to be a member of the top 20 percent rather than the bottom 80 percent. This decision changed my life forever.

The Iron Law of Self-Development

Because I had come from a difficult childhood and received below average grades in school, I grew up with a poor self-image and a low level of self-confidence. It never occurred to me that I could be good at anything. If ever I attempted something and did it well, I immediately dismissed it as an accident or a lucky break. For years, I saw myself as an average or below average performer in any job I worked at.

Here was another breakthrough realization for me: You can learn anything you need to learn to achieve any goal you can set for yourself. There are no real limits on what you can accomplish, except for the limits you place on your own mind and imagination. If you decide to become excellent, to join the top 10 percent of people in your field, nothing on earth can stop you from getting there except yourself.

Will it be easy? Of course not! I don't promise that anything in this book will be easy to do. Everything worthwhile takes a long time and a lot of work to accomplish. But it is *possible* if you want it badly enough and are willing to work long and hard enough. And it is worth every bit of the effort once you get there!

Les Brown, the motivational speaker, said, "To do something you've never done, you've got to become someone you've never been."

And as Jim Rohn said, "You can have more—if you become more."

Once you decide to become one of the best people in your field, the only question you need to ask is "How do I achieve it?" The fact that hundreds of thousands, and even millions, of people have gone from the bottom to the top in every field is ample proof that you can do it as well. Many of these people, if not most of them, may not even have the natural talents and abilities you have. In most areas of life, hard work and dedication more often lead to excellence and great success than natural ability and talent.

Is Education Essential for Success?

In an analysis of the members of the Forbes 400, the 400 richest men and women in America, conducted several years ago, researchers found that 23 members had only high school diplomas and 2 hadn't even finished high school.

The reason I mention this is because many people feel that if they didn't go to college, they are permanently limited in what they can accomplish later in life. Nothing could be further from the truth. Some of the wealthiest, most successful men and women in America, and throughout the world, do not have a college degree.

Remember the question "How do you eat an elephant?" and the answer "One bite at a time." This is the same way that you become absolutely excellent at what you do. You move to the top one step, one skill, one small improvement at a time.

Identify the Knowledge You Will Need

You begin your journey to excellence by asking the question, "What additional knowledge, skills, and information will I need to lead my field in the months and years ahead?"

Project yourself forward three to five years and imagine that you are one of the best, highest-paid people in your industry. What would need to have happened? What would you need to have done, learned, or accomplished to reach this point? What skills would you have had to master to lead your field?

Make a Career Move

It is almost inevitable that your career will change continually as you grow and mature. You must be constantly looking down the road and thinking about the skills and competencies you will need to earn the kind of money you want to earn in the years ahead.

Identify Your Key Result Areas

As I mentioned before, every job is made up of about five to seven key result areas. Sales, for example, consists of these seven key result areas: (1) prospecting, (2) establishing rapport, (3) identifying needs, (4) presenting solutions, (5) answering objections, (6) closing the sale, and (7) getting resales and referrals from satisfied customers.

If you are in sales, you should give yourself a grade of one to ten, with one being the lowest and ten being the highest, in each of these areas. You need to have a minimum score of seven across the board to be in the top 20 percent of your field.

Once you have graded yourself in these seven areas, you should take the list to your boss or, even better, to one of your customers and ask that person to give you a grade as well. This could be a real eye-opener for you. Often, the way we evaluate ourselves is much different and higher than the way we are evaluated by others.

Whatever your final grades, you must then select your weakest key skill and work on it to make it equal to or greater than the others. Your weakest key skill sets the height of your income and determines how fast and how far you go in your career.

Move onto the Fast Track

Here is a great question that you can ask for the rest of your working life: “What one skill, if I developed and did in an excellent fashion, would have the greatest positive impact on my career?” Developing this skill should become your focal point for personal and professional development.

If you are at all unsure about the answer to this question, ask your boss. Ask your coworkers. Ask your staff. Ask your spouse and your friends. You absolutely must find out the answer to this question and then focus all of your energies on improving your performance in this particular area.

This becomes your number one goal for personal and professional improvement. Write it down, set a deadline, make a plan, take action on your plan, and then do something every day to get better in this particular skill.

Once you have achieved mastery in your weakest key result area, then ask the question again: “What one skill will help me the most?” And

whatever your answer to that question, go to work on that skill until you achieve mastery in that area as well.

The highest-paid people in every field score an eight, nine, or ten across the board in each of their key result areas. This must also be your goal.

The Excellent Executive

If you are in management, these seven key result areas determine your success or failure at your job: (1) planning, (2) organizing, (3) staffing, (4) delegating, (5) supervising, (6) measuring, and (7) reporting.

Successful managers are excellent in each one of these areas. All unsuccessful managers are weak in one or more of these areas. A serious weakness in any one of these key result areas can be fatal to your success in your work.

For example, if you were absolutely excellent in every part of managing except for delegating, that alone would hold you back every day of your career. I have worked with managers who were so poor at delegating that they could get nothing done. They eventually had to be fired because of the damage they were causing to the rest of the business.

Give yourself a grade of one to ten in each of these key result areas. Ask people around you to grade you as well. And be honest. Seek the truth rather than a diplomatic answer from a polite coworker.

Once you have determined the key result area where you want and need to improve the most, set this improvement as a goal, make a plan, determine a standard, and set a deadline. Then, go to work to improve yourself in that area every day. In a week, a month, or a year, you will be absolutely excellent in that skill area. You will have become an expert.

Accept Yourself the Way You Are

The most popular business books in recent years are *Now, Discover Your Strengths* by Donald O. Clifton and Marcus Buckingham and *First, Break All the Rules* by Marcus Buckingham and Curt Coffman. Both have the common conclusion “People don’t change.” They also conclude that you are born with certain natural skills, abilities, tendencies, strengths, weaknesses, and talents. These emerge early in life and usually crystallize

in your late teens. They do not change much over the course of your lifetime.

One of the most important steps you can take in your career is to identify what it is that you are really good at, or what you can become good at, and then put your whole heart into becoming excellent in that area.

As the old saying goes, “Ride the horse in the direction it is going.” The best way to develop yourself is in the direction of your natural talents and interests. Jim Cathcart, an author and speaker, says, “Nurture your nature.” This advice is extremely important to follow throughout your career.

You were put on this earth with special talents and abilities that make you unique and different from all other people who have ever lived. Throughout your life, you have often found yourself drawn to an area of activity where your special talents and abilities have enabled you to accomplish more and to enjoy what you are doing at a higher level than anything else you could do. One of your great goals in life is to identify and isolate the one or two skills that you can do better, and enjoy more, than anything else, and then concentrate on becoming absolutely excellent in those areas.

Develop Your Talents

Michael Jordan, the basketball player, once said, “Everybody has talent, but ability takes hard work.” The poet Oliver Wendell Holmes once wrote, “Alas for those that never sing, but due with music still in them.”

You could struggle for years at a job for which you were ill-suited and then find yourself in the perfect field and make more progress in a couple of years than you had made in the twenty years preceding.

A common piece of good advice is to find out what you really love to do and then find a way to make a good living doing it. Most self-made millionaires say, “I never worked a day in my life.” What they did was to find out what they really enjoyed and then they did more and more of it, better and better.

You Were Born to Excel

Your natural talents are inborn and easy to develop. They are programmed into your subconscious mind. They are what you were put on this earth to do. Your job is to discover your area of natural talent and ability and then develop it throughout your life.

Many skills are complementary. They are dependent on each other. This means that you must have one skill at a certain level in order to use your other skills at an equal or higher level. Sometimes, you have to learn and develop skills that you do not particularly like or enjoy. But this is the price you pay to be able to maximize your talents in your chosen field.

One Skill Away

You could be only one skill away from doubling your productivity, performance, and income. You may need to bring up your skill level in only one area for you to be able to use all your other skills at a higher level.

Remember that all business skills are *learnable*. Business skills are not genetically determined. If you need to learn any business skill to realize and utilize your full potential, you can learn it with practice and repetition.

Avoid the Trap of the Poor Performer

If you are weak in a particular skill, you will probably avoid taking action in that skill area. You will fall into the trap of *learned helplessness*. You will say, “I’m not really very good in that area” or “I don’t have any natural talent or ability in that skill.”

But this is merely *rationalization* and *justification*. If the skill is important enough to you, you can learn it. The worst decision of all is for you to allow yourself to be held back for months or years because you lack a single, simple skill that is readily learnable through dedication and determination. Don’t let this happen to you.

Excellence Is a Journey

There is an old saying: “Anything worth doing well is worth doing poorly at first.” It is not practice that makes perfect but *imperfect practice* that eventually makes perfect.

Whenever you start something new, you can expect to do it poorly. You will feel clumsy and awkward at first. You will feel inadequate and inferior. You will often feel silly and embarrassed. But this is the price that you pay to achieve excellence in your field. You will always have to pay the price of success, and that price often involves the hard work of mastering a difficult skill you need to move to the top of your field.

Wave Your Magic Wand

Use the *magic wand technique*. Imagine that you could wave a magic wand and be absolutely excellent at any particular skill. What would it be? If you could wave a magic wand and have any wish with regard to your talents and skills, what would you wish for?

Your answer to these questions will often be an indication of the new goals that you have to set with regard to the skills and abilities that you need to develop to be the best at what you do.

Become a lifelong do-it-yourself project. Be prepared to invest one, two, or three years to become absolutely excellent in a critical area. Be willing to pay any price and make any sacrifice to be the best at what you do.

The Three-Plus-One Formula

The three-plus-one formula for mastering any skill is simple, and it works every single time. First, read in the skill area each day, even if only for fifteen to thirty minutes. Knowledge is cumulative. The more you read and learn, the more confident you will become that you can do this job in an excellent fashion.

Second, listen to educational audio programs on the subject in your car or on your phone. Average drivers today spend five hundred to one thousand hours each year in their cars driving around during the day. Turn driving time into learning time. You can become one of the best-educated people in your field by simply listening to audio programs in your car rather than music or the radio. Third, attend seminars and workshops on your subject.

Many people's lives have been changed completely by attending a single one- or two-day seminar on a key subject. Forever after, they were

completely different in that area.

And the final factor is for you to practice what you learn at the earliest possible opportunity. Every time you hear a good idea, take action on it. The person who hears one idea and takes action on it is more valuable than a person who hears a hundred ideas but takes action on none of them.

Practice, Practice, Practice

The more you practice what you are learning, the faster you will become competent and skilled in that area. The more you practice, the more confidence you will develop, the more rapidly you will overcome your feelings of inadequacy in that skill, and the faster you will master it. Once you add that skill to your mental toolbox, you will possess it for the rest of your career.

Resolve today, right now, to join the top 10 percent of people in your field. Determine who they are, what they earn, and what they do differently from you. Determine the special knowledge and skills they have developed and resolve to develop them yourself.

Remember, anything that anyone else has done, within reason, you can do as well. No one is better than you, and no one is smarter than you. The fact that the top people in your field were at one time not even in your field at all is proof that whatever they have achieved, you can achieve yourself if you simply set it as a goal and work at it long enough and hard enough. There are no limits.

BECOME AN EXPERT IN YOUR FIELD

1. Resolve today to join the top 10 percent of people in your field. Make a lifelong commitment to excellence.
2. Identify the key result areas of your job, the things you absolutely, positively have to do well to be successful in your field.
3. Identify your weakest key area and start a do-it-yourself project to become excellent in that area.
4. Determine the additional knowledge you will need to get to the top of your field, and then develop a plan to acquire that knowledge.
5. Dedicate yourself to lifelong learning. Read, listen to audio programs, attend courses and seminars, and then put what you learn into action as quickly as you can.

6. Identify one or more individuals who are excellent in your desired skill area. Ask them for advice about how to improve in this area.
 7. Do at least one thing every day that makes you better in that particular skill area. Use the “momentum” principle of success, moving faster and faster toward your goal as it moves faster and faster for you.
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Improve Your Family Life and Relationships

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

The quality of your family life and your relationships will determine most of your happiness or unhappiness. Your goals in this vital area of your personal life cannot be left to chance.

The twelve-step process for setting and achieving any goal is perfectly applicable to designing a wonderful life with your family and with the people in your most important relationships.

1. Desire: What Do You Really Want?

Stand back and imagine that your family life and relationships were perfect in every way. What would they look like? How would your family life be different from what it is today? Imagine that you could wave a magic wand and create the perfect lifestyle with your family and relationships. What would it look like?

If you are single and searching for exactly the right person for you—your soul mate—here is an exercise: Take a piece of paper and write out a list of everything you can think of that you would want in a perfect mate. Imagine that you are sending an order to a perfect mate factory, and the factory is going to send you the exact person that you have described on paper. Be as detailed as you possibly can. Write down every single positive

element, factor, or ingredient that, based on your experience, your perfect person would have. Include age, education, health, appearance, values, sense of humor, experience in life, interests, likes, dislikes, family background, friends, hobbies, attitudes toward children, money, travel, and so on.

When I recommend this exercise to my seminar participants, many people react by suggesting that this is too cold and mechanical for finding true romance. On the contrary. Making a list of all the factors you want in the perfect person for you helps you develop absolute clarity, a clarity that you may not have had before. It programs this ideal picture into your subconscious mind and activates your superconscious powers.

By becoming absolutely clear on paper about the person you truly want, you set up a force field of energy in the universe that begins to attract this person into your life, sometimes in the most remarkable ways.

Once upon a time, I did this exercise for myself. I wrote out a list of everything that I wanted in the perfect person for me. Sometime later, I met a young woman while I was taking courses at a local university. In the course of our conversation, she asked me how she could find the perfect person for her. I gave her the same exercise. I told her to write out a list of all the factors she would want in a perfect person and just to trust that the universe would bring the right person into her life at the right time.

Some months later, we sat down and compared lists. We found that each of us was the ideal person for the other. Barbara and I have now been happily married for more than forty-five years and have four grown children. Does it work? It worked for us!

Here is the point. All it takes is a piece of paper and a few minutes of your time. Is this a worthwhile investment when you consider the possible consequences for your life? Of course it is!

Countless people have come back to me over the years very much in love and happily married and told me that this exercise transformed their lives. Sometimes, after being single for many months or even years, the perfect person for them walked into their lives within days of describing this perfect person on a piece of paper. Try it for yourself and see. Encourage your friends to use this exercise as well. If it works, it can be the most profound of all life-changing exercises.

If you are currently married or in a relationship, stand back and imagine that you could wave a magic wand and make it perfect in every way. How would it be different from what it is today? What would you be doing more of? What would you be doing less of? What would you start doing that you are not doing today? What should you stop doing altogether if you wanted your relationship to be the best it could possibly be?

2. Believe: You Will See It When You Believe It

Your beliefs about yourself and your relationships become your realities. These beliefs about the roles and responsibilities of each person in a relationship go back to early childhood. They are shaped by your experiences throughout your life. They may or may not be based on fact. Sometimes, your beliefs about what should happen or should not happen in a relationship are not true at all. They are merely “facts” that you have picked up in some way that are not consistent with the reality of the other person.

To be happy in a relationship, especially a marriage, your beliefs must be reasonable, achievable, and life enhancing, leading to greater and greater happiness and well-being for each person and congruent with your highest values and principles.

Timeless Principles

Thousands of books and articles are devoted to the subject of relationships, but some principles seem to be timeless:

- The foundation of a quality relationship is the *unconditional positive acceptance* of and regard for the other person. This means that you accept the other person exactly the way they are, with no attempt or desire to change that person’s basic character or personality. Unconditional acceptance is the greatest gift that one person can give to another.
- In a loving relationship, you care more for the happiness and well-being of the other person than you do for your own. Spouses who love each other and who love their children are willing to make any sacrifice to preserve and protect the others’ health and well-being.

- The true measure of the health of a relationship is how much and how often the people involved *laugh* together. Since laughter is the outer expression of an inner feeling of true happiness, it is the one measure that cannot be faked.

Question Your Beliefs

The starting point of solving problems and difficulties in relationships is often the questioning of your beliefs, especially your self-limiting beliefs. Good beliefs enhance your life; bad beliefs destroy happiness.

If you do not experience happiness and joy in your relationships, it could be that your ideas and beliefs about what is acceptable or unacceptable, right or wrong, and proper or improper about the relationship need to be examined and questioned. Always be willing to consider the possibility that you could be wrong.

3. Write Your Goals Down: Clarify Your Goals on Paper

Write out a clear, present-tense, positive personal description of your ideal life and lifestyle in detail, exactly as if it were *already* perfect in every way. List each of the important people in your family and relationships, and then describe how your relationships with those people would look and feel if they were perfect in every way.

Describe your ideal lifestyle. What would your life be like, from morning to evening, from Monday to Sunday, from January to December? If you were living your perfect lifestyle along with your family, what would you do together? How would you spend your time in the evenings, on the weekends, and on vacations? Where would you go? What would you do when you got there?

If your life were perfect, where would you live? What kind of home would you have? What kind of material possessions would you want to provide for your family? What schools would you want your children to attend? What colleges would you want them to be able to afford? And what would you do to make this possible? What kind of clothes, cars, and possessions would you want to make available to the members of your family?

The very act of writing down these items on paper increases your likelihood of achieving them. Remember, decide what's right before you decide what's possible. Decide what is ideal before you decide what is affordable.

Best of all, sit down with your family and decide on these factors *together*. Ask each person what they would want if your family life or relationship were perfect in every way. Write down all these goals and desires and then use them as the basis for the organization of your family life.

4. Analyze Your Starting Point: Where Are You Now?

Conduct an honest analysis of your current situation. Speak to the most important people in your family to find out what they think and feel about your current situation.

Some years ago, I began teaching an exercise to my seminar participants. I told them that they could change their life in only four ways:

1. They could do *more of* something they were already doing.
2. They could do *less of* something they were doing that was not working very well.
3. They could *start* doing something brand new, something that they had never done before.
4. They could *stop* doing certain things altogether.

After asking my students to consider how these statements could apply to their own lives, I suggested they go home and ask the following questions of their family members:

1. Is there anything that I am doing that you would like me to do *more of*?
2. Is there anything that I am doing that you would like me to do *less of*?
3. Is there anything that I am not doing that you would like me to *start* doing?
4. Is there anything that I am doing that you would like me to *stop* doing altogether?

I suggested to my participants that if they had the courage to ask these questions, the answers they would get would surprise them and, in some cases, shock them.

One evening, after a seminar, I decided to go home and practice this exercise with my wife and children. I was amazed at what they told me.

I immediately took action and began following their recommendations: I did more of some things and less of others, I started doing things that I hadn't been doing, and I stopped doing certain things altogether. It made a profound difference in my family life. Try it yourself and see.

5. Decide Why You Want the Goal: What Are the Benefits You Will Enjoy?

Make a list of all the benefits you would enjoy if your family life were perfect in every way. If everyone in your family was happy and fulfilled, and you had ample financial resources, what difference would it make in your life and in the life of each person in your family?

Make a list of all the benefits that would flow to your family overall and to each person in particular. Write down how each person would feel about themselves, the family, and his or her personal potential. The more reasons you have for wanting to create an ideal family life, the more motivated and determined you will be to persist until you succeed in achieving this goal.

6. Set a Deadline: When Do You Want to Achieve Your Goals?

Once you have a clear idea of what you want and the reasons you want it, set clear deadlines for the achievement of each of your goals in your relationships and for your family. Some of these deadlines will be short term, even a single day, and others will be longer term, taking months and years to fully reach.

Schedule Family Time

One of your goals should center on the specific amounts of time your family spends together. This can include short-term activities in the evenings or on weekends as well as shorter and longer vacations. In each

case, these should be planned and scheduled well in advance, or you run the risk of putting them off when something more pressing comes up.

With family vacations, we have always found it best to book them a year in advance and pay for them in full. Once you have paid for a family vacation, you virtually never neglect to take that vacation. But if you have not confirmed and paid in advance, there is always the temptation to put it off to a more convenient time.

If your family goals involve material things, such as moving to a larger home or a different neighborhood, acquiring cars or computers for the members of your family, or providing for education for your children, these should each be scheduled in advance and financial arrangements provided for.

Think Long Term for Your Family

If you have children, you must look far into the future and set long-term goals. Some years ago, when my children were young, a friend of mine with four children about the same ages as mine asked me if my children were going to college. Of course, I assured him that they were. He then asked me if I had set aside the necessary monies to ensure that they could get the best college education that they could qualify for.

My children were all under the age of ten. I had to tell my friend, somewhat embarrassed, that I had not really thought about it. Providing for their college education was something that I was going to do later, “when I got around to it.”

He smiled and assured me that he personally had already set up fully funded trust funds to guarantee that his children could go to college, no matter what happened to him in the years ahead.

That was all I needed to hear. Within five years, all my children had fully funded college trust funds. It was a valuable lesson.

I subsequently learned that many families who neglected to provide for their children’s education were absolutely shocked when they learned how much four years of college was going to cost in after-tax dollars.

Whatever you want to do with or for your family, don’t put it off. Set a schedule and a deadline and begin making provisions for it as soon as possible. This can relieve an enormous amount of stress and tension later on and could become one of the smartest decisions you ever made.

7. Determine the Obstacles That You Will Have to Overcome to Create an Ideal Family Life

Why isn't your situation with your family and your lifestyle perfect already? What is stopping you or holding you back from creating the ideal lifestyle you desire?

Look into yourself. Is there anything in yourself—your beliefs, ideas, attitudes—that may be standing in your way of creating a happy, fulfilling, joyous family life?

Look at the world around you. Is there anything in your external world, your job, your financial situation, or your possibilities that might be holding you back from creating the family life that you desire?

What is the biggest single problem or difficulty that stops you from creating your ideal family life? What could you do immediately to begin removing that difficulty or obstacle or alleviating that constraint?

Perhaps the most important question you can ask to ensure peace and happiness in your family and relationships is “What’s actually important here?” Many of the problems in marriages and childrearing come from losing perspective on what is more important than anything else.

Because of the intensity of the emotions that arise in family relationships and the role of the individual ego in wanting to be right and to prevail in a family situation, it is easy to lose sight of the fact that your most important overall goal is the happiness and well-being of the people close to you. Whenever you get into an argument or disagreement of any kind, or whenever an important decision has to be made, remember to ask yourself, “What’s important here?”

8. Determine the Knowledge and Skills You Will Require to Create the Ideal Family Life

To achieve something that you have never achieved before, you must become someone you have never been before. You must develop qualities, traits, and abilities that you may have never had before.

At each stage of family formation, you must be open to learning new subjects and accepting new ideas. As your marriage develops, you must develop and grow as well. As your children grow and mature, you must

sometimes adopt new ideas and attitudes to keep in step with them—while holding on to your core values and sharing them with your kids.

When members of your family become involved in certain activities that are important to them, you owe it to them to learn as much as you can about the new subjects so you can keep up with them as they grow, mature, and develop in different areas and in different directions.

When our children were young, we decided to take up skiing as a family. We went to Beaver Creek in Colorado and the whole family took ski lessons for a week. Ever since then, we have been able to take ski vacations as a family in the United States and Canada. These have been some of our happiest times together.

How does a child spell the word *love*? The answer is “T-I-M-E.”

When my daughter Catherine decided that she wanted to ride horses, Barbara began studying the entire world of equestrian activities, eventually making herself an authority on the myriad of factors involved in the leasing, buying and selling of horses, riding lessons, horse shows, equipment, and saddles and the countless factors involved in the area of competitive riding and jumping. This enabled both of us to fully participate in Catherine’s riding career.

The only way to increase the value and deepen the quality of your relationships is to invest more time in them. The more time you spend with a person, especially when they are engaged in activities that are important to them, the deeper and richer the relationship becomes. And more time is the only way.

9. Determine What Additional Interpersonal Qualities and Skills You Need to Develop to Realize Your Full Potential as a Spouse, Partner, or Parent

If you could wave a magic wand and become the perfect person in your relationships with the most important people in your family, how would you be described? Would people say that you had the qualities of kindness? Patience? Tolerance? Empathy? Compassion? Friendliness? Would people say you were supportive? Inspiring? Motivating? Which of these qualities would you like to be known for?

Aristotle said that the way to develop a quality is to behave as if you already had that quality in every situation where that quality is required. In other words, fake it until you make it.

By practicing qualities such as attentiveness, caring, patience, warmth, and kindness whenever those qualities are required, you eventually program them into your personality until they become automatic ways of responding whenever they are needed.

10. Make a Plan: Involve Everyone in Your Family and Relationships in Your Goal Setting

Find out what the people close to you want, need, and are willing to work toward. Keep the lines of communication open. Ask them for their input and ideas, and listen intently to them when they want to talk. Identify the people outside your immediate family circle whose help and cooperation you will require for you to be able to create your ideal family lifestyle. Often, your immediate relatives, parents, brothers, sisters, and others can have a tremendous influence on what you can accomplish with your family.

To create a road map to relationship success, make a list of every single action you can think of doing to achieve an ideal family or relationship lifestyle. List what you would like to acquire for your family, the places you would like to go, the subjects you would like to learn, and the vacations you would like to take.

Organize your list by sequence, by what you need to do *before* you do something else. Organize your list by *priority*, by what is more important and what is less important.

11. Visualize: Imagine Your Family Life Was Perfect in Every Respect

Create a clear mental image of your ideal home and lifestyle. See yourself living and enjoying a wonderful life with the people who are most important to you. Play this happy picture over and over on the screen of your mind, and imagine how you would feel if you were living the life of your dreams.

Once you have a goal and a plan, have visualized your goal clearly, and have discussed it with the members of your family, take action immediately. Do something; do anything. Demonstrate your commitment to creating a wonderful life for yourself and the people around you by doing something that makes it clear that this goal is going to be a part of your future together.

12. Never Give Up: The Key to Success in Building a Wonderful Family Lifestyle Is Simple—Get Going and Keep Going

Make a decision in advance that you will persist through the inevitable ups and downs you will face until you have created an ideal lifestyle for yourself and for the people around you.

As in every area of life, the building and maintaining of long-term relationships requires patience, persistence, and foresight. The process is fraught with difficulties, setbacks, challenges, and adversity.

At the same time, the building and maintaining of wonderful, high-quality relationships offers the greatest and most meaningful happiness and joy that are possible in life.

IMPROVE YOUR FAMILY LIFE AND RELATIONSHIPS

1. Imagine that you could wave a magic wand and create a perfect family life. How would it be different from what it is today?
 2. Look back over your life and identify your happiest moments with your family and other people. What were you doing?
 3. What one goal would you set for your family life if you were guaranteed success?
 4. What do you need to do *more of* to improve your relationships?
 5. What do you need to do *less of* to improve your relationships?
 6. What should you *start doing* that you are not doing already to improve your relationships?
 7. What should you *stop doing* altogether?
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Optimize Your Health and Wellness

The weakest living creature, by concentrating his powers on a single object, can accomplish something. The strongest, by dispensing his over many, may fail to accomplish anything.

—THOMAS CARLYLE

Your goal should be to enjoy high levels of health, fitness, and energy; to feel terrific about yourself; and to live a long, happy, pain-free life. Fortunately, in the twenty-first century, much of what you accomplish or fail to accomplish with your health is under your control. The lifestyle habits you form and the decisions you make can have an enormous impact on the quality of your life and how long it lasts.

But little happens by chance, and this is especially true in regard to your health and fitness. Just as you cannot expect your finances and your relationships to take care of themselves without your active intervention, you cannot expect to enjoy superb levels of health and fitness without your active involvement and participation every day of your life.

Get in the Zone

In the 1990s, Barry Sears wrote an excellent book on nutrition called *The Zone*. In this book, he explained how your body is like a factory and how every food you eat is like a chemical that goes into the production process of the factory. By changing the foods, or chemicals, you can change the process and the results.

The Zone explained how to eat in a healthier way so that you maintain high levels of energy and simultaneously lose weight. At the end of the book, Sears answered frequently asked questions from readers on living and

eating in the zone. One of the questions I especially liked was from someone who wrote, “What if you ‘fall off the wagon’ and you eat a large meal with dessert, or eat too much as people do over the holiday season?”

Barry Sears’s answer was a classic: “Always remember that, no matter what you have eaten in the past, you are only one meal out of the zone.”

You may have engaged in health habits that were not good for you in the past, but at any time, you can make a decision to change. You can decide at this very moment that from now on, you are going to eat the right foods, drink the right liquids, get the proper exercise, and get ample amounts of sleep. At any moment, you are free to choose, going forward, to live a healthy life. It is up to you.

You Are Responsible

Some experts feel that most illnesses that shorten your life either are the result of poor habits of nutrition and exercise or are psychosomatic in origin, where “psycho,” the mind, makes “soma,” the body, sick. You may not be able to control all the factors that influence your health and well-being, but you have considerable control over most of them.

The starting point of achieving ideal levels of health and fitness is for you to make a decision to get into the best physical condition of your life and then to maintain that level of physical conditioning and well-being indefinitely. Without this kind of firm decision, nothing happens. But if you make this choice and stick to it, virtually everything is possible.

The Twelve-Step Method

Here are twelve steps that you can follow to set and achieve all your health and fitness goals.

1. Desire: How Badly Do You Want It?

What do you want for yourself in terms of health and fitness? Your intense desire to enjoy high levels of physical well-being is the essential starting point of superb health. If you want it long enough and hard enough, nothing

can stop you from eventually achieving a state of excellent all-around health.

Imagine that you could wave a magic wand and enjoy perfect physical health in every way. What would you look like? How would you feel? How much would you weigh? How would your physical body be different from what it is today? What changes would you have to make in your lifestyle and health habits to enjoy superb levels of health and energy?

Clarity is essential. The greater clarity you have with regard to the person you want to be and the lifestyle you want to enjoy, the easier it is to make the necessary decisions and take the necessary actions to make those goals a reality.

2. Believe: You Must Believe That Superb Physical Health Is Possible for You

No matter what you have done or failed to do in the past, you must believe that what others have achieved in terms of physical fitness, within reason, you can achieve as well. No matter how long you have been overweight or unfit, at one time in your life, your weight was ideal and your level of fitness was superb. It may have been a long time ago, but what you have done in the past, you can certainly repeat again in the future.

Many people are convinced that their level of fitness, or unfitness, is largely fixed. They have been this way for so many years that they cannot imagine changing. Sometimes, they attribute it to their genetic inheritance or their glands. They justify and rationalize being unable to make any real changes.

Imagine that someone offered you a million dollars cash to become superbly healthy, fit, and trim over the next twelve months. And the person offering you this money would also pay for personal trainers, professional chefs, fitness club memberships, and exercise equipment to help you achieve your goal. Under those conditions, with a million-dollar prize hanging in the balance, could you alter your health habits and achieve your physical goals?

If the answer is yes, then we are not talking about a lack of ability but rather a *lack of motivation*. What you are saying is that, if your motivation was high enough, you could change whatever health habits or behaviors you needed to to achieve a particular fitness goal. The question is not

whether you are capable of achieving a superb level of fitness; the only question is, How badly do you want it?

I had a close friend who was overweight for many years. He always had a reason or excuse for not being able to lose the weight. Then, one day, he had a heart attack. When he woke up, his doctor told him that if he did not lose fifty pounds in the next six months, he would not live out the year.

With that threat hanging over his head, my friend immediately changed his diet, stopped eating all unhealthy foods, began exercising every day, and lost more than fifty pounds over the next six months—and he never gained it back. The possibility of dying was a sufficient motivator to overcome years of bad habits and excuses.

Your success or failure, especially in the areas of health and fitness, is largely determined by your habits. Healthy people have good health habits, and unhealthy people have poor health habits. Remember, bad habits are easy to form but hard to live with; good habits are hard to form but easy to live with.

The most important belief you can develop for your physical well-being is that you have the willpower, right now, to develop any healthy habit you need to enjoy superb levels of health and fitness for the rest of your life.

3. Write It Down: Program It into Your Subconscious Mind

Write out a clear, specific description of your ideal physical self in every aspect. Be clear about the amount that you intend to weigh, your ideal waist size, the number of minutes and hours that you intend to exercise each day and each week, and every other aspect of your level of physical well-being.

4. Analyze Your Starting Point

Get a complete medical checkup so you know exactly where you are today. What is your current weight? Write out a description of your current physical lifestyle. How much do you exercise each week? How many hours do you sleep each night, and how well do you sleep? Analyze your current diet and level of nutrition. List the foods you eat regularly and the vitamin and mineral supplements that you take on a daily basis.

Before you begin any physical fitness program, get advice from your doctor. Consult a physical fitness specialist. Talk to a personal trainer.

Remember, it doesn't matter where you are coming from; all that really matters is where you're *going*.

5. Decide Why You Want It: Determine All the Benefits You Will Enjoy When You Are Fit and Trim

What are all the benefits that will flow to you when you achieve the best physical condition of your life? How much will you weigh, and what will you look like? How will your physical condition be different from what it is today? How will you feel about yourself, especially in terms of personal pride and self-confidence when you enjoy superb levels of fitness? How will you look to others, and how much more attractive will you be to members of your desired sex?

A student of my audio programs wrote and told me his story recently. He had listened to my programs on goal setting, sales, and personal success and made a lot of money. But he had been twenty-five pounds overweight for his entire adult life, into his thirties, and it had really affected his self-esteem and self-confidence, especially in his relationships with women.

Then, he learned about the “three white poisons”—white flour, white salt, and white sugar—in one of my programs. I advised eliminating them completely from one's diet, which he did. He told me that in ninety days, he had dropped twenty-two pounds, and he kept it off for over a year. He said that, as a result, he felt more attractive. This made him feel more confident and dramatically improved his social life. He was amazed at how different and better he felt with the weight loss, especially from something so simple as cutting out sugar, salt, and flour.

6. Set a Deadline: Choose Specific Times at Which You'll Achieve Your Health and Fitness Goals

You may need to make a complete change in your lifestyle, over several months or more, depending on your starting point. Set deadlines and specific dates at which you will begin certain new behaviors and achieve certain benchmarks.

At the beginning of your new regimen, *be patient with yourself*. It takes many years to develop poor health habits, and it takes many months to replace those bad habits with good habits. You will slip from time to time.

No matter how disciplined you are, you will overeat, overdrink, or underexercise, at least occasionally. But remember, you are only one step, one action, one meal out of “the zone.” You can get back into the zone at any time.

Be sure that your deadlines are realistic, believable, and achievable. By eating smaller portions of higher quality foods, eliminating desserts, and exercising a little bit more each day, you can quite comfortably lose one ounce per day. One ounce per day will translate into two pounds per month. Two pounds per month will translate into twenty-four pounds per year, or even more, of permanent weight loss.

By losing weight gradually over time, you avoid the yo-yo effect of losing and gaining weight continually. Instead, you gradually develop new, permanent health habits that enable you to take off the weight and keep it off. You gradually increase your level of physical fitness and then maintain it permanently.

7. Determine the Obstacles You Will Have to Overcome to Achieve Superb Levels of Physical Fitness and Energy

As you know by now, the main obstacles to achieving the level of health and fitness you desire are mostly internal. They are contained in your attitudes and behaviors, especially your levels of self-discipline. What are the main obstacles that might be holding you back?

Fortunately, all habits are learned. Bad habits can be unlearned and replaced with good habits. Therefore, you can develop the habit of self-discipline by *practicing* self-discipline whenever it is required.

There seems to be a direct connection between self-discipline and self-esteem. Whenever you practice self-discipline in the pursuit of one of your goals, your self-esteem goes up. Whenever you force yourself to persist in the face of temptation or adversity, you like and respect yourself more. As your self-esteem increases and you like yourself more, your ability to discipline yourself increases as well. Each exercise of self-discipline builds your self-esteem, which, in return, increases your self-discipline. You get onto an upward spiral in life.

8. Determine the Additional Knowledge and Skills You Will Need to Enjoy Superb Levels of Health and Fitness throughout Your Life

Sometimes, a single book on nutrition can open your eyes and change your attitude toward food for the rest of your life. Sometimes, a single exercise program—where you learn how to work out both your upper body and lower body and alternate your exercises between strength, flexibility, and endurance—can give you the tools you need to enjoy high levels of fitness for the rest of your life.

The more you learn about nutrition, diet, and exercise, the easier it becomes for you to make the right choices and decisions to achieve and maintain high levels of fitness and energy. Did you know that eating one apple each day in the morning thirty minutes before you eat a high-protein breakfast can curb your appetite, improve your regularity, give you all the antioxidants you need for the day, and help you to lose weight? The old adage “An apple a day keeps the doctor away” turns out to be quite correct.

Did you know that twenty minutes after you begin eating, your appetite (the part of your brain that controls your appetite) turns off and you are no longer hungry? If you eat smaller portions, eat them slowly, and then stop eating after twenty minutes, you will lose weight, have more energy, sleep better at night, and get all the nutrition you require.

9. Determine the People Whose Help and Cooperation You’ll Need to Achieve and Maintain High Levels of Physical Fitness and Well-Being

You may need to consult with a doctor, a physical trainer, a coach, or someone else if physical fitness is your goal. Experts can help you achieve your aspirations of wellness far faster than you might achieve them on your own. Who are they?

10. Make a Plan of Action

Make a list of every single step you could take to achieve a wonderful life of health, fitness, and well-being, and then organize that list by sequence and priority. What should you do first? What should you do second? What is more important, and what is less important?

Develop a written diet and fitness plan for each week and each month. Make an appointment with yourself to exercise for a certain number of minutes each day, even if this entails only going for a walk. Set exercise,

fitness, and weight goals for yourself for each week and each month, and then stick to them.

Above all, attach action commitments to each of your health goals. Be specific about exactly what you are going to do and what you are not going to do to achieve those goals. Then, discipline yourself to follow through on your commitments.

11. Visualize: The Person You See Is the Person You Will Be

All improvements in your outer life begin with an improvement in your mental pictures. Create a clear, positive, exciting vision of yourself enjoying the highest levels of health and energy of your lifetime.

Take a picture out of a magazine of a person with the kind of physical body you would like to have and put it on your refrigerator. Put a photograph of yourself over the face of the person from the magazine so that you see yourself each time you go to your refrigerator.

As you go through the day, create a mental picture of yourself eating light and lean, exercising regularly, and both feeling and looking terrific. Before you go to sleep at night, feed this visual image into your mind so your subconscious can work on it overnight.

When you get up in the morning, think of yourself as healthy, thin, and fit. When you select the foods that you are going to eat, ask yourself, “What would a healthy, fit, disciplined, highly energetic person eat at a time like this?”

12. Never Give Up: Resolve in Advance to Persist Until You Succeed in Achieving Your Health and Fitness Goals

Accept that changing your lifestyle is a process of two steps forward and one step back. Your job is to persist resolutely until your new health habits are locked in and become both automatic and easy.

If your goal is truly to enjoy the highest levels of health and fitness that are possible for you, take action this very day. Do something, do anything. Eat a salad for dinner rather than a larger meal. Drink water rather than soft drinks when you are thirsty. Go for a walk around the block in the evening rather than watching television. Decide today to incorporate the behaviors of a healthy, fit person into every part of your lifestyle, and stick with it

until you have locked in the habits of healthy living that will last for the rest of your life.

OPTIMIZE YOUR HEALTH AND WELLNESS

1. Decide today what you would look like and how you would feel if your health were perfect in every way.
 2. Determine your ideal weight and make a plan to attain that weight within a specific time period.
 3. Decide on your ideal level of fitness and make a plan to achieve it.
 4. What will you have to do more of to enjoy excellent all-around health and fitness?
 5. What will you have to do less of to attain the level of fitness you desire?
 6. What will you have to start doing to become superbly healthy and fit?
 7. What will you have to stop doing altogether so you can be as healthy and fit as you desire?
Einstein reportedly said, "Nothing happens until something moves," or in this case, someone. Take action immediately on at least one decision.
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Measure Your Progress

There is no road too long to the man who advances deliberately and without undue haste; there are no honors too distant to the man who prepares himself for them with patience.

—JEAN DE LA BRUYÈRE

You have incredible mental powers that you habitually fail to use to their full extent. By systematically setting goals for your life and making detailed plans to achieve them, you will save yourself years of hard work in reaching the same level of success. Goal setting enables you to use vastly more of your thinking powers than most other people.

Your conscious mind is the head office of your life. Its role is to deal with the information in your environment, identify it, analyze it, compare it against other information, and then decide what actions to take.

Your subconscious mind, however, contains the great powers that can enable you to accomplish vastly more than you ever have accomplished before. Most of your mental powers are below the surface. You need to learn how to tap into these powers to motivate, stimulate, and drive you forward toward the achievement of your goals.

Program Yourself with Goals

Your subconscious mind functions best with clear goals, specific tasks, deliberate measures, and firm deadlines. The more of these you program into your subconscious computer, the better it functions for you and the more you will accomplish in a shorter period of time.

As you set your goals and begin moving toward them, establish a series of benchmarks or measures that you can use to evaluate your progress, day

by day and hour by hour. The clearer and more specific the measures you set, the more accurate you will be in hitting your targets on schedule.

Your subconscious mind requires a forcing system, composed of deadlines that you have imposed on yourself for task accomplishment and goal attainment. Without this system, it becomes easy for you to procrastinate, delay, and put off important tasks until much later, if you do them at all.

Three Keys to Peak Performance

The three keys to peak performance in achieving your goals are commitment, completion, and closure.

Commitment

Making a firm commitment to achieve a particular goal, and putting aside all excuses, is like stepping on the accelerator of your subconscious mind. You will be more creative, determined, and focused than ever before. Great men and women make clear, unequivocal commitments and then refuse to budge from them, no matter what happens.

Completion

Completion is the second ingredient in peak performance. There is an enormous difference between doing 95 percent of a task and doing 100 percent of a task. In fact, people often work incredibly hard up to the 90 or 95 percent level and then slack off and delay the final completion of the task. You must fight against this temptation. You must continually force and discipline yourself to resist this natural tendency and push through to completion.

A Boost of Endorphins

Every time you complete a task of any kind, your brain releases a small quantity of endorphins. These natural morphine-like compounds give you a sense of well-being and elation. They make you feel happy and peaceful.

They stimulate your creativity and improve your personality. They are nature's wonder drug.

The more important the task that you complete, the greater the quantity of endorphins your brain releases—much like a reward for success and achievement. Over time, you can develop a positive addiction to the feelings of well-being that you receive from this endorphin rush.

Even when you complete a small task, you feel happier. When you complete a large task, you feel happier still. When you finish the various steps on the way to the completion of a large task, at every achievement, you get an endorphin rush. You feel continuously happy and exhilarated when you are working steadily toward the completion of an important job.

Create the Winning Feeling

Everyone wants to feel like a winner. And feeling like a winner requires that you win. You get the feeling of a winner by completing a task 100 percent. When you do this repeatedly, eventually you develop the habit of completing the tasks that you begin. When this habit of task completion locks in, your life will begin to improve in ways that you cannot today imagine.

In psychology, the reverse is always true. The incomplete action is a major source of stress and anxiety. In fact, much of the unhappiness that people experience is because they have not been able to discipline themselves to follow through and complete an important task or responsibility.

The Pain of Procrastination

If you have ever had a major assignment that you have put off, you know the pain of procrastination. The longer you wait to get started on an assignment and the closer the deadline approaches, the greater the stress you experience. It can start to keep you up at night and affect your personality. But when you finally launch into the task and push it through to completion, you feel a great sense of relief and well-being.

It is almost as if nature rewards you for everything you do that is positive and life enhancing. At the same time, nature penalizes you with

stress and dissatisfaction when you fail to do the tasks that move you toward your goals and ideal results.

The Balanced Scorecard

One of the most popular movements in modern management is toward a “balanced scorecard.” Using these scorecards, all persons at every level of a business are encouraged to identify the key measures that indicate success and then give themselves scores every day and every week in each of those key areas.

The very act of identifying a number or score and then paying close attention to it will cause you to improve your performance in that area. For example, if someone were to tell you before a meeting that you were going to be evaluated on how well you listened in that meeting, your listening skills would improve dramatically within a few moments. You would listen far more carefully and attentively throughout the meeting because you knew that this behavior was being observed.

In the same way, whenever you select a goal, measure, or activity that is important to you and begin observing or paying attention to it in your day-to-day life, your performance in that area improves.

One of the most helpful actions you take in your own career is to set benchmarks and create scorecards, measures, and deadlines for every key task that you must complete on the way to one of your goals. In this way, you activate your subconscious forcing system, which will then motivate and drive you at an unconscious level, to start earlier, work harder, stay later, and get the job done.

Close the Loop

Closure is the difference between an open loop and a closed loop. Bringing closure to an issue in your personal or business life is absolutely essential for you to feel happy and in control of your situation.

Lack of closure—unfinished business, an incomplete action of any kind—is a major source of stress, dissatisfaction, and even failure in business. It consumes enormous amounts of physical and emotional energy.

The Key Ability

Perhaps the most important ability in the world of work is dependability. Nothing will get you paid more and promoted faster than to develop a reputation for getting your tasks done quickly, well, and on schedule.

Whatever your goals, make a list of all the tasks that you will have to accomplish in the achievement of those goals. Put a deadline on every one of those tasks. Then, work every day and every hour to hit your deadlines. Measure your progress each day. Speed up or slow down where necessary. But remember, you can't hit a target that you can't see. The greater the clarity you have with regard to deadlines and measures, the more you will accomplish and the faster you will get it done.

A goal or a decision without a deadline is merely a wish. It has no energy behind it. It is like a bullet with no powder in the cartridge. Unless you establish deadlines to which you are committed, you won't achieve your goals in life and work.

Sometimes, people ask, "What if I set a deadline and I don't achieve the goal by the deadline?"

Simple. Set another deadline, and then another, if necessary. Deadlines are best-guess estimates of when a task will be completed. The more you set and work toward deadlines, the more accurate you will become in predicting the time necessary to meet them. You will become better and better at achieving your goals and completing your tasks on schedule every time.

Eating an Elephant

You may have heard the riddle "How do you eat an elephant?" The answer is "One bite at a time."

This saying applies to achieving any big goal as well. How do you achieve a huge goal? You accomplish it one step, one task, one measure at a time.

Break your long-term goals down into annual, monthly, weekly, and even hourly goals. Even if your long-term goal is financial independence, look for a way to break that down into how you are going to use each hour

of the coming day in such a way that long-term financial independence is far more likely.

If you want to increase your income, you know that all income is a result of added value. Look at everything you do and then ask yourself how you could add more value so you can be worth more than you are earning today.

Identify Your Most Valuable Task

Ask your boss, “What one thing do I do that is more valuable than anything else?” Whatever their answer, look for ways to perform more and more of that task and to get better at doing it. It is absolutely amazing how much you can accomplish if you break your tasks down into bite-sized pieces, set deadlines, and then do one piece at a time every single day. It’s like the old saying: “By the yard, it’s hard; but inch by inch, anything’s a cinch.”

Continuous and Never-Ending Improvement

If you want to increase your hourly rate and your income, look for ways to get a little bit better at your most important tasks every single day. Read one hour per day in your field. Listen to audio programs on your way to and from work. Take additional courses whenever you can. These activities will propel your entire career onto the fast track. When you invest an extra one or two hours per day in self-improvement, the cumulative effect on your greater ability to get results can be extraordinary.

Save Your Pennies and the Dollars Will Save Themselves

If you want to become wealthy, begin to question every single expense. Set a goal to save three, five, or ten dollars per day. Put this money away in a savings account, and never touch it. As it grows, invest it carefully in well-chosen mutual funds or index funds. Make daily, weekly, and monthly saving and investment into a habit, and keep it up for the rest of your working life.

In no time at all, you will become comfortable living on slightly less than you are spending today. As your income increases, increase the amount you save. In a few weeks, months, and years, you could be out of debt and

have a large amount of money put away and working for you. A few years down the road, you could be financially independent.

Become a Learned Person

If you read fifteen minutes each evening rather than watching television, you could read about fifteen books per year. If you read the great classics of English literature for fifteen minutes each day, in seven years, you could complete the one hundred greatest books ever written. You could be one of the best-educated and most erudite people of your generation. And you could achieve this just by reading fifteen minutes each evening before you go to bed.

Increase Your Income

If you are in sales and you want to increase your income, keep careful track of how many calls, presentations, proposals, and sales you are making each day, week, and month. Then, set a goal to increase your number of calls, presentations, and proposals per day. Set a goal to increase your number of sales each week and each month. Every day, measure yourself against your own standards.

If You Measure It, You Can Manage It

In each area of your life, analyze your activities carefully and select a specific number that, more than anything else, determines your level of success in that area. Then, focus all your attention all day long on that specific number. The very act of focused attention will cause you to perform better in that area, both consciously and unconsciously.

If you want to be healthier, you could focus on the number of minutes per week you exercise or the number of calories you eat per day. If you want to be successful financially, you could focus on the amount you earn each hour or the amount you save each month. If you want to be successful in sales, you could focus on the number of calls you make each day or the number or size of the sales you make each month. If you want to be successful in your relationships, you could focus on the number of minutes

that you spend face-to-face with the most important people in your life each day and each week.

There are two popular sayings that embody this idea: “What gets measured gets done” and “If you can’t measure it, you can’t manage it.” Your ability to set specific measures on your goals, keep an accurate record, and track your performance each day will help ensure that you achieve your goals exactly when you have decided to—or even before.

MEASURE YOUR PROGRESS

1. Determine a single measure that you can use to grade your progress and success in each area of your life. Refer to it daily.
 2. Find out what the most important part of your job is as it affects your income, and measure your daily activities in that area.
 3. Set minimum, specific amounts for daily, weekly, and monthly saving and investment, and discipline yourself to put away those amounts.
 4. Break every large goal down into measurable, controllable parts, and then focus on accomplishing each part on a fixed deadline.
 5. Make it a game with yourself to set benchmarks, measures, scorecards, targets, and deadlines for every goal, and then focus on those numbers and dates. The goals will take care of themselves.
 6. Resolve to accomplish at least one specific part of a larger goal each day, and never miss a day.
 7. Be tough on yourself; if you are, life will be easier on you. Just say no to any activity that’s not the highest-value use of your time.
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Remove the Roadblocks

The person interested in success has to learn to view failure as a healthy, inevitable part of the process of getting to the top.

—JOYCE BROTHERS

Often, people give up on their goals before they make their first try. And the reason they give up is because of all the obstacles, difficulties, problems, and roadblocks that immediately appear as soon as they decide to act.

The fact is that successful people fail far more often than unsuccessful people. Successful people try more, fall down, pick themselves up, and try again—over and over again—before they finally win. Unsuccessful people try a few times, if they try at all, and soon quit and go back to what they were doing before.

Temporary Failure Always Precedes Success

You should expect to fail and fall short many times before you achieve your goals. You should look at failure and temporary defeat as a part of the price you pay on your road to the success that you will inevitably achieve. As Henry Ford once said, “Failure is only the opportunity more intelligently to begin again.”

Once you have decided upon your goal, ask yourself, “Why am I not there already?” What is holding you back? Why haven’t you achieved that goal up to now?

Identify all the obstacles that stand between you and your goal. Write down every single detail you can think of that might be blocking you or slowing you down from moving ahead.

Think in Terms of Solutions

Remember, you become what you think about most of the time. In the area of problems and difficulties, successful people have a particular way of thinking that we call *solution orientation*.

Successful people think about solutions most of the time. Unsuccessful people think about problems and difficulties most of the time. Solution-oriented people are constantly looking for ways to get over, around, and past the obstacles that stand in their way. Problem-oriented people talk continuously about their problems, who or what caused them, how unhappy or angry they are, and how unfortunate it is that these problems have occurred. Solution-oriented people, on the other hand, simply ask the question, “How can we solve this?” They then take action to deal with the problem.

Between you and anything you want to accomplish, you will always find problems or obstacles of some kind. This is why success is sometimes defined as the ability to solve problems. Personal leadership is the ability to solve problems. So is effectiveness. All men and women who accomplish anything of importance are people who have developed the ability to solve the problems that stand between them and their goals.

Problem-Solving Is a Skill

Fortunately, problem-solving is a skill, like riding a bicycle or typing on a keyboard, which you can learn. The more you focus on solutions, the more solutions will come to you. The better you get at solving problems, the faster you will be at solving each subsequent problem. As you get better and faster at solving problems, you will attract even bigger and more expensive problems to solve. Eventually, you will be solving problems that can have significant financial consequences for you and others. This is the way the world works. The fact is that you have the ability to solve any problem or overcome any obstacle on the path to your goal if you desire the goal intensely enough. You have within you, right now, all the intelligence and ability you will ever need to overcome any obstacle that could possibly hold you back.

The Theory of Constraints

One of the most important breakthroughs in thinking in the last few decades was described by Eliyahu Goldratt in his book *The Goal* as the *theory of constraints*. This theory says that between you and anything you want to accomplish lies a constraint or limiting factor that determines how fast you get to where you want to go.

For example, if you are driving down a freeway and traffic construction is narrowing all the cars into a single lane, this bottleneck becomes the constraint that determines how fast you will get to your destination. The speed at which you pass through this bottleneck will largely determine the speed of your entire journey.

In accomplishing any major goal, you will always have a constraint or bottleneck to get through as well. Your job is to identify it accurately and then focus all your energy on alleviating that key constraint. Your ability to remove this bottleneck or deal with this limiting factor can help you move ahead faster than perhaps any other step you can take.

Internal versus External Constraints

One of my 80/20 Rules applies to the constraints between you and your goals. This rule says that 80 percent of your constraints will be within yourself. Only 20 percent of your constraints will be outside of yourself, contained in other people and situations. To put it another way, you are usually the major roadblock that is setting the speed at which you achieve any goal you set for yourself.

For most people, this concept is hard to accept. But successful people are more concerned with what is right rather than who is right. Successful people are more concerned with the truth of the situation and what they can do to solve the problem than they are with protecting their egos.

Look into Yourself

Ask yourself, “What is holding me back internally?” Look deep within yourself and identify the key constraints in your personality, temperament, skills, abilities, habits, education, or experience that might be holding you

back from achieving the goals you have set for yourself. Ask the brutal questions. Be completely honest with yourself.

The primary obstacles between you and your goals are usually *mental*. They are psychological and emotional in character. They are within yourself rather than within the situation around you. And you must begin with these mental obstacles if you want to achieve everything that is possible for you.

Most of your limitations are more excuses than reasons. Excuses often start with the statement “Yes, but.” Where could this be true for you?

Two Major Obstacles to Success

The two major obstacles to success and achievement are *fear* and *doubt*. The fear of failure, poverty, loss, embarrassment, or rejection holds most people back from trying in the first place. This explains why people often give up so easily. As soon as they think of their goal, these fears overwhelm them and, like a bucket of water on a small fire, extinguish their desire completely.

The second mental obstacle, closely aligned to fear, is self-doubt. We doubt our own abilities. We compare ourselves unfavorably to others and think they are somehow better, smarter, and more competent than we are. We think, “I’m not good enough.” We feel inadequate and inferior to the challenges of achieving the great goals that we want to accomplish.

Negative Emotions Can Be Unlearned

Fortunately, if there is anything good about doubt and fear, it is that they are both *learned* emotions. Have you ever seen a negative baby? Children come into the world with no doubts or fears at all. They learn them all in their upbringing. And whatever has been learned can be unlearned through practice and repetition.

The primary antidotes to doubt and fear are courage and confidence. The higher your levels of courage and confidence, the lower will be your levels of fear and doubt and the less effect these negative emotions will have on your performance and behavior.

The Keys to Courage and Confidence

The way that you develop courage and confidence is with knowledge and skill. Most fear and doubt arises out of ignorance and feelings of inadequacy of some kind. The more you learn what you need to know to achieve your goals, the less fear you will feel on the one hand and the more courage and confidence you will feel on the other.

Think about when you learned to drive for the first time. You were probably extremely tense and nervous and made a lot of mistakes. You may have driven erratically and been a danger to yourself and others. But over time, as you mastered the knowledge and skills of driving, you became better and better, and your confidence increased.

Today, you can quite comfortably get into your car and drive across the country with no fear or worry at all. You are so competent at driving that you can do it well without even thinking about it. The same principles apply to any skills you need to learn to achieve any goal you can set for yourself.

Powerful versus Powerless

Dr. Martin Seligman of the University of Pennsylvania spent more than twenty-five years studying the phenomenon of what he called *learned helplessness*. What Seligman concluded, after interviewing and studying many thousands of people, was that more than 80 percent of the population suffers from learned helplessness to some degree and occasionally to a very high degree.

People suffering from learned helplessness feel that they are incapable of achieving their goals or improving their lives. The most common manifestation of learned helplessness is contained in the words “I can’t.” Whenever the victims of learned helplessness are offered an opportunity, possibility, or new goal, they immediately respond by saying, “I can’t.” They then go on to give all the reasons why a particular goal or objective is not possible for them.

“I can’t change my career. I can’t get a better job. I can’t take time off to study. I can’t save money. I can’t lose weight. I can’t start my own business. I can’t start a second-income business. I can’t change or improve my relationship.”

Whatever it is, they always have a self-limiting reason that immediately slams on the brakes of their potential. It short-circuits any attempt or desire to set a new goal or to change their situation in any way.

Another famous observation of Henry Ford was “Whether you believe you can do a thing or not, you are right.”

Unlearning Helplessness

Learned helplessness is usually caused by destructive criticism in childhood, negative experiences growing up, and failures experienced as an adult. The way you get over this natural tendency to sell yourself short is by setting small goals, making plans, and working on them each day. In this way, you gradually develop greater courage and confidence, like building up a muscle. As you become more confident in yourself and your abilities, you can set even larger goals. Over time, your doubts and fears will weaken and your courage and confidence will grow and become the dominant force in your thinking. Eventually, with a record of successes behind you, it won't be long before you become unstoppable.

The Trap of the Comfort Zone

Another mental obstacle that you need to overcome is the comfort zone. Many people become complacent with their current situations. They become so comfortable in a particular job or relationship or at a particular salary or level of responsibility that they become reluctant to make any changes at all, even for the better.

The comfort zone is a major obstacle to ambition, desire, determination, and accomplishment. People who get stuck in a comfort zone, if it's combined with learned helplessness, find it difficult to move forward. Don't let this happen to you.

Set Big, Challenging Goals

The way you get out of your comfort zone and break loose from learned helplessness is by setting big, challenging goals. You then break these goals down into specific tasks, set deadlines, and work on them every day. Like

an ice floe breaking up in the spring, soon the sluggishness and lethargy of learned helplessness and the comfort zone break up, and you begin moving faster and faster toward accomplishing more of what is possible for you.

Organize Your Obstacles by Priority

Once you have made a list of all the obstacles that are standing in the way of your achieving your major goals, organize the obstacles by priority. What is the largest single obstacle? If you could wave a magic wand and remove one major obstacle from your path, which one obstacle, if removed, would help you the most in moving ahead more rapidly?

Management consultant Ian Mitroff has an interesting set of observations with regard to problem-solving and the removal of obstacles. He said, “Whatever the problem, define it several different ways before you attempt to solve it. Beware of any problem for which there is only one definition, or only one solution.”

When you ask the question, “Why am I not there already?” with regard to your goal, what answer comes to mind? What is holding you back? What is standing in your way? At this point, you have to drill down to determine the correct obstacle before you begin taking steps to remove it. You do this by asking the question, “What else could be the problem?” after each definition of the problem.

Conducting a Sales Analysis

In my work with corporations and individuals, we start off with the goal of doubling profits or income. I then suggest that the participants ask themselves, “Why is it that our profits or income is not twice as high already?” By repeated questioning, we often come up with an answer that is quite different from the obvious answer.

Here is an example of the questioning process:

“We are not making enough sales.” What is the reason? What else could be the reason?

“Our individual sales are not large enough per customer.” What else could be the reason?

“Our advertising is not attracting enough customers.” What else could be the reason?

As you can see, whichever of these obstacles turns out to be the correct problem will require a unique course of action to solve. If we don’t have enough sales, our solution is to increase the number of sales. If our sales are not large enough per customer, our solution is to increase the size of sale per customer. If our advertising is not drawing enough customers, our solution is to improve the quality of our advertising in some way.

A client might say, “Our customers are not buying enough from us.” What else could be the problem?

“Our customers are not buying frequently enough from us.” What else could be the problem?

“Our salespeople are not selling enough to our customers.” This could lead to totally revamping the quality of the sales force through better recruiting, training, and management. What else could be the problem?

“Our competitors are selling too many of their products to our customers.” This answer forces you to ask, “What value or benefit do our prospective customers see in purchasing from our competitors? How could we offset this perceived benefit?” What else could be the problem?

“We are not making enough profit on our sales.” What else could be the problem?

“It costs us too much to make each sale.” What else could be the problem? And so on. Each new definition of the problem suggests different ways that the goal of increased sales or profitability could be achieved.

Apply the Right Solution to the Right Problem

In the business book *The McKinsey Way*, describing the management consulting practices of McKinsey & Company, the authors pointed out that one of the greatest wastes of time and money is in applying the wrong solution to the wrong problem in the first place. This can apply to your problems and obstacles as well.

When you identify the constraints you face or the reasons you are not achieving your personal income goals, each definition will lead to a different set of solutions. Each requires that you think in different ways.

In your personal life, it is the same. The accuracy with which you identify the obstacles or bottlenecks that are holding you back will determine the appropriateness of the various steps that you can take to remove or alleviate those obstacles.

Increasing Your Income

If you want to increase your income, you could start off by stating the problem in this way: “I’m not earning enough money.” What else could be the problem?

“I’m not contributing enough value to be worth more money.” What else could be the problem?

“I’m not good enough at what I do to be capable of getting results that are worth more than I’m earning today.” What else could be the problem?

“I don’t use my time efficiently enough during the workday.” What else could be the problem?

“I spend my evenings watching television and my weekends socializing, and I seldom read or learn anything that would help me to be better at my job.” Aha! Now, you have found the real problem. Now, you have a clear idea of what you have to do differently if you are going to solve your original problem, which was to earn more money.

Define the Obstacle as a Goal

Once you have determined the major obstacle that is holding you back, rewrite that obstacle as a positive goal. For example, you could say, “My goal is to continually upgrade my skills and abilities so that I am in the top 10 percent of money earners in my field.”

You then make a list of all the steps you could take to upgrade your knowledge and skills, improve your time management, increase your efficiency and effectiveness, and make more sales for your company.

Then set deadlines and measures for each step. Select one key task, and take action on it immediately. From then on, hold your own feet to the fire. Become your own taskmaster. Discipline and drive yourself to do what you must do to achieve the goals you have set for yourself.

This exercise of identifying what is holding you back and then setting a clear, written goal to remove that obstacle puts you back in control of your own life. By following through on your resolution, you virtually guarantee your ultimate success and the achievement of almost any goal you set.

Strive for Accuracy

If you have any questions or concerns about the accuracy of your problem definition, discuss it with someone you know and trust. Put your ego aside. Invite honest feedback and criticism. Be open to the possibility that you have fundamental flaws and weaknesses that are standing in the way of your realizing your full potential. Be brutally honest with yourself.

Once your problem or obstacle is clear to you, ideas, opportunities, and answers will come to you from various sources. You will begin to attract the kinds of resources that will help you overcome the obstacle or difficulty—either within yourself or within the situation around you—and move you more rapidly toward your goal.

Almost Every Problem Can Be Solved

This old poem expresses this idea of obstacles and solutions well: “For every problem under the sun, there is a solution or there is none. If there is a solution, go and find it. If there isn’t, never mind it.”

For every problem or obstacle that is standing between you and what you want to accomplish, there is usually a solution of some kind somewhere. Your job is to be absolutely clear about what sets the speed at which you achieve your goal and then focus your time and attention on alleviating that constraint. By removing your major obstacle, you will often make more progress in a few months than most other people might make in several years.

REMOVE THE ROADBLOCKS

1. Identify a major goal and then ask, “Why aren’t I there already? What is holding me back?”
List everything you can think of.

2. Look into yourself, and face the possibility that your own fears and doubts are your biggest roadblocks to success.
 3. Identify the constraint or limiting factor, in yourself or the situation, that sets the speed at which you achieve your goal.
 4. Develop several definitions of your major problem or obstacle. Ask, "What else could be the problem?"
 5. Define your best solution as a goal, set a deadline, make a plan of action, and then get busy on your plan. Work on it every day until the problem is solved or the obstacle is removed.
 6. Strive for accuracy when you are determining the problem or obstacle that is holding you back.
 7. Remember, whatever is setting the speed at which you solve your problem or achieve your goal has already been discovered by lots of other people. If others have been able to remove their own roadblocks, you can do it as well.
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Make a Plan of Action

Thoroughness characterizes all successful men. Genius is the art of taking infinite pains . . . All great achievement has been characterized by extreme care, infinite painstaking, even to the minutest detail.

—ORISON SWETT MARDEN

Your ability to set goals and make plans to accomplish them is the master skill of success. No other skill will help you more in fulfilling your potential in achieving everything you are able to accomplish.

All major accomplishments today are multitask jobs. They consist of a series of steps that must be taken in a particular way to accomplish a result of any significance. Even something as simple as preparing a dish in the kitchen with a recipe is a multitask job. Your ability to master the skill of planning and completing multitask jobs will enable you to accomplish vastly more than most people and is critical to your success.

The purpose of planning is to enable you to turn your major definite purpose into a planned, multitasked project with specific steps—a beginning, middle, and end—with clear deadlines and subdeadlines. Fortunately, you can learn and master this skill with practice. This skill will make you one of the most effective and influential people in your business or organization, and the more you practice it, the better you will get at it.

Putting Your Plan Together

Fortunately, in the previous chapters, you have identified and assembled all the ingredients necessary to create a plan for the achievement of one or more of your goals:

1. You now have a clear vision of your ideal end result or goal based on your values. You know what you want and why you want it.
2. You have written out your goals, organized them by priority, and selected your most important goal.
3. You have created measures and standards to track your progress. You have set both deadlines and sub-deadlines as targets to aim at.
4. You have identified the key obstacles, difficulties, and constraints that stand between you and your goal and organized them by priority.
5. You have identified the essential knowledge and skills necessary to achieve your goal.
6. You have organized these competencies by priority and developed a plan to learn the necessary skills and knowledge to accomplish what you have set out to do.
7. You have identified the people, groups, and organizations whose help and cooperation you will require, both inside and outside your business. You have decided on the specific steps you are going to take to earn the support and assistance of these people in achieving your goals.

Throughout this process, you have written and taken notes, so you now possess the raw materials and tools for the creation of a plan of accomplishment. You are ready to put it all together into a plan of action.

The Planning Process Is Essential

Inc. magazine once conducted a study of fifty start-up companies. Half of these companies had spent several months and even more to develop complete business plans before they began operations. The other half of this group had started without detailed business plans and were simply reacting to events as they occurred in the day-to-day operations of their businesses.

Two to three years later, the researchers went back to determine the levels of success and profitability of these companies. What they found was quite interesting. The companies that had started operations with clear, written business plans that were carefully thought through and detailed in every respect were vastly more successful and profitable than those

companies that had started spontaneously and had made things up as they went along.

The companies that had started on “the back of an envelope,” where the founders were “too busy” to sit down and do the detailed work of strategic planning, were almost all floundering. Many of them were already bankrupt and had gone out of business.

Here was the most interesting discovery: When researchers interviewed the business founders, they asked them how often they referred to their strategic plan in the day-to-day operations of their business. In almost every case, the entrepreneurs and executives running the businesses had not looked at the strategic plan since it had been completed. Once it was done, they put it in a drawer and seldom revisited it until the following year, when they went through the strategic planning process again.

The most important finding was this: the plan itself was seldom referred to, but the process of thinking through the key elements of the business was vital to their success.

Planning Pays Off

General Dwight D. Eisenhower, after the successful invasion of Normandy in World War II, was asked about the detailed planning process that went into the invasion. He quoted a fellow soldier: “Plans are worthless, but planning is everything.”

The exercise of working through and discussing every key element of the business plan is more important than any other step at the beginning. This is why Alec Mackenzie, the time-management expert, said, “Taking action without thinking things through is a prime source of problems.”

An old military axiom says, “No plan ever survives first contact with the enemy.” From the first day that you begin actual business operations, the situation will change so rapidly that your plan will become obsolete in many respects within a few days or even a few hours. But it is the process of planning that is most important. Scott McNealy of Sun Microsystems said, “In a start-up business, you have to throw out all assumptions every three weeks.”

The Basis of All Great Achievements

All successful people work from written plans. The great human achievements of mankind, from the building of the pyramids to the great industrial operations of the modern age, were preceded by and accompanied by detailed plans, carefully designed and thought through from beginning to end before they even began.

In fact, every minute spent in planning saves ten minutes in execution. Every minute you spend planning and thinking before you begin will save you time, money, and energy in getting the results you desire. Hence the old adage “Failing to plan is planning to fail.”

Planning Saves Time and Expense

The number one reason for failure is action without planning. People who say they are too busy to plan in advance must be prepared for unnecessary mistakes and great losses of time, money, and energy.

People often say that every new business start-up is a race against time. From the first day, the company founders are scrambling to find a way to make more money than it costs to stay in business. If they figure out the profit model and begin generating revenues in excess of costs before the money runs out, the business can turn the corner and succeed. But if the money runs out before they figure out how to make more profits than losses, the company, like a plane in a dive, will crash and burn.

You Can't Get There from Here

In many cases, as the result of careful planning and analysis, the decision-makers will realize that they cannot possibly achieve a particular goal with the time or resources available or under the existing circumstances. Sometimes, the best business deals in your career are the ones you don't get into in the first place.

I worked for a wealthy man some years ago who gave me a piece of advice I never forgot. He said, “It is always easier to get into something than it is to get out of it.” He taught me that the time to do the careful thinking is before you commit resources and people, not afterward.

The Vital Discipline

Planning is a discipline and a skill. It is both a habit and a competence. This means you can master this skill through repetition and practice, and it is much easier than you might think.

List Every Task and Activity

In its simplest form, a plan is a list of every activity you will have to engage in, from the beginning to the end, to accomplish a specific goal or objective. To begin the process of planning, take a sheet of paper and make a list of everything you can think of that you will have to do to achieve your goal.

As you think of new items, add them to the list. Continually revisit your list and revise the items and steps as you get more information. This list becomes your blueprint for the construction of your ideal goal or result.

Determine Priority and Sequence

Next, organize your list by priority and sequence by determining which tasks or activities are more important than other tasks or activities. Organize the items from number one, the most important, all the way to the least important.

Organize your list by sequence as well. In sequencing, you determine which activities need to be done before or after other activities. Often, one task cannot be accomplished until another task has been completed. Sometimes, the accomplishment of a single task can be the bottleneck or choke point in the entire process.

Identify the Limiting Factor

In planning, the success of a plan will often be determined by the achievement of a particular goal or objective within the plan. It may be the completion of construction on a new office, store, or factory. It may be the date of delivery of the first finished product or service or the achievement of a particular level of sales. It could be the hiring of a key person for an essential job. The planning process helps you identify the vital elements of a plan and focus more of your time and attention on the most important tasks and activities that must be accomplished before success is possible.

Expect Failure at First

No plan is perfect the first time it is created. Most plans to accomplish something new will fail over and over again at the beginning. This is to be expected. Your ability to accept feedback and make corrections to your plan of activity is vital to your success.

Keep asking, “What’s working, and what’s not working?” Be more concerned with what’s right rather than who’s right. Remember the old saying “Back to the drawing board!” Whenever your plan doesn’t work, relax, take a deep breath, and revisit it.

Focus on the Solution

When you have a problem, resolve to be solution oriented. Expect difficulties as a part of the process and resolve to respond to them effectively. If you are not achieving your goals on schedule, ask, “What is the problem? What else is the problem? What are the solutions? What else is a solution? What can we do now? What is the next step?”

When you begin work on the achievement of a new goal, you immediately experience setbacks, obstacles, difficulties, and temporary failure. This is to be expected. It is normal and natural. It takes tremendous effort to launch something new and make it successful. But this is the price you have to pay to achieve the goals you have set for yourself.

Think on Paper

Always think on paper. Continually make lists and sublists of every step in every process. Keep updating and revising your plan, making it better and better until it is perfect.

Remember, planning is a skill, which means it is completely learnable. Your ability to think, plan, organize, and initiate action toward your goal will eventually put you in the top 10 percent of your field. But it takes time.

One of the ways that you can think on paper is to create a project-planning sheet for the accomplishment of a multi-task goal. In this way, you create a visual image of your goal and the steps you need to take to achieve it. This can open your eyes to the strengths and weaknesses of the planning process.

The Project-Planning Model

In project planning, you write the days, weeks, and months that you think the project will require to complete across the top of a page. If your project or goal will take twelve months, you list the twelve months from this month forward. This gives you a timeline for the project.

Down the left-hand column, make a list of all the tasks that must be accomplished in proper sequence for you to achieve the ultimate goal. What will you need to start or do first? Second? And so on.

In the lower right-hand corner, write clearly what your final ideal result will look like. The greater clarity you have about your desired goal, the easier it will be for you to reach it.

You can now use horizontal bars to indicate the amount of time necessary, from beginning to end, to complete a particular task. Some of these tasks can be done simultaneously, and others will have to be done after something else is completed. Some tasks are high priority and others are lower in priority. But with a project-planning sheet, you can now see your entire goal laid out in front of you with great clarity.

Assemble Your Team

Everyone who is responsible for carrying out a part of the plan should be involved in the planning process. People will commonly make the mistake of assuming that a particular task can be completed quickly and easily. And they are shocked to find out that something that seems simple and easy is actually going to take several months from beginning to end. A time constraint on a critical part of your plan can force you to revise it completely.

One of my managers decided to send out a newsletter to all our customers on a new development in our business. He called our commercial designer and told her he needed it by the end of the week.

He was shocked to discover that a professionally written, designed, and produced newsletter would take six to eight weeks to print and mail and cost more than \$8,000. The project was immediately scrapped.

When you start the planning process, your biggest concern should be accurately identifying every step necessary and the exact time required to

accomplish every step in the plan. There is a time for optimism, and there is a time for *realism* in making plans and achieving goals. You must be absolutely honest with yourself at every step of the planning process, and never trust to luck or hope that the laws of nature will be suspended temporarily on your behalf.

Identify the Potential Bottleneck

In the process of planning, usually one major problem must be solved before any other problems can be solved. Similarly, one major goal typically must be achieved before any of the other goals can be achieved or one critical element must be dealt with before any other part of the plan can be successful. This is the critical constraint.

For example, many companies will start with every single detail in place except for a professional sales process to bring in revenues. The company will engage in a strategic planning process, rent or lease offices, buy furniture, set up the necessary computers and equipment to produce the product or service, hire the administrative and business staff, set up the books of account, and begin advertising. But a first-class selling process has not been installed, and within a few months, or even weeks, without sales revenues, the company grinds to a halt. To a large extent, this is what happened that turned the dot-com explosion into a “dot-bomb” collapse.

Determine the Critical Results

What critical results must you accomplish at each step of the way to achieve your final goal? How can you plan them, prioritize them, and ensure that they are completed on schedule? What is your plan if things go wrong? What will you do if it takes much longer and costs much more to achieve your critical objectives on your way to the goal? What is your fall-back plan? You may have heard the line “A great life, like a great ship, should never be held by a single hope or a single rope.”

Planning Is the Key to Success

The good news is that the very act of planning improves and streamlines the entire process of goal achievement. The more often and more carefully you plan before you begin, the better you will become at the planning process overall. The better you get at planning, the more ideas and opportunities you will attract to you to plan and achieve even bigger and better goals.

Your ability to decide exactly what you want, write it down, make a plan, and then execute that plan is the key to personal effectiveness and high achievement. You can master these learnable skills. In no time at all, you can transform your life or business, double your sales or profitability, achieve your goals, and fulfill your true potential.

MAKE A PLAN OF ACTION

1. Make a list of everything you can think of that you will have to do to achieve your goal. Leave nothing out.
 2. Organize your list by priority. What is the most important task or activity? What is the second most important? And so on.
 3. Organize your list by sequence. What must be done before something else can be done?
 4. Determine how much time and money it will take to achieve your goal or complete your task. Do you have the time and resources necessary for success?
 5. Revisit and revise your plan regularly, especially when you get new information or the situation is not going as you had expected. Be prepared to change if you need to.
 6. Continually seek out the fatal flaw, the one thing that could go wrong that would throw off your entire plan.
 7. Most failure is a result of not developing a new plan to replace a plan that is not working. Keep an eye out on your plan's efficacy, and change course as needed.
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Manage Your Time Well

Time slips through our hands like grains of sand, never to return again. Those who use time wisely are rewarded with rich, productive and satisfying lives. Those who don't, aren't.

—ROBIN SHARMA

To achieve all your goals and become everything you are capable of becoming, you must get your time under control. Psychologists generally agree that a sense of control is the key to happiness, confidence, power, and personal well-being. And a sense of control is possible only when you practice excellent time-management skills.

The good news is that time management is a skill, and like any other skill, you can learn it. No matter how disorganized you have been in the past, how much you have tended to procrastinate, or how often you get caught up in low-value activities, you can change. You can become one of the most efficient, effective, and productive people in your field by learning how others have gone from confusion to clarity and from frustration to focus. Through repetition and practice, you can become one of the most result-oriented people in your field.

Choices and Decisions

The starting point of time management is determining your goals and then organizing your goals by priority and value. You need to be absolutely clear, at any given moment, exactly what is most important to you at that time. At one moment, it could be a business, financial, or career goal. Later, it could be a family or relationship goal. On still another occasion, it could be a health or fitness goal. In each case, you must be like a sniper, zeroing in on

your highest priority at the moment, rather than a machine gunner, shooting randomly by attempting to do too many things at the same time.

The Right Thing to Do

One story of the metaphysician and philosopher Peter Ouspensky goes like this: A student asked him, “How do I know what is the right thing for me to do?”

Ouspensky replied, “If you tell me your aim, I can tell you what is the right thing for you to do.”

The only way you can determine what is right or wrong, more or less important, high or low priority, is by first determining your aim or goal at that particular moment. Once you are clear, you can divide all your activities into “A activities” or “B activities.”

An A activity moves you toward your goal, the faster and more directly the better. A B activity does not move you toward a goal that is important to you, or even worse, moves you away from your goal.

The Role of Intelligence

Gallup interviewed thousands of men and women to determine the root causes of success in life and work, and the importance of intelligence was mentioned again and again. But when the researchers pressed for a definition of intelligence, they received an interesting answer. Intelligence was not defined as a high IQ or good grades in school. Rather, intelligence was most commonly defined as a “way of acting.” In other words, if you act intelligently, you are intelligent. If you act unintelligently, you are unintelligent, irrespective of the grades you may have received or the degrees you have earned.

What, then, is an intelligent way of acting? It is anything you do that is consistent with achieving the goals you have set for yourself. Each time you do something that moves you closer to a result you want, you are acting *intelligently*. On the other hand, an unintelligent way of acting is doing work that is not moving you toward your goals or, even worse, is moving you away from your goals.

To put it bluntly, doing anything that does not help you achieve something that *you have decided* you want for yourself is acting in a stupid manner. The world is full of people who are acting stupidly every day, and they are usually not even aware of what a negative effect this is having on their lives.

Determine Your Long-Term Goals

Time management begins with *clarity*. You take the time to sit down with a piece of paper and think through exactly what it is you want to accomplish in each area of your life. You decide on your ultimate long-term goals of financial success, family success, or personal health and fitness. Once you are clear about the targets you are aiming at, you then come back to the present and plan every minute and hour of every day so you accomplish the most that you possibly can with the time allocated to you.

Begin with a List

The basic tool of time management is a list, organized by priority and used as a constant tool for personal management. The fact is that you can't manage time; you can manage only *yourself*. That is why time management requires self-discipline, self-control, and self-mastery. You must make the best choices necessary to enhance the quality of your life and work. Then, you follow through on your decisions.

You should plan your life with lists of long-term, medium-term, and short-term goals and projects. You should plan every month in advance with a list of tasks you want to accomplish during that month. You should make a list of every step in each multitask job that you want to complete and then organize that list by priority and sequence.

Use Advance Planning

Begin today to plan every week in advance, preferably the Sunday before the workweek begins. Plan every day in advance, preferably the night before.

When you make a list of everything you have to do the following day, your subconscious mind works on that list all night long. When you wake up in the morning, you will often have ideas and insights to help you accomplish the items on your list. By writing out your plans, you will activate the Law of Attraction. You will begin attracting into your life the people, opportunities, and resources you need to achieve your goals and complete your tasks in the best way possible.

Separate the Urgent from the Important

In the process of managing your time, you must separate the urgent tasks from the important ones. Urgent tasks are determined by external pressures and requirements. You must do them immediately. Most people spend the majority of their days responding and reacting to urgent tasks in the form of phone calls, interruptions, emergencies, and the demands of their boss and customers. Because these activities take place during the workday, they can easily be confused with real work.

Important tasks, on the other hand, are those that can contribute the most to your long-term future. Some of these tasks may be planning, organizing, studying, researching your customers, and setting priorities before you begin. The difference between urgent and important tasks, however, is that the former produce no results. No matter how many urgent but unimportant activities you engage in, you contribute nothing to your work or your company.

The third category of tasks includes those that are neither urgent nor important, like reading the paper at work or going for a long lunch. These activities are positively harmful to your career because they consume time that you could be using to get the results for which you are paid and on which your future depends.

Consider the Consequences

The most important word in determining the value of a particular task or activity is *consequences*. A task that is valuable and important has serious potential consequences for completion or noncompletion. The greater the possible consequences of a task or activity, the more important it is.

A task that has few, if any, consequences is, by definition, not particularly important. Your aim in personal management, therefore, is to spend more time doing more tasks that can have the greatest possible consequences on your life and work.

Apply the 80/20 Rule

Once you have prepared a list of tasks for the coming day, review your list and apply the 80/20 Rule before you begin.

The 80/20 Rule says that 20 percent of your activities will account for 80 percent of the value of all your activities. If you have a list of ten items to complete, two of those items will be more valuable than the other eight items combined. Two of the ten tasks will have greater potential consequences than the other 80 percent.

Sometimes, it will even be the 90/10 Rule that applies. Often, one task on a list of ten items you have to do during the day will contain more value than everything else put together. This task, unfortunately, is usually the task you will procrastinate on most readily.

Practice Creative Procrastination

Once you have identified your top 20 percent of tasks, you can then practice creative procrastination on the others. Since you cannot do everything, you will have to procrastinate on something. The only question is, Which of your tasks are you going to procrastinate on?

The answer is simple. Procrastinate on the 80 percent of tasks that contribute little to your desired goals and results. Focus your time and attention on completing those one or two jobs that can make the most difference.

The Law of the Excluded Alternative

You are always free to choose what to do. In this hour-by-hour and minute-by-minute choosing of what you will do and, simultaneously, what you will not do, your entire life is made. The Law of the Excluded Alternative says that doing one task means *not doing* something else.

Whenever you begin a task of any kind, you are consciously or unconsciously deciding not to do any other task you could do at that moment. Your ability to choose wisely in terms of what you do first, what you do second, and what you don't do at all determines your entire life.

Practice Single Handling on Each Task

Single handling is one of the most powerful time- and personal-management techniques of all. What this means is that, once you have selected your A-1 task, you start on that task and work on it with single-minded concentration until it is 100 percent complete. You discipline yourself to concentrate without diversion or distraction.

If you find yourself getting distracted or you feel tempted to take a break or procrastinate, you can motivate yourself by continually repeating, "Back to work! Back to work! Back to work!" You then renew your efforts to push the task through to completion.

Thomas Edison once wrote, "My success is due more to my ability to work continuously on one thing without stopping than to any other single quality." You should practice this principle as well.

Create Chunks of Time

Plan your day in advance and create thirty-, sixty-, and ninety-minute chunks of uninterrupted work time. During these time blocks, you work without interruption or pause on your most important tasks. These chunks are essential for the accomplishment of any large, important task.

One way to create long periods of work time is to rise early and work nonstop, without interruption, on a major task, project, or proposal. Sometimes, you can create chunks of time in the evenings or on weekends. But the fact is, all important jobs, those with serious potential consequences, require large chunks of single-minded, concentrated time and energy.

Earl Nightingale once said, "Every great accomplishment of mankind has been preceded by an extended period, often over many years, of concentrated effort."

Keep Yourself on Track

Each day, before you begin and as you go through the day, ask yourself the following five questions over and over again.

The Reason You Were Hired

The first of these questions is “Why am I on the payroll?” What exactly have you been hired to accomplish? Imagine your boss asking you, “Why do we pay you money around here?” What would be your answer?

The fact is that you have been hired to achieve specific results that have economic value to your organization. And of all your results, 20 percent of what you do contributes 80 percent of your value. You must be crystal clear about exactly why you are on the payroll and then focus your time and attention, all day long, on doing exactly those tasks that make the greatest difference to your business or organization.

Focus on High-Value Activities

The second question that you should ask yourself all day long is “What are my highest-value activities?” These activities represent the highest and best use of your talents, skills, experience, and abilities as they relate to your company, career, and organization. What are they?

If you are not absolutely sure of the answers, ask your boss what they think your highest-value activities might be. Whatever the answer, dedicate yourself to working on these specific tasks all day long.

Work on Your Key Result Areas

The third question you should ask all day long is “What are my key result areas?”

Your key result areas are those tasks that you absolutely, positively must complete in an excellent fashion if you are to achieve the most important results required of your job. They largely determine your success or failure at work.

You should clearly identify each of these tasks and then focus on not only performing at your best in each of them but also becoming better in

each key result area every day. Remember, your weakest key skill sets the height at which you can use all your other skills. Don't allow yourself to be held back because of a weakness in one area, especially when you can learn anything you need to know to excel in that particular area.

Make a Difference!

The fourth question you should ask yourself throughout the day is this: "What can I, and only I, do that, if done well, will make a real difference to my company?"

This question will keep you focused and on track. What is it that *you and only you* can do that can make the greatest difference in your career? Again, if you are not sure of the answer, ask your boss. Sometimes, they will not have thought this through before you ask the question. Sometimes, they will not have thought about it at all.

But once both of you are in agreement on the one or two tasks you can do that will make more of a difference than anything else, you should focus all your energy on performing those particular tasks quickly and well. This will do more to help you in your career than any other single decision you make.

Prioritize Your Time

The fifth question, and perhaps the best one for time management, is this: "What is the most valuable use of my time right now?" All techniques and methods of goal setting, personal planning, and time management are aimed at helping you to accurately answer this question every minute of every day.

When you discipline yourself to ask and answer this question repeatedly, and you are sure that whatever you are doing is the answer to this question, you will start to accomplish two and three times as much as the people around you. You will become more and more productive. You will plow through more work of higher value and accomplish greater results than anyone around you. Discipline yourself to keep working on the most valuable use of your time, whatever it may be at the moment, and you will be successful.

Become Intensely Result Oriented

In the final analysis, the key to high productivity and performance is this: dedicate yourself to getting better and better at the few tasks you do that account for most of your results. Simultaneously, learn to delegate, outsource, and eliminate all those tasks and activities that contribute little to your results and rewards.

As Goethe has been quoted as saying, “The things that matter most must never be at the mercy of the things that matter least.”

Perhaps the best single word in time management is the word *no*. Just say “No!” to any demand on your time that is not the most valuable use of your time at the moment.

Develop the Habits of Time Management

The good news is that time management is a skill and a discipline you can learn with practice. Take these six steps for success:

1. Develop good habits and make them your masters. You can become excellent at time management with daily practice.
2. Make a list of your tasks every day before you begin.
3. Organize your list by priority, separating the urgent from the important and using the 80/20 Rule above.
4. Choose your most important task, and then begin working immediately on that task. Discipline yourself to concentrate single-mindedly on that one task or activity until it is 100 percent complete. Each time you complete an important task, you will experience a burst of elation, enthusiasm, and heightened self-esteem. You will feel more energized, stronger, happier, more in control of your life, and like you’re on top of your work. You will be even more motivated to start, and complete, your next major task.
5. Whenever you find yourself slowing down or experiencing the urge to procrastinate or delay, repeat to yourself, “Do it now! Do it now! Do it now!” Develop a sense of urgency. Create a bias for action. Get started, get going, and work fast.

6. Discipline yourself to select your most important task, launch into it immediately, and then stay with it until it is done. These time-management practices are the keys to peak performance in every part of your life.
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MANAGE YOUR TIME WELL

1. Make a list of everything you would like to be, do, or have in the months and years ahead. Analyze your list and select those items that can have the greatest possible consequences on your life.
 2. The evening before, make a list of everything you have to do the next day. Let your subconscious mind work on your list while you sleep.
 3. Organize your list by priority using the 80/20 Rule outlined in this chapter. Separate the urgent from the non-urgent and the important from the unimportant before you begin.
 4. Select the most important task, the one with the greatest possible consequences for completion or noncompletion, and circle it, making it your A-1 job.
 5. Begin working immediately on your most important task, and then discipline yourself to concentrate single-mindedly on this one task until it is 100 percent complete.
 6. Motivate yourself by saying the words, "Back to work! Back to work! Back to work!"
 7. Pick up the pace! Whatever job you are given to do, do it quickly, especially if it is important to your business. Say the magic words, "Do it now! Do it now! Do it now!" over and over.
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Review Your Goals Daily

Whatever we wish to bring about in the actual, we must first establish in the subconscious mind.

—ORISON SWETT MARDEN

Sometimes I ask my audiences, “How many people here would like to double their incomes?” Not surprisingly, everyone raises their hand. I then go on to say, “Well, I have good news for you. Based on proven economics, everyone here is going to double their income—guaranteed—*if you live long enough!*”

If your income increases at the rate of 3 to 4 percent per year, the average annual cost of living increase, you will double your income in about twenty-five to thirty years.

But that is a long time to wait! So the real question is not about doubling your income. That will happen to just about everyone over time. The real question is, How fast can you do it?

Double the Speed of Goal Attainment

Many techniques can help you achieve your personal and financial goals faster. In this chapter, I want to share with you a special method that has taken more people from rags to riches than any other single method ever discovered. It is simple, fast, effective, and almost guaranteed to work—if you practice it.

Earlier, I said, “You become what you think about most of the time.” This great truth underlies all religion, philosophy, psychology, and success.

As a teacher of mine, John Boyle, once said, “Whatever you can hold in your mind on a continuing basis, you can have.” This is the key.

Systematic versus Random Goal Setting

For many years, I worked at my goals, writing them down once or twice a year and then reviewing them whenever I got a chance. Even this was enough to make an incredible difference in my life.

Often, I would write down a list of goals for myself in January for the coming year. In December of that year, I would review my list and find that most of my goals had been accomplished, including some of the biggest and most unbelievable goals on the list.

I then learned the technique that changed my life. I discovered that if writing down your goals once a year is powerful, writing them down more often is even more powerful.

Some authors suggest that you write down and review your goals once a month, others once a week. What I learned was the power of writing and rewriting your goals *every single day*.

Write Down Your Goals Each Day

Here is the technique. Each day, preferably first thing each morning, open up your Goals Journal and write down a list of your ten most important goals, without referring to your previous list. Do this every day, day after day. As you do this, several remarkable changes will occur.

The first day you write down your list of goals, you will have to give it some thought and reflection. Most people have never made a list of their top ten goals in their entire lives.

The second day you write out your list, without reference to your previous list, it will be easier. However, your ten goals will change, both in description and order of priority.

Sometimes, a goal that you wrote one day will not appear the next day. It may even be forgotten and will never reappear again. Or it may reappear later at a more appropriate time.

Each day that you write down your list of ten to fifteen goals, your definitions will become clearer and sharper. You will eventually find

yourself writing down the same words every day. Your order of priority will also change as your life changes around you. But after about thirty days, you will find yourself writing and rewriting the same goals every day.

Your Life Takes Off

At about this time, something remarkable will happen in your life. It will take off! You will feel like a passenger in a jet hurtling down the runway. Your work and personal life will begin to improve dramatically. Your mind will sparkle with ideas and insights. You will start to attract people and resources into your life to help you achieve your goals. You will start to make progress at a rapid rate, sometimes so fast that it will be a little scary. Everything will begin to change for you in a positive way.

Over the years, I have spoken in eighty-four countries and addressed more than five million people. I have shared my ten-goal exercise with hundreds of thousands of seminar participants. The exercise that I give them is a little simpler than the exercise that I am giving you. Here it is.

I ask my audience members to make a list of ten goals that they want to accomplish in the coming year. I tell them to put the list away for twelve months and then open it up. When they open up the list after a year, it will be as though a magic trick has been performed. In almost every case, eight out of their ten goals will have been accomplished, sometimes in the most remarkable ways.

I have given this exercise all over the world. In virtually every case, when I return to their cities and countries, people line up to talk to me, like in a wedding reception receiving line, and tell me story after story about how their lives have changed after writing down their ten goals a year or more ago.

Putting This Method to Work

In the ten-goal exercise, you will learn to get far greater and far faster results than those enjoyed by people who write their goals down only one time. Your results will double and triple and increase five and ten times as you use the same power of goal setting we have discussed earlier.

To get the most out of this exercise, you must use the Three P Formula. Your goals must be written and described in the present tense and must be positive and personal.

Your subconscious mind is activated only by affirmative statements phrased in the *present* tense. Therefore, write down your goals as though you have already accomplished them. Instead of writing, “I will earn \$50,000 in the next twelve months,” you would write, “I earn \$50,000 per year.”

Your goals must be stated *positively* as well. Instead of saying, “I will quit smoking” or “I will lose a certain number of pounds,” you would say, “I am a nonsmoker” or “I weigh X number of pounds.” Your command must be positive because your subconscious mind is more receptive to positive commands.

The third *P* stands for *personal*. From now on, and for the rest of your life, write out every goal beginning with the word “I” followed by a verb of some kind. You are the only person in the universe who can use the word “I” in relation to yourself. When your subconscious mind receives a command that begins with the word “I,” it is as though the factory floor receives a production order from the head office. It goes to work immediately to bring that goal into your reality.

For example, you would not say, “My goal is to earn \$50,000 per year.” Instead, you would say, “I earn \$50,000 per year.” Begin each of your goals with phrases such as “I earn,” “I weigh,” “I achieve,” “I acquire,” “I drive such and such a car,” “I live in such and such a home,” “I climb such and such a mountain,” and so on.

Set Deadlines on Your Goals

To add power to your daily written goals, put a deadline at the end of each goal. For example, you might write, “I earn an average of \$5,000 per month by December 31 (followed by a particular year).”

As we discussed earlier, your mind loves deadlines and thrives on a forcing system. Even if you do not know how the goal is going to be achieved, give yourself a firm deadline. Remember, you can always change the deadline with new information. But be sure you have a deadline, like an exclamation point, after every goal.

How Badly Do You Want It?

This exercise of writing out your ten goals every single day is a test to determine how badly you want to achieve these goals. Often, you will write out a goal and then forget to write it down again. This simply means that you either don't actually want to achieve that goal as much as something else or you don't believe that that goal is achievable for you.

However, the more you can discipline yourself to write and rewrite your goals each day, the clearer you will become about what you really want and the more convinced you will become that it is possible for you.

Trust the Process

When you begin writing your goals, you may have no idea how they will be accomplished. This is not important. All that matters is that you write and rewrite them every day, in complete faith, knowing that every single time you write them down, you are impressing them deeper and deeper into your subconscious mind. At a certain point, you will begin to believe, with absolute conviction, that your goals are achievable.

Once your subconscious mind accepts your goals as commands from your conscious mind, it will start to make all your words and actions fit a pattern consistent with those goals. Your subconscious mind will start attracting people and circumstances into your life that can help you achieve your goals.

Your Mental Computer Works Twenty-Four Hours per Day

Your subconscious mind works like a massive computer that is never turned off to help bring your goals into reality. Almost without your doing anything, your goals will begin to materialize in your life, sometimes in the most remarkable and unexpected ways.

Some years ago, I met with a businessman in Los Angeles who had an absolutely ridiculous idea. He wanted to raise many millions of dollars in investment capital to create an amusement park in Hawaii that would be composed of restaurants, displays, and exhibits from a variety of different countries from around the world. He was absolutely convinced it would be

a big attraction and that he could get the support and backing of all these different countries as long as he could raise the start-up money to launch the project.

In my youth and inexperience, I gently told him that I thought his idea was a complete fantasy. The complexity and expense of such a massive undertaking was so vast for a person of his limited resources that it would be a complete waste of time. I thanked him for his offer of a job in putting this whole plan together and politely departed.

This was in the 1960s. The next update I heard about this project was that the Walt Disney Corporation had embraced it in its entirety, called it the Experimental Prototype Community of Tomorrow (EPCOT) Center, and had begun construction on it next to its Disney World in Orlando, Florida. The amusement park and development has gone on to make hundreds of millions of dollars, year after year, and become one of the most popular tourist destinations in the world.

At that time, as a young man, I did not know that when you write down a goal, no matter how big or impossible it seems, you activate a series of forces in the universe that often make the impossible *possible*.

Whenever you write down a new goal of any kind, you may be skeptical and doubtful about the likelihood of accomplishing it. You may have the idea in your conscious mind, but you will have not yet developed the total belief and conviction that it is possible for you. This is normal and natural. Don't let it stop you from using this method every day.

Just Do It!

All that is required to make this method work is for you to get a Goals Journal and then to discipline yourself each day to write down your ten goals in the positive, present, personal way. That's all you need. In a week, month, or year, you will look around you and see that your whole life will have transformed in the most remarkable ways.

Even if you are skeptical about this method, it requires only about five minutes per day to try it. The good news is that I have never met a person, in more than twenty years, who has ever told me that this method does not work.

It is quite the opposite. I get letters, phone calls, emails, and personal testimonials almost every day from people all over the country and all over the world whose lives have transformed so dramatically with this method as to be beyond belief!

Multiply Your Results

You can multiply the effectiveness of this method with a couple of additional techniques. First, after you have written down a goal in the positive, personal, and present tense, write down at least three actions you could take immediately to achieve that goal, also in the present, positive, personal tense.

For example, your goal could be to earn a certain amount of money. You could write, "I earn \$50,000 over the next twelve months." You could then write, immediately underneath, "(1) I plan every day in advance, (2) I start immediately on my most important tasks, (3) I concentrate single-mindedly on my most important task until it is complete."

Whatever your goal, you can easily think of three action steps you can take immediately to achieve that goal. When you write down the action steps, you program them into your subconscious mind along with the goal. At a certain point, you will find yourself actually taking the steps that you wrote down, sometimes without even thinking about it. And each step you take will move you more rapidly toward your ultimate objective.

The Best Times for Mental Programming

Two times of the day are ideal for writing and rewriting your goals: right before you go to bed in the evening and first thing in the morning before you leave for work.

When you rewrite and review your goals in the evening, you program them into your subconscious mind. Your subconscious mind then has an opportunity to work on your goals all night long while you are sleeping. You will often arise with wonderful ideas for tasks to do or people to call to help you achieve your goals.

When you rewrite and review your goals in the morning before you start off your day, you set yourself up for positive thinking and acting all day

long. Just as physical exercise in the morning warms up your body, reviewing your goals in the morning warms up your mind and prepares you to be at your best throughout the day.

The result of rewriting and reviewing your goals each day, in the morning and evening, is that you will impress them ever more deeply into your subconscious mind. You will gradually move from positive thinking to positive knowing. You will develop a deep and unshakable conviction that your goals are attainable and that it is only a matter of time before you achieve them, and you will be right.

REVIEW YOUR GOALS DAILY

1. Get a spiral notebook immediately, and write down ten goals that you would like to achieve in the foreseeable future.
 2. Place reminders of your goals on your bathroom mirror with your goals written out in the positive, personal, present tense. Write them in something that you will carry with you wherever you go.
 3. Each night before you go to sleep, visualize and imagine your life as it will be when you have achieved your goals.
 4. Think of three steps you could take to achieve each of your goals. Always think in terms of specific actions you could take.
 5. Discipline yourself to rewrite your goals every day, without reviewing your previous list, until you become absolutely convinced that achieving your goals is inevitable.
 6. Keep a notebook next to your bed so that when you have a dream or idea in the middle of the night, you can write it down before you forget it.
 7. Remember, you are a potential genius. All you need is *one* new idea to start a fortune. Watch for it. Whatever you want wants you.
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Help Others Set and Achieve Goals

Give a man a fish and he can eat for a day; teach a man to fish and he can eat for a lifetime.

—ANONYMOUS

One of the most helpful actions you can take is to help other people learn how to set and achieve goals for themselves. The kindest thing you can do for your children and other family members is to teach them how to be successful in life and to achieve all their goals for themselves and their families when they grow up.

The Seven-Part Goal-Setting Exercise

Take the people you have decided to teach goal setting to and put them through a seven-part goal-setting exercise. Sit them down with ample time and space. Make it clear that this exercise can be potentially life-changing. What I do with my friends and family is teach them the following method that they can use for the rest of their lives:

1. Encourage them to decide *exactly* what they want in every area of their lives. Be clear. *You can't hit a target that you can't see.* There's an old adage that says you should be able to explain an idea, in this case, your goal, to a six-year-old child and have that six-year-old be able to explain it to another six-year-old, and both should understand it clearly. *Clarity* is one of the most important words for success in life, especially with regard to goals.
2. Insist that your friends or family members write their goals down clearly and specifically. Most people have never done this, and this simple exercise can change their lives. Insist that they make it measurable. If you can't measure it, you can't manage it.
3. Have them set a deadline. Set subdeadlines if necessary. The more they can break their goals down into bite-sized pieces, the easier they become to achieve.

What if they don't achieve their goal by the deadline? Don't worry. Just have them set a new deadline. This is an inexact science. Over time, they will become more and more accurate regarding their schedules and timelines.

4. Have them make a list of every step they will have to take to achieve their goal. This is very important. When they make a list, they develop greater confidence that they can and will achieve their goal in a specific period of time. As they think of new steps that they can take, have them add them to their list until their list is complete.

Tell them to think about their goals just before they fall asleep at night. When they wake up in the morning, have them think about their goals. Teach them to keep a notepad next to their beds and when they have an idea during the night, immediately get up and write it down.

Otherwise, they will probably forget it. Many people have had the experience of getting an idea while asleep, waking up, and writing it down, and the following morning discovering that they had had a breakthrough thought that changed their lives.

5. Teach them to organize their list by priority and sequence. What comes first? What comes second? What is more important, and what is less important? This step is an essential part of planning for the achievement of their goals.
6. Encourage them to take action on their list. Insist that they do something—anything. But taking action as soon as possible is absolutely essential to help them get motivated and stay motivated.
7. The most important step of all is to encourage them to do something every day that moves them at least one step closer toward their goal.

The First Law of Motion

The *momentum principle of success (or failure)* is a success principle that comes originally from Sir Isaac Newton's first law of motion, the Law of Inertia. This law says that when you start anything new, such as work on a new goal, getting started is often difficult. Then, if you do get started, it is often hard to keep going. You seem to be stuck in a *comfort zone*.

But as you take first one step, then another, and another, you start to develop *momentum*. You will find it easier and easier to move forward faster and faster. Your goals seem to get closer and closer to you too. Eventually, you will achieve more in a few weeks or months than you might have achieved in years, if at all, in the past.

Once you have helped your friends and relatives write down their goals and make plans for their achievement, your work is not over. You must help them on a regular basis by reminding them about their goals and encouraging them to persist until they eventually succeed.

The good news is that when they set and achieve a goal and enjoy the rewards and satisfaction of the goal, they become self-motivated. They look forward to setting and achieving even bigger goals in the future.

Make More Money

In working with many thousands of people worldwide, I have found that almost all of them have the same basic desire, to make more money. They want to be paid more for their own work and to earn more throughout their lives. One way to help people to become lifelong goal setters is to show them the direct relationship between goal setting, goal achieving, and money making.

Perhaps the most important word in personal success is the word *results*. Your income is largely determined by the results that you get for other people. This is called your *earning ability*. If a person wants to be paid more, they must achieve more of the results that people want and need and are willing to pay for.

For example, when you help people to set goals, they will almost always write down their *financial goals*. The reason for this is that when they have enough money, they also have more freedom to do and be what they want and have the things that are important to them.

To motivate others to set goals and persist until they succeed, show them the direct relationship between their personal productivity and their success and the respect that they will enjoy from other people, especially their bosses and their fellow employees.

The Power of Habit

One secret to success is to develop good habits and make them your masters. There's an old saying that everything is hard before it is easy. Once a habit has been learned, it becomes automatic and easy. It seems that successful, happy people have taken the time and made the effort to develop the automatic and easy habits that make it possible for them to do more, better, faster, and easier.

Once you have begun helping people set their own goals, check in with them on a regular basis. Set a schedule for reporting. If you have several people, go around the room and discuss their progress. Have each person share what has happened since the last meeting. By doing this, you will generate greater motivation and commitment from everyone.

Sometimes people will ask why they have to write their goals down. The reason is that each time you write down a goal in the present tense, it becomes imprinted deeper and deeper into your subconscious and

superconscious minds. Your subconscious and superconscious minds then go to work on those goals twenty-four hours a day until they are achieved.

Something miraculous happens inside of people when they write down their goals. They will start to attract into their lives people and circumstances to help them achieve their goals far faster than they ever thought possible. Most people don't realize that their minds are extremely powerful. Written goals activate those special powers in ways they cannot now understand or appreciate.

The Ten-Goal Method

The ten-goal method is a powerful way of goal setting that you should teach each person and that you should practice yourself if you are not already doing it. I have personally taught this exercise to my children and my friends, and it has been life-changing. I told them that from then on, they had to write out their top ten goals each day on a single page *without looking back* at what they had written the day before. At the top of the page, they would write the words Ten Goals. They would then write from memory their top ten goals in the present tense as if they had already been achieved.

This practice is one of the most powerful goal-setting and goal-achieving exercises I have ever discovered in an entire lifetime of focusing on the subject of goals. It works every time. I put more than one thousand entrepreneurs and businesspeople through my coaching program over seven years, and I never had to give a refund.

In fact, almost every person in my program doubled and tripled their income in as little as one month. Of course, being experienced businesspeople, they were skeptical. They often doubted whether this method would work. But I would simply suggest that they give it a try. You should do the same thing.

Most people do not realize the incredible powers they have in their ability to think clearly about what they want, to write it down, and to thereby program it into their subconscious and superconscious minds. The good news is that it costs nothing to try out this method. The best news is that it works for everyone, under all circumstances, at all times. And it will work for you and the people to whom you teach it.

The Twenty-One-Day Habit-Building System

Have your friends and family members write down their ten goals in their spiral notebooks or Goals Journal each morning without looking back at the previous page. Get them to agree to do this for thirty days. As it happens, it takes about twenty-one days to form a new habit of medium complexity. With this thirty-day commitment, they will write down their goals for even longer. This will lock the goal into their subconscious minds. Soon, often from the first day, they will begin to see results in different areas of their lives.

They will be so happy with the rapid and positive changes taking place in their lives that they will see you as a bit of a miracle worker. They will soon develop the habit of writing and rewriting their goals every day. This can change their lives. When I learned about this method many years ago and began writing my goals daily, it soon became a habit. When goal setting became a habit for me, my life took off. Ideally, this will happen to them as well.

When you become a teacher of this technique to other people, they will remember you and thank you for the rest of their lives. More people have become happy, healthy, successful, and rich with this simple technique than any other method I have ever learned.

You Become What You Teach

Perhaps the most powerful statement in the world of success, as I've said before, is that you become what you think about most of the time. In addition, you become what you say to yourself and believe. You also become what you say and teach to others.

Edmund Burke once wrote, "Example is the school of mankind, and they will learn at no other." In the same way, you must set an example of what you teach. You must walk the talk.

Fortunately, when you start practicing what you preach, you instill the habit of goal setting and goal achieving into yourself and others. You will actually get more benefit than your students.

Remember, when you become a senior executive, manager, coach, adviser, or teacher, people look at you and judge you differently than they

did before. They are more sensitive to how consistently your behavior matches your instruction. For this reason, among others, you must do what you teach others to do. You must also write down your goals each day. People are watching you.

The best payoff for you will be that as you practice what you preach, others will find you far more credible. They will conclude that what you teach to them about goal setting is more valuable and helpful. You can't help other people without helping yourself at the same time. As you help them set and achieve their goals, you will begin to move ahead in every area of your life faster than you perhaps ever thought possible.

HELP OTHERS SET AND ACHIEVE GOALS

1. Set a goal, make a plan, and start practicing these methods and techniques for one month.
 2. Tell one or two people that you are going to start a goal-setting club at the office and ask them if they would like to join.
 3. Share your goal-setting experiences with your partner and children, and invite them to work together to set goals for each person. Put the idea out there, and give them time to think about it.
 4. Practice what you preach. Come to work every day with your Goal Journal, and write in it where people can see you.
 5. Share your goal-setting and goal-achieving experiences with them, and emphasize how much faster you achieved your goal with these techniques.
 6. If you form a small Goals Club, continually invite people to share their experiences of their goals with the others.
 7. Remember, the more you plan, prepare, learn, and share ideas on setting and achieving goals with others, the more you will benefit personally. You will actually get more out of helping others than they will in being helped.
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Visualize Your Goals Continually

Cherish your visions and your dreams as they are the children of your soul, the blueprints of your ultimate achievements.

—NAPOLEON HILL

You possess and have available to you virtually unlimited mental powers. Many people are unaware of these abilities and fail to use them for goal attainment. That is why their results are only average.

When you begin to tap into and unleash the power of your subconscious and superconscious minds, you will often achieve more in a year or two than most people achieve in a lifetime. You will start moving more rapidly toward your goals than you can currently imagine.

Your Most Powerful Faculty

Your ability to *visualize* is perhaps the most powerful faculty you possess. All advancement in your life begins with an improvement in your mental pictures. You are where you are and what you are today largely because of the mental pictures you hold in your conscious mind at the present time. As you change your mental pictures on the inside, your world on the outside will begin to change to correspond to those pictures.

Visualization activates the Law of Attraction, which draws into your life the people, circumstances, and resources that you need to achieve your goals.

Visualization also activates the Law of Correspondence, which says, “As within, so without.” As you change your mental pictures on the inside, your world on the outside, like a mirror, begins to change. Just as you become

what you think about most of the time, you become what you visualize most of the time as well.

Wayne Dyer said, “You will see it when you believe it.” Jim Cathcart said, “The person you see is the person you will be.” Denis Waitley said that your mental images are “your previews of your life’s coming attractions.”

Albert Einstein said, “Imagination is more important than facts.” Napoleon Bonaparte said, “Imagination rules the world.” Napoleon Hill said, “Whatever the mind can conceive and believe, it can achieve.”

The Importance of Vision

The most common characteristic of leaders at all levels, throughout the ages, is vision. This means that they can visualize and imagine an ideal future well in advance of its becoming a reality. Just as Walt Disney clearly saw a happy, clean, family-oriented amusement park many years before Disneyland was built, everything worthwhile in your life begins with a mental picture of some kind.

As it happens, you are always visualizing something one way or another. Every time you think of someone or something, remember a past event, imagine an upcoming event, or even daydream, you are visualizing. You need to learn to manage and control this visualizing capability of your mind and focus it, like a laser beam, in the direction of achieving the goals that are most important to you.

See the Success You Desire

Successful people are those who visualize in advance the kind of success they want to enjoy. Prior to every new experience, the successful person visualizes previous success experiences that are similar to the upcoming event. A successful salesperson will visualize and remember successful sales presentations. A successful trial lawyer will visualize and remember their performance in court during a successful trial. A successful doctor or surgeon will visualize and remember their successful treatment of a patient in the past.

Unsuccessful people, on the other hand, also use visualization, but to their detriment. Unsuccessful people, prior to a new event, recall, reflect on, and visualize their previous failure experiences. They think about the last time they failed or did poorly in this area, and they imagine failing again. As a result, when they go into the new experience, their subconscious minds have been preprogrammed for failure rather than success.

Feed Your Mind with Exciting Images

Your performance on the outside is always consistent with your self-image on the inside. Your self-image is made up of the mental pictures that you feed into your mind prior to any event. And the good news is that you have complete control over your mental pictures for good or ill.

You can choose to feed your mind with positive, exciting success images, or you can, by default, allow yourself to be preoccupied by failure images. The choice is up to you.

Almost everything you have achieved or failed to achieve in life is the result of the use or misuse of visualization. If you look back, you will find that almost everything you visualized positively eventually came true for you. You visualized completing school, and you did it. You visualized getting your first car, and you got it. You visualized your first romance or relationship, and you met the right person. You visualized taking a trip, getting a job, finding an apartment, or purchasing certain clothes, and all these events came true for you.

Take Control of Your Mental Pictures

You have been using the power of visualization continuously throughout your life. But the problem is that most people use visualization in a random and haphazard way, sometimes to help themselves and other times to hurt themselves.

Your goal should be to take complete control of the visualization process and be sure that your mind and mental images are focused continually on what you want to have and the person you want to be.

The Indispensable Man

George Washington, the first president of the United States, considered by most historians to be the “indispensable man” at the founding of the American Republic, started his life in humble circumstances. He was born in a small house and raised with few advantages. But he was ambitious, and at an early age, he decided that he had to mold and shape his character and personality so he could become the kind of person who would be accepted and successful in society.

The guiding influence of his young life became a book with 130 rules for manners and deportment. He read this book over and over again and eventually committed it to memory. Thereafter, he practiced the best courtesy and manners in his every interaction with other people. By the time he became a powerful figure in the American Revolution, he was described as one of the most courtly and gentlemanly men in the American colonies.

Develop Your Own Character

Benjamin Franklin—a founding father; a remarkable statesman, diplomat, and inventor; and a wealthy man—started as a penniless boy in Philadelphia apprenticed to a small printing company. He was outspoken and argumentative and often made enemies who then contrived to hurt his chances and hold him back.

At a certain point in his young life, as Franklin reveals in his autobiography, he realized that his personality was in great danger of hurting his chances for long-term success in early American society. He therefore decided to develop within himself a series of key virtues, such as sincerity, humility, temperance, discipline, and honesty, which he felt he would have to possess if he wanted to achieve his full potential.

For many years, week after week, both Washington and Franklin practiced visualization. They thought of a characteristic or quality they wanted to embody. They visualized and imagined themselves as possessing that quality. In every interaction with other people, they referred to this “inner mirror” to see how they should behave and then carried themselves in a manner consistent with that ideal inner picture. Over time, these mental images became so deeply impressed on their subconscious minds that the mannerisms and the person became one.

You Are What You Can Be

Piero Ferrucci, in his book *What We May Be*, explained how you can develop any quality you desire by dwelling on that quality continually and imagining you have it already. Read about the quality you desire. Learn about it. And especially, imagine yourself practicing that quality whenever it is needed.

Aristotle wrote that the best way to develop a virtue if you currently lack it is to imagine and behave in every respect as though you already had the virtue whenever that virtue is called for. See and think about yourself as you can be, not just as you might be today. Gradually, you will become that new person.

Change Your Mental Pictures

In essence, you control the molding and shaping of your own personality and character by the mental images that you dwell on hour by hour and minute by minute. By changing your mental images, you change the way you think, feel, and act. You change the way you treat other people and the way they respond to you. You change your performance and your results. You can actually remake yourself in the image of the best person that you can imagine yourself becoming. This is all part of the constructive use of visualization.

Perform at Your Best

In professional athletics, top athletes in every field use a training method called *mental rehearsal*, in which they visualize their events before they go into active competition. They see themselves performing at their best prior to every event. For many days and hours prior to a major competition, they visualize themselves performing successfully over and over again.

They continuously recall their personal bests in previous competitions and replay these moments like a movie of the mind in their own mental screening room. They see themselves doing well over and over and feel the joy and satisfaction that accompany a peak performance. They become excited and happy about doing just as well in the upcoming competition.

And when the competition begins, as far as they are concerned, they have already won.

Relax Deeply and See the Desired Result

Figure skaters, for example, play the music to their skating routines over and over again while they sit, deeply relaxed, with their eyes closed, imagining themselves skating on the ice. One of the benefits of skating in their minds is that they never fall or make a mistake. They see themselves skating their routines perfectly, over and over again, before they actually go onto the ice. By that time, their subconscious minds have been trained to take them through their routines smoothly and gracefully.

Your physical body has no mind of its own. The slightest movement of your fingers or toes is controlled by your central computer, your brain. Your mind then sends impulses of nerve energy down your spine and throughout your body to your muscles to coordinate your physical activities. When you visualize, you actually train your master computer. You program your mind with the performance that you want your body to carry out.

Four Parts of Visualization

You can learn and practice the following four parts of visualization to ensure that you use this incredible power to its best advantage all the days of your life.

How Often?

The first aspect of visualization is *frequency*, the number of times you visualize a particular goal as achieved or yourself performing in an excellent way in a particular event or circumstance. The more frequently you repeat a clear mental picture of your best performance or result, the more rapidly it will be accepted by your subconscious mind, and the more readily it will appear as part of your reality.

How Long?

The second element of visualization is the *duration* of the mental image, the length of time you can hold the picture in your mind each time you replay it. When you deeply relax, you can often hold a mental picture of yourself performing at your best for several seconds and even several minutes. The longer you can hold your mental picture, the more deeply it will be impressed into your subconscious mind and the more rapidly it will express itself in your subsequent performance.

How Clearly?

The third element of visualization is *vividness*. A direct relationship exists between how *clearly* you can see your desired goal or result in your mind and how quickly it comes into your reality. This element of visualization is what explains the powers of the Law of Attraction and the Law of Correspondence. The vividness of your desire directly determines how quickly your goal materializes in the world around you.

Here is an interesting point. When you set a new goal for yourself, your image or picture of this goal will usually be vague and fuzzy. You may have no idea at all what the successful goal will look like.

But the more often you write it, review it, and repeat it mentally, the clearer it becomes for you. Eventually, it will become crystal clear. At that point, the goal will suddenly appear in your world exactly as you imagined it.

How Intensely?

The fourth element of visualization is *intensity*, the amount of emotion you attach to your visual image. In reality, this is the most important and powerful part of the visualization process. Sometimes, if your emotion is intense enough and your visual image is clear enough, your goal will immediately come true.

Nature Is Neutral

Of course, the elements of frequency, duration, vividness, and intensity can help you or hurt you. Like nature, the power of visualization is neutral. Like a two-edged sword, it can cut in either direction. It can make you either a

success or a failure. Visualization brings you whatever you vividly and intensely imagine, whether good or bad.

For example, worry is a form of negative goal setting. It involves the process of thinking about, imagining, and visualizing, with fear and anxiety, exactly what you don't want to happen. When you worry, you are using visualization in a negative way. Exactly those problems that you don't want will be attracted into your life. In Job 3:25, Job says, "The thing which I greatly feared has come upon me." This refers to the unhappy consequences of negative visualization. You must be careful how you use the visualizing power.

Design Your Dream Home

When my wife and I got married, we had very little money, and after I started my own business, what little we had quickly ran out. Nonetheless, like all couples, we talked about someday having our dream home. We fantasized about living in the perfect home for ourselves and our family. Eventually, we decided to put the powers of visualization to work for us in the acquisition of our dream home.

Although we were living in a rented house at the time and had little money, we subscribed to several magazines that described beautiful homes for sale around the country. We read *Better Homes and Gardens* and *Architectural Digest*. On the weekends, we went to open houses in the best neighborhoods in town. We walked through the rooms of beautiful, expensive homes and imagined living in those surroundings.

In complete faith that the process would eventually work, we created a scrapbook made up of pictures and descriptions of beautiful homes. Over time, we created a list of forty-two items that we wanted to have in our ideal house.

Meanwhile, I kept working at my job, building my business, increasing our income, and adding to our savings. Within a year of starting this process, we had moved from a rented house into a beautiful home that we had purchased in a lovely neighborhood. It was ideal in many respects, but we knew in our hearts that it was not yet our dream house.

Patience Is Essential

A year and a half later, we moved again, this time to San Diego. After a month spent looking at dozens of homes for sale all over the city, we walked into a home that had just been listed two days before and knew immediately that we had found our dream house. We looked at each other without speaking and then looked around at the house. We were both in perfect agreement.

It took two months of negotiation to finalize the purchase price and five more months to arrange the financing, but right on schedule, we took possession of our dream house, and we have lived there ever since. And it turned out to have forty-one of the forty-two items that we had listed for our perfect home.

Think Thin

Most people want to be physically fit and trim. Psychologists will tell you that this is possible only when you think thin. One way you can create this mental image of thinness is to take a photo of a person who has the kind of body you would like to have, cut off the head, and put your photo there instead. Put this picture on your refrigerator. Make multiple copies of it if you can, and put them all over your house.

Every time you look at a picture of yourself with a beautiful body, your subconscious mind will register it. Eventually, you will find yourself eating less and exercising more. Your outer reality will soon correspond to your inner picture.

Find Your Soulmate

Often, single people ask me how they can find their soulmate. I ask them if they have made up a list and created a picture of what their soulmate will look like. They are always surprised and sometimes insulted. They say, “I will know the person when I meet (him or her).”

But that’s not the way it works. Casualness brings casualties. If you don’t have a clear idea of what you want, you end up getting something else. I advise these single people to sit down and write out a complete description of their ideal person, including every single quality and characteristic that they would like their soulmate to have. I tell them to be

clear about age, temperament, personality, interests, values, background, sense of humor, level of ambition, and so on.

What happens next is absolutely amazing. A good friend of mine, a graduate of one of my three-day seminars, did this immediately after the program. Ten months later, he met a woman who fit his written description perfectly. They got married shortly thereafter, had two beautiful children, and have been happy from the first moment they met.

If you are single, you should give this technique a try. You might be happily surprised at what happens.

As Within, So Without

In every area of your life, you can use visualization to make it better. Earlier in this book, I talked about the use of *idealization*. This process involves creating an ideal picture of what you would like your life to look like sometime in the future. Idealizing is just another version of visualizing. Remember, you can't hit a target that you can't see. But if you are absolutely clear about what you want, you will eventually achieve it.

The Best Times to Practice

As with goal setting, the two best times to visualize are late in the evening and early in the morning. When you visualize your goals as if they were already achieved before you go to sleep, your subconscious mind accepts them at a deeper level. It then adjusts your words and actions during the day so you do and say more and more of what will make your goals into realities.

Another time to visualize is first thing in the morning. Clear mental images of what you want to accomplish during the day will make it far more likely that you will achieve those results exactly as you imagined and on schedule.

The Beginning of All Improvement

All improvement in your life starts with an improvement in your mental pictures. Start today to flood your mind with pictures of the person you

want to be, the life you want to live, and the goals you want to achieve. Cut out pictures from magazines and newspapers that are consistent with your goals and desires. Post them everywhere. Review them regularly. Discuss them often. Imagine them continually.

Make your life an ongoing process of positive visualization, continually imagining and “visioneering” your ideal goals and your perfect future. This can do more to help you to step on the accelerator of your own potential than any other exercise you engage in.

VISUALIZE YOUR GOALS CONTINUALLY

1. Project forward and imagine that your life was perfect in every respect. What would it look like? Whatever your answer, imagine this picture regularly.
 2. Cut out pictures of the things you would like to have and the person you would like to be in the future. Look at these pictures and think about what you could do to make them into realities.
 3. Use mental rehearsal before every important event. See yourself in your mind’s eye as performing at your best in everything you do or attempt.
 4. Continually feed your mind with clear, exciting, emotional pictures. Remember, your imagination is your preview of life’s coming attractions.
 5. Design your own dream house, dream business, or dream career. Write down every ingredient it would have if it were perfect in every respect. Visualize this as a reality every day.
 6. Make the process of visualization a regular part of your life. Invest the time regularly to create exciting mental pictures of yourself and your life exactly as you want them to be. Then, have complete faith that your pictures will materialize exactly when you are ready.
 7. Apply visualization with others. Make sure that, at home and in your business, everyone has the same picture of the ideal outcome or result. The more minds that are focused on a common goal, the faster it will materialize.
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Persist Until You Succeed

Few things are impossible to diligence and skill.

—SAMUEL JOHNSON

Every great success in your life will represent a triumph of persistence. Your ability to decide what you want, to begin your pursuit, and then to persist through all obstacles and difficulties until you achieve your goals is the critical determinant of your success. And the foundation of persistence is courage.

Perhaps the greatest challenge that you will ever face in life is the conquest of fear and the development of the habit of courage. Winston Churchill once wrote, “Courage is rightly esteemed the first of human qualities, because, as has been said, it is the quality which guarantees all others.”

The Conquest of Fear

Fear is and always has been the greatest enemy of humankind. When Franklin D. Roosevelt said, “The only thing we have to fear is fear itself,” he was saying that the emotion of fear, rather than the reality of what we fear, is what causes us anxiety, stress, and unhappiness.

When you develop the habit of courage and unshakable self-confidence, a whole new world of possibilities opens up for you. Just think, what would you dare to dream or be or do if you weren’t afraid of anything in the whole world?

You Can Learn Anything You Need to Learn

Fortunately, the habit of courage can be learned just as any other success skill is learned. To do so, you need to work to conquer your fears while simultaneously building up the kind of courage and confidence that will enable you to deal, unafraid, with the inevitable ups and downs of life.

Syndicated columnist Ann Landers wrote, “If I were asked to give what I consider the single most useful bit of advice for all humanity, it would be this: Expect trouble as an inevitable part of life, and when it comes, hold your head high. Look it squarely in the eye, and say, ‘I will be bigger than you. You cannot defeat me.’” This is the kind of attitude that leads to victory.

The Causes and Cures of Fear

The starting point in overcoming fear and developing courage is to look at the factors that predispose us toward being afraid.

As we know, the root source of fear is childhood conditioning, usually destructive criticism from one or both parents. This causes us to experience two types of fear. These are, first of all, the fear of failure, which causes us to think, “I can’t, I can’t, I can’t,” and second, the fear of rejection, which causes us to think, “I have to, I have to, I have to.”

Because of these fears, we become preoccupied with the fear of losing our money, our time, or our emotional investment in a relationship. We become hypersensitive to the opinions and possible criticisms of others, sometimes to the point where we are afraid to do anything that anyone else might disapprove of.

Our fears tend to paralyze us, holding us back from taking constructive action in the direction of our dreams and goals. We hesitate. We become indecisive. We procrastinate. We make excuses and find reasons to delay. And finally, we feel frustrated, caught in the double bind of “I have to, but I can’t” or “I can’t, but I have to.”

Fear and Ignorance Go Together

Fear can be caused by ignorance. When we have limited information, we may be tense and insecure about the outcome of our actions. Ignorance causes us to fear change, to fear the unknown, and to avoid trying anything new or different.

But the reverse is also true. The very act of gathering more information and experience in a particular area gives us more courage and confidence in that area. In some parts of your life, you have no fear at all because you have mastered that area, such as driving a car, skiing, or selling and managing. Because of your knowledge and experience, you feel completely capable of handling whatever happens. You have no fears.

Fatigue Doth Make Cowards of Us All

Another factor that causes fear is illness or fatigue. When we are tired or unwell or when we are not physically fit, we are more predisposed to fear and doubt than when we are feeling healthy, happy, and energetic.

Sometimes, you can totally change your attitude toward yourself and your potential by getting a good night's sleep or taking a vacation long enough to completely recharge your mental and emotional batteries. Rest and relaxation build courage and confidence as much as any other factors.

Everyone Is Afraid

Here is an important point: all intelligent people are afraid of something. Being concerned about your physical, emotional, and financial survival is normal and natural. The courageous person is not a person who is unafraid. As Mark Twain said, "Courage is resistance to fear, mastery of fear—not absence of fear."

It doesn't matter whether or not you are afraid. We are all afraid. The question is, How do you deal with the fear? The courageous person is simply one who goes forward despite the fear. And here is something else I have learned: when you confront your fears and move toward what you are afraid of, your fears diminish while, at the same time, your self-esteem and self-confidence increase.

However, when you avoid what you fear, your fears grow until they begin to control every aspect of your life. And as your fears increase, your

self-esteem, self-confidence, and self-respect diminish accordingly. As the actor Glenn Ford once said, “If you do not do the thing you fear, the fear controls your life.”

Analyze Your Fears

Once you have recognized the factors that can cause fear, the next step in overcoming fear is to sit down and take the time to objectively identify, define, and analyze your own personal fears.

At the top of a clean sheet of paper, write the question, “What am I afraid of?” Begin filling out your list of fears by writing down everything, major and minor, over which you experience any anxiety.

Start with the most common fears: the fear of failure or loss and the fear of rejection or criticism. Some people, dominated by the fear of failure, invest an enormous amount of energy justifying or covering up their mistakes. They cannot deal with the idea of making a mistake. Others, preoccupied by the fear of rejection, are so sensitive to how they appear to others that they seem to have no ability to take independent action at all. Until they are absolutely certain that someone else will approve, they refrain from doing anything.

Set Priorities on Your Fears

Once you have made a list of every fear that may be affecting your thinking and behavior, organize the items in order of importance. Which fear do you feel has the greatest impact on your thinking or holds you back more than any other? Which fear would be number two? What would be your third fear? And so on.

With regard to your predominant fear, write the answers to these three questions:

1. How does this fear hold me back in life?
2. How does this fear help me, or how has it helped me in the past?
3. What would be my payoff for eliminating this fear?

Some years ago, I went through this exercise and concluded that my biggest fear was the fear of poverty. I was afraid of not having enough money, being broke, perhaps even being destitute. I knew that this fear had originated during my childhood because my parents, who grew up during the Great Depression, had continually worried about money.

My fear was reinforced when I was broke at various times during my twenties. I could objectively assess the origins of this fear, but it still had a strong hold on me. Even when I had sufficient money for all my needs, this fear was always there.

My answer to the first question, “How does this fear hold me back?” was that it caused me to be anxious about taking risks with money. It caused me to play it safe with regard to employment. And it caused me to choose security over opportunity.

My answer to the second question, “How does this fear help me?” was that, to escape the fear of poverty, I had developed the habit of working much longer and harder than the average person. I was more ambitious and determined. I took much more time to study and learn about the various ways money could be made and invested. The fear of poverty was, in effect, driving me toward financial independence.

When I answered the third question, “What would be my payoff for eliminating this fear?” I immediately saw that I would be willing to take more risks, I would be more aggressive in pursuing my financial goals, I could and would start my own business, and I would not be so tense and concerned about spending too much or having too little. Especially, I would no longer be so concerned about the price of everything.

By objectively analyzing my biggest fear in this way, I was able to begin the process of eliminating it. And so can you.

Practice Makes Permanent

You can begin the process of developing courage and eliminating fear by engaging in actions consistent with the behaviors of courage and self-confidence. Anything that you practice over and over eventually becomes a new habit. You develop courage by behaving courageously whenever courage is called for.

Here are some of the activities you can practice to develop the habit of courage. The first and perhaps most important kind of courage is the courage *to begin* to launch, to step out in faith. This is the courage to try something new or different, to move out of your comfort zone with no guarantee of success.

The Courage to Begin

Dr. Robert Ronstadt of Babson College, who taught entrepreneurship for many years, conducted a study of those who took his class and found that only 10 percent actually started their own businesses and became successful later in life.

He could find only one quality that the successful graduates had in common. It was their willingness to take action, to actually start their own businesses, as opposed to continually talking about it.

Ronstadt discovered the Corridor Principle. As these successful individuals moved forward toward their goals, as though proceeding down a corridor, doors opened to them that they would not have seen if they had not been in forward motion.

It turned out that the graduates of his entrepreneurship course who had done nothing with what they had learned were still waiting for their situation to be just right before they began. They were unwilling to launch themselves down the corridor of uncertainty until they could somehow be assured that they would be successful—something that never happened.

The Future Belongs to the Risk-Takers

The future belongs to the risk-takers, not the security seekers. Life is perverse in the sense that the more you seek security, the less of it you have. But the more you seek opportunity, the more likely you will achieve the security that you desire.

Whenever you feel fear or anxiety and you need to bolster your courage to persist in the face of obstacles and setbacks, switch your attention to your goals. Create a clear mental picture of the person you would like to be, performing the way you would like to perform. Nothing is wrong with

thoughts of fear as long as you temper them with thoughts of courage and self-reliance. Whatever you dwell upon grows—so be careful.

The mastery of fear and the development of courage are essential prerequisites for a happy, successful life. With a commitment to acquire the habit of courage, you will eventually reach the point where your fears no longer play a major role in your decision-making. You will set big, challenging, exciting goals, and you will be confident that you can attain them. You will be able to face every situation with calmness and self-assurance. The key is courage.

Self-Discipline Is the Core Quality

The single most important quality for success is *self-discipline*. Self-discipline means that you have the ability within yourself, based on your strength of character and willpower, to do what you should do, when you should do it, whether you feel like it or not.

Character is the ability to follow through on a resolution after the enthusiasm with which the resolution was made has passed. What you learned doesn't determine your future but your ability to discipline yourself to keep paying the price of success until you finally obtain your objective.

You need self-discipline to set your goals and make plans for their accomplishment. You need self-discipline to continually revise and upgrade your plans with new information. You need self-discipline to use your time well and to always concentrate on the most important task you need to do at the moment. You need self-discipline to invest in yourself every day, to build yourself up personally and professionally, to learn what you need to so you can enjoy the success of which you are capable.

You need self-discipline to delay gratification, to save your money, and to organize your finances so you can achieve financial independence in the course of your working lifetime. You need self-discipline to keep your thoughts on your goals and dreams and keep them off of your doubts and fears. You need self-discipline to respond positively and constructively in the face of every difficulty.

Persistence Is Self-Discipline in Action

Perhaps the most important demonstration of self-discipline is your level of persistence when the going gets tough. Persistence is self-discipline in action. Persistence is the true measure of individual human character. Your persistence is, in fact, the real measure of your belief in yourself and your ability to succeed.

Each time you persist in the face of adversity and disappointment, you build up the habit of persistence. You build pride, power, and self-esteem into your character and your personality. You become stronger and more resolute. You deepen your levels of self-discipline and personal strength.

You develop in yourself the iron quality of success, the one quality that will carry you forward and over any obstacle that life can throw in your path.

Learn from the Masters

What if you could sit down with one of the most successful men or women in our society and learn all the lessons of success that they have taken a lifetime to experience? Do you think that would help you be more successful?

What if you could sit down with one hundred of the most successful men and women who ever lived and learn their rules, lessons, and secrets of success? Would that help you be more successful in your own life? What if you could sit down, over time, with more than one thousand highly successful men and women? How about two thousand or three thousand?

The Common Quality of Success in History

The history of the human race is the story of the triumph of persistence. All great men or women have had to endure tremendous trials and tribulations before reaching the heights of success and achievement. That endurance and perseverance is what made them great.

Winston Churchill is considered by many to have been the greatest statesman of the twentieth century. Throughout his life, he was known and respected for his courage and persistence. During the darkest hours of World War II, when the German Luftwaffe was bombing Britain, and England stood alone, Churchill's resolute, bulldog tenacity inspired the

whole nation to fight on in the face of what many felt was inevitable defeat. Edward R. Murrow said of Churchill's speeches, "He marshaled the English language and sent it into battle."

One of the greatest speeches in the annals of persistence was Churchill's address to the nation on June 4, 1940, which ended with these words:

We shall not flag or fail. We shall go on to the end. We shall fight in France, we shall fight on the seas and oceans, we shall fight with growing confidence and growing strength in the air, we shall defend our island, whatever the cost may be, we shall fight on the beaches, we shall fight on the landing grounds, we shall fight in the fields and in the streets, we shall fight in the hills; we shall never surrender.

In the later years of his life, Churchill was asked to address a class at his old preparatory school and share with the young people present what he believed to be the secret of his great success in life. He stood before the assembly, leaning on his cane, shaking a little, and said with a strong voice, "I can summarize the lessons of my life in seven words: never give in; never, never give in."

Your Guarantee of Eventual Success

What Churchill found, and what you will discover as you move upward and onward toward your goals, is that persistence is the one quality that guarantees you will eventually win.

Calvin Coolidge, a president who was so reluctant to speak in public that he was given the nickname of "Silent Cal," will go down in history for his simple but memorable words on this subject. He wrote, "Press on. Nothing in the world can take the place of persistence. Talent will not; nothing is more common than unsuccessful men with talent. Genius will not; unrewarded genius is almost a proverb. Education alone will not; the world is full of educated derelicts. Persistence and determination alone are omnipotent."

The one quality that absolutely guarantees success in business, in financial accumulation, and in life is this indomitable willpower and the willingness to stick with it when everything in you wants to stop and rest or go back and do something else.

Persistence Is Your Greatest Asset

Perhaps your greatest asset is simply your ability to keep at your goals longer than anyone else. B. C. Forbes, the founder of *Forbes* magazine, who built it into a major publication during the darkest days of the Great Depression, wrote, “History has demonstrated that the most notable winners usually encountered heartbreaking obstacles before they triumphed. They won because they refused to become discouraged by their defeat.”

John D. Rockefeller, at one time the richest self-made man in the world, wrote, “I do not think there is any other quality so essential to success of any kind, as the quality of perseverance. It overcomes almost everything, even nature.”

Conrad Hilton, who started with a dream and a small hotel in Cisco, Texas, and went on to build one of the most successful hotel corporations in the world, said, “Success seems to be connected with action. Successful men keep moving. They make mistakes, but they don’t quit.”

Thomas Edison, the greatest failure, and also the greatest success, in the history of invention, failed at more experiments than any other inventor of the nineteenth and twentieth centuries. He also perfected and was granted more patents for commercial processes than any other inventor of his age. He described his philosophy in these words: “When I have fully decided that a result is worth getting, I go ahead on it and make trial after trial until it comes. Nearly every man who develops an idea, works it up to the point where it looks impossible and then gets discouraged. That’s not the place to become discouraged.”

Alexander Graham Bell talked about persistence in these words: “What this power is I cannot say; all I know is that it exists and it becomes available only when a man is in that state of mind in which he knows exactly what he wants and is fully determined not to quit until he finds it.”

Rene McPherson, who built Dana Corporation into one of the great American success stories, summarized his philosophy by saying, “You just keep pushing. You just keep pushing. I made every mistake that could be made, but I just kept pushing.”

The Great Paradox

An interesting and important paradox in life that you need to be aware of is if you are an intelligent person, you do everything possible to organize your life in such a way that you minimize and avoid adversity and disappointment. Doing so is sensible and rational.

All intelligent people, following the path of least resistance to achieve their goals, do everything possible to minimize the number of difficulties and obstacles they will face in their day-to-day activities. Yet, despite our best efforts, disappointments and adversity are normal, natural, and unavoidable parts of life.

Benjamin Franklin said that the only things that are inevitable are death and taxes, but every bit of experience shows that disappointment is also inevitable. No matter how well you organize yourself and your activities, you will experience countless disappointments, setbacks, obstacles, and adversity over the course of your life. And the higher and more challenging the goals you set for yourself, the more disappointment and adversity you will experience.

This is the paradox. It is impossible for us to evolve, grow, and develop to our full potential unless we face adversity and learn from it. All the great lessons of life come as the result of setbacks and temporary defeats, which we have done our utmost to avoid.

Adversity therefore comes unbidden despite our best efforts. And yet without it, we cannot grow into the kind of people who are capable of scaling the heights and achieving great goals.

Adversity Is What Tests Us

Throughout history, great thinkers have reflected on this paradox and have concluded that adversity is the test that you must pass on the path to accomplishing anything worthwhile. Herodotus, the Greek historian, said, “Adversity has the effect of drawing out strength and qualities of a man that would have lain dormant in its absence.”

The best qualities of strength, courage, character, and persistence are brought out in you when you face your greatest challenges, and you respond to them positively and constructively.

Everyone faces difficulties every step of the way. The difference between high achievers and low achievers is simply that high achievers

utilize adversity and struggles for growth, while low achievers allow difficulties and adversity to overwhelm them and leave them discouraged and dejected.

Bounce Back from Disappointment

Psychologist Abraham Zaleznik's work at Harvard University proved that the way you respond to disappointment is usually an accurate predictor of how likely you are to achieve great success. If you respond to disappointment by learning the most from it and then putting it behind you and pressing forward, you are much more likely to accomplish great deeds in the course of your life.

Success Comes One Step Beyond Failure

Your greatest successes almost invariably come one step beyond the point where everything inside of you says to quit. Men and women throughout history have been amazed to find that their great breakthroughs came about as a result of persisting in the face of all disappointment and evidence to the contrary. This final act of persistence, which is often called the *persistence test*, seems to precede great achievements of all kinds.

H. Ross Perot, who started Electronic Data Systems with \$1,000 and built it into a fortune of almost \$3 billion, is one of the most successful self-made entrepreneurs in American history. He said this: "Most people give up just when they are about to achieve success. They quit on the one-yard line. They give up at the last minute of the game, one foot away from the winning touchdown."

Herodotus also wrote, "Some men give up their designs when they have almost reached the goal; while others, on the contrary, obtain a victory by exerting, at the last moment, more vigorous efforts than ever before."

What you do not see—what most people never suspect of existing—is the silent but irresistible power that comes to your rescue when you fight on in the face of discouragement. Claude M. Bristol wrote, "It's the constant and determined effort that breaks down all resistance, sweeps away all obstacles."

James Whitcomb Riley put it this way: “The most essential factor is persistence—the determination never to allow your energy or enthusiasm to be dampened by the discouragement that must inevitably come.”

The power to hold on despite everything, to endure—this is the winner’s quality. Persistence is the ability to face defeat again and again without giving up, to push on in the face of great difficulty.

I think everyone should read, memorize, and recite to themselves the poem “Don’t Quit” by Edgar A. Guest when tempted to quit or stop trying. Here is an excerpt:

Don’t Quit

When things go wrong, as they sometimes will,
When the road you’re trudging seems all uphill,
When the funds are low and the debts are high,
And you want to smile, but you have to sigh,
When care is pressing you down a bit,
Rest, if you must, but don’t you quit.

Life is queer with its twists and turns,
As every one of us sometimes learns,
And many a failure turns about
When he might have won had he stuck it out;
Don’t give up, though the pace seems slow—
You may succeed with another blow.

.....

Success is failure turned inside out—
The silver tint of the clouds of doubt,
And you never can tell how close you are,
It may be near when it seems afar;
So stick to the fight when you’re hardest hit—
It’s when things seem worst that you mustn’t quit.

PERSIST UNTIL YOU SUCCEED

1. Identify the biggest challenge or problem facing you today on the way to achieving your biggest goal. Imagine it has been sent to test your resolve and desire. Decide in advance that you will never give up.

2. Think back over your life and identify the occasions where your determination to persist was the key to your success. Remind yourself of those experiences whenever you face difficulties or discouragement of any kind.
 3. Resolve in advance that as long as you intensely desire your goal, you will never give up until you achieve it.
 4. Look into every problem, difficulty, obstacle, or setback for the seed of an equal or greater benefit or opportunity. You will always find something that can help you.
 5. In every situation, resolve to be solution oriented and action oriented. Think always in terms of what you can do right now to solve your problems or achieve your goals, and then get started!
 6. Choose one or more role models, people who persisted against adversity and eventually won through. Imagine yourself with the same qualities.
 7. Encourage others to persist in the face of adversity, and imagine they are watching how you deal with difficulties yourself. Set a positive example.
-

Conclusion

Take Action Today

You have now learned perhaps the most comprehensive strategy for setting and achieving goals that has ever been put together in one book. By practicing these rules and principles, you can accomplish more in the coming months and years than most people accomplish in a lifetime.

The most important quality you can develop for lifelong success is the habit of taking action on your plans, goals, ideas, and insights. The more often you try, the sooner you will triumph.

A direct relationship exists between the number of goals you attempt and your accomplishments in life. Here are the twenty-one steps for setting and achieving goals and for living a wonderful life.

1. *Get Started: Unlock Your Potential*—Always remember that your true potential is unlimited. Whatever you have accomplished in life up to now has been only preparation for the amazing accomplishments in the future.
2. *Take Charge of Your Life*—You are completely responsible for everything you are today, for everything you think, say, and do, and for everything you become from this moment forward. Refuse to make excuses or blame others. Instead, make progress toward your goals every day.
3. *Activate Your Superconscious Mind*—You have within you and around you an incredible power that will bring you everything and anything you want or need. Take the time regularly to tap into this amazing source of ideas and insights for goal attainment.

4. *Clarify Your Values*—Your innermost values and convictions define you as a person. Take the time to think through what you truly believe in and care about in each area of your life. Refuse to deviate from what you feel is right for you.
5. *Analyze Your Beliefs*—Your beliefs about your own abilities and about the world around you will have more of an impact on your feelings and actions than any other factor. Make sure your beliefs are positive and consistent with achieving everything that is possible for you.
6. *Create Your Own Future*—Imagine that you have no limitations on what you can do, be, or have in the months and years ahead. Think about and plan your future as if you had all the resources you needed to create any life that you desire.
7. *Determine Your True Goals*—Decide for yourself what you actually want to accomplish in every area of your life. Clarity is essential for happiness and high-performance living.
8. *Decide on Your Major Definite Purpose*—You need a central purpose or goal to build your life around. Look for a single goal that will help you achieve your other goals more than any other. Decide what it is for you, and work on it all the time.
9. *Start at the Beginning*—Do a careful analysis of your starting point before you set off toward the achievement of your goal. Determine your exact situation today and be both honest and realistic about what you want to accomplish in the future.
10. *Set and Achieve All Your Financial Goals*—Conduct a complete financial analysis of your life, and then decide how much you want to earn in the years ahead and how much you want to be worth when you retire. These goals cannot be left to chance.
11. *Become an Expert in Your Field*—You have within you, right now, the ability to be one of the best at what you do, to join the top 10 percent in your field. Set this as a goal, work on it every day, and never stop working at it until you get there.
12. *Improve Your Family Life and Relationships*—Decide to create and enjoy a wonderful life with your family and the people who are

important to you. Imagine an ideal lifestyle and begin today to take all the steps that will make it possible in the future.

13. *Optimize Your Health and Wellness*—Make a decision to live a long, happy, healthy life, characterized by high levels of energy and fitness. Decide how you would look and feel if your health were perfect, and then make a plan to achieve it.
14. *Measure Your Progress*—Set clear benchmarks, measures, and scorecards for yourself on the road to your goals. These measures help you assess how well you are doing and enable you to make necessary adjustments and corrections as you go along.
15. *Remove the Roadblocks*—Success boils down to the ability to solve problems and remove obstacles on the path to your goal. Fortunately, problem-solving is a skill you can master with practice and thereby achieve your goals faster than you ever thought possible.
16. *Make a Plan of Action*—An ordinary person with a well-thought-out plan will run circles around a genius without one. Your ability to plan and organize in advance will enable you to accomplish even the biggest and most complex goals.
17. *Manage Your Time Well*—Learn how to double and triple your productivity, performance, and output by practicing practical and proven time-management principles. Always set priorities before you begin, and then concentrate on the most valuable use of your time.
18. *Review Your Goals Daily*—Take time every day, week, and month to review and reevaluate your goals and objectives. Make sure you are still on track and working toward what is important to you. Be prepared to modify your goals and plans with new information.
19. *Help Others Set and Achieve Goals*—Perhaps the greatest gift you can give your coworkers is the ability to set and achieve more and bigger goals throughout their lives. Because you become what you teach, especially with your family, everyone benefits.
20. *Visualize Your Goals Continually*—Direct the movies of your mind. Your imagination is your preview of your life's coming attractions. Repeatedly see your goals as if they already existed. Your clear,

exciting mental images activate all your mental powers and attract your goals into your life.

21. *Persist Until You Succeed*—In the final analysis, your ability to persist longer than anyone else is the one quality that will guarantee great success in life. Your level of persistence is the true measure of your belief in yourself. Resolve in advance that you will never, never give up!

There they are, the twenty-one most important principles of success, goal setting, and goal achieving ever discovered. Your regular review and practice of these principles will enable you to live an extraordinary life. Nothing can stop you now.

Good luck!

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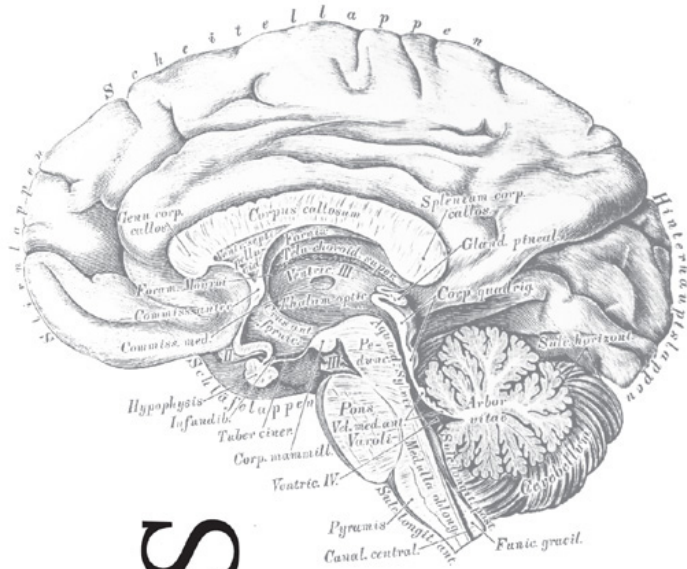
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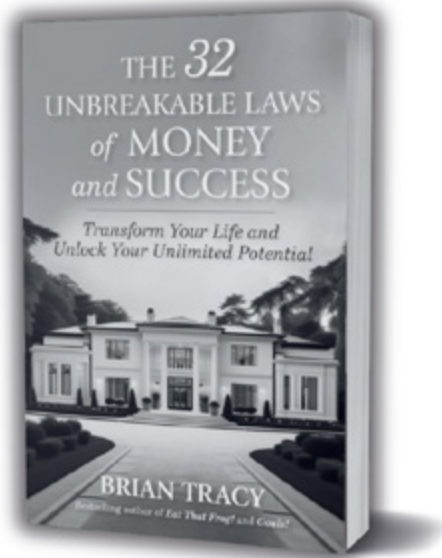
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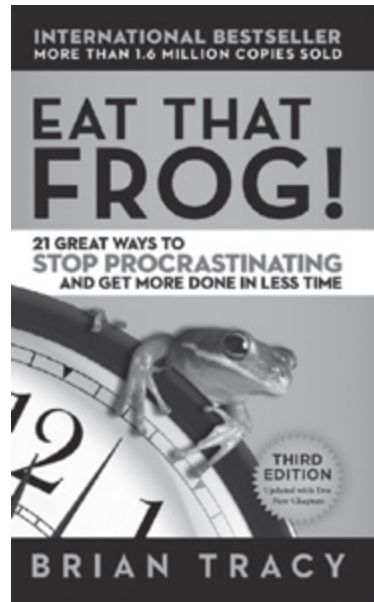
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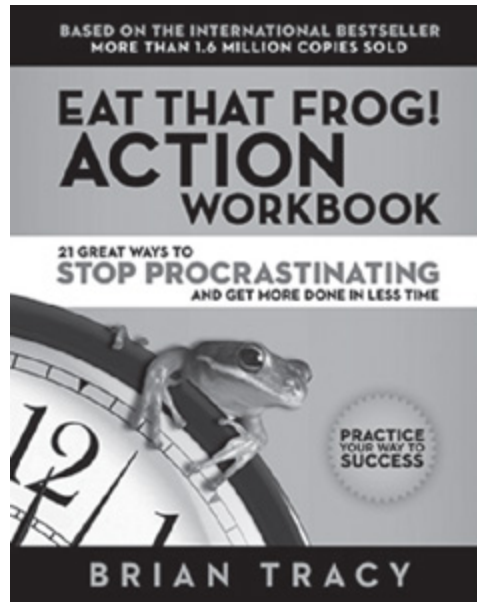
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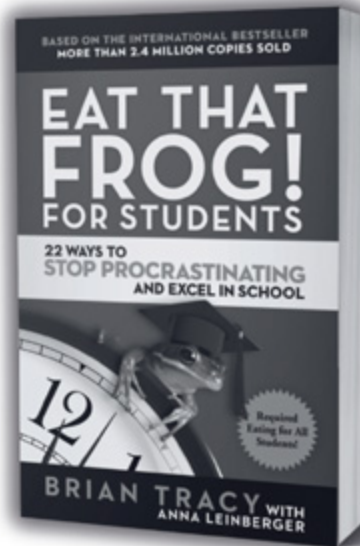
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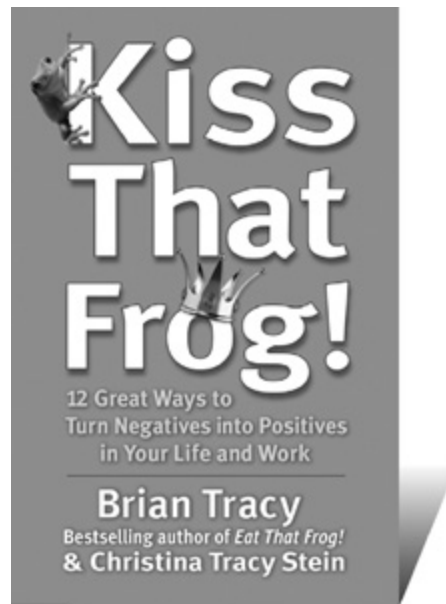
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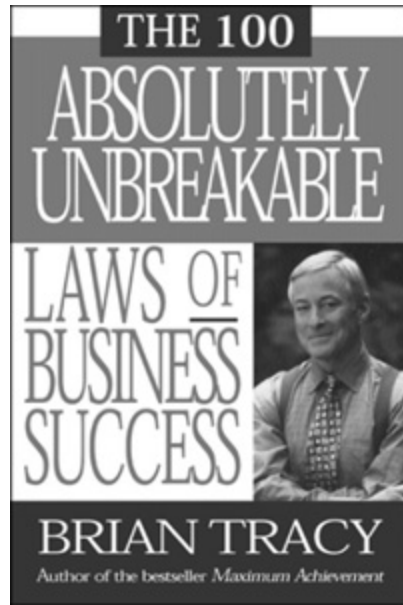
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Brian Tracy is one of the top professional speakers and trainers in the world today. He has spoken to many millions of people on the subjects of leadership, strategy, sales, and personal and business success. He has given more than five thousand talks and seminars to five million people throughout the United States, Canada, and 120 different countries worldwide.

Brian is an avid student of business, psychology, management, sales, history, economics, politics, metaphysics, and religion. He brings a unique blend of humor, insight, information, and inspiration to the more than one hundred talks and seminars he conducts worldwide each year. He has worked with more than one thousand corporations.

Brian believes that each person has extraordinary untapped potential that they can learn to access and, in so doing, can accomplish more in a few years than the average person does in a lifetime.

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Brian lives with his wife, Barbara, and their four children in Solana Beach, California. He is active in community affairs and serves as a consultant to several nonprofit organizations.



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