

Personal Development Seminar #3

Given by Rev. Francis J. Peffley
March 25, 1997

This seminar contains 21 principles of good time management and 21 secrets of self made millionaires. Much of this information is from Brian Tracy. He has given courses in 80 countries, taught himself 4 languages, and has spent 30,000 hours studying time management, success, and personal development.

Before you begin, keep in mind 2 things: 1) take good notes, and 2) share these notes or ideas with someone else within the next 48 hours if you really want to learn it well. Learn this information as if you are going to teach it to someone else. This will greatly help you retain the material. For example, if you want to learn your Faith better, then teach Religious Education classes to children. You will learn more by teaching than in any other way.

Here are 4 preliminary points to become a good time manager from Brian Tracy. 1) You must desire to improve your time management abilities and to become good at time management. 2) Make a decision to be a role model and example of what a good time manager is like. 3) Make a determination to use your time well. 4) Practice self-discipline which is the key to becoming a good time manager. Be willing to pay the price. The definition of self-discipline is "Doing what you should do, when you should do it, whether you feel like it or not."

According to Brian Tracy all successful people are good time managers. He says that "time management is really life management", and that "winners use their time well, and losers waste time". Some people get more done in a day than others get done in a week. The key is self-discipline, which is also the key to success.

Time management is a skill that can be learned and developed. It is not something that people are born with. Everyone can become as good a time manager as anyone else.

The following are Brian Tracy's 21 Principles of Good Time Management:

(1) Have clear, written goals. This is the core of time management. If you want to get into the top 5% in your field, you should have clear written goals which should include these 3 categories: 1) personal/family goals, 2) business goals, and 3) personal development goals. You should ask yourself the following questions to determine what your core values and goals are: 1) What would you do if you just won \$1 million in the lottery? 2) What would you do if you found out that you only had 6 months to live? How would you spend your time? What would you do? Who would you spend your time with? How would you prepare yourself to meet God in 6 months? This shows you

what you really value in life. 3) What one great thing would you dare to dream if you knew you could not fail?

There was a 25-year study conducted of Yale University graduates from the 1950s. 3% of these students (at the time of their graduation) had clear, written goals regarding their future, their success, and their finances. All of the graduates were interviewed 25 years later, and it was found that the 3% who had clear, written goals were worth more financially than the other 97% of the class put together! This demonstrates the value of clear, written goals.

(2) Develop an organized plan of action. This involves taking each goal and writing down the steps necessary to achieve that goal. Then implement some part of your goal each day and always work toward your goal in the organized plan of action. Brian Tracy says that with a big project, you should "salami it". You cannot eat a whole stick of salami in one bite, but you can eat it one slice at a time. This is the "divide and conquer" principle. Similarly, in the Legion of Mary Handbook there is a statement that every "impossibility" can be divided up into 39 possible steps. This is called "symbolic action". Take one step, accomplish it, then take the next step, accomplish that step, and so on, and pretty soon the impossible task is divided up into possible steps.

(3) Make daily lists. Just making a list and writing down what you want to accomplish will improve your productivity 25%. He recommends making your daily task list the night before so that your subconscious mind can work on this list while you sleep. If you do not make a list, you can easily get bumped off course (like a bumper car) from the things you need to do that day. Steven Covey says that instead of being reactive, make a daily task list, and be proactive. Make a daily task list, then prioritize what you need to do in order of importance. When you accomplish a task put a check mark next to it. It is amazing what people will do for the sense of accomplishment that comes from a check mark! This in itself gives you a little boost of energy. If you transfer to another day, you would put an arrow next to that task. If the task no longer becomes relevant you would put an X next to that task to delete it. And if you delegate that task to someone else, write a D next to it, with the initial of the person to whom it has been delegated. We should get into the habit of planning each day, each week, each month, and each year. Take 10 minutes each night to plan the next day, take an hour each Sunday evening to plan the next week, take a few hours at the end of each month to plan the upcoming month, and take a few days at the end of the year to plan the upcoming year. Brian Tracy says that the greater the time perspective you have, the more successful you will be. The most successful people have long time perspectives when it comes to planning their future. The least successful people - like the drunk lying in the gutter - are thinking only about the next hour: where they can get their next drink. On the other hand, the most successful people look over the next week, the next month, year, and even the next decade, projecting where they would like to be in the next 3, 5, or 10 years.

(4) Set priorities. Determine what is relevant and what is irrelevant. Study the Pareto Principle which is also called the 80/20 rule. This principle teaches that in a list of 10 things, 20% of the things will be worth 80% of the value, and 80% of the things will be worth only 20% of the value. The 80/20 rule works in almost any area. For example, in a parish 20% of the people do 80% of the work, and 80% of the people do 20% of the work. In any organization or company, the 80/20 rule applies as well. It has been said that 20% of the population purchases 80% of the books in our country; 80% of the population only buys 20% of the books. Brian Tracy says to work on the "vital few" rather than the "trivial many". Successful people work on the 20% that are most vital and important. Jim Rohn says "don't spend major time on minor things, or minor time on major things." He says that many people "major in the minors" and "minor in major things".

The key to good time management, according to Brian Tracy, is to ask yourself the question "What is the most valuable use of my time right now?" You should repeatedly ask yourself that question many times each day. Consider the impact that each task will have on your future. Earle Nightingale says that you should do what is "goal achieving rather than tension relieving". For example, instead of listening to the radio in your car, listen to educational, motivational, or inspirational cassette tapes that will help move you toward your goals.

(5) Develop the ability to concentrate. Focus singlemindedly on one thing at a time until the task is finished. Single handle tasks. Brian Tracy says that if you have a task to accomplish (such as answering a letter), you can expend 3 times the amount of time and energy to complete the task if you triple-handle it. But if you determine to single-handle the task, you can save yourself a huge amount of time and energy. Brian Tracy also says to not work hard on unimportant tasks. Steven Covey says to "Do first things first, and do one thing at a time." We should use the A, B, C, D, E method of prioritizing and handling tasks. "A" tasks are those that must be done today. "B" tasks are those that you should do. "C" tasks are those that would be good to accomplish if you have time after all of the "A" and "B" tasks are done. "D" tasks are delegated to other people. "E" tasks are those tasks that you can eliminate. Hyrum Smith (of Franklin Quest) says that after you have prioritized your tasks into A, B, C, etc..., you should further prioritize each A into A1, A2, A3, etc... Then begin to accomplish task A1 and do not proceed to task A2 until A1 is complete, or in progress.

This method was taught by time-management specialist Ivy Lee to Charles Schwab at the turn of the century. Ivy Lee told him to write down the six most important things he had to do the next day, then prioritize the list in order of importance. Then the following day, he should start with the most important task and work on it until it was complete. Then, he could begin on task 2, etc. Ivy Lee told him he would not charge Charles Schwab anything, but requested that after he had followed this method for several months to send him a check for whatever he felt it was worth. A few months later Charles Schwab sent Ivy Lee a check for \$25,000. (And you've just gotten it for free in this seminar!)

(6) Set deadlines and give yourself rewards. 85% of people do what they are doing because of the consequences they expect to receive from what they do. If you are in sales, for example, you can reward yourself by having a chocolate chip cookie or a bag of M&Ms near you, and after every sales call, you can take a bite of the cookie or a few M&Ms. Brian Tracy calls this the "sip of coffee" method, whereby after every call you would take a sip of coffee to reward yourself. Set deadlines but allow yourself enough time to accomplish the tasks. Most people work best under deadlines. Brian Tracy says to beware of "Parkinsons Law" which says that work expands to fill the time allotted for it. For example, if you have 4 hours to accomplish a task, you will usually take 4 hours to complete it. If you only have 2 hours to accomplish a task, you will be motivated to complete the task in 2 hours. You will be amazed at how much more you can accomplish by giving yourself deadlines and working to accomplish the task within these deadlines.

(7) Keep a time log. Evaluate how you spend your time. For example, if you want to lose weight start by weighing yourself. To find out if you use your time well, write down how you use your time each day -- what time you get up, how much time you spend in the bathroom, eating breakfast, in the car, at work, at lunch, etc. Do this for seven days. You can determine if you are a good time manager after reviewing the journal at the end of the week. The more successful you are, the more you will measure your time in terms of minutes, in terms of small increments of time. The least successful people think in terms of huge increments of time, for example days, weeks, or months. Successful people think in terms of minutes, half-hours, and hour segments. Even if you only have a 10 minute ride to work you can still make excellent use of this time by praying or listening to cassette tapes in the car. One way to continue growing as a person and take in new information is to get "page-a-day" calendars and hang them around your bathroom mirror. When you are getting ready for work, combing your hair, brushing your teeth, shaving, etc. you can read page-a-day calendars. Some of my favorite ones are: Dr. Dobson on Parenting, Tips on Golf, Napoleon Hill quotations from Think and Grow Rich, Anthony Robbins Giant Steps, Mary Kay, Steven Covey's 7 Habits of Highly Effective People and First Things First, Bible Trivia, Quotations from the Pope, Vocabulary, etc. This year I have 35 page-a-day calendars which means 12,775 new ideas by the end of the year! I buy the calendars in November or December and save them until January. Even though the selection of calendars will not be as good, you may wish to wait until after January 1st to buy them since they will then be reduced to half price.

(8) Avoid procrastination. Use W. Clement Stone's practice of repeating constantly to yourself "Do it now, do it now, do it now." Brian Tracy says to get the reputation of getting things done quickly. Work with a sense of urgency. In a recent study, 106 top CEOs were asked to list the 24 qualities they wanted most in their employees. The number one quality was the ability to set priorities -- to know what tasks needed to be accomplished and which ones did not. The number two quality was the ability to get

the job done quickly. Brian Tracy says that working with a sense of urgency will move you into the top 5% of your field.

(9) Delegate. There are 4 steps to effective delegation: 1) Write it down. 2) Pick the right person to accomplish the task. Jim Rohn says "Don't send your ducks to eagles school." 3) Explain the task clearly to the person. 4) Check to see how things are going.

Delegate as much as you can. For example, if you want to earn \$50,000 a year, you must make an average of \$25 an hour. You must outsource everything that you can get someone else to do for less than \$25 an hour. For example, you could hire someone to mow your lawn, wash your car, clean your house, pick up your dry cleaning, etc. so that you could use your time to accomplish more important goals and objectives.

(10) Conduct effective, efficient meetings. Brian Tracy says that 50-70% of all meeting time is a waste of time because people either do not have a purpose or agenda for the meeting, or they don't start or end the meeting on time. 3 important suggestions for conducting effective meetings are: 1) Have a purpose for the meeting. Look at it as an investment, by determining the dollar value of the meeting. For example, if you have 10 people at a meeting who are all being paid \$25 an hour, the one hour meeting would be costing the company \$250. You must then determine if the meeting is worth that amount of money. Jim Rohn says that you should not have a \$1,000 meeting to solve a \$100 problem. 2) Have an agenda for the meeting that is distributed to everyone ahead of time and work through the agenda. 3) Stop and start the meeting on time, and don't wait for the late-comers. (An excellent example of efficient and effective meetings is the Legion of Mary where meetings always start and end on time, and there is always an agenda to work through.)

(11) Learn to handle interruptions. The two biggest interruptions are the telephone and the walk-in visitor. Brian Tracy encourages having calls held while in meetings, and then returning these calls all at one time. Concerning walk-in visitors, if you don't have sufficient time to deal with them at that moment, you could stand up and walk the person towards the door.

(12) Determine your key result areas. You should determine what your most important tasks are by asking yourself "Why am I on the payroll?", and "What results are expected of me in my job?" Most people in business do not know exactly why they are on the payroll and what the boss expects of them. If you do not know what your boss wants of you, go and ask him. Write up a list of everything that you do, give it to your boss, and ask him to prioritize it for you based on what he feels is the most important. You will probably be surprised when you find out what his priorities are for you. You will never get a raise unless you do what the boss wants!

(13) Batch your tasks. Do similar tasks together. Instead of making one phone call this hour, one the next hour, and one the next, make all of your phone calls at one time.

You gain momentum that way. For example, a moving locomotive can break through a wall, yet a stopped train can be hindered from moving with just a small wooden block under each wheel. Similarly, you should return all your phone calls at one time, and do all of your shopping in the same neighborhood, thereby accomplishing more due to the momentum that is gained.

(14) Be neat. Be orderly and organized. This alone will increase your productivity 25-40%. Start by cleaning your desk. And use the TRAF system. 'T' stands for toss – throw out unneeded papers. Remember, the wastepaper basket is your best friend! 'R' is for refer it to someone else if it can be delegated. 'A' is for action - put it in an action file. 'F' is for file it away for future reference. This should be done sparingly. Before filing anything away, you should ask yourself the question: "What is the worst possible thing that could happen if I throw this away?" Very few things that are filed are ever looked at again. Have a neat briefcase, also. Brian Tracy writes that, in one study, 98% of executives say they would not promote a messy person.

(15) Set aside chunks of time in your daily schedule for projects. You will need at least 60-90 minutes for most projects, so carve it out and block off that time so you can work without interruptions. Brian Tracy says that you can get a whole days work done in 3 uninterrupted hours! To get this uninterrupted time may require you to come to work an hour early, or work through lunch when everyone else is out of the office (and then go to lunch at 1:00PM when lines are shorter at restaurants), or stay an hour late when most people have gone home. Also, when you travel airplane time is very valuable. In one study it was found that one hour on a plane with no interruptions can be more productive than 3 hours in the office. Take your briefcase and sit next to a window and keep focused on your work. On a business trip, do your work on the flight out when you are fresh, so that on the return flight you can relax or do leisure reading. Brian Tracy says if someone wants to talk to you when you want uninterrupted quiet time, the best one-liner to use when they ask you your line of work is to tell them that you “are a fund-raiser for a religious cult.” That will quickly end the conversation.

(16) Use your transition time well. In order to get into the top 5% in your field you must be a continual learner. One way to learn continuously is to listen to cassette tapes in your car. The average person spends between 500 and 1,000 hours in his/her car each year, which is the equivalent of 12 to 25 40 hour weeks, which equals 1 to 2 university semesters, or 3 to 6 months of education each year. Use transition time well. Knowledge in your field is doubling every 5 to 7 years, whether your field is computers, business, sales, management, etc. You should be reading at least 1 hour each day in your chosen field, studying, and taking notes. If you want to be “on the side of the angels”, then you should read for 2 hours each day. Reading each day will get you and keep you in the top 5% of your field. You should use your coffee breaks wisely. If someone takes 2 coffee breaks a day for 20 minutes each, that is 40 minutes a day that could be used for personal development. That is 200 minutes each week or 166 hours each year, or 4 40 hour weeks (an entire month). Instead of socializing with his friends

at work, Ben Franklin would eat a meager lunch and read during his lunch break and coffee breaks. He attributed much of his success in his career to this simple practice.

When you read a magazine or newspaper, use the "rip and read" method. With this method you tear out the important articles and put them into a file/folder that you carry with you. Whenever you have a few moments of "dead time", like sitting in a doctors office, riding the metro, or waiting for a bus, you could read these articles. Don't waste these precious gifts of time.

(17) Use the telephone at work as a business tool, not a social tool. You should get on and off as quickly as you can. See the telephone as a "meeting by wire". Write out a phone agenda ahead of time to help you to conduct more efficient phone conversations. At one time Jim Rohn's company had monthly phone bills of \$30,000, so he sat down with his people and insisted that phone agendas be made before each call. This dramatically lowered the company's phone bill.

When you are talking on the phone, take good notes, and keep accurate records. Brian Tracy says that "the power is on the side of the person with the best notes." Never answer the phone without a pen in your hand and paper nearby.

(18) Always be punctual. Get a reputation for being on time. If you are not early, you are late. There is only a one minute period of time when you are actually on time. Only 5% of the population is punctual. Punctual people are considered to be more competent, intelligent, reliable, dependable, and likely to be promoted. Unpunctual people are seen as unreliable, poor time managers, undisciplined, and unlikely to be promoted.

(19) Simplify your work. Many years ago 50% of the population were farmers who fed the other 50% of the population. Today, because of technology, only 3% of the population is feeding 97% of our country, as well as half of the world. Learn to do things that will help you be more efficient, such as using computers, word processors, fax machines, E-mail, etc. Make use of the technological advances in your field to help you save time. Also, work together with others to help you achieve your goals. For example, a Belgium horse by itself can pull 8,000 pounds of weight. But harnessed together with another horse in training, they can pull 30,000 pounds! That is why prayer groups, apostolates, and master mind groups are so important! When people work together as a T.E.A.M., Together Everyone Achieves More.

(20) Learn to say "No". This is considered to be the best time saving device ever invented. Say no to anything that does not lead you toward your goals. If you are not sure about a particular task someone is asking you to perform, tell them that you will think about it and get back to them later. Learn the Nancy Reagan method of time management - "Just say no" - to those things that are not leading you closer to your goals.

(21) Live a life in balance. Don't neglect your family. Your goal should be to spend quality of time at work so you can spend quantity of time at home with your family. The purpose of good time management is to help you spend more time with your family, friends, and loved ones. Time management can improve the quality of your life, bring you greater peace of mind, better health, and improved relationships. Manage your time so that you can do the things you want to do, when you want to do them, and with whom you want to do them.

In summary, the game plan for success is:

- A) Determine your values
- B) Set goals
- C) Set priorities
- D) Have an organized plan of action
- E) Ask yourself what is the most valuable use of your time
- F) Work with a sense of urgency
- G) Work hard and persevere

Do something everyday to bring yourself closer to your goals.

A Summary of Brian Tracy's 21 Secrets of Self-Made Millionaires

Brian Tracy has studied self-made millionaires for more than 30 years, and acquired this valuable information by reading thousands of books, listening to thousands of cassette tapes, and attending hundreds of seminars. The information contained in this seminar is "distilled knowledge" - the very best knowledge and insights distilled into powerful, easy to apply principles. These principles can be applied to any type of career, business, activity, or organization. You can apply these ideas to any area of your life.

Brian Tracy says that if you do what other successful people have done, then you will be successful, too. Therefore, it is very important to have good role models to imitate and follow, and to develop the habits that they have. If you do what successful people do, then you will become successful. If you do what failures do, then you will become a failure. There are certain laws and principles of success, and all you must do is follow these laws and principles. The 21 secrets of self-made millionaires are:

(1) Dream big dreams. Set goals and have a clear picture of what you want. Earl Nightingale once wrote "We become what we think about." The following quotation is the most valuable piece of knowledge in this entire seminar: "Keep your mind on the things you want and off the things you don't want." Most people are constantly thinking about the things they don't want - their money problems, debts, poor health, fears, worries, and anxieties - and this type of thinking fosters negative consequences.

Successful people constantly think about their blessings, what they are grateful for. One of the best books you could read is As a Man Thinketh by James Allen. It shows that we all move in the direction of our thoughts. Whatever we dwell upon begins to grow in our life. Our Lord said in Scripture “As you sow, so shall you reap” and “Where your treasure is, there your heart will be.” So, think about the good, wholesome things you desire, and not what you fear.

(2) Do what you love to do, and make a commitment to excellence. If you don't commit yourself to quality work, you will settle for mediocrity. By committing yourself to excellence you will soon find yourself in the top 5% in your field and you will never be unemployed. Why do people get laid off during a company downsizing? The same reason why spare gear gets thrown overboard during a storm. Everything that is not essential and valuable must be eliminated. But getting into the top 5% in your field you will ensure that you are always valuable and needed. Becoming excellent in your field will provide you job security for a lifetime.

(3) Focus on your gifts, strengths, and talents. God has given you special gifts and talents. If you are not sure what they are, then ask a close friend or family member. Realize that you are a unique child of God. Even though there have been 50 billion people on earth, no one else has the same fingerprints or personality as you - you are unique.

(4) See yourself as self-employed. Accept total responsibility for your own life and see yourself as the president of your own personal services corporation. If you work for a company treat it as if it were your own. There is a big difference between employees who treat the company as their own - for example by coming early and leaving late, turning off unneeded lights and wisely conserving supplies. These people will be promoted much sooner than those who come late, leave early, and do not demonstrate a commitment to their job and company.

(5) Never consider the possibility of failure. See every failure as a postponed success. Look at every setback as a new opportunity. Thomas J. Watson, the founder of IBM, said that to become more successful you must double your failure rate, because then you will learn from those failures. Look for the good in every situation and try to benefit from it. Napoleon Hill once wrote that every difficulty contains the seed of an equal or greater blessing.

(6) Develop a clear sense of direction. Have clear, written goals. All successful companies have mission statements. Follow the advice of billionaire H. L. Hunt who was once asked the secret of success. He said #1) decide exactly what you want, and #2) determine the price you must pay and be willing to pay the price.

(7) Develop a workaholic mentality. Hard work is necessary for success. All of the saints were hard workers. For example, St. Anthony Mary Claret as the Bishop of Cuba, baptized 300,000 people, confirmed 50,000, and performed 20,000 marriage

validations. Brian Tracy says that if you only work 8 hours a day, all you will do is survive. Everything above 8 hours is for success. He also says that when you are not working on your job, you should be working on yourself, by reading, listening to cassette tapes, and attending seminars. Jim Rohn says that "you should work harder on yourself than you do on your job." Brian Tracy says you must work at least as hard on yourself as you do on your job. When asked the secret of success, J. Paul Getty said to "Try harder. And when you can't do that, try harder still."

(8) Get around the right people. Form "master-mind" groups. Get together once a week or once a month with friends who are virtuous, positive, and like-minded who can lead you in the direction of your goals and bring you closer to God. You can then help each other to grow spiritually, emotionally, and physically. David McClelland of Harvard says that the number one factor that determines success is who a person associates with. You should seek out successful people and hang around them, realizing that all of us are "chameleons". We become like the people with whom we associate. For example, if you associate with those who smoke, drink, and gossip, then it is likely that you will eventually begin to do these same things. Brian Tracy says "If you fly with the eagles, you won't scratch with the turkeys. And if you scratch with the turkeys, you will never fly with the eagles." Associate with people who are better than yourself, those who are successful and whom you admire, whom you can look up to and ask advice from. You will eventually become like them and move in their direction. When you become a positive person, through the law of magnetism you will attract successful people into your life.

(9) Be teachable and open to new information. Don't think that you know it all. Never become an "unconscious incompetent" - a person who does not know and they do not know that they do not know. Keep learning. All changes in our life begin with taking in new knowledge and new information. Kop Kopmeyer says to "Ask your way to success" - ask for advice from successful people and they will give it to you. Read the books that will expand your mind and help you to accomplish what you want in life.

(10) Be prepared to climb from peak to peak. To get to the next mountain peak you have to go down into the valley. In life there are both mountains and valleys, the highs and lows, the ups and downs, good times and bad. Don't give up, but realize that these are a natural part of life. There are winters and summers, springs and autumns in life. Jim Rohn has an excellent book called The Four Seasons of Life where he talks about the hot summers, lovely springs, pleasant autumns, and harsh winters of life, and the need to persevere through these changing seasons.

(11) Develop resilience and the ability to bounce back. A boxer who is knocked down and keeps getting up still has a chance of winning. Our Lord fell 3 times on the way to His crucifixion but kept getting up because He knew that it was the Father's plan for Him to give His life for us on Calvary. Charlie Jones said that "It is not how hard you fall but how high you bounce back that counts."

(12) Unlock your inborn creativity and intelligence. Always be thinking of ways to improve upon things. Some entrepreneurs have become millionaires just by improving a product 10%. For example, someone became a millionaire by putting a small amount of adhesive on the back of note pads, creating sticky pads. It's been said that God has placed genius capacity in every person. Some people are geniuses at sports, some at music, some at literature, some at flower arranging, etc. Everyone has an area in which he or she can become an outstanding success. People have become successful in even the most common of professions. For example, the number one source of self-made millionaires in America is in the dry cleaning industry! So, use your creative genius and think of ways to innovate and improve. Just one idea can change your life and the lives of countless people.

(13) Focus on continual personal development. Read the books, listen to the tapes, take courses, watch videos, study, attend workshops and seminars, and turn off the TV (which Brian Tracy calls a "mind and soul destroyer"). The most successful people in America watch less than a half-hour of TV each day, while the least successful people in America watch five to seven hours of TV each day. Listen to tapes instead of the radio in your car and spend one hour each day reading in your chosen field. If you do this, Brian Tracy predicts that you will become an expert in 3 years, a national authority in 5 years, and an international authority in 7 years in your chosen field, just by following these two ideas!

(14) Become an unshakable optimist. Look for the good in every situation. Have an attitude of confident expectation. Become an "inverse paranoid", which means believing that people are out to help you succeed, whereas a paranoid believes that everybody in the world is out to get him. We get what we expect in life. If we expect our children to turn out great, they move in that direction. If we expect them to end up as failures, chances are that they will fulfill our expectations. Someone once said "You are going to have to spend time with your children sometime in your life, either when they are young training them, or when they are old, visiting them in prison!" Studies done in prisons indicate that 85% of those in prison were told when they were young by a parent or other significant person that they would never amount to anything and that they would end up in prison. Never underestimate the power of influence.

Remember the law of magnetism, which says that if you are positive you will attract positive blessings and people into your life, and if you are negative, you will attract negative people and circumstances into your life. In The Strangest Secret Earl Nightingale compares our mind to a garden. He says that whatever we put into our mind will grow and flourish. If we plant tomato seeds in a garden we get tomato plants. If we plant poison ivy seeds we get poison ivy plants. With the mind, if we plant positive thoughts we get positive results. Negative thoughts bring negative results.

(15) Dedicate yourself to serving others. Be a servant. In life there are 2 types of people, the givers and the takers. Make sure you are a giver. Takers are never successful. The best companies (like IBM, Nordstroms, Outback Steakhouse) are

obsessed with customer service. Your rewards in life will always be equal to your service. If you give great service, you will reap great rewards. If you give poor service, you will reap poor rewards. Zig Ziglar says that "You can get everything in life you want if you just help enough other people get what they want." That is not a technique, it's a principle. A good example of this is Hyrum Smith of the FranklinQuest Corporation who is getting everything in life he wants because he is helping millions of other people get what they want, which is more effective time management.

(16) Develop a reputation for speed and dependability. Brian Tracy says to "do it now, do it fast, get on with the job, have a sense of urgency"; not hectic, aimless rushing around, but having a sense of purpose and getting things done as soon as is possible. Set priorities. "Don't major in minor things." Only 2% of employees work with a sense of urgency. Everyone else takes their time. If you act fast, you will be given many opportunities. If you delay and hesitate, you will miss countless opportunities.

(17) Be impeccably honest with yourself and others. Integrity is essential for success, whether it be in the business world or in personal relationships. Trust is the foundation of success, whether it be between spouses, parents and children, or friends. Guard your integrity as a sacred thing, and realize that you should never do anything that you would not want to show up on the front page of the Washington Post. What we reap we will sow, maybe not tomorrow, but perhaps 5 years down the road. Remember the boomerang theory - what you throw out will come back with redoubled force. Everything you throw out (e.g. lying, stealing, etc.) will come back with redoubled force and you will eventually pay the price for it. Every good deed that you do will bring you future blessings. As Shakespeare says, "The fragrance of the rose lingers on the hand that cast it." St. Francis said, "It's in giving that we receive."

(18) Concentrate singlemindedly on one thing at a time. Do what is most important and necessary. Focus on your top priority. Continually ask yourself the question "What is the most valuable use of my time right now?" Stay with a task until it is done. Do the most important task first, and stay with it until it is complete. Concentration is key, whether you are an Olympic runner, a musician in a symphony, or just driving your car on the highway.

(19) Be decisive. Make decisions quickly. Study problem solving to become an expert in this area. Roger Dawson has an entire cassette tape program on problem solving. If you make the wrong decision, then make a different decision. Make your decision, and if it was not the right decision, then make another decision. Don't be afraid of making a mistake. You can always say "I changed my mind." Be willing to have the humility to change. The more decisions you make, the better decision-maker you will become.

(20) Back your plans with persistence and determination. Stick with it longer than everyone else. Persistence is a habit that can be developed. It might require taking risks, but keep moving forward and persevere. Some years ago the owners of the Comstock gold mine gave up after digging for gold for many years. So they sold it for

\$8,000. The next owner came in and dug 5 more feet and struck one of the richest gold mines in history! Thomas Edison tried 1,093 different kinds of filaments for the light bulb before he finally got the right one. He persevered to the end.

(21) Develop self-discipline: the master key to success. Self-discipline is doing what you know you should do, when you should do it, whether you feel like it or not. A successful person is willing to do what an unsuccessful person is unwilling to do. Do what is goal achieving rather than tension relieving. Successful people do not necessarily like to do all of the things that contribute to success, such as getting up early, reading and studying. But a successful person is willing to do what an unsuccessful person is unwilling to do. Fill in the blank: "A successful (parent, spouse, company, etc) is willing to do what an unsuccessful _____ is not willing to do. To develop discipline, start with the little things. Listen to tapes instead of the radio, eat fruit instead of candy, take the stairs instead of the elevator, invest instead of spending it all, read a book instead of watching TV. Jim Rohn says that it may be hard to stay inside and read while your friends play at the beach; but one day you will own the beach!