

POWER POINTS VOLUME 3
ENTREPRENEURSHIP & BUSINESS SUCCESS
DAN S KENNEDY

Power Points Master Index

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Dan Kennedy's

POWER POINTS

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In assembling this Volume on "Entrepreneurship", I dug out my oldest notes and materials and ransacked my brain to identify the earliest and most significant influences on my beliefs about entrepreneurial success - beliefs that have been time and experience tested over the past 25 years and have become permanent parts of my approach to doing business.

This is not an easy thing to do, because, over time, sources are forgotten while principles and strategies are remembered and used and ideas that came from one source are reinforced by others as well as by experience, so you wind up knowing what you know but not necessarily knowing how you came to know it. I believe I've succeeded, though, at giving credit where credit's due. And at selecting those "Power Points" that have had the greatest impact in shaping my entrepreneur-personality.

Hopefully, these quotes and my comments will spark useful and profitable ideas for you, help you make some good decisions, and add value to the entire Power Points library. You may be motivated to ferret out and read the works of some of the people referenced here, which I highly recommend.

I might add: what a wonderful thing a book is. When I was beginning in business, I had virtually no hands-on help. I did not attend college. Only one of my high school teachers was entrepreneurial, and his vision and experience both very limited. I had no mentor to coach me, no shining example to follow. I had, mostly, books. I came to rely on "print" for both information and motivation—and I'm amazed to this day at people who barge into some endeavor without even bothering to find and read the books written about it. Amazing. As you gain real life experience, most books turn out to be 90% rehash, and you may get only one or two "gems" out of an entire book - but then, how many gems must you find?

One thing always leads to another. My first real "coach", on tape, was Earl Nightingale. That led me to "Think And Grow Rich." In a way, "Think And Grow Rich" led me to James Tolleson. That experience led me both into the "success information" business, the speaking business and direct-response advertising. That's one of a number of threads. There are others.

Some of my customers have found me at the end of a long process. Some started out with Zig, because Zig came to a Success event and saw me speak. Some were introduced to direct response by Gary Halbert or Jay Abraham or others and wended their way to me. In many cases,

I'm the one who has provided the previously missing how-to's that have transformed their businesses and fortunes. In other cases, I've been a conduit for them to find someone else with what they needed. There's a Power Point in itself: keep looking. Anyway, maybe one of the Power Points or references contained in this Volume will move you further along, will connect you to something or someone you need to accomplish your goals.



About The Main Sources In This Volume

EDMOND FRIERMUTH is a former bank officer (ugh.) and venture capitalist (uh-oh!) who hung out his shingle as a consultant to businesses in crisis. His book **REVITALIZING YOUR BUSINESS: 5 STEPS FOR SUCCESSFULLY TURNING AROUND YOUR COMPANY** is very textbook-y, but does provide a sound blueprint, and I used it and benefited from it. A few key ideas became part of my permanent belief system about business.

HAROLD GENEEN took control of ITT in 1959, took sales from \$700-million to \$400-billion, and, through 58 consecutive calendar quarters, showed growth. Geneen was the prototypical "tough minded" business leader.

GARDINER GREENE started a small business in his basement immediately after World War II and subsequently built it into the world's largest antenna company. Among the businesses he has started, bought, managed and sold are that original company, the Muzak franchise for New England, a travel agency and several real estate developments. I found his book **HOW TO START AND MANAGE YOUR OWN BUSINESS** in 1975, and it was just about the only how-to business book I could find then, written by somebody who sounded as if they'd had some real world experience. Consequently, it influenced my early business decisions greatly.

CARTER HENDERSON is a graduate of the Wharton School of Finance, a former Wall Street Journal bureau chief and editor; basically, he's a writer. I found his book **WINNERS: SUCCESSFUL STRATEGIES ENTREPRENEURS USE TO BUILD NEW BUSINESSES** in 1985—it's not unlike my 'MILLIONS' book in being story-driven. My copy is highlighted, corners-folded, margin note beat up pretty good, because he pulled together a lot of very smart observations and ideas.

NAPOLEON HILL - surely I do not need to tell you who he is.

MICHAEL KORDA rose to the very top of the publishing industry, and in the mid 70's wrote two books: **SUCCESS** and **POWER** based on his experiences and observations. Unlike most books of this ilk, his are filled with honesty, gritty detail and a very realistic picture of how to get and use power in business settings.

ROBERT RINGER wrote his first book: **WINNING THROUGH INTIMIDATION** based on his exploits as a real estate wheeler-dealer. I believe that book had more direct, valuable influence on me than any thirty other books I've read combined. This is a street-smart guy telling it like it is. Many people tell me they find the book - or just its title (book unread) - offensive, and I then fear for their chances of survival. Success is a bare-knuckles business. Read Ringer.

RICHARD SLOMA is an attorney (ugh.), corporate CEO, consultant and university lecturer - in truth, more of an academic theorist than an entrepreneur. But his books **NO-NONSENSE MANAGEMENT** and **THE TURNAROUND MANAGERS HANDBOOK** were useful to me while I was attempting the turnaround of a troubled company, and a number of "basics" about managing a business and its finances were validated by that experience have become part and parcel of my on-going approach.

W. CLEMENT STONE built a giant insurance organization and a personal fortune out of the depths of the great Depression, rescued and for many years published 'Success Magazine', founded and still controls the Napoleon Hill Foundation, and was Napoleon Hill's last business partner. It's interesting to note that Napoleon Hill, for all his access to "the secrets of success", was unable to sustain his own financial well-being and needed a pragmatist like Stone to finally harness his talents. Earl Nightingale was made rich by Lloyd Conant, a pragmatic businessman. I found a similar situation in my relationship with Foster Hibbard. It seems that "success philosophers" often fail, by being out of balance between philosophy and practical application. Stone's the real deal: he started from scratch with nothing much more than determination and made himself a billionaire, largely from direct sales. Stone's book **THE SUCCESS SYSTEM THAT NEVER FAILS** is, I think, one of the most interesting and useful how-to-succeed books of all that have been published. If an entrepreneur could only read three books, I'd suggest Stone's, Ringer's, and Conrad Hilton's autobiography, 'Be My Guest' (free in the bedside table at every Hilton).

JAMES TOLLESON was an early mentor, then client, then business associate of mine. He came from a very simple, rural Alabama background, then the used car business, and a stint in direct/multi-level sales first with Glenn Turner's famous (infamous) companies, Koscot

and Dare To Be Great, then with his own; a career unfortunately checkered with very severe regulatory and legal problems — and we parted ways largely because of strong disagreements about such matters. My experiences with James was extraordinarily expensive (in money, and in other ways), and that's an understatement, but also extraordinarily valuable.

"**THE CLOSERS**"*, by an anonymous author, is simply the best, most truthful book about hard-core, hard-sell, get-the-check closing of sales ever written, period.

MICHAEL VANCE worked personally and closely with Walt Disney and has subsequently become a highly respected consultant to many major U.S. corporations. His ideas helped me become a better thinker. This year, we had Mike as the featured guest speaker at our Super Conference.

* Available from our Office.

Entrepreneurship Power Points

The Successful Business Life

"To be in business is to be assaulted by relentless adversity and crisis; it comes with the territory." - Carter Henderson.

I'm very happy that I read this book fairly early in my entrepreneurial career, because this statement leaped out at me - everything else I'd read seemed dedicated to the premise that if you did things right, you could do business problem-free. This certainly was not my experience, and I was beginning to wonder if I was hopelessly screwed up when I first encountered this simple statement. With 25 years of entrepreneurial experience and 20/20 hindsight, I appreciate this profound statement even more. You see, it is my experience that even doing everything to the very best of your ability, and even trying to do everything with integrity, you will still deal with 'adversity and criticism' constantly. When you are in an aggressive stage; growth, building, creating, then dealing with adversity, opposition, crisis, etc. is an unpreventable, unavoidable part of the game. The important thing to do about that is to make mental peace with it so that you do not overreact, or become so frustrated you can't function or can't enjoy what you're doing, or conclude there's something wrong with you, or worse, quit altogether. You'll find throughout my writings about entrepreneurship a philosophical acceptance of the truth of the entrepreneurial experience as stated by Henderson.

How-to build an exceptionally successful business life

- Power Point #750: Innovate as a way of life
- Power Point #751: Lead in niche markets
- Power Point #752: Build on strengths
- Power Point #753: Compete on value rather than price

Research quoted by Carter Henderson

Power Point #750

Innovate

Notes

Just the other day, I was listening to a recording of a speech by Joe Sugarman* and Joe said, "One good path to success is to learn all the proven rules and meticulously follow them. Another path is to occasionally break all the rules, because breakthroughs come only from breaking rules." Resonates with me; as you know, I wrote a whole book based on breaking rules. On one hand, I'm cautious about innovation; pioneers usually come home full of arrows; it's often costly and time consuming and I am always much more interested in "what works" than a new idea. However, as Joe said, OCCASIONALLY, or I might say, at carefully chosen times, you have no alternative but to be the pioneer in order to move forward and in order to stand out from the crowd. It is, of course, the minority of times that you successfully innovate that you get noticed for, not the majority of times you successfully follow an already plowed path.

(*In case you don't know, Joe Sugarman is a mail-order pioneer: first to sell electronic calculators via direct-response ads, first to use 800#'s. You may know him via his infomercials or QVC appearances for Blu-Blockers. But his JS&A ads and catalogs preceded The Sharper Image and led in selling various electronic gadgets.)

I think the best times to innovate are when you are absolutely convinced that the conventional wisdom: the already plowed path: the crowd is wrong. Just as an example, when I was getting started in the speaking business, everybody seemed to operate under the policy of billing clients for fees and expenses after their engagements (anything else was viewed as impolite and unprofessional), and most speakers who sold product from the platform sort of begged the clients for permission, and often sacrificed that opportunity. Very early on, I determined that being in the banking and collections business did not serve my purposes very well at all - nor did speaking only for wages. So I insisted on a 50% fee deposit to take a date off the calendar, balance and travel expenses paid on site at the speech, and I refused dates where I could not also offer my materials. At the time, I was criticized by peers; told companies would never accept such terms; and called 'unethical' by agents and bureaus. Today, my payment policies are the norm in the profession. Another example: at a time when every vendor in a particular niche was offering only very expensive services requiring long-term contracts, I copied their marketing method but used it to sell a substitute product at a very small price (and quickly took in a couple million dollars) I was convinced they were idiotically leaving a lot of motivated customers behind by not offering a low price option

An interesting survey of selected, successful, profitable large corporations turned up 74% that said they 'd achieved their first big success with either a unique product or a distinctive way of doing business, although this breakthrough may not have come along until they had been in business for many years. Note the word: first. I also know many companies that are able to subsequently build on that first breakthrough more conservatively, to grow and stabilize their businesses.

The bottom-line, I guess, is that you gotta gamble. You try to gamble only when you must OR when circumstances look so favorable that it is irresistible, but you gotta gamble.



Power Point #751

Lead In Niche Markets

Although I've rarely found the opportunities to do this personally, because I do not come from any niche, when I have done it and do it, it is always exceptionally profitable, and I've evolved into the practice of steering clients in this direction whenever possible as well as choosing clients to work with who possess such opportunities. Personally, I've made extraordinary profits in publishing, mail-order and seminar businesses in the niches of chiropractic, dentistry and professional speakers; and exceptional earnings by consulting in information product publishing and marketing, business opportunities, and TV infomercials (although I hasten to add, my total consulting activity is much broader).

Niche markets offer smaller opportunities than the mainstream, public marketplace, but they also provide a long list of appealing, offsetting benefits, including lower testing costs and investments, more predictable results, ease of message-to-market matching, affordable use of many media, high dollar units of sale, high margins, and so on. There is also this opportunity: to quickly and (relatively) inexpensively establish a visible, recognized leadership position.

w to know the people who can contribute to your success.

Power Point #752

Build On Strengths

It so happens that, right now, I'm engaged in one activity in my life where I'm having to overcome personal weaknesses instead of capitalizing on strengths, and I question my sanity in taking it on. Certainly in terms of financial opportunity, all my significant success has come in situations where my weaknesses were of nominal consequence and I was able to leverage my strengths; conversely, my greatest failure came where my strengths were of nominal value and my weaknesses were of profound importance. This is a very important idea when it comes to choosing between opportunities, setting goals and planning your future.



Power Point #753

Compete On Value

Henderson documented that the most successful businesses merchandise value not price. This means that they attract - and of equal importance - retain their customers because of a combination of reasons, that combined represent "value" as opposed to getting and keeping customers purely based on price. The independent retailers who survive must master this in the face of Wal-Mart and others like it.

I've also noticed that the more "complex" the relationship and the value delivered, the less likely a pure price marketer is to steal the business. For example, the industrial chemicals company that also removes and re-habs all the customer's valves twice a year, provides a free fire-prevention safety audit annually by a retired OSHA inspector, a customer newsletter, 24 hour emergency trouble-shooting, easy ordering via e-mail or web site, and free classifieds for buying and selling used equipment on its web site creates "Complex Value Immunity" against a cut-price competitor. Or, for example, the retailer with a frequent buyers club, private sales, a newsletter, gift-with-purchase promotions, and an annual Super Bowl ticket drawing with tickets based on purchase points creates "Complex Value Immunity" against a cut-price competitor.

Packaging Your Business

"It's (often) easier to do big things than little things."

-James Tolleson

I find it easier to write a sales letter that'll make \$50,000.00 than to get across town through traffic, get dry cleaning done right, get that letter printed, stuffed and mailed, or get a room service order right in a hotel. And a lot of people find it easier to do a big deal than a little one or make a lot of money than a little, for a variety of reasons, including the fact that doing the big thing is more interesting, inspiring and exciting, and more likely to captivate interest and secure cooperation from others.

Overall, I think it's easier to make \$250,000.00 a year than it is to make \$25,000.00 a year. People who make \$25,000.00 a year work very, very hard to get that money. They mostly work at jobs they find uninteresting, don't like or settle for. They mostly do a lot of manual labor. In some cases, they place themselves at considerable risk - like police officers and firefighters (and school teachers). I think it's also easier to double a business than it is to increase it by 10%. You just don't get a lot of creative juices flowing with a small goal.

Think about selling the company. Some of the advantages that the company can offer would be buyers are below.

About 3 months after acquiring a small, troubled company (with 42 employees - ugh), I sought out and attended a seminar on how to *sell* your company. It was put on by Geneva, the largest merger/acquisition broker handling mid-size companies.* Although I never sold that company, I did sell off its manufacturing division and certain rights as a "package" to a competitor, partially based on a presentation built out of what I learned at this seminar as well as from other sources. Over the years, I've worked with a number of clients who have either sold their businesses or been in the process of positioning their companies for sale. I find most people think about this too late in the game. Understanding the ways that you can create, "package" and justify value in your business can be useful to you even if you never sell - somewhat in the same way that Michael Gerber** emphasizes having a systems driven business that could be franchised even if you never franchise. Here are the top (sometimes surprising) reasons why companies buy other companies:

Reasons Why Companies Buy Other Companies

Notes

Power Point #755	Specialized capability
Power Point #756	Brand identity/goodwill
Power Point #757	Existing products that fit well with that of the buyer
Power Point #758	Distribution that fits
Power Point #759	Cost savings/profit improvements via absorption
Power Point #760	Excellent profit potential if increased capital investment, better mgmt, etc. were available
Power Point #761	Intellectual properties
Power Point #762	Product or market exclusives
Power Point #763	Elimination of costly competition
Power Point #764	Management /expertise
Power Point #765	Accelerated entry into new area of opportunity
Power Point #766	A lab rat to experiment with

*Geneva Companies has since become a client of mine.

** Michael Gerber is the author of 'The E-Myth' and 'The E-Myth Revisited';

I recommend reading both books.

Specialize

Is kind of obvious: your company is able to do something nobody else or at least the purchaser can't.

It's worth noting that this capability has to belong to the business absent you, not just to you. This is most likely to occur in technology or manufacturing companies.



Power Point #756

Most Businesses Have At Least Brand Identity OR Goodwill; Many Have Both

Brand identity means that the name, logo, a key product is instantly recognizable and is respected by a marketplace. And sometimes a buyer will foresee opportunity to exploit that brand identity in a new and different way - for example, the Heinz Corporation bought Weight Watchers NOT because they wanted to be in the weight loss center business but because they correctly perceived a lucrative opportunity to put the Weight Watchers name on frozen and pre-packaged foods sold via supermarkets. Goodwill is less tangible and less exploitable outside of the business' core customers.



Power Point #757

Product Integration And Compatibility

One business may have products that are compatible but non-competitive with another's, providing distribution synergy. This spurs consolidation in a lot of industries, including publishing, software and banking. Product integration can be an economic boom to a buyer, and is generally warranted when it'll be cheaper to buy it than to create it from scratch.

One Business May Have Distribution The Other Lacks

Vertical acquisitions occur for this reason; Pepsi buying Pizza Hut and Taco Bell, for example, locked in exclusive distribution for Pepsi which it otherwise could not win and secure in a competitive environment. If I were running an electronics manufacturing company of one kind or another, I'd be looking at buying somebody like Sharper Image or Brookstone, which would provide retail and catalog distribution plus a branding opportunity.



Power Point #759

Cost Savings Through Synergy

Two companies selling similar products into similar markets, each with its own warehouses and shipping operations and/or sales forces, etc. may be able to merge without retaining both sets of overhead. In publishing, for example, there are a number of instances where two companies have combined and dropped one of two field sales forces. This can sometimes turn two unprofitable entities into one profitable one or allow a business unprofitable on its own to become a profitable part of a bigger business. (This is why Al Dunlap recently bought Mr. Coffee and another small appliance company to integrate with Remington; he closed plants and warehouses, cut thousands of duplicative jobs and trimmed three sales forces to one.)



Power Point #760

Pander To The Big Boys

This is very important if you happen to be selling a small company to a big company; know that they will view you with disdain and they will be very willing to assume that, given their superior intelligence and superior resources, they will be able to do much better with your business than you have. If you are selling, this is a conceit you will want to pander to. (If buying, beware of your own arrogance.) This is the kind of arrogance that causes a big company to buy something like Snapple then wind up selling it back to its old owners for a fraction of what they paid

for it; Time/Life to buy a thriving mail-order business and then manage it into extinction. It is perfectly okay to be underestimated by people giving you money.



Power Point #761

The Value Of Intellectual Property

Intellectual property is often underestimated by its owners. Don't make that mistake. Products, ads, sales letters, accumulated newsletters, brand names, trademarks, etc. that you take for granted have very real value to a buyer contemplating the cost of replacing or recreating them. (One of the best intellectual property acquisitions of all time was Ted Turner's purchase of the MGM Studios' film archives.) About two years ago now, I and several partners acquired all the rights to all of the Dr. Maxwell Maltz materials (including*Psycho-Cybernetics'). Although it represented a substantial up-front investment for us, there was actually little downside risk, as the existent, continuing royalty stream alone would repay the investment over time if we just sat on our hands. I know that there are other, similar opportunities out there, to acquire "old" (classic) material and give it new life - given capital and marketing partners, I could bring a number of them to the table, and I think small publishers/ info-marketers ought to aggressively seek such opportunities.



Power Point #762

Product Or Market Exclusives

Obviously, if you are Bill Gates and own a magic chip no one else has or can legally replicate, you can pretty much name your price - presuming, of course, there is a made market for that doohickey. This isn't all that common. More companies have actual or de-facto market exclusives, and sometimes these businesses are worth someone buying for that reason alone, especially if the barrier to entry and competition is enormous.

Elimination Of Competition

I sold a business to its competitor with part of the purchase price justified by savings created solely through elimination of competition— advertising, exhibiting at trade shows, etc. which could be downsized; prices that could be raised. Especially in a niche, there can be considerable value to one company in eliminating another. In other words, it may be cheaper to buy you than to compete with you, even if in size comparison, you are the mosquito pestering the elephant. (In fact, the more pestering you do, the more likely you are to get bought.)



Power Point #764

Buying To Get Talent

This one's pretty tricky, but sometimes a company will buy another largely to get talent it cannot otherwise hire. Happens when one ad agency buys another, for example. To sell on this basis requires you and/or your key people to want to stay on in the re-constituted business, which more often than not turns out unhappily for all parties concerned. I cannot imagine buying a business for this reason. I might sell on this basis.



Power Point #765

New Areas Of Opportunity

Accelerated entry into anew area of opportunity.

If a company gets behind and can't catch up, it may buy their way back to the front of the parade. Pizza Hut once tried buying Dóminos from Tom Monaghan for this exact reason (he didn't sell). A technological, geographic, distribution or positioning advantage can be the reason a bigger but slower (and dumber) company wants to buy yours.

Value To Others Equals More Value To You

This is a fascinating one. The folks at Geneva use the example of a big software company that grossly overpaid to buy a tiny, local chain of donut shops in order to get a "laboratory" to test and refine new software for restaurants.

Let me tell you one interesting reason why all of the above should interest you, even if you currently have no interest in selling your company, and even if you think you never will:

A business that has value to others has more value to you than a business that only has value to you.



Power Point #767

Determine Your Number One Asset

"Take away my railroads, my factories, my financial resources, but leave me my people and I '11 have it all back in 6 months. "
- Andrew Carnegie

I no longer interpret this - as I once did - as a mandate to surround yourself with people, such as partners or employees. Or even in today's world of outsourcing, to specific vendors. The bigger interpretation has to do with your means and methods of getting things done. In Carnegie's time, the primary means of getting things done was manual labor, and in industry, such as his factories, certainly the primary asset was a trained, diligent, productive workforce and astute, effective supervisors and managers. But today, different types of entrepreneurs may have very different "#1 assets". For example, I might say: take away my businesses, my products, my equipment, my resources, but leave me (a) my ability to speak and/or (b) my mailing lists, and I '11 have everything else back in 6 months.

I now believe the message behind Carnegie's statement is: figure out what your #1 asset is; *the* thing that makes everything else possible; and safeguard that above all else, seek to leverage and capitalize on it above all else, invest in enhancing it above all else.

The Professional Businessman

"The professional business person is not tied to any particular industry."

- Gardiner Greene

When you ask somebody what they do, the narrower the definition, typically the less entrepreneurial they are or ever will be. When you talk shop with someone, the more they identify with their craft, the less entrepreneurial they are.

I have friends who are speakers who define themselves as speakers and want to spend all their time talking about their speaking schtick.

But this too narrowly defines who they are and what they do, so their opportunities and incomes are very limited. As I teach a "Complete Speaking-Driven Business", the person is an author, speaker, consultant, info-product marketer, mail-order entrepreneur, newsletter publisher, high-priced seminar promoter, joint-venture arranger and intellectual property assets manager.

Even more important than getting the bigger picture of what you do is getting the confidence to move freely from one category of business to another, certain that your same skills apply. American business history is littered with the dried up bones of people and companies who felt bound to just one business. The "pro" can go where opportunity is or will be with ease. Personally, I know there isn't any product or service I can't successfully market, and I doubt there's any kind of business I couldn't run. I know what I know based on actual experience; I surmise what I surmise based on common sense.

When you are in the company of what Greene called "a professional businessman", you will find yourself in a wide-ranging, stimulating discussion of the principles of success (and failure) rather than something very specific only to the activity he may be engaged in at the moment.

In retailing, for example, most business owners never graduate beyond "shopkeeper". They are busy rearranging the inventory on the shelf. The "professional businessperson" in the same field is busy figuring out how to best multiply his locations, add outside salespeople, use radio and TV and direct mail more effectively, get on the Internet, write a book about his experiences, etc., etc., etc. You have to ask yourself if, in your own way, you are a shopkeeper or a professional businessperson.

More Than One Business

"To be a professional businessperson you must be promiscuous. The best way to avoid falling in love with one business is to have more than one." - Gardiner Greene

People get into and stay in bad business situations because they love the business itself. This is the flower shop owner who so loves fooling around with flowers he'll suffer a substandard income and ultimately go broke as 1-800-FLOWERS opens a center across the street. Personally, I've never really fallen in love with the "doer" part of any business I've been involved with. I often offend other speakers when I tell them that I don't much care if I speak or don't speak. To me, it's about economics, not about some sheer joy or passion for doing the thing. That's not to say I don't enjoy it; I do; but there are plenty of other things I enjoy more but that pay less (like dozing in a chaise lounge on a beach). And I've never really been "full-time" at any one thing, so I've avoided the temptation of falling in love with or being boxed into a single, narrowly defined business. I think most people are better served having several different moneymaking activities that support each other and interrelate but that are not interdependent.



Power Point #770

Don't Process Papers -Serve Your Clients

*".....a sign of a company headed into trouble - they focus on the efficiency with which they process papers - orders, invoices, receiving records and so on - rather than on the effectiveness with which the business meets and beats competition and serves customers."
- Richard Sloma*

There are businesses where everybody gets so focused on their own little job, each in his own cubicle that they collectively place the customers' needs and preferences dead last on a list of priorities. The bigger a business gets, the more likely it is to be infected in this way. But in small offices, where each person has multiple (and often conflicting)

responsibilities, the customer often becomes the interruption, perceived as an annoying distraction to getting the work done. It becomes: "I wish those damned customers would stop calling so I could get my paperwork done." Anything resembling this attitude is cancerous.

Welcome To The Sales Prevention Department

I once took over a troubled company that — believe it or not — had policies in place that prohibited having a new customer walk in and pay cash for product. You could not buy until you had formally opened an account and been credit approved, even if you did not want credit. Incredible? Well, you may very well have an equally dumb policy or two that has developed in your business when you weren't looking. Far too many businesses have "Sales Prevention Departments". And the minute the sales-oriented leader takes his eye off the ball, most staffs start creating the Sales Prevention Department.

(By the way, doing some of this consciously and deliberately, as a trade-off for other opportunities or benefits is one thing; letting it develop in your business unnoticed, of its own accord, like some fungus sneaking up out of the drain, is another.)

Efficiency Is Not A Synonym For Effectiveness

Peter Drucker talks quite a bit about efficiency vs. effectiveness, and points out that the most effective thing to do is not necessarily always the most efficient. I also find many companies' growth stymied by internal conflict between operations and sales, with operations winning too often: in other words, policies are put in place and decisions made that please the staff rather than most effectively facilitating sales or satisfying customers. I have fought this in my own companies my entire life and I hate the fight. It makes me angry and physically ill to hear the 512 reasons why I'm creating problems when I'm implementing anew marketing strategy or campaign. But I've never stopped fighting. I do see businesses where the leaders have been worn down and have given in, so that the staff arranges things to suit them and blocks any changes that might mean more work or more difficult work for them - and such companies ARE headed into trouble.

When you carefully analyze the majority of companies that get into financial trouble, you will discover that they have sacrificed effective sales methods and customer services in favor of the convenience and preferences of the employees.

Beware The Takeover By The Bean Counters

Here's an additional note somewhat along these same lines, from

me: whenever control of marketing and entrepreneurial decisions is taken over by the accountants (or those with an accountant mentality), the end is near. They will cripple the business, because they cannot help but be "penny wise, pound foolish." One of the clients I've worked with the longest is currently being destroyed in just this way. Their sales are shrinking and their response is to cut investments in the things that drive sales. See, accountants still believe you can save your way to success - but you can't. NEVER put somebody with a "financial background" in as the CEO of your company. And I suggest never investing in companies run by such people. You want to invest in companies run by guys like Eisener and Iacocca. Maybe even Jobs.



Power Point #771

Building Emotional Immunity

"To the degree that you ignore all neurotic remarks and actions of normal people and ALL remarks and actions of neurotic people, the path between you and your objectives will be less complicated. "

-Robert Ringe

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If there is a single "secret" that stands out in all of the works of Dr. Maltz ('Psycho-Cybernetics', etc.), in Robert Ringer's writings, and in the lives of highly successful people who've been the subject of considerable ridicule for their ideas, it is building up emotional immunity to unjust, ignorant, neurotic criticism. Truly "constructive" criticism is extraordinarily rare, because those providing it can't help but lace it with their own neuroses, so that giving it serves their emotional self-interest. Ringer makes the point here that "normal" people; sane, rational, even well-intended people still, from time to time, behave and speak neurotically. Also that the world—and I'd say, to a greater degree than the general population, the corporate world—is chock full of outright neurotic people; people who behave neurotically more often than not. I think the emotional stability of the entrepreneur is under constant challenge, and we are far more subject to sabotage by fueled self-doubt than are people in many other occupations - thus it is critically important we become and stay very "thick-skinned".

Power Point #772

Help Those Who Want It -Otherwise Why Waste Your Time?

"Only when a person wants, needs, and most of all, will appreciate your help, can you help them. "
- James Tolleson

We sure waste a lot of time, energy and money in our society trying to help people who simply are not ready to be helped. Lyndon Johnson is largely responsible for implementing this very bad idea on such a grand scale it has sucked up so much of our economic resources that our citizenry and industry are grossly overtaxed, highway and bridge infrastructure collapsing, air travel system unsafe, schools in disrepair, military depleted and national checkbook overdrawn.

Just as it's bad public policy, it is bad private policy to try helping somebody who is close-minded to it or does not demonstrate any initiative in seeking it. Just for example, as soon as I discern somebody asks for my advice but then does nothing different as a result of it, I stop giving it; I may need that breath later. Successful entrepreneurs fall into this trap dozens of different ways: employing lazy, indolent family members and trying to turn them into something is one very common mis-step. Sales managers frequently invest 80% of their energy trying to help the 20% worst salespeople they've got, who, in truth, are doing nothing to help themselves, when they should be helping their top 20% peak performers do even better.

I'm frequently asked for help with business or marketing problems, but when I start telling the person what they need to do to solve their problems, it becomes apparent they do not want a list of things for them to do nor do they want to work to get better at needed skills; they want me to solve it for them.

Embroiding yourself in attempting to help those who will not actively partner in the process is neurotic behavior, to be avoided

Trust is Inherently Dangerous

"Trust. But cut the cards. " - Ronald Reagan

Probably not original with Reagan, but that's where I heard it (in connection with dealing with the "new" Russians). A similar albeit broader axiom is: expect the best but insure against the worst. And/or: Don't expect what you don't inspect. Whether sad commentary on modern life or not, I have arrived at the rather cynical position that trust is fundamentally and inherently dangerous and unjustified.

Some years back, I had a client who taught employee and deliveryman theft control procedures to the retail industry—his qualification being a career as a very successful deliveryman-thief. I found his entire area of expertise fascinating, and paid more attention to it than I do to a lot of clients' businesses' "content". And I will never forget the basis of his approach: 90% of ALL people WILL steal* from you given three circumstances:

1. Need
2. Opportunity: the belief it will go undetected
3. Absolution: the ability to rationalize their behavior

*5% won't steal under any conditions. 5% will steal compulsively even without the three circumstances present, thus bringing the total to 95%. And "steal" can be used as a synonym for lie, cheat, deceive, etc.

You can even make the argument that you do basically good people a gross disservice by placing them in the above three circumstances, by providing undue, potentially corruptive temptation.

The most important lesson my client taught about this was that you canNOT control #1 or #3. The only thing you can have any serious impact on is #2. Neglect controlling this at your certain, inevitable peril

Beware Of The Mental Mirror

"The most prudent way of dealing with people is to assume that their way of defining things is: Good, right, honest, fair and ethical is what they do; bad, wrong, dishonest, unfair and unethical is what you do."

- Robert Ringer

Bluntly, this is one of the greatest dangers of dealing with those who believe they have God on their side (and you don't); they can justify the most amazing of actions. But evangelical Christians have no exclusive on this. Just about everybody finds ways to rationalize behaviors that - if you did it to them - they would call criminal. I have a client, for example, that is the shining example of this and a daily reminder to me of this principle in action: this is a big company that I started working with when it was a very small company. It is run by people who very sincerely and genuinely believe that they are the "white hats" of their entire industry. They frequently decry the disreputable business practices of their peers and competitors. Truth be told, though, these guys are just as bad a bunch of unprincipled, untrustworthy pirates as everybody else in then-business. Beneath a sheen of politeness, they lie, cheat, steal with astounding calm - because, I've become convinced, their mental mirrors are so distorted they can't accurately assess their own behavior.

We arrive at Ringer's advice, exactly; assume everybody will operate under situational ethics rather than absolute ethics; they will rationalize their behavior as just; they will view yours as unjust



Power Point #775

The Emperor Has No Clothes

Most people and companies and institutions and other things are not what they appear to be or represent themselves to be. I realize this is a pretty cynical approach; I'd substitute realistic, but take your choice. However, the really astute businessperson NEVER takes anyone or anything at face value.

For example, there's a tendency for small businesspeople to be impressed and intimidated by their big business counterparts. But if you could

really get inside those giant companies, you'd discover they are like giant dinosaurs; big, bulky bodies, pea-sized brains. If you can't outsmart them, you can't outsmart anybody.

For example, there's a tendency to be intimidated by experts. Patients are reluctant to question or challenge their doctors (and die left and right because of it), clients are reluctant to question their lawyers or accountants. As somebody who sells himself as an expert, I suppose I should keep my mouth shut about this - but, my experience is that most experts are full of bs. For starters, I'd watch out for "fat doctors" and others who do not live their own expertise. The last thing a blind guy needs is a blind guide dog.

Most emperors have no clothes. The right way to look at this, I think, is as a confidence builder, not a cynicism builder. It should encourage you to take responsibility, to make your own decisions, to act on your ideas.



Power Point #776

Reality vs. Perception

"Perception is reality." - Andy Warhol

Again, I'm a bit fuzzy on who actually said this first. I know Warhol said it - but first? In any case, it stuck with me and made sense to me when I first heard it.

Actually, nearly nothing in our world happens because of reality. If you walked through a meat packing plant, you'd never eat meat again -if you spent an hour in most restaurants' kitchens, you'd never eat in a restaurant again. And so on. The reason "familiarity breeds contempt" is that it strips away perception and reveals reality. When we see reality: the real person, the real product, we usually go "ugh!" or "huh? What was I thinking?" Fortunately, most people function based on two kinds of perceptions rather than reality: one, what they want to see; and two, what they are manipulated to see.

I think the "fixed price" approach to selling cars is an interesting look at all this. In spite of the fact that most people grumble and complain about the traditional car buying experience, notably featuring hassling and arguing over price, the no-haggle pricing approach has not revolutionized the industry as had been predicted. Why? Because most people prefer the perception that they can go in, do battle and get a better deal than the other guy, a bargain, than the reality of a set price.

Success Breeds Success

Here's why:

The biggest thing I think most entrepreneurs and salespeople need to get about perception is that customers, clients and patients much prefer dealing with someone they perceive as very successful than they do with anybody else. "Success" is more meaningful to people than expertise, experience, educational credentials, or other means of comparing one vendor to another. This often leads people into very poor purchasing decisions for everything from surgery to investments, but nevertheless, is this the influence prospects) perceive you to be?



Power Point #778

The Power Of Symbols

"An office calculator on the desk is a sign of weakness and over-attention to detail; it is something used by workers. On the other hand, Presidential example has turned yellow legal pads into power symbols, cheap as they are. By sitting back and writing everything down on a legal pad while the other person is talking, you are in the position of keeping the record, of having the facts. Nothing is more inhibiting than the sight of someone carefully writing down everything you say and many quite powerful negotiators are thrown off balance when faced with an opponent who calmly nods and writes away. A further advantage to the use of legal pads is that they provide you with a perfect excuse to avoid looking at the person who is talking, thus hiding your own reactions - as long as your eyes are on the paper, you give nothing away. What is more, you can punctuate the discussion by tearing off a page when you've come to the end of it, a noise that serves as warning that the meeting is long or no longer interests you. People who use yellow legal pads in power games nearly always cross one leg over the other and sit back, so as to hide the surface of the pad. Noah Levine, a well-known labor lawyer and skillful negotiator has developed the use of the yellow legal pad to a fine art. 'Look, he says, on one level, it's just a working tool, but on another, it's a weapon.'"

- Michael Korda

This stood out from everything of Korda's I read, as a shining example of the importance of the combination of a lot of "little things" in communicating and commanding status in business relationships and situations, especially in the corporate environment. Symbols mean a lot are paid attention to and "read", and either work to your advantage or disadvantage. Once a reputation has been established, these things can become less important. Over the years, though, I've made a point of thinking about "symbolism" most times I went into important meetings, delivered presentations, attended conferences and "networked", and so on.

"All other things being equal, the mere act of asking can be the main difference between one person's success and another person's mediocre station in life."

- Robert Ringer

There are three types of "asking ability" that seem to be very important:



Power Point #779

The Ability To Ask For Money

Most people gag up at asking for money. In speaking, I've raised my fees from \$1,500.00 to \$5,200.00, to \$7,500.00 in certain small audience situations, and I'll soon raise 'em again. I remember when I would have cheered a \$5,200.00 month, let alone a day. And that sort of memory can get in the way if you're not careful. When selling your fee or price, you have to be 100% focused on the value to the user, not on faulty comparisons that undermine your confidence - like the most amount of money your Dad ever made in a year or the price of a new car or whatever.

Exposure to Gary Halbert was largely responsible for substantially raising my sights regarding my fee and royalty demands for my copywriting services, and these days I half-jokingly tell people that the # 1 qualification for success as a direct-response copywriter at my fee level is not writing talent; it is the cajones to quote the fee with a straight face.

In working with chiropractors and dentists, I find the # 1 limiting factor that retards their earnings is their own difficulties with straight out asking for money.

The Ability To Ask Stupid Questions

The "real men don't ask for directions" syndrome dooms a lot of us to driving around lost and frustrated and secretly scared a whole lot of the time. You can get into a lot of trouble by letting your ego stop you from asking about what you don't understand. Conversely, the person who asks the apparently dumb questions often makes the really great discoveries.



Power Point #781

The Ability To Ask For Help

Weak people are afraid to ask for help because they feel it reveals their weakness. Strong people ask for help because they are more interested in results (getting stronger) than in safeguarding a fragile ego. One of the best selling tactics of all time is asking for help, but few salespeople ever use it. One of the best phrases a manager has in his arsenal is, "I really need your help on this", but few use it.



Power Point #782

Charge For Your Time

"If they show up, bill 'em." -Stuart Wilde

I have gotten to the point where I won't even go to lunch for free: it's currently \$800 an hour (plus the tab).

There are lots of reasons why you should cultivate this kind of an attitude. First of all, REALLY placing a high value on your time is a major key to entrepreneurial accomplishment. Second, keeping others from wasting your time is an entrepreneurial necessity. Third, placing

high value on what you know is equally important. So the "charge for it" attitude and the ability to ask for money are both critical success factors.

Most people are hamstrung by their personal fears, guilt and other negative emotions about money in general, and about valuing their time and know-how in specific.

(Read Stuart's book: "The Trick To Money Is Having Some.")



Power Point #783

YCDBSOYA

You may not believe it but this was on my Dad's cufflinks.

YCDBSOYA stands for "You Can't Do Business Sitting On Your Ass."

Actually, these days I'm a whole lot smarter about direct response than I was when Dad gave me the cufflinks - and maybe a lifetime smarter about it than he was in his days in business, so today, I can actually "do business" sitting on my butt. Actually, two things have changed: first technology; given today's cell phones, FAX machines, computers, e-mail, web sites, FAX on demand systems, etc., you can do a lot of business while you nap. Second, direct-response multiplication: using ads, letters and tools to do the grunt work of prospecting. So, in these respects, the YCDBSOYA admonition *is* antiquated.

On the other hand, the idea of working to get what you want *is still* worth considering! I am absolutely astounded at how lazy most salespeople and business owners have become. I have watched people sit on their duffs while their businesses failed, too lazy to pick up the phone and make cold calls or get out and knock on doors. When people tell me they lack the financial resources to use my kind of marketing, I tell' em to quit thumb-sucking and get busy doing manual labor marketing until they can afford smarter methods. Got a restaurant or store or professional practice without enough customers, or clients or patients? Get off your hiney, out onto the street and visit your business neighbors or go house to house, introduce yourself, hand out coupons. If things aren't happening for you, you've got to make them happen.

Make The Time To Make The Real Money

"Most people are too busy earning a living to make any real money." - Joe Karbo.

This statement as an advertisement headline made Karbo a millionaire. The idea grabbed people because of its blunt, confrontive truth.

And it's just as true of us entrepreneurs as it is of wage workers...we can easily get so caught up in making our livings we don't take any time aside to create the big breakthroughs that can make us rich. Right now, I have a client and friend who keeps saying he wants to become much less dependent on his one way of making a living, but he'll never turn down a booking to free up the days necessary to expand other areas of his business - and, thus, I can't help him. It takes courage and vision to give up some immediate income in order to set up future bigger, better income, but this is exactly what must be done.



Power Point #785

The Salesmen And The Bean Counters

*"Worriers and spellers can be hired for minimum wage."
- James Tolleson*

I won a couple "spelling bees" when I was a kid, and I'm a reasonably bright guy. But unless you're going to teach English lit, it turns out that mastery of grammar and spelling is not particularly important to most careers or businesses. I get letters from time to time offering to edit everything from my books and newsletters to my sales letters, to correct the grammar and syntax or present a more erudite, professional image -but these letters always come from people who have never had a book published or never made any serious money from creating advertising. You CAN hire these folks for minimum wage all day long. Most of the highest income earners I know have a few of these people around. The point, of course, is that "perfection" and "professionalism" as defined and perceived by most people has not one darned thing to do with mak-

ing a lot of money. It turns out that book publishers all have editors who can fix what you write - what they need is somebody who can come up with salable books and then sell them. Ad agencies can hire people to fix grammar easily; what's hard to find is the guy who can come up with something like "They All Laughed When I sat Down At The Piano..." that can actually sell something. See, when you have the ability to cause people to jump up and part with their money, you can hire - or the world will ante up and provide - people to run around behind you and do everything from fix your grammar to get your laundry cleaned to mollifying hotel managers after you've trashed the penthouse suite. This tells you the one and only business skill worth focusing on, worth mastering. And I can't tell you how happy I am to have had that revelation early in life.

As an aside, if you really want to do your son or daughter a favor, push them into summer jobs in selling. Even if they want to become doctors or, God forbid, lawyers later, the most valuable part of their entire education will be the three months spent selling in a store, car dealership or door to door. (Some years back, I did a survey of 100 chiropractors with practices earning at least \$500,000.00 a year; over 80 of them had worked in direct sales, like selling vacuum cleaners, fire alarms, cookware, etc.)

Similarly, you can also hire a bunch of pinheads and bean counters to sit around and worry over every imaginable detail and potential problem for a whole lot less than you can make from the same time selling or causing sales. In essence, it really doesn't pay to worry! Hard to break the worry habit: most of us are taught this habit by our parents and have it deeply imprinted in our subconscious. The best antidote or, at least, distraction though is positive, productive, proactive action. I do know one entrepreneur who actually hired a guy to worry for him - he pays him \$35,000.00 a year. Every morning he gives his Vice-President of Worrying a list of stuff to worry about, then he goes on to focus on selling and causing sales. This pretty much tells you the only two functions of business worth investing your time and energy in. And note this: everybody who takes your time or attention away from those two things is your enemy.

Mind Over Matter

The Master Mind Principle - Andrew Carnegie.

Napoleon Hill wrote at length about this, in THE LAWS OF SUCCESS, then in its condensation, THINK AND GROW RICH - but make no mistake; this was at Andrew Carnegie's direction; Carnegie taught Hill the unusual idea that when a group of minds come together for a common purpose, it is as if an extra, extra-powerful mind is added to the group. In unrelated writing, Dr. Edward Kramer called this "the synergistic super-mind".

Andrew Carnegie largely utilized this concept internally, with a small group of executives inside his companies -just as Iacocca did at Ford and at Chrysler. However, Carnegie was also well aware of the Edison, Ford and Firestone "mastermind" and the remarkable results he perceived as coming from it.

Possibly the most productive "mastermind" of business history was called "the big six", comprised of:

1. William Wrigley - chewing gum and candy, real estate
2. Thompson (I forget the first name)- a chain of restaurants
3. Albert Lasker - advertising
4. McCullough - freight
5. Ritchie and Hertz, partners in the original Yellow Cab Company

These six had a combined annual, personal income in excess of 25-million dollars and controlled wealth much greater than that. Not one had educational advantages, capital or credit to begin with. These six men formed a close and friendly alliance and frequently met to exchange ideas and information and to help each other. No one can know what contribution the alliance made to each individual's success, but it is reasonable to presume that no one man would have been nearly as successful apart from the influence and assistance of the others.

I find that, in today's business world, a combination of factors: the frantic pace, the competitiveness, and the much more restrictive laws governing restraint of trade, monopolies, insider trading, etc., discourages similar "masterminds" from taking place. And people who do not understand the true power of the principle fail to pull their weight and make their just contributions to such groups. This year, I've assembled a version of a mastermind group with my first

Platinum Inner Circle. Frankly, the results are mixed so far - although most members are certainly getting their money's worth, both in direct deals with one another and in information flow I coordinate, few have really thrown themselves seriously into making it work as a true "mastermind".

I think astute entrepreneurs form these kinds of alliances - with as few as one other person - and invest the time in nurturing them.

"To know something no one else knows, that is the secret to success."

- Aristotle Onassis

Onassis amassed tons of money by ferreting out information unknown to his competitors. I think most people are intellectually lazy and under-value the acquisition of information. There are three kinds of information I find most valuable:



Power Point #787

Specific, Specialized How-To Information / Skills

You might paraphrase Onassis' idea as: to be able to do something few others can do, that is the secret to success. Red Adair is one of only a handful of guys who knows how-to extinguish just about any kind of oil tanker, oil well or oil spill fire. He's never had trouble finding work, never encountered much fee resistance. This "horse whisperer" guy, Monty Roberts, can do something no one else can do and is now famous and rich because of it. Even if you do something others can do, it's important to position, present and package it as something few others or no one else does. (See: Perception Is Reality, Power Point #776).

Market Specific Information / "Understanding"

Comprehensive, thorough, "deep" intellectual and emotional understanding of a specific market has enormous value. When you understand a reachable group of people inside and out, you can sell to them with maximum effectiveness and maximum profitability. This is why people who come out of a market and then turn around and sell to that market are so often exceptionally successful. Most people, by the way, are much too lazy to really "become one with" a chosen target market.



Power Point #789

Insider Information

"Insider information" can make you extraordinarily rich or put you behind bars, or both - check with Michael Milliken. Still, it's admittedly true that a lot of money is made this way. Real estate bought by a few who know about zoning changes or highway construction before everybody else does, stock bought or sold by a few who know about forthcoming good or bad news before the public. Who you know, what they know and what they'll tell you are important and useful, although all such information is speculative, not certain. You DO want to look for opportunities to put yourself into situations and positions where you may gain access to such information.

Management Of Ideas

Seeing What No One Else Can

"Wealth comes to the man who can see the potential for wealth."

- Napoleon Hill

Does this seem goofily obvious? Maybe it is. But then why are so few people rich in a place and time of virtually unlimited opportunity? The fact is, most people see things only as they are.

I live in a luxury resort community developed by a guy who made his mark and his fortune creating such communities in areas of cities no one else saw as valuable; in low income areas, up the sides of craggy mountains with no flatland to build on. The great visionary entrepreneurs like Walt Disney and Bugsy Siegel and Sam Walton had few personal characteristics in common, but they all had this prized ability to see what others could not even imagine.

I think the first place you have to be able to see potential for wealth is in the mirror. Most people look in their mirrors and see someone destined to finish as is. They do not see a millionaire waiting to hatch. There is no doubt in my mind that the picture you see of yourself virtually governs what you become. If wealth is on the agenda, you'd better see a wealthy person, a wealth magnet, a person deserving of wealth in the mirror.

Then comes the ability to identify the opportunity in a given set of circumstances where most others are unable to spot it.

There are "formulas", by the way, that keep getting applied in slightly different ways, over and over again. Consider the trend of the past ten years or so, largely led by just a couple of development companies, of going into decrepit downtown industrial areas, converting warehouses and abandoned docks into entertainment areas full of restaurants, nightclubs, offices - like The Flats in Cleveland, Inner Harbor in Baltimore, etc. I'd call this the "Ugly Duckling Model", getting rich by turning ugly ducklings into swans. Conrad Hilton started out by taking on aged dowager hotels and transforming them. Al Davis did it successfully during the glory days of the Raiders by taking on "outlaw" players nobody else wanted. A few years ago, I was walking through an arts-and-craft show somewhere and stumbled across a guy doing a pretty brisk business selling planters made out of old, worn out cowboy boots he'd rehabbed and decorated - as I recall at about \$ 100 a hit. Look around, you'll see this Formula at work.

when unpleasant or uncomfortable, as *real* success *must* be based on truth. I suppose that sounds elementary, but in actually, most of us (me included) tend to avoid or resist hearing unpleasant truths about ourselves or our businesses. It's important to remember that a fact is neither positive or negative in and of itself; our reactions to facts make them lead to either positive or negative outcomes. Develop the habits of being brutally honest with yourself and insisting that others you rely on give it to you straight - even if it's a bullet.



Power Point #795

Realistic Thinking

"True positive thinking is realistic. Athletes who must visualize a successful run down a treacherous ski slope don't imagine that the slope is laid out in a straight line - they envision correct turns through the dangerous curves. "
- Michael Vance

This describes the essence of entrepreneurial vision: not just seeing the opportunity but being able to foresee the possible problems and obstacles, so as to chart a course around them, and be responsive to them. Smart people just do not jump off a cliff into water without looking to see where the rocks are. Doing that has nothing to do with being "positive"; that's just being dumb. Over the years, I've had clients or briefly been in business with a couple of people harboring such twisted ideas about positive thinking they were hazardous to be around.



Power Point #796

Trusting Your Inner Voice

"No problem ever comes to you for which the answer is not already within you." - Dr. Edward Kramer

This is the most amazing confidence-building concept that I have ever encountered in all my reading, research and experience. Dr. Kramer_

based this largely on the famous Dr. Sidis' work, which I suggest you read about for yourself in Dr. Kramer's works. However, he was not alone in this strong belief in insight; Thomas Edison, for example, shared the belief that we are born with all the information in the world, all the knowledge there is, already installed in our minds and that education ought to place more emphasis on letting that out rather than stuffing data in. Napoleon Hill put a slightly different spin on this; he found that most highly successful entrepreneurs and inventors believed they could tap into a universal, infinite intelligence essentially by asking for ideas then listening to their inner voices. Regardless of the tweaking of this idea, if you buy it - which I do - then you can proceed through life confident of solving any problem that presents itself. The question, then, is how much do you trust your own "inner voice"?



Power Point #797

Creating Protection For Your Ideas and Works

"Protecting yourself in the marketplace via a combination of factors, not just copyright or trademark." - Gerardo Joffee

I find all inventors and most entrepreneurs unreasonably obsessed with protecting their ideas and products with patents or trademarks or copyrights. It's a foolish obsession for two reasons. First, for the most part, it doesn't work. It's just too easy to alter something just enough to avoid patent or copyright infringement while still knocking it off. Second, few people are willing to go the distance in legally enforcing these protections. For most, it's like putting a 'Beware Of Dog' sign up but not having a dog. Yep, you'll fool a few people and that's fine. Just don't expect it to deter a real pro.

I first began to understand this as a result of studying how Gerardo Joffee did business. I saw that his protection against knock-offs never came from any one thing or from something he'd enforce in court. Instead it came from assembling as many different, largely "creative" protections as possible, to make the knock-off task as difficult as possible. This not only means copyrighting everything you can copyright (including ads, sales letters, product packages, instruction sheets, etc.), trade marking everything you can trademark and patenting everything you can patent, it also means using advertising and marketing methods, your own per-

Focus On Profits

"3 strikes and you're out." - Chuck Sekeres

He explained the way he managed his telemarketers very simply: they were expected to close no less than one out of every three completed calls, so they played baseball: three strikes and you're out. Actually, the count was done by the day, so that, at day's end, if somebody didn't average one appointment per three calls, they did not return to the batting line-up the next day. When I tell this to people, they often focus on how ruthless and unforgiving this is — after all, they say, anybody can have a bad day. Or even a bad week. Or what if that telemarketer had a fight with her spouse that morning or was worrying about a sick kid or had a headache? But what Chuck was correctly focused on, as a CEO responsible for profits, is that you cannot put those kinds of excuses for sub-par performance in the bank. Instead of being focused on empathy, he was focused on the cost of leads lost to poor performance. If a person goes through 12 leads an hour and should close 4 but is having a bad day and closes only 2, that's 6 leads an hour wasted x 8,48 leads, at, say, in his case, \$ 100 a lead: \$4,800.00.

I was impressed by his calm ruthlessness and focus only on results.

I was impressed then, and today I am absolutely convinced he is right



Power Point #803

Labor Pains

"Don't tell me about the labor pains, show me the baby." - An Amway leader, name long forgotten

This was the title of a talk given by a woman, an award-level Direct Distributor in Amway, I heard back in the early 70's. I no longer remember her, but I definitely remember the idea. For some collection of reasons, people feel compelled to tell you about every splinter they got in their finger while putting up the shelf in your office; employees and vendors alike want you to share their pain - when it is precisely the non-sharing that you are paying them for! If I wanted to live through every

gritty detail of getting something done, I'd do it myself, better, faster and cheaper. I'm willing to settle for mediocre, slower and costlier only so I do not have to suffer the nitty-gritty. In fiercely protecting your time (and sanity), you have to keep cutting people off at the knees when they want to "tell you about the labor pains". And to the greatest degree possible, you want to gather around you people who "get this".



Power Point #804

Motivation Techniques, Again!

"I believe in doing things that will help my workingmen to help themselves. To induce them to save, every employee is allowed to deposit part of his earnings with the firm, on which the high rate of 6% is allowed. The firm also lends to any employee to buy a lot or build a house. "
- Andrew Carnegie

Early industrialists like Andrew Carnegie got very little historical credit for their way-ahead-of-their-time ideas about employee motivation and relations, specifically assisting them in achieving financial security. Today's employee stock purchase plans, 401K participation, pension plans, matching fund investments, etc. are all modern interpretations of financial incentive programs pioneered by Andrew Carnegie and several of his contemporaries. These men looked for ways to bridge the management-labor adversarial gap with economic incentives, rewards and "golden handcuffs".

I believe that today's shortage of competent workers virtually mandates the development and use of innovative financial incentives to attract and retain quality people.

In my days of managing a fairly large number of employees (as many as 45), I was quite successful in cutting absenteeism, tardiness and manufacturing quality errors to near zero with a program of targeted bonuses. My client, Greg Stanley at Whitehall Management, has literally revolutionized dental practices with innovative staff bonus formulas. If you must have employees, I think you must find ways to utilize specific incentives and rewards to guide behavior.

Management Of Money

Know Your Numbers

"Paying attention to the numbers is a dull, tiresome routine, a drudgery. The more you want to know about your business, the more detail you want to have, the more numbers there will be. They cannot be skimmed. They must be read, understood and thought about and compared with other sets of numbers and you have to do it alone, all by yourself, even when you know it would be far more stimulating to be doing almost anything else. "

- Harold Geneen

Okay, I've already admitted to being deficient and dysfunctional in this area myself; I know what to do, but I too often don't do it. Let me assure you, it costs me. However, I still find I'm better at this than most of the other entrepreneurs I know; in fact, most can't even give you good ballpark numbers about their businesses. Too many delegate it all to some accountant who gives them incomprehensible financial statements useless from a managing perspective. Having a neat computer-generated monthly financial statement is a heck of a lot less important than having numbers you need to make good day-to-day decisions with. Just for example, seeing your freight costs this month doesn't mean crap unless you know what they were same month last year, how they fit as a percentage of sales, what they average out to per order, and so on.



Power Point #806

Get Rid Of Bad Clients

"...a line can then be drawn at the minimally acceptable profitability. Those customers below the line constitute the agenda for either remedial action or customer pruning." - Richard Sloma

I have never been afraid to cut a customer or client, because of the principle of abundance; that the created vacuum will fill with better business (given that you are creating deal flow). I have "fired" clients and "banned" customers for a variety of reasons, beginning very, very early in my career. One good reason to cut one is that dealing with them just isn't sufficiently profitable. And this is why you should periodically, care-

fully analyze both the different parts of your business and each individual account in terms of profitability.

In mail-order, for example, the few customers who frequently return items for exchange or refund should be culled from the list and banned from purchasing; their sales volume is an illusion. In manufacturing (or manufacturing-type businesses, like printing) there are usually a few accounts where margin has been cut to the bone or collections are such a problem that you would be better off without the customer. In personal service businesses like mine, you have to prune clients who consume inordinate amounts of time or who are incapable of implementing your recommendations. You also have to be willing to cut loose problem clients as early and as decisively as possible.



Power Point #807

Don't Play Banker

"Accounts receivable as anathema." - Richard Sloma.

I have never understood people's willingness to "play banker" for their customers. In the speaking business, I know people carrying AMEX balances of \$30,000.00 and \$40,000.00 financing expenses that are billed to clients and then waiting for those clients to pay these expenses (with no mark-up) as well as fees a month, two months, etc. after the work has been performed. Fools, one and all. And when I ran a manufacturing company, we converted it from a very much abused "bank" with over 60% of its business in 90 to 120 days, to 30% prepay and 60% within 30 days. I think you have to look at carrying accounts receivable as a serious illness and attempt to cure it every which way you can.

Here are a few of the best strategies, most recommended to me by turnaround experts, a few largely of my own invention:

Clean Up

If your business has receivables, it has slow pays and bad pays. But it doesn't have to. Now is the time to have a very frank talk with each customer in those categories, agree on a timetable to "get clean", and deliver a stern warning that from here on out, 30 days means 29 not 31.



Power Point #809

Police Aggressively

I was successful at controlling the situation in the business I ran because we started collection activity on Day 30. Most businesspeople don't even start trying to get paid until they're a month late getting paid. You have to watch this very closely. If payment is due today and it isn't received, tomorrow is too late to FAX or send the first reminder. And you have to cut off credit for slow pays, establish and enforce credit limits for everybody.



Power Point #810

Convert Installment Buyers To One-Pays

If you sell via installment payments, you incur a cost of managing the collections, and, probably, a cost of bad debt. The big direct-response companies selling via installments (such as infomercial companies) offer a bonus, gift or discount to convert installment buyers into one-pays; the cost of the gift is less than the cost of collections. This is far less important in niche markets or when selling to established, repeat customers than in big, public markets or when selling to first-time customers. But you can convert about 1/3rd of those initially inspired to respond and buy via "easy payments" to a one-pay with the right incentive.

Power Point #811

Pre-Pays Of One Kind Or Another

In manufacturing, we had new and repeat accounts prepaying orders of \$5,000.00 to \$50,000.00 in order to save 10%. In the reverse of Wimpy's hamburger strategy, I'd rather have \$45,000.00 today than the promise of \$50,000.00 thirty to ninety days from now. In chiropractic, we taught doctors to use pre-pay with great success.



Power Point #812

Credit Cards To Collect Old Debt

I tripled a lawyer's collections from his notices to non-payers by adding the option of paying via credit cards to the letters. Virtually any business trying to collect ageing debt can get a "bump" by offering to accept payment via credit cards.



Power Point #813

Recognition To Good Payers

Recognition creates repetitive behavior (just as non-recognition does!). Again, with the manufacturing business, we started a formalized "thank you" program aimed at those who paid as agreed, and we very quickly turned good payers into great payers.



Power Point #814

Watch The Numbers

"A successful turnaround can only be accomplished if the CEO is willing and able to be totally immersed in the numbers."

- Edmund Freiermuth

Having been at the helm of one corporate turnaround that was 99.5%-nearly successful, I have tremendous admiration for top turnaround pros who go into troubled companies over and over again. I also

think healthy businesses can best be kept healthy by employing many of the same managerial disciplines that I was exposed to in the turnaround environment; # 1 of which is watching over every number like a hawk.

Recently I had lunch with a client who blithely reported that he had just had his biggest sales month ever - but his bookkeeper had told him he lost \$ 17,000.00. I thought to myself: what the blazes are you doing here, having lunch with me? But the truth is, this is a guy, like many entrepreneurs, who still refuses to immerse himself in the numbers of his business. But it's very hard to out-earn a leaky checkbook. I know; I've tried.

In the direct-marketing business, there are even more numbers to deal with than in many businesses. Over the years, I've done a mediocre job of this -I'm about half as guilty as the guy I just described - and it definitely eats up a lot of wealth. The clients I've worked with who have most quickly gotten to a point of complete financial independence* have done so by being obsessive about their numbers.

Now let me quickly say, this does not mean running your business like some squinty-eyed, penny wise pound foolish accountant. What I mean knows what's happening, having some parameters for what's acceptable and very quickly attacking differences that become evident.

*Everybody's definition is different. See: Safe Harbor Position, Power Point #819.



Power Point #815

Knowing Where To Cut Costs

"Reduce labor cost. Reduce materials cost. Reduce capacity. "
- Richard Sloma

When a business is in trouble, you almost always have to stop the hemorrhaging of cash before you can focus on reorganization and growth. In the earliest stages, you do not do this surgically; you do it with a bloody ax. There are three basic places to cut, usually in this order:

Power Point #816

Reduce Labor Cost

Most big businesses are bloated with middle management and duplicative workers. You can usually ax 1/3rd of a white collar workforce. Most smaller businesses have a number of significantly overpaid employees - certain jobs are only worth X\$ to get done, regardless of seniority or experience of the worker. Some businesses are located in parts of the country with inordinately high labor costs for no good reason and must be moved to be profitable. These days, the difficulty of replacing people is fueling rise in wages beyond reasonable levels. A manager must establish certain, defined parameters for acceptable labor costs, based in part on a percentage of sales, and hold that line.



Power Point #817

Reduce Materials Cost

Small businesses, as well as purchasing agents in big companies get very lazy about watching prices; they get comfortable with a few suppliers; and they stop getting competitive bids - and costs climb. (Just last week, my insistence on getting 3 bids saved \$600.00 on a simple job that, had I not specifically demanded the bids, would just have been given to the "normal" vendor.) Another place where cash can usually be liberated is in inventories. Often, businesses are over-inventoried for the convenience of the staff. Your job in purchasing (or the job of whoever does it for you) is to get Cadillac quality at Chevy prices and Nordstrom service at Wal-Mart prices; after all, any imbecile can get Cadillac quality at Cadillac prices.



Power Point #818

Reduce Capacity

Move to smaller/cheaper quarters, get rid of equipment that's used only sporadically, switch from inventoried to drop-shipping, etc. - look for ways to actually reduce capacity to produce or serve that only marginally affects your business. I recently saw a detailed study of a big mail-order company that incurred a substantial increase in inventory investment and warehouse costs so that they could fulfill all orders within 24 hours instead of 3 to 5 days. A year later, they had enjoyed a 10% bump in sales but a 7% net decrease in profits.

Power Point #819

Touchies And No Touchies

"Touchies" and "no touchies."

-Robert Ringer

"Safe Harbor Position "

-Harvey Brody

After studying Harvey Brody's materials, I became passionately interested in achieving what he taught as a Safe Harbor Position. To me, this means sufficient financial security to never need to work again, to be okay if never earning another penny - then continuing to be an entrepreneur, but more selectively. This is important because immense power comes from not needing to make money. As part of this, personally, I've worked very hard to get 100% debt-free. I deliberately keep overhead to a bare minimum. My preference is for minimal fixed expenses, all variable expenses.

Ringer talks about "touchies" and "no touchies". Had I completely bought into this principle earlier in life, with 20/20 hindsight, I can tell you that I would have achieved "safe harbor" at least 5 to 10 years earlier. One of the ways that well-to-do people wind up broke is by having no "no touchies". So, for example, a good business goes bad; they pour all the money they've accumulated back in trying to save it and wind up going down with the ship instead of only using "touchies" to try and save it, then, when out of that discretionary money, walking away with wealth intact.

These days, trying to protect your "no touchies" requires herculean effort. It seems that the more you accumulate, the bigger and tastier a target you are. I happen to believe in constructive paranoia,



Power Point #820

Master The Skills Of Selling

"Only real security is your ability to produce." - James Tolleson

This is the antithesis of financial security, but there is a way to make both positions compatible. Earlier, I talked about achieving a financial safe harbor position, and I believe you should - but you also have to keep in mind that even the safest of harbors can be wiped out. Given that possibility, then the only real security IS your ability to produce, and you.

want to keep that ability sharp no matter what. I feel very fortunate that I never got to go to college, as that might very well have led to a corporate career where I would be worrying about politics, downsizing, mergers, a bad quarter, etc. yanking the rug out from under me. I've been self-employed nearly my entire life and have developed certain skills that guarantee me the ability to create income virtually out of thin air anywhere, anytime, at will.

Anyone who has their security completely dependent on others: the government, banks, the stock market, an employer, etc. really has no security at all; it is an illusion.

This is why mastering the skills of selling - face to face and via media - is such a wonderful thing. These skills are the ultimate security.



Power Point #821 Using Your Own Capital

*"Never put your own money into your business unless you have to.
" - Gardiner Greene*

This is an interesting piece of advice because I basically agree with it, but in recent years have very consciously violated it.

Greene cites two key reasons not to sink your own capital into your own businesses: first, you are less objective about managing your own money than about managing a business capitalized with others' money; and two, it is difficult (thanks to our punitive, stupid tax laws) to get your money back out, intact, let alone with satisfactory return on the investment itself. I believe both of these things to be true.

The flip side of this is that raising money is, for many, including me, a really onerous task, and that having investors and/or partners brings with it a considerable amount of responsibility, potential liability and aggravation. Pretty much for the past ten years or so, I've stopped securing outside capital for any ventures - although, in at least two instances, my determination not to do so has artificially and arbitrarily restricted virtually certain growth and given me only small payoffs where large fortunes were probable. For me, this has wound up a lifestyle decision rather than a business decision. Only you can make that kind of a decision for you.

As an aside, one of the virtues of a direct marketing business, especially one selling information products and/or selling within a niche is that it can be organized, started and tested with small sums, and can usually be grown with its own money skimmed from sales and profits.

Management Of Time

Managing Your Time Effectively

About the importance of time management. - Alan Lakein

Alan Lakein's book "How To Get Control Of Your Time And Your Life" was, I think, the very first one I read about this subject. It got me thinking along the lines of being proactive rather than reactive and made me conscious of the profound difference between productivity and activity. The truth is most entrepreneurs (and most people, for that matter) work much harder than the results achieved illustrate, because they do not organize their efforts based on doing the most important thing first, second most important thing second, and so on.

This book inspired me to work very hard at staying in control of my time, to get my daily list accomplished, rather than being de-railed minute by minute by drop-in visitors, phone calls, employees, vendors, etc., etc. For many people, it seems the hardest thing to do is say: "you'll have to wait in line" when somebody pops up and wants immediate attention. I'm not sure why that is, but I see it plaguing just about everybody I know. Of course, if you have a boss or a V.I.P. client, you may have to interrupt your to-do agenda in favor of theirs. But you do NOT have to instantly react to EVERYBODY who comes along.

In terms of basic time-management techniques, I've experimented with all sorts of day planners and systems - even co-invented and published one. Most of the time I rely on the simplest "to-do lists"; in order of importance or ranked per Alan Lakein 1 -2-3/A-B-C. I tend to organize work piles the same way. Whatever works for you is, I think fine, whether it's a Day-Timer book or a yellow legal pad, but I do think you need to find something to use and then use it consistently.



Power Point #823

The Perils Of Getting Organized

"It has been my impression through the years that when I come upon a man who has a gleaming, empty, clean desktop, I am dealing with a fellow who is so far removed from the realities of his business that someone else is running it for him if you are on the firing line with several projects, you are going to have eighty-nine things on your desk, ten others on the floor beside

you, and eight others on the credenza behind youyour desk has to be cluttered because your working life is cluttered."

- Harold Geneen

I don't know about you, but I've tried, off and on, to "get organized" and operate in a clutter-free environment, but I'll admit, with only nominal and short-lived success. I do believe clutter can drain energy, if it produces an "out of control", desperate or frustrated feeling. Chi the other hand, when I read Geneen's statement, it frankly gave me some sense of relief, freedom from trying to achieve an arbitrarily set standard that didn't seem to work for me.

In my most recent book, 'How To Succeed In Business By Breaking ALL The Rules' *, I tried to do the same favor for others: freeing people from trying to conform to some arbitrarily determined standard that doesn't work for them.

*As of 5/98 available in hardcover. As of 9/98, being re-released in paperback.



Power Point #824

Getting To The Makeable Deals

Better one makeable deal than twenty unmakeable ones.

- Paraphrased: Robert Ringer

The more successful you become, the more opportunities seem to present themselves to you, the more people come around vying for your time and attention. Choosing which to pursue and which to reject becomes a very important and I think difficult task. I think it's important to have criteria in place, against which you evaluate each situation, so that, as much as possible, you standardize your selection process and can ask - does this fit?

I started including Ringer's "makeable deal" idea in my decision-making fairly early. For example, this is one reason why I've never pursued big corporations as clients and am very cautious about accepting them as clients even when they pursue me: too often, doing business with a big company requires lots of proposals, paperwork, decisions by committee, and other complications that turn doable deals into bad deals even after a considerable amount of time has been consumed. I prefer

client companies where there is one decision-maker to deal with.

Notes

Early in my experience, I worked for about a year with a technology company in the construction industry where all the prospects were large companies (like Holiday Inn corporate, for example). We were mired in meetings, conference calls, proposals, revised proposals, bids, only, ultimately, to discover that 9 out of 10 times there was no makeable deal there at all. I quickly decided that this was not for me. In fact, later, when I took over a custom manufacturing company, I instituted a fee/ deposit required for all quotes, to sort out "makeable" from "unmakeable" at Step One instead of at Step Eight. (And, by the way, one of the most important ideas about peak productivity selling is to get to "no" as early and as fast as possible; never to nurse "maybes".)



Power Point #825

The Power Of The Watch

"The greatest compliment a busy executive can pay to a visitor is to take off his watch ostentatiously and place it, face down, on the desk. It's a way of saying - my time belongs to you. Alternatively, taking off your watch and placing it face up on your desk...one executive I know has a huge outdoor pool clock with numbers 2 inches high on the wall, and a second hand that clicks noisily to signify passing time. It's arranged so that it faces his visitors...."

- Michael Korda

I don't often have visitors to my office anymore; in fact, I really don't have an office - which, among other things, dramatically cuts down both on visitors and the time I might waste parked there! But when I did, I used a lot of little psychological techniques to minimize meeting time and to deliver a message to each visitor: get it said and get out, fast. And I've often observed that the most successful executives and entrepreneurs I've visited employ similar tricks to reduce others' consumption of their time. The more of this you do, by the way, the more significant it is when you choose to be generous with somebody, with your time. I think setting up and communicating a "tough-minded attitude" toward your time is one of the most valuable of all success techniques. You gain power by having people appreciate it and value it when you do give them your time.

Marketing Tips

Power Point #826

Choose Your Battles Carefully

"Pick a business in which big business is not interested."

- Gardiner Greene

I always marvel at the guts, stupidity or combination thereof that so many people have, who open up sub shops, hamburger joints, pizza joints, gift shops, clothing stores - personally, I cannot fathom the circumstances that would make me want to take on Subway or Dóminos or the like head on. There's just too much opportunity out there to choose a bare knuckle, in the cage, battle to the death with Godzilla. Greene's advice made so much sense to me that I've never even been tempted to get involved in a small business battle with big business.

General Schwarzkopf's Smartest Move

One of my favorite "green room stories" from the Peter Lowe circuit involves a conversation I had with General Schwarzkopf about how his Gulf War leadership had wound up being so personally profitable for him; high speaking fees and enormous demand, book deals, and so forth. I asked him what he thought was the one smartest, cleverest, savviest thing he and Colin Powell had done that produced this outcome. *"Picking a war we could win,"* he answered.



Power Point #827

Being The Big Fish

"Choose a small market and develop it until you dominate it. Be a big frog in a small pond."

- Gardiner Greene

This suggestion has ultimately dominated my thinking about marketing. And the more I did, the more obvious it became to me that this was very wise advice. The costs of trying to prosper as a small fish in a big pond or to become a big fish in a big pond are enormous, the risks enormous, the impact of each mis-step enormous, the likelihood of success small.

Choosing The Right Success Model

"Leapfrog Theory: the quickest way to the top is NOT by fighting your way through the pack; the quickest way is to leapfrog over the pack "
- Robert Ringer

This advice was so important and beneficial to me, I actually owe Mr. Ringer a debt. You see, most people are ingrained with the image of a "ladder of success" and the idea that you must climb it one rung at a time. But this is not how the real world works, most often. (It is how George Bush became President. But it failed Bob Dole. And it is not how most people become President: most are state governors who "jump" to the top post, like Carter and Clinton.) And it definitely is the wrong model for entrepreneurial success.

When I went to my first National Speakers Association meeting (in 1978), they were still showing all the newbies this kind of model: grovel at the pros' feet, speak a lot for free, starve, work at getting good, don't promote yourself until you've spent years starving and working for peanuts, charge dinky fees in the beginning, be grateful for crumbs and maybe, someday, you can be like us. What a load of horse manure! The only thing this advice is good for is keeping those at the top safe from newcomers who may be smarter, better, faster.

That's why this advice is so often dispensed by the fat and lazy who are secretly fearful of any and all new competition. I ignored it all.

I've seen and heard similar b.s. in just about every business or endeavor I've been involved in, and it's always wrong.

The Leapfrog Model is the right model. This is why I've long wanted to teach a seminar or write a book titled "Big Brass Balls", because I seriously think that has more to do with most success than anything — certainly more than qualifications. In fact, "qualifications" go on "resumes", and "resumes" are exclusively for people who must get jobs and paychecks from those of us who don't have any qualifications.

Power Point #829

Focus Inward

"If a businessman would religiously invest one hour a day, every day, doing nothing but thinking about how he might be of better and greater service to his customers "
- Earl Nightingale

Here is a prescription for exceptional profitability and security in business: focus inward, on the customers you own, and how you can be of- two key words - "better" and/or "greater" service to them.

Earl went on to note that this is the very last thing your competitors will be doing with their hour a day.



Power Point #830

Make It Less Frightening

"Most customers are scared. They are afraid of being intimidated, embarrassed, pressured; they are equally afraid of missing an opportunity."
- THE CLOSERS

This is why most advertising aimed at brand new prospects fails, by trying to get too much done too fast, often all in one big leap; the seller underestimates (or isn't even aware of) how scary it is for the prospect to respond. Whenever someone is being asked to (finally) face up to and act on a problem, make a change, take a risk, share private information, invite someone into his home or office, potentially part with hard-earned money or deal with anybody trying to sell them anything, that person IS frightened. And likely to flee.

To the dentist, calling the dentist's office to make an appointment for an exam and a cleaning is as mundane and routine as getting out of bed in the morning, and the typical dentist has no concept of the level of the typical new patient's fear about doing just that. (This lack of understanding is most clearly measurable in the no-show rate of new patients obtained by advertising.) To the insurance agent, calling to arrange an initial meeting seems innocuous; to the prospect, faced with baring his financial soul to a stranger, it's anything but. With horses, moving toward

them, reaching toward them, especially quickly, will scare them; some will leap away from you, others will charge and attack you. You have to let them come to you. The same is true with prospects.

When you grasp this Power Point, you will respond in two ways: one, by designing less frightening means of response for new prospects; two, by incorporating more reassurance into your Marketing Messages aimed at new prospects. And you will prosper as a result of both actions.



Power Point #831

Living By Price Isn't Really Living

"Live by price, die by price." - Author Unknown

I heard this very early in my business life and it stuck.

The simple truth is that selling based on having the cheapest price prohibits doing anything smart and leaves you completely vulnerable to somebody who will work a tad cheaper.

K-Mart lived by price; Wal-Mart took their market position away from them; now K-Mart is wandering around, dazed and confused, in search of an identity. This demonstrates the simple danger of having your appeal to your customers as well as the marketplace in general based solely or even predominately on cheapest prices; somebody will settle for less.

Early in my business career (while running an ad agency) I became friends with the owner of a busy, thriving print shop in town—probably the smallest and probably the most profitable and certainly the highest priced. I saw that even in a business that is price competitive by nature, you did not need the cheapest price to win.

One of the tricks is to avoid putting yourself in price competitive situations. In other words, your marketing should be engineered to bring you prospects who have already chosen you, not prospects who want to consider you along with a handful of other choices. In my speaking business, for example, I have very deliberately avoided marketing myself to association or corporate meeting planners representing committees which will evaluate a dozen possible speakers to fill four slots on a

convention program. In such an environment, the winner is far too often the one who will compromise his fees and other demands the most.

Now, here's the related, really liberating....



Power Point #832

Set Your Own Pricing

Since having the lowest price is not really an advantage, having the highest price is not really a disadvantage, because price is rarely the determinate factor in selling.

Once you escape a price competitive environment, via positioning, marketing, market selection or other means, you really can "set your own price".



Power Point #833

Manipulative Selling

"Selling IS psychological manipulation." (Message: get over it!)
-THE CLOSERS

In the past 5 years or so, there's been an incredible proliferation of new approaches to selling and sales training that try to sound warmer, fuzzier, and, well, less like selling....like "non-manipulative selling", "non-confrontational selling", "win-win selling", "stress-free selling" and the like.* This is all horse pucky if you ask me. Selling is manipulation. If you are going to feel guilty about designing and using a presentation and answers to questions and objections engineered to make people do what you want; accept your proposition; buy your product; choose the higher priced options; and so on, no supply of psychobabble-ish buzzwords will turn you into an effective salesperson (in person or in print). The tools of selling include fear, guilt, ego, and greed. Mainstream advertising is largely about association: wear these shoes and you'll be like Mike, drink this stuff and you'll be like Shaq, drive this car or drink this beer.

and attractive members of the opposite sex will think you're cool. Asking someone any simple yes/yes question: would Tuesday or Thursday be better? - even offering choices of credit cards or payment terms - is by nature manipulative. Just about everything you do in selling has a manipulative effect even if unintended

I feel fortunate that this never bothered me in the least. I've been selling my entire adult life, from the very beginning operating under the "no holds barred" premise: that my job is to make the sale doing and using anything short of lying or fraud.



Power Point #834

Don't Believe Your Own Hype

*"When you begin believing your own public relations, disaster soon follows. " - Source Unknown.
(I think, George Cohan.)*

Recently, a Tony Robbins infomercial failed miserably, and I'd like to share my theory as to the reasons for its failure. Some say it is merely a reflection of marketplace saturation, but I do not believe that for a second. Instead, unlike all previous Robbins infomercials, this one used a "no-name" host instead of a celebrity, did not set up Tony's credibility in the beginning and instead went straight to interview, and relied minimally on testimonials and almost entirely on Tony instead of the other way around. This, I believe, reflects the triumph of ego and arrogance over good sense. And it is a wonderful illustration of the hazard of buying into your own "pr".

Everybody in a "personality driven business" is in the self-aggrandizement business. We sell ourselves. But it is dangerous (and tempting) to over-believe our midas touch or our fame. As dumb as a magician believing in magic.

Very rarely is one person the "it". Think about the number of TV show "stars" who became so convinced they were "stars" they walked away from popular, lucrative shows - only to discover that nobody came to see their movies, that nobody much cared about them outside the environment of the show they left, and that the public soon lost all interest in them. (Can you name the guy who was the first DA on the show 'Law And Order'?) Their success and popularity was the result of a complex matrix of elements other than themselves. Remove those elements, and there's nothing all that interesting left. Anytime you or I believe it's us, not the combination, we're headed for the edge of a cliff.

Personal Characteristics For Entrepreneurial Success

Power Point #835 Making Decisions

"Decisiveness. "

-Iacocca

In my opinion, Iacocca is in the same league as the great industrialists studied by Napoleon Hill, including Carnegie. If you've read Iacocca's book, have read articles about him, you see THE thread running through his career and managerial style is: decisiveness. When I met with Lee Iacocca at his home, during about a two hour business meeting, I watched as he kept guiding the conversation to decisions. Ingrained behavior. This is the opposite of the behavior I see exhibited by most executives as well as most people in general. With one corporate client I work with regularly, indecisiveness is so endemic that meetings are frequently held with the only result being the scheduling of yet another meeting, one teleconference's outcome being the scheduling of yet another teleconference, and, all too often, the same basic conversation repeated over and over again. They are obsessed with trying to make perfect decisions - but success has more to do with making more decisions faster than your competitors than with making more right decisions, with making decisions turn out right not necessarily making right decisions.

Errors fixed move you forward. Inertia does not.



Power Point #836 Everyday Action

" 'Inspiration to action' is the most important ingredient to success in any human activity. And inspiration to action can be developed at will. "

- W. Clement Stone

You might call "inspiration to action" a combination of initiative, self-motivation and self-discipline. It means: getting into action and following through on what you start. This is why so many people are unable to make the transition from employee to entrepreneur; they require bosses, supervisors, deadlines imposed by others, peer pressure, a structured environment, even the threat of job loss to inspire them to action every day so when turned loose, to manage themselves, they fail. The

to next year's Super Bowl. But this really describes adult entrepreneurial life; we have little time to celebrate or rest on yesterday's accomplishments; we are only as good as what we can achieve this day, this hour. Managing this, emotionally, is critical to success.

The other idea is that adept alibi-making is rarely the mark of a successful person. The temptation to look for and cite excuses for our instances of poor judgment is great, but you can't get anywhere doing that. And, if you have people around you who are good at making excuses and blaming others, you ought to get rid of them. The WORST subordinate is the one who can't get done what needs to be done but hides the problem instead of bringing it to you, to rearrange priorities or otherwise take corrective action. Then when the mess is uncovered, they've got lots of alibis. Such a person is usually 100% well-intentioned and all 0% problem. You will find no place on a bank deposit slip to write in a good alibi.



Power Point #840

Cultivate Perspective

*"Perspective vs. Drama."
- Dr. Maxwell Maltz*

Most people over-dramatize all the events in their lives, so teeny problems become life-threatening crises, minor disappointments become massive depression, and so forth. This is a dangerous habit of thought for an entrepreneur because it breeds over-reaction and allows him to be rushed into responses without sufficient thought.

On the other hand, 'perspective' is one of the most valuable habits of thought an entrepreneur can cultivate. This means asking: how important is this as part of my big picture? How important will it be a week from now? A month? A year? Is it really urgent? Urgent to me or just to someone else? And so on. The ability to place an occurrence in perspective leads to appropriate reactions.

Obviously, easier said than done, like ALL desirable habits of thought. But when you heighten your awareness of the tendency to buy into or slip into "drama", it's easier to control.

Power Point #841

Egotism

*"The worst disease which can affect a businessperson is egotism." -
Harold Geneen*

If you study Maltz, you understand that the healthy self-image is the most powerful ally you can have. The flip side of that coin is an unhealthy ego, the most powerful enemy you can have.

Ego gets us into all kinds of trouble. It prevents us from decisively exiting unsuccessful situations; it prevents us from seeking necessary assistance; it fuels disagreements and antagonism; it causes emotional, irrational decision-making. Many people consistently out-spend their incomes due to ego, ultimately winding up broke. Companies waste enormous sums of money out of corporate ego, on everything from edifices when ordinary offices would do to trade show budgets inflated purely by "keeping up with the Joneses". Maybe the worst by-product of all of ego is the refusal to admit mistakes of judgment, because your system cannot course-correct until you acknowledge having gotten off course.

Confessions Of An Entrepreneur

Bonus Section

My Biggest Business Mistakes

At roughly 2/3rds of the way through a working life, having been self-employed for all but a year, having lost and made millions of dollars, and had the extra advantage of consulting with so many other successful as well as unsuccessful entrepreneurs and being able to compare my decisions against theirs, I guess I can justifiably look backward and identify lessons from mistakes. There are four "biggies" that, if I got to do it all over again, knowing what I know now, I would pay considerably more attention to, and endeavor changing my behavior.

Loyalty To a Fault; Procrastination About Change

A warning I give to business owners about vendors and suppliers: you owe them no loyalty. The economics of your business must be based on "what have you done for me lately."

But the reluctance to disrupt or change established relationships occurs in many areas and is perfectly understandable. You may be reluctant to replace suppliers because of the time, agony and cost of finding and educating the replacement(s). I am as guilty of this as anybody I know, even today. Frankly, the costs are enormous. You might also make similar mistakes with employees, associates, clients (I rarely do).

In my personal case, this procrastination about making changes in relationships has prevented me from developing an "A-Team" of support professionals, like lawyers, accountants, financial advisors, and the like. For the most part, I've got the "B-Team" and a few from the "C-Team". Unfortunately, the longer you wait to change these relationships, the more difficult it becomes, because the learning curve for the replacement is longer and more difficult, and the confidences you share with the current people are many.

You will find this trait infesting your business, too - typically employees are even worse about it than entrepreneurs. For example, employees form friendships with vendors, who drop in with doughnuts, take time to talk with them about their kids, and so on. They are then not only reluctant to replace them, they're reluctant to even press them for price and service. Employees who befriend each other wind up covering up each others' mistakes (or worse), even when it is to everybody else's detriment.

There are a lot of ideas floating around about how business ought to be socially responsible, more responsible to its employees, and so forth. Laws have even been proposed (but fortunately not passed) to prohibit plant closings and workforce consolidation or downsizing. Laws have been passed (to which, fortunately, small businesses are mostly exempt) forcing business to become much more involved in family affairs, such as child care, so-called "family leave", and so on. These things sometimes sound fair and reasonable in theory, but they ignore a fundamental fact: a business cannot serve multiple masters simultaneously, with equal attentiveness.

In other words, (and I can't stress this enough) you have to manage a business to meet a hierarchy of priorities, and whenever there is conflict between them, the top one must win. With rare exception, the # 1

You can see this express itself in a lot of different ways. Piling up massive, unnecessary overhead like Taj Mahal buildings, private planes and kiss-ass hangers-arounders on staff. (One step away from Mike Tyson's guy whose only job is to follow him around and tell him he's great.) Or believing their current run of fortune will never end. (Everything does. Everything is affected by cycles.) Or becoming cut-throat and vicious in business dealings, abusing their power.

Etc.

Power Point #848

Fundamental Dishonesty

People do make money through criminal behavior in short spurts. Sometimes the wheels of justice or "universe justice" even seem to turn with painful slowness. But if you or your business are fundamentally dishonest; meaning your product or service is not a good value for its price, your sales proposition is built on lies, your sales methods are deceptive (past the line of manipulative; deceptive) or you are truly unjust in your dealings with others, it will catch up to you and you will pay a penalty.

Bonus

The Original Guthy-Renker Ten Commandments Of Management

My client, the Guthy-Renker Corporation, has grown from its first infomercial to a 350-million dollar!- per year company, with many shows, vertical businesses like the Victoria Principal skin care business, an international division, and on and on. Early in the game, Bill Guthy drew up these 10 "commandments" of management. I agreed with them about 90% then, still do

.

Thou Shalt Put Thy Ego In Thy Pocket

Avoid ego like the plague. Don't worry about credit—share it with your colleagues. If your talent roster is getting press attention or industry accolades, celebrate that fact; it's good for the business. That's the sole rule of thumb. Wait and congratulate. It doesn't have to be "about me".



Power Point #853

Thou Shalt Respond To The Needs Of Thy Clients

To whom do you sell your services? Know them and know that their needs will vary over time. Our clients are the product developers and creative talent—they change. Stay in touch. Know them. Know that they are moving targets. What they want changes weekly. Be flexible. Adapt.



Power Point #854

Thou Shalt Know What Business Thou Art In

We've created a \$20 million "flanker" business by recognizing that we're not just in the infomercial business, but rather in the TV direct response business. By understanding that, we were able to respond when the shopping channels asked us to help develop products for their programming . With a more narrow view, we'd have a thinner bottom line.

Thou Shalt Know When To Say No: What Business Thou Are NOT In

Not every opportunity is your opportunity. Something in an entrepreneur's heart beats faster at any opportunity—but proceed with caution. Don't be afraid to pass. Be rigorous and disciplined in your response to opportunity. Factor in the "lost opportunity" costs of not focusing on your real business, when you consider each potential.



Power Point #856

Thou Shalt Know Thy Competition

Work the phones. Create your network. If you have to wait to read it in the papers, you're not doing your homework. Cultivate industry sources. Talk with your subcontractors. Talk to your competitors. Join the trade association and listen to these folks. Understand their perspectives, so you can "predict" the competitive point of view — and take a different tact.



Power Point #857:

Thou Shalt Not Model Thy Competition

Don't overvalue *their image*. Their story may read right from the outside, but don't trust and certainly don't copy it. "Insider" wisdom isn't insider anymore, once it's been printed in the trades. And, you can't lead if you're willing to follow someone else's lead. If somebody is already doing it, you've lost your primacy in the marketplace anyway.

Thou Shalt Seek Diversity

Consider your partner(s) carefully. If two people "think exactly alike", you don't need two. Encourage left brain and right brain approaches to all issues and don't put yourself or your partner in a box. Do stake out your territory in each relationship and take responsibility for it, but be flexible and open to new ideas — even when it comes from an unexpected source.

Earn a ton of money giving away **FREE ADVERTISING** to merchants and giving **MONEY** to worthy non-profit clubs and charitable groups...

How Two Crazy College Kids Made \$55,352.00 Their First Year In The World's Most Unusual Business!

Here's what they did and now what you can do too.

Omaha, Ne.- My name is Julie Nielsen. I'm 25 years old. Three years ago, with **NO MONEY**, **NO REAL BUSINESS EXPERIENCE**, and **NO CONTACTS**, my brother Doug and I started a unique, stress-free, high profit business from our small two bedroom apartment. Nobody even thought we would get our business off the ground. But, in only three years, we've gone from being two broke peasant hutter and jelly eating college kids to successful entrepreneurs owning a fast growing money making business. We've achieved the "American Dream" of starting a business from nothing and building it into a thriving and growing enterprise.

Everyone thought we were CRAZY when we told them, "We've had it! We're done hustling for those so called 'GOOD JOBS'. We're starting our own company!!"

But, nobody thinks we're crazy now! You see, Doug and I now make more money part-time than most people my Dad's age earn (in management jobs) working all year long putting up with their boss. In only our second full year, we doubled the size of our business and 1995 is off to a blistering pace.

Oh, by the way, our business is NOT some 'multi-level' marketing opportunity, NOT a mail order opportunity where you can make \$2,000 per hour, NOT some business where we teach you how to teach others how to get rich. We have a real business. It actually took work to start it and make it successful. This is not some made up story. Doug and I are real people and are actually brother and sister. And like every brother and sister, we used to fight like cats and dogs. But, now that we're a little older, besides an occasional disagreement (when Doug is wrong), we get along very well.

HOW DID WE GO FROM BEING TWO BROKE COLLEGE GRADS TO BEING SUCCESSFUL ENTREPRENEURS?

Before we started our business, we were like every other college grad searching high and low for these so called "GOOD JOBS." After months of relentlessly hunting and banging our heads against brick walls, we both became frustrated with the job market. Out of sheer desperation, we decided to start our own business. But how? Two kids fresh out of college with, **no money** (in fact we were in debt) **no real business experience**, and **no contacts**. Our odds seemed better for winning the lottery than for successfully starting a business. *Determined not to fail...*

We discovered an incredibly unique business that allows us to make a great deal of money by doing two things: Giving free or **refunding** a way to merchants and giving money to non-profit clubs and charitable groups.

Our business has grown faster than weeds in a garden. Can you think of a charitable group that doesn't need more money? Can you name a business that wouldn't want free advertising? The answer partly explains the amazing success we've had. There's simply a huge market for what we do. You see in our business, we help non-profit groups raise money for all their special community projects and activities. With the help of our home computer, we created the ultimate WIN-WIN

concept that helps companies increase their business while helping non-profit groups raise money. Who are non-profit groups? They are school clubs such as band and choir, youth sport clubs like soccer or softball, churches, and organizations such as the Optimists, Kiwanis, Jaycees, Rotarians and Lions Clubs. There are literally thousands and thousands of clubs who need money.

After only 4 months, we began to make money and were pretty sure that starting our own business was the right decision. But after making over \$55,000.00 our first year, we knew we were on the right track! Our business literally exploded after the fourth month.

Now our business runs almost completely on autopilot. It virtually runs itself.

The first year was a lot of hard work. We worked a ton of hours developing our business. We had to learn everything the hard way. Only after trying 37 different methods, did we finally discover the secret from which we developed our amazingly simple system. It took about a full year to refine the system and totally set up the program. Both merchants and non-profit clubs love our concepts. Once a club successfully works with us... they want to every year. In other words, once the business is set up it almost runs its self. Unlike most businesses, where you start from scratch at the beginning of each year, our business is set up on a renewal basis.

WORK ONLY HALF THE YEAR AND STILL HAVE A GREAT INCOME!

Our business is great because it can be set up as a seasonal business. It can either be a full-time or part-time business. Anyway you slice it, there's a lot of free time. I actually took the whole month of January off. In 1994, Doug and I were able to take almost seven weeks of vacation and could almost come and go as we pleased.

SO, HOW DO YOU FIT INTO ALL THIS?

Well, over the past 3 years (and much trial and error), we've nearly perfected this business. In fact, it works so well, it's almost scary. I am convinced that there is huge growth potential for our business in every community in America. People ask us all the time if we are going to expand our business. But, we've hardly even scratched the surface of potential in our own area. Sure, we'd like to make even more money (who wouldn't), but, frankly, we're not willing to work hard enough to expand this all over the country. Instead, we decided to condense our business into a step-by-step formula that anybody of average intelligence can use...and offer it in a book that anyone can afford.

JULIE & DOUG'S PERSONAL GUARANTEE!!

With our book, The Secret of Making \$55,000.00 a Year Part-Time Giving Away Free Advertising, you are protected by our simple, NO-QUESTIONS-ASKED guarantee. Use our book for TWO FULL MONTHS entirely at our risk. If, during this time, you are not totally convinced you're on to something real and that you too can make \$50,000.00 or more in the next year with this simple and rewarding business...I want you to send it back for a complete refund. No hassles. No questions.



"Young Entrepreneurs explain the secret of their success"

Here are some of the things we will reveal about how we make \$55,352.00 a year giving away **FREE** advertising and giving money to non-profit and charitable groups.

- * How we got started by helping just one non-profit club and made over \$2,500.00
- * How to create the perfect **HIGH PROFIT PRODUCTS** for marketing with our system, without making a huge investment.
- * Five of the most unusual, high margin, easy to develop products - all that give **FREE** advertising to merchants.
- * Where to find the most money hungry non-profit groups... and how to get them beating down your door. (We make good money working with only 5 groups)
- * **THE ULTIMATE WIN-WIN BUSINESS** - everybody loves us because we help merchants increase their business while helping non-profit groups make a ton of money - we show you how!
- * The amazing **Big Red Renewal System** that allows you to put together unique products that will keep making you **CASH** year after year
- * How to start right now - without leaving the security of your job - with just a few hours a week.

YES, this is a great business to be in. But, you need to have unique high profit margin products and a system in place to be successful. After reading our book you cannot fail... we will explain it all. Remember there is absolutely no risk in trying our system. We are offering two full months to test our book.

TO FINISH THIS ALL UP:

Doug and I **LOVE** what we do! Unlike many people, we don't dread Monday mornings and in fact, we really enjoy going to work. We're making 'good money', but more importantly, we also have the **FREEDOM & TIME** to enjoy it...all this from discovering the **SECRET** which lead to our amazing system. No doubt about it, it really works! We believe **YOU** can learn and use our system too. **GUARANTEED!** We've described **EVERYTHING** we do in our book, and you can have a copy for just \$19.95.

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Or mail your check or money order for \$19.95 plus \$3.50 shipping and handling to:
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9001 Arbor St. #206, Dept. C15
Omaha, Nebraska 68124

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Never Stop Building A Positive Mental State

"Income rarely exceeds personal development. "

- Jim Rohn

Be nice to print this on the face of every paycheck issued to every employee in America. Some people, usually those who've achieved some success, get "too smart" or "too sophisticated" to continue working on personal development - then they begin to decline. Joe Adamsky's a good example of the right approach: at age 68, he is one of the most respected, competitive harness racing drivers and trainers in the Midwest. Not a day goes by that he does not listen to self-improvement audio cassettes by top authors and speakers, and he recently asked me to recommend a good speed reading course, so he could read more self-improvement and success oriented literature. At age 68. Most people quit bothering to improve long before this age. But Joe knows that income rarely exceeds personal development, so since he has business and financial goals, he continues to work on his own mental attitude. Daily. (Do you?)



Power Point #860

One Good Idea

"A single thought can revolutionize your life as it did mine. A single thought can make you rich or it can land you in prison for the rest of your life. "

- Earl Nightingale

When I heard Earl make this statement, a light bulb went off for me. I got that you do not necessarily need either genius or persistence nor must you labor for decades in order to enjoy a few prosperous years. The recognition of an exceptionally valuable thought knows no age or time or education or experience barriers or limitations.

My friend Paul Hartunian made a small fortune thanks to a single thought that occurred while watching a news broadcast about repairs being made to the famous Brooklyn Bridge; that people would pay for parts of the old bridge scrap as collectibles; that he could be the first guy

to honestly "sell the Brooklyn Bridge." Napoleon Hill tells the story of the man who revolutionized the grocery industry with the thought of "self-service" Ray Kroc looked at the McDonald brothers' thriving hamburger stand and thought: "duplicable." These are all very practical applications. And we could list thousands of similar examples.

I thought you might be interested in the "single thoughts" that, in each case, literally changed my life, so here they are, in approximate order of occurrence:

DSK Single Thoughts

Power Point #861	You can create your own reality with your thoughts
Power Point #862	You can modify your self-image to suit your goals
Power Point #863	The best, most positive attitude in the world is no better than the worst attitude if you do not have ready access to people who can give you money, to use it on
Power Point #864	You cannot help anybody by giving them anything for free
Power Point #865	You set your price
Power Point #866	You can put words on paper and have that go sell for you
Power Point #867	Virtually all the manual labor in the prospecting and selling process can be replaced and done better with "tools" and "systems"
Power Point #868	"Takeaway Selling"
Power Point #869	The power of authenticity
Power Point #870	The existence of formulas
Power Point #871	How small a bag of tricks you need to be consistently successful

The first two (**Power Point #861 and Power Point #862**) are obviously redundant with everything else already said here and throughout Power Points, but I had to mention them because they changed my life. When I first discovered Earl Nightingale and then Napoleon Hill's 'Think And Grow Rich', and then a handful of classic works by Ben Sweetland, Claude Bristol, David Schwartz and Dorthea Brande, my mind was opened up to personal possibilities I had previously presumed far beyond my reach.

Take a very simple illustration - when people see a big, long, gleaming white limousine drive down the street or pull up to a hotel entry, what do they think? Some instantly think: "crook", "drug dealer" or "Mafia" -that you must be doing something disreputable or illegal to afford such flagrant luxury. Some think "politician", "movie star" or "athlete", representing positions they cannot achieve or attain. Few instantly get a mental picture of themselves in the limo, being treated as a VIP, going somewhere important. After spending some time with the above listed materials, I started reacting to things that way; saying "*That's for me.*" Seeing myself in the pictures.

For me, the discovery of the self-image and how it works was arguably THE most important personal advancement and "chunk" of know-how. It freed me from severe stuttering, but it provided much greater and far reaching benefits as well.

Power Point #863: This was my move into serious interest in "marketing". Like most people who "discover" self-improvement, I got very excited about all of it and invested an enormous amount of energy in developing and projecting a "positive attitude." Over time, however, I came to grips with a brutal truth many never get: *isn't enough*. Attitude by itself is almost irrelevant. And, in terms of making money, if you don't have the means of consistently and frequently getting face to face with people who can trade you their money for your goods or services, whatever positivism you do muster up is wasted; it's like getting all shaved, showered, groomed, cologned, gussied up, then sitting home and hoping a date'll knock on your door out of the blue. Might as well have stayed dirty, smelly, in old sweats. Well, I got it, and that launched my VERY serious study of "marketing", then defined for me as: how can I create a steady stream of people to sell to? Another way to look at this is that motivation without foundation leads only to frustration. For most people, the foundation has to include a systematized, reasonably reliable approach to attracting new prospects, customers, clients or patients (with-

out manual labor cold prospecting). The very fundamental idea that you could magnetically attract to you rather than going out hunting definitely changed my life.

Power Point #864: I used to give away self-help books, give people my time and my advice, and so on. I was also once a George McGovern liberal. If you can objectively observe results, you have to eventually give up all those ideas. Lyndon Johnson's so-called "war on poverty" unleashed a plethora of costly social programs and, worse, a Pandora's box of unreasonable expectations that represent the greatest political and philosophical failure in the history of the world.

The outcome is proof beyond any argument that absolutely no good comes of allowing anybody to get anything for nothing. On a smaller scale, the very same thing is true when you deal with people one-on-one. Free advice only uses up your breath. Meeting with prospective clients for free destroys your value and undermines your ability to actually serve the client. There's just no way that you ever accomplish anything constructive by deviating from the fundamental concept of value exchange; each party contributing something, investing something.

(The only charitable program that I know of, that seems to be based on this truth is Habitat For Humanity, where the needy recipients must contribute "sweat equity" to get a home, while HFH and its volunteers contribute materials and other "hard costs". This happens to be the only thing Jimmy Carter's ever been linked with that I agree with.)

This idea changed the way I deal with employees, associates, vendors, clients, friends, etc. for the better.

Power Point #865: The idea that you can set any darned price you want on your work was incredibly important to me. I have wound up becoming financially secure purely through earnings. I'm not a savvy or patient investor and I have not built up substantial holdings in traditional investments. But I have been able to out-earn my own mistakes, the government, etc. by commanding very high fees for my know-how and services. I have gravitated toward fields with these commonalities: (a) high transaction value, (b) high customer/client value, (c) absence of apples-to-apples price comparisons or price shopping by customers, where buying decisions are made in a vacuum.

Power Point #866: The discovery of the sales letter, then the direct-response print ad, forever altered my life and set it on its course. I began my career as a temporary sales representative, with some significant expectation of developing long-term success in selling. Simultaneously, I quickly became first rated by me enormous waste built intone peering, travel, waiting, etc.) AND I became knowledgeable about "selling in print" The superiority of the latter was

overwhelming.

Notes

Power Point #867: Many industries still employ the traditional approach to a field sales force. I had direct personal experience with this in my first (and only) "job" and instantly recognized it as one of the great models of inefficiency. I'm amazed companies cling to it, and predict that in another 10 years or so, this'll be all but non-existent. The costs of company cars, insurance, air and auto travel, hotels and the time costs of having a human out full-time working a territory are outrageous. In most businesses, new accounts can be opened and existent accounts serviced far, far more efficiently, with fewer, better salespeople who stay at home or in the office 90% of the time and utilize sales letters, audio tapes, video tapes, FAX, broadcast FAX, teleconferencing, video conferencing and the Internet.

Power Point #868: Takeaway Selling - which I describe in my book, THE NO B.S. SALES SUCCESS BOOK, was first suggested to me in concrete form by Robert Ringer, in his book 'Winning Through intimidation'. The idea that evolved from there: that you can (and should, for multiple reasons) dictate the terms by which you accept clients and permit them to do business with you, and that you can (and should) limit direct or easy access to you may be more responsible for my financial success than any other single premise.

Power Point #869: Some very diverse sources: Maltz, Mike Vance, Ringer and Ziglar all got a message through to me; better to be and promote your best self as is rather than try to be somebody you really aren't. The fastest and best way to create trust turns out to be revealing yourself. I think people sense and respond to this kind of authenticity.

Power Point #870: The existence of formulas is very important. In just about any situation I've ever encountered - from turning around a troubled company to selling from the platform to you-name-it - others have already gone where you want to go, and by studying them and identifying the commonalities in what they do or did, you can unearth and assemble a 1 -2-3 formula for success in that endeavor. There's no need to invent the wheel all over again. In fact, doing so is stupid. Too many people act as bulls in a China shop.

Power Point #871: I've gradually realized that, in each endeavor, you need only a very small bag of tricks to be successful. This arrived as a blinding flash of clarity when I was speaking at one of Gary Halbert's \$7,000.00-per-person seminars I was up front, on a panel, sitting next to John Carleton, and Gary was launching into his 'prescription' for a particular attendee's project, and John leaned over and said to me: "Gary only has 11 clicks on his dial. Be interesting to see which one he uses here." I later thought a lot about that idea. It dawned on me that I have only a handful or two of "tricks" that I rely on over and over and over again in each activity in which I'm

successful or effective. If you study a successful business, you'll see the same thing to be true. Just for example, consider McDonalds' advertising: their bag of tricks consists ONLY of: (1) discounting, limited time; (2) 2-for-1, limited time; (3) special item, limited time; (4) movie or TV show tie-in toy promotion, limited time and/or limited availability; (5) contest or game promotion, limited time. The whole business relies on just FIVE good tricks. This is away of looking at things few entrepreneurs master - but when you do, you can reduce what others do and what you do to a few keys and deliberately repeat them over and over again. Also, I found this to be an enormous confidence builder, because it reveals you do not need to know a lot; just a little.

Power Point #872: Naked emperors. I often tell the story of going to my first National Speakers Association meeting, after about a year in speaking, and already making over \$50,000.00 -I went to find out how to do the business right. Of course, I discovered that, while there were a number of people who were better speakers than I was, there wasn't anybody there who knew much about marketing themselves. At first I was depressed. I'd spent money and traveled only to find: no wizards. But then I was excited, because I realized it really meant "opportunity". I think most people are handicapped and intimidated by their belief or perception that there are "experts" who are much smarter than they are; people fear a long, arduous learning curve.

Power Point #873: Why don't most people accomplish more? Because they do not set goals, achieve them and set more. Well, that's disappointingly obvious, isn't it? But what virtually every worthwhile self-improvement author and lecturer has strived to communicate is that human beings have the ability to set and achieve one goal after the other. If they don't achieve or progress, it's because they do not use this ability.



Power Point #874

What Do You Think About Most?

"We become what we think about most." -Earl Nightingale

This simple statement accurately describes a process that cannot be de-railed even if a person tries. And it operates for good or bad without discretion; *whatever* a person thinks about most, he becomes. Understanding this, I have tried very hard to monitor and deliberately choose the subjects and ideas I think about. I have not always been successful at keeping the thinking constructive, and at the time I haven't produced very direct, linked, unfortunate results.

It is, I believe, man's greatest challenge to master his own thoughts.

A smart question is: what do YOU think about most?



Power Point #875

The Dominant Thought Principle

*"You are but the sum total of your dominating or most prominent thoughts."
- Napoleon Hill*

What I call THE DOMINANT THOUGHT PRINCIPLE can be seen at work for good or bad; basically, when a thought reaches the level of dominance; you awake thinking about it, it's on your mind constantly, it interrupts other thought, and you go to sleep thinking about it, its transition to reality is nearly instant a big time lag in achievement is getting from first fleeting impulse or idea to dominant thought, not in getting from dominant thought to reality. This tells you how to accelerate achievement. In addition, it guarantees that your life will largely reflect only those thoughts that at one time or another become dominating thoughts. These control big life events, for example, such as marriage or divorce, career choices, relocation, etc.



Power Point #876

Imaginative Minds

*"The most interesting people are the people with the most interesting pictures in their minds." - William Lyon Phelps,
Former President, Yale University*

I confess: I'm VERY easily bored and cannot bear "small talk" - the price of snow peas, the weather, gossip about the neighbors. Ugh. Consequently, I'm relatively reclusive. *The* list of people I frequently talk to just for the sake of talking to somebody is very, very small. And, for the most part,

Separate Mistakes From Self Image

"You are not your mistakes. " - Dr. Maxwell Maltz

This is HUGE. Gigantic. Dr. Maltz taught that we are mistake makers but also mistake breakers - meaning: we are engineered to learn from our mistakes and rise above them. The productive response to mistakes is "course correction". Dr. Maltz also recognized that successful people get from A to B in a zig zag line of course corrections, rarely if ever in a straight line. But the way people box themselves in is by internalizing their mistakes and dwelling on them to such a degree that they can no longer separate their personality and character from their mistakes. In simple terms, from "I've failed at x" to "I am a failure". For example, a person who goes broke in his first business and from that concludes "I'm just not cut out to be a business owner".

The separation of mistakes from self (self-image) is what enables high achievers to screw up over and over and over again yet still win more than enough to be celebrated and to become rich and/or successful

Achieving Goals

The Power Of Belief

"Anything the human mind can conceive and believe, it (you) can achieve." - Napoleon Hill

Napoleon Hill said it both ways: "it" and "you". He went on to define *believe*. Not *wishing*. "A belief is created in the depths of the mind. It becomes part of you. This is why a true, deep belief can change your glandular secretions and the content of your bloodstream and work other physical changes beyond the power of medical science to believe. A belief radiating its unknown wave length from the depths of the mind to the depths of another mind accounts for a good deal of 'personality power.'"

Hill's statements communicate two core beliefs: one, that physical changes, internally, as in health, and externally, as in life achievements, can best be facilitated by belief and may be impossible without profound belief; two, that belief conveys itself without and separate from speech from one individual to another.

When I looked around, I discovered that lots of people actually invest effort in goals they do not really believe in. Some are goals set for them by others, whether that's a sales manager, family or society in general. Some people even take their "wishes" and call those goals and even apply some goal setting process to them, yet they do not really believe they can achieve them - evidenced by how quickly and easily they begin to wiggle away from their specificity or introduce excuses in advance when pressed. The few people I had direct access to at this point in my life who seemed to be consistently setting and achieving goals did not equivocate and did appear to genuinely believe in their objectives. This distinction led me to being increasingly conservative and cautious about setting goals, so that the ones I did set, I could firmly believe I would achieve. Around me, I saw people behaving very cavalierly and casually about goals, and I chose a more serious, deliberate path.

Hill's second core belief is even more provocative. If you study all of Hill's work, you'll see that he believes in a "transference of belief" from one person to another on a level different from, and more powerful than speech or body language. In some respects, this is a dangerous idea, open to misinterpretation; to the idea that just by believing strongly enough, others will be so influenced as to hand you your goal on a silver platter. That's mysticism; I don't believe that; and I don't think Hill did either. On the other hand, I have experienced firsthand individuals so unwaveringly and profoundly committed to a particular belief, in some cases in a goal, that

they are convincing and influential far beyond their words—their belief itself almost reaches out and grabs you. Hill observed this special charisma in men like Carnegie and Ford. I've seen it in a handful of people. I've had it operating on my behalf at different times. It IS something worth cultivating.

In selling, by the way, this is a "transference of feeling", and its existence explains why it is nearly impossible to sell something to others that you do not sincerely believe is in their best interests, and that you own as well...and why certain salespeople can achieve in one environment but not in another. This is why, for example, the assessment instruments my colleague Bill Brooks provides to industry measures THREE things: can he sell?...will he sell?....and *will he sell here?* The third actually attempts to determine in advance whether or not he will be able to create "transference of feeling" about the particular product or service.

If you will involve yourself (only) in goals you sincerely believe in, and in projects in which you can muster a "transference of feeling", you will find it infinitely easier to be successful than under other circumstances.



Power Point #882

The Power Of Conviction

"IMMENSE POWER is acquired by assuring yourself in your secret reveries that you were born to control affairs."

- Andrew Carnegie

I first read this statement when I was about 18 or 19 years old; I'd started digging into writings by and about Carnegie, as a result of reading THINK AND GROW RICH. For me, it has been one of the most powerful affirmative statements of all that I've found over the years. Andrew Carnegie was America's first billionaire. His empire-building accomplishments were extraordinary. Yet, just like most exceptionally successful individuals, he had no inherent or unduplicatable advantage over thousands of other men, including some who worked for him as his employees. So what made Carnegie amass so much more wealth and power than his contemporaries?

I won't say I know any of them well, but I have had some opportunity to hang around with people like President Bush, General Schwarzkopf, General Powell, Bill Bennett, etc., and while these are all I obviously intelligent, educated, informed, articulate and persuasive indi-

viduals, no more so than thousands of other men who never rose through the ranks of the military or who never rose through the political system. These guys do not seem to have any unduplicatable talent or skill advantage. Not like, say, Michael Jordan has a clear and inarguable talent advantage over most other basketball players. Or Sinatra had a clear talent advantage over most other vocalists. I mean, George Bush was, for four years, the most powerful man in the world, and I talk with him and observe him, and I don't detect anything there that I haven't got. But what such men do have is a conviction that they are supposed to control events at the highest level.

It seems that leadership at all levels and of all kinds, whether leadership in a particular industry or business niche, in a community, in a corporate bureaucracy or even in world affairs, is there to be taken.



Power Point #883

Clearly Defined Goals

"Unless you can say, in one concise sentence, what your goal is, the chances are good you've never clearly defined your goal."
- Earl Nightingale

The inability to clearly and concisely enunciate goals when challenged reveals a lot about an individual. Most mediocrity and unhappiness is directly linked to simply failing to clearly decide what to do. And most people - including many in captain's chairs, in business and elsewhere - are in a perpetual fog. They see their future like Mr. Magoo sees the world around him. Consequently, if they move forward at all, it must be very cautiously and hesitantly, like groping in the dark. You can accurately predict whether a person's life is going to be any different a year from today based on how well or how poorly they answer the goals question.

Communicate With Your Subconscious

"The subconscious mind will not act upon any idea, plan or purpose which is not clearly expressed to it." - Napoleon Hill

It was first from Hill, later Maltz, that I began understanding that there is a certain way you must communicate with your subconscious mind in order to get results; any old way won't work. This is not all that unusual or strange. Any good horseman will tell you that you must learn certain ways of communicating with horses. Much has been made of this, of late, with books and movies like "The Horse Whisperer" and "The Man Who Talks To Horses." Maybe a better analogy is computers; when you first get a computer, you have to learn to communicate with it in a certain way. And if you want to work with it on a more sophisticated level, you have to learn an entire language and system of "programming". So why shouldn't there be a certain way to communicate with and program the subconscious mind?

I 'm quite certain the majority of people never learn how to "plant" ideas into the subconscious the right way, so that the mind will accept it as a directive and act on it. Most people, in fact, are never even exposed to such information. But even many who are (including many who read this) will shrug it off and say they are "too busy" or "beyond" such psychological mumbo-jumbo. They are wrong. Your subconscious mind is somewhat like an errand boy with superhuman powers, and when you learn to command him in his language, you can give him the most arduous of tasks and let him accomplish them in the most amazing fashion. I try to use this method whenever possible, as it is more effective and much less strenuous than conscious thought or physical labor.

One "tip" is clarity. Hill used the words "clearly expressed"; I emphasize "clearly". It has been my experience that the distance in time between a very, very clear, precise, vividly pictured objective and its attainment is very short.

Invest Time In The Clarification Of Goals

"If you are not satisfied with your progress, it is probably because your goals are not clearly defined. " - Paul J. Meyer

I think that the process of clarifying goals is an on-going one, and that you need to invest time working on it weekly, if not daily. A lot of people think the setting of goals is writing down a few things, then putting the list aside, and that's it. It's actually more like getting the idea of going somewhere on a trip you know nothing about, then gathering information, talking to people who've been there, getting maps, watching a video about it, etc., etc., so that your mental imagery of what the trip will be like takes shape, gets clearer and clearer, richer and richer in detail, over a period of time. When you do that with a goal, you get closer as it gets clearer. Paul put his finger on the fact that most people are not actively engaged in a process like this. Instead, their goals are vague and fuzzy, so their results are too. Clarity is enormously powerful for a number of reasons, including the way the subconscious mind works; it cannot discern difference between vividly imagined and real, so it makes the vividly imagined real. Also, your ability to convey a goal or plan to others is limited by your own clarity and conviction.



Power Point #886

Obtaining Goals

"In order to advance to the place you've chosen, two things are necessary (1) that you keep your eye on the goal and (2) that you continue to grow from the standpoint of competence and effectiveness." - Earl Nightingale

That's about as simple as you can cut it, isn't it? Yet most people bungle one or the other. So I've done my best to do both on an on-going basis. For one thing, I am constantly working on my goals, and have been for 30 or so years. For another, I keep working at learning a little bit more and getting a little bit better at each of my major competencies.

Attitudes Of Successful Individuals

Controlling Attitudes

"Mental attitude can be controlled by. ..."

- Napoleon Hill

When you deliberately exercise CONTROL over your attitude, you gain enormous advantage over others, who are usually controlled by their attitudes.

How often have you heard people say (or said) "I'm depressed"...or "He makes me so mad" or something like those statements? Truth is, if a person is depressed, he manufactured that "state" in his own imagination and has the power to alter it. Truth is, nobody else can make you mad - you have to participate in that process.

Here is a list from Hill of the ways we can control attitude:



Power Point #888

Burning Desire

I've been around only a few people who have exhibited sustained, burning, overwhelmingly intense desire to accomplish a particular goal or learn a particular skill and it's my observation that such people rarely waiver from an optimistic, enthusiastic, constructive attitude. "Fire in the belly" seems to prevent distractions in the mind.



Power Point #889

Close Association With People Who Inspire You

I have been very fortunate throughout my life to almost always have one to several people around me, who if by no other means, by example, inspired me to set and achieve goals, to work hard, and to learn

and improve. W. Clement Stone uses a phrase: "inspiration to action." It's incredibly useful to have some people around who by their character, behavior and accomplishments, inspire you to action. Conversely, there's little to be gained by spending significant amounts of time with uninteresting and uninspiring people.

As an aside, as a "road warrior", I tend to turn the TV on in my hotel room a lot and watch quite a bit of TV. But one of the things I try to do is watch people on TV who are so good at what they do, there is an inspirational side effect to being entertained. A lot of what I learned about "timing" in making speeches came from carefully observing Johnny Carson's monologues. There are often opportunities to find inspiration all around you, even in relatively mundane circumstances.



Power Point #890

Auto Suggestion

There are many aspects of auto-suggestion, including Psycho-Cybernetics Techniques, self-hypnosis, hypnosis, and others - even subliminal programming. While some of these methods remain controversial and many people either fear or scoff at them, most of this is based on unfortunate ignorance of how the human mind actually works. It is my belief that the more you learn about how the mind really works, the better able you are to succeed at any endeavor, so I suggest becoming a lifelong, serious student of this subject. For starters, if you haven't devoted much time and energy to such study, I would urge you to avail yourself of all of Dr. Maltz' works, beginning with Psycho-Cybernetics; Jose Suva's works; Brian Tracy's Nightingale-Conant album 'Accelerated Learning'; Tony Robbins' first book 'Unlimited Power' (about NLP); and a few books on self-hypnosis.



Power Point #891

Sleep Learning

Aid of a machine by which the subconscious mind can be given directives while one sleeps.

I've gotten away from using this, and as a result of compiling this information, I intend to get back to it. In the past, I have used an auto-reverse cassette player and a pillow speaker to do everything from memo-

size vocabulary (to get through Latin in high school) and speech scripts to more complex programming tasks. In sleep, you can most easily bypass conscious mind's "screening" and directly "inject" ideas and information into the subconscious. Napoleon Hill was way, way ahead of his time in recognizing the opportunities available with "sleep learning".



Power Point #892

Baby Steps First

"The individual can attain self-control in great things only through self-control in little things. He must study himself to discover what is the weak point in his armor, what is the element within him that ever keeps him from his fullest success. " - William George Jordan

There are two ways a person can improve: one is to capitalize on his strengths, the other to convert weaknesses into new strengths. The work in the second area usually has to do with conquering "little things" first.



Power Point #893

Use Your Mind

"The only thing about a man that is a man is his mind. Everything else you can find in a pig or a horse. "
- Archibald MacLeish, Playwright, "The Secret Of Freedom "

We need to tell these ghetto gang-bangers who take pride in impregnating girls that pigs do that too. Doesn't require any brains or talent or worth to rut. Dean Martin used to tell the audience he had 7 kids, get applause, then stop 'em and say, "wait a minute. It only took 7 minutes. Not that big a deal." A lot of people take a lot of pride in doing things that any other animal can do too. Even working hard; actually, "working like a dog" is nothing much to celebrate or pat yourself on the back for.

— it's actually working *dumb*. (That one's tough for me, too. I was indoctrinated with hard work as a virtue.)

I recall that bringing sex education into schools was supposed to be a solution for teenage pregnancies and related problems. Doesn't seem to have accomplished much. Bringing self-image education in might. If kids knew more about how to use their minds, they might have more restraint about using their reproductive organs.

It's a shame that so many people do so little to continually develop, challenge and strengthen their minds. I'm always amazed at how little people read. Or how narrowly and rigidly they limit what they will read, or watch, or listen to. The most interesting people I know are interested in a wide and diverse range of 'stuff' and can hold their own in conversation about last night's game, tomorrow's corporate mergers, and everything in between. They use their minds. As far as I know, you can't "wear out" a mind. You can wear out body parts - consider carpal tunnel syndrome as an example. But you can't wear out your mind.

Conquering Fears

Adapt To Your Circumstances And Make Them Work For You

"I am never frightened by revolutionary changes in my life, whether they are voluntary or forced upon me by circumstances for I do at least have control over my reaction to circumstances. And I exercise this privilege not by complaining but by searching for that seed of an equivalent benefit which each experience carries with it." - Napoleon Hill

Hill was a master at knitting many important ideas into a single affirmative statement like this one. I think that's one of the main things that has so strongly attracted me to his works. Anyway, if we dissect this beauty we first get "I am never frightened". Since fear is one of the paralyzing factors that inhibit most peoples' performance, a statement of fearlessness is pretty significant. Saying he is not frightened by "revolutionary changes" acknowledges that there *are* frequently such changes. The flaw in most peoples' approach to goal-setting is a lack of flexibility toward means of achievement, which causes over-reaction, negative reactions and, often, fearful reaction to unexpected changes. "Control over my reaction" - well, this is the only thing over which we do have total control. "Privilege" - Hill viewed his unique human ability to exercise control over his reactions to changing circumstances as a great privilege. I doubt that most people ever think of it this way. But it is. It is exclusively through this ability that we can control the outcomes of our lives. "Seed of equivalent benefit" represents a key part of Hill's entire philosophy; that EVERY (apparent) adversity conceals opportunity.



Power Point #895

The Two Most Powerful Enemies Of Peace And Mind

"...Twin enemies fear and worry. "
- Orrison Swett Marden

Dr. Marden identified FEAR and WORRY as the two most powerful enemies of peace of mind, health and prosperity because they undermine *everything*; they undermine self esteem, self-image and self confidence relationships (concentration, proper digestion of food, sleep_

etc., etc. In recognition of this, I have made a practice of attacking WORRY with fast action as much as possible; when I catch myself worrying about something, I make a point of doing something about it as quickly as I can. Action is the only perfect antidote to worry. Action forces you to focus on the task at hand rather than the "what ifs".

FEAR paralyzes many people. Florence Henderson told me of her career almost ending due to a crippling fear of flying (in her case, conquered through hypnosis and self-hypnosis.) A surprisingly high percentage of the population is affected by phobia-type fears, like fear of flying. In many cases, these type of fears actually have little impact, do not cause significant inconvenience and may be ignored. (I happen to have one related to bridges and high, open areas, like balconies, another related to swimming; to my knowledge, neither has inconvenienced me in any real way, so eradicating them has never made it to my priority list.) However, a large number of people are severely restricted by fears of embarrassment, humiliation, making mistakes, and criticism, and these fears have to be addressed because they affect day to day life. Most of the "super achievers" I know and have worked with have virtually bullet-proof self-images, and are largely unaffected by others' opinions, therefore free of fears related to making mistakes and being criticized for doing so. No, no one likes being the butt of jokes or being criticized by others, but successful people recognize it as inherent both to the learning and achievement process and to prominence, and rather than fear it, they expect it, are not surprised or discouraged by it, and respond to it as a challenge to meet and rise above.

I do not think it is possible to rise to substantial success in any endeavor if you are lugging around a tendency to worry or feelings of fear.



Power Point #896

Adverting The Big Shadow

" Worry gives a small thing a big shadow. " - Dr. Edward Kramer

It is ironic that negative imagination is more easily stimulated than positive imagination in most of us, and with it we magnify and empower worry so that it can distract or paralyze us. We all know that, statistically, most of the worries that occur to us never materialize and that the majority of those that do ultimately turn out to have less impact than feared. But that knowledge does not necessarily diffuse worry.

I have developed my own "process" for preventing a worry from growing beyond its true size and importance, mostly incorporating Psycho-Cybernetics Techniques.



Power Point #897

The Most Popular Form Of Suicide

"Worry is the most popular form of suicide. Worry impairs appetite, disturbs sleep, spoils digestion, irritates disposition, warps character, weakens mind, stimulates disease and saps bodily health. It is the real cause of death in thousands of instances where some other disease is named in the death certificate. Worry is mental poison." - William George Jordan

I know people who literally "worry themselves sick". Maybe you do too. There is no doubt in my mind that you can create physical illness with mental poison.

Napoleon Hill identified the seven most dangerous and paralyzing fears commonly held. Here are my thoughts on each:



Power Point #898

Fear Of Poverty

Belief in abundance negates fear of poverty or of financial loss. Having been through bankruptcy, having been broke, and having started over virtually from scratch, it does not surprise me that so many wealthy people have financial wipe-outs in their past; it is a fear cleansing experience. If you have never been wiped out, you will imagine it to be worse than it is. If you've faced it and recovered, you have the advantage of knowing it's not nearly as bad as most think it is. But beyond that, the greater a belief you develop in the unlimited opportunity available, the less you fear losing some or even all of the marbles you have. Most people do NOT have such a philosophical perspective. They believe in finite resources and finite opportunities, so that whenever someone gains, someone else must lose. Anyone who suffers from this win-lose view of the world is virtually prohibited from achieving great success (if for no other reason than evolving guilt). There are two abundance principles.

that all self-made wealthy individuals understand: (1) One's prosperity is never at anyone else's expense. One person's wealth does not create a compensating shortage for anyone else. (2) 99% of all limits are only self-imposed limits, created in the imagination but not mirrored in reality.



Power Point #899

Fear Of Criticism

Immunity to criticism is the greatest of all personal powers.

Try and think of a high-pay position where you can be free of criticism for any length of time. Head coaches and pro athletes, actors and entertainers, authors, corporate CEO's, you name it - all frequently if not continuously on "the hot seat".

I find many people are hamstrung in their marketing efforts by fear of what their peers will say. It is my opinion that this stops more people in their tracks than any other obstacle., and that conquering it is the single most liberating and empowering step an individual can take. I honestly think I've reached that point.



Power Point #900

Fear Of Ill Health

Because we become what we think about most, focusing on fears of ill health can only create ill health.

Have you ever known a true hypochondriac? I have and have been fascinated with how they are able to make themselves physically ill purely and solely through mental thought. When you understand the fear acts as a command to the subconscious, you easily understand how people can and do manufacture actual physical illness within their own imaginations.

Howard Hughes reportedly became a lonely recluse thanks to his fear of germs i.e. fear of ill health. One of the wealthiest men in the world.

might as well have been one of the poorest men in the world, as he confined himself to a prison of his own making, built out of this fear. Although not to such a drastic degree, many people put themselves into similarly unpleasant prisons with their own fears of ill health.

Obviously, it pays to invest time, energy and money in preventive care; in attempting to safeguard and sustain good health. But individuals who obsess about every "don't eat this" "don't do this" that appears in the media or who so deprive themselves of every imaginable pleasure -as the old joke goes - may not actually live longer; it'll just seem longer.



Power Point #901

Fear Of Old Age

Fear of aging speeds up aging.

I see people of identical age, in their 60's, 70's and beyond- some actively engaged in life, some isolated and disengaged. While some of the differences seem mandated by actual physical factors, the larger impact comes from their own thoughts about their ageing. It's clear that we all suffer from diminishing physical capabilities as we age, each differently and to different degrees. (Noticeable even after crossing the 40 mark.) But living in fear of it can only magnify its impact. Napoleon Hill found a great many of the successful achievers he closely studied and interviewed to be extraordinarily productive in their 50's, 60's and 70's (equal to today's 60's, 70's and 80's).

I think many people fear losing their opportunities to work or do anything meaningful as they age, but that is more choice than imposed reality. In every field, there are very important and productive "elders". Even in entertainment, where youth is of the utmost importance, you have Hugh Downs at ABC in news, Dick Van Dyke with a top rated TV series at CBS, actors like Jack Lemmon and Walter Matthau making successful movies. In many cases, ageing mandates changes in roles: jockeys become trainers, athletes become coaches (or business leaders), actors and actresses become producers and directors, and so on. But it seems to me there are plenty of opportunities regardless of age.

Fear Of Death

Being at peace with yourself can prevent this fear.

I forget who - Woody Allen maybe - said: "In the dark of night even atheists pray." It seems to me that some idea of a meaningful afterlife is required to diminish fear of death. This year, there's a new movie starring Robin Williams coming out that depicts a wonderful heaven and has his character leaving it to return to mortal life for love. I predict this will be a blockbuster success because people will want to see this depiction of afterlife. There are notable examples of people paralyzed by fear of illness and of death; Howard Hughes immediately comes to mind. My guess is that the # 1 cause underlying this fear has to do with having lots of unfinished business and unresolved issues; feelings of guilt, regrets, etc. With this in mind, I think it's worthwhile to consciously and deliberately work at being as satisfied as possible with yourself as a person.....coming to grips with your flaws, celebrating your attributes, taking action on forgiveness, gratitude.



Power Point #903

Fear Of Loss Of Love

Jealousy is an emotional opposite of self-esteem and is a thought management issue.

Napoleon Hill saw that this fear bred jealousy and distrust which distract from achievement and undermine important relationship(s) in life. Children act this out when the new baby comes into the family. Adults act it out, obviously, in their marital relationships, but also in other ways; employees act it out when a new employee is introduced into a small staff, for example. Whenever one person allows him or herself to become dependent on the attention of another in order to feel whole or secure or important, they are vulnerable to this fear. It is better to be independent and in relationships by choice.

Fear Of Loss Of Liberty

Opportunity and risk are inseparable.

If you wish to live free of risk, you have to be at peace with saying "no" to all new opportunities. One of the risks attached to many opportunities is the loss of personal freedom, in one form or another; increased responsibility takes away free time; an important and prominent position requires the giving up of behaviors an "unknown" person can indulge in (note to Clinton); etc. Many people even fear wealth because of the difficult decisions and responsibilities it brings. I happen to prize both personal freedom and privacy, and certainly make some decisions where it takes priority over other considerations. But you also have to be confident of your ability to compartmentalize and organize your life to accommodate responsibility, celebrity and preserved freedom. Finally, you must understand that everything in life has inherent trade-off.

Responding To Reality

Accurate Thinking

"ACCURATE THOUGHT involves two fundamentals; first, to think accurately you must separate facts from mere information. Second, you must separate facts into two classes: the important and the unimportant or the relevant and irrelevant."

- Napoleon Hill

I think the principle of "accurate thinking" is not given enough importance by those who study Dr. Hill's works, including THINK & GROW RICH. Of the 13 principles, it may be the least "sexy", but it may be the most important.

In my field; direct marketing, for example, accurate facts about a client's customers and accurate statistics about a client's marketing are all too frequently very hard to come by. They are making decisions based on guesswork, assumptions, old data and often completely incorrect data. In actuality, good data is more important than good "creative", but most prioritize the opposite.



Power Point #906

Correctly Responding To Reality

"The seed for achievement is truth." - Earl Nightingale

There is a tradition in America of shooting the messenger. As a result, most people are very, very reluctant to present bad news, to present a contrarian opinion, or to challenge "the emperor with no clothes." As a result, a great deal of family, business and societal decisions get made based on b.s., and the results are not good. The ability to invite, welcome and creatively and productively respond to reality is very important, and rare.

Know Your Limitations

"Man's got to know his limitations." - Clint Eastwood, in a movie

There is a motivational plaque that reads: "Know your limitations. Then exceed them." And if I were a sales manager, I'd probably slap it up over the coffee machine in the break room. Since most people view themselves as much more limited than they are, for most people, it's probably a legitimate motivator. But you can only get so high by pushing, pushing, pushing in all directions; doing everything with equal vigor. I think high performers keep moving up notch after notch long after pure effort maxes out by systematically identifying best versus worst investments of their time, talent and energy, in part based on what they're good at vs. what they're not so good at. To do that, as Clint mumbled, a man's gotta know his limitations. This is the pay-off of experience listened to rather than just endured. This may even prevent falling victim to the famous Peter Principle i.e. being promoted to your level of incompetence. (Like somebody going from the very best defensive coordinator to being the worst head coach in the NFL.) Maturity involves analyzing experience so as to identify the highest and best investments of your time, talent and energy without crossing the line into perceiving a few mistakes as an impenetrable barrier to doing any certain thing.

For most people, the entrepreneurial experience begins with doing everything: from serving the customer to making the product to washing the delivery truck. You personally handle every piece of paper, take and make every phone call. You are CEO, CFO, ETC.

The reason most people start out thinking they are "entrepreneurs" but wind up "small business owners" is because they keep on doing everything themselves forever. The evolution of a business requires delegation and outsourcing. The development of an entrepreneur requires a cessation of doing some things in order to do more of other things. If you aren't continually, actively shifting things from doing to not doing, you aren't growing and developing as an entrepreneur.

When I first heard the Clint Eastwood line repeated by a speaker, I thought it was "negative" and incongruent with a motivational message. With more reflection and more experience, I see the incongruity as superficial; the instruction a challenge to sort, shift and continually improve productivity and results.

Influences Of Others

Carefully Select Environments

"You are subject to your environment Therefore, select the environment that will best develop you toward your desired objective."

-W. Clement Stone

The reason that conditions of parole typically prohibit associating with known felons, past criminal associates and, in many cases, frequenting certain previously frequented establishments or even sections of town is simple: there's abundant evidence that doing so dramatically increases, in fact, virtually guarantees recidivism.

It is hard enough converting from criminal to citizen without trying to keep one leg knee deep in a criminal environment. When I decided to end my heavy drinking, I found it very helpful to stay out of bars. Yes, I can sit in a bar or lounge and not indulge. These days I can have one, enjoy it and stop. But I still do not make a practice of frequenting bars. Why subject myself to such an environment, unrelated to achievement of my goals and potentially distracting or destructive?

People can and do escape their environments, as we see that in people who grew up in ghettos or received nominal education or were raised by abusive parents, etc., who become stellar citizens and successful individuals. However, there's also a great deal of "you can take the boy out of the, _____ but you can't take the _____ out of the boy" to be observed as well. It is very clear that environment has enormous impact, and I doubt you'll find a dissenting psychologist or sociologist

In recognition of this, I began selecting my environments fairly early. I sure didn't do a perfect job of it, but I did a better job than most. And I'm very conscious of it as an adult.



Power Point #909

Unconscious Choice Of Environment

"I believe the overriding force is CHOICE OF ENVIRONMENT, environment being the immediate world by which we are surrounded. Some people make this choice consciously, but I'm certain the great majority of people make the choice unconsciously. "

-Earl Nightingale

Analyze Your Surroundings

"....our normal reaction to environment is to act, think and talk like the people by whom we 're surrounded. Since only 5% achieve financial independence during their lifetimes, the odds are 95 to 5 that in any given case a person is surrounded by those who are not thinking and working toward financial independence"
- Earl Nightingale



Power Point #911

The Courage To Change Your Environment

".....people simply go along with the environment in which they find themselves."
Earl Nightingale, "Lead The Field"

Earl Nightingale was the first self-improvement author I encountered, and I devoured his "Lead The Field" tapes, so he had a great deal of impact. Earl had been a radio broadcaster and "pro voice", when he discovered Napoleon Hill's works, after being hired to narrate a recording of "Think And Grow Rich". Earl was brilliant at making complex philosophical concepts simple. And Earl correctly identified that even well-intentioned, ambitious individuals could not transcend their environments; they had to change them. Does this mean you must change friends and associates, drop friends, minimize contact with certain relatives, maybe even relocate in order to be successful? Often, that answer is yes.

Also, I like to remind people that they are NOT trees, stuck where they were planted. Hey, you can move! You can change jobs, businesses, offices, homes, cities, even countries where you live, change activities, change friends and associates.

The Dumbing Diet

"The spiritual defenses within the castle of your mind....consider your mind to be laid out in a pattern of some medieval castles; at the center there is a tower or 'keep', which is as impregnable as it can be made. Going outward from the keep you would come to a wall not so formidable, and again going outward you would come to another wall which serves as first line of defense. A person approaching the castle first would have to pass the outer wall. This wall of spiritual defense in your mind need not be very high. Anyone who has a legitimate excuse for entering your mind with his ideas can climb this wall. If he does not have a legitimate excuse, however, the wall discourages him. A person who passes the first line of defense now confronts the second line which you may set up on certain occasions and not on others. When your mind sets up this wall, nobody may climb it unless that person has something strongly in common with you or something importantly beneficial to share with you at that moment. The inmost castle of protection is the most important of all, it is small, barely big enough to surround you, so when your mind retreats within that keep it is removed from every outside influence."

- Napoleon Hill

This from THINK & GROW RICH author Napoleon Hill illustrates the importance of safeguarding your own thoughts from contamination or distraction. What is going on inside our own minds absolutely controls what goes on in our actual experiences. Everybody you encounter will seek access to your thinking; just about everybody not only has opinions but also an agenda, be it conscious or subconscious, so in every conversation, in every TV program or movie, in every book or magazine article, etc., one person tries to influence the other. In many conversations, each tries to influence the other. Since most people have nothing constructive to contribute to your achievement of your goals, and because many people have poisonous attitudes and ideas they are eager to disseminate, the number of people permitted the opportunity to influence your thoughts should be very limited.

Admittedly, you cannot retreat into the innermost keep continuously. Casual contacts, a movie, a TV program, these things must be taken in stride. But before giving someone repetitive access, you ought to consider what the cumulative impact of their input on your thinking is likely to be.

I think we all tend to underestimate the power that repetitive exposure to similar exterior influences has on our own thoughts and capabilities-

ties.

Conversely, we under-use opportunities to strategically select these influences so as to improve the quality of our thinking.

Most people, given a choice, choose "junk mental food" over "healthy mental food". Mind candy vs. that which provokes thought. Some pure entertainment and escape is okay, but a constant diet is "dumbing".

Notes

Comparisons With Others

Establish Measurable Expectations

"A young man with but 3 months of formal education had an idea. His age was 29. The year was 1876 and his name was Thomas Alva Edison. Here was his idea; Edison knew that he had a deficiency that he would need to overcome if he were ever to be a success in life. He recognized that his lack of even a first grade education was a handicap. 'In my desire for success why can't I use the brains of other people?' he reasoned. 'I will pool the talents of chemists, engineers, model makers, scientists, mathematicians, and skilled mechanics and we will plan on a minor invention every 10 days, a major invention every 6 months.' He organized 61 men in all. In less than 6 years he had more than 300 patents." - Sidney Newton Bremer

This story about Edison not only illustrates a version of the "master mind principle", but I took special note of the "schedule" he established for the productivity of his group. From this, I recognized the need to try and impose disciplines, goals and targets on groups of individuals, whether employees or associates. In very basic terms, when delegating a simple task to an employee, it's important to establish productivity benchmarks - for example: "Here are envelopes to stuff with these pieces. We have 5,000 to get done and that should take about X# hours, because you'll find you can do about X# every # minutes." Failure to establish and convey the time parameters guarantees the job will take much longer than necessary.

In more complex situations, it is still necessary to establish measurable expectations.



Power Point #915

"The Midas Touch"

"Henry Ford had but little elementary schooling, yet he is one of the best 'educated' men in the world because he has acquired the ability to combine natural and economic laws, to say nothing of the minds of men, that he has the power to get anything of material nature he wants." - Napoleon Hill

Even in this day and age, I am convinced that formal education is overrated. College degrees are necessary if you are to be a doctor or lawyer, or intend to pursue a career path within large corporations. Otherwise, it's easier to make the case against it than for it. The list of hugely successful entrepreneurs who never attended college is legion. And, in actuality, there's very little I got even out of high school I use; if I hadn't been working and selling those years, they'd have largely been a waste of time. This is mostly an indictment of the content of our curriculums as well as the political bias of most educators, not the whole idea of education. Still, I encounter people who feel slighted and handicapped by not having gone to college. In some cases, they turn this into a self-image scar that significantly impairs their progress in life; it's not the lack of the college education that holds them back; it's their feelings about it.

As Hill realized and pointed out, Ford might not have been able to pass college exams, but he had a thorough understanding of the forces and principles that create economic success. Ford virtually invented modern mass production, as a means of leveraging labor; he developed a retail distribution system; and much more. W. Clement Stone observed that many college graduates have a wealth of knowledge but not a cent's worth of know-how. Men like Ford have know-how. The difference is profound

This is why I often refuse to deal with the question of why something has or hasn't worked; that leads into theoretical discussions and may or may not ever produce useful knowledge. Instead, I am only interested in WHAT works and what doesn't, so I can do more of the former and less of the latter.

The question that was raised for me, when I first read this section in THINK AND GROW RICH, was whether or not I was familiar with the same fundamental principles and "laws" that Ford was; did I know how things worked? Even more important, did I know how to manipulate "the minds of men" in order to gain acceptance and cooperation?*

As I write this, by the way, some of the very best thinking and writing on this subject of the forces that drive society and the economy is being done by Harry Dent Jr., Paul Pilzer, and, well, me. We published a Report relevant to this topic for our Gold Inner Circle Members, and I've included a reprint here. Dent's book THE ROARING 2000'S is a must-read. Faith Popcorn's work is already a bit dated, but should still, also be read. As to the principles that produce economic success, the "classics" still hold up just fine.

*Great marketers as well as great leaders actually INSPIRE others. My speaking colleague, Coach Lou Holtz says that there's a good reason Martin Luther King's "I Have A Dream" speech is one of the

best known speeches of all time - it's because Dr. King didn't get up and say "I have a strategic plan." When you take on the challenge of inspiring other people to look higher, to raise their expectations, to feel better about themselves, and to reach for more, you automatically become more persuasive. (You also become a lightning rod for criticism, even regulatory scrutiny, as Jay Van Andel eloquently points out in his autobiography.)



Reprint

GOLD INNER CIRCLE MEMBERS' SPECIAL ADVISORY

About The Great Boom Ahead

If you have not yet made a point of studying the writings of Harry S. Dent, Jr., I want you to do so without delay. And this is NOT a sales letter; I have nothing to sell you; in fact, I'm simply going to send you to your local bookstore.

Harry Dent is arguably the #1, highest paid "futurist" currently consulting to the Fortune 100 and the Fortune 500 - and he knows his stuff. I gave my Platinum Members his first book THE GREAT BOOM AHEAD some time back. One of my private clients, a real estate developer in Canada, has made a fortune following Dent's very specific prescription for that particular industry. But his forecasts affect all of us. And you'll have a better understanding of the forces that really drive our economy from reading Dent's two books than from ten years in college.

Briefly, let me highlight a few things from his new book THE ROARING 2000'S: *

About entrepreneurs and risk-taking:"...despite often being involved in unproven ventures and changing management or investments, they (successful entrepreneurs) don't perceive that they are taking big risks at all. They are merely doing the obvious...they have a clear understanding of fundamental trends that seem all but inevitable to them. They appear risky and unclear only to people who don't understand such changes...." The question to ask yourself: do you really understand the fundamental forces that drive societal and economic change, to such an extent that you can accurately foresee the near future of your

About choosing NOT to grow a giant business:

"....though he had many opportunities, he adamantly refused to let his business grow beyond his ability to maintain his personal knowledge, control and, most important, his beloved casual and family-devoted lifestyle. His profits were high, his business consistent, and his lifestyle almost perfect...." The present and future trends regarding employee problems, liability, taxation, etc. mandate carefully reconsidering the bigger-is-better approach. Right now, I have a client who has focused all his attention on growth in size, and is sacrificing margin, stability and lifestyle. Question: have you set the right goals?

About the impending boom: "...we are on the brink of the most exciting boom period since the Roaring 20's....it will usher in the kind of sweeping economic and social changes that turned post-World War I America upside down." If you're not familiar with post-War I history, you can't appreciate or foresee our near future. Question: do you have at least a few specific strategies for capitalizing on these coming, sweeping changes? (Don't be a spectator.)

About technology.....Harry Dent identifies and explains the EIGHT CRITICAL TECHNOLOGY TRENDS that are changing how we live and work. Personally, I think he both exaggerates the speed and size of these changes....! particularly disagree with some of the specifics of his Internet-related predictions....but, still, in general, I concur with his sense of the changes to come and the opportunities they represent.

About how most will respond: "The fact is, DNA research has shown that 70% of the human population has a risk a verse gene. (!) Most people will change only when an emergency or a radical change in their living or working environments forces them." There is enormous competitive and financial advantage to be among the very few who try to predict and keep pace with change and developing trends.

About building and safeguarding personal wealth:

Harry Dent provides a simple 7-step plan.

This book deals with important historical perspectives, major trends shaping consumer behavior, new opportunities to make large sums of money as an investor or as an entrepreneur, psychographic marketing, and much more.

Let me give you an example of how dangerously unaware you can be: I just spoke to a gathering of about 35 CEO's and owners of network marketing/MLM companies. I asked how many knew about a burgeoning new business called 'Streamline.' Only 2 hands went up! This type of new business may actually threaten the entire MLM industry - or it could represent giant new opportunity. You can read about it in Dent's book.

So, I suggest you get and read THE GREAT BOOM AHEAD, if you haven't already done so. Read it first. Then get and read the new book, THE ROARING 2000'S. Oh, and look, this isn't necessarily easy or "light" reading. Everything can't be easy. You can find these books in bookstores or at amazon.com. You can also access Harry's own web site at hsdent.com

Do yourself a big favor and get into this important information immediately. And let me know what you think of it - and what you decide to do about it. I may include some running commentary in coming issues of the NO BS MARKETING LETTER.

DSK

PS: Our Platinum IC Member, Alan Jacques, is mentioned in THE ROARING 2000'S.

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Key Success Behaviors

Peace Of Mind

"I was when I found that if I wanted any sleep I could not have a telephone registered in my own name that I began to appreciate peace of mind." -Napoleon Hill (1967)

It turns out that "peace of mind" is at least as important as monetary riches. As I entered my second decade of self-employment, I became increasingly determined to dictate the terms of my existence; who I would do business with (and who I wouldn't), how I would conduct business, etc., so that I would not only be successful financially but would be happy. There's an old story about the artist who carved magnificent, intricate statues, like an intricately detailed horse, being asked how he did it - and he answered "I start with a large block of marble and just chip away everything that isn't the horse." For me, success is something like this: I first had to get the big block of marble, then I started chipping away what I didn't want.

Hill found that "being famous" was more disruptive to his peace of mind and his ability to write than it was worth. Obviously, celebrity also brings with it great value. It may be that Hill could have used some expert help in this area. But his discussion of this was largely responsible for starting me thinking in broader terms about what I wanted to accomplish and how I wanted to live my life.



Power Point #923

Balance Is The Key

"Don't let the motive of material gain conflict with the motive of freedom." - Napoleon Hill

When you are scrambling to get ahead financially, it's easy to trap yourself in situations that provide short-term economic gain but long-term lifestyle or emotional misery. I began consciously trying to balance the desire for exceptional financial success with definite lifestyle preferences in the late 1980 's. I was inspired by Hill's late-in-life works and by a book by Harry Browne titled 'How I Found Freedom In An Un-free World'

A Labor Of Love

Life is simply too short and too fragile to devote much time to doing things you cannot enjoy and derive personal satisfaction from. Obviously, mature adults understand the need to sacrifice and the inherent inclusion of unpleasant chores within all pleasant activities, and certainly linked to desirable outcomes. But really smart mature adults do three things in response: one, find ways to delegate or outsource as many of the chores they dislike or don't do well as possible; two, gradually engineer their lives to do more and more of what interests them and less and less of what doesn't; and three, use financial gains to buy time freedom to pursue their interests without regard to direct economic reward from those interests. Beyond that, there is some linkage between "passion" and even unintended "success"; when you do something that you are passionate about, it often produces significant financial as well as non-financial rewards even if the financial rewards were not sought after.



Power Point #938

An Open Mind On All Subjects (Tolerance)

One of the most interesting observations I've made of highly successful people is that they are surprisingly broad-minded, tolerant of individuals' differences and differences of opinions, and even eager for intelligent, reasoned opposition. The more successful a businessperson gets, the more he gets surrounded by "yes men" and clones, and the more he needs contrarian opinion; also, the more he gets isolated and insulated, and the more he needs exposure to diverse ideas, people and experiences. On one hand, the man who stands for nothing, falls for anything, so I think you need a set of absolutes in which you profoundly believe. On the other hand, it's dangerously arrogant to feel compelled to impose those absolutes on others, and to refuse to acknowledge that there may be more than one way to be right.

Power Point #939 Self-Discipline

Notes

It never ceases to amaze and disappoint me how little self-discipline most people have. In even the most routine and mundane things, like keeping appointments, returning to a meeting room on time, etc., most people are chaos-in-motion. The simple discipline of getting up and immediately getting to work in the morning eludes most people. Salespeople are unable to discipline themselves to make their phone calls. And so on. I have found that self-discipline alone provides such an enormous competitive advantage in most activities that it's possible to excel even with less skill, talent, knowledge, experience and resources than others.



Power Point #940 The Capacity To Understand People

Entrepreneurs, marketers, salespeople, managers all need to be psychologists. If you do not have a strong, genuine interest in "what makes people tick", I don't think you can be very successful.



Power Point #941 Economic Security

In my now-out-of-print MONEY/BUSINESS/SUCCESS COURSE, I talked at some length about "the safe harbor position." I think people are best served by getting into such a position as quickly as possible, so that they can pursue exciting goals with solid footing beneath them. For most people, I believe this includes getting free of debt and living debt-free or nearly debt-free. First of all, there are no conservative or safe investments I know of that can match the net benefit of eliminating debt; most debt costs 12% to 18% in annual interest, most investments provide 5% to 9% (before taxes). Do the math. Second, I think Robert Ringer's discussion of "keepsies" in his books makes sense.

You should be taking a few chips off the table as you go that never go back into play, no matter what.

In studying and thinking about this list assembled by Napoleon Hill, it strikes me that many people possess some, even many of these, but not in balance, and that having an imbalance may be no better than having none at all - somewhat akin to mixing vitamins and minerals in the right proportions and dosages.



Power Point #942

Keeping The Score

"There are really three amounts of money every person should decide upon: the yearly income he wants, now or in the near future, the amount of money he wants to have in savings and investments, and the amount of money he wants as retirement income, whether he ever retires from active work or not."
- Earl Nightingale

Money is THE most effective means of keeping score, as it reflects value developed and value delivered, so money goals are very important. It is somewhat popular in our society to decry this kind of goal-setting and measurement, but you'll note that most such criticism and opposition comes from people who do not do well financially and, in many cases, are income-capped and locked out of (or protected from) the free enterprise system - like teachers, for example.

A caution: high income earners tend to ignore saving and investing. This is a huge mistake not just for practical reasons but also for psychological reasons; you cannot create wealth consciousness without systematic development of wealth, no matter how small or slow the development may be. It is extremely important psychologically NOT to have large sums of money flowing through your hands with no measurable net, fundamentally permanent gain to show for it.

Naming Your Price

"I bargained with life for a penny and life would pay no more; however I begged at evening when I counted my scanty store. For life is a just employer; he gives you what you ask, but once you have set the wages, why you must bear the task I worked for a menial's hire only to learn, dismayed, that any wage I had asked of life, life would have willingly paid." - Napoleon Hill

It is very liberating to discover, and to come to sincerely and totally believe, that you really can name your price and get it.

I often joke that the number one qualification to be a top direct-response copywriter, commanding fees of \$ 15,000.00 to \$30,000.00 (plus royalties) to write a sales letter has nothing to do with writing and everything to do with keeping a straight face while quoting the fee! — but seriously, it's important to transcend ordinary thinking about money in the context of time (e.g., X\$ per hour) or in the context of mark-up from cost and, instead, think in the context of value.



Power Point #944

Creating Your Own Reality Does Not Mean Escapism

"Man has two creators - his god and himself His first Creator furnishes him the raw material of his life and the laws in conformity with which he can make that life what he will. His second creator, himself has marvelous powers he rarely realizes." - William George Jordan

There are people who use "God" as a cop-out or an excuse, like others use the idea of "fate" or "destiny". They blame their misfortunes and lack of accomplishment on "God's will". I can only assume God shakes His head at this sadly, maybe with annoyance, somewhat like I react when somebody tells me they can't get smart marketing systems going in their businesses because "they don't have the time."

It is very liberating to conclude that each and every person has been given identical God-like powers to create with in this life here on earth. Most peoples' misery is of their own making, as is most peoples' happiness. When I visit a city or town that is dilapidated, economically depressed, nothing happening, maybe crime riddled, I joke that I don't understand why so many people are there - after all, there are big green signs up over the highway showing you how to get out of town! But most people vastly underestimate their own power to change any and every aspect of their lives. Some don't even have a clue about their power. Ironically, there are "big green signs" that tell us how to get just about any place we want to go. The public libraries are full of such "signs" in the biographies and autobiographies of great achievers, in classic how-to books, in current periodicals, but the overwhelming majority of people never set foot in there.

"Creating your own reality" does NOT mean escapism; it means deliberately arranging things in your life to suit yourself. It puzzles me that few people do this, most don't.



Power Point #945

Simple Solutions

"Our world tells us about ourselves....reveals who we are, what we've learned, how much we've served." - Earl Nightingale

I am a great believer in simple solutions for complex problems. This idea of Earl's is a magnificent simplifier; it narrows the explanation for outcomes down to only three possibilities:

First: who we are; our character, personality, self-image and self-esteem. Dr. Maltz' research demonstrated that a human cannot outperform his self-image. History demonstrates that a human cannot long sustain a life reality that is incongruent with his true character.

Second, what we know, and I'd hasten to add we ought to focus on practical know-how, not general knowledge acquired just for the sake of acquiring knowledge. Cynics are fond of insisting that financial success has more to do with who you know than with what you know, but it's been my experience that getting to know useful people comes

about most easily by possessing useful know-how. I find that a great many people are engaged in businesses, investments or other activities in which they've done very little research, have not been a dedicated student, and possess minimal know-how—and these folks often prove the adage: a little knowledge is a dangerous thing. I do not understand the reasoning of people who expect spectacular results from minimal know-how. When I choose a "thing" to try and succeed at, I become a dedicated, aggressive student and I immerse myself in that study.

Third, value. Amazing how few people get this: financial rewards mirror value. The wealth or poverty a person experiences is, in large measure, a true reflection of the value that person has contributed. If you want more money, become more valuable to your employer and/or clientele. If you want more community prominence, become more valuable to the community. Etc. You might think of "value" as the degree to which you are irreplaceable for some reason(s), whether specialized know-how and ability, hard work, people skills, leadership, whatever. A great path to value (= power) is to be so adept at some thing that there's hardly anybody else who can do it as well as you can. As an aside, it's worth noting the approach to this taken by Penn&Teller, the hugely successful magicians-sort-of. Because there were a number of great and famous magicians, P&T deduced they would have a difficult time exceeding the skill and fame already held by the others, so they "niche'd" themselves differently (per Power Point #292 Power Of Finding An Opportunity To Lead...*"If you ain't the lead dog...."*)

So, if you are not enjoying the life results you'd like, there are three culprits to check out: who you are; your know-how; your value.

Special Section

Robert Ringer Revisited

Here are the 17 Ringer "Theories" I have found most valuable.

Actions Have Consequences Theory

If only we could totally understand and buy into this when we were young and just starting out! Much trouble in life comes from taking some action either without thinking through all the potential consequences or under the belief that it can be taken without consequence. It's worth noting - in fact, given time, I'd like to do a whole lecture or book for kids on this idea alone - that quite often actions have delayed, even long delayed consequences, and the vision to foresee distant consequences possible from present moment actions determines overall success vs. failure and happiness vs. unhappiness in life.



Power Point #947

Anti-Neurotic Theory

"To the degree that you ignore all neurotic remarks and actions of normal people and ALL remarks and actions of neurotic people, the path between you and your objectives will be less complicated."

The longer I've been in business, the tougher and more adept I've become at identifying and separating myself from neurotic people.

Many people come to you with enormous talent, ability and other assets, but also with a fatal psychological flaw of one kind or another; in these cases, the payoff from their talent never exceeds the costs of their neurotic behavior. One such relationship cost me well over \$300,000.00 and nearly destroyed my life. I gained a lot from it, but the price tag was huge. I think it is incumbent upon you, the entrepreneur, to be brutally quick in identifying neurotic individuals and driving them away from you as early and inexpensively as possible.

Beyond that, as Ringer specifically pointed out, even sane people are occasionally neurotic, and at those times, may be unreasonably or destructively critical, selfish, confrontive or self-destructive. Again, the best thing you can do is see such behavior for what it is, try to be unaffected by it, by whatever means possible...from simply ignoring it until it passes when possible to more drastic responses if necessary.

I'm Crazy, You're Sane Theory

"The surest way to begin doubting your own logic and reasoning ability is to engage in ongoing communication with an irrational person."

Be very alert for people who base decisions and arguments and actions on a fundamentally irrational premise. For a handful of years, I struggled mightily to make a business relationship work with somebody who devoutly believed that "if you pile up enough gross, there WILL be net." This individual could sell ice to Eskimos. He was incredibly persuasive and convincing. And much of what he advocated and did was on track and, in some cases, brilliant, but all that "good" was piled up on a flawed foundation; the false premise; so it was inevitable that it would all collapse.

Be very alert for people who are irrational but insist that you are. When an individual cannot support his position with logic and accurate information, he always resorts to attacking, criticizing and labeling those who dare question him. This is a variation of the classic legal advice: "If the facts of the case favor your client, argue the facts. If the facts of the case convict your client, attack the witnesses, attack the prosecutors, attack the judicial system, attack society, but avoid the facts at all costs."



Power Point #949

Assumption Theory

"The only safe assumption in life is that the person who assures you that everything is all right is all wrong."

Presumably, the captain of the Thank's last words were "It's just a little hunk of ice. Nothing for us to worry about." In my experience, every time an attorney, accountant, car mechanic or vendor has assured me that there's nothing to worry about, they've been woefully wrong. In my experience, Ringer is 100% right on this one. Let others' attempts to calm and reassure you serve as an alarm bell, to dig deeper, fast, to find and defuse the bomb before it explodes - believe me, it's there.

"It's just a little chunk of ice."

Big Stick Theory

"When you 're dealing from a position of weakness, it's all right to hold your ground and refuse to be intimidated, but don't try to push your weight around - especially when the guy you 're trying to push carries a big stick. "

In my earliest years in business, I was junkyard dog-ish regardless of the size or power of the adversary. With life and business experience comes a more intelligent approach, carefully evaluating each opponent and each situation, and picking battles worth fighting and battles you can win while walking away from others. To the immature, this is cowardice. To the experienced, it is sanity. Accurately assessing the size of the other guy's stick is an extremely important skill. "Size of stick" may mean his willingness to go the distance in a fight vs. his eagerness to settle; it may refer to size and availability of financial resources; it may refer to emotional commitment to a position; etc. - in each situation, there is a "stick" to be sized and compared against your own.



Power Point #951

Bluff Theory

"The secret to bluffing is not to bluff. Never lay down an ultimatum unless you 're prepared to follow through on it."

Well, "NEVER" is too ironclad for me. But generally speaking, a valuable lesson learned is that there's little point starting a fight I'm not willing to finish, little point in threatening an action I'm unwilling to take. Many people so undermine their believability by being "the little boy who cried 'Wolf!'" that, soon, no one takes them seriously.

This happens with parents with their kids, bosses with subordinates, in virtually every relationship environment. An excellent example is Saddam Hussein: he took President Bush seriously, he has not taken President Clinton seriously.

Concentration-Payoff Theory

"Success is directly dependent upon the total number of hours one is able to devote to intense, uninterrupted concentration."

I'm very fortunate to have developed the ability to "mentally compartmentalize", so I can jump from one thing to the next and almost instantly achieve total concentration and focus. A lot of people are not so fortunate. However, whether you have this ability or not, you must give yourself the advantage of concentrated thought and effort ...opportunities to work on one thing and one thing only, free of interruption or distraction. I know any number of CEO's and entrepreneurs who maintain separate, second "hideaway" offices apart from their businesses and homes, where they can escape from people, phones, FAXes, etc. and really work - or think. I tend to get up and work on writing projects early in the morning, before interruptions of any kind can disrupt my concentration. I don't think most people give themselves enough time to fully focus on one particular task at a time.

In his E-MYTH writings, Michael Gerber talks about the difference between working ON your business vs. IN your business. Most work IN; we need to work ON. I think attending seminars and boot camps can help people stop thinking about daily routine tasks and responsibilities and focus instead of bigger issues and ideas. The Members of my PLATINUM INNER CIRCLE definitely derive this benefit when attending our Closed Door Meetings.



Power Point #953

Desperation Theory

"Beware the man who operates from a desperate position, for he wields the most lethal weapon of all - the latitude to try anything, because he has nothing to lose."

There is no deal that winds up precisely 50-50, win-win in equal proportions. But I have watched individuals who are vicious and greedy and try to leave the other guy with nothing but a bloody stump. Inevitably, the initial gain turns to considerable pain. It's a very bad idea to take.

everything away from somebody, especially their pride, and it's an equally bad idea to leave behind an embittered enemy. If you must have an enemy, you'd better make sure they are dead, disemboweled and cremated; don't leave 'em merely wounded. It is better to search for a way to let someone "save face" in virtually every situation. In other words, finesse is preferable to brute force even when you can easily and certainly win with brute force.



Power Point #954

Haunted World Theory

"A safe approach to dealing with people is to assume that everyone with whom you have dealings will come back to haunt you at some future date."

No additional comment needed.



Power Point #955

Intimidation Theory

"The results a person obtains in any given situation are inversely proportionate to the degree to which he is intimidated."

Intimidation is, of course, a 2-way street. I think there are very few situations where there is truly an even playing field and the players view each other as equals - and more importantly, view themselves as equal to the other person(s). Someone feels superior, someone believes he has the upper hand. I prefer being the one feeling superior to inferior whenever possible.

There are many ways to intimidate, ranging from subtle to overt, and from deliberate to entirely the result of the other person's thoughts. Your reputation, track record, accomplishments may be intimidating. Your literature might be intimidating. Your physical environment might be intimidating. Etc.

By far, the most important thing is not to be intimidated by anybody else. It's important to realize that even the most accomplished and successful individual has visible or hidden weaknesses and vulnerabilities. Let what we have learned about President Clinton via the Starr Report be a lesson; even, arguably, the most powerful man in the world (who would be intimidating to many) has a closet full of insecurities, weaknesses and "skeletons". And even the smartest person has huge gaps in his knowledge. Bill Gates knows a whole lot more about computers than I do, but I can make a long list of things I know more about than he does.



Power Point #956

The Leap Frog Theory

"The quickest way to the top is not by fighting your way through the pack; the quickest way is to leapfrog over the pack "

This is the most important Ringer-ism of all. Claiming the right to just jump over the crowd at the bottom of the ladder to the top in any field is a source of enormous power.



Power Point #957

Out Of Step Theory

"A person's chances for success tend to increase the more he's out of step with the dictates of "conventional wisdom ".

My book "NO RULES" is in harmony with this idea. Most so-called conventional or traditional wisdom isn't wisdom at all; instead, it is simply a report on the way things have always been done by the majority of those involved in that activity. As a result, conventional wisdom is the enemy of invention, innovation and improvement

Further, the majority is consistently wrong, so going against the norms (with reason) is usually necessary in order to get results better than the average. Purely from a personal development viewpoint, this

means modeling exceptional and unusual individuals who think and behave very differently from the majority. The trick is sorting out aberrant unproductive behavior from aberrant productive behavior. For example, using cocaine on a regular basis is aberrant and unproductive; adhering to a healthy diet is aberrant and productive. You want to be out of step, but in a way that will lead to the results you want.



Power Point #958

Reality Theory

"Reality isn't the way you wish things to be nor the way they appear to be, but the way they actually are. Either you acknowledge reality and use it to your benefit or it will automatically work against you."

Many people confuse rejecting reality with "positive thinking", an affliction I wrote about at some length in "NO RULES". Managers insist on trying to manage people based on how they "ought to" think and behave rather than how they actually think and behave. Marketers make a similar mistake in selling.

The other day, a client said to me, "I prefer dealing with people as if I can trust their word." Well, preferring that's just fine. But doing it, especially in his industry, is something else again.

For some years, in one organization, as a speaker, I was often introduced as "The Professor Of Harsh Reality", and I would strive to get people to take a positive, motivated attitude toward what was really necessary in order to succeed, rather than just making them feel good by telling them what they wanted to hear. You cannot succeed with an approach based on happy fantasy anymore than you can build a strong stone castle on a foundation of cotton candy.

The good news is that when you combine a productive attitude with acknowledgment of reality, you gain a huge advantage over 90%+ of the rest of the population—most people who understand the reality of a situation let it depress them; most people with (temporarily) positive attitudes operate ignorant of reality

Sure Theory

"There's only one way to be sure that your plans will be properly carried out: take matters into your own hands and don't expect any help from anyone."

Nothing new here - ref. Emerson's classic essay, "Self-Reliance". I find I get the best results when I don't fight this. Too much time and energy is lost to frustration with people failing to do what they're supposed to do. So I have done my best to minimize the number and importance of people in my personal success equation. Obviously, this can't be done in most businesses, but then the only sensible approach is: **"Don't Expect What You Don't Inspect"**.



Power Point #960

Three Type Theory

"The world is made up of three types of people: Type Number One's who understand and openly acknowledge that they always act in their own self-interest..... Type Number Two's, who understand that they always act in their own self-interest but try to make you (and others) believe otherwise....and Type Number Three's, who either don't understand or don't want to understand that they always act in their own self-interest. Beware Type Two's and Type Three's."

There are two big hunks of wisdom here, and each one has saved me large sums - and when ignored, cost me large sums.

The first hunk of wisdom is that humans are hard-wired to act in their own self-interest. Period, end of story. Any superficially contrary evidence collapses under close scrutiny. This is neither evil or good, just reality.. Fortunately, an individual's self-interest often runs parallel with other peoples' interests, and a lot of good comes of that. But if there is conflict, no person will ever voluntarily permit anyone else's interest to take priority over his own. This hard-wiring is absolutely necessary for species survival, by the way: The way to use this understanding is, first of all, as a means of being perfectly honest with yourself about your own motives; you get more accomplished with self-honesty than with self-

deception. Second, to understand other people and interact with them free of delusion or disappointment.

The second big hunk of wisdom is to steer clear of Types Two and Three.

Type Two's will deliberately hurt you. They are thieves and con artists and liars and cheats who know their true nature is so dark they must carefully conceal it. Type Three's will unintentionally harm you. Because they are constantly at war with themselves, denying their true nature, making decisions based on delusion rather than reality, they will inevitably string together enough bad decisions made for the wrong reasons to destroy themselves along with anybody standing around in bomb-blast range. In my life, I've been hurt worse by the Type Threes than the Type Twos. I've gotten better and better at spotting them quickly and getting away from them quickly. It's a skill I work at.



Power Point #961 Timing Theory

"Conditions are never right at the right time the timing is ALWAYS wrong. If you 're waiting for everything to be just right before taking action, you are in possession of a foolproof excuse for failure."

It's my experience that, 9 out of 10 times, waiting for "better timing" means waiting forever. A lot of lip service is given to "timing" or "being in the right place at the right time" but, in actuality, this just is not a documentable, major success factor.



Power Point #962 You Won't Get Credit For It Theory

"He who bases his actions solely on the belief that his efforts will be (ought to be) appreciated by others is doomed to disappointment. The safest assumption is that, at best, your efforts will go unnoticed; at worst, they will be held against you. "

I have found that the secret to sanity as an entrepreneur and an achiever is the ability to satisfy yourself by giving yourself your own gold.

stars. The biggest "super hero" becomes a mundane, boring individual to his own family, friends and associates in short order; if familiarity doesn't breed contempt, it at least breeds apathy. (Mrs. Carter said, 'I like Billy best') As for the world it large, it likes tearing people down just as much as it does lifting them up, so needing its approval is very dangerous. You have to do whatever you do to please you and then celebrate your own accomplishments.

Notes

Special Bonus Section

The following bonus book was originally published quite a few years ago, as an expansion of the Napoleon Hill principles, by Foster Hibbard and myself. Foster was hand-picked by Napoleon Hill to teach Hill's courses, and Foster later developed a reputation (mostly throughout the chiropractic profession) as THE foremost living authority on these principles. I hadn't re-read this material in several years myself until preparing this Volume.

In doing so, I found it every bit as relevant today as when first published, and I've added specific Power Points after each of the 17 discussions. You'll note, by the way, that there are two brief chapters for each principle, one written by Foster, one by me.

STEP ONE:
Establishing A Purpose
by Foster Hibbard

The System for guaranteed goal achievement provided in this book evolves from the experiences and teaching of Andrew Carnegie, the world's first billionaire, and from the teachings of Carnegie's protégé', Napoleon Hill, my teacher, and the father of motivation here in America. Napoleon Hill spent twenty years interviewing over 500 of the most amazing human beings who were living here in America during the early two decades of the century. His list included people like Henry Ford, William Wrigley, John Wanamaker, James Hill, Statler, Curtis, Eastman, Teddy Roosevelt, Jennings Bryan, Charles Schwab, John D. Rockefeller, Thomas Edison, Woolworth, Dollar, Woodrow Wilson. William Howard Taft, Clarence Darrow, Luther Burbank, J. Pierpont Morgan and Harvey Firestone. Over 500 people of *that* caliber!

Napoleon Hill invested twenty years interviewing these giants over and over again. He then took all that he had compiled and created- powerful teachings, including his bestselling book: THINK AND GROW RICH, other books, and courses. It is estimated that over 100,000,000 people have studied these teachings.

During the 20years since I was associated with Napoleon Hill I have imbued myself with all that he had acquired from his research with those phenomenally exciting people in the early part of this century. I have also studied every major religion, every major philosophy - all of the master teachings of the ages! As a result of all this, the System provided in this book is, in my opinion, the most powerful success program that has ever been taught or published in all of the history of the world.

THE FIRST STEP to guaranteed goal achievement is called: *definiteness of purpose*. Of the seventeen steps that you and I will study together, the first and most important is definiteness of purpose. Your main purpose in life. What your life is all about. What it is that you intend to do to make an impact on yourself, those around you, and your country, even the world.

Think of this purpose as a star upon which you set and steer your life course! Think of it as the compass, the magnetic pull.

Earn a ton of money giving away **FREE ADVERTISING** to merchants and giving **MONEY** to worthy non-profit clubs and charitable groups...

How Two Crazy College Kids Made \$55,352.00 Their First Year In The World's Most Unusual Business!

Here's what they did and now what you can do too.

Omaha, Ne.- My name is Julie Nielsen. I'm 25 years old. Three years ago, with **NO MONEY, NO REAL BUSINESS EXPERIENCE, and NO CONTACTS**, my brother Doug and I started a unique, stress-free, high profit business from our small two bedroom apartment. Nobody even thought we would get our business off the ground. But, in only three years, we've gone from being two broke peanut butter and jelly eating college kids to successful entrepreneurs owning a fast growing money making business. We've achieved the "American Dream" of starting a business from nothing and building it into a thriving and growing enterprise.

Everyone thought we were "CRAZY" when we told them, "We've had it! We're done hunting for those so called 'GOOD JOBS', We're starting our own company!!"

But, nobody thinks we're crazy now! You see, Doug and I now make more money part-time than most people my Dad's age earn (in management jobs) working all year long putting up with their boss. In only our second full year, we doubled the size of our business and 1995 is off to a blistering pace.

Oh, by the way, our business is **NOT** some 'multi-level' marketing opportunity, **NOT** a mail order opportunity where you can make \$2,000 per hour. **NOT** some business where we teach you how to teach others how to get rich. **We have a real business.** It actually took week to start it and make it successful. This is not some made up story. Doug and I are real people and are actually brother and sister. And like every brother and sister, we used to fight like cats and dogs. But, now that we're a little older, besides an occasional disagreement (when Doug is wrong), we get along very well.

HOW DID WE GO FROM BEING TWO BROKE COLLEGE GRADS TO BEING SUCCESSFUL ENTREPRENEURS?

Before we started our business, we were like every other college grad searching high and low for those so called "GOOD JOBS." After months of relentlessly hunting and hanging our heads against brick walls, we both became frustrated with the job market. Out of sheer desperation, we decided to start our own business. But how? Two kids fresh out of college with no money (in fact we were in debt) no real business experience, and no contacts. Our odds seemed better for winning the lottery than for successfully starting a business. *Determined not to fail...*

We discovered an incredibly unique business that allows us to make a great deal of money by doing two things: Giving free advertising away to merchants and giving money to non-profit clubs and charitable groups.

Our business has grown faster than weeds in a garden. Can you think of a charitable group that doesn't need more money? Can you name a business that wouldn't want free advertising? The answer partly explains the amazing success we've had. There's simply a huge market for what we do. You see in our business, we help non-profit groups raise money for all their special community projects and activities. With the help of our home computer, we created the ultimate WIN-WIN

concept that helps companies increase their business while helping non-profit groups raise money. Who are non-profit groups? They are school clubs such as band and choir, youth sport clubs like soccer or softball, churches, and organizations such as the Optimists, Kiwanis, Jaycees, Rotarians and Lions Clubs. There are literally thousands and thousands of clubs who need money.

After only 4 months, we began to make money and were pretty sure that starting our own business was the right decision. But after making over \$55,000.00 our first year, we knew we were on the right track! Our business literally exploded after the fourth month.

Now our business runs almost completely on autopilot. It virtually runs itself.

The first year was a lot of hard work. We worked a ton of hours developing our business. We had to learn everything the hard way. Only after trying 37 different methods, did we finally discover the **secret** from which we developed our amazingly simple system. It took about a full year to refine the system and totally set up the program. Both merchants and non-profit clubs love our concept. Once a club successfully works with us... they want to every year. In other words, once the business is set up it almost runs itself. Unlike most businesses, where you start from scratch at the beginning of each year, our business is set up on a renewal basis.

WORK ONLY HALF THE YEAR AND STILL HAVE A GREAT INCOME!

Our business is great because it can be set up as a seasonal business. It can either be a full-time or part-time business. Anyway you slice it, there's a lot of free time. I actually took the whole month of January off. In 1994, Doug and I were able to take almost seven weeks of vacation and could almost come and go as we pleased.

SO, HOW DO YOU FIT INTO ALL THIS?

Well, over the past 3 years (and much trial and error), we've nearly perfected this business. In fact, it works so well, it's almost scary. I am convinced that there is huge growth potential for our business in every community in America. People ask us all the time if we are going to expand our business. But, we've hardly even scratched the surface of potential in our own area. Sure, we'd like to make even more money (who wouldn't), but, frankly, we're not willing to work hard enough to expand this all over the country. Instead, we decided to condense our business into a step-by-step formula that anybody of average intelligence can use...and offer it in a book that anyone can afford.

JULIE & DOUG'S PERSONAL GUARANTEE!!

With our book, **The Secret of Making \$55,000.00 a Year Part-Time Giving Away Free Advertising**, you are protected by our simple, NO-QUESTIONS-ASKED guarantee: Use our book for TWO FULL MONTHS entirely at our risk. If, during this time, you are not totally convinced you're on to something real and that you too can make \$50,000.00 or more in the next year with this simple and rewarding business...I want you to send it back for a complete refund. No hassles. No questions.



"Young Entrepreneurs explain the secret of their success"

Here are some of the things we will reveal about how we make \$55,352.00 a year giving away FREE advertising and giving money to non-profit and charitable groups.

- How we got started by helping just one non-profit club and made over \$2,500.00
- How to create the perfect BIG PROFIT PRODUCTS for marketing with our system, without making a huge investment.
- Five of the most unusual, high margin, easy to develop products - all that give FREE advertising to merchants.
- Where to find the most money hungry non-profit groups... and how to get them beating down your door (We make good money working with only 5 groups)
- THE ULTIMATE WIN WIN BUSINESS - everybody loves us because we help merchants increase their business while helping non-profit groups make a ton of money - we show you how!
- The amazing Big Red Renewal System that allows you to put together unique products that will keep making you CASH year after year
- How to start right now - without leaving the security of your job - with just a few hours a week. YES, this is a great business to be in. But, you need to have unique high profit margin products and a system in place to be successful. After reading our book you cannot fail... we will explain it all. Remember there is absolutely no risk in trying our system. We are offering two full months to test our book.

TO FINISH THIS ALL UP:

Doug and I LOVE what we do! Unlike many people, we don't dread Monday mornings and in fact, we really enjoy going to work. We're making 'good money', but more importantly, we also have the FREEDOM & TIME to enjoy it...all this from discovering the SECRET which lead to our amazing system. No doubt about it, it really works! We believe YOU can learn and use our system too. GUARANTEED! We've described EVERYTHING we do in our book, and you can have a copy for just \$19.95.

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Or mail your check or money order for \$19.95 plus \$3.50 shipping and handling to:

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Omaha, Nebraska 68124

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of *all* personal achievement is the adoption of a definite major purpose, and a plan for its attainment. Just this alone will automatically produce all of these advantages:

- Self-Reliance
- Personal Initiative
- Increased Imagination
- Increased Enthusiasm
- More Self-Discipline
- Better Concentration

All these advantages will be "bonuses", from this first idea. You will become better at budgeting time and money. You will move toward greater specialization in your work. You'll grow more aware of opportunities. You'll develop a greater capacity for decision-making.

This last benefit, incidentally, is extremely important. *One of the greatest weaknesses of all human beings is indecisiveness!* You must learn how to make decisions. Make a decision every day, and stop worrying about whether it is the right decision. Practice making small decisions and greater decisiveness will start evolving within you.

There is no need to be overly concerned about making mistakes. To this day Babe Ruth's strike-out record stands. He struck out so many times because he was always swinging, but in always swinging he also hit 735 home runs. *Go for it!* — know that you, too, will get your share of home runs!

The second major idea in definiteness of purpose is that all individual achievements are the result of a motive, or combination of motives. And the three most powerful motives behind our actions are: love, sex, and the desire for material gain. By taking those three, working on them, and combining them, the combined emotion will be a powerful motivating force.

Obviously the greatest of all motivating forces should be Love. Everything we do should be based on love; love of one's self, love of mankind. (Jesus Christ gave us two commandments and both of them were love.)

The third major idea is that any dominating idea, plan or purpose held in the mind through repetition of thought and emotionalized" with a burning desire is taken over by the subconscious mind and acted upon through whatever means may be available. Any dominating idea, plan or purpose! This is the crux of the entire step of definiteness of purpose.

It is important that you accept the reality that the only thing over which we have complete control at all times is our mental attitude. We have *the right to control* our attitude, and to the degree that we control it will our lives be all that we want. I have now given you the key to exercising this control!

I mentioned "burning desire." A burning desire is developed with enthusiasm. Enthusiasm and burning desire are products of repetition. Repetition. Repetition. Napoleon Hill called repetition *the mother of money*. And I've now given you a second key to exercising control.

The fourth major idea: any dominating desire, plan or purpose which is backed by faith is taken over by the subconscious mind, and acted on immediately.

The key word here is *faith*. Faith means nothing other than acceptance. To the degree that you accept any idea, any definite purpose, will it materialize.

The fifth major idea: the power of thought is the only thing over which any human being has complete, unquestionable control. You can take control of your conscious mind and use it as a selector, to select the goals you want. Remember that the subconscious mind is the respondent. It will respond to whatever suggestion we give to it, in an emotionalized state. Get excited about your purpose and your subconscious mind act on it!

The sixth major idea: the subconscious mind appears to be the only doorway to infinite intelligence. It is our connecting link with infinite intelligence...infinite power...infinite energy. Therefore, all of the universe is available to us at any particular moment through the use of our subconscious mind.

Think of the subconscious mind as rich, black loam. The seeds that we choose to work on through repetition are implanted into that loam. The loam takes those seeds, works upon them, feeds them, gives them all the nourishment they need. The seeds break open, flourish, and give us a harvest after their kind.

The seventh major idea is that every brain is both a broadcasting station and a receiving set for the vibrations of thought. We are constantly transmitting thoughts from one another and the transmission is being done by the energy that we are emanating through our entire nerve network —

-the communication network of the body — out through the nerve ends, called the synapse. As we become more filled with enthusiasm, love, desire, and other positive emotions, the transmission becomes more powerful, more definite, and the results appear like miracles. *The brain may be so charged with definiteness of purpose that it will begin to attract the physical aspects of that purpose.*

Each of us is energy; each of us is electricity. That electricity is magnetism. We are constantly attracting, magnetizing to ourselves whatever it is we are concentrating upon. If you're concentrating upon money, you are magnetizing more money to you. As we become more excited about anything, the energy that we are transmitting goes out and magnetizes back precisely what we've been concentrating on, and to the degree that we were concentrating upon it.

**We are constantly attracting
whatever it is we are concentrating upon..**

Now, to the application of definiteness of purpose! By using the System provided in this book, you can gain full control of your faculties. But the one thing that this System will *not* do for you and cannot do for you is to make up your mind for you! You have to decide what it is that you desire to do with your life and what it is you wish to contribute to mankind. You and you alone must decide that. This is the first step that begins the journey of the rest of your life.

Write out a clear, concise statement of your major purpose in life. List the objectives you want to attain. List the information and knowledge you want to acquire. List the kind of work you want to do. List the kind of person you want to be. Write down how much you want to earn, each year, and over a lifetime. List the places you want to visit. Sign this statement. Make it a legal document. Read it over every morning and every evening. Think about it during the day. Emotionalize each item in the statement. Visualize the benefits that will come to you as a result of your accruing all of these marvelous objectives.

Andrew Carnegie said: "*No one* has ever been known to succeed without applying the principle of definiteness of purpose." Now *you* are being told to write down the things

you want to achieve. *You* are being told to write out a plan by which you intend to achieve your definite major purpose. You are now creating your own road map.

You must also determine and define precisely what you plan to give to humankind in return for the realization of your purpose. I never cease to be astonished as I see people of great intelligence who do not understand that there is nothing in life that you can get without first giving something for it. Whatever it is you want in life, start giving some and it will come back to you. Ideas, emotions, words that you speak and the actions that you perform are little seeds that you are planting, and they come back to you as a harvest. So if you're lacking something at this moment, start giving something! If you're lacking money, start giving money. *Whatever it is you want in life — plant some of it!*

Now, a major caution: keep your definite major purpose private. If you talk about it indiscriminately, you dissipate the energy needed to make it come true. *The steam that makes the whistle blow will never make the engine go!* When you and I talk much about our goals, that's steam going out from us that can never be used to put us into action and create the energy we need to achieve what we want in life. And there is one more reason why you must not talk about your major purpose: most people, not wanting to do much with their lives and, therefore, not wanting you to do much with your life either will do their best to discourage you.

All of the ideas that we are sharing throughout this book were accumulated and used by Andrew Carnegie — the little uneducated boy who came from Scotland and became the world's first billionaire by conquering American industry! Napoleon Hill, the man known as *the kingmaker of millionaires*, who spent decades interviewing the giants of American business and statesmanship, and I, who have spent a lifetime studying the master teachings of the ages, have used these ideas to create absolutely reliable methods of goal achievement. I now urge you to place appropriate importance on these methods! Take appropriate action on these suggestions! The result will be guaranteed goal achievement.

STEP ONE:
Using The Difference
Between PURPOSE
And Goals
by Dan Kennedy

The first time I was ever questioned about my purpose in life, I came up empty-handed. I had a fairly long list of goals, but I hadn't thought much about the purposes for achieving those or any other goals. I've since found that the difference between goals and purpose can provide the self-motivation necessary for peak performance.

Another fine success-educator, Jim Rohn asks: *why aren't more people millionaires?*

It's a great question. It's certainly not for lack of opportunity. It seems to me that opportunity is everywhere. Every time you turn around today, somebody's made millions with some new entrepreneurial venture or invention, or by doing an excellent job with an old idea. Not long ago, I had the privilege of collecting information on Tom Monaghan of Domino's Pizza for a two-part article about him published in THE PHILOSOPHY OF SUCCESS MAGAZINE. Here's a guy who took an old "dog"; pizza, and taught it a few new tricks, and made millions as a result. Could anybody else have done what he did? Given the same "intangibles" — the desire, the goals, the purpose, the stick-to-it-iveness — the answer is a profound YES. Business-wise, there's nothing very magical about Dóminos. And that's just one of thousands of examples. I constantly see people of modest education, ability and advantage as well as people with educational, economic or other disadvantages make millions doing things anybody could have done but nobody did. So with all this opportunity around, why don't more people become millionaires?

Jim Rohn's answer to his own question is that *they don't have enough reasons to.*

Making a million dollars, becoming a millionaire, or at least creating a millionaire's income (about \$110,000.00 a year) is a goal. To build up and sustain the motivation necessary to pursue and achieve that goal, an individual needs lots of strong, exciting, meaningful reasons to. It's the quality of those reasons that will make the difference between success

and compromise.

When you study the life-stories of people of great accomplishment in all fields of endeavor, as Napoleon Hill did; as Foster Hibbard has done; as I've been inspired to do, you will discover *one common thread that runs through all their stories more visibly and dearly and definitely than any other. It is persistence* over great challenge and adversity. It is not genius, luck, invention, some special mental prowess, genes, upbringing, education, race, sex, religious beliefs; it is persistence. Why are most people stopped in their tracks by the first obstacle they encounter while a noticeably small number of individuals face one obstacle after another, each more formidable than the next, until finally it seems that the world runs out of ammunition and gives in?

The majority who are rather easily de-railed lack sufficient reasons to persist and prevail. The minority who persist no matter what have so many powerfully motivating reasons for succeeding that anything less seems like a fate worse than death. In other words, *persistence is a product of purpose*. At the end of this chapter, I've included a brief list of well-known people of significant accomplishment, the purposes they identified themselves with, and the persistence they demonstrated as a result of it. Maybe these few examples and others like them you may look up on your own will both motivate you to work on defining your purpose and will help you to do so.

I would only like to add that it is not necessary for your purpose to be the kind of thing that might win the Nobel Peace Prize or some other similar award. Your purpose can be of a business nature, designed chiefly to enrich you and your loved ones. It is nearly impossible to achieve substantial success in a business or financial enterprise without enriching the lives of many other people in the process, in many ways: providing employment, spurring the economy, making useful goods available, and so on. It is not necessary for your purpose to be solving world hunger or ending the conflict in the Middle East. Kemmons Wilson's chief major purpose was much less eleemosynary than that; it was to build a large nationwide chain of modestly priced, clean, safe motels where travelling families could stay, with a sense of security and comfort. His HOLIDAY INN empire accomplished that and, as by-products, provided business opportunity for many, employment for many more, fueled many small-community economies, and paved the way for much good to be done in many parts of the world.

It is also okay, in my opinion, for your clarity of purpose to evolve and develop gradually, over a period of time. Some people are fortunate in identifying with a very definite, exciting chief purpose very early in life. But I find other successful people took years to clearly create and see their purposes. I also know people who have achieved a true major purpose and moved on to pursue another one.

The thing that you must do immediately, without delay, without hesitation, is to create and decide on definite goals, exactly as Foster described in his Step One. A lot of work on goal-setting not only has many of its own inherent benefits, but it can also lead you to your chief purpose at an accelerated pace. Personally, I discovered my purpose through goal-setting; I didn't wait until I had a clear concept of purpose to set goals.

I agree that you will never accomplish truly "great" things in life until you have determined your purpose, and are strategically setting and achieving goals, making decisions, choosing activities and associates and otherwise performing in harmony with your purpose. However I also suggest that you will never even get started toward accomplishing anything worthwhile until you get seriously involved in establishing goals. An hour of private time" each day invested in creating, defining, massaging, visualizing, affirming and planning for the attainment of your goals will soon produce some remarkable changes in your temperament, outlook, attitude, physical energy, ability to solve problems, and your experiences, as well as equally remarkable insights about yourself and your purpose. I suggest that to you as a practical first step in the process of guaranteed goal achievement.

**PEOPLE
OF
PURPOSE:**
Examples To Learn From!

- **WALT DISNEY'S** greatest purpose was the development of a clean, pleasant environment where parents and grandparents could come with children of all ages, and be wholesomely entertained, educated, informed, and even challenged together. Later in life he conceived EPCOT: *Experimental Prototype Communities Of Tomorrow*, and developed a second purpose of creating an example of a clean, modern, efficient city for the world to model after. That purpose has lived on long after Walt's departure, and is being fulfilled little by little today, and undoubtedly for years to come.
- **ANDREW CARNEGIE'S** first purpose was the development of the greatest industrial empire in the world, using the manufacture of steel as its cornerstone. His second purpose, set before the first had even begun to be achieved, was to use all the wealth and influence at his disposal to improve the opportunities of future generations to gain education through means other than experience. He pursued that purpose through the creation of public libraries, universities, and Napoleon Hill's research project.
- **CONRAD HILTON'S** purpose was the creation of an international network of first-class, luxury hotels, where service was top priority. He remained true to that purpose and overcame many great obstacles and adversities to accomplish it.
- **MALCOLM FORBES'** purpose has been to canonize and publicize the American *Free Enterprise System*, and he has done so through the development of the hugely successful **FORBES MAGAZINE** and his own flamboyant activities.
- **TOM PETERS'** purpose has been to force American business to face its quality and service inadequacies, and to take corrective action, and through his bestselling books including **IN SEARCH OF EXCELLENCE**; tireless fulfillment of hundreds of lecture dates each year; audio and video tapes; TV specials; and other media and means, he has succeeded in being one of the most prominent, noticed voices of conscience in business in this era.

A Matrix Of Goals

A matrix of long term, medium term, and short term goals linked to a chief purpose and/or a clear vision is essential if you are to tap both your own full potential and the full potential of

STEP TWO:
Establishing Your Master Mind Group
by Foster Hibbard

The Master Mind Principle makes it possible for an individual to acquire and utilize all the knowledge needed for the achievement of any goal --- through the association with carefully selected individuals.

Andrew Carnegie attributes this one idea as being the most important principle of success in his life! A definition of the Master Mind Principle in use is: *an alliance of two or more minds working together harmoniously for the attainment of a definite objective*. The most important word in that sentence is *harmoniously*.

No one has ever attained outstanding success in any field without applying this principle. Every mind, every person, no matter how powerful, needs association with others in order to grow and perform. .

Consider that the greatest teacher ever to walk the face of this globe, Jesus of Nazareth, selected twelve apostles. If Jesus felt the need for such a *master mind group*, the rest of us must certainly have the same need.

Those people respected and acclaimed as the "great minds," present and past, are the result of the understanding and 'deliberate use of this principle.

There are several concepts we need to look at in order to fully understand this powerful principle:

- #1: The Master Mind Principle is a practical means through which you may access and use the full benefits of the experience, training, education, and specialized knowledge of other people, just as if it were your own.

Since each person is limited in experience, limited in knowledge, limited in education, limited in energy, it's critically important that we can assemble around ourselves a master mind group and then geometrically multiply the intelligence and power of everyone in the group .

- #2:: an active alliance of two or more minds in a spirit of

perfect harmony for the attainment of a common objective stimulates each mind to a higher degree of courage than ordinarily experienced. This creates the state of mind known as *faith*.

- #3: a master mind group stimulates each mind in the group to perform with enthusiasm, personal initiative and imagination. All too often, the person working alone finds his enthusiasm waning. It's difficult to sustain confidence alone. It's difficult to sustain self-discipline isolated from others. When working together as a team, though, the geometric multiplication of each individual's power pushes each member of the group to enthusiasm greater than normal for that person. All of the desirable personal traits are magnified!

If you've ever participated in a sales organization of any kind, you've probably experienced this effect. At the sales meeting, tremendous enthusiasm is generated. You leave such a meeting on a higher plane, a higher vibratory plane, carrying the energy that was generated by the fifty, hundred or several hundred people in the meeting. That energy continues for several days, and it is a magnificent feeling. This is the positive effect of a master mind group. You and the other salespeople came together, shared energy and enthusiasm, and left with far more than each brought to the meeting!

If a hundred people come together, each of them bringing their individual energy into the group, then each individual is able to walk away with the multiplied energy of the group.

- #4: the active application of the Master Mind Principle has the effect of connecting the subconscious sections of each mind, giving each member full access to the powers of the other members.

That's why *the importance of harmony cannot be overemphasized*. If one individual in the group is negative, he can wipe out the energy of the entire group! Andrew Carnegie used to warn: "If there is one negative person in the entire one thousand member workforce, even if that negative person never opens his or her mouth, but merely radiates the negativity silently, it will create a negative feeling for the entire workplace." Emerson said: "Every institution is the length and shadow of one man."

It is mandatory that in selecting your master mind group you pick only positive people who have the education, know-

ledge, energy, and attitudes to contribute something beneficial to the entire group.

Einstein proved that everything is energy - even that which we think of as solid matter. When we bring together the combined energies of two or more people, we are creating a powerful, unique force that can achieve any definite purpose desired by the group.

HISTORY'S GREATEST MASTER MIND GROUPS - FOR A BETTER UNDERSTANDING

These concepts have been used by some of history's greatest achievers and leaders, to accomplish much more than they could have by "going it alone."

When Franklin Roosevelt became President of the United States, he called to Washington the leaders of many professions and many industries, and formed one of the world's most important master mind groups. (One of the members of this group was Napoleon Hill.) In forming this master mind group, President Roosevelt committed them to the goal of moving America out of the most disastrous depression of the nation's history. These people came together, shared their ideas and energies, and created a motivational force that pulled the nation out of the Depression.

Another great master mind group was formed by Andrew Carnegie. Carnegie was determined to lower the cost of steel, so that it could be used in all types of construction. He surrounded himself with twenty-five specialists in the steel industry. As a result of the efforts of this master mind group, the price of steel was reduced from \$140-per-ton to \$20-per-ton! As a result, wooden ships were replaced with those made of steel; steel skyscrapers rose above every major city; and great steel bridges spanned the waterways. All this because Carnegie surrounded himself with the energy of twenty-five others as committed to the project as he was.

Thomas Edison formed a smaller master mind group with his wife, as did Henry Ford.

What these leaders and innovators did for themselves and for others through the Master Mind Principle is illustrative of what you can do. You can use these same concepts to attain any worthwhile objectives!

6 STEPS FOR FORMING A MASTER MIND GROUP

1. Adopt a definite purpose, goal or objective to be attained by the combined efforts of the group. Choosing individual members who can and will make worthwhile contributions to this objective is your first step. There is no merit in forming a master mind group just to have someone to talk with!
2. Determine what appropriate benefit each member will receive in return for the co-operation that he is giving to the group. (As the motivator, you have to) repeat to each person, over and over again, those benefits that he will be receiving. The number-one benefit many will want will be more money; increased wealth — it is up to you to demonstrate that all members will receive increase a wealth as a result of the common goal you are establishing.
3. Establish a place where all members of the group will meet, a plan you'll be working on, and definite times for the meetings.
4. Action is the connecting link between desire and fulfillment of the plan. Action! Action! The thinking of the group must lead to action by the group and by the members of the group.
5. The watchword of the group must be: definiteness of purpose. Another watchword: harmony. As soon as you perceive discord, it must be smoothed out and harmony must be restored. If that proves impractical, the member of the team creating the discord must be replaced.
6. The number in your group can be governed entirely by the nature and importance of the goal to be attained. For some goals you may need only yourself and your spouse. Other goals need more energy; more people. Carnegie's goal required the power of 25. Ghandi's enormous goal: freedom of India required two hundred million minds! Only you can decide on the proper size of your group, but it is usually best to have as few members as possible. It is easier to maintain harmony with a small group.

The formation of your master mind group is a major step forward in achieving all of your life's goals!

STEP TWO
The Incredible Power
Of The Master Mind Principle
by Dan Kennedy

Tom Peters, author of *IN SEARCH OF EXCELLENCE*, described a manufacturing plant closed by General Motors: its' workers had the highest absenteeism rate, the lowest productivity rate, and the worst relationship with management of any GM workers in any of its plants. Sometime after its closing, a new firm (a joint venture between GM and a foreign company) re-opened the plant and, surprisingly, re-hired most of the same workers. Yet, under the new management, these workers had a very low absenteeism rate, a very high productivity rate, and turned out one of the best quality vehicles in GM's line (in 1987): the Chevrolet Nova. How had these workers been transformed from "losers" to "winners"? The new management listened to the workers, talked with the workers, motivated the workers with a vision of shared gain, and committed the workers to the common goal of producing a quality, affordably priced automobile to be proud of. In other words, the Master Mind Principle was applied!

In a fashion similar to that of President Roosevelt, as described by Foster Hibbard in the previous chapter, President Reagan created the Grace Commission, led by successful businessman, Peter Grace. Many of the recommendations that came out of that master mind group have been implemented to the American taxpayers' benefit and many more should and probably will be in the future. Possibly of greater importance, the publicity surrounding the work and findings of the Grace Commission brought massive government waste fully to the public's attention, and is leading to many worthwhile reforms in government spending.

In my own businesses, I personally work with a number of different master mind groups, of varying sizes, purposes and effectiveness. Some are very formal, and organized exactly according to the six steps provided by Foster Hibbard. One is much "looser", in which all members rely on each other as unpaid consultants, advisors and "sounding boards" for their ideas and plans. In each case, all members are enriched by their participation in a number of ways.

Modern business history is full of people demonstrating the power of the principle over and over again.

A master mind alliance that began in high school between Rich DeVos and Jay Van Andel led to the development of the huge Amway Corporation, which has provided business opportunities for hundreds of thousands of people worldwide, quality products to many more, and set a standard of integrity and success for the entire multi-level marketing industry. The master mind alliance of producer Fred deCordova and entertainers Johnny Carson and Ed McMahon has produced an unshakably successful late night television talk show that provides important exposure for hundreds of authors, comedians, singers and other entertainers each year. Tom Monaghan, founder of DOMINO'S PIZZA (profiled in THE PHILOSOPHY OF SUCCESS MAGAZINE) met weekly with all of his store managers in the early days of Dóminos - to solve problems, share ideas, and motivate each other. Tom says he *never* let a meeting end without discussing the company's values and future.

There is abundant proof that the Master Mind Principle, if not absolutely essential for success, is at least incredibly powerful and a strong contributing factor to success.

/ have but one main caution about putting the Master Mind Principie into action: exercise the greatest possible care in selecting the members of a master mind group, and do not hesitate to face error in such selection.

Many who grumble that this idea proved useless to them have chosen members of master mind groups for all the wrong reasons. Do *not* include a friend or relative in a group just because of that person's relationship to you. Do *not* include someone in a master mind group solely because of his financial backing or influential contacts. Members of a master mind group *must* be selected on the basis of their clearly demonstrated positive mental attitude, ability to work cooperatively with others, and ability to contribute something to the group that none of its other members can. By bringing together a group of people selected for these reasons, with each making a particular contribution the others cannot make, you have an excellent chance of enjoying productive results for months, years, maybe even decades.

If you err in creating your group and include someone who proves to be a disruptive force, you must not procrastinate or hesitate; you must decisively "cut out the cancer."

Establish And Cultivate Contacts And Expertise

Capitalize on the intelligence, experience, expertise and contacts of other carefully selected individuals you come to respect, and reciprocate in order to fuel the relationships. Forming formal "master mind groups" or keeping an informal "master mind network" alive is well worth your investment of time and money.

STEP THREE:
Unleashing Your Greatest
Mind Power

by Poster Hibbard

The greatest human mind power was named by Napoleon Hill as *applied faith*. There is a definite difference **between** the passive faith we think of in various religions and faith in action. Your peak power is unleashed through applied faith.

Faith is the activity of individual minds establishing a working association with the power which you may call God, Universal Intelligence, Infinite Intelligence, Divine Mind, etc. We have to believe in such a power greater than ourselves, otherwise there is nothing to have faith in! Is there a God? There must be, since there is no disorder in the Universe. As a matter of fact, the first law of the universe is orderliness. Everything is unfolding at exactly the right time in eternity, in the right place in the universe.

Here's a definition of faith which Napoleon Hill used to tell me he liked better than any other definition he had ever found:

FAITH IS A STATE OF MIND
Which You May Develop
By Conditioning Your Mind
To Receive Infinite Intelligence.

APPLIED FAITH is adapting the power
received from Infinite Intelligence
to a definite major purpose.

Faith means acceptance. Whatever you have faith in, you accept. Whomever you have faith in, you accept. At this moment in your life, whatever you are accepting — in health, relationships, career success, money — is exactly what degree of faith you have. As you gain greater faith, you accept more.

Certainly one of the major purposes of our existence here on earth is to act as the receiver and the distributor of the power of Infinite Intelligence. As we receive this energy and it moves through us - as easily as air through a screen door - whatever we're thinking and feeling imbues itself into the energy.

Think of yourself as a metal stamping plant with blank sheets of metal moving through. You stamp those metal sheets with your "trademark": who you are, what you are, what you are thinking about. Whether you are concentrating on prosperity, love, health and success or lack, whatever you stamp on the blank sheets is the end-product you receive!

This reveals a great secret to guaranteed goal achievement: whatever you concentrate on, you are reproducing. When I worked with Napoleon Hill, he used to emphasize *burning desire* over and over again. Act as though, think as though, feel as though you already have it and you soon will! If you would have faith, simply keep your mind on what you want and off of what you do not want. Get excited about what you want as though it were already yours - that's burning desire in action, that's faith in action!

Here are four powerful steps for conditioning your mind for faith:

1. Express a definite desire for the achievement of a major purpose.
2. Create a plan, on paper, for the attainment of that desire.
3. Start acting. Act on your plan by putting every conscious effort behind it.
4. Act in a state of gratitude. *Thank you, thank you, thank you!*

Proceed toward your goals with the certain knowledge that faith cannot fail.

In Washington D.C., in the 1930's, there were two men, both of whom had lost the use of their legs. One sat in a wheelchair on the sidewalk with apples and pencils for sale, resigned that this was his life for as long as he might live. The other man who had lost his legs determined that he would concentrate on the asset he had left: his mind. This man used his mind to get to the White House. This legless man was Franklin Roosevelt. Both men lost their legs; only one man also lost his faith.

Keep building up your faith. Put forth greater effort backed by greater faith, and you, too, will discover that faith never fails!

STEP THREE:
How Faith Produces Better Management
by Dan Kennedy

It has been my experience throughout my entrepreneurial career that most problems, obstacles, setbacks, disappointments and disputes seem much worse at first appearance than they actually are. This knowledge alone, however, is not enough to quell the panic and super-stress reactions that can immobilize even the brightest, most creative person. *FEAR is a crippling force.* It interferes with the ability to reason; to logically analyze situations; to creatively manufacture solutions. The only answer to fear that works is faith.

My contention is that the person operating in conformance with the fundamental universal laws, first of decency and humanity, and second of successful achievement, and striving to achieve some worthwhile objectives, has the right to expect positive results...even to expect occasional "divine intervention" in order to get those results. That sense of positive expectation is a calming influence of immense value and importance. That calming influence can prevent you from suffering from panic or acute depression; prevent impulsive, ill-considered, rash decisions; can help you keep your head when everyone around you is losing theirs. I suspect it is exactly this calming influence that kept some businesspeople from leaping from windows with many of their peers when the stock market crashed in 1929. Some of those who remained calm in that storm went on, of course, to create bigger and better empires for themselves from the rubble the others left behind.

Napoleon Hill is reported to have written Roosevelt's famous line: "We have nothing to fear but fear itself." There is a great deal of truth to that. Fear makes every problem much more powerful than it would otherwise be. On the other hand, faith takes power away from problems, even from enemies.

We are much better able to manage our finances, our relationships, our businesses, and every aspect of our lives when we understand and utilize faith to neutralize fear.

Foster Hibbard teaches that there are seven basic fears that prevent people from achieving their goals:

Positive thinkers are criticized by negative thinkers; people of faith are criticized by those consumed with fear for being unrealistic and naive for living in a fantasy rather than the real world. Well, I'm not sure what the real world is, but I know that it is not the dark, foreboding, troubled, debilitating place the fearful ones believe it is. The negative thinkers live in an extreme fantasy of their own making just as the positive thinkers may be accused of living in an extreme fantasy. Somewhere between the two extremes lies reality, and it seems to me that faith consistently outperforms fear on that field.

Deserving Success

High achievers develop and hold in their minds an expectancy, even a certainty of successful outcomes. They know that they deserve success.

STEP FOUR:
Developing The Traits
Of A Winning Personality
by Foster Hibbard

Highly successful people have certain *personality traits* in common. The most important of these traits is generally called: positive mental attitude. It doesn't matter whether we open our mouths or not; it doesn't matter what our facial expression is; everybody is still picking up what we're radiating!

Andrew Carnegie said: "If one man in a team of a thousand men working in a factory radiates negativity, it destroys the harmony of the entire team."

Every place of business, every home, every organization has its own consciousness which is the result of the pooling of the individual attitudes of the people involved. We could even say that the entire earth has a consciousness based upon the melding of the 4.7 billion consciousnesses on earth. It is imperative that we radiate a positive attitude, to control what we attract.

Another personality trait of the successful is flexibility. It is the tree that will not bend that is torn up by its roots in a storm! The tropical storms seem to do nothing other than bend to the ground the palm trees that are extremely flexible. Our personality needs to be flexible, so we can flow with the people around us, the situations that confront us.

IT IS THE TREE THAT WILL NOT BEND
THAT IS TORN UP BY ITS ROOTS
IN A STORM.

Andrew Carnegie noted that flexibility was the quality that gained for his protégé, Charles Schwab, the reputation of being "America's greatest salesman." Carnegie said: "*Schwab could get down on the ground and play a game of marbles with a group of boys, making himself one of the lads for the moment, then get up and walk into his office and be ready to enter the master mind group where he was called upon to make decisions involving millions of dollars.*"

Years ago, when I was in sales as a stock broker with the New York Stock Exchange, I found that I had my greatest success with my prospects and clients if I listened carefully to how they talked, to what they said, and worked at establishing a rapport with each person based on his or her interests.

Next, sincerity of purpose - another way of saying *integrity*. One of the finest compliments I've ever received for the lecturing that I do was: "Foster, I've heard most of this before, but I've *never* heard anybody present it in such a sincere manner." When the audience senses my conviction, they are far more readily able to accept it for themselves. *(This may account for Mr. Hibbard's spectacular popularity and success as a speaker, seminar leader, and for the worldwide popularity of his cassette recordings. Information about his services and materials appears at the conclusion of this book. Editor's Note.)*

I learned the importance of this lesson the first time years ago. There was a job opening in sales with a radio station in Medford, Oregon, and I wanted that job! The station manager was a friend of mine. I had sales experience, it seemed logical that the job should be mine. The station manager turned me down this way: "Foster, I have contacted all of my largest, most important customers. I asked each of them if they knew you. Almost all of them do know you, Foster. I told them I was considering hiring you. Foster, I was surprised when each person said 'I'd rather not do business with Foster because he jokes around a lot, seems insincere, and when I'm doing business and spending my money, I want to do business with someone who is serious about it.'"

Next, promptness of decision. Carnegie rated decision-making as most important. The reason that 95% of all Americans never "make it" is because they can't make decisions.

Next, hope and ambition. As long as you have hope and ambition, you will put out positive energy. You will harvest whatever it is you are putting out!

Next, the greatest lesson, and the most difficult lesson to learn: patience. Stuck in traffic? Irritated by a family member? This is your patience lesson for today. Harmony requires patience!

Your personality is your greatest asset. It will pay you to invest time and energy in developing these traits of a winning personality.

STEP FOUR:
Personality Transformation
Made Easy
by Dan Kennedy

Do you remember the TV-show based on the comic book hero, The Incredible Hulk? It starred Bill Bixby and bodybuilder Lou Ferigno --- Bixby as the Hulk's normal human side; Ferigno as the Hulk the huge, muscled green mutant that Bixby would transform into. Each time it happened, it terrified Bixby and sapped all -his energy.

I suggest that you have a choice --- unlike the Hulk --- of the transformations that you go through each day, and over the long term of your lifetime. Most people are easily transformed into angry, resentful, negative creatures by the pushing of just a few emotional buttons. Many people are easily transformed into negative, depressed, doom-and gloomers by even a single unpleasant event or even a stretch of bad weather. In Eden Ryl's great film: YOU PACK YOUR OWN CHUTE, she interviews people on the street about how they feel. One morose soul lets her know that he feels awful.

When asked why, he responds: Hit's January. Nobody feels good in January. And It's winter. It's cold. It's cloudy. Nobody feels good in the winter." These are the transformations most people go through. They start each morning with a fresh, new canvass of opportunity and quickly turn it into a study in blacks and grays. However, a different choice exists. In fact, I believe it is easier than ever to engineer positive personality transformation, as a result of the increased quantity and quality of tools to assist us.

Foster first lists *positive mental attitude* as a desirable personality trait. Well, the technology of the audio-cassette gives us powerful opportunities to create and sustain such an attitude. The use of self-hypnosis, subliminal or even regular cassettes at night, while you sleep, can condition your mind with no effort on your part! listening to helpful cassettes during the day, as you drive to work, run errands, or do routine office work can help sustain a positive mental attitude. There are also more books and periodicals on positive topics available today than ever before. You can quite *easily* give yourself the benefit of hours of positive input every day.

Flexibility is the next personality trait suggested by Foster. In the sales profession today, this has been recognized as

extremely important and, as a result, there is a wealth of good education available on understanding and adapting to different peoples' different personality styles. Charles Schwab's fascinating flexibility, noted by Andrew Carnegie, was quite possibly instinctive. Walt Disney was well-known for such spontaneous flexibility and adaptability, and his, too, was probably instinctive. You may have this trait as a natural part of your make-up, and if so, all you need do is recognize and exploit it as an asset. However, everyone can now (earn and develop this trait to a great degree.

Foster next lists *sincerity of purpose* or *integrity*. This should be a relatively easy trait to cultivate: *to mean what you say and say what you mean*. Creating and sustaining a deceit is much more difficult. I recently had a long talk about this with a friend of mine in advertising, about truth in advertising. He maintains that most companies have to pretend to be something they're not or distract the consumer's attention from what they are because telling the truth would kill them. I suggest we'd all be better off - the merchant and the consumer — if we concentrated on creating truths worth advertising! I think authenticity is the most powerful success method there is.

The lag time between idea and implementation is strangling American business, and can strangle you. That lag time; that indecisiveness exists due to the fear of making a mistake. Mistakes in nuclear testing or brain surgery might be irreversible, but in most activities you and I engage in, mistakes are neither irreversible or fatal. My colleague and friend, Dr. Deborah Bright, author of the book: GEARING UP FOR THE FAST LANE found that successful businesses and their leaders' no longer have the luxury of time for perfect decisions. You don't either. You need to make decisions, then make them right!

Start conditioning yourself with *promptness of decision* in the little things. Make a menu selection in one minute. Handle each piece of incoming mail just once (and, when in doubt, throw it out!). Little behaviors become little habits, which are the seeds of the same constructive behavior toward bigger things.

I think it's easy to cultivate *hope* today. Even the normally negative news is filled with "success stories." Today's book, tape and periodical literature as well as the broadcast media offers ample inspiration, ideas, encouragement, and examples for those with handicaps and obstacles to

overcome. If you begin looking for this, you'll easily find a lot of it.

Foster says *patience* is difficult; I agree that it's the most trying of the list. After all, we live in an instant-oriented society. Remember when television sets had to "warm up?" The manufacturers had to create instant-on to satisfy the consumer.

The Allegis Company - a daring combination of an airline, hotel chain and rental car company - was recently destroyed by the impatience of its stockholders. I believe that firm's CEO had a worthwhile vision, but the stockholders' thirst for instant profits made it impossible to develop it. Most accomplishments of significance and value require patient planning and execution.

There is a balance point between constructive impatience and destructive impatience that we each have to find, in our own endeavors and our own personalities. A good developmental starting point, as Foster suggested, is to consciously work at decreasing our impatience with trivial things.

The bottom-line of positive personality transformation is selection, control and quantity of input. If you immerse yourself in useful reading, listening, viewing, conversation, and relationships, you will be creating the right conditions for positive transformation.

***WE BECOME
WHAT WE THINK ABOUT
MOST.***

-Earl Nightingale "The Strangest Secret"

Forging Your Self-Image

The human personality is forged in the self-image not in steel. It does change over time of its own accord. It can be deliberately and consciously altered to better harmonize with one's goals.

STEP FIVE:
Give Your Way To Riches
by Foster Hi board

As a result of the idea in this Chapter, you will feel a greater strength of character; find it easier than ever before to maintain a positive mental attitude; and soon begin receiving compensation far exceeding the actual value of the goods or services you provide to the world — if you take this idea to heart and work on it with determination and enthusiasm.

It is impossible for any individual to put out more effort than he or she is being paid for without the universe coming to that person with more money or greater opportunity. This is sometimes called The Law Of Compensation.

Edwin Barnes dreamed that he would someday be the partner of famed inventor Thomas Edison. He went to Edison's laboratory, introduced himself, and announced his intention of becoming Edison's partner. At the time, Barnes had no credentials to commend him, no money to speak of, and presented a shabby appearance. Imagine such a person arriving at your place of business with a similar announcement! The secretary reluctantly told Mr. Edison of the young man's presence and to her astonishment Edison agreed to see him. Hours went by, with Edison and Barnes talking privately. Barnes accepted a 'nothing job', and for three years scrubbed floors and did other menial tasks just to stay in the presence of Edison. Finally an opportunity presented itself. Edison had an invention no one seemed to be able to sell. Barnes asked for and was given permission to try. Barnes sold seven units his first week — unheard of with such an invention. As a result, Edison entered into a partnership with Barnes on this particular product: the Dictaphone. Barnes achieved millionaire status as a result of his willingness to give service as a means of planting seeds for a future, uncertain harvest of opportunity.

My former associate, Napoleon Hill himself is a profound example of this idea. Andrew Carnegie said to Hill: "You are going to do all this research work and it may take you many years. I am not going to pay you because what you personally will gain from interviewing, studying and assembling this information is beyond all the wealth in the universe." For 20 years, Napoleon Hill carried out his research without ever asking Carnegie for even a dime, supporting himself through various means. The result, the book THINK AND GROW RICH

sold millions of copies, and made Napoleon Hill a wealthy celebrity.

Now let me inject a bit of my own life. Many years ago I was a stockbroker in Los Angeles, with a member of the New York Stock Exchange. I became very impressed with an investment firm in Portland, and decided to become associated with that firm. I asked the local office of the Portland-based company if there was an opportunity for me to meet its president whom I had just learned was going to be visiting their Los Angeles office. I was informed that he would be there for two days, but that he was totally booked; there was no way I could get an appointment with him. I called seven times to get an appointment. Each time they became a little more abrupt, a little more irritated. They hung up on me the last two times. I decided to sit in their waiting room on the assumption that the president would eventually have to go to the men's room. When he did, I would walk down the corridor with him and talk as fast as I could, asking for an opportunity --- anywhere, in any position, in order to join this company. Next. I went to a haberdasher and bought their most expensive tie, had them tie it for me, then went and sat in that company's waiting room. Hours went by, but, sure enough, the president eventually had to go to the men's room. I followed him, talking as fast as I could. He said, "Would you be willing to move your family from Los Angeles to Portland at your expense for only \$200 a month?"

I said, "Yes."

He said, "You're hired. Call me when you get to Portland."

My wife was less than happy with my giving up my career as a stockbroker. We moved to Portland and I was brought into the firm as a *trainee*. I gave everything I had. Since the income was totally inadequate, my wife took our baby back to the east coast and lived for some months with her parents in the comfort she deserved. I took a cold room, ate carrots and stale bread, drank tea, and collected empty Coke bottles and cashed them in for 2c a piece. In the evenings, I sold kitchen cutlery door to door. I went the extra mile over and over and over again.

When eight months had elapsed and my training was completed, I was sent to the # 1 office of the entire 33 offices. I was given the very best opportunity in the entire company! And that was how the universe paid me back for all the extra giving that I did, for all the extra miles I went.

Andrew Carnegie said that there was no question in his mind that all the material wealth he possessed and every advantage he ever enjoyed resulted from this habit of going the extra mile.

Napoleon Hill used the allegory of the oyster and the eagle to illustrate this point: *the oyster has maximum security. Enclosed in his hard shell, protected from outside elements, he has no struggle in finding food. Food comes floating by, delivered right to his door ready to be eaten. The eagle, however, builds its nest upon the highest peak, constantly battling raging wind, pelting rain, smothering snow and frigid cold. It is a constant problem to the eagle requiring sharp eye, strong wings, quick talons, a keen sense of smell, and nimble wits. All these requirements bring with them opportunities for development. The eagle, not the oyster, is the symbol of America. The symbol of leadership.* And those of us who also go the extra mile are the ones who become the leaders of our businesses and our communities.

Another way to look at this is as what some call *the law of compensation*. This is a law of increasing returns; as we put out more, more comes back to us. It is also a law of diminishing returns. As we put out less, less comes back to us.

At the age of 30, I moved to Medford, Oregon and decided to test this *law of compensation*. I joined club after club, volunteered for everything that came along, and even became president of one club after another. I put out as I had never put out in my life, for 12 months in that community! I was nominated by the Chamber of Commerce as the outstanding young businessman of the year at the end of those 12 months. As a result, I received a phone call from one of the leading businessmen in town, asking for a meeting. When we sat down, he said he had been watching me for that year and that he was very impressed with what he had seen. He was looking for someone of my caliber and wanted me to join him. He owned the largest company of its kind in the southern part of Oregon and wanted me to come in, learn the business, and then manage the business, ultimately buying him out. I was set for life! I accepted the opportunity and immediately set into action the second part of the law of compensation; the law of diminishing returns. Believing that I now had it made, I went through the motions; all I had to do was let the business at my own relaxed pace, take over when the owner retired, and that would be that. In the meantime, I would take the company car and spend my days having coffee breaks with all of the people I had come to

know in Medford.

My new boss was terribly disappointed. He demoted me. In turn, I grew bitter, feeling that I had been double-crossed, so I did even less work. He demoted me again. After some months I was again demoted to work in one of the company's service stations. It was winter now; cold and snowing. I was holding the gas-pump nozzle with bare hands, resenting every moment of this torture. I was the lowest person in the entire company. A gas pump jockey at the lowest pay rate. Embarrassed to see my friends. Exactly 12 months after joining the company, I sneaked out of Medford in the dark of the night. 12 months up and 12 months down. I came into Medford with nothing and left with nothing, having proved conclusively that what you put out comes back to you and what you do not put out comes back to you. Whatever is going on in your life right now is the result of what you are *currently* putting out!

STEP FIVE:
Many Ways To Give
by Dan Kennedy

Or. Edward Kramer, one of the "old time" success educators I've studied a lot wrote: *"The hole you give through is the hole you receive through."* The bigger you make that passage by giving, the more wonderful things can fit through the passage to you. Of course, I always believed this a little; I think everybody believes it a little. But primarily through Foster H ;board's teaching, applying the idea, and seeing the spectacular, surprising results, I've come to believe it a lot!

There are many ways to "give." Obviously, you can give money to individuals and causes and organizations of your choice. Every year, on Labor Day weekend, we see the miraculous generosity of the American people and American business explode onto the TV screen during Jerry Lewis' incredible telethon. The Red Cross' ability to rush to the aid of disaster victims just about anywhere and everywhere in the world is the result of this type of giving. By studying all of Foster's teachings, you'll come to fully understand how powerful this form of giving can be as a simultaneous producer of good for others and ever-greater wealth for you! In addition to gifts of money, though, there are other opportunities to give that should be taken advantage of, too.

Consider: the gift of a smile, a kind word, a friendly pat on the back, a *thank-you*, a *congratulations*, a good idea, a hug. Consider: the gift of doing a chore you didn't have to do, of doing a little more than is required of you. Consider: at the end of the day, how many people have at least mentally if not verbally said "thank you" to you? Giving in this manner requires no financial sacrifice, yet it pays dividends just as surely as if you were investing money.

Does all this mean that you can directly monitor and measure the exchange — that each time you give, you get? Absolutely not. And if you approach the process with that attitude, you'll soon abandon it as a failure. Giving only to get is actually a

The hole you give through is the hole you receive through!

negative process, and it can only yield negative results. Giving without expectation of or concern for direct recognition or reward from that person or that situation, but with confidence, faith and belief that you will be appropriately rewarded over time, sometimes even in wholly unexpected ways, is a positive process. It is active faith. It is positive *living*, which is much more powerful than positive thinking.

There are definite practical applications of these ideas. One is fully detailed in Foster's 2-Part Process included in the second book in this series: **SECRETS TO GUARANTEED WEALTH**. Here's another one: set a goal each day for how many non-monetary gifts you'll dispense, without concern of immediate recognition or reward, and stick to that goal everyday for thirty consecutive days. Keep count. Take conscious note of each gift. Be alert for opportunities to gift, so you can hit your daily goal. I guarantee that you'll see some remarkable things happen as a result of this exercise. And, by the end of the 30-day trial period, you'll be able to cite specific results that have moved you closer to your goals.

'Attitude Of Gratitude'

Cultivating an "attitude of gratitude", in part through deliberate little habits, can help relieve stress, reinforce your own self-image and heighten your sense of deserving greater success.

STEP SIX:
Be A Self-Starter

by Foster Hibbard

This personal initiative lesson is one of the most important lessons of *the Andrew Carnegie-Napoleon Hi 11-Foster Hibbard philosophy*. Personal Initiative is the power that starts all action! It is the power that motivates us in the direction that we must go in order to achieve whatever we wish to achieve in our lives.

Personal Initiative is also the power that helps us finish what we begin. Everybody starts things but few finish them!

Here is a technique to change your position with regard to unfinished projects:

Take a sheet of paper and make a list of all the projects that you have started over the last few months, perhaps the last several years. You will find those projects in your garage, in your desk drawers, in closets, in all of the storage areas of your life. Next, write down all of the projects that you have started which still remain uncompleted. Decide which of these projects no longer interest you and - vigorously - cross them off the list! In so doing, realize that you are erasing them out of your subconscious mind. Now, look carefully at those that remain, those that you truly want to finish. Decide from those remaining which is most important to you and label it #1. That is the most important project, started at some time in the past by you, but yet unfinished. After that #1 project, put down a believable date by which time you expect to have it completed. Now go to the project that is second most important, #2, and put a date after it. When you have finished numbering the entire list, start working on #1. Get excited about it! As you complete it, realize that your self-confidence is growing, your sense of self-achievement is growing. As your self-confidence and self-achievement grows, your self-esteem automatically grows. That is the ultimate for any human being: *self-esteem*. As your self-esteem grows, you will accept more of all that the universe is offering you! You will permit more love to come into your life, better health, greater success, and ever larger amounts of money — *all as a result of building this new habit of finishing everything that you start!*

You see, Personal Initiative lifts each of us out of the chair and pushes us in the direction we must go in order to achieve any

goal that we have set up. From my childhood, I remember the crank that was used to start the old cars. How well I remember my father getting out of the car, walking around to the front, carefully putting the crank in the front, turning, turning, almost winding up the engine, and then, when it started, leaping back quickly because that backfire could break an arm! Then came the magnificent invention of the starter inside the car. It was like the beginning of the Industrial Revolution, it was so exciting! You could sit right behind the wheel, put your foot on the starter, and easily start the car. Personal Initiative is such an easy to use, powerful starter, if we will use it.

Henry Kaiser was one of the great influences in the entire history of the San Francisco Bay area. When there was a great need to have equipment across the Atlantic and Pacific, during World War II, Henry Kaiser decided to fill that need. He maintained that he could build one ship per day, which was unthinkable, based upon all that had ever been done in the ship-building business. Here in the San Francisco area, Henry Kaiser set up his ship-building operations and met that 24 hour schedule: a ship a day! Henry Kaiser believed in the philosophy: *find a need and fill it* ~ and you will have all of the money you will ever need.

All of the Kaiser cement trucks were once painted pink, Henry's favorite color. In bold, black letters across each truck was painted: FIND A NEED AND FILL IT!

The vast Kaiser business empire has continued to follow that simple philosophy and prosper as a result of it even today.

Henry Kaiser personified Personal Initiative. He was a self-starter. Nobody else is going to start you! Each of us must be a self-starter, must find needs to fill, and must complete the projects we begin. Napoleon Hill used to say that, in his opinion, the most prominent cause of failure is the habit of drifting through life without any definite major purpose.

All people of average intelligence have lives filled with ideas, ideas of great value, but they lack Personal Initiative and do not put their ideas into action. How many people have you heard say, "Look at that invention. (Product. Business.) I had that idea years ago."

The individual who may have made the greatest contribution in American history to the Industrial Revolution is Henry Ford, a man of minimal education, who started small, but believed

that the sky was the limit! In 1904, he incorporated a very small company in a little brick building the size of a blacksmith shop. Twenty-five years later, his company was worth \$664-million. And that was in the 1920's; imagine what that would be worth in today's dollars! He had on his payroll by that time 162,000 men. and nobody knows to this day how many people were working in peripheral industries that were supplying the Ford Motor Company - probably hundreds of thousands of people. It is estimated that more than 6-million men and women earn their livelihoods from the automobile industry. All thanks to this man who practiced Personal Initiative, the epitome of all self-starters of American history.

We might also look at Thomas Edison. One of his many inventions transformed the world. Think of the millions of people who are working in the utilities industries. Or consider the entertainment industry, also given Edison technology. Today, it's quite common for it to cost 30-million or 40-million dollars to make a movie. Enormous wealth has been built through that industry. All from Thomas Edison, judged as retarded in grammar school. He had the Personal Initiative to set up a little laboratory, to start accepting the ideas that were given to him.

At the same time, Andrew Carnegie organizing his mastermind group that would build an empire in the steel industry. John D. Rockefeller building the Standard Oil Companies. And all of them set up great philanthropic Foundations. The Ford Foundation. The Rockefeller Foundation. The Carnegie Foundation. Even The Napoleon Hill Foundation. *And what about you? Why not a Foundation in your name, so that long after you are gone, good works will continue as a result of the energy you gave out. All it all requires is Personal Initiative!*

STEP SIX:
Make Something Happen
by Dan Kennedy

When I listen to Foster Hibbard's recorded messages about Personal Initiative, I get excited! After reading that last Chapter, I got excited! You should too. Look around; examine the successes you see. In many cases, it required little more than getting into action to get tremendous success.

It is a self-improvement cliché: there are three types of people:

1. Those who wait for something to happen
2. Those who make things happen
3. Those who wonder what happened

Of the three, you definitely want to be in the 2nd group -those who make things happen!

Everybody I've ever met has lots of ideas. Just about everybody has good ones. But most people seem to need a lot of external motivation to get going; they need circumstances to force them into action or other people to push them into action. Then they only stay in action for as long as the external motivator is with them. As soon as it dissipates, they slack off. These people ultimately get left behind.

I can't tell you how many times I've seen several people together in a business enterprise for years, only to break up as things get really good, with one making out phenomenally, and the others settling for crumbs and grumbling about how they were taken advantage of. Actually, there was one person who was making everything happen all along. The others were riding along, doing as little as they could get by with. At an opportune moment, the leader jettisoned the dead weight.

As I travel, speak and consult, I'm constantly asked how I and my associates get successfully involved in so many things. How did we start a business like SuccessTrak, Inc., now the largest publisher and seminar producer exclusively serving dentists and chiropractors in North America? How did we start Philosophy Of Success Magazine? To others, these things look like herculean, complex propositions. It's tough for some people to accept the idea that they weren't. My answer is that we simply birthed the basic idea — something everybody

does; then we acted on it --- something very few do. And we acted on it immediately. We did not wait for all the relevant information to be gathered; for the timing to be perfect; for all the resources to be in place. We simply got started!

The other night, on a football broadcast, John Madden said, "You can't worry about whether or not the horse is blind, you gotta load the wagon!" It was the first time I'd ever heard this idea expressed that way by anybody but my friend, James Tolleson who often says: "don't mind the mules, load the wagon!"

Disney ran out of money just before opening Disneyland as a result of this philosophy. In fact, there was no money left to buy the shrubs to decorate an area alongside the railroad tracks, so he had his people make up little signs with phony Latin names on them and stick them in the ground next to the weeds. Ray Kroc got in serious financial trouble a couple times in the early development of the McDonalds empire this way. So did Conrad Hilton, Hilton Hotels. But these great empire-builders also made a lot of stuff happen in a hurry!

It is exciting to me to know that a person can make something happen and that, if he *will* make something happen, just by getting into action he leap-frogs ahead of 95% of the people around him.

Ideas Without Actions

Ideas without action truly are a dime a dozen.

STEP SEVEN:
How To Be "In Control"
by Foster Hibbard

Self-Discipline is the bottleneck through which all things must go in order to lead to success. Napoleon Hill maintained that with self-discipline we can achieve anything we want; without self-discipline, we'll achieve absolutely nothing. Two thousand years ago, when Jesus used the word "watch" he, too, was talking about self-discipline; he was saying: watch your every thought, watch your every word, watch your every action! Self-discipline is the powerful key necessary to make all the other steps in this process of guaranteed goal achievement work.

Self-discipline is a matter of adopting constructive habits. It calls for a balancing of the intellect and the emotions, so that neither overwhelms the other; so they work together as a team. The emotions provide the driving power, the action force, the motivation. The intellect allows us to control and channel this energy.

I am now going to give you three uses of self-discipline that will help you tremendously in following all the other steps in this process:

One: anytime you find yourself in the company of somebody who is very negative, quickly, mentally surround yourself with pure white light. Imagine that you are in a cocoon, an invisible white light that totally surrounds you, and is all around you at arm's length. Feel the white light totally surrounding you — in front, in back, side to side, above your head, and down below your feet! Nothing can come through this white light! I urge you to practice this technique. This is one of the most powerful techniques that has been handed down by Master Teachers over thousands of years.

Two: if somebody is talking to you negatively, silently start repeating to yourself the word "detach." *Detach. Detach.* This will work if you get into an argument, for example. Rather than being sucked into the argument, quickly detach yourself emotionally by silently repeating: detach, detach, detach. If you do not respond with anger, the other person's anger will diminish and expire.

Three: look upon the person who is speaking negatively, who

is upset, who is attempting to fill your subconscious mind with negativity and think: "Bless you, bless you, bless you."

These three techniques will help you stay in control of your thoughts and your emotions.

In closing this discussion of self-discipline, it is extremely important that we briefly talk about the power of your will. Willpower. There is a gland or organ in the body that works with every attitude. The willpower works with the adrenals. Be aware of your willpower. Realize that your willpower is irresistible. Walls will dissolve before your willpower! *Picture this: the walls of lack and delay now crumble away under the barrage of your self-discipline, under the barrage of your willpower!*

STEP SEVEN:
Your Most Powerful Weapon
by Dan Kennedy

G. Gordon Liddy is said to have burnt his own flesh with a cigarette lighter and done even more bizarre things to demonstrate to his men that he had tremendous willpower. I will tell you this: I've seen Mr. Liddy up-close, and I would not want to have to challenge him in a contest of will.

Fortunately, I don't think most of us ever have to take Liddy-like torture tests in order to achieve success in our chosen endeavors. But we do need to exert a great deal more discipline than the average person does.

The average person loses control of his thoughts quite easily. And if you can't control your own thoughts, you most certainly will fail at exerting control over much of anything else. The average person has trouble just getting up on time every morning! A survey I saw indicated that just showing up on time everyday puts you in the top 30% of the American workforce. Even I remember when not doing so put you on the unemployment line, but times have changed. And today, even self-employed professionals, business owners and salespeople frequently exhibit such lack of discipline; rising late in the morning, arriving late for work, arriving late for appointments.

The great actor Lee Marvin died this week, and his last movie was shown: THE DIRTY DOZEN - THE NEXT MISSION. I took the time to sit and watch this sample story in which Marvin's character, a Patton-like leader, took a crew of renegade soldiers from their prison cells and turned them into an elite fighting team through the application of discipline. Once asked the difference between a great soldier and a mediocre one, Patton himself answered, "The difference between a live soldier and a dead one is often discipline."

Perhaps the most succinct idea about discipline that I've ever heard comes from another great speaker, Charlie "Tremendous" Jones. He says *it's okay to want to quit as long as you don't*. I think everybody wants to throw in the towel quite frequently. I think most people do. They lack the self-discipline to control their own thoughts and emotions long enough to persevere through a particular adversity, to continue on toward their goals.

I will be the first to tell you that I do not want to do many of the things I discipline myself to do. Getting up between 5:00 and 6:00 almost every morning to write, for example, is not something that I really enjoy doing at that moment. And I'm not sure that even the end result; the finished, published book in itself makes it worth it. It also takes the self-discipline to keep yourself motivated by "the big picture"; the long-term, far-reaching results of a particular effort.

Far too many businesspeople, for example, insist on trying to work eight hour days and five day weeks while building their businesses. They want "millionaire status" from "employee mentality." It never works. They lack the self-discipline to motivate themselves to giving of extraordinary efforts for years, in order to establish an exceptional success.

Your greatest weapon is your own mind. There you can decide to invest extraordinary time and effort for a brief period of time — maybe 3, 5, 10 years, in order to enjoy extraordinary rewards for a long period of time. In your mind, you can determine who and what will influence you, and who and what will not. In your mind, you can develop techniques such as those recommended by Foster, that can then shield you from counter-productive influences. In your mind, you can formulate plans for the achievement of your goals. In your mind, you can commit to the habits shared by the successful minority. With such a disciplined mind, you can create solutions to any problems.

Being Your Own Boss

Being your own boss is a double-edged sword. It is easy to be too easy of a boss.

STEP EIGHT:
The Magic Of Super-Concentration
by Foster Hibbard

It is no coincidence that concentration follows self-discipline, since concentration (or "controlled attention," as Napoleon Hill chose to call it) is the highest form of self-discipline.

Andrew Carnegie concentrated upon the steel industry. Napoleon Hill concentrated upon the field of motivation, of success education. Henry Ford concentrated upon the automobile industry. Such concentration is absolutely essential.

When people split their attention in many different directions, I think of buckshot bouncing harmlessly off the side of a barn. However, when an individual concentrates upon one thing, placing all energy on one thing, that is more like the rifle's bullet piercing any surface it encounters.

Concentration is the key to getting what you want. The key to guaranteed goal achievement. Concentration must be used to develop a clear picture of a definite major purpose. That picture is then deeply imbedded into the subconscious mind which, being a part of the super conscious, knows what to do with that picture to bring all the necessary people, all of the necessary opportunities, all of the necessary ideas into our lives. The history of all successful people reveals their use of this power of concentration.

Have you ever watched weight lifters get ready to lift several hundred pounds of bar bells? As a teenager, I was enthralled with weight lifting. I was a 135-pound weakling at the height of 6 feet; I was skin and bones. I was enthralled seeing these giants pick up hundreds of pounds and lift it over their heads. I observed that a weight lifter will concentrate before he picks up the bar. He looks at it as though it were alive, something to pounce on. If you've ever watched them on television, you have seen them looking down, their hands opening, and suddenly they pounce upon the bar. Concentration. They are concentrating every ounce of their energy and all of the energy they can get from the universe on this one effort. That's what we must do. Whatever you are about to do, concentrate upon it.

I remember as a small boy that one of my father's favorite

authors was Dr. Alexis Carrel. Dr. Carrel spent thirty-three years at the Rockefeller Institute studying the human mind. He wrote the bestseller of several decades ago, "Man: The Unknown." He had this to say about prayer, which is concentration upon God:

"Prayer is not only worship; it is also an invisible emanation of man's spirit, the most powerful form of energy that one can generate. The influence of power on the human mind and body is as demonstrable as that of secreting glands. Its results can be measured in terms of increased physical buoyancy, greater intellectual vigor, moral stamina and the deeper understanding of the realities underlining human relationships. Prayer is a force as real as terrestrial gravity. *As a physician I have seen men, after all other therapies have failed, lined out of disease and melancholy by the serene effect of prayer. It is the only power in the world that seems to overcome the so-called laws of nature. The occasions upon which prayer has dramatically done this have been termed 'miracles', but a constant, quieter miracle takes place hourly in the hearts of men and women who have discovered that prayer supplies them with a steady flow of sustaining power in their daily lives.*"

When we are in a state of contemplation; meditation; prayer, we are at peace, and great achievement comes from minds which are at peace and able to accept ideas and inspiration. I urge you to spend five, ten or twenty minutes a day in "inner peace" and feel the power that comes through to you as you concentrate on communion with Divinity.

There is no way other than through this concentration that you can take the ideas of this book, of other teachings, of your own goals, and hold them, emotionalize them, and deeply imbed them in the subconscious mind. This is important: any idea that becomes imbedded in the subconscious mind becomes a part of us and starts motivating us into action.

Elmer Gates, who isn't nearly as well known as Thomas Edison, but who has more patents than Edison, said, *"There is a hidden source of power which comes to a man's aid when he concentrates on a definite goal* and becomes determined to attain it. With the aid of this power, I have revealed the secrets which lead to the perfection of more than 200 inventions."

Founder of the Coca-Cola business, Asa Chandler said, "My opinion as to the power of concentration can best be stated by mention of the fact that we spend a huge fortune each year for the sole purpose of concentrating the attention of the American public on two words: Coca Cola."

Henry Ford said. "My life work speaks for itself as to my opinion of the value of concentration. Our skilled talent, our assets and our experience have combined for the purpose of giving the public the greatest amount of dependable transportation for the least possible cost. And the success of our business has depended largely on our never having deviated, but having concentrated upon our product and service."

William Wrigley said, "What I think about the power of concentration can best be described by examining the 5tf package of chewing gum we manufacture and distribute. I recognized very early in life that no man can succeed if he divides his energy and diverts his attention in many different directions."

Finally, a statement from Napoleon Hill: "A poverty consciousness cannot bring you riches."

You must concentrate upon a definite major purpose and upon ever larger amounts of money. When you do, you will create success and an avalanche of abundance!

STEP EIGHT:
Two Mental Magnets At Your Disposal
by Dan Kennedy

I vaguely remember reading a self-help book many years ago that had the words "Mental Magnetism" in its title. I frankly remember nothing about the book other than those words. They 'clicked' with me then, and have stayed with me since then as my way of thinking about the idea of concentration. I believe that through two different applications of concentration, you can actually turn yourself into a mental magnet, to attract everything necessary for progress toward your goals.

First is what I think of as "concentration of the moment."

This is the concentration often mentioned by sports commentators in connection with all-pro pass receivers in the NFL. A man can leap up into the air, fully extend his body, eliminate his ability to defend himself from oncoming tacklers, surrounded by the noise of the other players and the crowd, barely reaching the speeding ball with his fingertips, pull it in, catch it as he falls, and hold onto it as he is sandwiched between two giants nearly twice his weight, who crash to the ground with him. That's concentration!

When we apply that kind of concentration to a task; to a conversation; to a presentation; to anything we do, we unleash a magnetic power that is impossible to quantify or accurately describe. Unfortunately, we rarely concentrate with this kind of totality on anything. But when we do, we get results! So it's worth making an effort to do so more often.

Second is what I think of as "concentration of purpose." This is the lesson of Carnegie and steel, Ford and autos, Wrigley and gum, etc. Although it appears to many outsiders that I am not a follower of this idea, due to the number of different business enterprises, writing projects, speaking activities and consulting work that I involve myself in, everything I do is actually directed at progress toward one chief major purpose: establishing and setting in motion a business enterprise or organization that will put the philosophy of success in more hands than any other organization, past or present. Then, beyond that, there are some personal, career and philan

thropic goals that I see myself pursuing only after achieving the chief major purpose. Concentration on that purpose has kept me from dissipating my energies with countless unrelated opportunities that cross my desk. It has led to a certain level of prominence within the speaking profession. It has led to the relationship between myself and my co-author in this work, Foster Hibbard, which I would not trade for a million dollars. It has created a magnetic affect that is the only explanation for certain events and people in my life.

Either one of these forms of concentration, utilized with any degree of consistency, will lead an individual to tremendous accomplishment. The use of both will guarantee the achievement of any worthy goals.

Hidden Sources Of Power

"There is a hidden source of power which comes to a man's aid when he concentrates on a definite goal." (Elmer Gates)

STEP NINE:
Enthusiasm
by Foster Hi board

This step in the process of guaranteed goal achievement was called "inspired feeling" by Napoleon Hill. You and I know it better as *enthusiasm*. Ralph Waldo Emerson, without any question the greatest philosopher in the history of this nation, said:

"Every great and commanding moment in the annals of the world is a triumph of sound enthusiasm."

From 2500 years ago, two Greek words 'en', meaning in or within, and 'Theos, meaning God, have given us our word enthusiasm - which literally means God within. I personally think of enthusiasm as one of the greatest assets of mankind.

Here are some of the main benefits of enthusiasm:

- Enthusiasm steps up the vibrations of thought, makes the imagination more alert, and attracts more ideas and opportunities.
- Enthusiasm clears the mind of negative emotions by transmuting them into positive emotions.
- Enthusiasm gives a pleasing, convincing tone to the voice.
- Enthusiasm takes the drudgery out of work.
- Enthusiasm inspires self-confidence. The individual who is radiating enthusiasm not only builds his own self-confidence, but also inspires confidence in those around him.

Now, here are the steps for building greater enthusiasm:

First, adopt a definite major purpose for your life and a written plan for the attainment of that purpose. Second, go to work on that plan, right now, wherever you are! Third, support your plan with a burning desire. This was one of Napoleon Hill's favorite expressions: having a *burning desire*. He used to caution people never to set a goal unless it was matched with a burning desire to achieve it.

As a result of setting a major purpose for your life with a written plan for achieving it, and working on that plan, you will find that enthusiasm is automatic, it grows, unfolds and evolves out of you, as a result of these steps. Enthusiasm becomes a part of you!

Now here's a very important idea: never let a day pass without working on your definite major purpose, thereby stimulating ever more powerful enthusiasm.

Enthusiasm is your greatest single source of *productivity*. Here in America we are always talking about methods of increasing productivity. How can we manufacture more product? How can we put out more service? How can we operate more efficiently? The key is enthusiasm!

Nobody can resist sincere enthusiasm! When you are in the presence of another person, you lift that individual up to your level of enthusiasm. When you do this, selling your product, service or idea becomes easy.

Practice enthusiasm all day, every day! Keep saying over and over again: / *can! I will! I can, I will. I can, I will.* Keep repeating: *enthusiasm! Enthusiasm! Enthusiasm!* Say to yourself: *every step I take, every move I make, I know, I know!* Know what? I know it is the right move.

The "lesson" of enthusiasm is worthless if you do not actively work on it. If you *do* work on it, every aspect of your life *will* be transformed!

STEP NINE:
Work Love
by Dan Kennedy

A colleague of mine, Jerry Gillies, wrote a marvelous book on prosperity consciousness titled: MONEYLOVE. I think a good sequel would be a book called: WO'RKLOVE. It's my observation that most people deriving mediocre results, financially *and* otherwise, in their lives have a common disinterest in their work. On the other hand, those people making the most money, doing the most good, and having the most fun share a *passionate interest in their work*.

One characteristic of successful entrepreneurs noted in one study in my files is that, *for these people, the line between work and play is blurred*.

I think you have to cultivate a passionate interest in your work in order to do it well, and in order to use it to achieve progress toward your chief major purpose. If your current work does not so interest you, either find a way to change your feelings about it or change your work. Right now!

When you become involved *In* work in which you are passionately interested and which has clear relationship to your life's chief major purpose, you will, as Foster says, experience 'automatic enthusiasm.' And that enthusiasm will make it possible for you to get more accomplished in less time, get more co-operation from others with less effort, and get more successful results at a faster pace than ever before! There are two basic reasons for this remarkable effect, both named by Foster: *productivity and irresistible force*.

First, about productivity: enthusiasm creates energy, and increased energy helps you achieve and sustain peak performance in an activity. You think better. You react quicker. You say the right things. You're able to concentrate.

Reverend Robert Schuller once commented that the now-popular mantra "TGIF-Thank God It's Friday" may have done more to damage American productivity than any other factor. When a person has a *TGIF-attitude*, he starts work on Monday thinking only about how far away Friday is. On Wednesday, he sees Friday on the horizon, and starts thinking more about weekend activities than anything else. Thursday and Friday, he can't focus on work at all! This leaves only two

days of real productivity in a week! (It's no wonder some foreign competitors are dominating certain industries we once 'owned.') By choosing the right chief major purpose and the right work connected to it, and developing the right attitudes about work, you can be two, even three times more productive than just about everybody else around you! That kind of productivity creates noticeably superior results.

Second, about irresistible force: enthusiasm *is* contagious, and people get swept up in it quite easily! When you convey sincere enthusiasm, you command the attention and interest of others. This is equally useful in selling or managing.

Sales gives us the best example, though. Anyone who has spent much time in selling has seen the new, novice salesperson run out into the field and get remarkably positive results ... often out-performing experienced pros ... even though handicapped by inexperience and lack of knowledge. Some cynics call that "beginner's luck." It might more properly be called "beginner's enthusiasm." It is a nearly irresistible force.

Zig Ziglar reminds us that "selling" is a "transference of feeling." Whether you're selling products, services, or ideas, you'll win by transferring your enthusiasm to the other person or people involved. The superstars in selling, in entrepreneurship actively work --- as Foster suggested --- at renewing their "beginner's enthusiasm" every day! Doing so will give you a real, tangible power over other people.

Get passionately enthusiastic about your work and watch what happens!

Arranging Your Work Day

Don't fake enthusiasm or force yourself to do what you perceive as drudgery; re-arrange your activities so that you are naturally enthusiastic and want to work. The first approach drains energy, the second manufactures it.

STEP TEN:
Creative Imagination
by Foster Hiboard

Thomas Edison is one of the best-ever examples of the *utilization of imagination*. His amazing mind was attuned to universal intelligence. He seemed to draw things right out of the air! The ideas which came to him from his meditating, contemplating, visualizing, filled 2500 looseleaf notebooks. Of his many inventions, the one we usually think of first is the light bulb. Actually, the idea of the light bulb was not original with Edison. It had been around in the minds of others for quite some time. But Edison set this up as a major goal in his life, a definite major purpose. And he went to work.

Edison took product after product and found that every one of them burned through too quickly, didn't last long enough to be practical. His breakthrough was an idea as old as civilization itself: the method by which charcoal was produced — setting a pile of wood on fire, covering it with dirt, and allowing the fire to smolder until the wood burns to a charred condition. The dirt permits only enough air to reach the fire to keep it burning without blazing; therefore, it doesn't burn out, but merely keeps on smoldering. When Edison thought of this charcoal process, his imagination associated it with the other half of his idea, heating wire with electric energy. He placed wires in a bulb, pumped out most of the air, turned on the electric power, and the first incandescent lamp was born! The crude model burned for over 8 hours. He knew then he had the answer that he had been searching for in 10,000 previous experiments. *Perseverance?* He was the epitome of perseverance!

He is not alone in using this form of creative imagination to bring about greatness.

Consider Clarence Saunders' story. In Memphis, Tennessee, a young man stood in a cafeteria line and watched people with trays, walking through the line, helping themselves to the food. Suddenly he thought of something that had never been done before! People could come into grocery stores and help themselves to food off the shelves. There was born in his mind the idea for the first supermarket.

When I grew up, in a little village in the Maine woods, my

father was the local grocer. It was unthinkable then that anybody would come behind the counter and help himself or herself to the groceries! When somebody came to the counter, I the clerk or my father would wait on them. They would bring out their list and start reading. Fifteen, thirty trips around the store were required, depending upon the length of their list. The simplest thing in the world was Clarence Saunders' idea of permitting people to walk around the supermarket and help themselves.

Four years after he started the Piggly-Wiggly supermarket chain, he sold the company for 4-million dollars!

Consider William Burnett. He came out of World War II, looking for something to do, and decided that the way to sell was to have housewives bring all of their friends together, then he would sell them cookware. His idea caught on. It created Tupperware!

Henry Ford saw a person with a tractor in a field and thought: why couldn't there be a similar conveyance in which several people could be self-propelled?

As a young man, F. W. Woolworth had a job as a clerk in a hardware store. The owner of the store was lamenting that there were a lot of products in the store that just weren't selling. Woolworth decided that if the price were right, anything would sell! In the middle of the store, he put a row of trays and in those trays he put all the things that weren't selling, and he put up a sign: "10" for every item in the trays." The merchandise moved almost instantly! Ultimately, Woolworth thought: why not have an entire store with nothing but Si and 10* items? Why not?

Ideas! Ideas are available to everybody. Ideas belong to the world. How can you get great ideas? Where can you get your share of profitable ideas from?

As an auto mechanic in a tiny shop, Robert LaTourneau was doing very poorly. He had an idea; to take a few pieces of scrap metal and build a scraper that would smooth out rough dirt roads. Soon he was in great demand with this gadget he had invented. He built larger road scrapers. Millions of dollars came pouring in! LaTourneau gave all the credit to God, saying that all the ideas that came to him were God-given

ideas. He became one of the world's richest men. Remembering where the ideas came from, he also became one of the world's most generous men as he donated back to God's work huge percentages of all that he earned. He found that the more ne donated the greater the business became. And the greater the business became, the more he had available to donate. It just fed back and forth...a *ricochet romance*, the business and donations, donations and the business. *The more you give, the more you have.*

Now I want to talk about Elmer Gates, a phenomenal inventor whose inventions in the U.S. Patent Office outnumber Edison's two to one. Elmer Gates was so attuned to his imagination that he was hired by some of the largest corporations in the nation as a problem-solver. In his office, he had what he called his Creativity Room. He would go into the room, sit at a desk with a tablet of paper and a pen. The room was soundproof, so that he could not be disturbed. He would turn off the lights so that he could see nothing that might possibly distract him. Closing his eyes, he would think about a problem that a corporation had given him. He needed no details about the problem. All he needed to do was to think about the problem and place it in the hands of Infinite Intelligence. Whatever came through to him, he would scribble on a pad and at the end of the hour he would turn on the light to see what he had written! He would then contact his client and, more often than not, he had the answer to the problem!

I want you to practice with your creative imagination. I want you to set aside 15 minutes in which you will not be disturbed, distracted or interrupted. Sit there with your eyes closed, with pad of paper and pen, visualizing the ultimate goal you are currently working on. Be sure you are concentrating on what you want rather than what you don't want! You'll Be amazed at the ideas, enthusiasm and energy that will come to you through this exercise.

Daily use of your creative imagination in this manner will be of tremendous help to you in achieving all of your goals.

STEP TEN:
Discover Your Creative Power
by Dan Kennedy

Ray Kroc, the man responsible for the golden arches-empire, was asked how he felt about all the other fast-food franchisors copying every new menu item, every new promotion, every new idea that McDonalds introduced to the marketplace. Kroc said, "Doesn't matter. I can invent faster than they can copy." He was stating a positive affirmation about his creative power, wasn't he? He was exhibiting an attitude that can't be beaten!

It's important to note that Ray Kroc was *not* a "born genius." There was nothing in his bloodlines or upbringing to mark him as some kind of special creative wizard. This is important because a great, giant myth that holds many people back from achieving their goals is the belief that creativity is some kind of magic that you either have or you don't. This is widely believed, but is simply not true. There is no evidence to support it. When you study the biographies of some of the people universally regarded as "creative geniuses" — like Thomas Edison and Henry Ford, Ray Kroc, Walt Disney or David Ogilvy of the advertising world — you'll not find any sign of "magic."

Do not let this Big Lie about creativity hold *you* back! You can be just as creative as anybody else. Here are some specific suggestions to help you do just that:

1. Study the life stories of highly creative people. Find their comments and their writings about "how they did it." Use this to convince yourself that creativity is a product of ordinary intelligence, extraordinary desire and hard work, not genes or luck.
2. Understand that there are more solutions than problems! There are many, many, many different ideas that can help you achieve any goal — more ideas than you need, more than you can use!
3. Make sure you give your mind adequate "brain food" with which to manufacture creative ideas and solutions. This must include current information about your areas of specialized interest as well as general information about national and world affairs, economics, business, successful people, and

other topics. Stimulate your mind!

4. Learn about the "how-to's" of creativity. Yes, there are techniques, methods and skills for creative thinking — like brainstorming, storyboarding, word association, and many more.
5. Develop and adhere to some kind of daily regimen of creative thinking, such as that suggested to you by Foster Hibbard.

You have tremendous creative power — the ultimate representation of God in Man. You can, from scratch, from thin air, from a single spark of thought, create a new product, a new service, a new business...a new word, a new symbol, even a new language....a new relationship with another person, with a group of people, with a nation! We are all created with equal opportunity to use our creative imaginations for productive, profitable, exciting purposes

Directed Imagination

The imagination is too often left to wander aimlessly without goal, management or accountability. DIRECTED IMAGINATION has enormous power.

STEP ELEVEN:
Profiting From Adversity
by Foster Hibbard

One of the best-known statements ever made by Napoleon Hill was:

EVERY ADVERSITY
CARRIES WITHIN IT
THE SEED
OF AN
EQUIVALENT OR GREATER
BENEFIT.

People say: "I failed at this, I failed at that." There are only experiences from which we can learn. If we learn, then it is highly unlikely we will ever repeat exactly the same experience again. If we do not learn from the experience, it will re-occur again and again. Learning alone can turn an adversity into an opportunity!

Minor discouragements have within them the seeds of minor Opportunities. Some major so-called tragedy in life will have within it the seed of an enormous opportunity! It has been my observation that when you start working on new attitudes, you are lifted, sometimes gradually, other times rapidly, and placed in a new, better situation in life. The intervening period brings growing pains.'

It is almost as though you were standing at a stream. One foot is on the side or the stream where you've been for a long time and now you've reached across and the other foot is on the far bank of the stream. You are straddled precariously between two banks. It looks to you as though you are going to collapse and fall in. Such is not the case! Keep working on the same ideas that have gotten you halfway across the stream and they will bring you safely to the other side.

There is a woman in Oakland, California who achieved almost nothing with her life. Then she was stricken, left paralyzed from the neck down, bedridden for the rest of her life. I suppose 999 out of every 1,000 people would just abandon hope and lie there to be waited on, waiting, even wishing for death. But this woman, for the first time in her life, started to for productive, profitable, exciting purposes

do something!

A tray was set up in front of her. with a phone directory and a phone. By holding a pencil in her teeth, she was able to dial that phone. Then, the stranger on the other end would hear this enthusiasm-packed, cheerful, life-giving voice selling magazine subscriptions! (And making no mention of her infirmity.) She made an excellent living and for the first time in her life brought great joy to the lives of thousands of people!

IF GRANDFATHER HAD QUIT....

In my opinion, one of the most inspiring authors of this century was Lloyd Douglas. He had become a doctor in London, and dedicated his life and services to the poor people of that city. He went into the slums and worked seven days a week, early morning to late at night, trying to help these people who were so ill, so poverty stricken, so hopeless. After six months, he found himself in serious trouble. Totally exhausted, unable to work, he moved to the country to regain his own health. He walked during the day. breathing the country air. While walking one day, Douglas thought to himself: what a great opportunity I have now! I have always wondered if I could write.

Several hours each day he sat down with a tablet and worked on writing a story. On his daily walk, he passed a field where a farmer was laboriously picking up rocks and clearing the area so that it could be plowed, planted and harvested. Each day as he walked past, Lloyd stopped and chatted for a few minutes with the farmer. The farmer was thrilled to talk with a doctor and an author.

One day. Douglas read over the writing he had accumulated, decided it was worthless and threw it all in the garbage. The next day, the farmer asked, "How are you coming with your story?" Douglas admitted that he had thrown it away, judging it worthless.

"I can't write," Douglas said to the farmer. Tm not a writer. I'm not going to write. I found out what I needed to know."

The farmer said, "Well, Doctor. I'm sorry that I won't have the time to talk with you from now on. Please don't stop here anymore."

Lloyd Douglas was astonished with the change in the farmer's attitude toward him. "What is it? What has happened here?"

"I'll tell you exactly what has happened," the farmer answered. "My grandfather started removing the stones from this field. My father continued long after my grandfather was gone. My father is gone now and I am carrying on the work. Sometime in the next several years I will have all the stones removed from this field. Then we can plow; then we can plant and forever after, for all generations to come, there will be harvests here every year. If my grandfather had quit, there could be no harvest. If my father had quit, there could be no harvest. If I had quit, there would be no harvest. But we three didn't quit. And you, Dr. Douglas, did."

Lloyd Douglas walked slowly and thoughtfully back to the house where he was staying. He retrieved his papers from the garbage. It had rained and the sheets of paper were soggy. He dried them out one by one. He re-wrote, re-wrote and rewrote those chapters, eventually submitting them to a publisher. The finished book sold millions of copies. Its title: *Magnificent Obsession*.

All that really matters is not what happens to us, but our reaction to it. Not what somebody says or does to us. Not what befalls us in relationships, in jobs, in health. It is our response that matters! Be aware that at the heart of any confrontation, any setback, there is a wonderful opportunity waiting for you. Find that opportunity and act on it!

STEP ELEVEN:
Want To Buy Some Success Insurance?
by Dan Kennedy

There is an old axiom: if you're thrown from a horse, you've got to get right back on and ride. When I was a kid, we moved from the city to a rural area, and sort of inherited a half-blind, fat, ornery Shetland pony. The first time I tried to ride him, he scraped me the length of the fence, darn near ripping my leg off, smacked me into a low-hung tree limb, and finally bucked me off into the mud. I was in no hurry to repeat the ride. If I hadn't been forced to get right back on, I probably *never* would have gotten back on. As it turned out, I and this pony-with-personality wound up having a pretty good relationship for a number of years.

If there's been a theme to my existence since then, it's been climbing right back on every time I've been thrown down in the mud —winding up a little smarter and a little tougher and a little better off each time.

Speaking of horses, there's a great racetrack true-ism: no such thing as a sure thing. But one sure thing is that you *are* going to come up against adversity on the path to achievement. Then, as Foster said, it's how you react to it that will make all the difference in the world.

I think you can make the idea behind this book; *guaranteed* goal achievement a reality by mastering this one trait — turning every adversity into an opportunity. You do that, and you will insure yourself of success!

Earlier in this book, Foster talked about Elmer Gates being paid to come up with creative solutions to problems. Actually that's where everybody's pay-off is; in solving problems. The more you solve, the bigger the payday. The bigger the problems you solve, the bigger the payday. Your problems are the bricks and mortar you can use to build a fortune.

Even terrible tragedy can and usually does offer seeds of greater benefit and opportunity. One woman's personal tragedy, for example, has produced MADD - Mothers Against Drunk Driving, contributed tremendously to positive public awareness of a serious problem, undoubtedly saved lives, and given that woman a meaningful, prominent career.

Betty Ford's courageous public disclosure of her addiction has helped many other people. famous and not-50-famous. Admit to their similar problems and get help. It has also led her into a role she finds meaningful and satisfying.

I have two friends in the speaking business, John and Greg Rice, twin midgets. You may have seen them on TV. on the show *Real People*, as hosts of a syndicated game show, or on other talk shows. They're so small in stature they can't reach the buttons in elevators. but so big in positive-mental attitude that their height-handicap is meaningless. They were first introduced to motivational concepts by the very controversial Glenn W. Turner (Dare To Be Great, etc.), and they've been feeling ten feet tall ever since. They're very successful real estate investors and salespeople, highly paid professional speakers, and owners of a diversified company named - what else? - THINK BIG!

Of course, they *could* have been circus sideshow freaks. They *could* have settled into minimum wage jobs. They *could* have pitied themselves and lived pitiable lives. Instead, they've turned the adversity they were born with -into an opportunity to inspire and motivate tens of thousands of others, and into a trademark worth millions of dollars.

What are you doing with your problems? How do you react to your setbacks? How you handle such things will determine whether or not you ever get a chance to handle anything good!

Vince Lombardi talked a lot about *mental toughness*. Have you ever watched the tight-muscled, perfectly-conditioned martial arts athletes who can stand still and take punch after punch, even kick after kick right in the stomach and not flinch? Those guys are physically and mentally *tough*! I think you need that kind of mental toughness. The title of one of Robert Schuller's books says a 10i:: TOUGH TIMES NEVER LAST BUT TOUGH PEOPLE DO. Other words for 'tough' are 'durable' 'resilient' 'relentless.' Those are the characteristics that can carry you through to success in any endeavor, giving you the ability to systematically convert each and every adversity into another opportunity.

Resiliency

"Resiliency" is a character or personality quality and a behavioral habit needed by every entrepreneur and found in every highly successful individual. HIGH SPEED RESILIENCY is a true success secret.

STEP TWELVE:
How To Master Time And Money
by Foster Hibbard

Napoleon Hill often talked about *budgeting time and money*. I believe you have to master the management of time and money in order to achieve your goals.

All that ever matters is *this* particular minute! The only minute we are sure of in life is this minute. Everything that is past is ancient history. All that moves from this minute forward is beyond our control. We can and should plan for the future, but the only minute we have is the minute we are living right now. We need to take this moment and live it to the fullest. Start something. Do something.

I believe that these 17 steps to guaranteed goal achievement are more valuable, as far as success in life is concerned, than all college education, all graduate work. I can take my own life as an example. After twelve years of public education, I attended a very expensive "prep school", in preparation for my college work at Yale University. I was graduated from Yale and did graduate work at Manhattan College and the University Of Texas. All of those years of schooling could not begin to compare with all that I learned in my decades of studying success philosophy. There is no way to place sufficient importance on these steps we are studying. And this one, the mastery of time and money, is necessary for the others to work.

Here is a statement I want you to imbue into every fiber of your being: TIME AND MONEY ARE ONE AND THE SAME! You have heard it said thousands of times — that time is money, but you can never hear this too often.

In all of the tens of thousands of people that I have worked with, I have never found a person who managed time well who didn't also manage money well. Whenever I find a person who is careless with his or her time, inevitably that individual is also careless with money. Time and money. The two are inextricably interlocked.

So much for the problem - where's the solution? Take either time or money and start working on its proper management. If you will thoroughly work on either time or money, I promise you that you will find that the new self-discipline will

automatically carry over to the other. This is a wonderful bonus!

A HABIT TO HELP YOU REACH YOUR GOALS

Andrew Carnegie said that it was the utilization of his own spare time, to develop himself into a greater person, that led to his success. Horace Mann wrote: "Lost, yesterday, somewhere between sunrise and sunset, two golden hours, each set with sixty diamond minutes. No reward is offered, for they are gone forever."

If you and I would build the habit of taking even one hour each day, and calling that our Opportunity Hour, our Growth Hour, we would be astonished at the results! Out of the whole twenty-four hours, one hour everyday set aside for you to read, listen, study, meditate, think, visualize, and work at becoming the person you want to be, the kind of person who possesses the goals you aspire to.

The wealthiest person on earth and the poorest person on earth both receive the same daily deposit of 1440 minutes. and the difference between them is in how they use those minutes.

I urge you to take sixty of those minutes everyday and use them to build a more successful you.

STEP TWELVE:
How To Get What You Want Using
What You've Got
by Dan Kennedy

None of the steps to guaranteed goal achievement that Foster Hibbard has so clearly, simply and eloquently put in front of you in this book will be worth a nickel to you unless you take control of the time and money you have access to, that flows through your hands every day, and use it as productively as possible to apply these steps. *Information and Inspiration without Application lead only to Frustration!*

Many people go through their entire lives *waiting* until their circumstances are "right for them to take action on their goals and ideas. Some *are* waiting until they can get enough money together. Others are waiting until some change in their work hours or job or family responsibilities gives them enough time. The reality is that there is never enough money. There is never enough time. If you will not aggressively pursue your goals now, with whatever resources you can marshal, you would not achieve those same goals with ten-times the resources!

My title for this Step is 'stolen' from the great speaker Cavett Robert. He gives a talk titled: "How To Get What Ya Want With What Ya Got." And that is exactly what you have to do make up your mind that you are going to start putting it all together with whatever you've got available to do it with.

I've seen salespeople with very limited part-time hours out-earn others in the same organization who worked fourteen hours a day, seven days a week. I've seen a person with millions of dollars of capital lose it all and fail in the very same business that someone else, operating on a shoestring and a prayer, winds up fabulously successful in. You see, the "how to" of "getting what you want with what you've got" is realizing that it's not what you've got that governs what you get but how you use what you've got.

! think I can tell you how to tremendously accelerate your progress toward your goals, whatever they are, in two very simple sentences. Take these sentences to heart; use them in making decisions as you go about your daily activities; measure your behavior against them, and I can guarantee that you will move toward your goals at a much faster pace

than ever before.

1. Is this use of my TIME moving me measurably closer to achieving my goals?
2. Is this use of my MONEY moving me measurably closer to achieving my goals?

When you answer "no" to either one of those questions — and you will find yourself in situations where you have to — you then must ask yourself:’

- then, why am I doing this?
- how can I avoid doing it?

It's really this simple: increase the percentage of the time and money that moves through you that is related to achieving your goals and decrease the percentage of the time and money that moves through you that is unrelated to achieving your goals, and you are guaranteed proportionately faster progress toward your goals.

Linking Output Of Resources To Goals

Link every expenditure of time AND money to goals.

STEP THIRTEEN:
Profit From Positive Mental Attitude
by Foster Hibbard

Positive Mental Attitude is certainly one of the major elements in our lives, and this Step is the formula upon which this entire success science relies — without this Step, none of the other Steps work! It is this Step which Napoleon Hill liked to call *creating a success beam*. I prefer to call it a *success consciousness*.

Many years ago, there was a minister in New York City by the name of Emmett Fox, who lectured every Sunday morning at Carnegie Hall. So successful was he that it is safe to say that never since his day in New York has there been such a successful positive thinking lecturer! Emmett Fox's main theme was *Consciousness*. An individual has a Consciousness; a city has a Consciousness; a family has a Consciousness; etc. That Consciousness is a magnetism, and whatever the Consciousness is emanating is exactly what the Consciousness attracts.

In other words, all of the attitudes and feelings and opinions you have about your career is exactly what your career is going to be. All of the attitudes and feelings and opinions about success is exactly what your success is going to be. All of the attitudes and feelings and opinions you have about money is exactly what your money is going to be. This makes the need for a true Positive Mental Attitude quite obvious.

A Positive Mental Attitude will evolve if you work on believing a number of things. Work on believing in the existence of God, Infinite Intelligence; it doesn't matter what you call it as long as you recognize there is something greater than yourself, that you are a part of. Work at believing in your own ability to achieve anything that you want in life. Work at believing in your nation. Work at believing in those people with whom you are associated. Work at believing in the power of the spoken word.

About the power you possess through your own words: one of my favorite authors several decades ago was Emily Cady, a doctor who, upon graduation from medical school, decided that she would permit her patients to pay whatever they wanted. I have known many doctors who have permitted

their patients to set their fees. Ultimately, they had to re-take control. Emily Cady was an extremely idealistic person and felt that if she gave her services to the best of her ability and then permitted the patient to pay whatever they thought her services were worth, she would flourish. It didn't work that way and she found herself on the verge of going broke. She realized that she would have to set and collect what she thought her services were worth. Then she decided she would issue a mandate to the Universe. She paced up and down in her apartment, day after day, ordering the Universe to bring her money. The words she used were: *Let there be prosperity for me!* Over and over, thousands of times, she verbalized this. Never again did she have a problem with money! I urge you to take these words — *let there be* — and put whatever it is you want after them, and use them, as God did when he decreed: "Let there be light."

So many people tell me, "Foster, I am very positive; it's my wife. How do I change my wife?" Or the wife will say: "How can I change my husband?" You can't! The only person on earth you can change is yourself. But I can guarantee you that, as you work on this Step, all of those around you will start reflecting the changes that are taking place within you. You won't have to be concerned about changing them.

Surround your life's goals and purposes with Positive Mental Attitude and you'll take a giant leap toward fulfillment of your objectives!

STEP THIRTEEN:
Mental Alchemy
by Dan Kennedy

In the Middle Ages, there (supposedly) were wizards, called alchemists, who could turn cheap metals into gold. Whether there ever were such people or not is immaterial. However, we all have the ability to turn our thoughts into gold - - to be mental alchemists! That's what practical application of Positive Mental Attitude is all about.

Of course, there's a lot more to it than that. It is *not* magic, as many confused people would like it to be. You can recite positive affirmations all day long, sitting in a corner, and nothing much good is going to happen to you. Nor will Positive Mental Attitude serve as some kind of force-field that prevents unpleasant things from happening to you. Believing that kind of stuff is dangerous.

Instead, Positive Mental Attitude is a way of describing the mental and active approach you take toward life; you approach situations expecting to be able to engineer positive, productive, profitable results. That expectation gives you a marked advantage over 99% of the people around you. That expectation allows you to see opportunities that others do not see. That expectation gives you energy others lack. That expectation keeps you focused on solutions rather than problems. But it does not create miracles out of thin air by itself!

Foster made the point that none of the other Steps will work without this Step of Positive Mental Attitude. The converse of that is also true. This Step is almost valueless unless combined with the others. You can only perform "mental alchemy" by combining all the components of a complete formula; the complete formula outlined in this book.

Foster's story about *Dr. Cady* reveals this. If all she had done was create and repeat her affirmation, she might have developed a better attitude and still gone broke. If all she had done was set a fee schedule and start demanding fees, she might have driven off her patients and gone broke. Only by

combining dramatically altered attitudes with dramatically altered action was she able to achieve positive results.

If you intend to take action on this Step, you, too, need to combine altering attitudes with altering actions. By all means, implement some processes that will help you enjoy a Positive Mental Attitude, such as:

- Rising an hour earlier each day and working on a project that is exciting and meaningful for you
- Start the day with a motivational recording
- Have an organized plan for each day
- Take note of each victory and accomplishment
- Reduce your exposure to negative-thinking individuals
- Read positive literature everyday
- Upgrade your wardrobe and personal appearance

By all means, do these things and all other things you can find to stimulate a Positive Mental Attitude. But do not stop there! Link real, productive action to your attitude. Do the things you've been afraid to do or have been putting off doing that could move you closer to your goals. Seek out the people you've been putting off contacting who might move you closer to your goals.

I have witnessed extraordinary changes in people who develop fresh, new Positive Mental Attitude. I personally know people who have immersed themselves in Foster Hibbard's teaching, by listening to his cassettes morning, noon and night; who have recovered from severe health problems; straightened out huge financial problems; turned ailing businesses into goldmines; literally became changed people, with changed lives. But, in everyone of these situations, when you look closely, you see that the person combined some dramatically altered actions with the dramatically altered attitudes.

Another author, Jim Rohn, talks about this idea as "massive action." We might say that "PMA" stands for both Positive Mental Attitude and Positive Massive Action. One without the other is of questionable value. The two combined have unlimited power.

Create A Positive Environment

Create a regimen, environment and collection of habits that place you in a positive, productive frame of mind; don't leave it to chance.

STEP FOURTEEN:
Accurate Thinking
by Foster Hibbard

The mind of the Accurate Thinker is constantly questioning everything it sees and hears, and does not accept other peoples' opinions without question. People who succeed develop their own thoughts and make their own decisions.

We have to choose our thoughts most carefully, because whatever we are choosing is exactly what our lives are becoming. Everything is an affirmation. Whatever you are thinking or saying, you are creating. That's why you must examine a thing carefully before you accept it into your consciousness.

Accurate Thought holds the solution to every human problem. You must surround yourself with accurate information, input and ideas relevant to your major goals. By doing so, you'll find the solutions to any problems and the source of riches!

This ties in perfectly with the idea of a mastermind group. Andrew Carnegie surrounded himself with a mastermind group of experts in the steel industry, and created his giant company as a result. The President of the United States surrounds himself with a mastermind group known as his Cabinet, to facilitate accurate thought. If you try to go it alone, you'll be making a terrible mistake. You cannot operate alone.

Why do most people fail? There are four steps necessary for attainment of worthwhile objectives that they do not take. First, having a definite major purpose. How can you begin thinking accurately and decisively without a purpose for your decisions and actions? Second, a practical plan on paper for the attainment of your major goal. This is accurate thinking. Third, a mastermind group to support you, and to facilitate accurate thinking. Fourth, continuous action.

Emerson said, "Beware when the great God lets loose a thinker on this planet, because the true thinker is a true creator." We are creators. We create with thoughts. The thought and the thing the thought represents are one and the same. Thoughts are seeds, things are the harvest of the

seeds. Be very careful of what you think - it will materialize!

Accurate Thinking requires an understanding of the awesome power of thought. When you understand and appreciate this power, you will be ready to control it and use it to create the results you desire.

STEP FOURTEEN:
Self-Reliant Thinking
by Dan Kennedy

I just saw the results of a study indicating that college graduates who were "whiz kid" top students actually do not do as well in the business environment as those graduates who struggled for passing grades while in college! One of the reasons for this deduced by the researchers is that the kind of thinking required for good grades is very different from the kind of thinking required for business success; being able to memorize large quantities of information and being able to choose one correct answer per problem are two keys to academic success, but in Real World 101 there is very rarely *one* right answer. In fact, the person who concentrates excessively on making "the right decision" never gets much of anything accomplished!

My friend, Dr. Deborah Bright, says, "There are no answers; only alternatives." And it's the universal view of success educators that high achievers more often make decisions right than make right decisions. I think this realization alone is a big part of the success-step defined by Napoleon Hill and Foster Hibbard as Accurate Thinking.

I also believe that Accurate Thinking is Self-Reliant Thinking. Note that the people most often cited as astute users of the mastermind group to facilitate Accurate Thinking were and are strong, decisive, independent thinkers and leaders. Andrew Carnegie and Henry Ford in the past, Lee Iacocca in the auto industry today. These people gather information, ideas and input from quality sources, then they make their own decisions.

There are many people who are much too impulsive. They often make spur-of-the-moment decisions without adequate factual information and thinking, then have to reverse or correct those decisions only a very brief time later. These people lose the ability to confidently make decisions as well as the ability to inspire confidence in others. At the opposite end of the spectrum are overly-analytical people with such a fetish for facts that by the time they make a decision it's no longer necessary! In between these two extremes is the place to be.

Foster cited the four ingredients of a structure for good decision-making in the previous Chapter. In addition to those four, I'm convinced there is a **fifth important** item many people skip: a quantity of quality information continuously fed into their computers.

As an example, I recently received a letter from a lady complaining about her lack of career progress and lack of financial success. When I spoke with her and asked about her reading, guess what I found? The last three books she had read were all fiction; romance novels. The only magazine she subscribes to is COSMOPOLITAN. She isn't feeding her mind any information that could possibly lead to ideas and inspiration relevant to her needs. She is not alone in this error. Far too many people tell me they don't like to read....haven't got time to read....even can't read. These are all poor excuses for intellectual laziness. There are places to go to learn to read better; you can make time to read; and whether you like it or not is irrelevant. Cost is no obstacle, either — thanks to Carnegie, we have public libraries where magazines and newspapers can be read and books borrowed, free of charge!

If you want to dramatically improve the overall quality of your thinking, increase the quantity of relevant input!

By "relevant", in this case, I mean several things. One, *related* to your needs, goals and purpose. If you are pursuing a career in sales, don't waste time reading mystery novels (except as an occasional relaxation exercise) or PEOPLE Magazine. If you are in need of education about finances, read magazines like MONEY and PERSONAL FINANCE and CHANGING TIMES, not COSMOPOLITAN. Two, *positive*. Select positive literature that will encourage you in the pursuit of your goals. Remember Foster's cautions about choosing thoughts carefully. Skip over and avoid doom-and-gloom writings, cynical writings, and other material that cannot possibly lead to productive, profitable, positive thoughts. Do not become an "information garbage disposal"; don't read anything and everything just for the sake of consuming data. Be selective. Three, *credible*. Consider the source! Select information that has been prepared by people or organizations you can respect and trust.

Independent Thinking

Be a great gatherer of information but be an independent thinker.

STEP FIFTEEN:
Excellent Health
by Foster Hibbard

Napoleon Hill said, "The physical body is a temple which the Creator provided to serve as a dwelling place for the mind. It is the most perfect mechanism ever produced and it is practically self-maintaining." Let's think of this body as a dwelling place for the mind, spirit and soul. Realize that the mind and the body are inseparable! *Every thought you think makes an impact on the body.* The body is nothing but a reflection of what is going on in the mind.

Here is a most interesting illustration. There is a surgeon in Los Angeles who suspected that most of the cancer cases that were coming to him were the results of great resentment on the part of the patients. His theory was that breast cancer resulted from the woman's great resentment of her husband. He started working with all the women who came to him with breast cancer, urging them to silently forgive their husbands for whatever it was that the husbands had done. Those women who were able to do so experienced recession, even remission of the growth. In many cases, the cancer totally disappeared! Those women who had such anger toward their husbands that they refused to forgive - their cancer remained the same or continued to grow. After several years of this, the doctor decided to give up surgery and work on peoples' attitudes!

One of the most famous of all health clinics is the Mayo Clinic. Here are the four points they have come up with for excellent health:

One: Work! Individuals need work for fulfillment. Working at something that makes you happy, something which you are suited for, something related to your goals contributes to maintaining good health!

Two: Play! Set some time aside for recreation and activities that allow you to take your mind off of work.

Three: Love! Love is the greatest healing power on earth! We need to work at loving ourselves and others around us.

Four: Worship. Worship might mean attending church. It might take the form of meditation. It can be walking in the

wild, being close to Nature. Or, prayer, in any form.

In addition to these four main factors, here are some ideas that are great enthusiasms of mine. First, nutrition. I urge you, as a hobby, to make a study of nutrition. Two, air. Breathing. Yoga postures, for example, teach proper breathing. Three, water. Make sure that the water you are drinking is pure! I have a purifier, because the water that comes through the faucet in my home is not the water that I want to put into my body. The more pure water you can put into your body, the more energy you will have — as much as eight or even twelve glasses a day may be best for you. Fourth, exercise. I enjoy brisk walking. Fifth, adequate rest. And, sixth, one of my greatest enthusiasms is chiropractic healing. For over twenty years I have been working with tens of thousands of chiropractic doctors throughout the United States and Canada. These doctors have snared seemingly miraculous healings of almost every kind with me. If you are not now under chiropractic care, I would urge you to find an outstanding chiropractor in your community and discover the kind of energy that chiropractic care can 'turn on' in your body.

Why not make a study of health? You'll find a whole new world opening up to you!

STEP FIFTEEN:
Energy And Stamina
by Dan Kennedy

It is no secret that many, probably the majority of super-high achievers — entrepreneurs, executives, even coaches — go through a period of time where they neglect, ignore and sacrifice their health in favor of concentration on other aspects of goal achievement. However, with what my friend Coach Bill Foster, one of the all-time greatest collegiate basketball coaches, calls "*20120 Hindsight*", it is easy to see that this is not the best method of achieving goals.

Paying the price is one thing, trading health for wealth is another. In talking about the concept of *guaranteed goal achievement*, we cannot ignore or even postpone attention to physical health. Doing so creates the risk of a severe health problem occurring and interrupting progress toward goals, even destroying the ability to achieve goals. For that reason alone, all of Foster's suggestions about sustaining excellent health are extremely important, and should not be slighted in favor of any of the other Steps presented in this book.

With specific regard to the impact that thinking can have on health, energy and stamina, I wanted to make a few additional comments. There is no doubt in my mind that people think themselves tired, think themselves sick, even think themselves into death. I have personally watched people who create and repeat affirmations about being tired, growing old, and having ill health develop exactly those problems that they first imagined and then verbalized. It is sad to see people do this to themselves, but it also has an inspirational message: if a person is capable, is empowered to think himself sick, a person must also have the ability to think himself well. If a person can drain himself of physical energy through his thinking, doesn't it make sense that he can give himself additional energy through thinking?

A high level of energy and stamina are incredibly important to the person in "hot pursuit" of difficult, challenging objectives. To a great degree, we can give ourselves such energy and stamina through our thinking, enhanced by some simple, common sense health practices. This is extremely important to understand and appreciate, so that you can keep control over your energy levels. If you understand and

accept that, and find your energy waning, you can stop, take a few minutes in private, analyze your thinking, and reenergize yourself by altering your thoughts. That's a tremendous power to have!

Many people hear of Napoleon Hill's book: THINK AND GROW RICH for the first time and interpret "RICH" to mean only material, monetary wealth. However, that certainly is not the only meaning that Dr. Hill attached to it, and, as you study more of Foster Hibbard's teachings, you'll gain an even greater understanding of all the meanings; all the "riches" that can be achieved simultaneously through the same Steps.

You'll discover that you can literally THINK AND.....create just about any reality you desire!

Mind And Body

It's almost impossible to sustain a healthy mind in a sickly body.

STEP SIXTEEN:
Teamwork
by Foster Hibbard

Step Sixteen is called *co-operation* by Napoleon Hill. I prefer to think of it as *teamwork*. One great example of teamwork we've already discussed is the mastermind group Andrew Carnegie formed. The power of those 25 men, pooling all their knowledge on the substance of steel, permitted Carnegie to dominate the industry.

The Universe always takes the energy that comes from the harmonizing of a team of two or more and cubes it. Can you imagine cubing the energy of 25 talented, knowledgeable people? Now we're going even a step farther. There is a difference between a mastermind ~group, where two or more sit down together and pool their Ideas to achieve a certain goal, and teamwork, *where* a group works together, giving action in harmony. In both the mastermind and the team, a key word is *harmony*. In teamwork, another key word is *action*.

Consider Edwin Barnes. He *came* to Thomas Edison, to join him, to be on his team. He began in the lowly job of sweeping floors. Finally he got his opportunity; the responsibility of selling the Ediphone (forerunner of the Dictaphone), which was a successful invention that no one knew how to sell.

Barnes went to work selling the Ediphone in New York City. One day, a friend asked: "Why are you limiting yourself in the manner that you are, in selling what I think is a small number of the Ediphones?"

Barnes asked his friend about his idea. The friend said, "In every company that I called on, I would find out who all the other salespeople are who contact that company. I would find out what other companies they contact, no matter what they sell. Then I would tell all the other salesmen: I'll give you leads if you'll give me leads. I will tell you where I have sold Ediphones. You tell me where you have sold your products. We will exchange leads. We will drop each other's names and recommend each other." Barnes' sales exploded! Barnes became a millionaire in the next three years! That's teamwork and co-operation.

One of the most successful corporations .. 1 the history of this

nation is International Business Machines — IBM. I have had an excellent opportunity to see the inner workings of that great corporation and the manner in which they inspire teamwork in their employees. IBM encourages all employees to share their knowledge and their ideas, realizing that some employees are in a position to see things that top executives are unaware of. All executive doors are kept open to employees. The employees are well rewarded, and have special benefits, such as mortgage loans, country club memberships; everything imaginable to make sure that each person lives comfortably, affluently.

Whatever you are a part of — a company, a business, a family, your community — give it everything you have, with harmonious teamwork. Associate only with others who are willing to do the same. Imbue your subconscious mind with the ideas of harmony and teamwork! This takes off all the limits and allows you to achieve any goals you could possibly want!

STEP SIXTEEN:
Engineering Co-Operation
by Dan Kennedy

This book has the word "secrets*" in its title. Of course, it's there primarily for its safes-appeal; people are always interested in discovering someone's secrets. In this Step, you have, in fact, been presented with a secret. Maybe not a wholly unknown secret, but at least a little-used secret. The secret is: *there are very, very, very few goals you can achieve without engineering the co-operation of others.* (Even the Lone Ranger had Tonto!)

Andrew Carnegie once said, "Take away my railroads, take away my factories, take away my money, but leave me my people and I'll have it all back and more in six months." He had discovered this secret and understood its full value. Carnegie used it many different ways. He had very close relationships in which he engineered co-operation, such as with Charles Schwab. He had his mastermind group of 25 experts that Foster has told you much about. He organized groups of investors in England and other foreign countries and got them excited about investing in American business. Through Schwab, he engineered a massive amount of teamwork in all of his factory employees.

You, too, will need to apply "teamwork concepts" many different ways, to many different relationships, in order to achieve all of your goals. Learning to do so and concentrating on doing so will enable you to achieve any and every goal.

I've found that the application of this idea works wonders in" unpredictable ways. My close association with one individual, in a particular business venture, led to the association I now have with my co-author, Foster Hibbard. I think he will tell you that our association has proved to be one of the most important and beneficial ones in his entire life, for one main reason; I will tell you that our association has been one of the most important and beneficial ones in my life, for a very different reason. In my businesses, I have a very close partnership with one man; a team relationship with a group of about ten people; and a different type of team relationship with two large groups of salespeople. In each of these situations, my main job is inspiring, encouraging and engineering co-operation and harmony, and nipping in the

bud the opposites. The more of this I do, the better overall results are achieved.

It's instructional to note that many of the most respected business leaders, past and present, are recognized more for their ability to gather around them and direct the efforts of talented people than for their own personal expertise or efforts. Henry Ford II, who passed away the week I was completing this book, has, as his number-one claim to fame, his organization of the "whiz kid management team" immediately after World War II that restored the Ford Motor Company to profitability and growth. He'll be remembered in the history of Ford and American business more for his ability as an organizer, motivator and 'co-operation engineer' than for any personal works.

In discussing this idea, I've borrowed the term "engineering" from the great speaker Cavett Robert, who talks about "*sales, motivation and human engineering*" as the three abilities most essential for success. Bottom-line: whatever you attempt to achieve solely through your own efforts suffers from obvious limitations — the number of hours you can physically work, the knowledge you possess, the resources you control. Whatever you set out to achieve through the cooperative efforts of many benefits from their multiplied time, knowledge and other resources as well as from the extra multiplication factor described by Foster.

Be attentive to "human engineering," and you'll find the achievement of goals much easier, more enjoyable, and more exciting!

Building Teams

Business is far too complex these days for solo effort. You must develop teams of associates, vendors and advisors.

STEP SEVENTEEN:
Putting "Habitforce" To Work
by Foster Hibbard

This is a very simple Step; realizing that we are people of habit, and we act out whatever habits we have in our lives. If we have good habits, things work out beautifully for us. If we have bad habits, it's quite the opposite. To apply this Step, we need to go back through each Step and rework it again and again, through repetition, so that we build a habit pattern of thought and action; so that we will automatically do the things that Andrew Carnegie, Napoleon Hill, now I have taught; the things that lead to guaranteed goal achievement.

Napoleon Hill told me that before he discovered Habitforce, his business cycle was four years. He could and did chart it on paper. Two years up, two years down. Every four years he seemed to be right back where he had started! This went on until 1937, when Napoleon Hill came to an understanding of Habitforce. From that time on, for the rest of his life, he was able to keep going up continuously.

Have you ever thought about how a record is cut? When grooves are cut into the record and you later place the phonograph needle in the groove, it stays there and plays whatever that music (message) is. Your mind is the record. By using the process of repetition, you can groove into your mine? a certain idea and have it become a habit.

There are three ideas useful in the establishment of a habit:

- 1 PLASTICITY. You can form your mind, stretch your mind, mold your mind as you desire, using repetition.
- 2 FREQUENCY OF IMPRESSION. That's repetition. That's the tool you use to create desirable habits.
- 3 INTENSITY OF IMPRESSION. Create intensity with definiteness of purpose, burning desire and enthusiasm.

By applying these three steps to all the previous sixteen Steps we've examined in this text, you can create the habits that guarantee the achievement of your goals. There is no limit to what you can have by working on these Steps!

God Bless You!

STEP SEVENTEEN:

Commitment

by Dan Kennedy

I got into the business of developing, producing and marketing audio-cassettes (in 1974) because I had come to appreciate the tremendous benefits of "repetition learning"; I do not tout "repetition learning" because I am in the cassette business. I mention this because, in this concluding chapter, I am going to make some specific recommendations to you involving the use of cassettes as a commitment to putting Habitforce to work, to guarantee the achievement of your goals!

Personally, I've never seen progress without commitment.

People who get things done first get committed to getting those things done. Sometimes that's financial commitment, emotional commitment, intellectual commitment, time commitment, or all of those types of commitment. Sometimes it's even life-or-death commitment. Look around you and you'll see that every business enterprise, every philanthropic organization, every building, every product, every 'thing' is the result of some person's or people's commitment.

When you consider the various commitments relevant to the achievement of your goals, you must include a commitment to utilizing the process Foster has just described to you to establish positive Habitforce in your life. The single best tool for doing so is the audio-cassette. For that reason, I make the following suggestions:

1. Make certain there is an audio-cassette player in your automobile, in your office, in your home. Have access to this machine everywhere you go.
2. Make a substantial economic commitment to building your Cassette Learning Library. How much? You have to determine that. I know people who spend several thousand dollars a year, and they are among the most successful people I know. One good approach is, in itself a habit; the acquisition of one or two new Cassette Programs each and every month.
3. Listen to educational and motivational cassettes a lot!....at least several hours each and every day. Start your day in this fashion. Listen while dressing and getting organized in the morning; driving to your place of business or employment; while doing 'no-brainer' work; at odd moments during the

day. I promise you: this discipline alone will make a noticeable difference in your life. Do not stop. Do not back off. Do not get lazy. Stick with it.

4. Specifically use cassettes to immerse yourself in the Steps introduced to you by Foster and I in this book. Discussed later in this book, after this chapter, is a complete 12-Cassette Home Study Course that Foster Hibbard has painstakingly prepared, covering each of these Steps, in the same order as in this book, in much greater depth and detail, designed perfectly for Repetition Learning. You should definitely obtain this Course. Used according to the instructions provided with it, this Course will require 6 to 12 months to complete. You'll use the cassettes every day. You can also use this book as a textbook, accompanying the Course. This process will change your life, your finances, your capabilities, all for the better. To encourage you to take action on this, a \$100.00 DISCOUNT CERTIFICATE is enclosed, for this Course: *Foster Hibbard's Science Of Personal And Professional Success*.

Foster Hibbard's files bulge with lengthy, unsolicited letters from people of all ages, Backgrounds and occupations who have taken a committed approach to these Steps and achieved all sorts of dramatic, huge improvements in their lives. I have visited with Foster in his office, in Benecia, California, and reviewed these letters. I have met and talked with some of these people. I have also, personally experienced great results myself. If you will take the very same committed approach, you will get similar or even greater results! Remember that this basic process, since Napoleon Hill's time, is widely credited as having created more millionaires than any other self-improvement process. Why not you, too?

Develop Smart Habits

So much of what we do, we do by habit, so savvy individuals identify, examine, and strategically change or develop habits to serve their purposes.