

Feeding The Great Wolf Life Plan



A great and wise Indian Chief, while sitting by the fire one evening with his Grandson, had a conversation. In that conversation the Chief said to his Grandson, “I have a great battle going on inside of me, Grandson. It is a battle that may go on inside many persons. It is a battle that one-day may even go on inside your own body. It is a battle between two great and powerful wolves. One wolf is kind, giving, loving, and is in turn revered and honored for his greatness. The other wolf is selfish, lustful, negative, and cynical. Though he is hated, he is also feared, for he has great power. I fear this battle between the two great wolves may rage forever in my body.

The Grandson, upon reflecting on this story of the two great wolves doing battle inside his Grandfather’s body, asked the Grandfather,
“ Which of the two great wolves will win if this battle goes on inside my body, Grandfather?”

The Grandfather paused for a moment to reflect, and then replied,
“The one you feed, Grandson, the one you feed.”

Most of the ideas outlined in this Success Plan offered are not my ideas, but instead, time tested and proven techniques used by millions of successful persons, from all cultures, over many hundreds and thousands of years. The plan is offered to give you some Food for thought during your life Journey.

Harold Duffield- Boat Builder and Lover of the River.

Before you investigate - a special Author's Message:

The success ideas and plans are free for all who wish to explore its merits.

If you find the program has added value in planning your life's journey, I ask you to pass the manual or the website link on to a fellow traveler. It's the ideas and plans that are useful, not books which requires cutting down trees. The program is also presented as a pdf format that can be downloaded and printed. Feel free to print the program for your personal use.

Also, if you wish to have a printed and bound copy of the manual for your personal library, or to be sent to a loved one or friend, I will make you this offer: if you give the book or website link to another, to continue to be passed on from traveler to traveler, I will send you or your loved one a printed copy of the manual for any amount you wish to donate.

I trust that if you request this personal copy, you will fairly compute some financial value it has been to you or hopefully to your loved one by your fair value donation.

But first, read the program and plan your Life's Journey.

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THE GREAT WOLF PERSONAL SUCCESS PROGRAM

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AN OPEN LETTER TO PROGRAM INVESTIGATORS

In the process of investigating whether this personal Success Program will work for you, it is important that you focus on the basics of the plan that is presented. The Principles of success that are outlined in the plan will work equally well for all those who participate with a sincere desire to enhance their current existence. Throughout the presentation you will see references to the personal experiences of the author. Though the Author is approaching 70 years old, the principles of success shown are timeless even if the numbers and generations are varied. Remember; some people learn as they grow older, others just grow older. As you too may have told your children, “ Just because you are getting smarter, doesn’t necessarily mean we are getting dumber. “

These principles are;

- 1.) You can start NOW! At this very moment with these first words. From where you ARE. You don’t need to make any specific preparation. However, in order to do that, you must take as a true fact that YOU are the only person that can affect any success you experience throughout your life. Your success is truly in YOUR hands, and you need no permission from anyone to begin. Having acquired useful tools that can assist you in building your success is a necessary start, but using those tools to build your success must be done by you, and must be done Effectively, Continuously, and Constructively over an extended time. It will be a life long endeavor.
- 2.) You must also take as fact that in most respects you are successful now. It is unlikely that this or any success manual, tape, or enthusiastic meeting, will create success for you. You must do that yourself by your thinking, planning, and daily actions. The purpose of this Success Program is to provide a framework on which to enhance your thinking, planning, and actions, and thus build upon the success you are already experiencing. In doing that, many important areas of your life may need to be attended to, not just the financial side. The balance between the necessary needs of your Career, and the equally necessary needs of your personal life, are important issues that will need to be addressed and attended to.
- 3.) The Success Program is not designed to compel you to reach specific predetermined goals, but instead, focuses on the “Journey” of living your life. It does include techniques on reaching Goals you establish, but that aspect of the plan has less focus than the value of many other areas of your existence.
- 4.) We all know that success will vary between individual participants. One may gain in the ability to earn money. Another may gain in the ability to feel better physically. A number of life activities are considered, and each participant can choose each of the areas most important to him/her.
- 5.) If you integrate the principles shown into your life, you will not become an “Automatic Success”. There will be no, “bolt of lightning or out of body experience”. It will be a gradual process that will take from six to eighteen months of practice to become the Person you have chosen to be.

- 6.) The career you are pursuing should not be a factor in using the merits of the program. Whether you are a Salesman, Salaried Worker, Teacher, Retired Person, Student, Business Owner, or incarcerated, makes no difference in the probability of your succeeding. The plan works for all who participate with a desire to succeed.
- 7.) Your age, education, physical appearance, or social standing, are not factors to be considered in the creation of your personal program. Everyone participating with an open mind has the same probability of succeeding. It is impossible for you to fail if you operate within the parameters outlined in the program.
- 8.) However, the program will work for you ONLY if you are “ready” for your life to be changed and improved. If you are wishing to succeed, but unwilling to practice the principles outlined, don’t expect this or any program to improve the probability of success. But, if you are serious about your quest, and open to the possibility of finding true happiness in your Journey, yet are only able to muster the resources to perform the necessary tasks for only one day, (Today) then success is “INEVITABLE”!
- 9.) Be gentle with yourself. Don’t be more judgmental or demanding of yourself than you would be of a life long best friend. Sure you’re not perfect. No one really is. Sure you may have shortcomings that seem to hold you back. You always will, the same as the rest of us. But these human flaws will not prevent you from reaching heights others before you have reached. Even if you see yourself as being inadequate in certain areas of your life, and even if you’re right, you can still reach a level of success beyond what you can ever imagine!
- 10.) You must also be willing to accept that no matter what your life’s circumstances are, and whoever is responsible for those circumstances, “That was THEN, this is NOW”. You can’t do anything to undo the past, but you can do many things to effect the NOW and the future. You can effect that future only by performing the necessary tasks offered today.
- 11.) Don’t make a judgment about the merits presented until you have investigated the complete program. Like the famous “Sesame Street” book where Grover says, “don’t turn the page, there’s a Monster at the end of this book!”, you too will find a surprise discovery at the end of this book. What you will find will be wonderful; the realization that your success is currently well within your reach. And most important of all, the Journey of your Life can be wonderful and keep you in awe with its goodness!
- 12.) Finally, you should approach this plan using a Beginners Mind. The idea of the Beginners Mind comes from Buda and states: “In the Beginners Mind there are many possibilities, but in the Experts mind there are few”. With the Beginners Mind you are always the Student, the Beginner, one willing to consider the possibilities presented. This doesn’t mean you loose a self-sufficient state of mind, but instead, means you have a receptive mind that is open to every possibility.

STEP ONE - LAYING THE GROUNDWORK

The Foundation of your program, to be usable for a life-time, must function within three Principles and Laws of the Universe:

- 1.) *A set of Personal Integrity Principles.***
- 2.) *The Laws of the Physics of the Universe.***
- 3.) *A personal honesty to Yourself and Others.***

Personal Integrity Principles

Integrity Principles are parameters of integrity within which each of your life's decisions and choices fall. Each decision and choice you make will fall somewhere within, or outside of those parameters or boundaries. Let's call those parameters or boundaries your "PIPS" (Personal Integrity Parameters).

There are many people going through life not knowing where those boundaries are or should be. They make decisions about what is acceptable or unacceptable activity based on a decision of the moment. That is possibly why many people find themselves in deep trouble from time to time, because of the snap judgments and decisions they make.

The choices of the moment are often shaded and tainted with the realities of physical and mental chemistry. Hormones, passions, and momentary satisfactions, are strong forces that may not be recognized at the time they are compelling you to act or respond to stimuli presented.

There are also, Predatory Individuals who are aware of how to manipulate the elements of your physical and mental chemistry. These Individuals are expert in the methods designed to influence you to act in ways that are not always in your best long term interest. Their influence is designed to act in their interest by stimulating and manipulating you to do things, or buy things, that may not be of benefit to you.

If you have a solid and well thought out set of PIP's with which to measure or evaluate the effect a decision will have, before you make it, you can escape the traps that are designed to ensnare you.

The Laws of Physics of the Universe

The Physical Laws that can affect your success include; time, health, amount of personal physical and mental energy, probability factors, and unforeseen accidents.

If your plans require 20 years to complete, and you are 60 years old when you begin, you may run out of time before your plan can be fully implemented.

If your health fails, or some accident, illness, or impairment overtakes you, your success may be sidetracked or derailed.

If the job you have chosen to tackle takes personal physical energy, mental energy, or abilities beyond what you have to expend, you may fail in your quest.

And, If only one person can be quarterback for the Dallas Cowboys, it may be improbable that you will be chosen.

Personal Honesty with yourself and Others

The most necessary of the values that every successful Journey must include is one of a “basic human honesty”. Now I’m not advocating you must be a person who never told a fib, but instead, you must be a person who can distinguish the “Right” or “Wrong” of a situation or decision before you make it. And then you must have the strength and courage to follow through with that honesty when making your life decisions.

THE PRIMARY PUROSE OF THE PROGRAM

Each of us, as part of this first step, must decide just what purpose there is to our life. That purpose can be considered your “Primary Aim” in life.

A vision of what your Primary Aim could be is described by, Michael Gerber, in his book the "E Myth". In that book his idea suggests:

"Imagine you are about to attend one of the most important occasions of your life. It's an event you have spent your whole life preparing for. You will have scores of special guests; all your family, your friends, and your business associates will be in attendance. As your guests arrive, they will sign in at the door and proceed to their seats. The room where your event is scheduled will be handsomely decorated for your presentation.

The walls of the room are hung with muted tapestries. The lighting is soft and subdued, casting a warm glow of the faces of your guests. The chairs are upholstered in a fabric that matches the wall coverings. The carpet is plush and deep.

At the front of the room is a dais, and a large beautifully decorated table, with candles burning at either end. On the table, in the center, is the object of everyone's attention, a large, shining, ornate box..... And in that box is You! Stiff as the proverbial board!"

As part of the vision that Michael Gerber suggests, can you imagine seeing yourself lying in that box, not a dry eye in the room? Now, imagine the lights going dim, as a screen is lowered from the curtains in front of the room. The screen lightens with the image of a face. It's your face as you look today. From the corners of the room comes a voice; your voice. You're addressing your special guests. You're telling them the story of your life's Journey. As you speak the screen begins to flicker; clicking off the days of your life, each with a simple picture. It shows one picture for each day of your life, flashing on the screen at the rate of two per second. Each minute shows 120 days. A year flashes past in only three minutes. Then, when the presentation comes to today's date, it pauses.

Now, if you were to write a script for the balance of this screen play, to be played for the mourners at your funeral, how would you like it to read from this day forward? What would the next three minutes, six minutes, twelve, or twenty four minutes show them?

A simple truth is, once you've written that script for your future, all you need to do is make it come true! It's that simple. All you need to do is take your life seriously and have a determination to create your life intentionally. To actively plan your life, and make it the life you wish it to be. Then, once you have your picture, and your script, of what you want your life's Journey to be, you can realize your "Primary Aim." It's so easy, and everyone can do it, including you, no matter your current circumstance.

The purpose of this program is to assist you in writing that script, and developing that picture of what you want your life's Journey to be. An absolute truth is; Don't be concerned about any resources you will need to make your life's Journey plan come true. Those resources will come automatically as you progress.!!! There is no need to wait to start until you have the necessary resources. The only issue that you need to worry about at this moment is to start the development of your script, and the plan for your Journey.

Like any Journey, before you can get to where you want to go, you must first know where you are now. You should have a clear understanding of your beginning point. It's like the story of those members of a lost jungle tribe that call each other by shouting; "Wherethehellareyou". You too, may be wondering about just where you are in your search for success.

Don't let the thought of where you are now discourage you. If you have any fear or apprehension about your success to date, put the thought out of your mind. You've made it in life this far, and that in itself is Success. The fact that you made it down the birth canal, took your first breath, fought off every disease or illness that has attacked you since being born, crossed every street, learned to read and write, and every adversity that you have overcome makes a winner. Don't let anyone tell you differently! In most ways you are successful now, and you can be even more successful in the future!

YOU ARE NOT A ZERO! And, you are probably not a ten. You, like most of us, are somewhere between in each of life's activities. Let's make an honest and confidential assessment of just where you are, and where you feel you have the desire to be.

In the words of our friends lost in life's jungle, "Wherethehellareyou"

DON'T SHARE THIS PERSONAL EVALUATION WITH ANY OTHER PERSON!

Be realistic. If you are fat, don't describe your condition as, "a bit overweight". Tell it like it is! You know what you are, or at least should know. If you have a number of destructive habits, admit it to yourself! You must know "Wherethehellouare" before you can formulate the plan to get where you want to be.

Because you will not have time and energy to achieve substantial improvement in all areas of your life's activities, you will have to choose which area is most important at this time. In the priority area evaluate where the activity stands in importance. Give the activity a score of, (1)-very important, (2)-somewhat important, (3)-would be nice but not necessary, and (4)-not important at this time. Then rate yourself on a scale of 1-10 for the following: Be brutally honest with yourself!

AREA EVALUATED	where you are	want to be	priority
Family life development	_____	_____	_____
Physical development	_____	_____	_____
Spiritual development	_____	_____	_____
Social development	_____	_____	_____
Financial development	_____	_____	_____
Career skills	_____	_____	_____
Career knowledge	_____	_____	_____
Career efficiency	_____	_____	_____
Career artistic performance	_____	_____	_____
Physical health	_____	_____	_____
Emotional health	_____	_____	_____
Mental health	_____	_____	_____
Control of weight	_____	_____	_____
Control of intoxicants	_____	_____	_____
Control of destructive habits	_____	_____	_____
Total Score	_____	_____	
Percentage of Improvement desired	_____		

Now take out a piece of paper and write down the most important area that you have listed as having a priority of (1). Under that listing write one sentence of one thing you could do today that would start you moving toward that objective. As an example; if you have listed, "Control of intoxicants" as your most important area, you could write; "Today, at this very moment, I must admit to myself honestly that I have a problem with intoxicants, and it is interfering with my plans for happiness in my life's Journey".

Then list the second most important area that you have chosen. Do the same brief sentence of only one thing you must do to start you toward the achievement of that objective. Now, set your list aside and read the rest of the Success Manual. We will come back to your list after you have completed your investigation.

.FOCUS THOUGHT: MANY OF LIFE'S FAILURES ARE PEOPLE WHO DID NOT REALIZED HOW CLOSE THEY WERE TO SUCCESS WHEN THEY GAVE UP. (THOMAS EDISON)

STEP TWO: BEGINNING THE PLAN FOR YOUR JOURNEY

Don't stop! Now that you know “Wherethehellyouare”, go ahead and develop your plan that leads you to your chosen destination. In order to do so, you should know just what assets you currently have and will be taking with you on your Journey. These assets are the things of value that you own that will be used as you progress with your adventure. It's like packing your bags to go on an extended trip. To be sure to include all the items needed you should make a list to assure nothing of importance is omitted.

LIST, OR CAPITALIZE, ALL YOUR ASSETS.

When we think of assets, we tend to think of physical assets such as homes, cars, machinery, or real estate. Or, we think of non-physical assets; like cash, securities, insurance plans, or instruments of value that produce income, and are sellable in the market place.

However, when the true picture is looked at, it becomes apparent that you should think of assets as “all” things you possess that have value. You should include ideas, plans, and your human potential to do work on your list.

So before you capitalize your assets, let's start with an evaluation of what should be included as your “capital”. Just what is capital? Webster says that capital is; “accumulated goods devoted to the production of other goods.” If we only consider capital as defined by Webster (Goods), we limit the real value of your accumulated and inherited capital. Webster's definition of capital does not take into consideration the value of work performed as being necessary in the formation of capital.

A true definition of capital should include the work component. This work performed is an essential component in the formation of desirable items that can be used in the production of “other goods”..

Example as a metaphor because I am a boat builder and a sucker for metaphors:

If you want to build a commercial schooner that will have a market value of \$500,000 when completed, the schooner will have accumulated components that represent the net capital of the schooner.

You will have trees that are cut into necessary lumber. These trees (natural resources) cut into lumber also have the element of “work performed” in the processing of the trees into dimensional lumber. Thus, the value of the lumber includes not only the value of the trees, but also the value of the labor that processes the trees into useful lumber. This total accumulated value (trees plus labor), is the capital of the lumber used in the capital of the schooner.

The same illustration of natural resources plus labor is applicable to all the components of the schooner, including; the lumber, plumbing fixtures, sails, engines, canvas covers, painting material etc. All the materials needed to build your schooner represent some form of both natural resources, and the enhancement of those resources in the form of labor. (work performed) Then the actual construction of the schooner has added labor.

But, the market value of the schooner, once constructed, will be determined by other factors in addition to what is used in the construction. The skill and artistry of the design, the quality of the workmanship, the soundness of the finished product, all become factors in the ultimate value of the finished vessel.

Once the schooner is fully built it must be sold. The cost and skill of the advertising agent, the skill of the salesman, and the presentation to interested buyers, becomes a factor in the ultimate sales price and the profit to the builder.

As you can see, the capital of the \$500,000 schooner has ingredients, components, labor, marketing costs, that are all included in what we normally refer to as the capital asset of the schooner. It's more than just the "goods" that comprise the capital value of the item that is presented for sale.

It's the same with you. Your capital value is more than just your goods, cash, and tangible assets. You have **FUTURE WORK, CREATIVITY, IDEAS, AND POTENTIAL** that should be included when you list your capital assets to be used during your Journey. The real value of your "stored capital resources" have a specific current, and future, value that can be identified in money terms today! Additionally, the value of those stored assets can be quickly, and substantially, increased.

However, there is a caveat that enters the picture in the form of time. Because of our human condition, we are limited in the amount of time we have to market the full value of our capital. If our time is not used wisely, we will lose the selling opportunity to market our capital value. Additionally, if we don't offer our capital up for sale, because we don't know what it is worth, or even if we really have it, the selling opportunity will be lost. Marketing or reaping the value of your capital comes in forms other than just selling in the marketplace. Because of the time factor, you have choices to make about the uses available:

- 1.) You can choose to sell today in the performance of your career activities. You will receive payment in exchange for your capital in the form of salary, commissions, or hourly wages.
- 2.) You can choose to invest for the future. This investing is done by the performance of any activity that enhances your future value. It comes in the form of learning and knowledge that increases your income potential when you do finally sell. Going to college, being an apprentice, building a boat or house, are examples of investing for the future sale of your stored capital.

- 3.) You can choose to donate to a worth cause. By performing the acts of charity, you transfer the value of your capital to the ones being helped. This giving of your capital has the same effect as investing, except the future value is transferred to the recipient of your giving. An example would be a volunteer working as a teacher's assistant. By assisting student learning, you increase the potential of the students. You could also include a portion of the teacher's time. Many teachers are paid less to teach than if they spent the same time working in industry for a much higher wage. The difference in income should be included in the equation of donating capital to a worthy cause.
- 4.) You can use your capital for personal or family activities. You can explore and discover new ideas just for the fun of it. You can learn new skills not related to your job or career.

The current value of all your capital available for sale, investing, donating to a worthy cause, and for personal and family activity, can be enhanced quickly and substantially by the quality of the activity you pursue on a daily basis.

Let me use another metaphor to illustrate: (love those metaphors)

Suppose I were to sell you an Electric Generating Plant for \$2,000,000. Here's the deal being offered: (don't worry about the money. I'll show in the end where it comes from)

- 1) The electric plant in the metaphor is completely built, and is located on a raging river that creates the force necessary to produce all the electricity you could ever sell to your current and future customers.
- 2) You will survey the plant and will determine that it will be able to produce profits of two million dollars every ten years at its current production level. You also determine by your survey, that your plant is operating at less than 50% of its capacity.
- 3) Included with the sale is a plan that has been developed to more than double the electricity being produced. The plan is structured to be implemented by you over a period of six to eighteen months. Although the plan is included in the deal, you will be fully in charge of implementation when you buy the plant.
- 4) Also, as the owner of the plant, your duties will include keeping the plant on line and producing the current and future electricity. These duties include maintenance and service to all your customers.
- 5) The market area where your plant is located has thousands of prospective users of your electric service, and in fact, your market potential can't be satisfied even if you more than doubled your output.
- 6) Once you have purchased your company, and as part of your beginning Bookkeeping plan, will be a need to list the Capital Assets and book value of your Company.
- 7) The physical assets of the company are evaluated at \$1,000,000 yet you have paid \$2,000,000 for the company using the Income method of business evaluation. If the company has net profits of \$200,000 yearly, at ten times earnings the value would be \$2,000,000 if the company was sold as a going concern. This is the exact price you have paid by using the income method of business evaluation.
- 8) Let's name your new company, UNITED POWER AND ELECTRIC COMPANY INC.

Your beginning balance sheet listing all your companies assets is:

ASSETS

Physical assets including marketing program plan.....	\$1,000,000
Goodwill value of company as a going concern.....	1,000,000

Total book value of UNITED POWER AND ELECTRIC CO INC \$2,000,000

But what happens to the value of UNITED POWER AND ELECTRIC CO INC. if you sold it after the plan to double the electric output produced and sold is implemented? If you sold the company using the same income method (ten times earnings of \$400,000) the price you would receive would be \$4,000,000.

The new owner would set up his beginning books as follows:

ASSETS

Physical assets including marketing program plan.....	\$1,000,000
Goodwill Value of business as going concern	\$3,000,000

Book value of UNITED POWER AND ELECTRIC CO INC..... \$4,000,000

Even though your annual income increased by only \$200,000 (from \$200,000 to \$400,000) because the price-earnings ratio remains the same, ten time earnings, the value of your business has immediately increased by a whopping TWO MILLION DOLLARS!

This immediate TWO MILLION DOLLAR increase in value, is realized even though the increase in income will not be realized for 10 more years.

You might be thinking what's the point of this pointless metaphor? I don't have two million dollars to buy an electric plant, and you don't have a plan that can double the value of that plant, even if I could afford to buy it.

You are half right! You don't need \$2,000,000 to buy a plant like UNITED POWER AND ELECTIRC CO INC. because it is already owned by someone....and that someone is YOU!

There is a plan that can more than double your capital value! You are holding it in your hot hands at this very moment!

It really doesn't matter whether you are an Independent Business Owner, a Salesman, a Salaried Worker, a Teacher, a Student, an Apprentice, or even if you currently don't have a dime and are incarcerated. You have a current capital value, and a future capital value, that is determined not only by your current income, but also, a value that is determined by your future income. Your value can be computed now and in the future, the same as the value of any Stock in any Company or Corporation.

If you relate yourself to this Metaphor or your personal reality you can see what I mean.

- 1) The raging river is human time and energy that you and others have in life. It is flowing on continuously, and only needs to be directed and harnessed to do work. That work produces income for the workers in the form of wages, and income for the business in the form of profits.
- 2) The Electric Power Plant is the minds and bodies of the Workers and Managers. It is currently complete and ready to operate. It can generate more income than you can imagine. All you need to do is plug it in, and keep it maintained and functioning to produce the income.
- 3) The Capital Value of the companies' stock, is the overall value of your earnings potential computed at ten times your current or future annual income. If you earn \$50,000 yearly by using the ten times earnings formula, your current capital value is \$500,000. If your potential can be increased to \$100,000 yearly, then your current capital value will immediately jump to a value of \$1,000,000.
- 4) UNITED POWER AND ELECTRIC COMPANY INC is your career. It's your vehicle or business that produces your earnings, and you own it today! It has a current and future value that can be computed and listed today by using the ten times earnings formula. If you are incarcerated, you too can capitalize your capital value.
- 5) The plans to expand the capacity of the Power Plant Sales are obvious. The plan is this plan you are studying, and if implemented over the next six to eighteen months, has the potential to more than double your current capital value.

Many of the assets you will want to list in your Asset Balance Sheet are Characteristics that contribute to the Artistic side of your existence. If you're really great at certain things, the asset value of those things can be worth more than if you're just average at them. Take woodworking as an example. Being a decent carpenter will lead to a good living in the wood working industry. However, being a wooden Boat Builder, or a skilled Cabinet Maker, in the same field of wood working, can more than double your salary. It's the skill and artistic performance that will allow you to earn substantially more than a traditional Carpenter. The same goes with all work or skill sets.

The bottom line is this:

You have stored in your body and mind more value than you can ever imagine. If you are young, your current capital value is well in excess of one million dollars! Even if you don't have a dime in your jeans, or even if you are sitting in jail. The quest being sought to cash in that value should include a life long plan. A program that translates the "held" value into "spendable or usable" value.

Your plan should also be designed to allow you to experience an increasing degree of success in other parts of your life, in addition to the financial part. The plan does not need to immediately transform you from being an average businessman, salesman, teacher, student, or volunteer, into a "human dynamo" that sets the world on its ear. It's a plan you will be using for the rest of your life. There is no need to get in a rush to implement it. You will first want to understand fully just what is involved and how it works for you. The plan should be designed to gradually, but continuously, build the

habits and characteristics that have proven themselves in building a well rounded and total life that you deserve. The Journey of your life activity should be the main focus.

In order to do these things, the necessary criteria in this plan is to focus on daily tasks that lead to success that extends over a long period of time (the rest of your life). By concentrating on daily tasks, you have a steady flow forward.

The focus on a “Task Completion” approach to success does not require long term calendar or money and things goals being established. One of the difficulties of things as goals is establishing the usefulness of those things. . Your focus on success will be a focus on the “Journey” being the reward, not things. This doesn’t diminish the value of things as goals, but instead, focuses on things being necessary only as contributing to the Journey, not as ends in themselves. If you don’t own things-you are the most free person in any group. Free at last-free at last.

FOCUS THOUGHT: REMEMBER; YOUR DESTINATION IS REACHED BY TRIMMING YOUR SAILS, ADJUSTING YOUR RUDDER, AND SAILING A SOUND SHIP, NOT BY THE CONTROLLING OF THE WIND OR THE WAVES.

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STEP THREE OPERATING IN A NEW STATE OF MIND:

We now come to the most critical point in your Success Program. That point is the implementation of your plan. To do so you may want to choose an approach that will not be side-tracked by the forces that have held you back in the past.

This may require some major changes in the way you approach success. If you plunge into activities without first making those necessary changes your old habits may interfere and become a driving force. The success you are striving for may ultimately be hindered or even derailed by these old habits.

For the sake of our new program plan, assume that your past habits and mind set may not allowed you to realize your full potential. They may, or they may not, but let me give you a thought:

You have succeeded to the level you currently enjoy by what you have done, or maybe, by what you have failed to do. However, a great influence on the degree of success you have attained is controlled by what you have done and thought about. In other words: “YOU BECOME WHAT YOU DO, AND ALSO WHAT YOU THINK ABOUT.”

THEREFORE, YOU CAN CONTROL WHAT YOU WANT TO BE BY WHAT YOU CHOOSE TO DO, AND WHAT YOU CHOOSE TO THINK ABOUT NOW, AND WHAT YOU CHOOSE TO DO AND THINK ABOUT IN THE FUTURE!

Success is well within your reach right now! If there are no physical laws of the universe standing in your way, you can choose to become whatever you want to be. Best of all, you can get there for certain by simply choosing what you do, and choosing what you think about.

Most people have all the mental and physical capacity necessary to succeed if given the opportunity, and are willing to learn the necessary skills. Physical performance, education, age, and past history, can effect the degree of determination required, but not the results if they have a plan. A plan that leads to full implementation with a focus done with a high degree of: Skill, Knowledge, Efficiency, and Artistic performance.

Here's how and why it works:

It's a known scientific fact that your body, except for your brain and bone cells, renews or changes its molecular structure every six to eighteen months. The molecules you are composed of at this moment are different molecules from the ones you were composed of six to eighteen months ago. You are in a state of constant renewal. Your body building materials are constantly being arranged by the chemical and electrical signals that your cells give off as they are renewed. These cells that are in a state of being exercised and stimulated tend to renew themselves with more hearty cells. You may be thinking, "So what, who needs big muscles anyway"? It's more than just your muscle cells. It's all the cells of your body including your brain cells that are either renewed or stimulated in this way. The point I am getting to is this: You can consciously choose to improve your capacity to excel both physically and mentally by the way you stimulate your body and your mind. (Oh crap! Here comes one of those shape up your life lectures) not really.

There is a caveat. It won't work if you stimulate and exercise your mind and body occasionally. It must have constant application and attention in order to be successful. It must become a totally new set of habits that you develop. Those old ingrained habits that are interfering with your success must be replaced with new habits that lead to success.

Old habits are culprits to be overcome when starting your success quest. It won't be easy, but it must be done. In reality, you in fact can easily do it if you do the plan outlined.

To overcome your "old habits" problem, you can develop the proven technique of establishing a **ROLE MODEL** that you emulate in the future.

But what kind of Role Model? And what do I mean by Role Model anyway?

Webster says a Role Model is, "a person whose behavior, especially that exhibited in a particular capacity, serves as a model or standard for another person to follow".

Webster also says Role Playing is, "a method of instruction or rehabilitation in which a student acts out real live situations and discusses and studies them.

In developing your Role Model you should keep some very important rules in mind.

First: It is not in your best interest to establish a Role Model that is patterned after some known person. That known person cannot be you, and you cannot be that person. Being like "Mike" works well in a shoe commercial, but does not fit anyone's real life. An important factor in the establishment of your Role Model Plan is the phenomenon of, "Becoming your Role Model". Remember, you become what you do and think about. When this happens you will want to be your chosen self, not a clone of someone else. In fact, the heights of success reached by a known person may be substantially less than what you can reach.

Second: You must stay within the physical and mental boundaries of your body and mind. You can't be like, "Arnold" or "Einstein", if your physical and mental body don't meet the required parameters.

Third: You must stay in the present moment. You can't create an effective and workable Role Model that is different from your current age. If you are 50, your Role Model won't work if you try to act 30. It doesn't work if you attempt to remove yourself from the present moment.

Fourth: You must function within the laws of Physics and the limitations placed by Society. If you wish to flap your arms and fly, you will not succeed no matter what your determination. The laws of Physics cannot be overcome. If you want to be President of the United States, or quarterback for the Dallas Cowboys, the limitations placed by society may not allow you to become what you have chosen.

By creating a Personal Role Model, instead of patterning yourself after another, you take a different approach to the self-image and personal habits dilemma many face. You don't need to focus on changing your existing habits because you have created a totally new "self image", and will let that person deliver the goods. It's like hiring a President to manage your company, United Power and Electric Company Inc. Before you hire this person, (your Role Model), you can make a list of the habits and characteristic you are looking for in this new person.

So, the first step in the creation of your "Role Model", is to make a written detailed word picture of what you want that individual to be. The word picture of your Role Model will need to address specific needs you have previously established for your success.

Those needs include: personal needs, career needs, relationship needs, and many others. Your needs will also be effected by being a husband, wife, father, mother, friend, teacher, etc. Each Participant will have a very different and personal word picture of the Role Model that best serves their individual needs. That's why it is impossible to create an effective word picture of your Role Model patterned after a known individual. Your Role Model, to be effective, must be personal and unique.

Then, once you have created the word picture of your Role Model, associate that word picture with a visible symbol (Power Symbol) that is displayed in your home or work place. When in the presence of your power symbol you can focus on your plan.

Finally, using your written word picture and Power Symbol as your focus guide, you simply ACT the part of your Role Model who has the pre-determined habits of success that you have listed in your written word picture!

WAIT A MINUTE! ROLE MODELS?, WORD PICTURES?, POWER SYMBOLS?, IS THIS SOME KIND OF VODOO HOCUS POCUS CRAP?

Not at all. The use of Role Models and Power Symbols isn't a new idea. The idea has worked for thousands of years by native people and other successful people to enhance performance and perception. They did this by focusing on and practicing the habits of an envisioned ideal that is reinforced by using a focus symbol. The Eagle, the Bear, and the Buffalo, were the power symbols of the American Indians. These people took the parts of their focus symbol (power symbol) that best identified its strength and beauty. The Feathers of the Eagle, the horns of the Buffalo, the claws of the Grizzly Bear, were all used to associate the American Indians with the strength and characteristics of their power symbols. Starting to make sense? Could be it might actually work? Read on.

To Illustrate my point:

You don't think that "Sitting Bull" would have been the powerful Warrior Chief he was if he had called and thought of himself as, "Sitting Prairie Chicken", do you? Envision him sitting up on that hill at Little Big Horn. The robe on which he sits is made from the skin of a Prairie Chicken. The feathers of a Prairie Chicken on his head as a War Bonnet; The spurs of a Prairie Chicken hanging around his neck as a Warrior's Necklace. There he is in his magnificent glory, "Old Sitting Prairie Chicken", directing his Warriors to attack!

Not a very trust and respect inducing picture is it? Instead, you see, "Sitting Bull", sitting on his buffalo robe, the feathers of the Eagle and the horns of the buffalo on his head as his War Bonnet. The claws of the Grizzly Bear hung around his neck as a Warrior's Necklace. Now, when "Old Sitting Bull" directs his Warriors to attack, there's a much different image in your mind, isn't there! There's a truly trust and respect - inducing picture that is diametrically different from "Old Prairie Chicken's Image" isn't there?

And you can bet your sweet bippy that , "Old Sitting Bull" had that figured out! He knew that to be a powerful Warrior Chief you had to present yourself as a powerful Warrior Chief. He knew that to become what you want to be, you must first decide to act the part!

Mohammed Ali knew it too. He knew that to become the greatest fighter of all time you must first act the part. He would not have reached that height had he thought of, and presented himself as, "Casiuous Clay", the great-great-grandson of a slave. Instead, he took on a new identity, "Mohammed Ali"! A powerful and respect inducing name and image. Using this new chosen image, he projected himself as this new person, "Mohammed Ali", with the strength, speed, and prowess of the Champion he ultimately became. The name, Mohammed Ali, and his confident demeanor were his power symbol. That's why to this day, Mohammed Ali, is one of the most respected sports figures of all

times.; renowned around the world. It's not because he was once the World Heavy Weight Boxing Champ. No indeed; It's because he is, "Mohammed Ali"!

And so did Hugh Hefner.(as you can see I'm an old guy) Before Hugh Hefner became the Mega Millionaire Publisher of "Playboy Magazine" in 1957, he was a skinny kid with thick glasses. What today's youth would consider, a "Nerd", and at a time before Bill Gates made being a Nerd fashionable. But in his day when starting "Play Boy", Hugh Hefner knew that image would not fly if he wanted to sell his magazine to millions of young persons. He had to project an image that presented him as the personification of his publication. To do this he took on a new image. The image of the sophisticated young executive in the smoking jacket, smoking a pipe. It was what some might call, "his Schtick". And it worked. The smoking jacket and pipe were his power symbol. Whenever you see any image of Hugh Hefner, he's seen in that, "smoking-jacket pipe-smoking" presentation. Of course the pretty girls helped sell most of Hugh's magazines on the campus where I went to college.

Probably the best known of those that used the technique is George Washington. George Washington is revered as the aristocratic leader of the revolutionary war. He was chosen to be the General who led the army to success in our nation's independence. Then upon the success of the revolution, he was chosen by his peers to become the first President of the nation.

Truth is, George Washington did not start out as a sophisticate aristocrat or an educated man. His peers, John Adams and Arron Burr were college graduates, but George Washington had no more formal education than Abraham Lincoln. Yet Washington was chosen to become the Revolutionary Army General and the first President over these more educated and qualified persons. Washington did so because he could present himself as the one most qualified to perform the tasks necessary at the time. Washington was a superb horseman and the image of him upon his horse (his power symbol) exuded an air of aristocratic demeanor that gave people confidence in his ability.

And what about his acquired aristocratic actions? He learned that from a book. George Washington bought and studied a book of 101 social graces of the day from which he learned how to act in social situations. He also signed up for and paid to take dance lessons so that he could impress the ladies at the many social functions he attended. He became a superb dancer and successfully presented himself as a gentleman knowing all the social graces of the day. In other words, "he choose to look and acted the part of a sophisticated and highly educated gentleman", and others believed this of him because of his confidence and the way he presented himself. He, like the others illustrated, ultimately become what they choose to be by what they did, and also what they thought about.

I guess a question worth asking at this time is; No matter your past, in the future would you want to be seen and thought of as "Sitting Bull or as "Sitting Prairie Chicken"? If you in fact could choose, would you choose to act the part of a skinny nerd, or act the part of Hugh Hefner? Would you choose to act the part of an uneducated and unrefined

person, or as George Washington astride a magnificent steed? Would you like the world to see you as Casius Clay, or as Mahammed Ali?

Role Playing worked for these famous and successful people, and it can also work for you! They became what they did, and also what they thought about, and so can you!

Here's why it works:

Power Symbols and Role Models have the effect of creating EXPECTATION and PREDICTABILITY in the minds of those that use them, but also in the minds of those seeing them being used. It's these visible yet workable results that you seek by creating your Role Model, and then acting the part of that image, but also by associating that picture with your personal Power Symbol that you use to focus as you Act.

This same technique is used in Sports Psychology by champion athletes.. It is known as "Visualization". With visualization, the athlete visualizes the success of the particular event being performed flawlessly. This focus and visualization allows the athlete's body to perform using reflexes which do not require a conscious thought process.

You too can also use this technique. When you visualize yourself being your "Role Model", you will be inclined to perform using the habits and characteristics of the "Role Person", without being hindered by habits that currently hamper your success.

What I am getting to is this: As you Act the part of your Role Model, your body does not distinguish the difference between Act and Fact. Your body, including the cells of your muscles and brain, will stimulate and renew themselves to meet the needs that are presented. The end result can be; although you started your program Acting as your Role model, you can in fact Become your Role Model by this physical and mental transformation process.

Now this could scare hell out of you if you are thinking and acting in ways that are destructive to yourself and others.

Fortunately it's not possible to become the Role Model you have chosen in any immediate transformation. It will take you from six to eighteen months of practice to reach that level. You may even adjust the Word Picture of your Role Model several times to add some additional characteristics that enhance performance.

So, don't rush it. Practice acting over an extended time. Don't give up if at first you keep falling down. Don't test your stamina by jumping into a program pace that can't be maintained. Remember; the plan is designed to enhance your life. Its purpose is not to increase the amount of energy needed, but instead, to increase the enjoyment and efficient use of the energy you are expending now.

To illustrate let's use another dreaded metaphor; let's equate the process to riding a bike. When you first started out you saw others speeding along with apparent ease. You didn't

realize that you have to learn the fundamentals of bike riding before you could do it. To allow you to learn these fundamentals, your Dad held the back of your seat while you learned to pedal. You experimented with pedaling and leaning this way, then that way. You finally discovered that you must simultaneously, concentrate on balancing, pedaling, and deciding where you wanted to go. You also discovered that when you leaned one way, the bike goes that way. And, if you lean one way too long, the bike takes over and goes where it wants to go; even if you change your mind. It is too late! You learn (with skinned knees and elbows) that when this happens you must stop and start again, using the proven fundamentals of bike riding or you will crash!

But once you've mastered the fundamentals, and have practiced for a time, it becomes easier. At first you may wobble and weave, but you can stay upright, going forward using this new and thrilling skill you have mastered. In a short time it will become a habit that allows you to speed forward without having to concentrate. You may even get so good at it that you can ride with your feet on the handle bars, or even sitting backwards on the seat! You will never walk again! Bike riding is much more efficient as a means of getting from one place to another! It takes so much less energy than walking, and can be a truly thrilling experience.

It's identical with mastering the fundamentals of success. You must first learn those fundamentals. Then you must practice them until you become skillful. You must also perform them in the proper order. If you leave any out, or don't develop adequate skills, you will crash! Just like with bike riding.

So start out slowly. Gain momentum over a period of time. Don't be concerned if at first you wobble and weave, or even fall down.. It will get easier as you practice. Soon you'll be able to speed along, using your new skills, having a truly thrilling experience.

Steps to follow:

Act the part of your written Role Model only one hour per day for the first full week. Seven days-seven hours. Pick any hour of the day, 7 AM or 7 PM. It doesn't matter in what area of activity you choose to act the part of your Role Model. It can be physical exercise, family activity, or the relationship with you Children or Spouse.

It is important, however, that you stay in the Role Model acting mode for the full hour. If you fall off the wagon before the hour has passed, set another hour aside later in the day and give it another try. After the hour has passed, relax and congratulate yourself. Evaluate how you felt. Were you more happy about the results achieved in that hour, than you would have been had you not been acting as your Role Model?

The second week, add an hour to your program. Act the part of your Role Model for two hours each day. The hours don't need to be back to back. Any two hours will do. Any activity will do. Be sure to stay on target for 7 full days with your two hours per day program. If you fail at your task, add a day, and do the two hour program in eight days instead of seven.

Each subsequent week add one hour per day. One week-one hour, two weeks-two hours, three weeks-three hours, four weeks-four hours, 5-5, 6-6, 7-7, 8-8, 9-9, 10-10, 11-11, 12-12.

In three months, with the one hour per week addition, you will be up to 12 hours per day acting as your Role Model. In the meantime, each time you fall down, pick yourself up and get back on your Role Model bike. Don't walk home with bloody knees and give up. If it takes you six months to get up to six hours per day acting the part of your Role Model, you are way ahead of the game!

At first, it will seem awkward and difficult. But, if you persevere for a time, it will become easier as each day and hourly practice session is completed. After practicing for a time you will come to the realization that, "what you are" is truly a manifestation of "what you do and think". The transition from acting to becoming your Role Model can be either subtle or sudden, but most surely certain, if you practice over a necessary period of time.

You may also feel a little silly going around acting the part of some created Role Model. Keep it a secret. Don't let anyone know that you're acting. You don't need to explain what you're doing to anyone, or why you are doing it. Remember, you have pragmatically determined what qualities you wish to possess. You have listed those qualities and have implemented a plan that is designed to lead you to that goal. Becoming that person is fully within your power if you will only Act as though you are that person.

FOCUS THOUGHT: IF YOU WANT A QUALITY, ACT AS IF YOU ALREADY HAD IT. TRY THE "AS IF" TECHNIQUE: (WILLIAM JAMES 1842)

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STEP FOUR: ORGANIZING YOUR CAREER AS A BUSINESS

To create your Success Plan, and to be able to focus on the many aspects of your life's Journey, you may find it an advantage if you separate your Career from the rest of your existence by organizing your Career as a real and separate Business. Really!

It is important to understand just why you should operate your Career as a Business instead of a "Job". The most important principle is; Your Career is not your life! Your Career is something separate from you, with its own requirements, and its own purpose and capital value. And, you are separate from your Career, with your own needs, requirements, and purpose.

Even if you don't currently have an identifiable Career, or if you are a Student or incarcerated, you should still think in terms of a "Business Plan" when preparing or planning for your future. You will have the best results by using a real and workable business plan. Your Business Plan will take you forward step by step.

By thinking of and planning your Career as a business, you'll be able to ask yourself, "how can I spend my time doing work that enhances my capital value, and provides income necessary to achieve my financial goals, but also the other goals I want in my life's Journey? When you change your prospective about what your career is, and how you can make it work for you, you'll begin to think of your Career and it's value in a totally new way. You'll be able to answer the question, "Am I working to live, or living to work?"

And once you've honestly answered that question, you can get on with the organization of your Business. The following may be boring but believe me—Struggle through it! In doing this, you'll be surprised to find that your career is not the first order of importance on your business plan agenda. YOU ARE! Your Career can be destructive and irrelevant if it takes so much time and energy that it turns your personal life into junk. Therefore, you should immediately establish a relationship between your Career and the rest of your life activity. You must do this before your Career vehicle is used to transport you financially on your Journey. To implement your business plan you should use a real business format. Part of this business plan format can include the increase in value of your capital. As stated, your overall plan will probably require from six to eighteen months to be fully implemented.

Your business system, once created and implemented, will allow you to progress with the best efficiency possible as your plan becomes a reality and your business prospers.

Your operating plan should also include:

- 1.) Personnel planning and job descriptions.
- 2.) Strategies to follow in marketing your products or services.
- 3.) Tactics used to gain a competitive advantage in selling.
- 4.) Training programs for job skill improvement for your employees and managers.
- 5.) Record keeping and accounting systems.
- 6.) Evaluation procedures and promotion criteria.
- 7.) Business profits and employee profit sharing plan.
- 8.) Expansion plans including personnel hiring and training.

The fact that at the outset you fill all the positions and assume all the responsibilities within your Business is irrelevant; they must all be filled for your business to grow and prosper over an extended time.

It is important that the tasks of each position be performed on a timely basis if you want your business to prosper. Many of the necessary tasks can be done by outside experts. Tax accounting, legal, financial management, are some of the tasks that can be done by others.

Knowing where you are going in your Business

One of the most important aspects of your business, and every business, is to have tools that allow you to know where you are, and where you are going.

To know these things, you will need to keep records and have a way to interpret those records, not just bookkeeping and tax records.

The first item or tool to incorporate in your Records System is your wall calendar. You can construct one on your own, or you can buy one that has ample room to keep notes to yourself that indicate what you have committed yourself to in the future.

In today's electronic era many persons use a PDA for this purpose. However, this tool does not allow you to step back and look at the big picture. I would suggest you use the old fashion wall calendar in addition to your electronic data system.

Block out dates on your wall calendar to be devoted to specific projects that require all your effort. If several projects are worked simultaneously, put the names or titles of the projects on stack lines in order of priority.

Use Post-its to make notes on your calendar. They can be easily moved around, and make the organization of your calendar more convenient. By using different colored Post-its, you can easily identify specific activities. For example: red for absolutely essential items , green for appointments, orange for reading and thinking, and blue for personal activities.

You may find it beneficial to have two wall calendars side by side. Then you can alternate the months. As each month ends, leap frog that calendar to the second month. As an example; If your calendars are listed as January and February, when the January month is finished, reprogram that calendar to March. In this way your planning can be extended over a longer period of time.

Check your wall calendar daily to see what's coming up later this week or next. Use cues to get mentally ready to assemble needed materials and information, and to advice the persons who will be working with you on your projects. Also, check your calendar before adding new commitments. This way you won't overload a certain week, and leave others with open space. It will assist you in keeping your promises and commitments.

Effective use of your wall calendar seems like a given, but it is amazing how few people use this simple and effective tool.

The second tool used in your record system is your Daily Prompter. Your Daily Prompter is a portable file box that is comprised of 31 hanging folders numbering 1-31, and 12 hanging folders each headed with the 12 months. Add to this, 12 open hanging folders to transport information and your stuff.

Your Daily Prompter is your memory, and should be used for just that. When you discover any item, or activity, that needs to be done at some time in the future, you simply make a note on the event and place it in your memory. You can then forget about it until it comes up for action.

It is one place to store-and-hence retrieve, all sorts of messages, paper work, and information you want to remember, but don't want to (or afraid you may not be able to) hold in your brain until needed. Those of us who are getting older know what I mean.

To make your Daily Prompter your most useful tool, get in the habit of going to it the first thing every morning to see what you have filed for yourself under today's date.

Use your Daily Prompter to curb impulse decisions. Make a note of the decision and place it a few days or a week in the future. If you still want to do it, proceed when it comes up again.

The third tool is your Task Activity Cards. Task Activity Cards (TACs) are 5x8 cards that are a running record of what you are doing with each of the tasks or projects being worked on during your unit of activity. A sample TAC is included in the back leafs.

If you have 12 tasks that are being worked on, you will need 12 TACs that describe in detail, A.) the steps to pursue, B) materials needed to do the job, C) the time scheduled for completion of the task, and D) what has been accomplished to date.

As you work on each task in priority of importance, you will either complete the task and move on to the next most important, or you will take the task as far forward as possible. If the task is not completed, it will need to be moved forward in your Daily Prompter to the next date that you wish to again tackle it.

To focus on the most important of many tasks, use a system of colored TACs. For extremely important items, enter the items on red TACs. For very important items use blue TACs. For other items use white TACs. Then, when you go to your Daily Prompter, you will be able to see immediately what tasks are to be completed first, second, and third, by the color indicated on the TACs.

Each of your daily tasks should be stored and worked on by using your TACs. The first thing each morning, go to your Daily Prompter and take out all the TACs for that date. Then arrange the cards in order of importance by color. You will automatically have your list of things to do for that date arranged in order of priority.

Then upon completion of each task, store the TACs in order of completion. By doing this you will have a running record of all the tasks that have been scheduled and completed to date.

In filling out information on the TACs follow a specific plan. That plan should include the steps;

- 1) The task should be clearly described in one or two sentences. By doing this word picture of the task, you will be able to fix the task clearly in your mind.

- 2) The materials needed for the task completion must be listed and accumulated before the task can be tackled. All the material for the task completion should be accumulated if possible, but only the materials for the first step is essential. The remaining materials should be scheduled for delivery as soon as possible.
- 3) The estimated time required for the task completion should be entered on the TACs.
- 4) The steps to be done in the completion of the task should then be listed in order of priority. Make two list of these steps. One for the steps that must be done in sequence, and a second list of steps you can do anytime.
- 5) The first step can then be tackled using the materials accumulated for the task.
- 6) If the task is no completed in one work session, the TAC should be placed forward in your Daily Prompter to the next day you wish to continue to work on the task.

Don't underestimate the value of following a specific written plan for tasks that you tackle. Your efficiency will be greatly enhanced by following your written plan.

It takes only a few minutes to write out the task description and the materials needed. This few minutes will be recovered many times over in the course of doing the task.

Stand up, turn around, stand on one foot

If I asked you to do these three simple things you could do them without much effort or thought. Yet, you can only do them in a certain sequence. You must first stand up, before you can either turn around or stand on one foot. You will have great difficulty turning around while standing on one foot. It is very difficult to do any two at the same time. The decision you make about which to do first, second, and third, will determine the most efficient way to tackle the task. In a word, "Efficiency". It's this efficiency that you gain when you make a workable written plan before you tackle each of the tasks you wish to complete.

By making a written workable plan before your start the task, you can best maximize that efficiency. You will soon discover, while writing and organizing your plan, that each task will fit naturally into a niche. You will also discover that each task is quite simple to achieve if it is broken down into increments for completion. This simplicity of incremental completion is the same for all the tasks required to reach all your Goals and Dreams. If you can create a written plan, and there are no natural laws standing in your way, you can achieve any Goal or Dream you choose.

In the words of my 14 year old daughter, you may be thinking , "Duh! That's so simple it's stupid"! It is. Yet, many people still do it the hard way, and that's really stupid!

To achieve a Goal or Dream that has complexity, you need to formulate a written step by step plan that can be implemented over an extended time, and has a focus on efficiency. The focus on efficiency must include a specific well defined word picture of your Goal or

Dream. It must be fully described and available for you to return to it time after time. Each time you are confronted with any adversity you can return to the word picture of your Goal or Dream that you have established.

Outline planning for steps required for Success or Dream achievement

- 1.) Define your program or Dream.
 - a. Give it a detailed word picture defining it clearly.
 - b. Set a deadline for completion.
 - c. Establish progress yard sticks .
 - d. Don't be concerned about the resources needed, they will come.
- 2.) Write out the Major Steps needed to achieve your plan.
 - a. Set up a deadline for the completion of each Major Step.
 - b. Put the Major Steps in order of completion.
- 3.) Organize each Major Step
 - a. Break down into Minor Steps.
 - b. Put Minor Steps in order of completion.
- 4.) Organize each Minor Step
 - a. Break down into individual tasks for completion.
 - b. Make a TAC for each task.
 - c. Put tasks in order for completion.
- 5.) Organize each task
 - a. Do it right the first time and do it only once.
 - b. Understand the task fully before taking any steps.
 - c. Consider in full detail the effect of each step.
 - d. Listen when people object or suggest ideas.
 - e. Check your plan with someone you trust and respect.
 - f. Carry out the task completely, leave nothing undone.
- 6.) Cross off the tasks that have been completed and file the TAC under the date it was completed.
- 7.) Use a flow chart or graph to keep progress on your plan in view as much as possible. This graph of your progress is another reward that helps whenever you see it. Don't hide it away or keep it secret. If you are working toward a Dream or Goal you really want, and are making good progress, you deserve to feel good about it and share that feeling.
- 8.) Enjoy the activity that contributes to your Journey!

- 9.) Look how far you have come from just dreaming about your Goal! You will now have your Goal or Dream fully described, broken down into Major and Minor Steps, and single tasks that are achievable, but you are not there just yet.

To make your Dreams come true, you must now schedule the tasks for completion, and then you must complete each and every one of them. The object is not to get there as fast as possible, but rather to focus your effort and get there for sure. The best rule to follow is, “slow and steady wins the race”.

By using this incremental approach to success, you will not be overwhelmed with the total complexity of the “Big” picture, but instead can see the completion of the “Whole” by a series of completion's of each small necessary part.

Your confidence will not be immediately tested and overwhelmed by a view of the mountain of effort close up. You instead, can climb steadily upward, step by step, looking only to the next plateau or ridge to be conquered. Only when you have completed the last step is it necessary to look forward or backward.

It's like that old bromide, “how do you eat an elephant?” Bite by bite by bite.

Developing a Story Board

If your Goal or Dream involves a great deal of detail, a large number of steps, or the fabrication of a number of components, you may want to plan and implement the sequence of steps by the assembly of a Story-Board. A Story-Board is a “cartoon” like series of windows or cells that each identify a specific step that is completed in a predetermined sequence.

The first step in the assembly of the Story-Board is writing out the Major and Minor Steps previously mentioned. Then, each Minor Step is broken down into the general tasks required for completion. Each task is written onto a separate 3x5 card that will be placed on your Story-Board. This 3x5 card is separate from the TAC that will be placed in your Daily Prompter.

The Story-Board task cards are then arranged in a general preliminary sequence on a large paper board, or on the wall of your office under the Minor Steps area assigned. This arrangement is done in a Cartoon like sequence, and progressing across the page or wall much like the cartoon cells of a newspaper. Each task representing a cell of the story. Once the Minor Steps Story-Board is assembled, you may wish to move the task cards around to establish a more logical sequence for completion.

The advantage of the Story-Board for task completion, is the “hands on” or visual image that allows you to see the actual sequence of tasks that must be completed.

You will be able to see immediately if any tasks are not in their proper order for completion. You can also easily move the cards to a more logical sequence, if it becomes apparent there is a better approach.

Then, as the tasks are completed, and the components fabricated, you can replace the Story-Board card with a photograph of the completed component. By doing this, you will be able to see visually that the step is done, and you can move on to the next component or task.

Another important result is the confidence you will gain as you assemble your Story-Board. You will realize as you assemble this tool, that each of the tasks is within your talent level of skills. If not you must hire someone who has those skills.

Work Increment

The final criteria that should be considered in the ultimate completion of each task is a work increment plan. Some tasks can be done in only one work increment. Others may take several over a period of days, or even weeks.

Every aspect of every task completion will be made up of these specific work increments. When you establish what the work increments will need to be, you are breaking the task down into its simplest components. By doing this you do two things; a.) you formulate a flow of activity that must be done in sequence, and, b.) you are able to visualize the incremental completion of the task.

The size of the “bite” that can be done in each work increment will vary between individuals. The amount of work that is performed by one individual should not be compared to that performed by another. Each individual will have a comfortable pace that can't be accelerated without creating stress, and increasing the probability of accidents.

When establishing what the work increment will be on any new task, first use your previous experience and “bite” off a comfortable chunk that you feel you can handle in the time allotted. Then, begin at a comfortable pace. You'll find that a rhythm will develop as the work progresses. It's this rhythm that sets the pace best suited to your style.

If at the end of the time allocated you have exceeded, or fallen short of your goal, adjust the work increment for the following scheduled work increment.

By working at a comfortable pace, you will be able to concentrate on not only doing the task at hand, but also be able to focus of your Skills, Knowledge, Efficiency, and Artistic Performance. If you are hurried or bored, you will not be inclined to perform skillfully.

If you feel you cannot complete the increment chosen because of a lack of skill or knowledge, hire some individual who has those needed skills. Be sure to watch the skill being performed by the Craftsman so that the next time you need to do the same task you may be able to do it yourself because of the education you have just paid for and received.

By using the plans outlined, there are few Goals or Dreams that cannot be achieved. You need only decide what those Goals or Dreams are to be, and then break the work activity down into doable tasks that are performed by achievable work increments.

FOCUS THOUGHT: THINGS THAT APPEAR TO BE HARD IF DONE BY THE YARD, ARE OFTEN A CINCH, WHEN DONE BY THE INCH.

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HIRING EXPERTS TO ADVANCE YOUR CAREER

Many of the tasks in the implementation of your Plan are tasks that take a great deal of time, or tasks that are beyond your current skill or knowledge level. With these tasks, it may be to your advantage to hire someone else to perform them. If the task can easily be taught to a subordinate, or can be done by an outside expert hired by you on a one time basis, you may be able to devote your energy to other activities that give you a better return on your time and effort.

An interesting thing about hiring outside experts is that you can get anything done you want, simply by hiring others with the needed skills to do the work. The world is full of talented, skillful, educated, energetic, and willing experts, many with years of experience and training, all anxious to work for you for the right wage. They will gladly wait in the wings until their services are again needed.

The truth is, you don't need to be very smart, or particularly skilled, to be successful if you rely on these skilled and talented outside expert associates.

One of my favorite stories illustrates this:

"At the 25th anniversary of the College Class Reunion someone decided to poll the graduates to see who was most successful financially since graduating 25 years earlier.

Much to everyone's surprise, it was discovered that the one person who had become wealthiest was a man who graduated near the bottom of the class.

After some discussion, it was decided this person should give a speech to the class, and tell to what he attributed his great financial success.

At the appointed time, he approached the podium, nervously peered out at the faces of his classmates, and clearing his throat, he began in a shy voice.

"You know," he said, "I wasn't the smartest guy to ever graduate from this University. In fact, I must admit I was well down in the class standing. And if any of you took math we me, you know I barely pulled a "D". He shifted on his feet and continued. "But, I did graduate finally, and I'm proud of that," he added.

Again he peered into the faces of his classmates and continued. "Well, anyway, after graduation I knew I would have to be outstanding at something if I were to make my mark in the world. I sure couldn't rely on my education or my brains," he said with a broad smile on his face.

Several of his classmates laughed nervously as he continued.

"Fortunately I was inventive," he said proudly. "After a number of failures, I discovered a way to increase the mileage of automobiles and trucks by the addition of a simple device placed in the carburetor. The Damn thing finally worked," he boasted, as he smiled at his audience. "Then, the greatest challenge was just what to do in the manufacturing and distribution of my device," he said, "I knew nothing about those things, so I decided to hire some experts to help me out."

He paused and looked into the audience, looking for some special person's face. Then having located the face, he continued. "You all know Tom Black, he was the smartest engineer in our class. So I hired him to develop the manufacturing procedures necessary to produce the device. You all know Bill Thomas, he graduated at the top of the law class. I hired him to organize the company in a way that maximized the value, and protected us from any unseen legal pitfalls. And you all know Joe Benson. Joe had just finished his CPA when I hired him to organize the accounting systems to maximize profits and minimize taxes."

He took a sip of water and proceeded. "With this talented team of experts on my staff, and the company organized and ready to product the device, we had one final meeting before the product was produced and marketed. After much discussion about production procedures, legal pitfalls, and accounting considerations, it was decided we should shoot for a market share that would be maximized if we priced the device at, "cost plus 10%"

We went into production within two months, and to our amazement, the device sold like hot-cakes! Everyone who had a car wanted one. If any of you own a car today, you probably have one installed at the factory. Fortunately, I got a lot of the credit because I was in charge of marketing. It was the only thing I was any good at," he said with a smile.

Then he added, "The cost to manufacture the device was \$1 each, so I sold ten million of them for \$10 each.....You know", he said as he smiled broadly at his classmates, "That cost plus 10% really adds up!"

FOCUS THOUGHT: NOTHING IN THE WORLD CAN TAKE THE PLACE OF PERSERVERANCE. TALENT WILL NOT; NOTHING IS MORE COMMON THAT UNSUCCESSFUL MEN WITH TALENT. GENIUS WILL NOT; UNREWARDED GENIUS IS ALMOST A PROVERB. PERSISTENCE AND DETERMINATION ALONE ARE OMNIPOTENT. (CALVIN COOLIDGE)

STEP FIVE: IMPLEMENTING YOUR PLAN-FINALLY KICK IT IN BABY!

The cornerstone of your success plan is the performance of the daily tasks, over an extended time. That performance must not only be doable, but also be done in a way that gets you on track, and keeps you on track. This is best done by using a plan that simultaneously allows you to focus on those tasks that advance your career, and also tasks that you have chosen to promote your personal lifestyle enjoyment. This separation of your career from your lifestyle activity was addressed previously in your Business Operations Plan.

For you to achieve both objectives, follow a plan known as, an Activity Unit approach. The Activity Unit is a system of Goal Achievement that focuses on the daily completion of specific tasks that are grouped into Units of Activity that run for a period of four weeks. Each four week Unit includes a focus on each of the areas of your life that you deem most important. At first it might appear complicated but it's not.

Your success will be realized by the quality of the tasks completed with a focus on using the best Skill, knowledge, Efficiency, and Artistic abilities you can muster. Acting as your Role Model will best allow you to rise to the level of effort required.

If you divide the areas of personal lifestyle development into specific needs and wants, you can focus on a particular area that is most important at any predetermined time during the planning of your four week Activity Unit. One area is emphasized during each Unit.

As an example you could choose the areas of:

1. Family life development
2. Physical development
3. Mental development
4. Spiritual development
5. Social development
6. Financial development

With the four week increment of focus, during a one year period you will have thirteen Units of activity resulting in; two opportunities each year to focus on each of the six areas that promote your personal needs.

The tasks designed to produce income must be scheduled on the basis of the need to earn a living by running your Business. Other tasks can be scheduled on the basis of what you feel is most important at any specific time in your life. These "want" tasks promote the quality and enjoyment of living.

That's why you asked yourself the question; "am I living to work, or working to live? The Answer to that question requires a focus on personal life style items.

As an example:

If you have decided that Physical development is your most important "want" during this four-week period;

1. Evaluate where you are now in your physical condition.
2. Get a physical exam from your Doctor.
3. Develop a starter plan that includes a simple set of daily exercises.
4. Lay out a 28-day plan with simple tasks that gradually lead to your 28 day goal.
5. Set up evaluation criteria to check your progress.
6. Decide what Reward you will give yourself upon completion of your 28-day plan.
7. As you progress from day to day, evaluate how you have done.

After your four-week focus on physical development, focus on the next most important area you have chosen. In six months, you will have completed all six areas listed, and be back around to physical development. Each year you will have spent two months focusing on each of six areas of life style development. This constant repetition of focus is what you are looking for. It's a way to perform tasks that develop habits that enhance your career and life.

Meanwhile, as you move from area to area, don't fail to continue the tasks of areas of interest that were previously done.

Rewards and Evaluation can be incorporated at predetermined task completion milestones. These milestones can be determined by you, or 1-3-5-10 task completion's can be followed.

As each task is completed, an evaluation is done. This evaluation must be personal and confidential. Under no circumstance should any other person or any Sales Manager or Supervisor be included in the evaluation. Any others included in the evaluation only creates a situation where the participant is tempted to, "cook the books".

To be specific have a numerical signal that shows each Participant if there is progress, and how that progress moves you toward your goal.

You may want to develop your own plan of what that numerical signal should be, or you may agree to use the following:

Areas evaluated:

1. Skills
2. Knowledge
3. Efficiency
4. Artistic performance.

Rate yourself on a scale of 1-10 for what you consider your performance has been in each of the four areas. Then add the scores and divide by four. This will give you an average score of somewhere between four and forty.

You can then establish a graph that charts your overall performance, as determined by your accumulated number. Your graph progresses over the thirteen periods of time. You can comfortably assume that if you start out with a number that averages 20 during the beginning Unit, and progresses to a number that averages 30 during the thirteenth Unit that you are getting better at what you do. In fact, you can realistically assume that you are 25% better than when you began. The evaluation and chart keeping should take less than five minutes per day-so don't bitch that it's too time consuming.

Skills as a factor

The first of the four factors considered (Skills) addresses the level of skillful activity that you are currently experiencing. If you have superior skills, you will be able to spend less time working, and thus more time to enjoy the pursuits that result in leisure time enjoyment. However, for the sake of our discussion of skills, let's limit that discussion to skills that are required for career activity.

Your career skills are one of the most important factors in your success equation. It is, however, not so important that you can't be successful without great beginning skills.

Your success will increase as you become more skillful, but you can earn a substantial income with less than great beginning skills. In fact, many times your skills only need to be good enough for the occasion, not the best available in the world.

There's a cute story that illustrates this point:

"There were once two hunters in the jungle hunting for a tiger to shoot. They came upon the beast and each hunter took his one best shot at the tiger, and missed. The tiger became very angry and started to chase the hunters across the plain. As the hunters ran ahead of the tiger, which was gaining on them, one of the hunters shouted to the other, "why are we running from this tiger, we both know we can't out-run a tiger"! The other hunter shouted back, "I'm not worrying about outrunning the tiger, I'm only interested in making damn sure I out-run you!"

As you progress in your career, practice your skills acting as your Role Model. If you do, your skills will improve automatically over a period of time. In the evaluation you give yourself you can determine which of your skills need improving. Don't hesitate to tackle the tasks of your career because you feel (today) you have less skill than you wish.

Knowledge as a factor

The second of the four factors, is the knowledge that you have now, and the knowledge you must continue to acquire each and every day of your life.

Knowledge, unlike other forces in the Universe, is not subject to the law of conservation. The law of conservation states: "The total energy of the Universe, or of any closed system, remains constant, although it can be changed from one form to another, energy can neither be created or destroyed in all such ordinary reactions". Knowledge can be created, and it can be destroyed. Most important of all, knowledge is synergetic. The whole of knowledge in any group of individuals, is usually greater than the sum of the knowledge of the individuals in that group.

Knowledge is one of the most important factors that prevents many persons from growing in their careers, but not for the reasons you might suspect. Many persons feel that in order to perform with the "big guys", they must have credentials that shout their great knowledge. The truth is, like the fish who doesn't give a twit about the fisherman, people are interested in their needs being satisfied, not the knowledge of the persons satisfying those needs.

Beginning knowledge, like skill, is a factor in your success only to the extent of being knowledgeable enough to get the job done. The truth is, as long as you know enough, you will not have a hard time being successful in your career. It is, however, vitally important to continue to increase your knowledge throughout your life.

Efficiency as a factor

Efficiency should be considered to be the "Guts" of your Success Program. Efficiency is the one factor that has more to do with how far you will go in becoming successful than any other. If you operate at 20% efficiency, all other factors being the same, you will be half as successful, than if you operate at 40%.

In task performance, expectation becomes a key ingredient. If you feel you are operating with a high degree of efficiency, you will be more inclined to translate that to task performance excellence.

To increase your efficiency:

Work in concentrated bursts. Organize your work schedule so that you can work on major responsibilities when you can presumably be most effective. Whether you are a morning-person, or an evening-person should be considered.

If you can't finish the item on your plan in one sitting, then at least take as much of it as possible forward without a break. String the working sessions allocated to the project together.

Stick to your schedule. Refuse to work on any item that is not on your Activity Unit scheduled for that day. By doing this, you develop the habit of associating between items on your Unit, and work you are concentrating on. This develops the habit of strict planning.

Make the next day's plan before your leave for the day. Make this a strict rule that creates greater control over your day. In the long run, you will function under less pressure, and have fewer surprises and omissions.

Learning to say "no" to interruptions while you are concentrating on the task at hand will give you a freedom, and will boost your effectiveness. It will help you to develop the concept of the importance of what you are doing. The item you are concentrating on is the most important item on your list that is doable. Don't dilute your time with less important interruptions.

Place a value on your time and effort. Ask yourself, "How much am I earning while I do this job"? Know the answer in advance. If you are working at a task that you could hire another to do, for less than you could earn doing career activity, then you are underpaying yourself.

Standardize repetitive activity. Much of what you do in your career is repetitive. The fact that you do the same thing over and over again should lead to "standardized" activity. Following a standardized plan allows you to recycle your past effort. If you succeed with a certain approach or solution, you may be able to apply that solution elsewhere.

Special salesman efficiency considerations

If your career is in the field of selling a product or service to the public, efficient use of your time and sales energy will be the one factor that will determine your success more than any other. The assumption is that the product that you sell is one of usefulness, and is sellable. If not, no plan or sales strategy will lead to success.

Prospecting for new customers is the one area of sales activity that will determine your success more than any other. Any salesman can sell goods or services to a truly interested prospect for those goods or services. The secret is to operate your business in a way that most efficiently finds those prospects, then systematically works the prospect through a proven sales cycle. That sales cycle must have qualified prospects at the start.

Let me use an example to illustrate:

Some years back, when my young daughter was about five years old, I observed her and a friend fishing in a pan of water on the sidewalk in front of our house. They had assembled a small pole with a line and hook from my tackle box. They sat patiently in front of the pan in which they had placed their line and hook waiting for a fish to nibble.

That's the way many salesmen prospect for new customers...They sit patiently waiting for something to happen. Not being in an environment where there are real prospects. Fantasizing about making a sale just as soon as a prospect comes to them.

The fishing analogy is truly appropriate to prospecting. 90% of the fish are caught by 10% of the fishermen, and 90% of successful prospecting is done by 10% of the salesmen.

To place yourself in this exclusive top 10% category, you should use a pragmatic plan in your prospecting. You must qualify prospects to whom you make your sales presentations in order to have real success in selling.

Just having names of people you have talked to won't be enough if you are to maximize your sales efficiency. As you go through the steps of prospecting you should rate your prospects and make sales presentations to those rated prospects on the basis of where they stand within your rating system.

If you can limit yourself to finding and making presentations to only high quality prospects, you will make more sales than if you make sales presentations to all available prospects.

The secret to effective prospecting is to be a ruthless eliminator

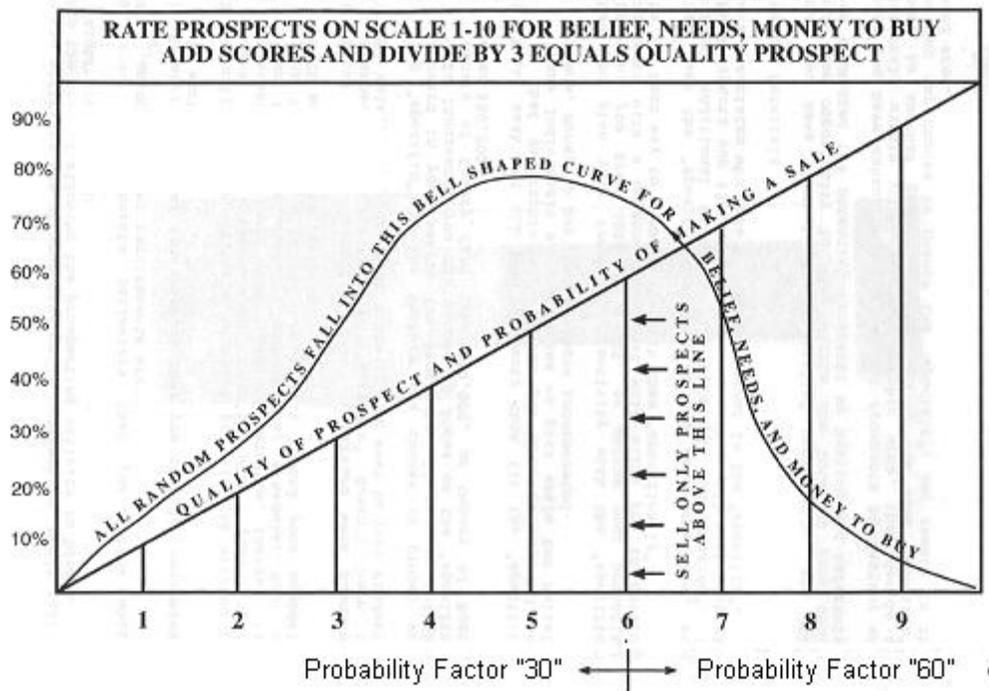
You really don't have time or sales energy to waste making presentations to those who are only luke warm, or don't have money to buy even if you can sell them on the need for your goods or services.

You are not in the business of being an Educator or Evangelist. You are in the business of being a Salesman. That business pays according to the amount and size of the sales you make, and the size of the commissions once the sale is completed.

I won't go into all the methods of prospecting; cold calls, referrals, nesting, direct mail, purchasing prospect lists, trade journals, prospect clubs, etc. Your sales manager can introduce you to the method of prospecting. Our discussion is limited to what to do with the prospect once they are located. As stated previously, if your product or service is useful and sellable, there will be a number of potential buyers. Our discussion is to help you in deciding which of those potential buyers will earn you the most likely and most profitable return on your energy.

To evaluate the quality of each prospect you must have a criteria or system that is used to determine what the valuation is. In doing so, use a system of evaluation that give you a probability factor of not only making a sale, but also of making a sale that returns the best income for each unit of energy that is expended in the prospecting, sales preparation, and sales presentation.

Ruthless Elimination Sales Planner



As you can see by the enclosed chart, all prospect fall somewhere along a graph that has the shape of a bell curve. They range from terrible to great. That range is determined by three factors.

- 1) Belief in the product or service you are selling
- 2) Need for the product or service you are selling
- 3) Money to buy the product or service you are selling

All three factors must be included to some degree for the individual to be a prospect for what you are selling. If any one of the factors is missing, the value of that prospect should be such that the prospect is eliminated. You must be a ruthless eliminator. Otherwise you are fishing in a pan the same as my young daughter and her friend.

Using the elimination system described, you will have best efficiency when you finally do make a dynamic sales presentation. That presentation will have the best return on your time and energy if you sell only to individuals who rate "6" or above on the rating system described. In fact, you can observe by the chart illustrated that prospects of six or above are twice as valuable as prospects of 5 or below. (factor of 60 verses 30)

Rate each suspect on a scale of 1-10 for each of the criteria:

- 1) Belief
- 2) Needs
- 3) Money

Then add the three scores together and divide by three. This gives a probability factor of somewhere between 1-10.

Only sell prospects with a probability factor of “6” or above. If you find difficulty finding prospects that are able to meet the criteria outlined, you may be in the wrong business. No salesman with “6” or above prospects ever “burns out”.

Begin today being a ruthless eliminator

The first step to implement your program is to quietly and honestly (without any input from your sales manager) take that stack of prospect cards that you have accumulated and plug in your new prospect rating system. Bite the bullet. Scrap the dogs. Scare hell out of yourself. Begin today being honest about just how few or many real prospects you have. Then set your course in a new direction when prospecting for new customers.

As part of your new program, come to the realization that your company does not pay you, you do by your income producing activity. So pay yourself for what you do, instead of only for final results. What your sales activity generates in commissions is a return on more than just sales closings. It’s a return on each of the activities of selling and accumulates into a return based on final results.

Illustration:

Sales commissions represent not only closings, but also, include prospecting and sales presentation preparations. To determine a value of each activity give presentations a numerical value of 30%. Give prospecting a value of 50%. Give preparation a value of 20%.

Keep a close record of your time spent doing each activity. Divide the commissions earned by your company (United Power and Electric –UPE) by the differing values and you will quickly be able to determine what you are actually earning for each. Then pay yourself for what you actually do, rather than for only the end results.

Example:

Commissions earned during a specific period.....	\$10,000
Presentation and closing sales 30%.....	3,000
Time spent making presentations	30 hours
Real value of each hour making presentations.....	\$100.
Prospecting 50%.....	5,000
Time spent prospecting	100 hrs
Real value of each hour spent prospecting.....	\$.50
Preparation 20%.....	2,000
Time spent in preparation.....	100 hrs
Real value of each hour spent in preparation.....	\$20

Implementing your pay program

Part of the duties of being president of United Power and Electric Inc will be to establish a pay scale for each of your employees. Your sales employees will be paid for results in establishing new customers for the company and earn commissions for that work value determined as a percentage of income to the company that is generated. You are an employee also. In fact, You Da Main Man!

To cover the payroll of UPE, you will need to have in your bank account a starting balance to cover your expenses including payroll. Start with \$1,000 in your account.

Then as your employee (you) performs the duties of selling, pay for each duty performed rather than for the end result. Acting as your Role Model call yourself on the carpet if you see yourself goofing off drinking coffee with your Bud's instead of working at one of the activities that creates income for your family.

Example:

If this week you spend 2 hours making sales presentations, pay your employee \$200 no matter if one or ten sales are made.

If you spend 10 hours prospecting, pay your employee \$500 no matter how many new qualified "6" or above prospects are generated.

If you spend 3 hours in preparation, pay your employee \$60 no matter what sales were actually generated.

By keeping a close record on time spent on each activity and then extrapolating the value of each of those activities you will be able to put yourself (employee) on a fixed income rather than on a commission income basis. Starting to get scared? Good.

When you go home each day after performing the activities of your business you can know with confidence what earnings were generated.

Each day spend as much time doing the activity that returns the most value. Making presentations is worth \$100 per hour. So spend as much time as possible making presentations. Prospecting is worth \$50 per hour. So if you are not making presentations spend as much time prospecting as possible. Sales preparation is worth \$20 per hour. If you are not making sales presentations or prospecting because of timing in the day, spend this normal down time in making preparation for sales presentations or prospecting.

If you are sitting on your butt drinking coffee with your buddies; listening to lies or even telling a few about how much money you are making, it is costing you from \$20 to \$100 per hour in lost earnings.

The bottom line is this. You are in the business of selling. That business is the highest paid profession going, and if you run your business in an efficient and effective way, you

can earn more money that you can imagine. But, if you don't implement a sound business system your business will not thrive, and in fact, may fail because of mismanagement. Not because your product is not sellable. Not because you have no prospects. Not because of any issue other than mismanagement of your business! To place yourself in the top 10% income bracket you will have to soundly manage your business starting now

But what if your income is not based on commissions?

Placing a value of your activity is quite simple if you are salaried. If your salary is \$48,000 yearly and you work 48 weeks per year, each week's activity is worth \$1000 and each hour worked earns your company (UPE) \$25.

But if you focus on improving the value of what you do to \$35 or even \$50 per hour you will be giving more in value that what you are being paid. When your job performance is evaluated you can confidently know that your superior performance justifies an increase in your income.

As a salaried worker you will have periodic job performance evaluations that include a written critique of your skill and attitude. Be sure to keep copies of these written evaluations for your resume. Keeping a running record of your resume and job history is important if you make a career change. In the 21ST century no position with any company is guaranteed.

But what if you don't have a job and are a student or even sitting in jail?

As a student, or as incarcerated, you can also place a dollar value on the time spent in preparation for your future. Your grades or job skill development will determine what position you receive upon completion of your education or sentencing.

If over a life time your preparation leads to an average increase in income of only \$5,000 per year, and your future career lasts 40 years, your income value totals \$200,000 more.

This added value translates to \$50,000 per year using a four year period. This \$50,000 annual income value is \$1,000 per week or \$25 per hour.

Acting as your role model will allow you to implement such a success program and to hire yourself to perform the necessary tasks that leads to that success.

Artistic performance as a factor

Do you ever wonder why people have such fascination for works of art? Is it because of beauty and the statements made by the artist, or is it that being an artist carries a special expression of freedom we all wish to possess?

But isn't art really more than beauty and expression of freedom? Can't art be more than what we traditionally think of as art? Isn't art any expression of self in any activity we do? Isn't the pursuit of your "bliss" as , "Joseph Campbell", advocates, really an act of art?

Our appreciation of art goes to this knowledge, that to have freedom of expression, by whatever means, has a purity and freedom we all wish to possess. The truth is, we all have the potential for that freedom. Most people, however, keep it locked inside because they don't have confidence in their innate talents. They are afraid to look "silly" by expressing their art.

Just think for a moment; what would happen in your career if you performed as a world class internationally renowned Artist?

FOCUS THOUGHT: THE GREAT THING IN THIS WORLD IS NOT SO MUCH WHERE WE ARE, BUT IN WHAT DIRECTION WE ARE MOVING (OLIVER WENDELL HOLMES)

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STEP SIX Insuring Your Valued Assets During Your Journey

As with any journey there is a certain amount of risk of loss of your assets because of unforeseen happenings. With physical assets this loss could be a fire or some natural disaster. With your Assets maintained within your person, loss comes in the form of death or disability. If you are traveling alone on your journey, the seriousness of any loss will be much less than if you have taken loved ones along on your adventure. When you have loved ones involved, the results can be disastrous if the threat (risk) is not considered and insured against.

With homes, boats, cars, businesses, and other physical assets, you can insure against these potential losses with casualty and personal liability insurance. Because the risk of loss remains static, cost (premiums) can be computed based on the risk insured against, and paid on an annual basis.

However, with disability or the possibility of death, the risk is not only ongoing, but also increasing as you get older. Additionally, at any age, there is a possibility of becoming uninsurable because of some unforeseen physical condition that you acquire.

But what kind of insurance should I purchase to cover the risk my loved ones will have if I am removed from their journey by my death?

As an old Life Insurance Agent Trainer, let me answer some of the questions you may have.

Question: what kind of Life Insurance should I have, and what is the best Company and kind of life Insurance Policy?

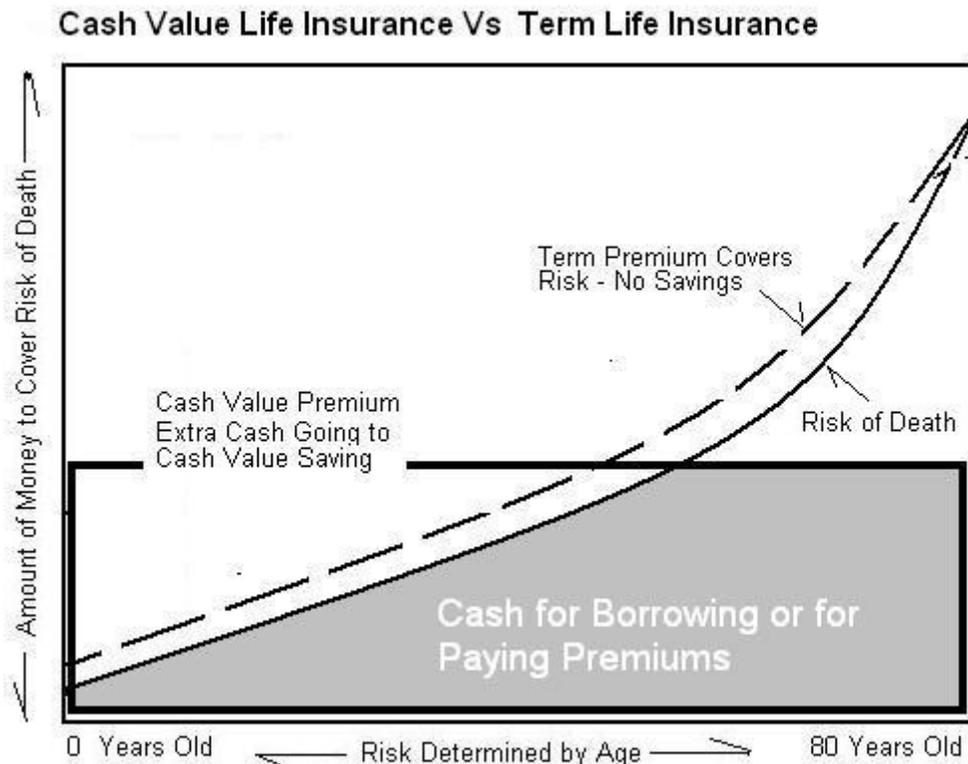
Ans: The kind to have is the one that covers the most risk you have now, but also in the affordable future. No Life Insurance is worth a damn if it expires because the premiums

are not paid. The absolute best kind of Policy, Company, or Plan, is the one that is in force when they put you in the Shinning Ornate Box previously discussed.

Question: which policy, Term or Cash Value Insurance is best?

Ans: There is absolutely no difference in the long run if you live to your life expectancy age. Term Life Premiums are based on risk computed annually over a pre-determine time. A ten year Policy has cost of risk averaged for ten years. Annual Term Risk cost is computed for one year of risk instead of ten or more. The Company issuing the Policy computes the cost of risk plus overhead and profit and that's the premium.

With Cash Value Insurance, the risk is computed for average life expectancy, and part of the Premium is set aside in an Investment Account that you own. Part of the income from the Investment Account accumulates to cover the increased cost of risk during the older age years. The amount accumulated can vary slightly from Company to Company, but usually not a great deal. They all pay the same in the event of death: The face amount!



As the owner of the Investment Account (Cash Value) you can use it as collateral for a loan from the Insurance Company, just as you could if you used your Savings Account in a Bank as collateral for a Bank Loan. However, the interest you pay to the Insurance Company for the loan, and the term for re-payment, is usually a better deal than a Bank Loan would offer. You can also add a provision that pays the premium if you are disabled. With this disability provision the cash value continues to accumulate.

Cash Value Life Insurance combines saving and Risk Insurance in the same policy. If you can afford to cover the risk you currently have, and pay the added premium for Cash Value Insurance, you will probably have an unbeatable combination. You should not however postpone the Risk Coverage in favor of savings.

For years Insurance Agents who also sell Investments have sold a program called “Buy Term and Invest the Difference”. This can work well if you in fact invest the difference, and the investment has a higher return than the cash value accumulation.

It would not have been a better deal if you implemented the plan and failed to invest, or have lost ground on the outside investment account as many experience.

There is a story to be told for good old fashioned Cash Value Life Insurance with a guaranteed premium rider included that pays the premiums if you become disabled.

STEP SIX: WORKING ON IMPROVING YOUR LIFESTYLE

In the following section several different considerations are presented that are designed to help you to improve your lifestyle generally, and also specifically. You may want to scan through the headings and pick out topics that you feel apply to your chosen lifestyle.

THE IMPORTANCE OF FOCUS

The importance of focus cannot be overstated. Remember your history lessons about Benjamin Franklin? He had a focus list of personal characteristic that he practiced daily. He did this over and over, until they became habits, and a part of his life.

This focus on lifestyle improvement is essential in improving how you live, and acquiring the habits and attitudes of your Role Model.

It is important that you have your Power Symbol that you focus upon, but you may also want to include important thoughts and ideas in your program. To do so, place one of the following focus thoughts on the top of each of your TACs. Then, during the time you are performing the task, consider how the focus thought might improve how you live your life, and how the relationships with your loved ones can be effected if you incorporate the focus thought into your lifestyle. As you go through life, add other focus thoughts that you come upon from time to time.

FOCUS THOUGHT FOR LIFESTYLE CONSIDERATIONS

- 1) SHED THE NEGATIVES IN YOUR LIFE, PAST AND PRESENT
- 2) SHED THE TOXINS IN YOUR LIFE, PHYSICAL AND MENTAL
- 3) BE SENSITIVE TO THE NEEDS OF YOUR BODY, INCLUDING SENSUALITY

- 4) DON'T CONFUSE THE HORSE WITH THE RIDER, KNOW WHO IS IN CONTROL
- 5) BE INDIFFERENT TO CRITICISM
- 6) STAY IN THE PRESENT MOMENT. FOCUS ON LIFE AS A RIVER, EVER FLOWING, AND EVER CHANGING.
- 7) MOTIVATE YOURSELF AND OTHERS WITH LOVE, NOT FEAR
- 8) REJECT EVERYTHING IMMEDIATELY THAT IS ILLEGAL, IMMORAL, OR DAMAGING TO YOUR PHYSICAL OR MENTAL HEALTH
- 9) ESTABLISH A SET OF "PERSONAL INTEGRITY PARAMETERS" AND STAY WITHIN THOSE PARAMETERS FOREVER
- 10) KNOW THAT ENOUGH IS TRULY EQUAL TO A FEAST IN ALL THINGS
- 11) BE LIKE A DIAMOND WITH MANY FACETS, EACH POLISHED TO AN EQUAL BRIGHTNESS AND PRESENTED TO A LOVED ONE
- 12) SHED THE NEED FOR APPROVAL OF OTHERS
- 13) FORGIVE YOUR IMPERFECTIONS, AS YOU WOULD FORGIVE THE IMPERFECTIONS OF YOUR LIFE LONG BEST FRIEND
- 14) LEARN TO DISTINGUISH THE IMPORTANT DIFFERENCE BETWEEN ADVERSITY, AND ANTAGONISM
- 15) REMEMBER, YOUR DESTINATION IS REACHED BY TRIMMING YOUR SAILS, ADJUSTING YOUR RUDDER, AND SAILING A SOUND SHIP, NOT BY THE CONTROLLING OF THE WIND OR THE WAVES
- 16) IF YOU MAKE AN HONEST MISTAKE, SAY "THANKS TO THE GODS", FOR THE GODS WILL BE PLEASED THAT YOU ARE NOT PERFECT. IF YOU PRETEND TO BE PERFECT, THE GODS WILL BE JEALOUS AND BRING YOU GREAT SUFFERING, FOR ONLY THE GODS ARE PERFECT. IF YOU PLEASE THE GODS WITH YOUR IMPERFECTIONS, THEY WILL BE HAPPY AND BRING YOU GREAT JOY
- 17) NEVER, NEVER, GET IN A "WIZZING" CONTEST WITH A SKUNK (JOHN HOWARD DUFFIELD, FATHER OF THE AUTHOR)
- 18) DON'T JUDGE OTHERS

- 19) DON'T MAKE ANY DECISION WHATSOEVER, WHILE IN ANY STATE OF PHYSICAL OR MENTAL ERECTION (JOHN HOWARD DUFFIELD, FATHER OF THE AUTHOR)
- 20) SUCCESS IS A LEARNED BEHAVIOR
- 21) IN THE MASTER PLAN FOR THE UNIVERSE, YOU ARE YOUR FAMILIES' LINK BETWEEN THE PAST AND THE FUTURE. DON'T DIMINISH THAT IMPORTANCE BY YOUR THOUGHTS OR YOUR ACTIONS
- 22) SEEK TO DISCOVER THE TRUE THINKER OF YOUR THOUGHTS
- 23) THERE IS NO SECURITY ON EARTH, THERE IS ONLY OPPORTUNITY (DOUGLAS MACARTHUR)
- 24) TAKE ONLY WHAT YOU CAN USE, AND LET THE REST GO BY (KEN KELLY)
- 25) A MUSICIAN MUST MAKE MUSIC, AN ARTIST MUST PAINT, A POET MUST WRITE, IF HE IS TO BE ULTIMATELY AT PEACE WITH HIMSELF (ABRAHAM MASLOW)
- 26) LOSERS VISUALIZE THE PENALTIES OF FAILURE. WINNERS VISUALIZE THE REWARDS OF SUCCESS (DR ROB GILBERT)
- 27) THE THING ALWAYS HAPPEN THAT YOU REALLY BELIEVE IN; AND THE BELIEF IN A THING MAKES IT HAPPEN (FRANK LLOYD WRIGHT)
- 28) IF YOU WANT A QUALITY, ACT AS IF YOU ALREADY HAVE IT. TRY THE "AS IF" TECHNIQUE (WILLIAM JAMES)
- 29) THE ESSENTIAL CONDITIONS OF EVERYTHING YOU DO MUST BE LOVE, CHOICE, PASSION (NADIA BOULANGER)
- 30) TAKE A MUSIC BATH ONCE OR TWICE A WEEK FOR A FEW SEASONS, AND YOU WILL FIND THAT IT IS TO THE SOUL, WHAT THE WATER BATH IS TO THE BODY (OLIVER WENDELL HOLMES)
- 31) MANY PERSONS HAVE A WRONG IDEA OF WHAT CONSTITUTES TRUE HAPPINESS. IT IS NOT ATTAINED THROUGH SELF-GRATIFICATION, BUT THROUGH FIDELITY TO A WORTHY PURPOSE (HELEN KELLER)
- 32) SOMETIMES I SITS AND THINKS, AND SOMETIMES I JUST SITS
- 33) SILENCE IS THE ELEMENT IN WHICH GREAT THINGS FASHION THEMSELVES TOGETHER (THOMAS CARLYLE)

- 34) NO ONE WOULD HAVE REMEMBERED THE GOOD SAMARITAN IF HE ONLY HAD GOOD INTENTIONS. HE HAD MONEY AS WELL (MARGARET THATCHER)
- 35) HAVE NO FEAR OF PERFECTION, YOU'LL NEVER REACH IT (SALVADORE DALI)
- 36) DO OR DO NOT, THERE IS NO TRY (YODA)
- 37) FEAR IS THAT LITTLE DARKROOM WHERE NEGATIVES ARE DEVELOPED (MICHEAL PRITCHARD)
- 38) THE GREAT FRENCH MARSHAL LYAUTEY ONCE ASKED HIS GARDENER TO PLANT A TREE. THE GARDENER OBJECTED THAT THE TREE WAS SLOW GROWING AND WOULD NOT REACH MATURITY FOR 100 YEARS. THE MARSHAL REPLIED, "IN THAT CASE, THERE IS NOT TIME TO LOSE, PLANT IT THIS AFTERNOON" (JOHN KENNEDY)
- 39) IF YOU WANT A PLACE IN THE SUN, YOU MUST LEAVE THE SHADE OF THE FAMILY TREE (OSAGE SAYING)
- 40) OUR DOUBTS ARE TRAITORS, AND MAKE US LOSE THE GOOD WE OFT MIGHT WIN BY FEARING TO ATTEMPT (WILLIAM SHAKESPEARE)
- 41) THE ANCESTOR OF EVERY ACTION IS A THOUGHT (EMERSON)
- 42) THE GREAT THING IN THIS WORLD IS NOT SO MUCH WHERE WE ARE, BUT IN WHAT DIRECTION WE ARE MOVING (OLIVER WENDELL HOLMES)
- 43) HERE IS THE TEST TO FIND WHETHER YOUR MISSION ON EARTH IS FINISHED: IF YOU'RE ALIVE, IT ISN'T (RICHARD BACH)
- 44) LOVE IS THE DISCOVERY OF OURSELVES IN OTHERS, AND THE DELIGHT IN THE RECOGNITION (ALEXANDER SMITH)
- 45) IF THE POINT IS SHARP, AND THE ARROW IS SWIFT, IT CAN PIERCE THROUGH THE DUST, NO MATTER HOW THICK (BOB DYLAN)
- 46) ONE CAN NEVER CONSENT TO CREEP, WHEN ONE FEELS THE IMPULSE TO SOAR (HELEN KELLER)
- 47) MEN FOR THE SAKE OF GETTING A LIVING, FORGET TO LIVE (MARGARET FULLER)

- 48) ALL MEN SHOULD TRY TO LEARN BEFORE THEY DIE, WHAT THEY ARE RUNNING FROM, AND TO, AND WHY (JAMES THURBER)
- 49) MY ANCESTORS SAID TO ME, "THIS WE KNOW, THE EARTH DOES NOT BELONG TO US, WE BELONG TO THE EARTH" (CHIEF SEATTLE)
- 50) WHILE DECIDING WHAT TO DO WITH YOUR LIFE, TO HAVE REAL MEANING, DO THIS ONE THING; FOLLOW YOUR BLISS (JOSEPH CAMPBELL)
- 51) WE FORFEIT THREE-FOURTHS OF OURSELVES TO BE LIKE OTHER PEOPLE (ARTHUR SCHOPENHAUER)
- 52) ONE DOESN'T DISCOVER NEW LANDS WITHOUT CONSENTING TO LOSE SIGHT OF THE SHORE FOR A VERY LONG TIME (ANDRE' GIDE)
- 53) WHEN LOVE AND SKILL WORK TOGETHER, EXPECT A MASTERPIECE (JOHN RUSKIN)
- 54) COURAGE IS DOING WHAT YOU'RE AFRAID TO DO. THERE CAN BE NO COURAGE UNLESS YOU'RE SCARED (EDDIE RICKENBACKER)
- 55) I ONCE COMPLAINED TO MY FATHER THAT I DIDN'T DO THINGS THE SAME WAY OTHER PEOPLE DID. DAD'S ADVICE! "MARGO, DON'T BE A SHEEP. PEOPLE HATE SHEEP. THEY EAT SHEEP." (MARGO KAUFMAN)
- 56) HE NOT BUSY BEING BORN, IS BUSY DYING (BOB DYLAN)
- 57) SUCCESS IS SIMPLY A MATTER OF LUCK. ASK ANY FAILURE (EARL WILSON)
- 58) DO NOT BE TIMID AND SQUEAMISH ABOUT ACTIONS. ALL LIFE IS AN EXPERIMENT (RALPH WALDO EMERSON)
- 59) PROPERLY, YOU SHOULD READ FOR POWER. MAN READING SHOULD BE MAN INTENSELY ALIVE. THE BOOK SHOULD BE A BALL OF LIGHT IN ONE'S HANDS (EZRA POUND)
- 60) EACH HANDICAP IS LIKE A HURDLE IN A STEEPLECHASE, AND WHEN YOU RIDE UP TO IT, IF YOU THROW YOUR HEART OVER, THE HORSE WILL GO ALONG, TOO (LAWRENCE BIXBY)
- 61) BE BOLD AND MIGHTY FORCES WILL COME TO YOUR AID (BASIL KING)
- 62) THERE IS MORE TO LIFE THAN INCREASING IT'S SPEED (GANDI)

- 63) THERE IS ONLY ONE SUCCESS--TO BE ABLE TO SPEND YOUR LIFE IN YOUR OWN WAY (CHRISTOPHER MORLEY)
- 64) FALL SEVEN TIME, STAND UP EIGHT (JAPANESE PROVERB)
- 65) THE HARDEST LESSON THAT YOU MUST LEARN, WHICH BRIDGE TO CROSS, WHICH BRIDGE TO BURN
- 66) IF YOU WANT TO WIN ANYTHING: A RACE, YOURSELF, YOUR LIFE: YOU MUST GO A LITTLE BERSERK (GEORGE SHEEHAN)
- 67) THINGS THAT APPEAR TO BE HARD IF DONE BY THE YARD, ARE OFTEN A CINCH, IF DONE BY THE INCH
- 68) NOTHING IN THE WORLD CAN TAKE THE PLACE OF PERSERVERANCE, TALENT WILL NOT; NOTHING IS MORE COMMON THAN UNSUCCESSFUL MEN WITH TALENT. GENIUS WILL NOT; UNREWARDED GENIUS IS ALMOST A PROVERB. PERSISTENCE AND DETERMINATION ALONE ARE OMNIPOTENT (CALVIN COOLIDGE)
- 69) THE BEST AND MOST BEAUTIFUL THINGS IN THE WORLD CANNOT BE SEEN, NOR TOUCHED, BUT ARE FELT IN THE HEART (HELEN KELLER)
- 70) IF YOU WERE GOING TO DIE SOON, AND HAD ONLY ONE PHONE CALL TO MAKE, WHO WOULD YOU CALL, AND WHAT WOULD YOU SAY, AND WHY ARE YOU WAITING? (STEPHEN LEVINE)
- 71) I AM ONLY ONE. BUT STILL I AM ONE. I CANNOT DO EVERYTHING, STILL I CAN DO SOMETHING. I WILL NOT REFUSE TO DO THE SOMETHING THAT I CAN DO (EDWARD EVERATE HALE)
- 72) THE HEART OF A FOOL IS IN HIS MOUTH, BUT THE MOUTH OF A WISE MAN IS IN HIS HEART (BENJAMINE FRANKLIN)
- 73) THOSE WHO WISH TO SING, ALWAYS FIND A SONG (SWEDISH PROVERB)
- 74) MOST PEOPLE ARE ABOUT AS HAPPY AS THEY MAKE UP THEIR MINDS TO BE (ABRAHAM LINCOLN)
- 75) LIFE IS WHAT WE MAKE IT. ALWAYS HAS BEEN, ALWAYS WILL BE (GRANDMA MOSES)

- 76) A HAPPY PERSON IS NOT A PERSON IN A CERTAIN SET OF CIRCUMSTANCES, BUT RATHER, A PERSON WITH A CERTAIN SET OF ATTITUDES (HUGH DOWNS)
- 77) IF WE TREAT AN INDIVIDUAL AS IF HE WERE WHAT HE OUGHT TO BE, AND COULD BE, HE WILL BECOME WHAT HE OUGHT TO BE, AND COULD BE (GOETH)
- 78) LIFE IS A SUCCESSION OF LESSONS WHICH MUST BE LIVED TO BE UNDERSTOOD (HELEN KELLER)
- 79) THE FUTURE BELONGS TO THOSE WHO BELIEVE IN THE BEAUTY OF THEIR DREAMS (ELENORE ROSEVELT)
- 80) KEEP AWAY FROM PEOPLE WHO TRY TO BELITTLE YOUR AMBITIONS. SMALL PEOPLE ALWAYS DO THAT, BUT THE REALLY GREAT MAKE YOU FEEL THAT YOU TOO, CAN BE GREAT (MARK TWAIN)
- 81) THE BIG QUESTION IS WHETHER YOU ARE GOING TO BE ABLE TO SAY A HEARTY YES TO YOUR ADVENTURE (JOSEPH CAMPBELL)
- 82) THE WORST OF TRAGEDIES IS NOT TO DIE YOUNG, BUT TO LIVE UNTIL SEVENTY-FIVE AND YET, NOT EVER TRULY TO HAVE LIVED (MARTIN LUTHER KING JR)
- 83) MOST PEOPLE LIVE, WHETHER PHYSICALLY, INTELLECTUALLY, OR MORALLY, IN A VERY RESTRICTED CIRCLE OF THEIR POTENTIAL BEING. THEY MAKE USE OF A VERY SMALL PORTION OF THEIR POSSIBLE CONSCIOUSNESS, AND OF THEIR SOUL'S RESOURCES IN GENERAL. MUCH LIKE A MAN WHO, OUT OF HIS WHOLE BODILY ORGANISM, SHOULD GET INTO THE HABIT OF USING AND MOVING ONLY HIS LITTLE FINGER. GREAT EMERGENCIES AND CRISES SHOW US HOW MUCH GREATER OUR VITAL RESOURCES ARE THAN WE HAD SUPPOSED (WILLIAM JAMES)
- 84) IT IS COMMON SENSE TO TAKE A METHOD AND TRY IT. IF IT FAILS, ADMIT IT FRANKLY, AND TRY ANOTHER. BUT ABOVE ALL, TRY SOMETHING (FRANKLIN ROSEVELT)
- 85) COMMON SENSE IS NOT SO COMMON (VOLTAIRE)
- 86) WHY IS IT NO ONE EVER SENT ME YET, ONE PERFECT LIMOUSINE, DO YOU SUPPOSE? AH NO, IT'S JUST MY LUCK TO GET, ONE PERFECT ROSE (DOROTHY PARKER)

- 87) I WILL WORK IN MY OWN WAY, ACCORDING TO THE LIGHT THAT IS IN ME (LYDIA MARIA CHILD)
- 88) DO WHAT YOU CAN, WITH WHAT YOU HAVE, WITH WHERE YOU ARE (THEODORE ROSEVELT)
- 89) WHEN YOU GET RIGHT DOWN TO THE ROOT OF THE MEANING OF WORD "SUCCESS" YOU WILL FIND IT SIMPLY MEANS TO FOLLOW THROUGH (F.W. NICHOL)
- 90) EVEN IF YOU'RE ON THE RIGHT TRACK, YOU'LL GET RUN OVER IF YOU JUST SIT THERE (WILL RODGERS)
- 91) RICHES ARE NOT FROM AN ABUNDANCE OF WORLDLY GOODS, BUT FROM A CONTENTED MIND (MOHAMMED)
- 92) A YOUNG MAN RAN INTO THE FIELD WHERE HIS FATHER WAS PLOWING. "FATHER, " HE SAID, "I WAS IN THE BARN AND SAW THE MAID LIFT UP HER SKIRT, AND THE HIRED MAN PULLED DOWN HIS PANTS, I THINK THEY ARE GOING TO PEE ON THE HAY!" THE FATHER REPLIED, "SON, JUST BECAUSE YOUR FACTS ARE CORRECT, DOESN'T MEAN YOU HAVE NECESSARILLY COME TO THE RIGHT CONCLUSION." (STORY TOLD IN COURT BY ABRAHAM LINCOLN)
- 93) YOU CAN CONSIDER YOURSELF A SUCCESS IN LIFE IF YOU LEAVE YOUR CHILDREN AND GRANDCHILDREN ONLY TWO THINGS: A GOOD AND COMPREHENSIVE EDUCATION, AND A GOOD EXAMPLE TO FOLLOW (PETE SALSICH ..SAILOR AND MAN WHO LOVED TO TINKER)
- 94) NO MAN IS A FAILURE WHO IS ENJOYING LIFE (WILLIAM JAMES)
- 95) I AM THE MAKER OF MY OWN FORTUNE, I THINK OF THE GREAT SPIRIT THAT RULES THE UNIVERSE (CHIEF TECUMSEH)

The following are experiences of the author that illustrate previous ideas shared.

SUCCESS IS A MATTER OF SCALE



I once owned a large Marina on a lake in Illinois. The lake was known for its great winds, and therefore, most of the boats docked at the marina were sailboats. Now if you have never been a Sailor, a real Sailor who sails by the wind, you probably aren't aware of why many of these people sail instead of motor. It's the free wind! Wind-Sailors generally have a reputation of being tight with the buck. They often think, because the wind is free, other boating needs should also be free. Anyway, that's the reputation they have. It's not really true, but it is a rumor that many wind-Sailors take great pride in keeping alive. A tradition, I suppose.

One day I had allowed one of the, "Traditionalist", to hang his boat in the slings to paint the bottom. A very dirty and distasteful job.

This man was a wealthy lawyer who had pulled himself up through poverty in his youth, and by working in a packing plant at night, and by going to law school during the day, had ultimately become successful in the law beyond what anyone could ever imagine. He was a friend, and I was aware of his reputation of being tight with a buck. To illustrate, he'd stop at the grocery store in town to buy ice, because it was cheaper than the \$1 the Marina charged. I always smiled when I saw him carry his ice down to his boat.

As I walked past the sling, there he was, covered with bottom paint dust, working away on the bottom of his boat, paint dust coated from head to toe.

I stopped to tell him my story about the three things a boat owner should never do to himself. The first being; personal brain surgery using a dentist mirror, the second being; a personal vasectomy, and the third being; sanding and painting the bottom of your boat!

He smiled and replied, "I'm doing it myself because I can't afford to pay the Marina the \$300 bucks you want to charge to have your men do it."

"Come on!", I said, "You earn enough in one year to buy this Marina! You don't need this job done by yourself to save money."

"You know", he replied, "I do earn lots of money each year, but the laws are changing, and it's possible that my income could be cut in half if these new laws go into effect. I've been earning over a million dollars each year, and it worries me that if I have only half as much, I won't be able to make ends meet."

He was as serious as he could be! He was truly concerned that cutting his income from one million a year, to only \$500,000 would be an unacceptable hardship.

I found myself consoling him. There I stood, shaking my head, eyes to the ground, telling him how sorry I was. "Damn," I said, "sure hope that doesn't happen, keep me posted." And I wasn't faking it. I was concerned. No one should have to face getting his income cut in half!

As I walked away, I glanced back at him. He was back under his boat, the dust flying as he proceeded to sand away the bottom paint. I thought, "he sure isn't enjoying his boating experience today!"

The point I am getting to by this illustration is; Success, whether financial, social, career, physical, or whatever area considered, is really a matter of "scale."

The amount of anything you do, buy, experience, see, or create, is considered to be success, (only) if it fits the image of the "scale" established. If your scale is met, you feel successful. If your scale is not met, you don't.

What you need to do to feel successful is to have a realistic image of what constitutes "success." And that image is one of personal choice. It's not determined by what some Ad Agency decides, or some group of Friends, or anyone else. It's up to you, and you don't need to share it with anyone else. It's your baby, it's your personal call!

Are you going to feel successful, and have succeeded, when you buy your first home, or are you going to postpone the feeling until you buy the ultimate home of your dreams?

Are you going to allow yourself to feel successful earning \$25,000 a year, or are you going to postpone the feeling until you earn \$50,000, or \$150,000?

Are you going to feel successful when you buy or build a boat that is 22 feet long, or are you going to postpone the feeling until you get that 50 footer you always dreamed of owning?

I think I know what you're thinking! You're thinking, "Yea, but you're asking me to "settle" for less than what I really want! (translated, "really deserve"). If I settle for less than what I deserve, that's failure, not success."

But you're wrong if you think I'm asking you to "settle" for less than what you want (deserve). Not at all. What I'm suggesting is; You don't need to wait until you get to the end of your Journey before you can realize your goal! Your goal is not the most important event in your life. Your Journey is! If you drive through the night so that you can have an extra day at the Grand Canyon, you've missed all the scenery along the way. It's the Journey, my friend! Not the Destination!

Many times it takes a tragic, or near tragic experience before you realize what value your life experiences have. It's the old bromide about complaining about having no shoes, until you meet a man who has no feet. It's only when you compare yourself to others who may have nothing do you see how fortunate you really are.

Roger Bannister had a goal of being the first man to run a mile in under 4 minutes. When he achieved that objective I'm certain he felt successful.

Christopher Reeves has a goal of walking down the hall. I'm just as certain he will feel just as successful when he accomplishes that!

I suppose we might conclude that Success is really only another way of saying, "Satisfied." When we're finally satisfied, we feel successful. But just what is the criteria we should establish when determining what satisfies us? And what motivation are we experiencing when we establish that criteria? It's not always an easy call, this motivation thing.

Let me tell you the story of the "Gimble Stove" to illustrate:

In the process of managing my Marina, I was amazed at what seemed to motivate people when choosing to buy a new or used sailboat. Many owned boats worth up to \$100,000 dollars, while others seemed happy with boats worth only hundreds of dollars. There didn't seem to be any difference in the enjoyment that was determined by value, or size. In fact, I saw ample evidence that there is a reverse relationship between size and value, and the amount of pleasure derived.

On one occasion, while observing two boats leave the harbor, this realization seemed most clear in my mind.

The first boat was owned by, "Pete". Pete was a man who tinkered with his boat constantly. He made lots of additions to his boat that would make the designer a little

uncomfortable. Pete's boat would sell for about \$500. But only if you were stranded on a desert island and needed to escape.

The second boat, (overtaking Pete), was owned by "Bob". Bob was a successful business owner, and an avid racer. Bob's boat was state of the art. A shining marvel. It was equipped with all the latest hardware and up to date racing equipment. The vessel would sell for more than \$100,000. Beautiful, and worth every cent!

As Pete left the harbor, Bob came around the jetty and there was a near collision. I'm not certain just who's fault it was, but I was glad it was avoided. These sailors were both expert boat handlers, and I'm sure that's the only reason the collision was avoided.

About four or five hours later, as Pete was returning to the harbor, the same near collision occurred. Bob again while passing Pete, had to put his boat's helm over to avoid running Pete down.

Soon both Sailors docked their boats, and came walking up the dock together laughing. I suppose they were joking with each other about the events in the harbor entrance. They then got into their cars, and went out the Marina entrance. Needless to say, their cars were the same value as their boats. Petes' was a vintage something, and Bob's was a brand new \$50k BMW.

I suppose it was my birds-eye view of the harbor entrance that caused me to pause and make a curious observation about these two special people. They were so different in their choices, yet so much the same in what satisfaction they felt by the experience of sailing. They had both spent the same time sailing on the lake, and I could tell by their laughter, they both had an equally satisfying experience. Yet the vessels that provided that satisfaction were so much different in value. What motivated each of these very different, yet very much the same, individuals when they decided what boat to buy?

Which finally brings me to the story of the "Gimble Stove".

Part of the income activity of the Marina was the sales of used Sailboats. Most were sold on a brokerage basis for commissions. Many of our Brokerage Customers, who currently owned boats, were moving up. They often just wanted a bigger more comfortable boat, but not always. Some seemed to want a more prestigious boat.

Now for those of you who have never bought a boat, I want to tell you that buying a boat is an emotional experience. And that emotional experience has three distinct phases that every Boat Salesman should be aware of. (The good ones are aware, believe me!)

The first of these emotions or steps is, "you rationalize". You collect data. You consider size, color, cost, usage, construction, speed, and accommodations. But, after all this rationalization has passed, you are still not ready to buy.

The second step is, "you fall in love". At this step you find just the boat you want, (you think). It's what your rationalization has brought you to. And you're a rational person (ha, ha)! It's the right everything. It's the right size, cost, usage, color, construction, speed etc. And as soon as you work a few details out in your mind, you're going to buy one just like that one. Yet, you're not ready to buy at this "falling in love" stage either.

The third step (the fatal step) is, "YOU GO NUTS!" AND NOW YOU ARE READY TO BUY! At this stage you are putty in the hands of the Salesman! When you reach this stage you throw all rationalization out the window and go for broke! And in fact, that's where this going nuts may take you. You really don't care if the boat is 50 feet long and draws six feet, and will be sailed on a lake that has 50% of it's water with less than six feet. You don't care if the monthly payments are \$1,200 bucks for fifteen years. You have gone nuts and nothing can dissuade you from buying that boat!

As the Sailors would come to me with that "wild eyed look" (going nuts) I'd tell them my story about the "Gimble Stove". (I really wanted to sell them a boat, but I have a soft spot for nutty people, I suppose because I am one too, and it did cost me a sale or two over the years).

Now for those of you who are not sailors, a Gimble Stove is a stove that is hung on pivots so that when the boat heels over, the stove stays level and does not spill the pots. A good Gimble Stove is not cheap. If you buy one with stainless construction, an oven, and three burners, it can cost up to \$2,000 bucks.

I'd say to them, "maybe, before you buy that new boat and spend all that money, you should buy a Gimble Stove for the boat you own now."

I'd add, "Order a brand new Gimble Stove for your current boat right away. Check it out. Get a catalog for the best Gimble stoves on the market. Include all the features you think you want, including CNG (compressed natural gas, it's safe. Explosions - and all that), three burners, oven, stainless construction. Buy the best, don't skimp on the value. (rationalization). Talk it over with your Wife, show the pictures to your Children, discuss the merits of this new stove with all your Dock-mates. Get everyone's opinion about the best stove to buy. Don't be concerned that the one you choose cost \$1,800 bucks plus freight.

Then go ahead and order it. When it arrives, plan a weekend at the lake to install it properly. Arrange the stove so that you can cook whatever meal you want, no matter how the boat heels. Once the stove is installed and working, make a date with your Wife (or Significant Other).

Bring your Mate, a bottle of wine, and a loaf of ready to bake bread to the lake early Saturday morning. Cast off the boat, with the new stove fired up, and sail to the other end of the lake. As you sail up the lake, bake the bread in your new Gimble stove. Enjoy the aroma of the baking bread. Check to see that the stove is moving properly as your boat takes each wave.

And when you reach the cove at the lake's end, the bread should be fully baked; golden brown, delicious! Set the anchor, and settle down to enjoy.

Now that you're settled in for the night, do these three things: first; take the bread out of the oven of your new Gimble stove, and place it lovingly on your table. Then; break open the bottle of wine, and share the bread and wine with your Mate. Put some soft music on the boat's sound system as you reflect on how good this freshly baked bread tastes, with this fine wine, and shared with this special companion that you love.

After you have eaten the bread , and have finished off the bottle of wine, and as the sun sets; lead your Mate to your shared bunk, and let nature take it's course!

Enjoy the moment, savor the experience, share the joy! This is living at it's best!

The next morning, sleep in. When you do finally get up, pull up the anchor and sail back to the Marina.

As you sail back down the lake, snuggle your Mate next to you. Lean back against the seat-back and focus on the feel of the boat as "she" takes each wave. If it's blowing, put a bone in "her" teeth, (sailor talk) and put the rail down. After all, "she" does have a new Gimble stove, and "she" wants to show you what "she's" got!

When you get back to the marina, tie "her" up. Put all the things you brought with you in your car, and drive on home.

Now you are ready to make a decision about buying that new boat!

Now you are in your real mind.

Now the decision you make can be realistic.

All the needs that were possibly influencing your judgment have been satisfied.

Owning something new, admiration of your peers, food, sex, drink, a new experience, have all been taken out of the decision equation.

It is only Now that you can decide if you really want the reward that you have gone NUTS about.

If you decide that you really don't want the new boat, you still have the Gimble stove, and a wonderful experience that has cost only \$1,800 bucks. Not a bad deal! The reasons you decide may be many, but let me tell you what I suspect. It isn't that you don't want the new boat; you do! It's because you can't see yourself selling your old friend; the boat you have now.

I know it was like that with Pete and his old boat, Nana Anna. She was his friend, his companion. They had been through years of sailing experiences together, and they knew each other well. That's why he tinkered with her so. Not that he wanted to make her different, but instead, because he had a relationship with her. His tinkering was his way of showing her his love. His something to do, while he dreamed about their next adventure together.

And that's the key. The love you have for your boat is why you won't give her up. Not love for the fiberglass, wood, or steel she is made of, but love of the memories you have had while sailing her. Memories of storms you have been through together. Memories of quiet evenings swinging at anchor with your loved ones securely below, sleeping in their bunks. Memories of the oneness you felt with her as you listened to the song the wind sang as it blew through her rigging. Memories of the connection felt with the water you were on, and the water that could carry you around the world. You feel connected. That's why you hesitate.

However, if as you drive back to the city discussing the new boat with your Mate, you decide that you really do want to give up your current boat, then by all means go for it! Buy the new boat, and start a new love chapter in your life.

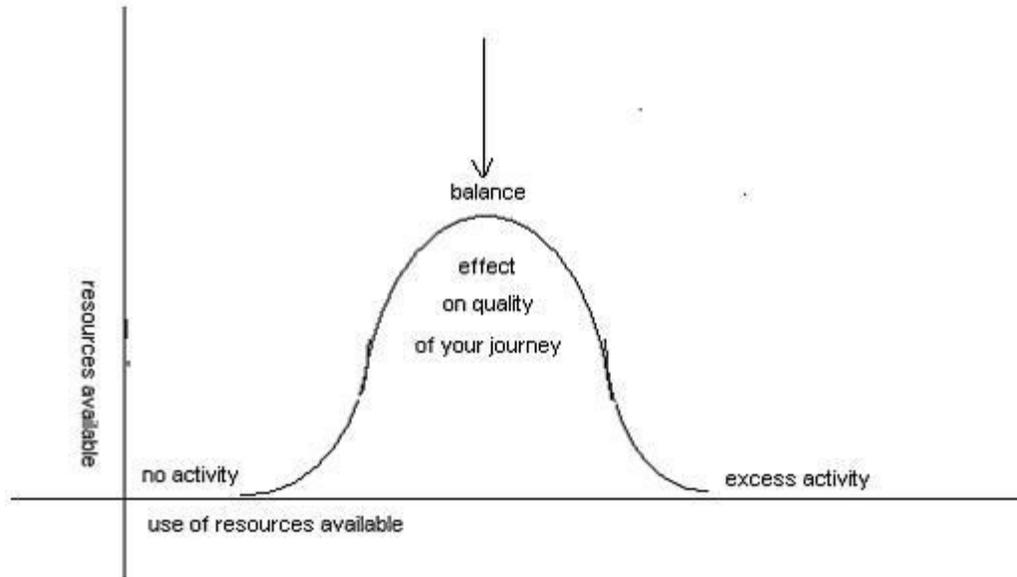
The story of the Gimble Stove, is applicable to many things you may be tempted to pursue. Not just things, but also decisions. Decisions that can cost thousands of dollars, or decisions that can disrupt your life. So the next time you are confronted with such a decision, ask yourself, "Should I be thinking of the story of, "The Gimble Stove?"

FOCUS THOUGHT: RICHES ARE NOT FROM AN ABUNDANCE OF
WORLDLY GOODS, BUT FROM A CONTENTED HEART (MOHAMMED)

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Wise use of your available Energy Units

In the study of physics there is a natural law know as "the law of conservation of energy" this law states...."the energy of the universe remains constant and although it can be changed from one form to another, it can neither be created or destroyed in all such ordinary reactions." The amount of the various forms of energy you posses during your lifetime falls within this law, and is illustrated using the graph below. You only have so much, and how you use what is available can greatly influence the outcome of your journey.



Because all the available sources of energy you have is finite, you should choose how to use that allotted energy in the best way to maximize the effect your energy usage has on the quality of your life's journey. You do have some ability to increase the amount of physical energy available by conditioning, but not substantially over a long period of time. Efficiency in the use of your energy ultimately becomes the deciding factor. The key is to seek a balance in the areas of your energy usage that allows the most return on the effort and amount allocated to each activity.

Forms of human energy that effect your success and the quality of your journey.

- a. Muscle energy
- b. Mental energy
- c. Sexual energy
- d. Energy of others

Muscle energy

Knowing where to start your muscle energy plan is important, but also knowing where to stop can be equally important. If you become a zealot driving your body to excess in the development of your muscles, you can in fact derail your plan, and divert your other energies into the overworking of your body muscle systems. Remember, in the law of conservation of energy, energy can only be changed from one form to another. If you over spend your allotment of all energy in the over development of your muscle systems, the other sources of energy you possess will ultimately be tapped to supply the energy units you are over-investing in your muscles.

In viewing the graph above you can see that moderation is the key. However, knowing just where you are physically is essential in the beginning of your plan. The first step in that implementation is to have a physical exam by your doctor. Then you can slot the physical muscle development into your plan knowing that there are no apparent disasters

in the wings. You can also establish just where you are on the graph shown, and proceed to develop your plan to move toward the balance point.

Mental energy

Mental energy is also a needed component in the enjoyment of your journey. Mental energy is more than just the ability to function with an awareness of what is around you. It should also include stimulating your mind in ways that become positive forces in your life and add to the goodness of your journey. On the flip side, your available mental energy can instead be expended on negative or self-destructive habits and thoughts. Acting as your role model should be a great assistance in overcoming the negative mental forces that may be stimulating your mind in negative or self-destructive ways. Establishing your well-defined PIP's can also place a mental barrier between you and those negative forces.

However, if you are in a constant mental state of negativity there could in fact be a physical chemical influence that should be investigated with a mental health professional who specializes in the chemical component of depression. It will be very difficult to overcome a chemical depression trying to use just the forces of your will alone. Check it out. There is no need to suffer from depression when there is modern medicine for treatment. Much of the overuse of stimulants such as alcohol and drug addiction is often an attempt by persons to self-treat the commonest of chemical depression. If you fall into this category of self-treatment, a trip to the mental health professional can be a life saver. The least that can result is an assurance that you are not suffering from chemical depression. That in itself might lead you to discover the root cause of your negative feelings.

Sexual energy

Sexual energy incorporates a portion of both your physical and mental energy resources and also includes stimulation caused by your body's sexual reproductive chemical hormones. These chemical hormones, though naturally varying in amount over your life time, can be accelerated by outside stimuli presented by a real or accessed artificial environment. To assure the balance of your sexual energy, you should again place yourself somewhere on the graph above. Then determine just what is needed to reach your sexual life quality balance point.

Sexual activity can also be overtaxed and artificially stimulated to excess by the use of pornography and should be dealt with by using your PIP's to rebalance your activity. If you fall into this trap, the happiness of your journey can be derailed by excessive sexual activity either real or artificially stimulated. When your body chemistry is out of balance by any state of over stimulation, it will be very difficult to stay on track with the plans for your journey. Just as over use of your muscle development taps into your other energy resources, overuse of any energy system, including sexual energy, also takes other available energy resources by overindulgence in the very same way. Attending to the needs of your body, including your sexuality, is a necessary component of your journey,

but any form of excess in any energy activity, can derail the goodness of your plan by keeping you in a state “out of balance” in the use of your available energy resources.

Energy of other:

Many times a spike of energy needed in the pursuit of your journey can be purchased from others who are willing to perform the services needed in exchange for wages or fees. Payment for these needs can be made using your current income activity that returns a more immediate satisfaction than taking your own time or energy.. These services fall into two distinct categories.

1. Physical or muscle activity that requires strength, endurance, and time, beyond what you have or wish to invest to satisfy a temporary but urgent need. Often in your plan you will need a burst of energy to get the job done. By using purchased time and energy of others you can move forward in a steady flow, not having to hold back progress while this temporary burst or spike of needed energy is performed.
2. Mental or skill activity that requires knowledge, training, and experience beyond which you have or can personally acquire. These skill needs may also be temporary or urgent. Fortunately there are hundred or even thousands of these skilled and trained persons willing to do the needed tasks that you may temporarily require. Over your life time you can assemble a stable of these professionals who can be called upon only when needed. They will remain your back up team. They are more than your lawyer, accountant, and doctor. They also can include a good plumber, auto repair shop, handy-man, or lawn care worker..

FOCUS THOUGHT: ENOUGH IS EQUAL TO A FEAST IN ALL THINGS.

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GIVE YOUR FAT FRIEND 15 MINUTES OF GLORY

Michael Gerber tells a delightful story in his book, "The E Myth". The story is about the conflict between two friends. Let me see if I can relate it.

The story goes something like this: *"Have you ever decided that you should go on a diet? Deciding most often comes after you have been to, or anticipated, some special event. Your High School class reunion, the upcoming summer swimming season, a football or basketball game. You see others who participate as having physical attractiveness, stamina, and dexterity.*

On the way home you stop at your favorite watering hole, to have a snack and suds. Before you know it, you have had two of each, without even realizing what you have done.

Then something happens. Someone slaps you beside your head, and shouts in your ear! "Look at yourself! You are becoming a FAT SLOB! Why don't you get off your fat butt, and do something about it? Your condition stinks, your butt's too big, your gut sticks out, and look at all that flab!"

It has happened to everyone you know, including yourself. Somebody wakes up in your head, and shows you a totally new picture of what your body should be. A new image of how you could look, if only you weren't such a procrastinator.

Who is this Friend? He's the one who uses words like: "Self Discipline, Organization, and Just Do-It!"

He's a little self-righteous, and not understanding about people who are a little fat. He can't stand lazy people or procrastinators. He lives for action, and perfection! In a word, he's your Skinny Friend.

What has just happened is.....Your Skinny Friend is about to take over your life! He's about to shape you up! Big changes are about to happen to your slovenly existence!

Then, before you realize it, you're going along with your Skinny Friend. You know he's right. It's true what he has revealed to you. So, you clean out the Frig. All the fat food is discarded. You buy a new state of the art exercise machine, new work out togs, and map out your new Skinny image in your mind. It's a great feeling; knowing you're on the right track, finally!

Your Skinny Friend plans your new physical existence. Get up an hour early each day, run a mile. Eat a healthy breakfast; no fat, bran cereal, half a banana, one slice of wheat toast, and black coffee. Ride your bike to work each day.

The first day it's a cinch. You get on the scale that night...WOW, you've already lost two pounds! You hop into bed to dream of a Speedo Swimsuit at the beach next summer, maybe run in the Boston Marathon. You can do it; the way things are going it's only a matter of time. You are already a new Guy, Right?

The next night you get back on the scale. Another pound gone! You are incredible! What control! You're looking better already. You look in the mirror. There is a noticeable change already! You'll soon have buns and abs of stainless steel!

Day three, and you really pour it on. Two hours extra work. Skip the wheat toast. You feel great. You can't imagine why you waited so long to get on this program. You have come so far in only three days. You can't wait to get on the scale. There you are shivering in the bathroom, filled with expectation.

You step lightly on the scale and look down. What you see is...NOTHING! You haven't lost an ounce! You're exactly the same as yesterday! You feel betrayed and resentful. "After all that work? And then...Nothing?" But, you shrug off the negative feelings. Tomorrow you'll work even harder than ever. But somehow, something is missing.

You can't put your finger on what's changed until the next morning. There is snow coming down. The room is strangely cold. Everything feels different today. What could it be? And then you get it! It's your Fat Friend! He's back in your body, and he thinks it's nuts to get up and run. Run? Are you nuts? Your Fat Friend doesn't want any part of that! Eating yes. Running? No way!

Suddenly, there you are inside the Frig. The Speedo Swim Suit is gone. The stainless steel buns and abs are gone. The workout machine is gone. Your Fat Friend is back, and he's in control once again!

It happens all the time. Time and time again. It happens because we think we can be only one person at a time. When your Skinny Friend decides to change things, you tell your Fat Friend to take a hike. When your Fat Friend wakes up and changes it all back again, you think your Skinny Friend has copped out.

The problem is, when you decided to "buddy up" with your Skinny Friend, you're consumed by his needs only. When something happens...the scale disappoints you, the weather turns cold, somebody offers you a Big Mac and beer, You change friends. The Fat Friend, who's been waiting in the background all the time, jumps back in, elbows out your Skinny Friend, and grabs your attention. Grabs control.

Everyone who has experienced this continuing battle between the Fat Friend and the Skinny Friend knows precisely what I mean," says Micheal Gerber.

But, I ask you, why does one of your friends have to loose? They both have a part in your life. Why not admit that fact, and make the necessary decisions and accommodations they both need.

Neither should be considered to be a Bad Friend, or a Good Friend. They're just the Friends that influence you in the life decisions you make. You know your Skinny friend has your best interest in mind when telling you to get off your butt and do something about your body conditioning, and well he should. That's what true friends do. They tell you like it is! Even if you get miffed, and are offended by hearing what you don't want to hear. The Truth!

You know your Fat Friend really doesn't want to do you harm when he tells you, "Life is more than keeping your nose to the grind stone, working and striving for riches and advancement."

You know they both have a point, and you don't want to choose between them.

In order to resolve this conflict, why not assign each a part in your life that is devoted to the needs of each?

Give your Fat Friend his 15 minutes of glory once or twice each week. Indulge yourself. That bowl of ice cream, won't kill you! That sleeping in once a week, won't put you behind in your Journey. That just doing nothing for the whole afternoon, won't make you a failure. Indulgences in life don't harm you if you don't let them become over-indulgences, or violate the parameters of your PIPs.

An interesting thing about your Fat Friend is, he's easily satisfied, and then wanders off and goes back to sleep. It usually doesn't take a great deal of time to satisfy him. In fact, he'll wait in the wings until a particular time that is set aside for him. All he needs to know is that when it's time for his needs to be met, you will give him the attention he deserves and demands.

Your Skinny Friend on the other hand, is not so easy to deal with. He knows what's good for You, and he's right! He knows if he loses control, your Fat Friend moves in permanently. Your Skinny Friend really doesn't agree with the idea of indulgences. Satisfying the needs of your Fat Friend is not acceptable to him. He wants you to keep your nose to the Grind-stone, because, "it's a jungle out there. The competition is fierce. You can't allow yourself to be a slacker. If you do, you'll just go off the deep end, and your life will be a disaster!" He wants you to deny all the urgings of that nerdo-well Fat Friend, that keeps interfering with his program.

To function happily throughout your life, you'll probably have to make a deal, a compromise, between your Friends.

Your Skinny Friend can be in control most of the time. However, he must allow your Fat Friend to come on board occasionally and roam around the ship. And also, your Skinny Friend, must allow your Fat Friend to steer the ship. Just for the thrill of it. Not as the Captain, but instead, as a treasured friend of the Ship's Owner that must be indulged. Your Skinny Friend can stand by anxiously while your Fat Friend steers, just in case the Fat Friend heads for the rocks. If so, your Skinny Friend can grab the helm, and bring the ship back onto a safe course.

Your Fat Friend must agree to be the Captain only temporarily, and must be willing to wait his turn. He must also agree, that once he has had his 15 minutes of steering the ship, he must then turn the helm back over to your Skinny Friend, and go back to sleep until the next indulgence is scheduled.

It's a balance of being both your Friends. One who has the discipline to get on course, and stay on course; and one who is confident enough, and curious enough, to occasionally take a peek into some special cove that may offer some unexpected excitement, or some temporary pleasure.

So, the next time our Fat Friend says, "go ahead, indulge yourself," answer back, "you're right, but I'm going to wait until Sunday morning before I have bacon and donuts with my breakfast."

FOCUS THOUGHT: MEN FOR THE SAKE OF GETTING A LIVING, FORGET TO LIVE (MARGARET FULLER)

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FIND YOUR NICHE - BE THE BEST IN YOUR NEIGHBORHOOD

Whatever your particular talent or "art" is, if you are the best at it in your neighborhood, you will be a resounding success! This is true whether you are a Mechanic, Teacher, Surgeon, Dentist, Carpenter, Plumber, or Boat Builder.

You don't need to be the best ever, or the best in the Nation, State, or even City. You just need to strive to become the best in your neighborhood. If what you do or sell has a market in your immediate neighborhood, and you can "Artistically" satisfy the need of your customers, you will be overwhelmed with a demand for your services. Income and profits will take care of themselves. You're the best, and everyone will want to do business with You!

That's why, when you organized your career as a Business, I told you not to be concerned about the resources needed to achieve your Goal or Dream. Resources for Goal or Dream achievement include only three elements:

- 1) Intelligence (formulated into a workable plan)
- 2) Energy (mental and physical)
- 3) Money

If you can demonstrate by your reputation that you are the best craftsman there is in your neighborhood, and that you have the first two components (Intelligence and energy), the money will seek you out! Don't even consider money being anything you need to accumulate before you can formulate your plan! Money is being accumulated all over the place. It's crying for a place to be invested! Don't give it a second thought. There are literally thousands of individuals with millions of dollars to invest, searching for a "Star" to hitch their financial wagon to.

The secret is to find your niche early in your career. Then work at perfecting your "art" to a degree that allows your reputation as a Master Craftsman to propel you to greater and greater rewards.

You must pay particular attention to the fact that what you are doing must meet the criteria of excellence that You establish. "Good enough", really won't be good enough, if you want to build your reputation as an artist in your craft. You must

demand a higher standard of excellence of yourself, than the standard demanded by your Customer, or your Employer. Your Customer or Employer does not expect a high degree of excellence in the performance being purchased. They are so used to getting only mediocre service and performance, they will be overwhelmed by your excellence!

Your reputation will be one of a "Master Craftsman"; the best there is! Your Customers will anticipate excellence from you, and not even consider the competition when they have a need for the goods or services you provide. By word of mouth advertising, your reputation will spread. You will become the "Man!" Or when appropriate. "Woman".

FOCUS THOUGHT: THE MAN WHO WILL USE HIS SKILL AND CONSTRUCTIVE IMAGINATION TO SEE HOW MUCH HE CAN GIVE FOR A DOLLAR, INSTEAD OF HOW LITTLE HE CAN GIVE FOR A DOLLAR, IS BOUND TO SUCCEED (HENRY FORD)

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PROBLEM SOLVING AND NEW IDEAS TECHNIQUE

One of the most important ideas I have ever come upon is the idea of how to solve specific problems and create new ideas. The Idea comes from a little book written originally in 1944 by James Webb Young titled, "A Technique for Producing Ideas."

To discover this process, you must allow yourself to believe there are, learn-able steps, that can be used. Idea creation and problem solving don't just "happen". They are implanted, then grow in your mind, and finally are born. Then the birth of each original idea or thought must be nurtured. This nurturing, will give the best results if you follow a simple, yet workable, step by step plan. The process is so simple that most people who encounter the technique simply pass it off as some sort of "mind game" that they never try. They instead, wait for some "divine inspiration" to give them the ideas they seek, instead of relying on a workable plan.

The process works as follows:

The first necessary step is to accumulate as much information as possible that is related to the problem or idea that you want to explore or solve. In this information gathering stage, don't be concerned that the information is second hand, or that someone else had the idea before you. Collect every thought possible. It is important at this stage to put the information on a retrievable card file system of 3x5 or 5x8 cards. Then, arrange the cards and information in a manner that sorts the ideas into a logical relationship to your problem or idea.

Keep in mind that most problems are solved, and most ideas are created, by the rearranging of current information in some new way that gives you the answer or idea you seek. Seldom will you need new or "created" information or discoveries to solve

problems, or to make workable new ideas. It's new combinations of available facts and ideas (often other peoples) that give you the "raw material" needed.

The second step is to work diligently, and with a concentrated focus, on the arrangement of your accumulated and related information in the best way possible. Try to solve the problem or come up with a new workable idea. When you focus of the task with a rifle like concentration, you do two things. First; you stimulate the chemistry of your conscious mind. Second; you also set the problem or seeking of the idea into the vastness of your subconscious mind. The most important of the steps will be the implantation of the problem or idea quest into your subconscious mind.

If during your focus and concentration you area able to come up with the solution or idea by using your conscious mind, you need proceed no further. But, if as often happens, you are not able to solve the problem or create the idea through the actions of your conscious mind, but instead end up with a collage of information spread out disconnected, and in disarray in your mind, you are ready to proceed to the third step in the process.

The third step in the process is to let your subconscious mind take over and digest all the information that has been presented. While you are sleeping, or while you are fishing, sailing, listening to music, or resting and relaxing, your subconscious mind will be arranging all this related information in some way to solve your problem, or give you the idea you seek.

Don't ask me to explain why this happens, or how it happens. Just believe that it does happen! It's at this stage that creative persons are often seen or observed as being the, "Absent Minded Professor", in a daze while their subconscious mind works.

The fourth stage can now occur. You have done your conscious part in the first three stages. Out of nowhere the Idea or answer to your Problem will appear! It will come to you when you are least expecting it. While shaving, or bathing, or most often when you are half awake in the morning. It will suddenly jump into your thoughts. It may even awaken you in the middle of the night.

The Idea most often comes to you after you have rested and relaxed from the search. When the Idea or answer comes to you, be sure to immediately write down as much of the understanding of the Idea or answer that you have, or it may disappear from your mind with the same suddenness as it appeared. Don't wait one minute!

The fifth step to pass through to complete the process, is to introduce it to the world of reality. At this stage it will require a great deal of patient work to make the Idea fit the exact conditions in which it must function. Don't make the mistake of keeping the idea to yourself. Submit your Idea to Trusted Others for scrutiny. When you do, you will find a surprising thing happen. You will find that a good Idea takes on a special life of it's own. It develops it's own expanding qualities. It stimulates those who see it to add to it. Thus, other possibilities which you have overlooked will come to light.

This then is the whole process:

- 1.) The gathering of "raw materials".
- 2.) The working of the "raw material" in your conscious mind.
- 3.) The incubating stage where your subconscious mind takes over.
- 4.) The actual birth of the Idea or Answer.
- 5.) The shaping and development to practical purpose and usefulness.

FOCUS THOUGHT: THE HEIGHTS BY GREAT MEN REACHED AND KEPT, WERE NOT ATTAINED BY SUDDEN FLIGHT, BUT THEY, WHILE THEIR COMPANIONS SLEPT, WERE TOILING UPWARD IN THE NIGHT (HENRY WADSWORTH LONGFELLOW)

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USING LAWS OF THE UNIVERSE IN YOUR SUCCESS PLAN

Wow! Laws of the Universe! Star Wars, Nuclear explosions, all that scientific stuff!
Is this some kind of exotic spiritual crap?

Not at all. We all function within the Natural Laws of the Universe. We just aren't aware of it because it's a part of our life, like gravity. We know it's controlling our actions. We adjust to its forces from the first day we are born. The only difference is how we use those laws in our lives. You can consider these laws as hindrances, or you can consider them useful tools to help you succeed.

Take the Law of Conservation as an example. The Law of Conservation states; "The total energy of the universe, or any closed system, remains constant, although it can be changed from one form to another, energy can neither be created or destroyed in all such ordinary reactions."

An example of this law would be the potential energy of the water that is stored behind the dam in the example given of your Company, UNITED POWER AND ELECTRIC COMPANY INC. All the water that is stored behind that dam has a "stored" potential that is constant. If it is stored there for one million years, it will not lose that potential. The force that creates that potential is the force of gravity.

That stored potential created by the gravity acting on the water is translated into usable energy when it flows through the turbines and generates electricity. The electricity is then channeled through the wires and is ultimately dissipated by the creation of heat in lighting, or in the form of magnetic force in electric motors.

If the water is not allowed to flow through the pipes that turn the turbine, then the potential to create electricity cannot be realized. For work to be realized, and the energy changed from stored to kinetic energy, the water must be allowed to create force by movement. Then the force created by that movement must be harnessed or directed in some controlling way.

This then brings use to a second Law of Physics of the Universe. The Law of Motion. The Law of Motion states; " Any object if still tends to remain still until acted upon by some outside force, and any object in motion tends to remain in motion, creating a force that is equal to it's speed times it's mass."

Again, this applies to the water stored behind the dam of your Company. The dam is a barrier to the Law of motion. It does not allow the water to move. Yet , when the pipes are opened, the Law of Gravity comes into play. Gravity acts upon the water and propels it down through the turbines to turn the generators.

But, If the valve that controls the flow of water is only allowed to be opened to create a trickle of water, when the water gets to the turbines, it will again stop behind the blades. It will not create enough force to get the turbines going. The turbines are standing still. They tend to stay still until some outside force acts upon them and causes them to rotate. That outside force must have one of two components to create the needed force.

One of those components is Speed; the other is Mass. If the Speed is great, but the Mass is small, the necessary force can be generated. Conversely, if the Speed is slow, but the Mass is great, the same necessary force can be realized. However, in both instances, the force generated must be directed and controlled in some way.

The same thing happens when water flows down a hill. The force that effects that flow (gravity) is constant. The energy generated by the force of Gravity acting on the water, therefore, is some component of mass, speed, or control of the flow.

If any object standing in the way restricts the flow, it is either swept away by the force, or it has enough resistance to the flow that it changes the direction of the flow. Yet, if the same amount of water is channeled into a restricted area of force, it can sweep away the same object in its path.

What you have done by this restriction (control) of the flow of water, is to increase it's speed through a chosen path or channel. The force generated by the water has some component of the Formula, "Force is equal to Speed times Mass." The faster the water flows through the chosen channel, the more force it generates.

Now how the heck does this apply to Success Enhancement? Is it crap or is it usfull?

It has two very important applications:

First: In order to become Successful, you must create enough force to overcome the first law of motion. If you are standing "Still", you will remain still until an outside force is

applied to get you moving. The force must be strong enough to create energy equal to the resistance of the object you want to move. If your first force of energy output does not go beyond that of a trickle, you may be moving your feet, but you're not really going anywhere.

Let me use another metaphor: the example of the rocking chair to illustrate. If you are sitting in a rocking chair motionless, and then generate only enough energy to make the chair rock, but not enough energy to stand up, you might be damn comfortable rocking your life away, but you are not going anywhere. To stand up and move out, you will need to create only a small additional effort. Once you are on your feet, you must resist the force of gravity that tends to pull your butt back down onto the chair. And rocking in that chair is damn comfortable, isn't it? If you succumb to the temptation, you'll be right back where you started.

So, When you stand up from your chair of comfortable habits, create a force that is so great that your feet leave the ground! Hit the ground running! Don't look back until you meet your first obstacle. Until you do meet that obstacle, focus on gaining speed. Create such a force by your chosen activity, that you will slam into any obstacle placed in your way with enough kinetic energy to overcome its opposition to your chosen direction.

Then apply the Law of Conservation of Energy. Open the valve of your energy! Open it fully, and your force will quickly build to become a torrent, not a trickle or a stream! When you do, your Success will create a force of its own, sweeping you along. Sweeping the obstacles to your success aside. It will become easier and easier to succeed, not harder! Your success will have both necessary components; both Mass and Speed.

The key to realizing your plan is to have first chosen your Goals or Dreams wisely. Then to allocate your resources of time, energy, and human capital in ways that return the best possible value. You must have a comprehensive and well thought out plan that you fully understand.

Once you have developed that plan, and once you are in motion, "Keep on Keeping on", even if you can't immediately see where your effort is taking you. Your effort will not be lost, but instead will build a greater and greater force that will finally result in "Success". Some may refer to this as a, "Breakthrough", but those intimately associated with Goal Achievement know it is the implementation of a plan, that leads to the accumulation of task completion's that ultimately leads to Success.

Trust your plan! Don't change direction! Keep the force flowing from potential to active energy by your daily task completion's.

You must believe in the Physical Laws of the Universe. If your plans are solid, and your force is well directed, your success is inevitable!

**FOCUS THOUGHT: TRUST THE FORCE, LUKE, TRUST THE FORCE
(OBI-WAN KENOBI)**

KEEP DREAMS SECRET FROM DREAM QUENCHERS

Dream Quenchers are those persons you meet who throw cold water on your fledgling Dream while it is still in its infancy. Your Dream has just been hatched and has not yet had time to take wings and soar. It's flapping its naked wings. Testing the wind, checking the updrafts, focusing on the future; and SPLASH! The Dream Quenchers leap into your life with their drowning input! Their doubt, ridicule, derision, mockery, sarcasm, scorn, sneering, belittlement, humiliation, jeering, taunting, and teasing. Dream Quenchers are not your enemies, they're just; Dream Quenchers. You meet them everyday. They're everywhere. Where you work, where you play, everywhere you go. The world is full of Dream Quenchers.

Therefore, you must be very...very careful to shield your Dream from them until it has had time to grow. To become fully feathered, and ready to soar to the great heights you envision. Then the Dream Quenchers can only say, "I can't believe it!" If they can't believe reality, imagine how much difficulty they would have believing in your Dream beforehand.

Dream Quenchers do not seem to understand, and do not like to see others pursuing their Dreams. It seems to remind them that they may not have Dreams of their own. If they can talk you out of your Dreams, they can pull you back into their reality, not the reality you have as a Dreamer. They want you to be like them, they can't imagine being a Dreamer like you. They use terms like, "Get Real". "Get your head out of the clouds". "Don't just sit there dreaming, get to work!" They think they are "Realist".

This of course, does not apply to your close friends and supporters who have always believed in you, and have offered you encouragement. If you are not sure, tell them about some special Dream you have running around in your head. A Dream you are considering pursuing someday. If their response is, "Go for it!", Then share your Dream with them. If their response is, "what a silly thing to do", it would be a silly thing indeed, to share the Dream or Goal with them.

To reach your Dream, especially a big Dream or a shared Dream, you will need Allies. Something to counteract the Dream Quenchers you meet along your Journey. These Allies can be members of your friendship circle, or best of all, members of your immediate family. These Allies may be fellow Dreamers who are on a Dream Quest of their own, or one similar to yours. Or they may be believers in Dreamers as a special breed of animal that needs to be stroked, nurtured, and encouraged whenever possible.

Often these nurturing persons are your Teachers who see the possibilities you have. They see their success as Teachers in the achievements we have as Students. If you have been fortunate to have experiences such a Teacher, you know exactly what I mean. It's when young and immature that you are most likely to have your first Dreams either dashed or encouraged. Even if at first your Dreams are not very realistic, your Teacher or

Companions understands the precious characteristic of being a "Dreamer" . I understand this well, for I am a proverbial and constant, Dreamer, myself!

FOCUS THOUGHT: KEEP AWAY FROM PEOPLE WHO TRY TO BELITTLE YOUR AMBITIONS. SMALL PEOPLE ALWAYS DO THAT, BUT THE REALLY GREAT MAKE YOU FEEL THAT YOU TOO, CAN BECOME GREAT. (MARK TWAIN)

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DOUBLING THE DREAM - CUTS ADVERSITIES IN HALF

There are many people who go through life afraid to dream. If they do one day have a Dream, they to quickly discard it as something they can't achieve. The reason? It's the adversities. Adversities offset the advantages they see in the Dream. "It just isn't worth going for. The price you pay for such a Dream is just to high", they conclude.

It's the lack of capital, lack of education, lack or connections, lack of physical appearance, lack of luck, all standing in their way. If it weren't for all those damn "lacks" they'd take a crack at it. "Yet, look at what you have to give up if you're one of those crazy Dreamers", they conclude.

Even if they do one day go for a Dream, they have diminished expectations. They subsequently give up after the first, second, or third "no", and proceed no further.

"Well, I tried, but it didn't work out", they conclude. "Probably wasn't worth it anyway", they add in their minds. It's a response to temporary defeat that is a proverb in the human existence.

If only they had a Dream that was worth it! If only they had such a burning desire for the advantages their Dream offered, they wouldn't take no for an answer, no matter how many times it was given, or who gave it!

If only they had not seen the size of those disadvantages; equally offsetting the size of the Dream! If only, if only, if only. Sounds like a mantra doesn't it.

I've come to a very startling conclusion that has two components:

First:

IF YOU DON'T GO FOR A DREAM BECAUSE THE PRICE YOU PAY IS PERCEIVED TO BE TO HIGH, YOU NEED TO DOUBLE YOUR DREAM!

Second:

YOU MAY FAIL TO GO FOR A DREAM BECAUSE YOU HAVE OVERESTIMATED THE ADVERSITIES BY A FACTOR OF TWO OR MORE.

Doubling your Dream - Cuts the disadvantage in half!

I first came to this realization when I was twelve years old. I didn't know it at the time, because quite frankly, like most of the twelve year old boys who grew up in Iowa during the 50's, I really didn't know much about anything. And that's OK, twelve year old boys have better things on their minds. With me it was two things. First there was, Donna Lee Paulson, who was in the eighth grade. (I was in the sixth). And second there was that Red Ryder air rifle pictured on the back of my Red Ryder comic book. I guess I wasn't quite ready for the Donna Lee try, so I decided to get me that Red Ryder air rifle. That's the first goal I can remember setting out to make my Dream! Actually, I had another Dream, but each time I met Donna Lee's Dad, I kinda put that one off!

"So here's my plan" I told my Dad. "If I order these 120 packs of seeds from the Red Ryder Company, and then sell them for 10 cents each, I'll be able to have enough points to get the air Rifle, and I sure do want that air rifle", I pleaded. "I could kill a rabbit with a gun like that", I added proudly.

"Oh my God, He'll shoot his eye out!", my Mom shouted to Dad.

Fortunately my Dad had a different view of boys and air rifles and was able to convince my Mother that he would show me how to use it. He also assured her that I was old enough for such a responsibility. He told her about his first air rifle, and how it's a right of passage for boys my age.

I couldn't wait to tell my friend, Don Stewart, about getting the air rifle. Don, who was in the seventh grade, lived a couple of miles up the road, right next door to Donna Lee! I rode my bike to his house, and excitedly told him the good news!

"Did that last year", he replied. "Sold those damn seeds all over the area, none of them grew. Had to give everyone their money back. Lost my ass on the deal", he said, kicking the ground.

So much for the Seeds approach. I'd have to find another way. And I did. That other way involved catching gophers. The county offered a 10 cent bounty for each gopher you caught. To prove that you had caught them, you had to cut their front feet off and present the feet to the County Court house to collect your bounty.

I can assure you that after sitting in a jar all summer on my porch, those feet didn't smell so good! In fact, I could have told the County Clerk I had \$30 worth of feet in that jar, and I know now that he would have never counted them. But I didn't lie. I told him how many I had, and he paid me for them.

I got up early every morning all summer to run my gopher trap line. And I did catch as many as I could, but not nearly enough to buy the \$12 Red Ryder air rifle. I had \$4.80 worth of gopher feet in that jar. 48 gophers gave their poor lives for that \$4.80!

Yet, I didn't feel disappointed by my failure to reach my goal. In fact, I was kinda glad I didn't buy that Red Ryder air rifle. I had a different idea by the end of summer. That idea was pictured in the Sears catalog. It was a twelve gauge shot gun! Single shot, beautiful, a real gun! It's called a "Great White Powder Wonder", and she could be had for \$20 bucks! You could kill a moose with a gun like that!

"I can get her for \$20 bucks", I told my Dad. "How old were you when you got your first shot gun?" I asked.

"About twelve or thirteen, I guess", he replied.

"Oh my God, He'll kill himself!" my poor mother pleaded.

And my Dad worked that one out too. "You'll have to earn the money yourself, and you'll have to have me with you for a time to be sure you know what's involved in owning a twelve gauge shot gun", he added.

So the deal was set. The "Great White Powder Wonder" would be mine! Mine after I found a way to earn the \$20 bucks.

I wanted that shot gun more than anything I could dream of! Well, there was that Donna Lee thing, but her Dad didn't get any friendlier as she grew bigger. (if you know what I mean) So I kept putting that one off!

It was fall, and hunting season would soon be here. I had to find a way!

The way came when I asked our neighbor, Hank Henke, if he needed any help. "Sure do", he said. "Got that pig house out there, and it needs cleaned. Give you 35 cents an hour to scoop it out."

That was one big pig house! And it was sure full of pig manure!

"Can't do it for 35 cents an hour, Hank." I lied. "Old man Stubbs offered me 50 cents an hour to clean his barn just yesterday. Sure would like to take your deal because it's a lot closer to home, but I'll ride over to Stubbs for the extra 15 cents. Give me 50 cents an hour and I'm your man", I added nervously, standing as tall as I could to be able to look him in the eye.

I can assure you I was scared shit-less! If he called my bluff, I was up the creek!

But he didn't. He smiled and said, "Deal. You're my man. Fork's in the barn. Start whenever you want. Let me know when you're done."

But I wasn't shit-less for long! I pitched manure out of that barn for the next three days, ten hours a day! I went home each night covered from head to toe with pig

manure. And each time I thought about quitting, I got my picture of that "Great White Powder Wonder" out of my pocket, and I knew she'd be mine!

I killed my first rabbit that winter. I still own that gun after all these years. Never did shoot a moose, but then I never saw one! Would have knocked him dead if I had!

That's the thing about these Dream things. You have to have a picture of them fixed clearly in your mind before you get such a burning desire that you can overcome any obstacle placed in your way to achieve them.

And many people fail in their Dream Quest because they don't have that clear, burning picture. They don't translate that desire into a plan for a Dream.

Therefore, they may use sketchy information that is immediately available. This first data is usually fragmented, and not easily assembled into a concrete image of their Dream. They assemble their image too quickly. They might have a very different image of the same Dream if they waited for a time, and collected more data before envisioning what it could be.

Additionally, they are tempted to use the criteria that others have used in setting their goals. If someone has achieved a certain level of success, that becomes the measuring stick in establishing a criteria for their success. An example would be breaking the four-minute mile record. Before Roger Bannister became the first man in recorded history to break the four-minute mile, the goal was a barrier that few attempted, and none accomplished. However, once the barrier was broken, within a few weeks, several more runners had conquered it. It's not that they all suddenly discovered some before unknown secret or technique, but instead, an "expectation" to succeed was suddenly acquired by each.

When you use existing measuring sticks in your success and Dream planning, your thinking does not go beyond the end of that stick. You have a mental tendency to think that beyond the end of the stick there is a barrier. A wall. A force that can't be penetrated. The human self-preservation instinct takes over your thinking. It won't allow you to easily go into this unknown territory.

That's when those images of adversities and obstacles become magnified in your mind. Magnified in number and size. Twice as big as they are in reality.

The end result is; the value of the Dream that has been diminished, in size and intensity, becomes offset by the obstacles and adversities that have been magnified. You respond to your instincts, as most people do. You come to the logical conclusion that, "though the Dream would be nice, the price that must be paid, just isn't worth the effort and risk".

But, if you use the techniques for success achievement that you have learned in this program, and approach your Dream acting as your Role Model, you can bring your Dream back into an expanded perspective.

And confidently off you go to run that four-minute mile, to sail around the world, or maybe even to look up that Donna Lee Paulson in your life!

FOCUS THOUGHT: BE BOLD AND MIGHTY FORCES WILL COME TO YOUR AID (BASIL KING)

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SOLID AS A ROCK THAT BOAT!

"Cement," I said. Solid as a rock!"

"Are you sure", my wife responded . "Have you ever seen one made of cement?"

"Actually, it's concrete. The cement turns into concrete," I added.

"But, won't it sink?", she asked. "Won't it sink? Concrete doesn't float, does it?" She said with a puzzled look.

" If it was solid concrete, but it's not a solid rock of concrete, only the hull walls are concrete; only half an inch thick," I assured her. "Only half an inch thick".

And that's how it began. The first big boat I ever built would be "solid as a rock", a ferro-cement sailboat! But not a huge ferro-cement boat that I had read about others making. Instead, a small one by many standards. A starter project it's called. One that gives you the experience, without a great investment of cash and time.

And at the time, I didn't have much of either. It was 1973 and I was 33 years old, with a Wife and two young daughters. Three women in your life! Just what every man needs! And I loved those women with every fiber of my being, and still do.

Every adventure I could ever imagine, or Dream I could ever dream, included them being a part of it!

Yet, I don't think they fully understood that Dream I had about building the boat. But, they didn't need to understand. They trusted me. They knew that I loved them totally. They knew they were part of any dream quest I might pursue, any crazy adventure I might embark upon.

And Crazy it sounded to many of my friends. "Build a boat out of cement? Why would you ever do such a thing? Where will you build it? How long will it take? Won't it sink? How can concrete float?, Sounds Crazy!", many of my friends advised.

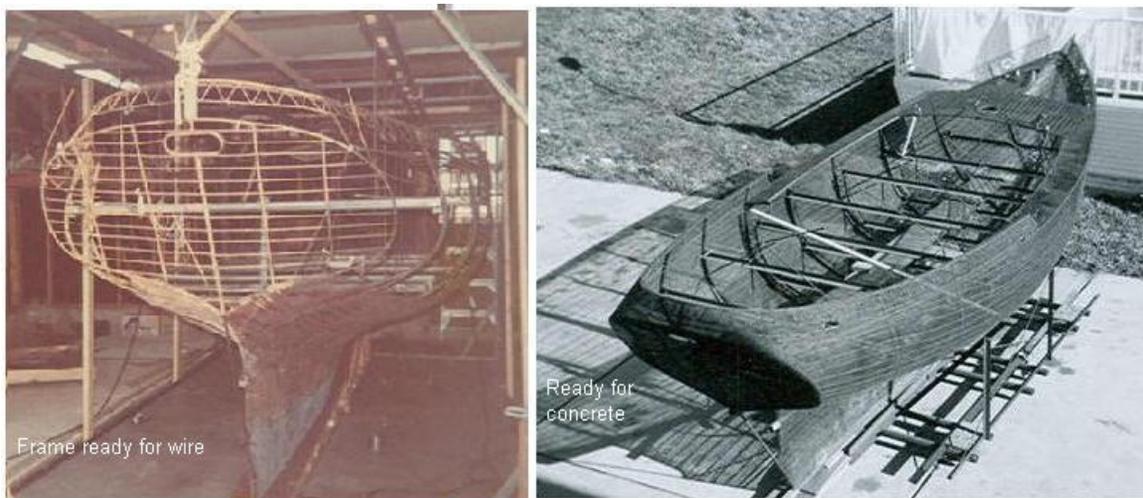
But my mind was set. There would be no turning back! I was stubborn about my decision to build that boat. A real "block head", many would conclude.

And what a Boat she would be! A real Friendship Sloop with a traditional rig. A gaffer! And with a flying jib! Twenty feet of rock solid beauty!

I bought the plans for that boat from a young boat designer from Seattle, Jay Benford. He'd been designing Ferro Cement boats for a few years, and had offered plans for several. He had published a book about building ferro cement boats, and the teaser plans for the Friendship Sloop were included in his book.

Ninety bucks, and the full set of construction plans were mine! They came to my house one day by UPS, and I poured over them every evening for a week or two. I fixed every detail in my mind.

The lines drawings, the framing stations, the hull lay-up, the interior jointer work, were all firmly burned into my brain. I loved myself into the soul of that boat. The boat of my Dreams. "Jenny-Kate", I named her; "Jenny-Kate"! She became a living being before she was even built. "Jenny-Kate", after my two young daughters.



"How's your plan for Jenny-Kate coming", my wife would ask? "When are you going to start building her?"

The dream starts out slow like a comfortable tickle, and then it progresses and grows, until it becomes a Howl of laughter and Joy in your heart. It becomes alive; a real participant in your life. A Companion. A part of your being, and a Member of your love relationships.

I built her in my garage, over a period of the next two years. With a fervor at times, but not always. I'd get side tracked with the needs of my Business. I'd be overwhelmed occasionally with all the demands of every young Couple. Living expenses, extended family obligations, illness of parents, all temporarily side-tracked the construction over that two year period.



But, I kept plugging away. I established a time routine that allowed me to systematically work on her each day. From 5-7 each morning I would progress one small step at a time. As I work away hour after hour, I saw in my mind the adventure that would come. The Dream of that adventure kept me going forward. One small step each day.

I was also fortunate that I owned my own Business. I had a shop at work that allowed me to fabricate some of the parts during my lunch break. I built the masts, the booms, and the hatches, by spending my lunch hour each day in my work shop.

I had a good Friend who managed a steel fabrication company nearby, and he helped with those needs. He shared my craziness for building things, and he enthusiastically became my fellow Adventurer.

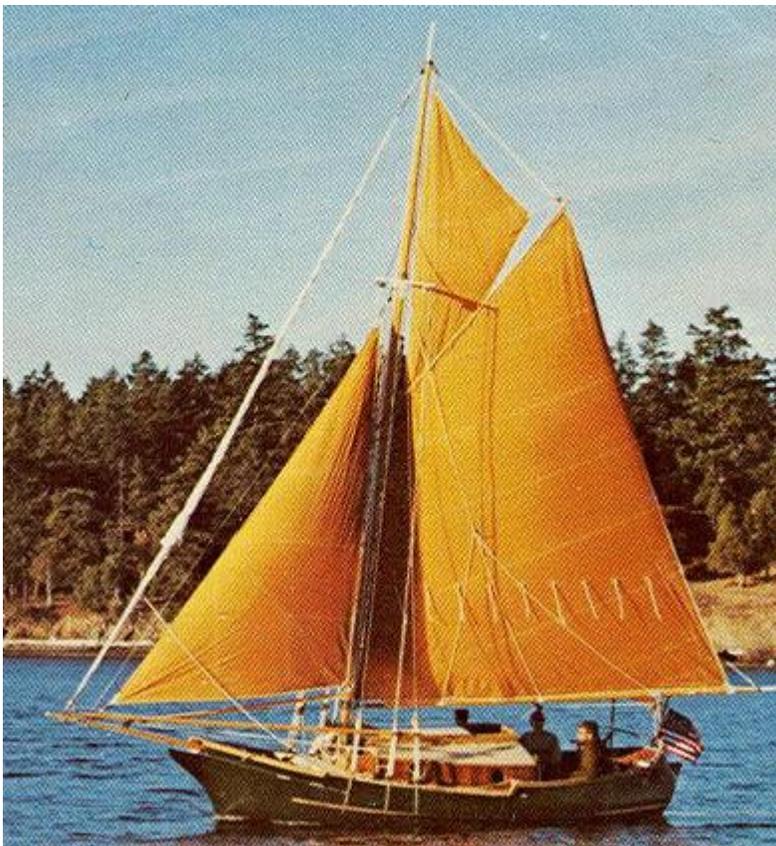
I wasn't special. I wasn't superior in my performance. But I was dedicated to the completion of the project. I was determined that someday She would be what She was designed to be. And each time I became discouraged with my progress, I would get those plans of Jenny-Kate out, and I'd pour over them at my kitchen table. When I did, it re-ignited my desire; re-kindled my passion. It showed me where I stood with the over-all construction picture. And it kept me plugging along.

Finally, after two years of building, she was completed. I think I was the second, or maybe even the third, most excited one in my house. The most excited, of course, were Jenny and Katie. They proudly stood by my side in front of Jenny-Kate, as my wife took our picture.



Two weeks later "She" was launched. Launched at the lake. The lake where I would one day buy the very Marina where she was moored. I suppose it looked like a Chinese fire-drill to many that day, but it was a well thought out plan to me. It was an event that I had anticipated for over two years in my mind. "The Dream becomes a reality today", I thought.

But Dreams never do become reality! A Dream is never real! A Dream is a perception of what "can be", not what is. They're not something that you can feel with your hands, or see with your eyes. Not concrete (no pun intended), but instead a vision. A vision of what is possible. They're a vision of the future. And most importantly, a vision that can be anything you choose!



A Dream, a real Dream, is an end in itself! It's a place in your mind. A place where your ideal can be visited whenever you want. It's a glorious song to be sung by you in the future, not the happy tune that you whistle today. Jenny-Kate was such a Dream, and she did finally become a boat, a real beauty, and I was justifiably satisfied.

She carried our family on many a fine adventure over the next few years. Days spent on the lake sailing. Nights in the cove, swinging at anchor with the lamp burning. But your needs and priorities change over the years, and She took a back seat to the others facets of my life; other Dreams.

I sold her to a Friend. A Friend who is just as much a Dreamer as myself. She became his companion. His, "prized possession". He still owns her to this day. And his good Wife puts up with the craziness of his Dreams, with the same patience and love that my wife did with mine.



ready for the wheels



me in the white shirt. Ray who bought her from me.

When I look back on my experience of building that boat, I know I incorporated the concepts I now show in this Success Enhancement Plan. I wasn't fully aware of any specific plan in my Dream quest at the time, but I did stumble onto a workable set of steps that served me well in achieving my Dream.

Just where do we get this ability to become Dreamers? Is it something we learn, or is it inherited? Is it a conscious choice we make, like deciding to be an engineer, or a dentist? Or maybe it's a gift; or maybe a curse!

I think it just "is"! It's a part of your being, a part of your Reality.

I think my first awareness of anyone being a Dreamer, came when I was about six years old. Much sooner than the "Donna Lee" phase of my life. And the awareness wasn't about myself. It was about my Father.

My Father was a closet Dreamer. I know now, he always dreamed of owning his own Farm. A real Farm, one that could support his Family. One that required all his time and energy. And he never owned such a Farm. But he did realize his Dream. Much the same way I realized mine; my Dream of owning a boat, and sailing around the world. My Dream became "Jenny-Kate", a boat to sail around the lake, or on any river connected to the ocean. And anytime I wanted to go, all I needed to do was to point her downstream!

Jenny-Kate, a miniature version of my Ideal, yet capable of carrying me anywhere I chose to sail. Jenny-Kate, one step forward in my Dream. Not the culmination of the Dream, but instead, a part of it.

And later in my life, I could have built the ultimate boat of my Dream, and sailed around the world. But I didn't. My priorities changed, and my Dream became something new. Something different, but just as Real. It was the same with my Father.

My Father's Dream was ten acres in a rural Iowa community. A miniature version of his ideal. A Dream for sure; a Dream in reality. And part of the realization of that Dream was the Farm auction.

"Dad's buying twenty cows!" I whispered excitedly to my four year old brother, as my Father raised his hand and entered his bid. The Auctioneer chanted on with his rhythmic song. And as the other Farmers entered their bids, Dad finally, shaking his head, dropped out.

"Dang!", I'd think. "My Dad lost out again. He never does win any of those bids on anything he tries to buy. He lost out on that tractor, that plow, those 50 pigs; Everything! He sure doesn't have much luck buying things", I concluded.

I know now, when I look back fondly, the reason he lost out on those bids. It was because he had about two bucks in his pocket! He would have been up the creek, if everyone had dropped out before him, and let him win the bid! The secret was in the timing, and Dad had that down!

The truth is, He did really want to buy that tractor, and those cows and pigs. That was a part of his Dream. His bidding was his way of satisfying the thrill of realizing that Dream. And I know in my heart, he was satisfied with his Dream.

He was satisfied because He always ended up buying something; A shovel, a lamb, or even occasionally a calf. And my Brothers and I were just as excited about those additions to our Farm, as we would have been with a herd of animals.

As far as we were concerned, our Dad was a Farmer. He just worked in town at the factory because he wanted to, not that he had to. He was a Farmer because we lived on a farm. Our Dad was a Farmer who had cows (2), pigs (4), chickens (100!), and fields of corn, oats, and beans. He had orchards, grapes, and a garden that provided all the vegetables any family of seven could eat in a year. A real Farm! And in his Dream, my Dad was always a Farmer. His thinking was that of a Farmer. His interests were that of a Farmer, and his Love for the land was that of a Farmer.

And my memories of him walking behind the horse as he plowed the ground by hand, are memories of my Dad, the Farmer; My Dad the Dreamer. A Dreamer who realized his Dream by becoming a small, yet satisfied Farmer. And in reality, he was just as much a

Farmer as if he had owned 500 acres. The size of his Farm didn't make him a Farmer; the size of his Dream did.

That's what Dreamers really do. They don't take no for an answer when they set out on their quest for Dream realization. If they can't have the big one today, they satisfy the flame and passion of their Dream with a smaller version. The truth is the satisfaction is equal. The thrill is the same. And, upon completion of the smaller version the big one may not be desired.

FOCUS THOUGHT: THOSE WHO WISH TO SING, ALWAYS FIND A SONG
(SWEDISH PROVERB)

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Searching for Sven

As stated I owned a marina on a large lake in down state IL that was known for great winds, and therefore, had a great number of sailboats. Being an avid sailor, I too had a boat at the lake marina. Not the other marina, but the in marina. You know, where the big boys kept their boats. In the process of sailing over a number of years I got to know the owners, a number of brothers and in-laws from the local town nearby. They had several disputes amongst themselves, and therefore decided they'd sell the marina for the sake of family unity. Of course their asking price was too high, so they were not able to find a buyer with the money.

Along I came, not with the money, but with a plan. The bottom line is, they were desperate, and I had a very good plan that allowed them to sell out and get their money in increments over a four year period. I scoped out the docks, and figured I could move the dock sections around and gain over 90 new slips to rent. Brilliant! These 90 slips would bring in around \$50k in rents. Almost enough to make the payments. Of course, I didn't tell them of my plan.

The deal went down, and I owned a marina. I guess I sensed there might be a problem at some time in the future, so I structured the ownership of the stock in the Marina Corporation to be owned by a separate holding corporation, not by me directly. I did own all the stock in the holding company. That way I could sell my stock in the holding company, and get out of the deal without having to sell the marina company that had the lease. . A very good idea if you want to cash out without a lot of involvement with a lease transfer.

The marina was on a Corps lake, so I went to meet the "Landlord". They welcomed me with open arms, and in fact, referred to me as their, "White Knight". I was all wet with enthusiasm as I drove back to my marina that I had just agreed to pay several hundred thousand dollars for.

It was exciting, it was hard work, and it was wonderful. The Corps people at the lake office were great. They were more than happy to see me improving the facility and

serving the public who used the lake. The Colonel in the regional office was laid back, and that attitude permeated the organization.

Life was good. In fact, it was so good, I bought a home on the lake and went to work each day by walking down to my private dock and skimmed over the mirrored water of the calm lake in my brand new Boston Whaler. “It can’t get any better than this,” I’d think, with the cool breeze blowing in my face as I went to work each day.

I was the envy of all my friends, living my dream. I loved my Customers, and they loved me. Of course my plan worked, and over a period of four years, I paid off the marina. To do so, I had to sell the meat business I currently owned, but that was part of my master genius plan.

Over the following 2 – 3 years I poured the profits from dock rents, boat handling and repairs, and brokerage sales into the infra structure. We built a large repair shop, re-decked the docks, and added more docks to the facility. The business grew from 140 slips to over 350. Finally I was able to reap my reward and take some money out for my family and my future. After all, that’s what you do, right?

Along the way it wasn’t all joy and prosperity. There were floods, ice incidents with the docks, and hours of hard bone grinding work to get the job done. I wasn’t one to just manage, but instead, I worked the boats, and acted as the Salesman on weekends. I built a transport trailer and hauled boats free from the surrounding lakes and river to the marina.

But, it was part of the deal when you are a marina owner. And after all, you’re building a business that someday will be worth some real money. When you are the owner, you knock your nuts off sometimes to make your business prosper.

The key word here is, “owner”. When you buy something, you own it, right?

Well , not exactly. You own the business, the docks, and the buildings, but not the land or the harbor. That’s owned by the government, and managed by the Corps. But you do have a 25 year lease! Yeah, right. You think you have a 25 year lease. This realization came to me with the first disagreement I had with my landlord. It was over the installation of a flag pole for the Yacht Club members.

Every change or addition made to the facility had to have an approval from the Corps. That’s part of the deal, and ok with me. I didn’t have a problem with any of that over the past two Colonels who oversaw the regional operations. But then, well, let’s just say, “I did now!”

The Corps rejected my application for permission to put in the flag pole for the Yacht Club. The reason? I wasn’t done with my complete dock re-decking project, and didn’t ask permission to paint my building navy gray instead of army green. “gray’s nice”, I said with a smile. “But you didn’t ask first”, the Major (shooting for Colonel) scowled. “As soon as you’re in compliance, we will consider the flag pole request.”

Seems like a trivial concern, right? Well, stupid is stupid! And the leader of stupid at that time was me. I told him what I thought of their reason for not allowing the flag pole installation. Big mistake!

To add fuel to the fire of discontent with me, the Yacht Club Leaders were “connected” in Washington, and asked their Senator why the Corps would not allow the American flag to be flown at the Lake. Not a good thing to happen to me at that time. Reluctantly, under pressure from above, the flag pole request was granted and installed. Winning one for the Gipper might be fine, but winning one from the Corps ain’t so fine for your future.

I wasn’t being a team player. I didn’t realize they were the Army, and I wasn’t. My biggest mistake was telling them what I thought of their system of total micro control. Another big mistake. Now I was on their list. Starts with “s” and ends with “t”. But I had a 25 year lease and have some rights under that lease to run my business and earn a profit.

At the end of the season I made an application to increase the rents by 50 cents a foot to generate added revenue for the following season. We had not requested a rate increase in over 7 years, and it would cost each boat owner only about \$35-50 per season more for rent. I informed the new Real Estate manager that I wanted to expand the docks, and put in more boats. The request was rejected. The reason? Excessive. Excessive? “What the hell are you talking about? I can’t build more docks without more revenue to pay the bill,” I objected. Again, they replied to my added request, “Excessive”! I made an amended request for a rate increase, 49 cents a foot. “Not smart, but the bull shit has to stop somewhere”, I thought.

I had a meeting with the new Real Estate Manager and candidly told him, off the record, what I thought, and how thankful I was that I had a lease that still had 18 years to run.

“ You don’t have shit!” was his response. “ The Corps wrote the lease, and we’ll interpret it any way we want”, Then he added, “ we can get rid of you anytime we want.” That sure made me want to pour in more money after the \$650k I had invested in the deal to date!

There were other incidents over the next year or two, including an attempt to cancel my lease for being out of compliance when I put in railroad tie steps to one of the docks, and then applying for permission to do so after the fact.

My reasoning was; it was an emergency safety hazard created when dirt was piled by the Corps on a new berm above the ramp to the dock. It was the Corps action that created the hazard, and I assumed they’d welcome my covering their tails with the steps... However, I knew they’d do the flag pole routine with my application, and time was of essence. My customers were sliding on their butts down the hill on the steep slope.

I was ordered to first remove the steps, before they would consider my application for the steps installation. That made a lot of sense. First re-create the hazard, and then after months of waiting for the x's to be in the right boxes, and jumping thru their bureaucratic hoops to get permission, then undo the hazard and rebuild the same steps. I requested that they inspect the steps for safety, and if there was a problem, I would correct the problem immediately.

The answer came back. 'You are ordered to remove the steps immediately, you are not in compliance.' I purposely waited before I made any response. A couple of weeks passed, and nothing. Charlie, my carpenter, looked out the window and saw the parade first. 'Hey, there's a shit pot full of Corps cars driving down the field toward 'G' dock'. I came to the window and sure enough, four or five Corps cars were parked near the steps.

I could see the army uniforms from a distance, I could also see them setting up a video camera and start to take their video, sweeping back and forth with the camera.

I took a long time to let them do their thing before I appeared. I walked down the path to the entourage, and respectfully approached the Major and his cohorts, nodding my head when getting near. 'Thanks for coming by to see that the safety hazard created by the berm has been corrected', I said with a smile. All I got in return was a scowl from the Major. I then offered, 'I'm sure the steps meet the safety requirements as outlined. But, if there are any changes you want, I will make them this afternoon'. I again smiled. "And I want to thank you for understanding the safety situation, and the apparent need for fast action", I added. Not a word of greeting or acknowledgment. Then, the Major stepped into my face in his long practiced military posture. Chest out, arms at attention, and teeth clenched. "I order you to take those steps out, and now!" he growled in his best ever command voice.

There I was, nose to nose with this fool, standing in the mud on top the berm, and not wanting this to be happening to him or me in front of his command. I was a few inches taller than he was, so it was a little awkward with him standing there with his chin out looking up at me, his face a foot away from mine, his hat crisp and spotless with a shinning rank symbol; and mine, a faded red with finger grease stains on the bill from taking the hat off and on for three years. The tension spiked to unbearable. It couldn't stay at this level without something exploding. I didn't know whether to bend down and kiss him on the forehead, or cough, or fart, or laugh!. Anything to break the tension! What could I do to maintain my manhood and not embarrass the Major, or myself?

I guess we stood there for seconds, but it seemed like minutes. I could see he was serious, with his face turning red, as his people began to mill around a bit, and glance down to the ground in nervous anticipation of the next move. I know now, I should have been a tad more diplomatic and asked the Major if we could discuss the problem in private, but I didn't. I too was a fool under the tension. "Major," I said very slowly, measuring my voice, and using an artificial country boy drawl, "I'm not going to remove the steps unless they are unsafe, but you' all can. You can order your people up on the hill to bring your bulldozer down here, and you' all can push the steps up over the hill, and down in

the valley. Then, I will take your picture doing it, and if someone breaks their ass and wants to sue, I'll give them the video!" Then, I think I apologized, but probably not, but I wished I had.

The Major didn't say a word. He turned on his heel in perfect drill fashion, and taking mother may I giant steps, briskly popped into the back seat of his car, and away it sped, dust flying as they zipped onto the road and out the gate. The others looked up from their focus on the ground to me like I was dead meat, and smiling nervously, also left without a word. I knew without a doubt what would happen. But, what could I do? I really felt bad for the Major. But not too bad. Asshole.

Their attempt to cancel the lease was immediately challenged in the Federal District Court, and we won. The Judge asked them, 'why the trivial minimus litigation with the marina'. 'That's two strikes, including the flag pole face down' , was my conclusion. Why wait for three. Who knows what will happen then. I decided I wanted out.

Again I had a brilliant idea. "Build, Sell, and Lease back", it's called. It's the way they made the Holiday Inn chain, and Sears. The way it works is: you build a structure, sell it to investors, and then lease it back from those same investors for use in your business. Brilliant! I could do the same with my assets. My docks, buildings, and marina equipment. I owned all these assets, right? They weren't part of the leasehold, they were mine and I could do anything with them I wanted, right? With my plan I could extract several hundred thousand dollars just from the sale of the docks, and still own the buildings and business. Lease payments could be figured as a percentage of the rent they generated. Happens all the time in the business world. What a stroke of genius!

My rich customers at the marina were enthusiastic about the investment opportunity. It was the 80's and investments were going great. I made deals to sell every dock I owned, and then have the Marina Corporation lease them back from the Investor's Leasing Company. \$700k for 350 docks. I could then sell the holding company stock to another group of investors, and slip quietly out of town. A new president of the Marina Corporation could manage the marina and continue business as usual. After all, there would be no change of ownership of the Marina Corporation which had the lease, and owned the buildings and business. Nothing would change, except I would be gone.

Then, the Corps got wind of my deal. "You can't do that. You're selling the marina to investors without approval from the Corps", they informed me. "We will cancel your lease if you try to go through with such a scheme".

My explanation was futile. I asked them if it would be ok if I leased new docks from a leasing company and then put those docks in the marina. They responded that it would be ok, "Happens all the time", they said. When I then inquired if it would be ok if the Leasing Company had the docks fabricated by another party, they said that would be ok too. But if it's ok for an outside company to make the docks and sell them to the Leasing Company, and then I lease the docks from that company, what's difference? If I make the docks, sell them to a leasing company, and then lease them from that company, isn't

it the same deal? Linear thinking is not a good thing to try when you are on that dead meat list.

“It’s a scheme to sell the marina without our permission”. You are not in compliance!

I cancelled the lease deal with the Investors and made more docks out of operating income over the next boating season. Things settled down for a time. The Corps was busy building the new dam at Alton, IL, and it took their mind off of war planning. Then, when it was time to change Colonels, the Major made Colonel, and acted as interim regional officer until a new permanent Colonel was installed. The Colonel went to war.

Strike three, July 7th 1989. I was pulling a customer’s boat for bottom paint, when up pulled the small white car with the Corps logo on the door. Not the regional lake manager’s car, but the “company” car from St. Louis. Out stepped the big duo. The Real Estate Director, and the Corps Attorney. “We’re here to deliver this lease cancellation notice”, they snickered. “You are out of compliance and have 60 days to get in compliance before your lease is cancelled”, they added. I was astonished. What on earth could this be? I know now when the Major made Colonel. the war was back on!

- 1] Re-deck all the docks. That’s an easy one. I had done that already.
- 2] Tear down the covered docks on dock “D”. it is not in compliance.
- 3] Tear down the main building that housed the marina store, office, and showers and lounge for the dock renters. The building is not in compliance.
- 4] Tear down the bait shop building and replace it. The building is not in compliance.
- 5] Pay over \$25,000. in additional rents that were refigured using a different formula than the one outlined in, and part of, the so called 25 year lease that we both had signed. Shit!

I could see by the list of compliance requirements that it was not achievable, and they knew it when they made the list. To attempt to do anything that would satisfy their demands would be futile. It was just a formality they had to go thru before canceling the lease and booting me out of the business. It didn’t even matter what I tried to do, because they were on a road to ridiculous, and I was on the back of the bus. Not asked to sit in the back seat like Rosa, but instead strapped on the bumper like a sack of disposable garbage, to be dumped at the side of the road when the 60 day period expired.

Off to my Lawyer’s office again. I sure knew the way. Back to District Court, for an injunction. But this time they had done their legal homework. This time the case could not be settled in the District Court where we had previously won, and surely would win again. . No indeed! This time, they argued, that because they had included a money dispute (\$25k rent refiguring), the District Court did not have jurisdiction, and the case would have to be settled in the Court of Claims in Washington DC because the amount was more than \$10k. It was out of our favorite judge’s hands. They had me by the ass, and they were glib and enthusiastic. They knew it would take months, if not years, to get the case on the docket in the court of claims. Meanwhile, they would cancel the lease, and boot my ass out the gate.

We wrote them a certified letter that explained that the docks had been re-decked and we included a survey done by a registered engineering firm that certified the docks were safe and had all new boards installed. The engineering report gave the buildings a passing grade for structure and safety. Their response was, “the cracks are too wide between the boards on the docks.” We responded that the cracks were 3/4th of an inch, what is the requirement for cracks? Is there a regulation for board cracks? “Less than what you have”, was their reply. Shit, we were in it deep.

To counteract the rent dispute, we paid the \$25k rent requested, but under protest. . They responded that we were still out of compliance with the other items and that the lease would be cancelled. The hand writing was on the wall. We were toast when the 60 day period was up. What could we do? Were we finally screwed and tattooed? I knew that immediately after the 60 notice period was up, they’d quickly lease the marina to another party and we would be in a legal battle to undo the undoable.

We put a group of marina patrons together in a limited partnership, and tried to sell the marina to the partnership and settle the ongoing dispute. We made an appointment to meet with the St. Louis cabal, and the partnership offered to buy the marina from me for one million dollars, but on a purchase contract with minimum cash down. The group was rejected outright. Another group of local Hotel Investors met with the Corps and offered to buy the marina from me for \$500k cash and put up a hotel as part of the deal. They were told, before the sale would be approved every building, dock, sewer, electric line above and below ground, would have to be razed and replaced to the specs as outlined by the Corps. Two million was the estimate to do all that. “What did you do to them to make them so mad at you?”, they asked.

In a word, they had my ass in their pit bull jaws, and they weren’t going to let me get out of the deal with one red cent. It was blatantly obvious they were out to destroy me and the \$650k I had in the investment. I asked my congressman to intervene for me, but to no avail. They insinuated to him that money spent by the Corps in his district might be reconsidered . He jack rabbited out of my problem with a, “keep in touch”.

The time ground down. The 60 day grace notice period was fast approaching. They sat patiently waiting for their final hammer blow. Shit, I’m tired, and out of cash with all the legal bills piling up. That’s the way they operate. Beat you down legally with the Tax Payer’s money until you go broke. They had done it to others. It was routine, and I wasn’t even noticed.

Then, another lawyer marina customer came on the scene. He welcomed a battle and came up with a, “ plan of attack”, instead of defense. File bankruptcy in the Federal Bankruptcy Court and sue the Corps for the rents that were over paid as part of the bankruptcy settlement. Bankruptcies are heard in the District Bankruptcy Court, no matter the amount. Ask as part of the Bankruptcy Settlement, that the Corps be required to refund the rents paid under protest because “they” were not in compliance with the terms of the lease, and allow me to sell the marina to a qualified group to settle the bankruptcy.

The last day of the 60 day grace period we filed the Bankruptcy Petition in the Federal Bankruptcy Court in East St. Louis, and we came under an automatic 120 day stay period of protection. We sent the Corps a letter informing them of the protection order.

Again, three days later, we pulled the little white car with the 666 door label. Out stepped the Deadly Duo. “Here’s your lease cancellation, your lease has been canceled” they smirked. “You have 30 days to get your equipment, buildings, and docks off the property, or it becomes the property of the US government.” It was all I could do to smile, but I did. “Didn’t you get the notice from the Bankruptcy Court about the 120 day protection period?” I said. Their reply was, “30 days”. They got back into the 666 Transporter, and out the gate they went.

This time we had them by the ass! It was a kinda nice feeling to have my jaws in their ass too. Tasted real good in fact. They had made a very serious mistake with the lease cancellation. They were in contempt of court with the 120 day stay period violation, and my devious new lawyer joyfully filed contempt of court charges against the Deadly Duo.

They appeared in court at the scheduled time with a gaggle of attorneys and Corps people in tow. They told the Judge they didn’t understand that the stay included them, because they were the Corps, and part of the executive branch of government.

They tried to argue that we were not really bankrupt, and were only trying to keep the suit in the Bankruptcy Court, instead of the Court of Claim in DC. The Judge didn’t buy their lack of understanding, and you could tell by the way he looked at them over his glasses, he had done business with these Dudes before, and he wasn’t a team player either. He did drop the contempt charges, and asked if the dispute could not be settled. He pointedly responded to the accusation that we were not bankrupt, that it could not be determined until the case was heard, and he agreed to hear the case, Ball One!

We put our original group of marina Limited Partner Investors back together again and went political one more time.

They finally agreed to settle the lawsuit in the Bankruptcy Court after Senator Simon, our flag pole guy, contacted the Corps in DC. It went down like dominos. The War was over.

They agreed that the Customer Limited Partnership could buy the marina from me for \$200k less than my build-sell-lease back scheme. They had an immediate attitude adjustment, and told their new White Knights that the current assets and docks were ok, as is, and could be included in the deal. I could get out with some of my ass if I sold the marina to settle the Bankruptcy, and my new best friend the Judge agreed. Part of the settlement was I got my \$25k rent paid under protest back, less \$5k for their expenses. Again, bull shit. My ass was spit out of their jaws like a skunk, and I beat it out of town with my wounded ass somewhat intact. Some salve, and my many wounds would heal. .

Now I'm searching for, Sven. Sven, is a 260 lb Swedish Guy with a boot size of at least 14. I intend to make a standing contract with Sven when I find him. Our deal will be; that in the future, before I buy any business that involves relying on any government contract, that I take Sven with me when I consider such a venture.

Sven's duties are simple. When I get all excited about the income opportunity offered by such a deal, Sven will immediately start kicking me in the ass, time after time, until I yell, "enough Sven! I've changed my mind, I give up!" Then, I will pay Sven \$1000 per kick administered, and send him on his way until next time. There are good investments, and there are great investments. Sven is a great investment!

If you ever have a need for Sven's services, I will get you in touch with him. Assuming of course, that his leg is not too tired from my adventures.

FOCUS THOUGHT: NEVER, NEVER, GET IN A "WIZZING" CONTEST WITH A SKUNK (JOHN HOWARD DUFFIELD, FATHER OF THE AUTHOR)

Fourteen Minutes of fame after my encounter with the Corps

I think that most boat projects initially start with a fuzzy dream. Then, as the dream progresses and becomes more focused, we realize it can be a ton of work, money, and time, to get the damned thing completed. This is especially true if the boat is over 25 ft, and progresses exponentially as you go bigger. The work can sap both physical and mental energy, the time drags on, and the money is sucked up like a black hole is in the center. Sometimes the project takes on a life of its own, and drags you along from step to step. Each step doable, but at an ever increasing cost of time, energy, and money.

That's the way the plan for my ultimate Schooner seemed to go, and not a single bit of steel was laid down for more than a year while it was in the planning stage. But I'm getting ahead of myself with this tale. The tale of my dream boat that I never built but sometime wish I had - A Big River Schooner - an ego Schooner for sure.



I designed her in 1990 when I had the energy, the time, and money enough to get her started. I knew I could raise the needed funds to complete her once she was under construction. It's not hard to get investors when you have a crazy enough plan, and a way to make it happen. The design chosen was a 62 ft steel scow schooner, with a day-sailing deck arrangement and 6 staterooms for live-aboard cruising. She would be a very impressive sight on the River in Saint Louis, with her red sails bent to the river winds.

I chose 62 ft for two reasons-because it comes in just under the coast guard tonnage for licensing purposes, and that's the longest boat I could design on my tri-scale. The scow schooner rig was chosen for its simplicity and its safety features. There is always a safety concern about passengers on board getting tangled in the rigging gear, or the sail handling sheets and halyards. With the simplicity of the scow rig, everything is high overhead, with all lines handled from the aft cockpit. Under way with guests aboard, the boat would be run as a motor sailor with both engine and sails.

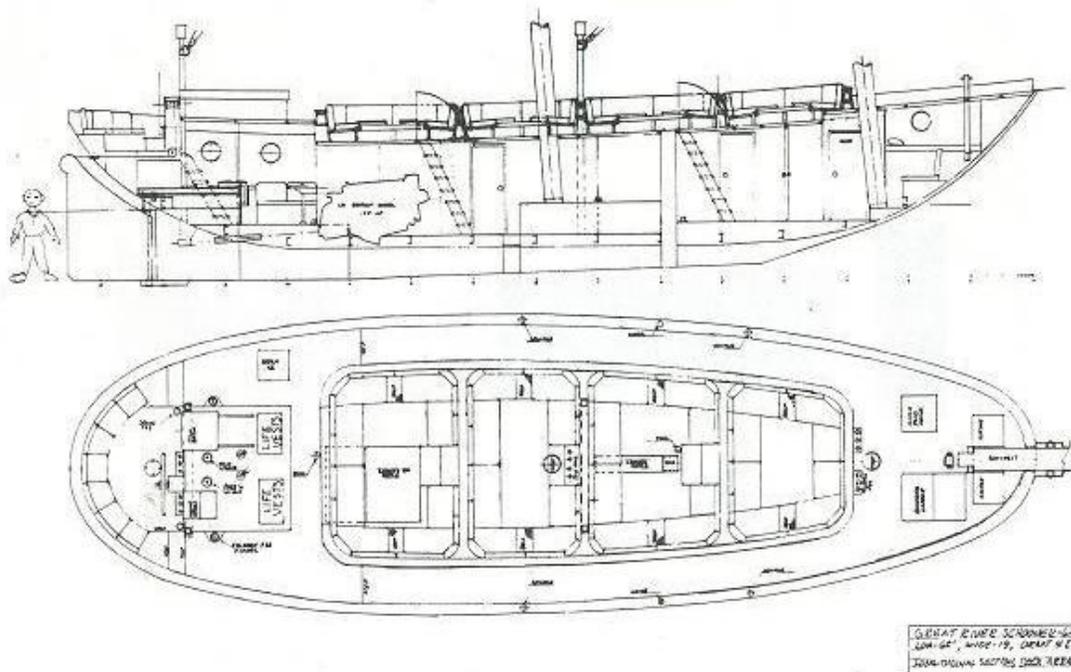
She was flat bottomed for shallow draft, with a rounded bow and stern. Although the design seems complicated, it really should not have been difficult to build with its wooden shoe lines and shape. There would need to be some rolled sections, but a competent fabrication shop could handle these sections easily. The side plates and decks were quarter inch, and the bottom was three eighths. The draft is four feet six inches with a large centerboard and a bow thruster for close in turning control. The engineering for

stability in differing wind speeds and conditions was done by Jim Michalak a well know boat designer and engineer.

I saw a similar boat design from the European trades that hauled commodities around the coastal islands.

Somehow everything just seemed right about the lines and the simplicity of construction of that boat. It had a huge hull capacity for the 6 interior staterooms, and loads of deck space with 4 cockpits for on deck cruising comfort and sitting space for 24-30 persons.

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A promotional plan was created to promote the boat prior to construction. The plan was to introduce a number of individuals and companies to the project - to lay the groundwork for the project, and then come back to those same parties in the future to act either as investors or corporate clients. To show what the Schooner would become, we had an artist's rendering done that gave a finished image of the ship under sail. We had several large photo images of the rendering produced that could be presented to heads of corporations for framing and hanging in their offices. We made a scale model that could be used for group or individual sales presentations. We asked for input from the people who could add to the promotion.

The company that makes Awlgrip Paints offered to provide all the interior and exterior paints and varnishes for the complete boat in exchange for using the Schooner as a test lab for their products. They also asked for permission to use the image of the Schooner in their advertising literature. We made "Great River Schooner" buttons that were presented to individuals for future boarding discounts. If added funds were needed, we would offer to weld their name into the deck plate of the schooner for a \$100 donation to the project. Your welded name would be the non-skid forever imprinted on the Schooner.

The reception to the idea of the Great River Schooner was phenomenal. It was so easy to get these corporate leaders to buy into the promotion presented. They loved it! When would it be available? Every indication was a go for building the Schooner.



Plan One

The first plan was to own her outright, and use her as a day charter boat on the 25 mile stretch between Alton and Grafton Illinois. This wide 25 mile area has the most scenic view anywhere on the Mississippi River with its high white bluffs and wooded islands. The charter sales emphasis was to be on a corporate clientele. During the week, corporations could charter the Schooner for sales meetings, special promotions with selected groups of clients, for annual company picnics, or other periodic special events. If they had clients in town during the week, they could also charter the Schooner for overnight sleeping accommodations for these special guests. Very impressive!

Then on weekends, we could run the Schooner for the public with scheduled departures for tourists during the day, and evening and midnight cruises at night. Moonlight sailing with romantic music, and the breeze blowing in the rigging and in your face. Very, very impressive!

In the fall the Schooner could cruise north to watch the foliage change, or go on eagle watch day cruises for the public, and also for the local schools and universities, who could charter the boat for special events, for graduation parties or for study of the river environment. After the fall season, she could be chartered to four couples for a down river cruise to New Orleans for the winter, and chartered back in the spring for the summer season events. Because of its uniqueness, it could also be used as a stage for local or national advertising promotions. In a word, it should be able to pay its way for the anticipated operating expenses and needed insurance. As long as it generated enough revenue to pay the way, anything is possible for a business Schooner that hopefully would become a community icon.

Plan Two

This plan was to use the Schooner as a church. A church that is used for Sunday services. Then used as an income producer with a “Plan One” activities incorporated. The net income generated could be used for charitable expenditures. Because of its unique offerings, it should be able to attract a great following. It could also offer charters for other churches who want a special events platform. The church members could participate in the construction and painting of the schooner.

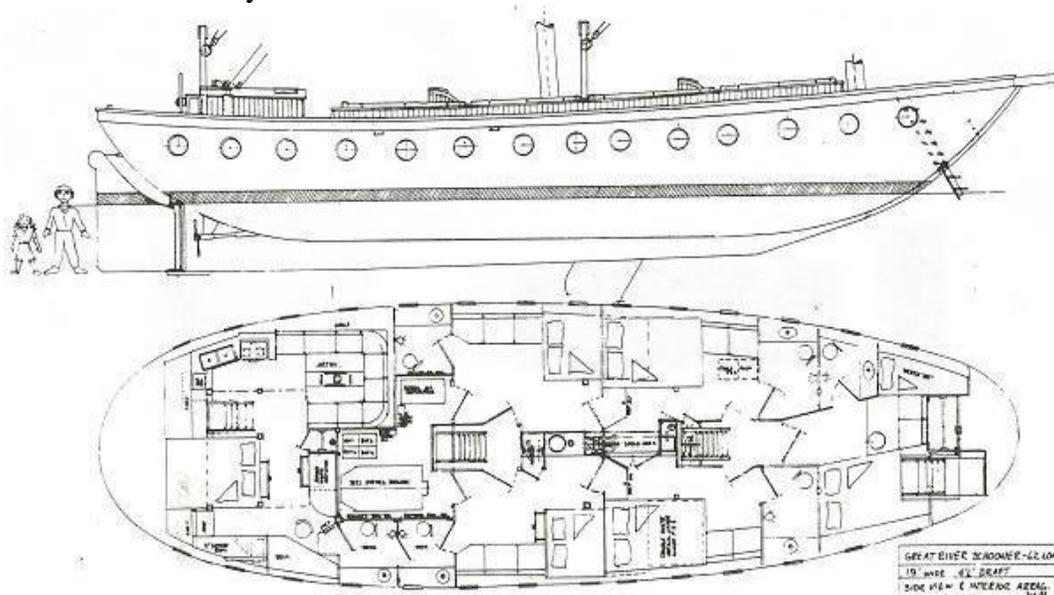
Part of the church offering could be weddings and wedding party events. What could be more exciting than getting married aboard a real sailing Schooner, or having a wedding party event on board before getting married the next day in a home church. If the Schooner was a church with the proper tax registry, contributions could be tax deductible! The Schooner would be owned and maintained by the church entity.

Finally, after over a year of planning the boat, and doing the construction drawings, the Great River Schooner was submitted to the Coast Guard for licensing. With a few modifications to the plans, the boat could be approved for 49 passengers and a 25-ton Captains’ licensing requirement. The changes required were minimal and could be done as the boat was constructed.

The building plan was to fabricate the boat in three parts- two twenty foot sections aft and center, and one twenty-two foot bow section. The sections were joined cross ship at joint mirror frames that were bolted in place, and then welded together onto the keel backbone. For fabrication, each of the three construction sections (stern, center, bow) would be lofted for framing that was split down the center, and then welded to the backbone center keel forming the completed boat. This sectional construction allowed the boat to be fabricated off site, and then come together for the final assembly of the six individual fabricated units. By using the sectional plan, you’d save tons of money for yard time and storage over an extended building program. It would also allow for the storage of the completed units offsite until the final coming together.

Each of the 6 finished sections was to be a maximum of 9 ft wide, 20 ft long, and 7 ft high, and could be easily stored and transported to the assembly site when needed. The fabrication of these sections could also be done indoors, thus allowing for inclement weather fabrication and welding. Indoor welding also provides the advantage of clean no-

slag mig welding, instead of dirtier stick welding in windy and wet outdoor conditions. Your focus during construction is then only on one doable unit at a time. Sectional construction is not my idea or anything new. It's the way they build large commercially constructed boats everywhere.



Assembly

Once the sections are fabricated the assembly can begin. The starboard aft 20 ft section would be set in place and welded to the keel. The off center motor can then be installed easily at ground level instead of lifting the heavy 671 Detroit diesel over the top and then lowered down. Because only the starboard half of the aft section is in place, you could simply run the heavy diesel motor up to the keel with a fork lift, and set it onto the pre-fabricated mounts installed in the starboard aft section that has been welded in place. With the engine bolted and aligned in place with the fork lift, the port aft 20 ft section would then be welded in place. The aft 33% of the boat is now in place and attached to the keel. The interior bulkheads and accommodation construction of the stern and deck 20 ft sections could now be roughed in. Again, the work can be done at ground level. You are coming at the boat's interior from ground level by walking into the forward open part of the aft section. The interior ground level assembly of the ship as it goes together can save a ton of lifting gear and the need to hoist components up over the rail and down into the vessel.

After the aft 20ft section deck and interior are roughed in, you proceed forward with the two center sections, working from the ground again. You can now do the interior and deck construction of the middle 33%. When the center sections are on and welded to the keel, put the first of the two bow sections in place and weld it in place. Again, do the needed interior and deck construction on that section before attaching the remaining bow section. To assure the exact alignment of the six sections, sister mirror frames are made for both port – starboard joints, on the cross frames between the sections and also center- joint mirror frames. In doing so, you really only have

one set of lines for each of the 3 sections, and then make a mirror frame for the other side.

All of the plans for building the boat were in place prior to laying the composite “I “beam and ferro cement keel at the assembly marina. Arrangements for the location of both the sections assembly and the marina yard for final assembly and launch were made. A time schedule and material source to do each of the necessary beginning steps, and the funds to get under way were waiting for the initial kick off of the project. Every thing was a go.

Time to start was penciled in on my calendar. Major steps, minor steps, and individual construction tasks were computed and entered onto the construction calendar. Computations and arrangements were made for all the materials needed.

Reality Creeps In

Most boat builders go through three mental stages in their building projects - at least I do. The first stage is rationalization when they choose what to build, and how to build it. Put everything down on paper and it looks doable, and even affordable and simple. The next stage is falling in love. At his stage, after you have rationally decided what to build, it becomes more than a boat. Instead, it becomes a love object in your life, and maybe even the most important one. The third, and often most fatal stage is, you go nuts. At this last stage you can become very irrational and dangerous to your financial and personal physical well being. That’s the way it happened to me anyway.

However, at the last minute just before I began, I came to my senses and decided not to build the Schooner after all. I decided it was just too large a project for me to tackle at that time of my life. I knew then, and I know now, that it was possible to do, but I didn’t have the burn in my guts to make such a commitment of time, energy, and the money to do the deal. I also kept looking over my shoulder to see if my friend Sven was creeping up behind me to kick me back into reality.

I can’t say how it would have turned out if I had built it, and I often wonder if it would have been the culmination of a dream I had at the beginning. My fifteen minutes of fame was cancelled at the fourteenth minute.

Every now and then I get the plans for the schooner down and flip through the pages that were drawn over fifteen yeas ago. When I do, I get a good feeling about the boat, but I’m not really sorry I took a pass at the last minute. If you want to take a stab at building her, I’ll gladly be your Project Manager for a substantially reduced rate. The construction plans are still available for a hearty soul who is searching for the ultimate boat-building project. Meanwhile I can dream about my plans for the boat. I may be dreaming about her for the rest of my life, and what could be better.

WHILE DECIDING WHAT TO DO WITH YOUR LIFE, TO HAVE REAL MEANING, DO THIS ONE THING; FOLLOW YOUR BLISS (JOSEPH CAMPBELL)

THE CRACKED POT

A Water Bearer in India had two large pots, each hung on the ends of a pole across his neck. One of the pots had a crack in it, and while the other pot was perfect and always delivered a full portion of water at the end of the long walk from the stream to the master's house, the cracked pot arrived only half full. For a full two years this went on daily, with the bearer delivering only one and a half pots of water to his master's house. Of course, the perfect pot was proud of its accomplishments, perfect to the end for which it was made.

But the poor cracked pot was ashamed of its imperfections, and miserable that it was able to accomplish only half of what it had been made to do. After two years of what it perceived to be a bitter failure, it spoke to the Water Bearer one day by the stream. "I am ashamed of myself, and I want to apologize to you." "Why?" asked the Bearer. "What are you ashamed of?" "I have been able, for these past two years, to deliver only half my load because this crack in my side causes water to leak out all the way back to your master's house. Because of my flaws, you have to do all of this work, and you don't get full value from your effort," the pot said. The Water Bearer felt sorry for the old cracked pot, and in his compassion he said, "As we return to the master's house, I want you to notice the beautiful flowers along the path." Indeed, as they went up the hill, the old cracked pot took notice of the sun warming the beautiful wild flowers on the side of the path, and this cheered it some. But at the end of the trail, it still felt bad because it had leaked out half its load, and so again the Pot apologized to the bearer for its failure. The Bearer said to the pot, "Did you notice that there were flowers only on your side of the path, but not on the other pot's side? That's because I have always known about your flaw, and I took advantage of it. I planted flower seeds on your side of the path, and every day while we walk back from the stream, you've watered them. For two years I have been able to pick these beautiful flowers to decorate my masters table. Without you being just the way you are, he would not have this beauty to grace his house.

Each of us must acknowledge our flaws and know that in God's Grace nothing goes to waste. (Author unknown)

LIFE'S VOYAGE

To be truly challenging, a voyage like a life must rest on a firm foundation of financial unrest. Otherwise, you are deemed to routine traverse, the kind known to yachtsmen who play with their boats at sea, "cruising" it is called.

Voyaging belongs to seamen, and to the wanderers of the world who cannot, or will not, fit in. If you are contemplating a voyage and you have the means, abandon the venture until your fortunes change. Only then will you know what the sea is all about. "I've always wanted to sail the South Seas but cannot afford it." What these men can't afford is not to go. They are enmeshed in the cancerous discipline of security. And in the worship of security we fling our lives beneath the wheels of routine and before we know it, our lives are gone. What does man need? Really need? A few pounds of food everyday, heat and shelter, six feet to lie down in-and some form of working activity that yields a sense of accomplishment. That's all in the material sense, and we know it. But we are brainwashed by our economic system until we end up in a tomb beneath a pyramid of time payments, mortgages, preposterous gadgetry and playthings that diverge our attention from the sheer idiocy of the charade. The years thunder by, the dreams of youth grow dim where they lie caked with the dust on the shelves of patience. Before we know it, the tomb is sealed. Where then lies the answer? In the choice: Which shall it be? The bankruptcy of purse, or the bankruptcy of life? (Sterling Hayden)

POOR HERFIE - THAT'S A LOT OF BULL
A CHILDREN'S STORY WITH AN ADULT MESSAGE

Herfie is a Herford bull, and Herfie is a lot of bull. Herfie is very happy. He is happy because he lives on Farmer Sneed's big farm. Everyday Herfie gets up before the sun to eat grass in Farmer Sneed's big pasture. And everyday Herfie makes a deposit at the Creek Bank.

One day Herfie did not make his deposit. Did Herfie forget? Herfie did not forget to make his Deposit. He did not have a Deposit to make. Herfie was not a happy bull. Poor Herfie.

Herfie had a problem. Herfie needed help. Herfie went to see Farmer Sneed. "Farmer Sneed, help!", said Herfie, "I did not make a deposit at the Creek Bank today. I do not think I have made a deposit in three days."

Farmer Sneed said, "Poor Herfie, we must get some help. We must go to see Mr. Banker. Mr. Banker is our friend and he will help us." Farmer Sneed put Herfie in the back of his truck. When they came to Mr. Bankers' place, Farmer Sneed said, "Mr Banker, can you help poor Herfie? Herfie has not made a deposit at the Creek Bank in three days. "

"I can help poor Herfie, but not today", said Mr Banker, "I am your friend but you should go see Mr Packer". Farmer Sneed drove away with Herfie in the back of his truck. "That's a lot of bull," shouted Mr Banker, as Farmer Sneed drove down Mr Bankers' lane. "Mr Banker can not help Farmer Sneed", said Herfie. We must go to see Mr. Packer. Mr Packer is our friend and he will help us", And they did.

The next day Farmer Sneed came to Mr Packers Place. "Mr Packer", said Farmer Sneed, "Can you help poor Herfie? Herfie has not made a deposit at the Creek Bank in four days."

"I can help poor Herfie, but not today", said Mr Packer, "You should go see Mr Governor." So Farmer Sneed drove away with Herfie in the back of his truck. "That's a lot of bull," shouted Mr Packer as Farmer Sneed drove down Mr Packers' lane. "Mr Banker can not help Farmer Sneed, Mr Packer can not help Farmer Sneed", said Herfie." We must go see Mr Governor. Mr Governor is our friend and he will help us." And they did.

The next day Farmer Sneed came to Mr Governors place. "Mr Governor" Said Farmer Sneed, "Can you help poor Herfie? Herfie has not made a deposit at the Creek Bank in five days."

"I can help poor Herfie, but not today," said Mr Governor. "You should go see Mr President." So Farmer Sneed drove away with Herfie in the back of his truck. "That's a lot of Bull," shouted Mr Governor, as Farmer Sneed drove down Mr Govenors' lane. "Mr Banker can not help Farmer Sneed, Mr Packer can not help Farmer Sneed, Mr Governor can not help Farmer Sneed," said Herfie. "We must go see Mr President. Mr President is our friend and he will help us." And they did.

The next day Farmer Sneed came to Mr Presidents place. "Mr President" said Farmer Sneed, "Can you help poor Herfie? Herfie has not made a deposit at the Creek Bank in six days."

"I can help poor Herfie," said Mr President, "but not today; you must wait." So Farmer Sneed drove away with Herfie in the back of his truck. "That's a lot of Bull," shouted Mr President, as Farmer Sneed drove down Mr Presidents lane. "Mr Banker can not help Farmer Sneed, Mr Packer can not help Farmer Sneed, Mr Governor can not help Farmer Sneed, Mr President can not help Farmer Sneed," said Herfie.

"That's a lot of Bull," said Herfie. sometimes Farmer Sneed can not wait. The next day Farmer Sneed said, "I think it is going to rain, I just heard some really loud thunder." "That's funny," said Farmer Sneeds wife, "the sun is shining and it's not raining"

Herfie helped himself. Herfie made a huge deposit at the Creek Bank. "Now, that's a lot of bull!" said Herfie. Herfie was very happy once again.

FOCUS THOUGHT: DO WHAT YOU CAN, WITH WHAT YOU HAVE, WITH WHERE YOU ARE (THEODORE ROSEVELT)

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SAVINGS FOR YOUR FUTURE:

. To prevent wastefulness, and as part of the program, you may want to establish two accounts in which you make deposits on a regular basis.

The first account: is a deposit account in a financial institution in which you deposit a portion of your earnings for future withdrawal and use; a Future Funds Account. This account can be savings, stock funds, mutual funds, bond funds, or Cash Value Life Insurance.

Cash Value Life Insurance, though sometimes out of favor as Investments, offers the added advantage of pre-determining the amount you have as your Goal, and then guaranteeing that amount will be there even if you become disabled or die. Everyone participating in any Savings Plan, should take the essential step of guaranteeing that financial future through Life Insurance. Everyone should do this before establishing other saving vehicles.

The value and the amount deposited in your Future Fund Account can vary depending on your age and income. The secret is to start as early as possible, in order to reap the full benefit of compound interest.

Second: You should also establish another Future Account in which you make deposits of time. In this account, set aside, on the same basis as the cash deposits made in your savings vehicle, a portion of your "time". Do this on the same weekly, monthly, or yearly basis used for the cash account.

The value of your "Future Time Account" will build as you move through life. If you have simultaneously saved a portion of your earnings in cash, there will be a balance between the future value of both accounts. Then you will be able to cash them in, or make periodic withdrawals from each.

In the future, when you wish to "go for" some personal reward, whether a sabbatical or vacation, or a purchase you have always wanted to enjoy, you will have both the cash available to make the purchase, and also, the time to enjoy the activity or purchased item. Your Time Account should not be considered to be a part of your annual vacation. It should be a separate account reserved for special occasions.

By establishing these two accounts, you will develop an appreciation of the value of both in your daily activity. You may want to include a formula that establishes a relationship between the two accounts.

As an Example:

If you earn \$48,000 yearly, after all taxes and deductions, your take home would be about \$36,000, or about \$100 each day of the year.

In making the deposits in your two accounts, for each \$100 you place in your Cash Account, deposit one day in your Time Account.

Then, when you wish to make a withdrawal from your cash account for a personal reward, you will have set aside enough time to enjoy it.

The importance of this approach is the realization that your time is a "Capital Asset" that has a value, but it must be "cashed in" before You do, or it will be lost forever.

How many times have you seen, or maybe have been, one who scrimps and saves for retirement, and then either doesn't have his/her health, or enough money or time, to enjoy it? If you systematically plan for both needs, you will not fall into that unfortunate trap.

B) Don't be a Pig! Share the wealth. Save a substantial part of your earnings for the future, but don't become a "Scrouge" and salt away all your earnings., not sharing with your loved ones. If you do not share with those you love, your success will surly become hollow.

C) Stay in the Present Moment when you become successful. Don't try to regain your youth by making purchases that are designed to make you look and feel young. The Porsche, the tanned and beautiful body, the gold chains, the younger mate, all appear to exude a youthfulness, but if you are 50, be 50, not 30. Every age in life is the best age to be. Each offers a special set of experiences that can only be understood at that age. Once that age has passed, you cannot regain any age to re-experience that time again.

D) Hire someone when you become successful. If every successful man would hire just one person to do one necessary job, there would not be an unemployment problem. If you are successful and hire someone to do a job you do not wish to do, you will have that much more time that can be placed in your time account.

E) Be very cautious about moving up when you become successful. If your income and career place you in the top social and economic group within which you grew up, you may be tempted to move across town to be near the "Big Guys." You should be aware that if you do, you may be moving yourself, and your loved ones, into a social and economic group in which you are at the bottom instead of top. The bottom's just that, the bottom. You'll most likely be the happiest within the top ranks of the group in which you grew up.

F) Keep the "F" word in your life when you become successful. The "F" word is Fun! Decide early in your success program, that no matter what degree of financial success you attain, you will always focus on your life as being an adventure, and you will have fun and enjoy your Journey!

G) Leave a truly valuable estate when you become successful. No matter what success you achieve, be sure to leave your Children and Grand Children two things;

- 1) A good and comprehensive Education.
- 2) A good example to follow.

H) Adopt a Puppy from the pound. It will be eternally grateful for your existence.

I) Plant a tree when you are young so that you can watch it grow. Plant another when you are old, so that your children and grandchildren can watch it grow.

FOCUS THOUGHT: IF YOU HAVE BUILT CASTLES IN THE AIR, YOUR WORK NEED NOT BE LOST; THAT IS WHERE THEY SHOULD BE. NOW PUT FOUNDATIONS UNDER THEM! (HENRY DAVID THOREAU).

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DECISION TIME- STARTING YOUR PLAN

You should now have all the tools you need to get started on your Success Program. However, before you do, you must make a rock solid commitment to follow through. To

come to this life changing decision, you need to do as Luke Skywalker did in the movie, "Star Wars". You must place yourself in an environment that is secluded and quiet.

Then, while in this secluded environment, you must reflect on the course of your life. You must honestly decide whether you are following the best path. The path that leads to the success you deserve.

This reflection must include the undeniable realization that you are currently on a course that is dominated by the "Dark Side", or a course that is dominated by the "Light." This reflection must be totally honest. It must be one of, "Stopping by the Waters Edge", and deciding how to cross the River of your future life. That River is flowing onward, unstoppable, destined to reach the Sea.

Your only decision is how to choose a course that takes you across that River.

You may want to actually go to the shore of the river near where you live, and reflect while you make your decision.

Stand on the River bank, observe the action of the water as it moves slowly or swiftly toward the sea.

Reflect on this last Metaphor:

Doesn't this river really represent the rest of Your Life?

It, like your life, is flowing onward, unstoppable. Sometimes quiet, sometimes flooded and forceful. Flowing steadily on a Journey that leads to the future. Ultimately absorbed in the vastness of the Sea. One in harmony with the eternity of all the waters that have flowed before you.

As you stand there, you will know in the fabric of your Soul that you are a part of this great plan of the Universe.

You also know that you can choose to be only a witness, or you can choose to be an active participant. You know that to participate in this greatness, you must act! You MUST insist that if you do act, your actions can effect the destiny of your life. You cannot just stand on the River bank and be an observer.

Is it possible to control where this river is taking you? Is it possible to effect your destiny? Is it possible to determine how you will cross this River? The answer is a resounding, Yes!

As you anticipate your Journey across this River, you must choose by which means you will proceed.

You have three choices:

First: You can throw all caution to the wind, and plunge into the water and swim directly across the River, fighting the current, keeping your eye on your destination, using every ounce of your strength. Stroking, kicking, clawing your way in fierce determination. As the River sweeps you downstream, you fight harder and harder, never giving up!

And, if you are strong enough, and if you fight long enough, you stand a very good chance of struggling weary and exhausted up the bank on the opposite shore, and you are a winner!

You have succeeded! You have overcome the forces of the River! And you collapse, in a broken heap on the river bank. Spent, having used every last ounce of your energy and time fighting the current and force of the River. But you are a winner, and are finally happy!

Second: You can prepare yourself for this upcoming Journey to cross the River. You do this preparation by developing your swimming strokes and skills. You practice your side-stroke, your back-stroke, crawl-stroke, and breast-stroke, to see which is the most efficient in swimming long distances. You develop your lung capacity, and your leg and arm strength. You plan your endeavor, including the time needed to make it to the opposite shore.

After a number of days, weeks, months, or years of training, you set the day for your Journey across the River. On the appointed day, right on schedule, you set out. You awaken early, fully refreshed. Eat a nutritious meal....and then you go to the water's edge for your life's swim across the River.

You plunge in, confident, strong, well trained, and determined. And you stroke out into the current of the River. You use your most powerful stroke, knowing that to fight the current is foolish. You must use the current to your advantage. So you let the current sweep you downstream, knowing that although you are floating downstream, all your energy is propelling you across the River toward your ultimate Goal.

You stroke on and on, keeping your eye on the opposite shore. Knowing that you are well prepared, both physically and mentally, to reach your destination. You put all other thoughts out of your mind. You concentrate on the one task at hand.

And after a time, you look back. You look forward. You are half way! You have made it this far, and it's down hill from here. You know you will succeed because you have taken such care in your preparation that you will surely make it all the way.

Then finally, days, weeks, months, or years pass, and you reach your Goal. You have crossed the River! You are successful at last. You have faced and overcome the force of the River. You are a Winner!

Then you look back. You see that although you have succeeded in crossing the River, you have been swept far downstream. The place where you started is upstream. Miles,

hours, days, weeks, months, and years upstream. Yes you have succeeded, but the energy and time that you have spent has had a price. Oh Yes, you have surly succeed, but at what cost. Your success has cost you your youth, your time with your family, your physical and mental energy. But it was worth paying that price because you have become Successful beyond your wildest Dreams! You are a Winner, and everybody who meets you knows it well!

Third: But, as I said at the start of this Metaphor; you have three choices in your chosen Journey across the River. The third choice is this:

You can choose to sit back quietly, and be in awe of the power and importance of this River. When you do, you see the beauty of its water. You observe how the River is in harmony with it's surrounding. It is a part of the environment, and it touches only it's shores, nothing more. It waits patiently for birds and other wild animals to come to its shore to drink. It allows the fish to live in the water. It gives of itself to all who ask, and as much as is asked.

The importance of this River demands your respect, your humility. This River is going to be an important ally in your life's Journey. Not an obstacle to be overcome, nor an adversary. Not a threat to your happiness, but instead, a source of happiness.

A part of your life that demands a positive state of mind that will give you joy and contentment.

But alas, you like your Predecessor's must pass over to the other shore.

Because you have fallen in love with the River, you decide to make an adventure of the Journey. You will cross the River in a boat so that you can savor the experience. You will observe all the scenery along the way. You will make the trip last forever!

Your boat does not need to be a big boat, but it must be well planned and soundly built. If you experience a storm or wind in your Journey that destroys a poorly built boat, you will be lost at sea. You hire a professional to design the boat. A design with a proven set of needs included. A design based on the experience of those who have crossed the River before you, and know the hazards that may be encountered.

In great anticipation you accumulate the materials to build your boat! The wood, the sail cloth, the fasteners, are all accumulated. Several times you take out your plans, and in great anticipation Dream about your adventure. Every detail of your boat is fixed clearly in your mind. The more you study your plans, the more confident you become. You can surly build this Boat because you know it so well.

Then, once you have accumulated all the materials on your Plans list, you begin. Excitedly you lay the keel. You place the frames in their proper locations on the keel, and put on the first plank.

And as you build your boat, step by step in the order determine by your plans, you look out at the River, patiently waiting to join you in your adventure. When you do, you smile. You know this Journey is going to be joyful. You know that once you start the trip, you will want it to last forever. The Reason you know these things; is because you can see the goodness of the River, and anything with that effect on you, must have the potential to be joyful.

Finally, the day comes for the trip to begin. You know you have a sound well planned boat, designed to take whatever the River can throw your way. You have built this boat with love and skill, and it is beautiful. The sails are well stitched, your hull is solid, the rudder is strong. You have all the provisions necessary for your Journey on board, and you are on your way!

You take a deep breath, and push your boat into the current of the River, and hop on board. You set the rudder so that the current moves you out into the mainstream, and you excitedly raise your sails. The wind fills the sails, your centerboard bites into the sideways thrust of the water, and your boat moves smartly forward!

You are sailing! You are moving! You are heading straight across this River! You can reach the opposite shore in no time, and you will enjoy every minute of the adventure!

However, as you sail confidently into the current of the River, you feel an emptiness that at first is unexplainable. You feel joy and pride for having built this boat, and you are pleased with how effective it is in carrying you across the River. Then, suddenly, you realize why you feel this emptiness. You feel in your soul that this joy will be meaningless unless you share it with the ones you love.

You round up the boat, luff the sail momentarily, and come about. Then, with a calmness you have not felt in years, you sail back to the shore where you started, and tie up the boat.

This Journey, to be truly joyful for you, must be shared. Shared with the ones you love. You cannot be truly content, and totally happy, unless they go with you. Only then, will this Journey have real meaning. Only then, will the thrill of the adventure be all it can be!

This boat you have built has plenty of room, and plenty of provisions to accommodate your loved ones. It is safe. It is seaworthy and well built. Why should you go on this Journey by yourself? Why should you go alone? Alone against the elements, responsible for only your needs. Why not include your loved ones in your adventure?

Once you have explained your plans to them, they are excited that they are included in the plan for your Journey. They excitedly climb on board.

Again, you steer into the current of the River, drop your centerboard, and bite into the water, moving forward with your sails filled with the wind of the River.

And as you sail across the River, you pass the man who plunged in and struggled directly across the River, fighting the current with dogged determination, to reach the other side.

You pass the man who practiced for weeks, months, and years to develop the skills and endurance to successfully make the journey by swimming with the current, and making his landfall far down steam. Alone against the element of the River, but destined to be successful in his quest.

And as you pass these determined souls, you reflect on the choice you have made. You reflect on the plan you have followed. A chosen plan that offers a better way for you to make the Journey. A chosen plan that allows you to enjoy the trip, to share the joy and the adventure.

Then, when the wind stops temporarily, you take out your oars and put our back to the task. You row. You stroke with confidence that soon the wind will come again to fill your sails. As you row, you sense a special contentment in your loved ones. They see you pulling on the oars, rowing your boat across the river, and they are filled with confidence and safety. They know they are in your safe hands.

It is hard work, but you are up to the task! It is enjoyable to experience this trip, and you don't want it to end. You know it will end someday, when you reach the opposite shore, but you know you will be happy then as now, because you have made the Journey with a keen sense of the goodness and adventure, shared with those most important to you.

Now you are ready to decide what course of action to take!

Are you the one who plunged into life with dogged determination, and struggled against the flow, yet reaching the goal, spent, shot, used up, yet successfully realizing the Goal?

Are you the one who studies, trains, practices, and then alone strokes out across all adversity presented by life, to become successful far downstream. Older, Tired, alone, yet successful in the Journey?

Or are you the one who builds a boat that takes you and all your loved ones on a marvelous Journey? A Journey filled with joy and hard work. A Journey shared. A Journey savored!

The choice you must make is not whether to go on this trip; but instead, one of deciding whether to struggle with dogged determination; or to study practice, plan, and swim; Or to enjoy an adventure offered to none but you and the ones you love.

To sail, or to swim? To enjoy, or to struggle? To succeed is not the choice. All the souls in the metaphor reached their destination. None failed! Your decision is; which of them do you see in your future.

The plans offered in this program, could be the plans for that boat. A Boat that can carry you and your loved ones, across the River of your Life.

But, they are only plans. You will still have to put the plans into action and build the boat, and you must do that building with the same skill and love the man in the metaphor had.

The plans are sound, and the materials are affordable for construction. If you put your mind and body to the task, you can successfully construct that boat, and take your loved ones on that exciting Journey filled with adventure and joy! But, does it work? Will the Success Program work for you?

There is an old Chinese proverb that says:
 "When you hear something you will forget it;
 When you see something you will remember it,
 But not until you do something, will you understand it!"

The answer is "Yes"! It works. Every time it is applied. And it will work for you! It works because, it is ONLY applied by those who are "ready" for their life to be enhanced. It can't be done half hearted, and it can't be done periodically. It can only be done intelligently, intentionally, and continually.

The very process of participating in the "Success Program" creates instantaneous change in the people who engage in it.

And that's the key to it's success.

Those who engage in the process, must remember their Primary Aim in order to continue it. And in the process of remembering, their Primary Aim becomes something more real in the world.....The Joy and Awe of the Journey of their Life.

But, I ask you not to think about it anymore! It's time to Act! Because until you do, you won't understand it! And, when you do act, there will be nothing left to think about..... You'll be well on you way to realizing your Primary Aim in your life's Journey.

Until then, it's just another good idea, just another creative thought. It's time to turn it into reality in your "Journey across the River of life"!

Now take up the paper on which you wrote your two sentences. Each sentence described one thing you could do to start the improvement desired in each of the most important areas of your life's activities. With this paper in your hand, you have in fact, already begun. Don't look back!

FOCUS THOUGHT: THE BIG QUESTION IS WHETHER YOU ARE GOING TO BE ABLE TO SAY A HEARTY "YES" TO YOUR ADVENTURE (JOSEPH CAMPBELL)

THE FOLLOWING CHARTS MAY BE REPRODUCED AT YOUR LOCAL OFFICE SUPPLY STORE. IF YOU REPRODUCE THEM ON 67LB PAPER STOCK THEY MAY BE PLACED IN A RING BINDER TO BECOME A PERMANENT RECORD OF YOUR CAREER AND LIFE STYLE ACTIVITY.

PLAN OF ACTION FOR _____

MAJOR STEP

MINOR STEP

MINOR STEP

TASK

UNIT OF ACTIVITY NUMBER _____ FOR YR _____

CAREER ACTIVITY PLAN OF ACTION FOR WHAT I NEED TO DO:

PERSONAL LIFE PLAN OF ACTION FOR WHAT I WANT TO DO:

CASH SALES GOAL DURING THIS ACTIVITY UNIT..... \$ _____
FUTURE SALES GOAL DURING THIS ACTIVITY UNIT..... _____
TOTAL SALES GOAL DURING THIS ACTIVITY UNIT..... _____
ACCUMULATED SALES AND INCOME ALL UNITS TO DATE.. _____
NET FUTURE SALES BALANCE IN FUTURE SALES ACCOUNT _____
REAL ACCUMULATED SALES BALANCE ALL UNITS TO DATE _____

Day (_____) OF NUMBER (_____) OF MY 28 DAY ACTIVITY UNIT

Focus thought today

Reward focus today

JOURNAL OF ACIVITY FOR CAREER DEVELOPMENT:

JOURNAL OF PERSONAL LIFESTYLE ACTIVITY

RATE YOURSELF ON OVERALL SCORE ON SCALE OF 1-10
SKILLS _____ KNOWLEDGE _____ EFFICIENCY _____ ARTISTIC _____
TOTAL _____

28 DAY UNIT OF ACTIVITY SUMMARY OF MY PLAN OF ACTION

TO WHAT DEGREE DID I MEET MY GOAL IN MY PLAN OF ACTION FOR CAREER ACTIVITY?

TO WHAT DEGREE DID I MEET MY GOAL FOR MY PLAN OF ACTION FOR PERSONAL ACTIVITY?

ACTUAL CASH SALES AND INCOME \$ _____ GOAL _____ % _____
 ACTUAL FUTURE SALES..... _____ GOAL _____ % _____
 TOTAL SALES VALUE GAIN..... _____ GOAL _____ % _____

TOTAL ALL SCORES SKILLS..... _____ AVERAGE _____ CHANGE % _____
 TOTAL ALL SCORES KNOWLEDGE _____ AVERAGE _____ CHANGE % _____
 TOTAL ALL SCORES EFFICIENCY.. _____ AVERAGE _____ CHANGE % _____
 TOTAL ALL SCORES ARTISTIC... _____ AVERAGE _____ CHANGE % _____

TOTAL ACCUMULATED SCORES.... _____ AVERAGE _____ CHANGE % _____

WHAT AREAS NEED TO BE FOCUSED ON FOR IMPROVEMENT IN THE NEXT ACTIVITY UNIT?

28 day unit of activity for lifestyle area(_____)

1)_____

2)_____

3)_____

4)_____

5)_____

6)_____

7)_____

8)_____

9)_____

10)_____

11)_____

12)_____

13)_____

14)_____

15)_____

16)_____

17)_____

18)_____

19)_____

20)_____

21)_____

22)_____

23)_____

24)_____

25)_____

26)_____

27)_____

28)_____

TASK ACTIVITY CARD

Task description

MATERIALS NEEDED

- 1) _____
- 2) _____
- 3) _____
- 4) _____

steps

- 1) _____
- 2) _____
- 3) _____
- 3) _____
- 4) _____

EVALUATION RATE YOURSELF ON SCALE OF 1-10

SKILLS____KNOWLEDGE____EFFICIENCY____ARTISTIC____TOTAL____

NAME_____TEL_____

ADDRESS_____CITY_____

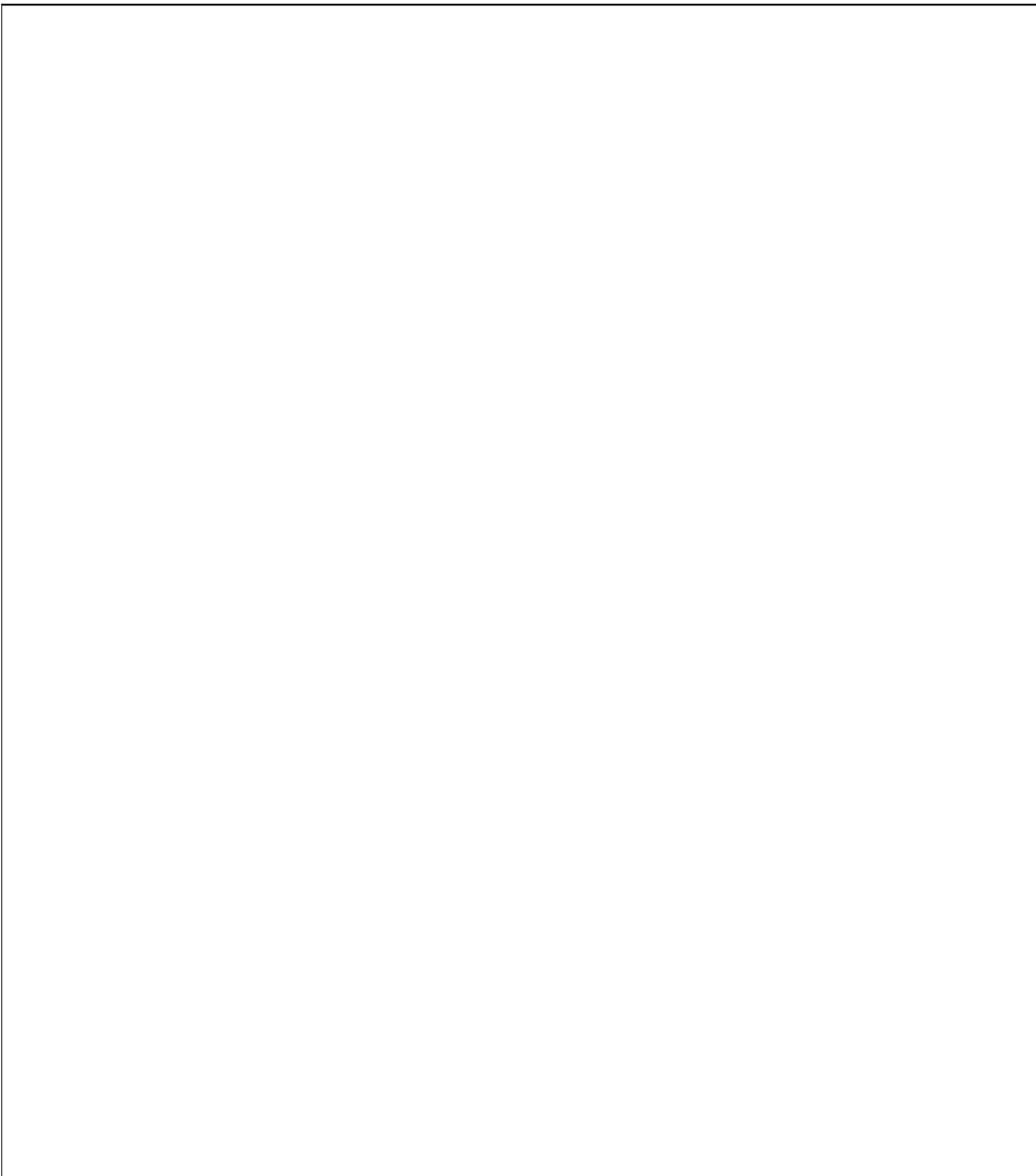
_____ZIP_____

.....FOLD CARD

HERE.....

MATERIALS PURCHASED FROM/ OR RESULTS OF WORK SESSIONS

- 1) _____ DATE_____
- 2) _____ DATE_____
- 3) _____ DATE_____
- 4) _____ DATE_____
- 5) _____ DATE_____



FILE THE TASK IN RING BINDER ON DATE _____

Notes: