

KELLERWILLIAMS®
ESSENTIALS

QUANTUM LEAP

GARY KELLER



QUANTUM LEAP

Gary Keller

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NOTES

INTRODUCTION

NOTES

THIS IS MY LIFE

By Gary Keller

I am—I will forever be.
I am of this world—I am beyond this world.
I listen, but sometimes I can't hear.
I talk, but sometimes no one listens.
I then realize that the secret of life is not in holding on,
but in letting go.
I know to be up—I must be down.
To come out—I must go in.
To know life—I must know death.
To know happiness—I must know sadness.
To know joy—I must know sorrow.
I can walk or I can run.
I can sing or I can shout.
THIS IS MY LIFE.

In the constance I can hear the stillness and I now see life
for the first time.
I see no beginning—I sense no end.
I know to finish—I must start.
To have yes—I must hear no.
To have wind—I must accept rain.
To live in light—I must also live in darkness.
I surrender my life to life.
I see the contradictions and accept them as wisdom.
THIS IS MY LIFE.

I understand with wisdom comes ignorance.
I understand that with left comes right.
I understand that with above comes below.
I understand that with hills comes dust.
I understand that with knowing just comes
more longing.
I see each day as a new beginning while I know it is truly
giving way to another old end.
I finally realize that I do not need to bring GOD into my
life—but to truly acknowledge GOD is already there.
THIS IS MY LIFE.

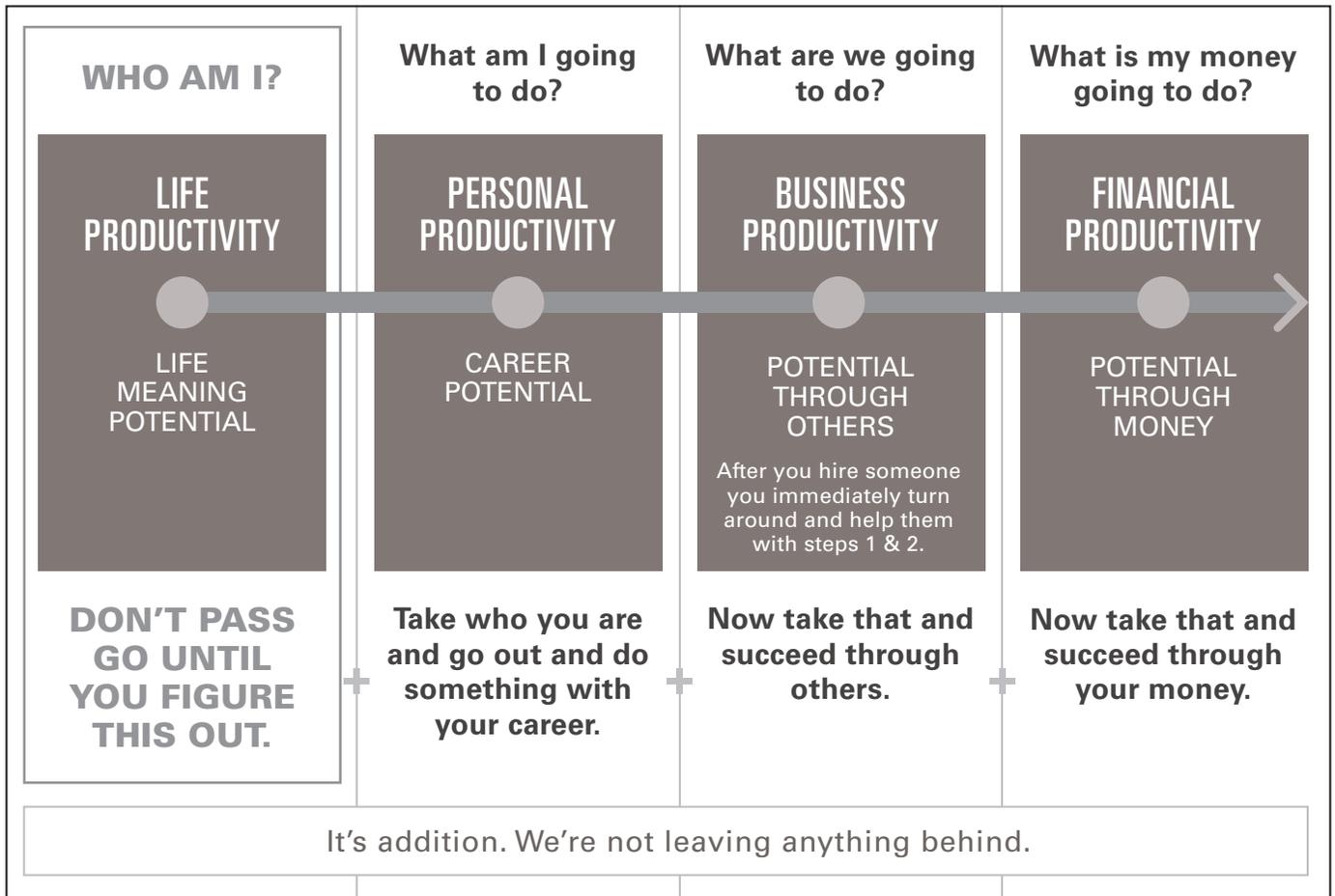
It feels like a dream—but I know that it is real.
Time moves fast—but it feels so slow.
At times I think I know everything—then I awaken and
realize that I know nothing.
I feel I am—I feel I am becoming.
I don't know what—I don't need to know.
I can laugh—I can cry.
I can whisper—I can say nothing.
I can breathe—I can stop.
I have a choice—I have no choice.
THIS IS MY LIFE.

Life holds such promise—life holds no promise.
Life is and I am alive.
I shall be forever alive. In life I live—in death I live, for at
a higher place they are the same.
I am not my body—my body is not me.
I am a human being—not a human doing.
I need to be still and be—not be so active and do.
My life becomes more precious as I become—it possibly
becomes less meaningful the more I do.
Less is more—more is less.
I have a name—I am a spirit—I have a soul.
THIS IS MY LIFE.

Now my spirit is set free—flying over the life given to me.
All my past is below—all my future is above.
It is nothing—it is everything.
I hear a million voices become one.
I sense a million souls yearning just to become.
Life has lifted me up and GOD has brought me to my knees.
I seek hope—I am hope.
I seek faith—I am faith.
I seek love—I am love.
I seek life—I am life.
I am—I will forever be.
From dust I came—to dust I will go.
THIS IS MY LIFE.

NOTES

THE 4 PRODUCTIVITY AREAS OF A WEALTHY LIFE



NOTES

THE 4 PRODUCTIVITY AREAS OF A WEALTHY LIFE

1

LIFE

PRODUCTIVITY

Maximize Your Life-Meaning Potential

1. MVVBP
2. 6 Keys to Abundance
3. 6 Key Areas of Discipline
4. 5 Key Relationships

3

BUSINESS

PRODUCTIVITY

Maximize Your Potential Through Others

1. Hire
2. Train
3. Manage

2

PERSONAL

PRODUCTIVITY

Maximize Your Career Potential

1. Goal
2. Plan 1 - 3 - 5
 G - P - S
 Goals Priorities Steps
3. 4-1-1
4. Time Block
5. Accountability

4

FINANCIAL

PRODUCTIVITY

Maximize Your Potential Through Money

1. Set aside money
2. Invest for security first, freedom second
3. Invest in what you know and understand
4. Follow models
5. Hold your money accountable

NOTES

1

LIFE

PRODUCTIVITY



NOTES

**WHOSE LIFE
ARE YOU LEADING?**



HOW DO YOU KNOW?

NOTES

THE THREE STAGES OF LIFE

TRADITIONAL THINKING

THE EDUCATION
STAGE

THE WORK
STAGE

THE RETIREMENT
STAGE

WE LEARN

then

WE WORK

then

WE PLAY

When these periods become more and more isolated from each other, they begin to look like boxes.

NOTES

THE THREE-PHASE APPROACH TO LIFE

The goal of Quantum Leap is to help you get rid of the boxes and see learning, working, and playing as essential parts of a whole life—in our youth, in our middle years, and in our mature age—throughout our life.

QUANTUM LEAP IS A SET OF TOOLS TO HELP YOU IN BALANCING YOUR LIFE.

Your power begins when you begin to firmly take hold in your mind a vision of flexible lifetime patterns, where you have:

WHAT THIS LOOKS LIKE

Better balancing EACH DAY

Better balancing EACH WEEK

Better balancing EACH MONTH

Better balancing EACH YEAR

Better balancing THROUGHOUT LIFE

NOTES

THE THREE-PHASE APPROACH TO LIFE

THE THREE OPPORTUNITIES

THE THREE PHASES



NOTES

THE THREE-PHASE APPROACH TO LIFE

SUN	MON	TUE	WED	THU	FRI	SAT
LEARN						
PLAY	WORK	WORK	WORK	WORK	WORK	PLAY
PLAY						

NOTES

THE THREE-PHASE APPROACH TO LIFE

YOU ARE IN CHARGE OF YOUR LIFE!

No matter how many forces there may be which seem to influence or even dictate part of your life, there is always *that part* over which you have control. **You can increase that control.** If you decide what it is that you want out of your *Learning* and out of your *Working* and out of your *Playing*, you will be infinitely less *powerless* and "*victimizable*." Because you are clear about what it is you want, you will not accept cheap substitutes willingly. You will no longer be vulnerable to being sold a bill of goods by any passing stranger. It is your life. Not hers, or his, or theirs. **YOURS.**

NOTES

A COUNTERBALANCED LIFE

Our power to successfully counterbalance is up against three major obstacles:

1

No clear mission, vision, values, or beliefs to guide our life and serve as a filter for the decisions we face throughout life.

2

No self-mastery at a significant level in the six key discipline areas of our life.

3

No clear focus on the key relationships that surround and truly shape our life.

**THESE ARE THE FOCUS
OF QUANTUM LEAP!**

NOTES

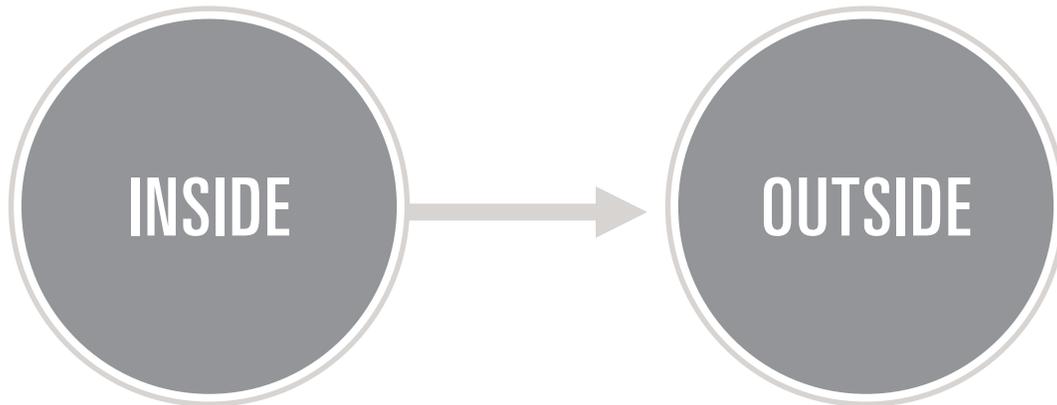
**THE GOAL OF QUANTUM LEAP IS TO
HELP US LEAD THE WEALTHIEST LIFE
WE POSSIBLY CAN!**

**WEALTH = ABUNDANCE
ABUNDANCE = GREAT PLENTY**

**A truly wealthy life is an abundant life!
It is a life marked with GREAT PLENTY
in our key relationships, our key areas
of discipline, and in the accomplishment
of our personal mission!**

NOTES

THE INCREDIBLE MAGIC FORMULA OF LIFE



FIRST CREATION

THOUGHTS
 SPIRIT
 THINK
 AS A MAN THINKETH
 IDEAS
 BELIEF
 WHEN YOU BELIEVE
 WHAT YOU SEE (inside)
 MIND
 WHAT YOU CAN CONCEIVE

become
 manifests
 and
 so
 before
 becomes
 it
 is
 over
 you can

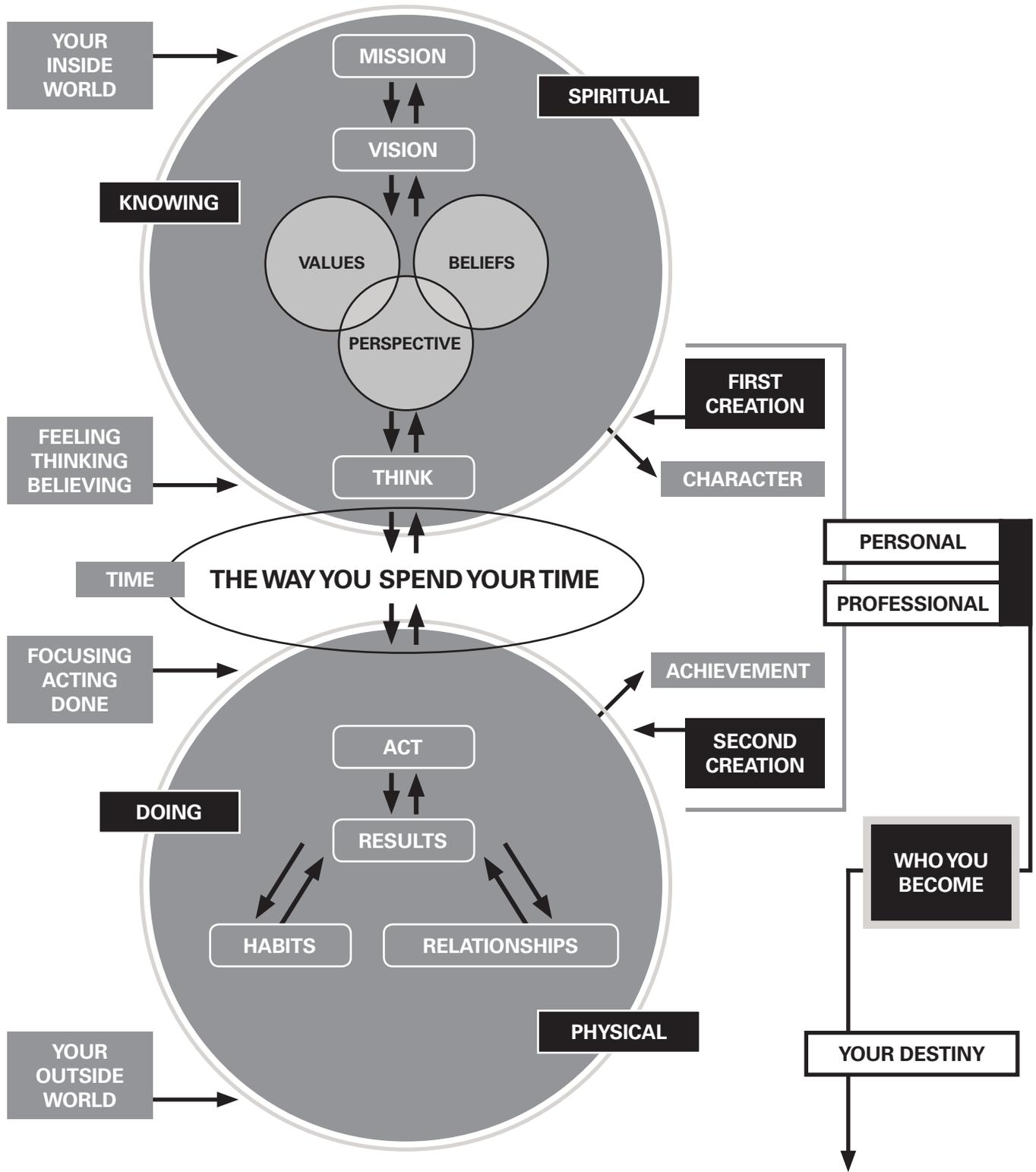
SECOND CREATION

DEEDS
 IN THE FLESH
 GROW RICH
 SHALL HE BE
 RESULTS
 REALITY
 YOU'LL SEE IT
 WHAT YOU GET (outside)
 MATTER
 ACHIEVE

If someone asks you "What's the matter?", you can ask "What's the mind?" In fact, if you want your "matter to matter," you must "mind your mind."

NOTES

THE INTERACTION OF A WEALTHY PERSON'S LIFE DISCIPLINE AREAS



TRUTH: All actions are relevant to history. The issue is that some have positive relevance and some have negative relevance.

GREATER TRUTH: What you think determines what you do. What you do determines who you are.

NOTES

LOOK AT IT THIS WAY



SPIRITUAL

PHYSICAL

SPIRIT
SOUL
LOVE
THOUGHTS
EMOTIONS
BELIEVING

BODY
RELATIONSHIPS
MONEY
BEHAVIOR
RESULTS

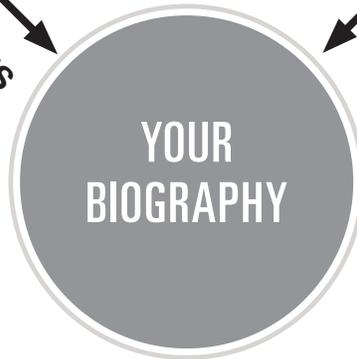
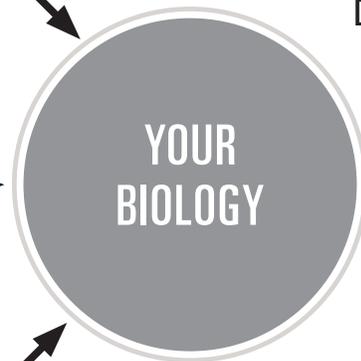


KNOWING

DOING

PSYCHOLOGY

BIOLOGY



CREATES

CREATES

CREATES

BEING AND BECOMING

TRUTH:

Your physical life is simply autobiographical of your spiritual life.

LIFE

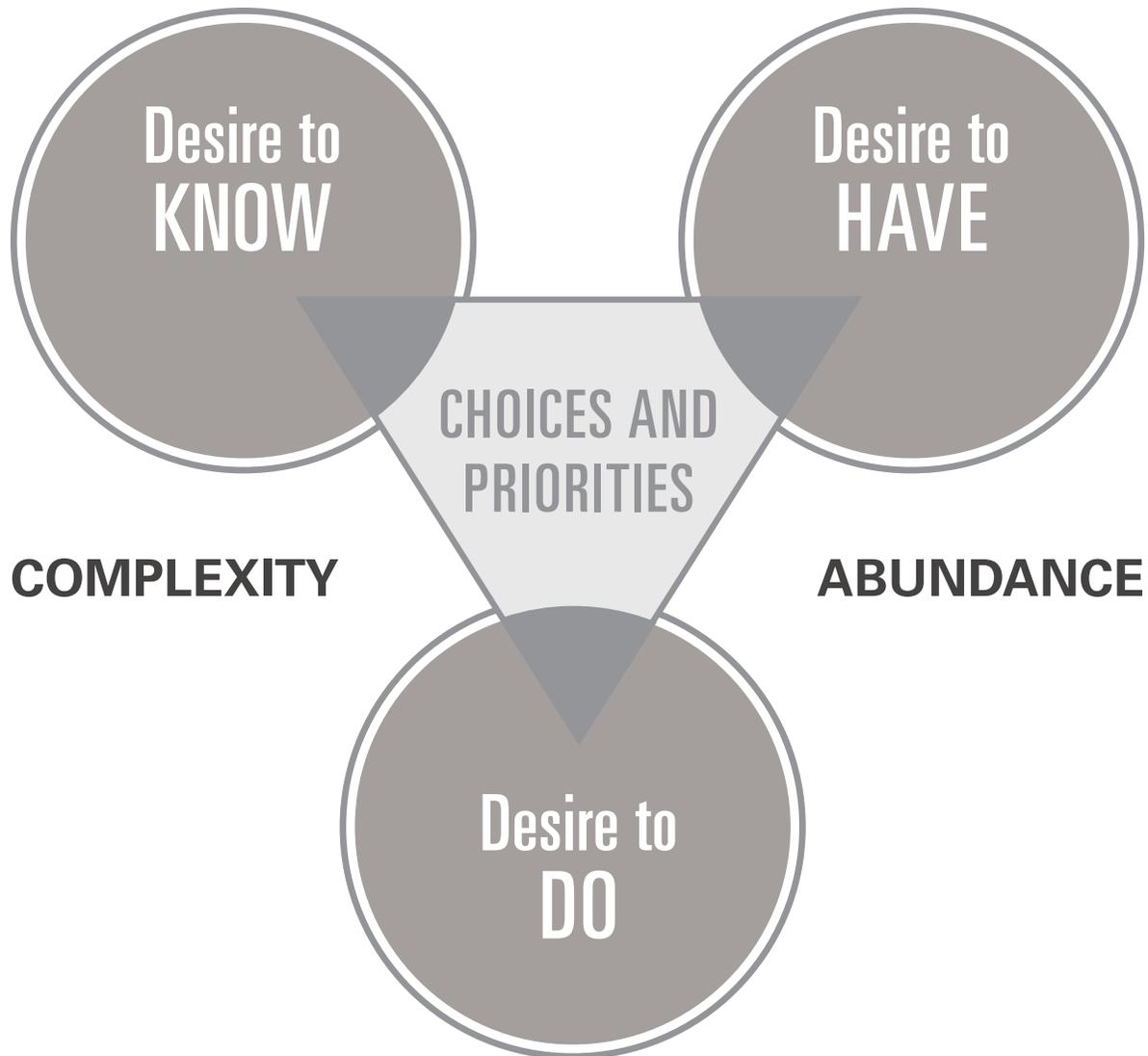
PERSONAL

BUSINESS

FINANCIAL

NOTES

THE DILEMMA OF DESIRE AND SUCCESS



TRUTH:

The slice of each of these pies is a direct function of who you want to be and the choices you make.

NOTES

BUILDING A LIFE WITH GREAT PURPOSE

QUESTION

Are you an Intentional Individual **OR**
Are you just an Accidental Tourist?

QUESTION

Are you a Determined Determiner **OR**
Are you just a Drifting Drifter?

QUESTION

Are you a Meaningful Specific **OR**
Are you just a Wandering Generality?

QUESTION

Are you making a Life **OR**
Are you just making a Living?

QUESTION

Are you following your own plan **OR**
Are you just a part of somebody else's?

QUESTION

Is the song in your head "My Way" **OR**
Is it just "Dust in the Wind"?

QUESTION

Are you using your time to make your mark **OR**
Are you just marking time?

QUESTION

Are you making Time Count **OR**
Are you just Counting Time?

QUESTION

Is the theme of your life "No Time To Kill" **OR**
Is it just "Killing Time"?

QUESTION

Are you living a life of purpose **OR**
Are you just living?

NOTES

BUILDING A LIFE WITH GREAT PURPOSE

TO BE HUMAN MEANS TO HAVE A CHOICE

1

Our first purpose in life is to seek the highest relationship possible with the omnipresent. This is our spiritual destiny.

2

Our second purpose in life is to bring additional meaning and purpose to our lives and by doing so take our spirituality to an even higher level. This is our physical destiny.

Our Spiritual and Physical Destinies are connected and together link up to take you to the highest human experience level possible.

NOTES

BUILDING A LIFE WITH GREAT PURPOSE

“Unemployment is a characteristic unique to the human species only. All the other creatures and creations seem to know what they are supposed to be doing.”

KNOW THYSELF

People cannot live life to its fullest potential without bringing their own purpose to it.

MISSION

Why you are alive.

VISION

What the world, lives, your life will look like during and after your mission has been accomplished.

VALUES

What is important to you. What you value.

BELIEFS

What you believe to be true. What rules you will follow.

PERSPECTIVE

How you view yourself and your situation at any given moment.

THE FOUNDATION OF A LIFE ON PURPOSE

NOTES

A LIFE WITH A MISSION, VISION, VALUES, BELIEFS, AND PERSPECTIVE

MY PERSONAL
MISSION
STATEMENT

MY PERSONAL
VISION
STATEMENT

MY VALUES

MY BELIEFS

MY CURRENT
PERSPECTIVE

NOTES

THE SIX KEYS TO ABUNDANCE

QUESTION

How do you get to the highest level in life?

1 Commit to the path toward “Self-Mastery” in chosen areas

2 Focus on the “20%” that matters most

3 Move from “E” to “P” on the 20%

4 Make being “Learning Based” the foundation of your Action Plan

5 Remove your “Limiting Beliefs”

6 Be accountable and live its cycle

EXERCISE: MASTER YOURSELF, MASTER ANYTHING ELSE

1. What task or topic would you like to master?

2. What strength(s) do you see in yourself that will assist you in your journey toward mastering this task or topic?

3. What specific obstacle or weakness do you see in yourself that might hinder your journey toward mastering this task or topic?

4. How might you overcome that obstacle or weakness?

Time: 5–7 minutes

SELF-MASTERY AND BECOMING A BLACK BELT IN LIFE

SELF-MASTERY

MASTERY

The process of achieving great techniques, skills, and habits that make one a relative master of a chosen subject.

SELF

You.

SELF-MASTERY

The process of achieving great techniques, skills, and habits that make **you** a relative master of you.

BLACK BELT

BLACK BELT

The rating of expertise and competence.

THE DIFFERENCE

A white belt at some point knows essentially the same thing as a black belt. The black belt is just further along in the path of mastery.

TO BECOME A BLACK BELT IN LIFE, YOU MUST FOCUS ON THE KEY PRIORITIES THAT YOU HAVE DECIDED MATTER MOST IN YOUR LIFE.

NOTES

THE 80/20 PRINCIPLE: THE PRINCIPLE OF GREATEST LEVERAGE

TRUTH:

There is a pattern of predictable imbalance in life. It is called the 80/20 Principle. It is the principle of greatest outcome for time and effort expended.

THE DISCOVERY

Vilfredo Pareto (1848-1923), an Italian economist, discovered the pattern underlying the 80/20 Principle in 1897. While studying patterns of wealth and income in nineteenth-century England, Pareto found that most income and wealth went to a minority of people.*

THREE ADDITIONAL FACTS

1

There was a consistent mathematical relationship between the proportion of people as a percentage of the total population and the amount of wealth that this group enjoyed. (80/20, 65/10, 50/5)
It was predictably imbalanced.

2

This imbalance pattern was predictable and consistent at different time periods or in different countries.

3

In 1949, George K. Zipf, a Harvard professor, discovered the "Principle of Least Effort," which was a rediscovery and elaboration of Pareto's principle. Zipf's principle said that "resources (people, goods, time, skills) tended to arrange themselves so as to minimize work, so that approximately 20%-30% of any resource accounted for 70%-80% of the activity related to that resource."

When applied to self-mastery, we can restate the "Principle of Least Effort" as the "Principle of Greatest Leverage."

**The 80/20 Principle by Richard Koch*

NOTES

THE 80/20 PRINCIPLE

EXAMPLES

- 1** In 1963, IBM discovered that about 80% of a computer's time is spent executing about 20% of the operating code. The company immediately rewrote its operating software to make the most-used 20% very accessible and user friendly, thus making IBM computers more efficient and faster than competitors' machines for the major applications
- 2** In the United States from 1973–1995, average real incomes rose by 36%, yet the comparable figure for the nonsupervisory workers fell by 14%. During the 1980s, all the gains went to the top 20% of earners, and a mind-boggling 64% of the total increase went to the top 1%!
- 3** 5% of U.S. households own about 75% of the household sector's equity.
- 4** A study of 300 films over an 18-month period found that 4 movies—just 1.3% of the total—earned 80% of the box office revenues! The other 98.7% earned only 20%.

THE BOTTOM LINE

The 80/20 Principle will always reassert itself, unless conscious, consistent, and massive efforts are made and sustained to overcome it. The key is to not try to change it, but to acknowledge it and use it. Leverage is power—your power to effect real change in your life.

NOW THINK ABOUT THIS

The reason you first master the basics is that basics are always the 20%. And it is this 20% that always provides you your greatest leverage.

NOTES

THE 80/20 PRINCIPLE

Q

SO WHY DO MOST PEOPLE NOT LIVE BY THE 80/20 PRINCIPLE?

A

IT IS COUNTERINTUITIVE!

IT
SEEMS

We tend to expect that all causes will have roughly the same significance. That all customers are equally valuable. That every bit of business, every product or service, every employee or staff member, and every dollar of sales revenue is as good as any other. That each day or week or year we spend has the same significance. That all our friends have equal value. That all phone calls or appointments should be treated the same way. That all problems have a large number of causes, so that it is not worth isolating a few key causes. That all opportunities are of roughly equal value, so that we treat them equally.

THE
TRUTH IS

There seems to be a natural, almost democratic expectation that causes and results are generally equally balanced.

This is naïve and self-defeating. Time and effort, unless focused on the 20% that matters, do not equal powerful results. In fact, there is a huge price you will pay when you do not acknowledge and apply this principle.

This “50/50 Fallacy” is one of the most inaccurate and harmful, as well as the most deeply rooted, of our mental maps. When fully understood, the imbalance between input and output, the disparity between cause and effect will most likely stun you!

EXERCISE: WORK IN YOUR 20 PERCENT

1. What are some tasks you perform on a typical day (either professional or personal)?

2. Now list one of your Big Goals (either professional or personal).

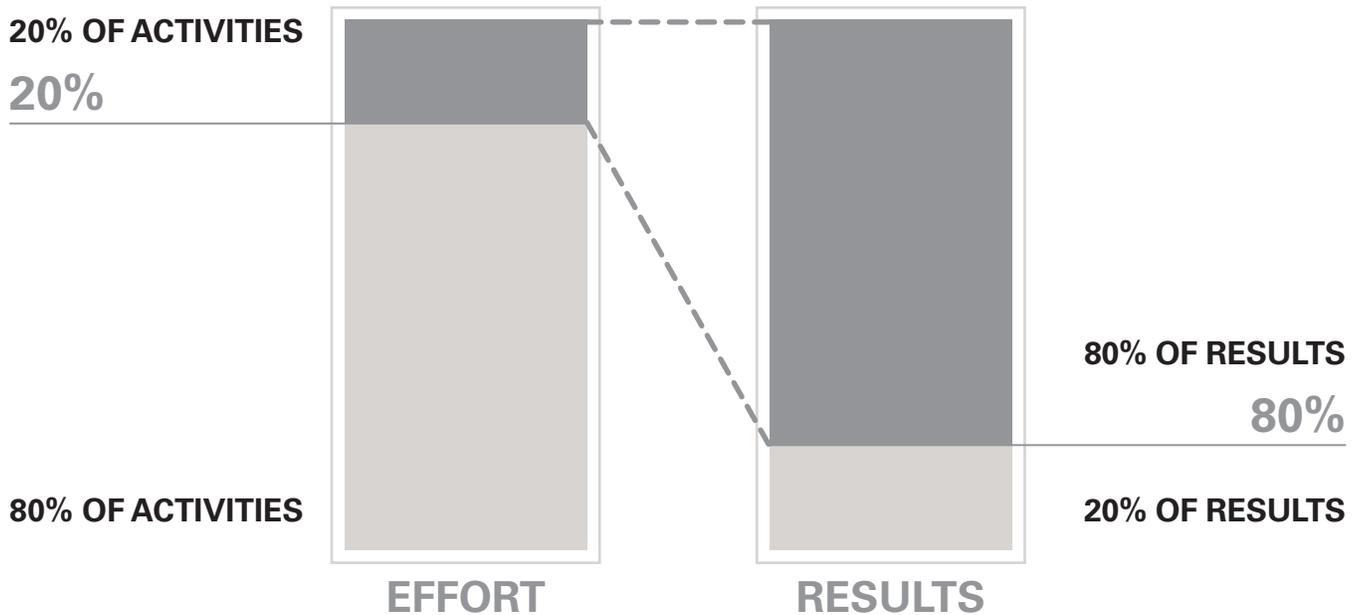
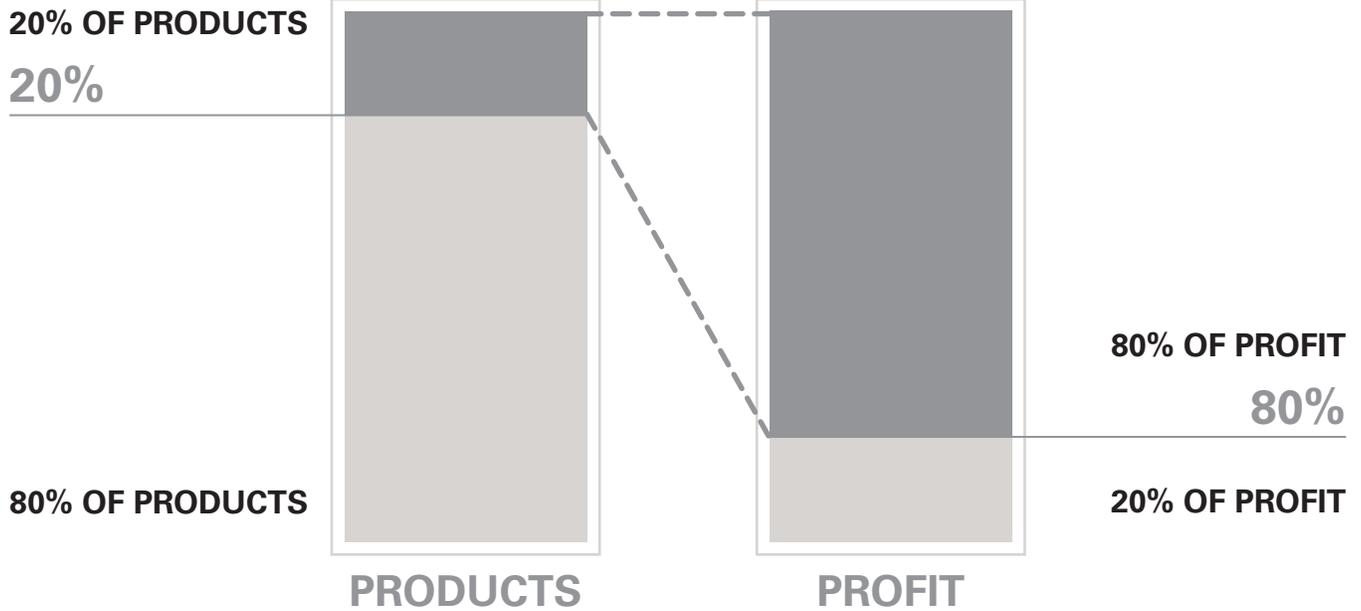
3. From the numerous tasks you listed above, go back and circle those that are going to help you accomplish your Big Goal.

4. Are you working in your 20 percent? If not, what are the 20 percent activities you need to be doing?

Time: 10 minutes

THE 80/20 PRINCIPLE

LOOK AT IT THIS WAY ...



EXERCISE: BREAK THROUGH YOUR CEILING

Focus

Write one of your goals (personal or professional).

What are the 20 percent activities you need to do to accomplish these goals?

1. Find Strategic Options

How are you going to do this? Are there different or better ways to do it? What are they?

Look for Models to Follow

Is there training you can attend that shows you how to get to where you need to go? Do you have a mentor or know someone who has done it before?

2. Install Systems

Are there systems you can install to more efficiently accomplish these activities? What are they?

3. Bring in Accountability

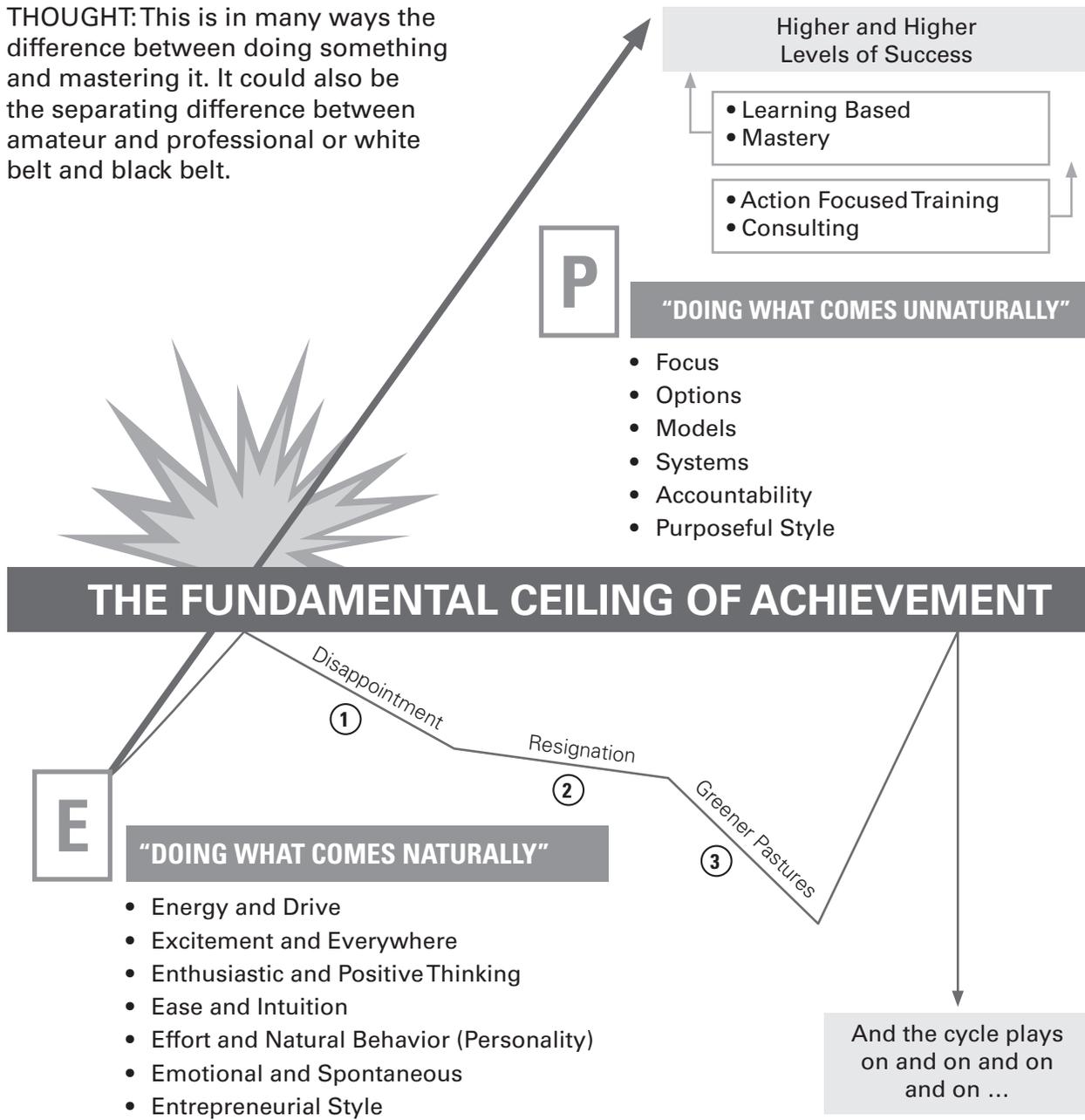
How will you measure and track what you're doing? Who will hold you accountable?

Time: 20 minutes

MOVE FROM "E" TO "P" ON YOUR 20%

TO BECOME A BLACK BELT IN LIFE YOU MUST FIRST COMMIT TO MOVE FROM "E" TO "P"

THOUGHT: This is in many ways the difference between doing something and mastering it. It could also be the separating difference between amateur and professional or white belt and black belt.



TRUTH This process is a moment of truth, a decision, and a step. It is not a natural evolution.

NOTES

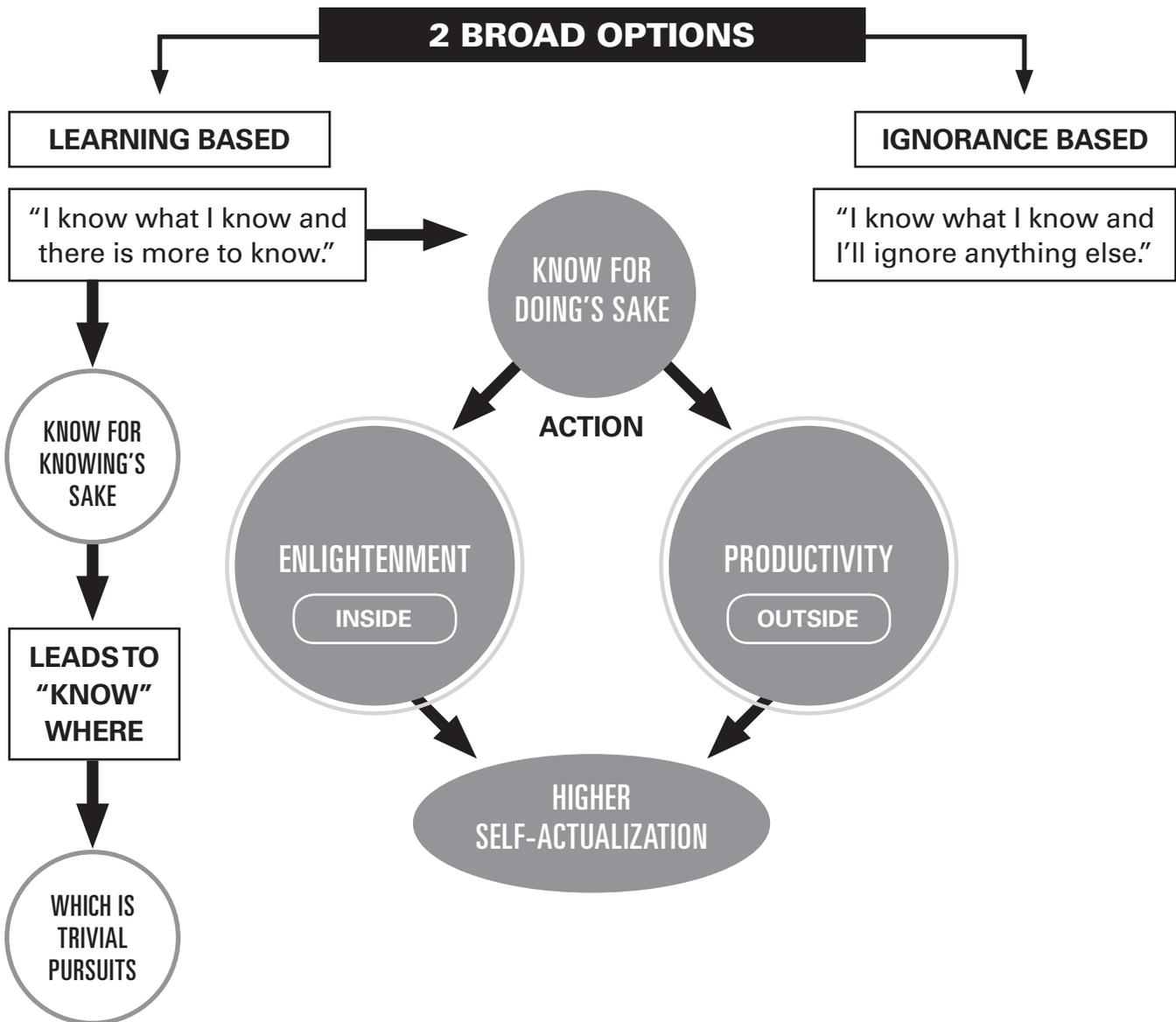
BECOMING A LEARNING-BASED INDIVIDUAL

QUESTION

Who is a learning-based individual?

ANSWER

An individual who has made the decision to use effective learning as the foundation piece for their action plans to develop their life.



TRUTH

To be a black belt in life, you must become a learning-based individual.

NOTES

BECOMING A LEARNING-BASED INDIVIDUAL

1

READ

"Read this and let's talk."

2

LECTURE

"Let me explain."

3

DISCUSSION

"Let's talk about this."

4

PARTICIPATORY

"Let's talk and get others involved."

5

CASE STUDY

"Let's see what others have done."

6

ROLE MODEL

"Let me show you how to do it."

7

ROLE-PLAY

"You try it with me working with you."

8

STRUCTURE
EXPERIENCE

"You do it while I'm with you."

9

PERSONAL
PRACTICE

"You go practice it."

10

TEACH

"Go do it and teach it."

THE 10-STEP EXPERIENTIAL LEARNING PROCESS

THE PATH OF MASTERY

NOTES

LIMITING VS. UNLIMITING BELIEFS

LIMITING BELIEFS

DEFINE

EXAMPLES

- Self
- Environment
- Potential

UNLIMITING BELIEFS

DEFINE

EXAMPLES

- Self
- Environment
- Potential

TRUTH

For you to appreciate and truly discover your “incredible you,” you’ll need to remove limiting beliefs and focus on unlimited beliefs.

IN TRUTH

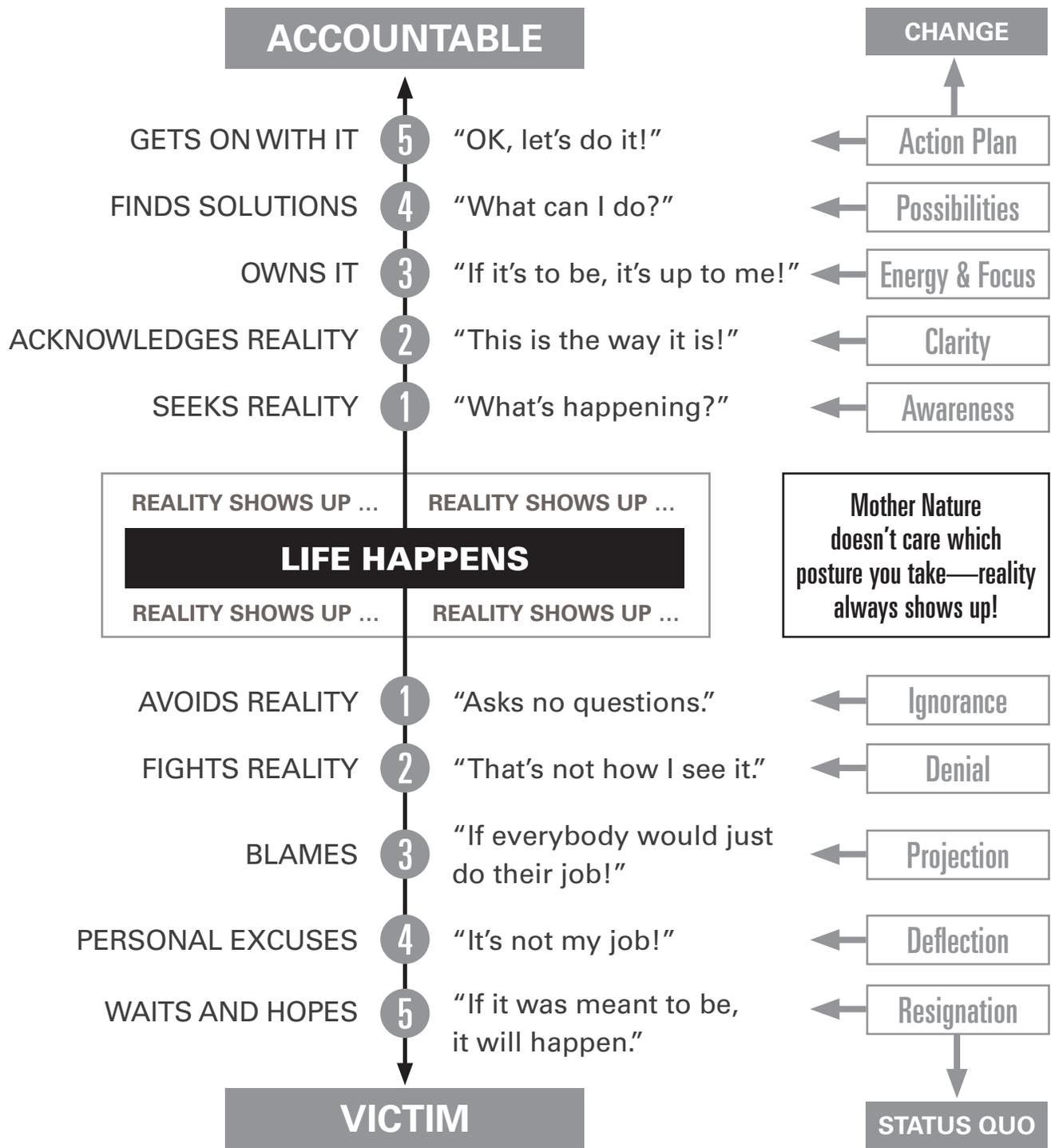
It is actually more practical and effective at times to identify and remove limiting beliefs than it is to always attempt unlimited thinking.

EXERCISE: THE ACCOUNTABILITY CYCLE

1. Think of an issue or problem you are struggling with right now.
2. Now turn to the person next to you. You have two minutes to complain (be in “victim” mode) about your problem to that person.
3. Once you are done, it is your partner’s turn to do the same.
4. Now it’s time to accept and own the reality of your issue and take action to resolve it. Utilizing the “Be Accountable” steps, work through and write down the necessary approach and actions you can take to resolve this issue or problem.

BE ACCOUNTABLE	
Step 1: Seek reality—What is the issue? How does awareness of the issue lead to its resolution?	
Step 2: Acknowledge reality—How does having clarity about the issue lead to its resolution?	
Step 3: Own it—Owning the issue empowers you. How will you use energy and focus to resolve the issue?	
Step 4: Find solutions—What are the possible solutions for the issue?	
Step 5: Get on with it—What are the action steps you can take to achieve the solutions and solve the issue?	<ol style="list-style-type: none"> 1. 2. 3. 4. 5.
Accountability leads to change!	

THE ACCOUNTABILITY CYCLE

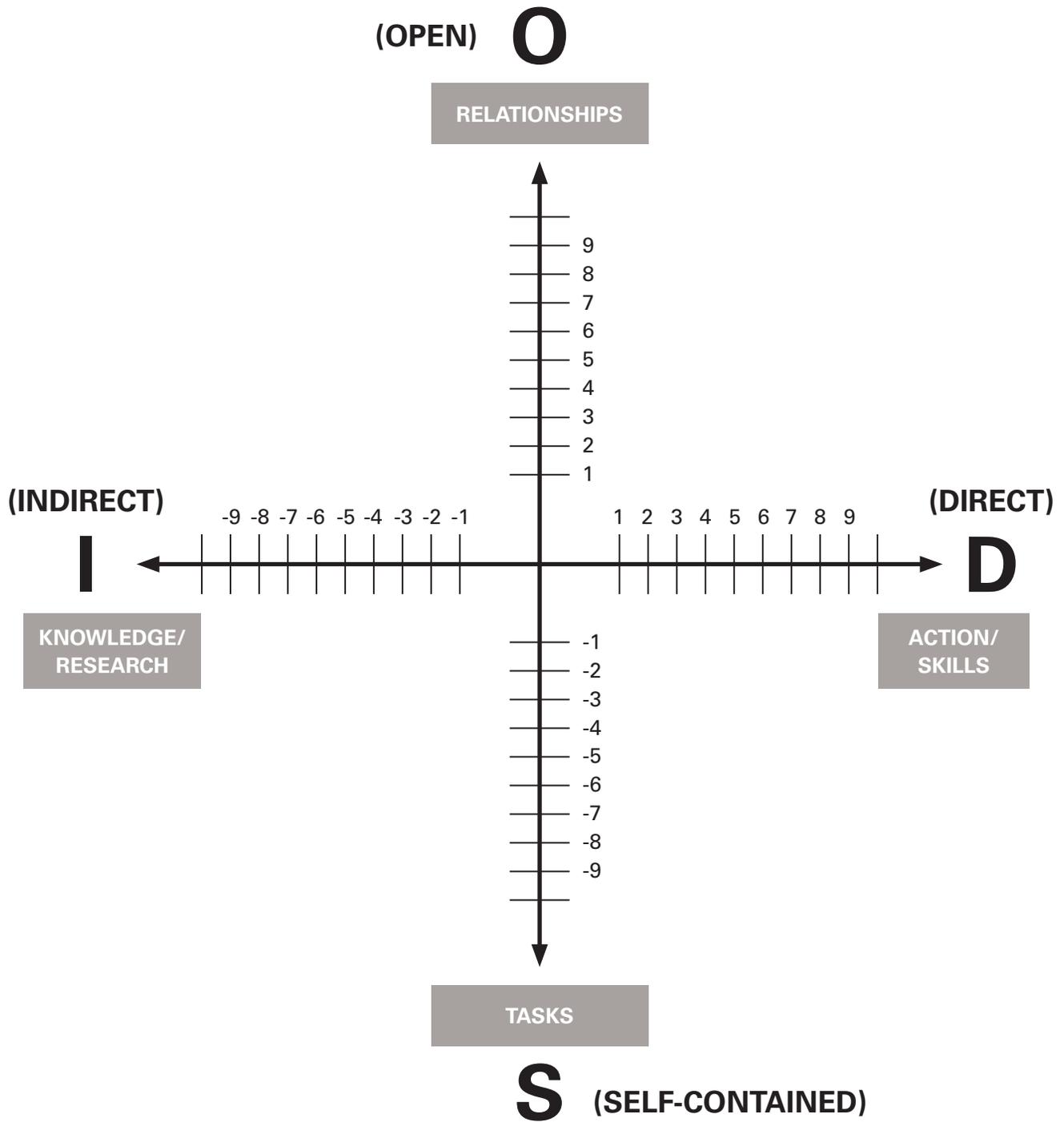


TRUTH If someone is on the "victim" side of this equation, self-mastery and personal growth are almost impossible.

BIGGER TRUTH You can only change what you admit you own.

NOTES

BEING AWARE



The Platinum Rule by Dr. Tony Alessandra (1998)

LIFE

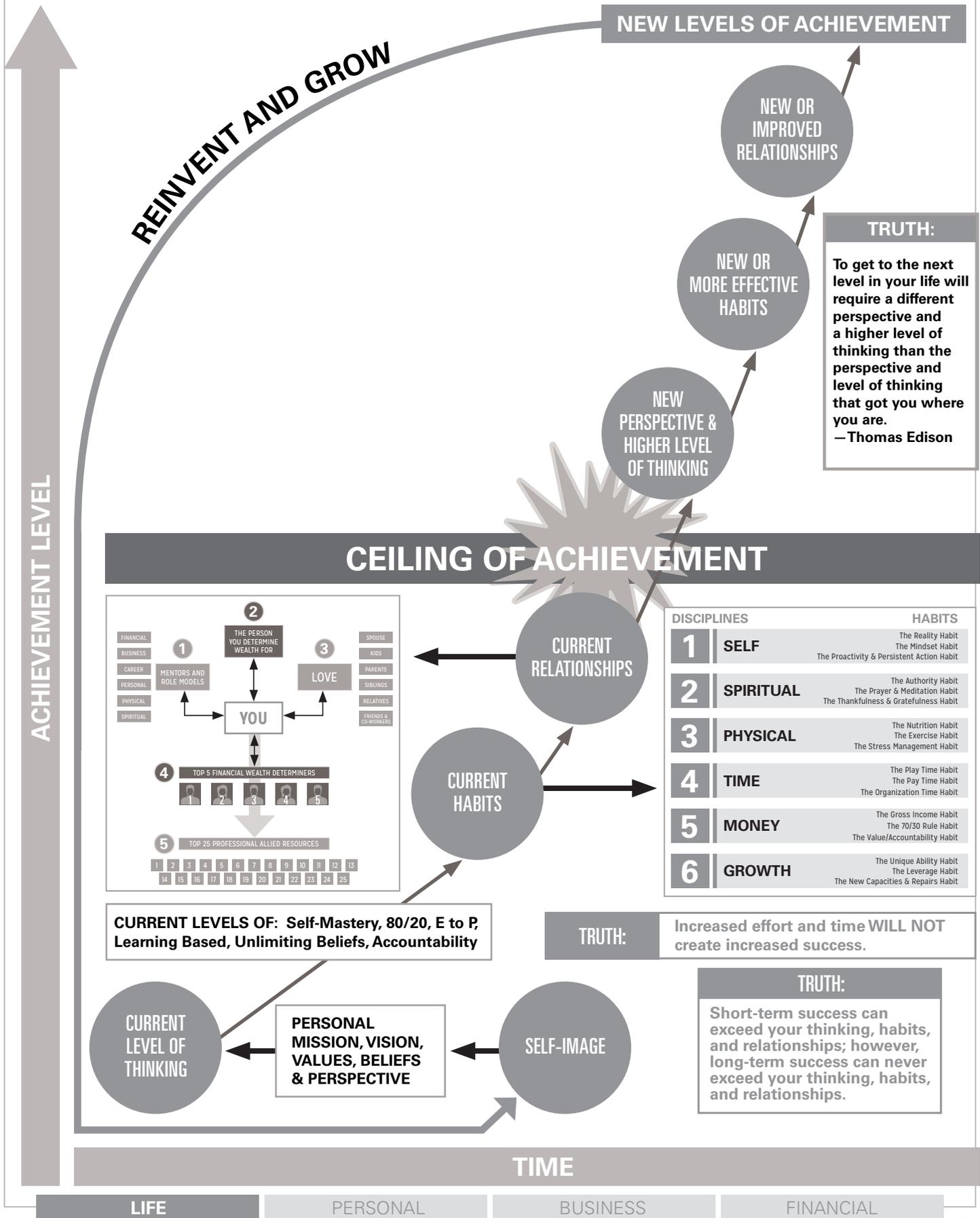
PERSONAL

BUSINESS

FINANCIAL

NOTES

PLAN FOR BREAK-THROUGHS



NOTES

A WEALTHY PERSON'S SIX LIFE DISCIPLINE AREAS

PERSONAL MISSION STATEMENT

PERSONAL VISION AND LEGACY STATEMENT

PERSONAL VALUES, BELIEFS AND PERSPECTIVE

DISCIPLINES

HABITS

1

SELF

The Reality Habit
The Mindset Habit
The Proactivity & Persistent Action Habit

2

SPIRITUAL

The Authority Habit
The Prayer & Meditation Habit
The Thankfulness & Gratefulness Habit

3

PHYSICAL

The Nutrition Habit
The Exercise Habit
The Stress Management Habit

4

TIME

The Play Time Habit
The Pay Time Habit
The Organization Time Habit

5

MONEY

The Gross Income Habit
The 70/30 Rule Habit
The Value/Accountability Habit

6

GROWTH

The Unique Ability Habit
The Leverage Habit
The New Capacities & Repairs Habit

TRUTH:

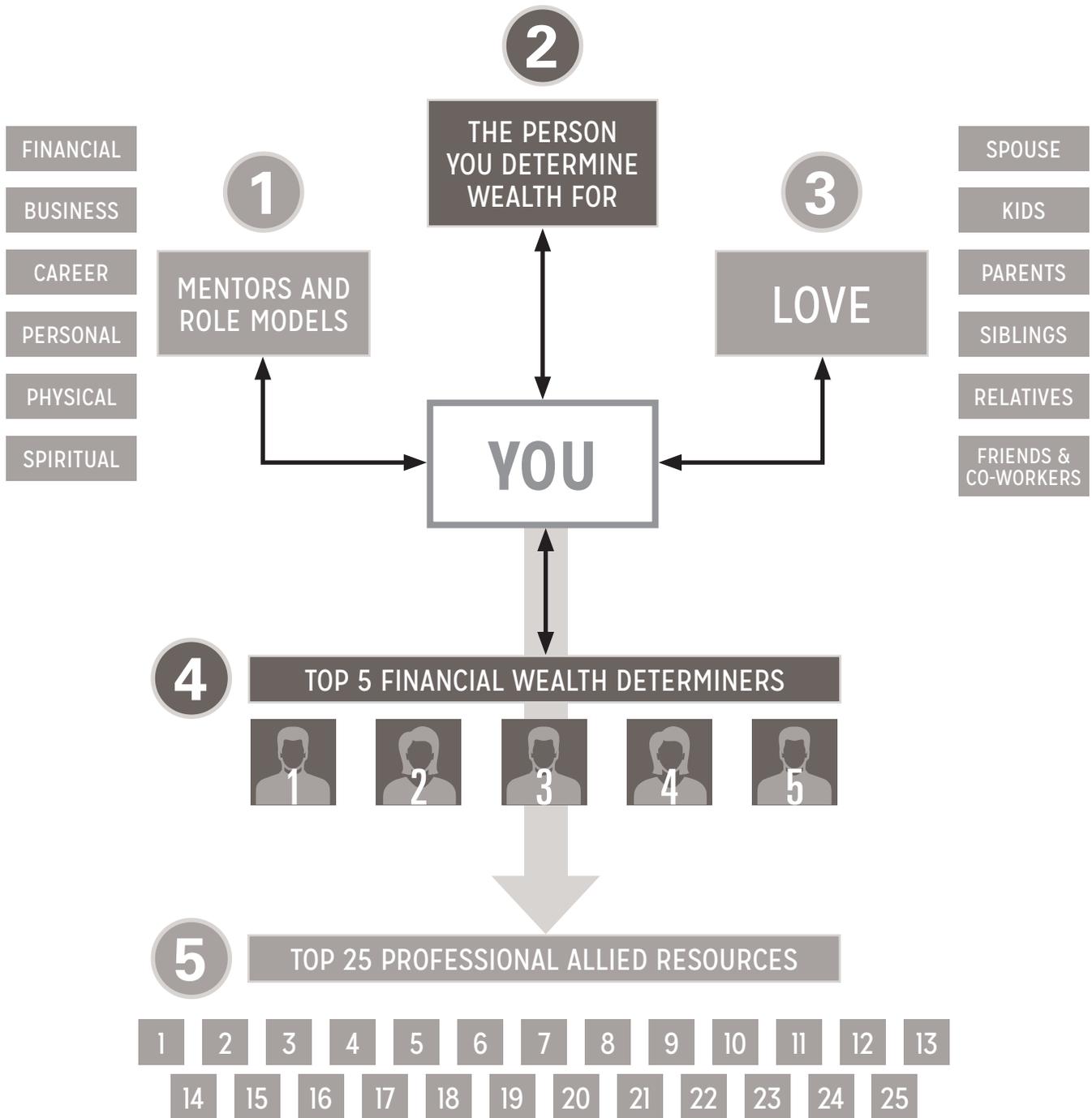
Success is wanting something and getting it.

DEEPER TRUTH:

Happiness happens on the way to fulfillment.

NOTES

A WEALTHY PERSON'S FIVE LIFE RELATIONSHIPS



TRUTH: You need people more than they need you. No one ever achieves their true maximum potential alone.

NOTES

2

PERSONAL

PRODUCTIVITY



NOTES

GOING SMALL

MY AHA

Where I'd had huge success, I had narrowed my concentration to one thing, and where my success varied, my focus had too.

If everyone has the same number of hours in a day, why do some people seem to get so much more done than others?

"Going small" is ignoring all the things you could do and doing what you should do. It's recognizing that not all things matter equally and finding the things that matter most. It's a tighter way to connect what you do with what you want. It's realizing that extraordinary results are directly determined by how narrow you can make your focus.

NOTES

THE SIX LIES BETWEEN YOU AND SUCCESS

1

Everything Matters Equally

2

Multitasking

3

A Disciplined Life

4

Willpower Is Always on Will-Call

5

A Balanced Life

6

Big Is Bad

NOTES

LIE # 1

EVERYTHING MATTERS EQUALLY

Not everything matters equally, and success isn't a game won by whoever does the most. Yet that is exactly how most play it on a daily basis.

Achievers always work from a CLEAR SENSE OF PRIORITY.

EFFORT

20%

RESULTS

80%

The 80/20 Principle says the minority of your effort leads to the majority of your results.

EXTREME PARETO



NOTES

LIE # 2

MULTITASKING

In the summer of 2009, Clifford Nass set out on a mission to find out how well so-called multitaskers multitasked.

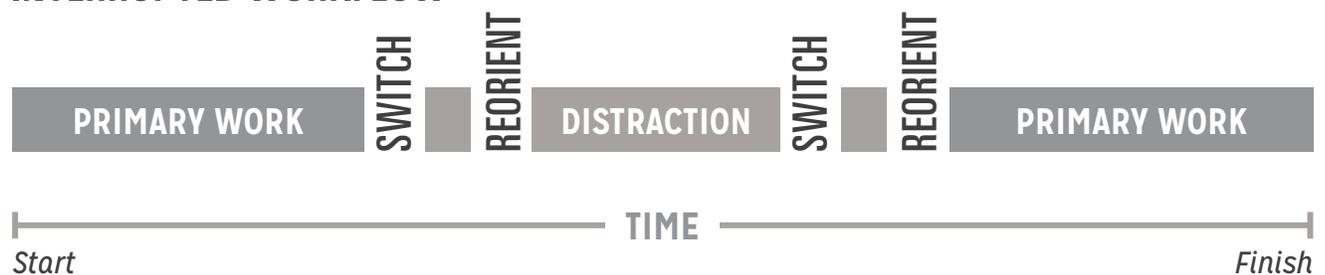
“I was sure they had some secret ability, but it turns out that high multitaskers are suckers for irrelevancy.”

They were outperformed on every measure. Although they’d convinced themselves and the world that they were great at it, there was just one problem.

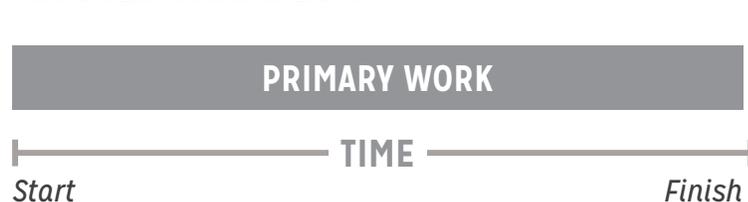
“Multitaskers were just lousy at everything.”

– Clifford Nass

INTERRUPTED WORKFLOW



FOCUSED WORKFLOW



NOTES

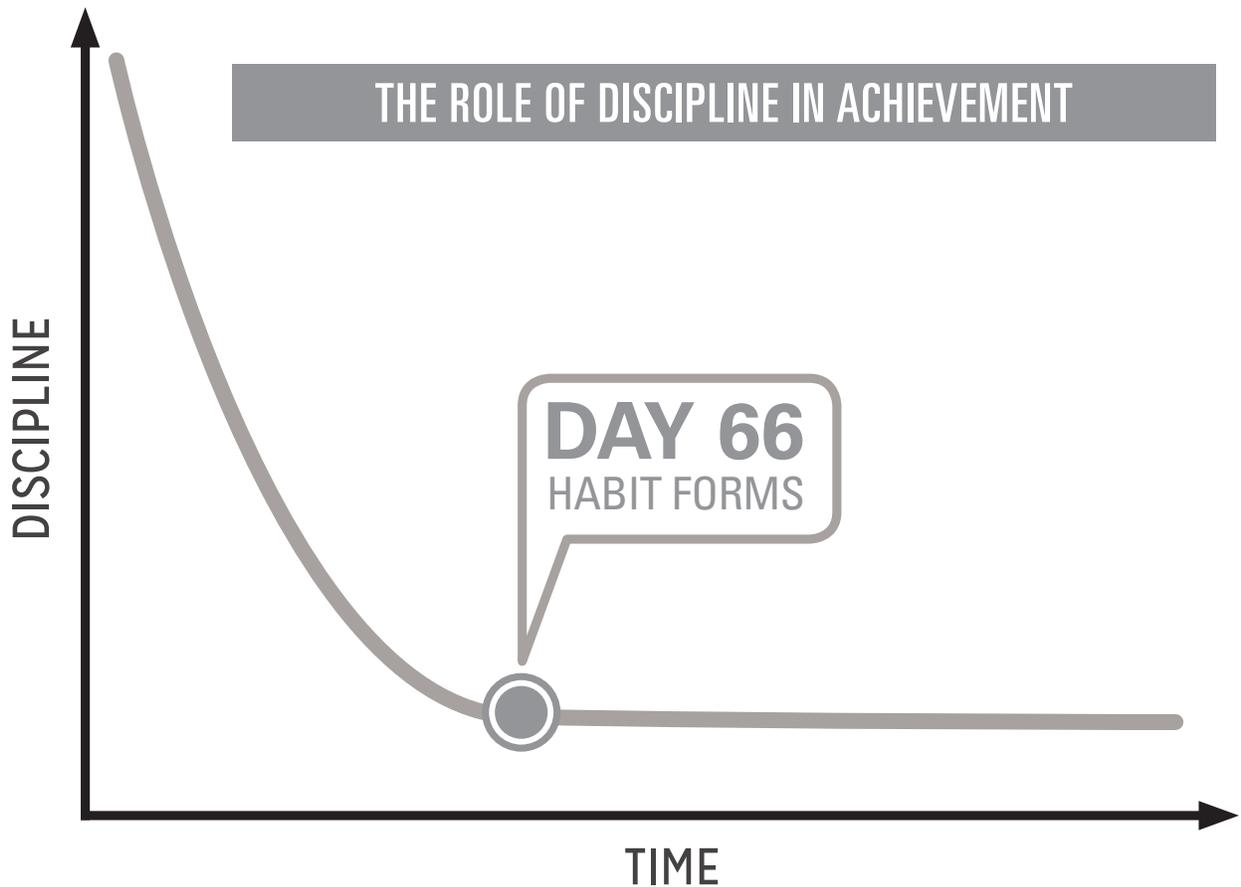
LIE # **3**

A DISCIPLINED LIFE

TRUTH:

We don't need any more discipline than we already have. We just need to direct and manage it a little better.

The trick to success is to choose the right habit and bring just enough discipline to establish it.



NOTES

LIE # 4

WILLPOWER IS ALWAYS ON WILL-CALL

WILLPOWER

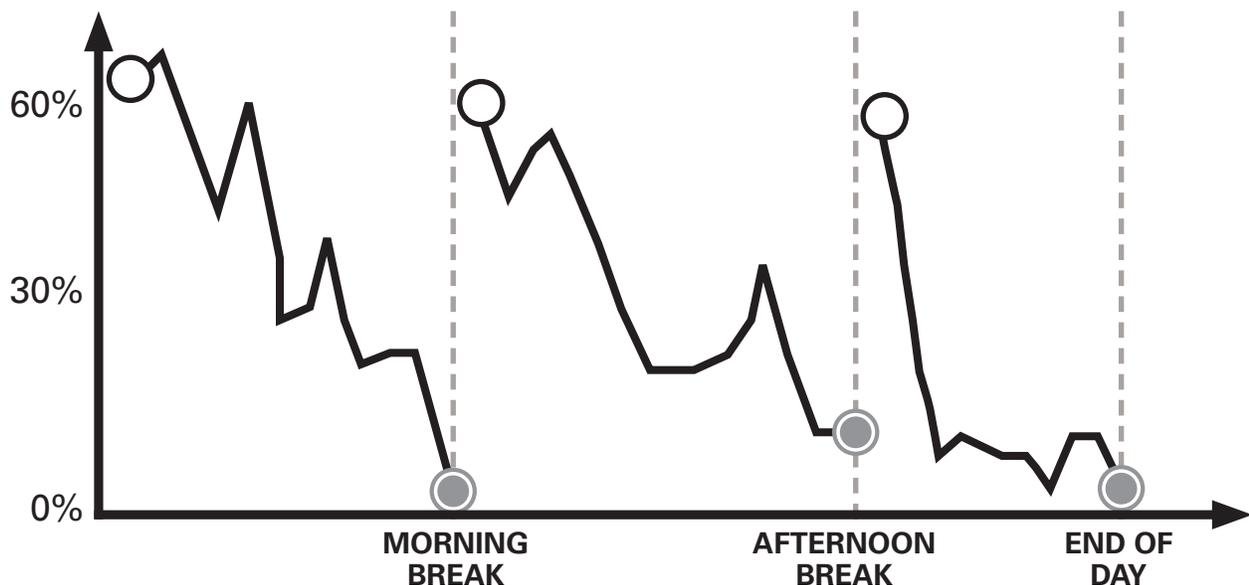


The WILL to SAY YES to what you need to do.



The POWER to SAY NO to everything else.

PROPORTION OF FAVORABLE DECISIONS



Good decisions depend on more than just wisdom and common sense.

NOTES

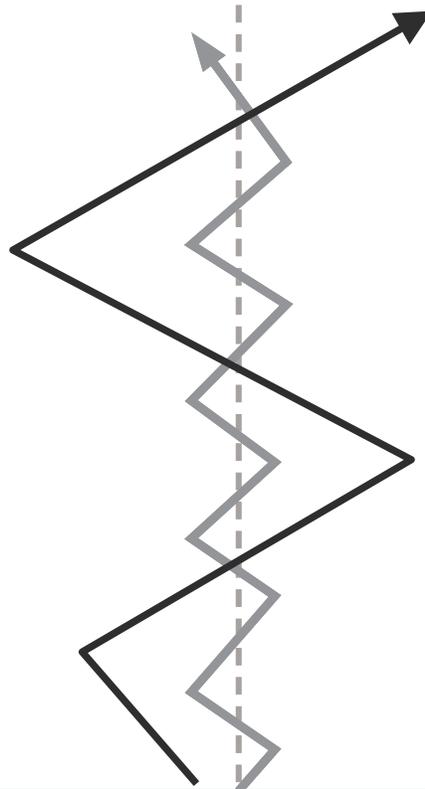
LIE # **5**

A BALANCED LIFE

WORK-LIFE COUNTERBALANCING

WORK

“In your professional life, go long and make peace with the idea that the pursuit of extraordinary results may require you to be out of balance for long periods.”
- *The ONE Thing*



LIFE

“In your personal life, go short and avoid long periods where you’re out of balance.”
-*The ONE Thing*

“Imagine life is a game in which you are juggling five balls. The balls are called work, family, health, friends, and integrity. And you’re keeping all of them in the air. But one day you finally come to understand that work is a rubber ball. If you drop it, it will bounce back. The other four balls—family, health, friends, integrity—are made of glass. If you drop one of these, it will be irrevocably scuffed, nicked, perhaps even shattered.”
– James Patterson, *Suzanne’s Diary for Nicholas*

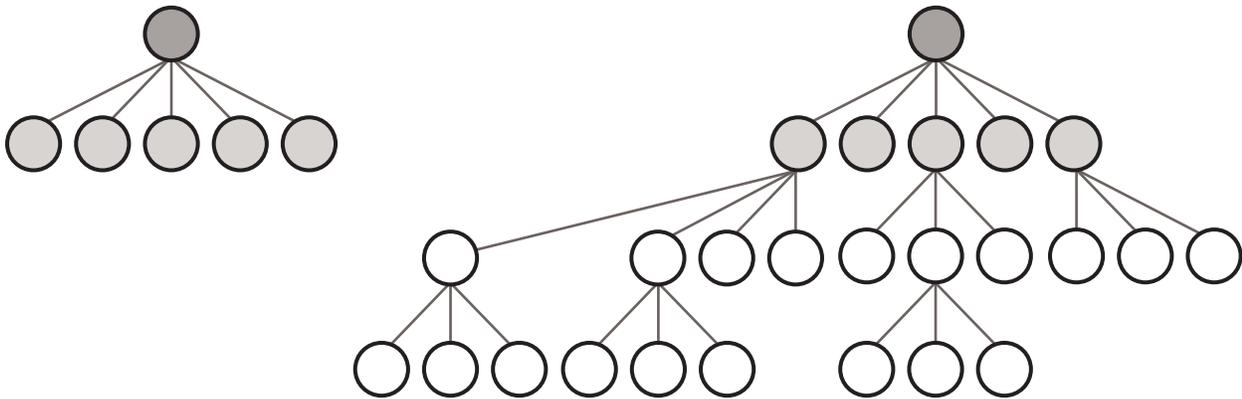
NOTES

LIE

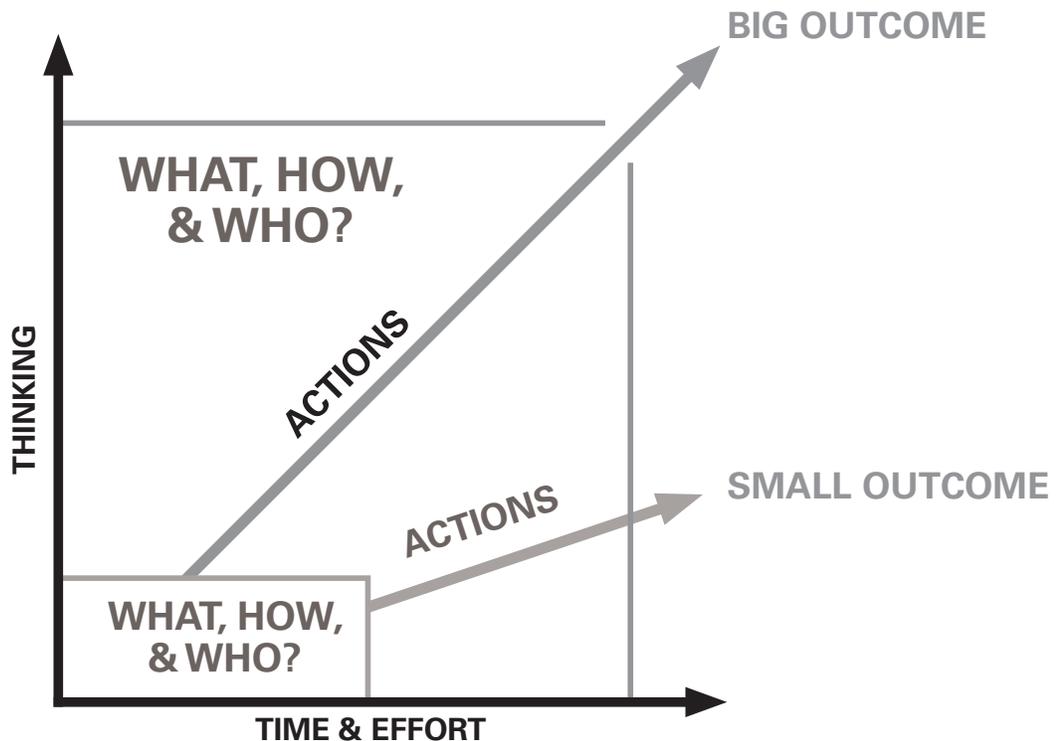
6

BIG IS BAD

SPAN OF CONTROL



HOW BIG IS YOUR BOX?



NOTES

GOAL SETTING TO THE NOW

1

How do I develop a goal?

Based upon my MVVBP

2

How do I develop a plan based upon my goal?

1-3-5

3

How do I know what to do this month/ week in order to be on target with my plan?

4-1-1

4

How do I know how to prioritize my actions?

Ask the Focusing Question

5

How does all this get done?

Time Blocking

6

How do I stay on track?

Accountability

NOTES

THE 1-3-5 "G-P-S" BUSINESS PLAN

1

Goal

3

Priorities to Achieve It

5

Steps to Achieve Each Priority

NOTES

THE 4-1-1 WORKSHEET

4-1-1 ACTION GOAL WORKSHEET

Name:

MY ANNUAL GOALS

YEAR OF

MY MONTHLY GOALS

MONTH OF

MY WEEKLY GOALS

WEEK 1

WEEK 2

WEEK 3

WEEK 4

NOTES

A CLOSER LOOK

ANNUAL GOALS (GAUGE)

JOB CATEGORY GOAL	BUSINESS	PERSONAL FINANCE	PERSONAL
What are my "Big Rock" Annual Goals – my 20%			

MONTHLY GOALS AND/OR ACTIONS (GAUGES AND/OR LEVERS)

JOB CATEGORY GOAL/ACTION	BUSINESS	PERSONAL FINANCE	PERSONAL
What are my "Big Rock" Monthly Goals and/or Action Steps – my 20%			

WEEKLY ACTIONS (LEVERS)

WEEK 1	Category – Action to take to hit monthly goal or action to take to achieve the larger action.		
WEEK 2	What must I do this week to be on track to achieve my monthly goal?		
WEEK 3	What must I do this week to be on track to achieve my monthly goal?		
WEEK 4	What must I do this week to be on track to achieve my monthly goal?		

NOTES

DAILY TO-DO

DAILY SUCCESS		DATE: FRIDAY-1ST
BUSINESS	PERSONAL	
1.	1.	
2.	2.	
3.	3.	
4.	4.	
5.	5.	
6.	6.	
7.	7.	
8.	8.	
9.	9.	
10.	10.	
TIME BLOCKS AND APPOINTMENTS		
5:30 AM	2:00 PM	
6:00 AM	2:30 PM	
6:30 AM	3:00 PM	
7:00 AM	3:30 PM	
7:30 AM	4:00 PM	
8:00 AM	4:30 PM	
8:30 AM	5:00 PM	
9:00 AM	5:30 PM	
9:30 AM	6:00 PM	
10:00 AM	6:30 PM	
10:30 AM	7:00 PM	
11:00 AM	7:30 PM	
11:30 AM	8:00 PM	
12:00 PM	8:30 PM	
12:30 PM	9:00 PM	
1:00 PM	9:30 PM	
1:30 PM	10:00 PM	
WHAT'S THE <u>ONE THING</u> I CAN DO SUCH THAT BY DOING IT EVERYTHING ELSE WILL BE EASIER OR UNNECESSARY?		

NOTES

THE FOCUSING QUESTION

**“What’s the ONE Thing
I can do, such that by
doing it everything else will
be easier or unnecessary?”**

EXERCISE: TIME BLOCK YOUR 20 PERCENT

1. Earlier you identified some 20 percent activities. Are they on your calendar? Pick a day. What does that day look like with a 20 percent activity time blocked on it?

TODAY AND EVERY DAY	
8:00 AM	
8:30 AM	
9:00 AM	
9:30 AM	
10:00 AM	
10:30 AM	
11:00 AM	
11:30 AM	
Noon	
12:30 PM	
1:00 PM	
1:30 PM	
2:00 PM	
2:30 PM	
3:00 PM	
3:30 PM	
4:00 PM	
4:30 PM	
5:00 PM	

TIME BLOCKING

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

- 1** Play Time
- 2** Pay Time
- 3** Organization Time

NOTES

ACCOUNTABILITY

1

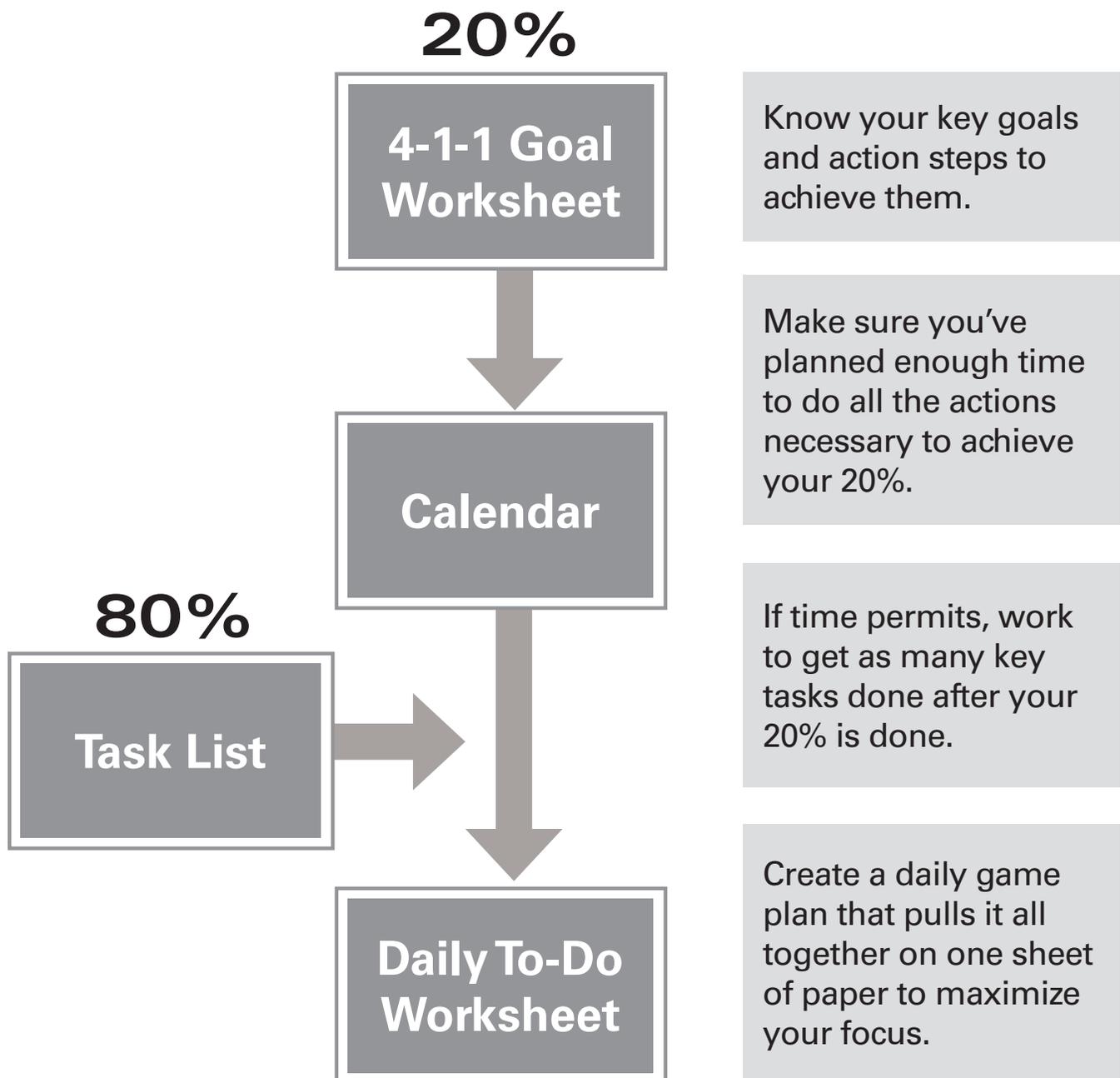
What is it?

2

How do I find it?

NOTES

PUT IT ALL TOGETHER



NOTES

3

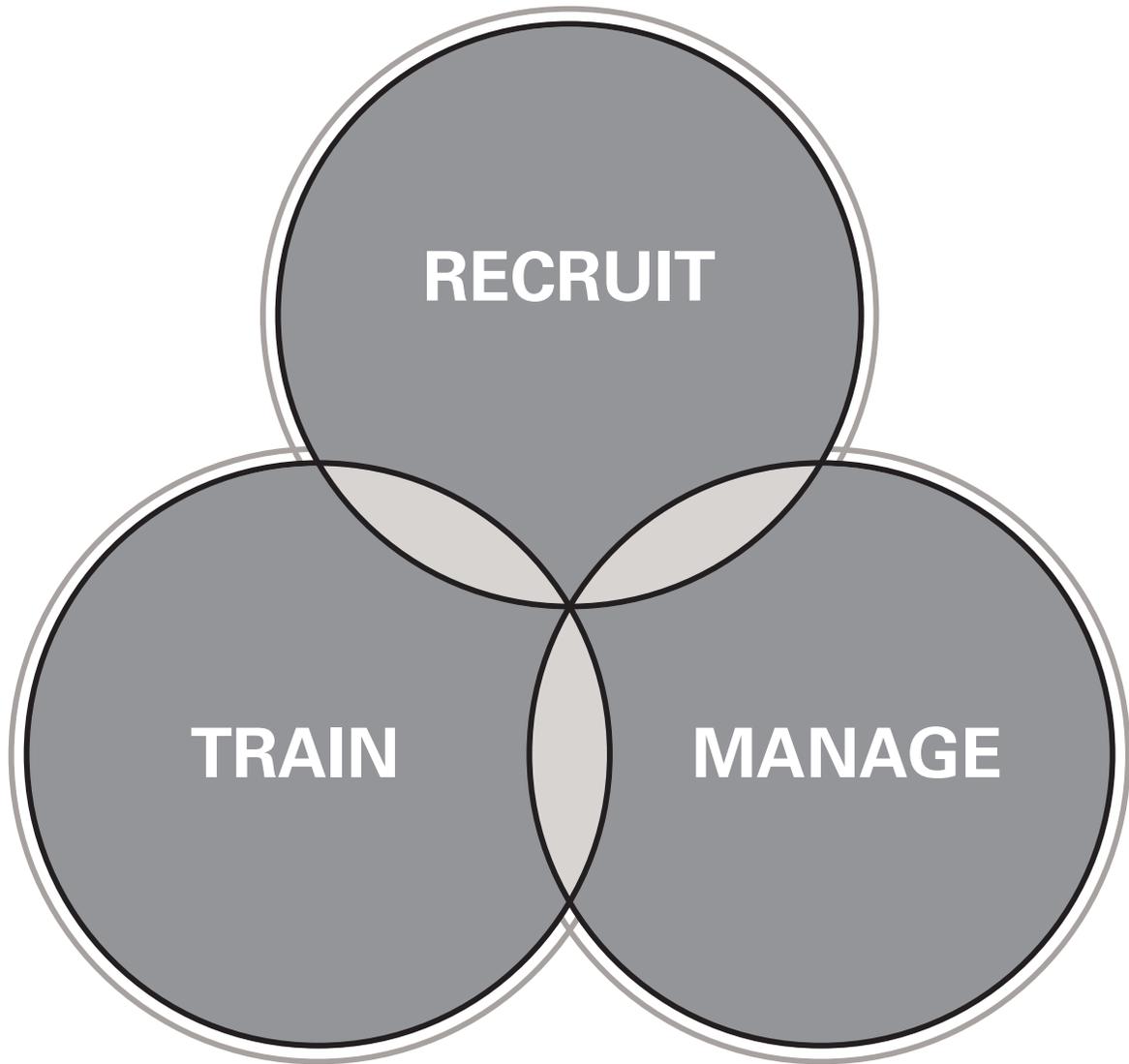
BUSINESS

PRODUCTIVITY



NOTES

RECRUIT-TRAIN-MANAGE



NOTES

COST OF ERRORS EXERCISE

IT HURTS TO REMEMBER ...

1. Think of a real situation—a time when you or someone you worked with made a hiring mistake. Think of an employee who was in place for one year.
2. Use the table below to record what tangible and intangible costs you believe were associated with this bad hire during one year's time.
3. Be prepared to share your totals with the class.

TANGIBLE	
Salary	\$
Mgmt Time	\$
Admin Time	\$
Staff Time	\$
Facilities/Overhead	\$
Production	\$
Clients	\$
Lawsuits	\$
Recruiting Cost	\$
	\$
Total Annual Costs	\$

INTANGIBLE	
Damaged Reputation	\$
Loss of Goodwill	\$
Staff Morale/Turnover	\$
Manager Morale/Turnover	\$
Lost/Limited Candidates	\$
Lost Business	\$
Lost Productivity	\$
	\$
	\$
	\$
Total Annual Costs	\$

NOTES

RECRUITING

RECRUITING:

The goal of recruiting is to find someone whose next logical step in their career is to take the job.

YOU'LL DO THIS BY:

1

Looking backward (references, past job history and performance)

2

Looking at the present (behavior, knowledge, skills)

3

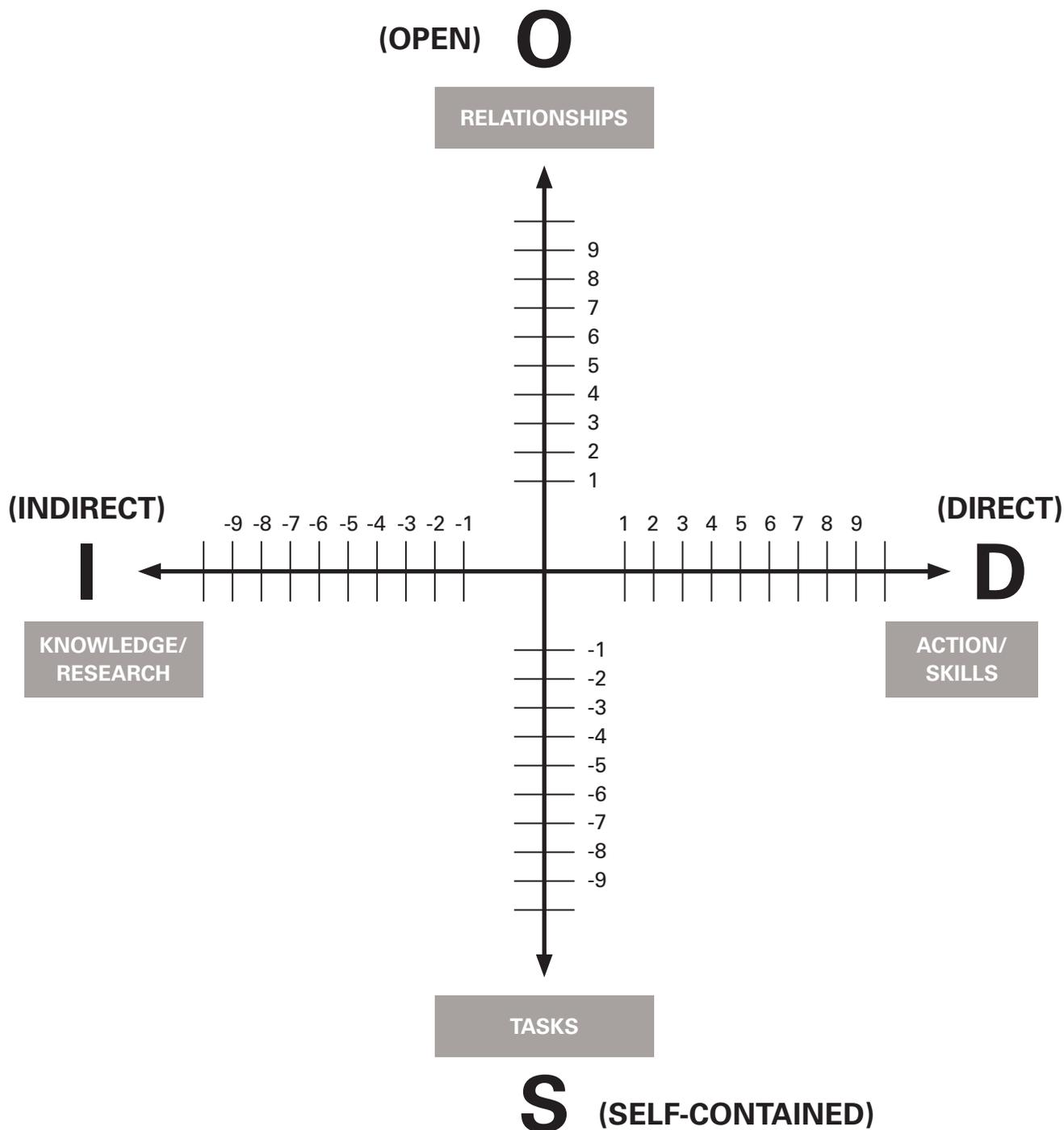
Looking at the future (motivation and drive)

NOTES

WHAT IS "PREFERRED" BEHAVIOR?

Every person has an effortless, natural behavior that we might call their "preferred" behavioral style.

A person will naturally (unconsciously) exhibit this preferred behavior unless they willfully (consciously) alter it.



NOTES

4

FINANCIAL

PRODUCTIVITY



NOTES

THE TRUE PURPOSE OF FINANCIAL WEALTH

To finance the material foundation necessary for you to achieve your personal mission for your life.

A FINANCIALLY WEALTHY PERSON

Someone who has accumulated the wealth that delivers the unearned income (passive) necessary to become self-actualized and achieve their personal life mission.

*Cash flow and wealth are not the same thing!
Cash flow is what you are ultimately after!
Wealth without cash flow won't finance anything!*

NOTES

WEALTH IS A STATE OF MIND

TRUTH:

The most common mistake we make in life is looking outside of ourselves for what we should find inside.

GREATER TRUTH:

Success is no exception. Just as the source of true happiness lies within each of us, success also comes from within. Success is the result of a very specific mental attitude.

THE TRUTH ABOUT WEALTH

Call it what you like—the mentality of the rich, an attitude of success, or the prosperity consciousness—financial wealth is the outward manifestation of an inner focus. It is the result of steering thoughts toward a specific financial target.

THE BOTTOM LINE

Genuine wealth is, above all, a state of mind—a mental state that has taken physical form in the lives of the wealthy. You must begin by being rich and wealthy in mind BEFORE you can become financially rich and wealthy in life.

NOTES

THE SIX TRUTHS ABOUT MONEY

TRUTH #

1

The key to happiness is not more money. Happiness is happiness. Money is money.

TRUTH #

2

Whatever your life is about, more money will amplify it. Money won't change you—it will expose you.

TRUTH #

3

Lifestyle is style over amount. And style is an art; your personal art of living. You can't buy style with money. You can't buy good taste or good decisions with money. You can only buy more with more money.

TRUTH #

4

The LIFE QUEST is to have the best life in the time available to us. It's not the amount; it's the value. Money doesn't buy value as it pertains to the best life possible.

TRUTH #

5

Money will come to you when you are doing the right thing(s).

TRUTH #

6

Money has its own rules and disciplines. If you don't learn them, you are basically financially illiterate.

NOTES

THE 8 MYTHUNDERSTANDINGS BETWEEN YOU AND FINANCIAL WEALTH

3 Personal Myths

1	MYTH:	I don't need to be an investor—my job will take care of my financial wealth.
	TRUTH:	Yes, you do need to be an investor—your job is not your financial wealth.
2	MYTH:	I don't want or need to be financially wealthy—I'm happy with what I have.
	TRUTH:	You need to open your eyes—you do need and want to be financially wealthy.
3	MYTH:	It doesn't matter if I want or need it—I just can't do it.
	TRUTH:	You can't predict what you can or can't do until you try.

5 Investing Myths

1	MYTH:	Investing is complicated.
	TRUTH:	Investing is only as complicated as you make it.
2	MYTH:	The best investments require knowledge most people don't have.
	TRUTH:	Your best investments will always be in areas you can or already understand.
3	MYTH:	Investing is risky—I'll lose money.
	TRUTH:	Investing, by definition, is not risky.
4	MYTH:	Successful investors are able to time the market.
	TRUTH:	In successful investing, the timing finds you.
5	MYTH:	All the good investments are taken.
	TRUTH:	Every market has its share of good investments.

NOTES

THE 8 CONCEPTS OF PERSONAL MONEY MANAGEMENT

1 As a rule, pay CASH (or cash equivalent)
–NO PLASTIC CREDIT!

2 Purchase protection:
– Maximum disability protection
– Adequate life insurance
– Best health insurance
– Adequate home and personal property insurance
– Adequate car insurance

3 Follow a budget—avoid impulse.

4 Save up, then purchase—don't let a credit card do your saving for you.

5 Buy based on "need" first—avoid a "wants" purchasing lifestyle.

6 Think "repair" first—"replace" second
—and "new" last.

7 Pay yourself first—not last.

8 Tithe.

NOTES

REALITY CHECK

GOAL = \$100,000/YEAR PASSIVE INCOME AFTER TAXES!

\$1,000,000 @ 4.0% (TAX FREE) = \$40,000/YEAR

\$2,500,000 @ 4.0% (TAX FREE) = \$100,000/YEAR

At \$100,000 annual income
– \$30,000 income taxes

= \$70,000
– \$30,000 invest

\$40,000 to live



\$30,000	x 10 years	= \$300,000
	x 20	= \$600,000
	x 40	= \$1.2M
	x 80	= \$2.4M
<hr/>		
\$60,000	x 40 years	= \$2.4M
\$120,000	x 20 years	= \$2.4M
\$240,000	x 10 years	= \$2.4M

QUESTION:

WHAT IS YOUR AHA?

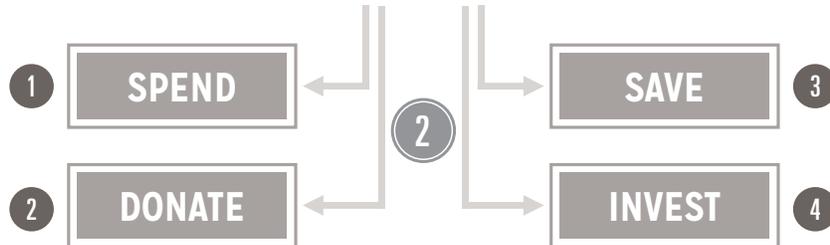
NOTES

THE PATH OF MONEY

TWO KINDS OF CAPITAL



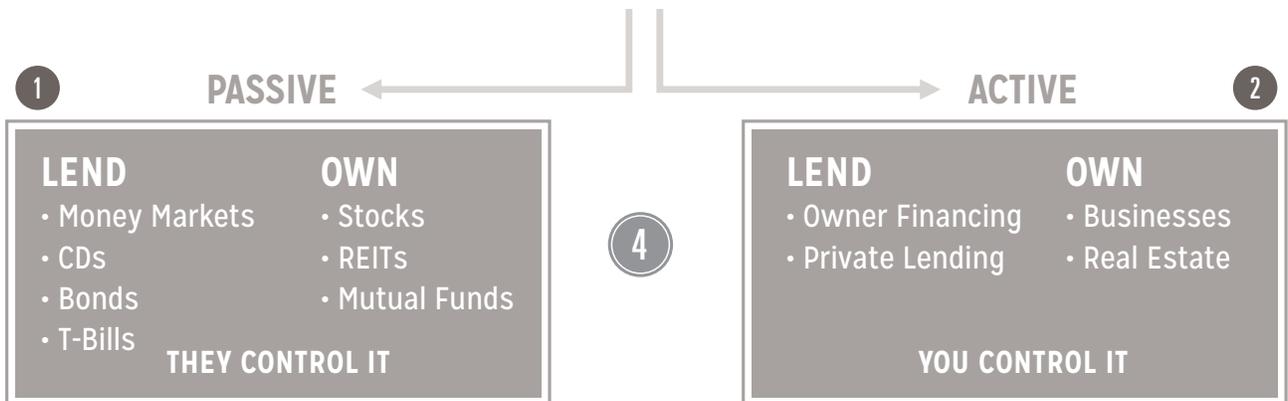
FOUR CHOICES FOR CASH FLOW



TWO BASIC INVESTMENT CHOICES



TWO BASIC POSITIONS



NOTES

\$100 INVESTED EVERY MONTH

INTEREST RATES COMPOUNDED MONTHLY

YRS	0%	2%	4%	6%	8%	10%	12%	14%	16%	18%	20%
1	1,200	1,213	1,226	1,240	1,253	1,267	1,281	1,295	1,309	1,324	1,338
2	2,400	2,451	2,503	2,556	2,611	2,667	2,724	2,783	2,844	2,906	2,970
3	3,600	3,713	3,831	3,953	4,081	4,213	4,351	4,494	4,643	4,799	4,960
4	4,800	5,001	5,213	5,437	5,673	5,921	6,183	6,460	6,752	7,061	7,387
5	6,000	6,315	6,652	7,012	7,397	7,808	8,249	8,720	9,225	9,766	10,345
6	7,200	7,656	8,149	8,684	9,264	9,893	10,576	11,317	12,123	13,000	13,953
7	8,400	9,023	9,708	10,459	11,286	12,196	13,198	14,303	15,521	16,867	18,353
8	9,600	10,419	11,329	12,344	13,476	14,740	16,153	17,733	19,504	21,490	23,718
9	10,800	11,842	13,017	14,345	15,848	17,550	19,482	21,677	24,174	27,017	30,259
10	12,000	13,294	14,774	16,470	18,417	20,655	23,234	26,209	29,647	33,626	38,236
15	18,000	21,006	24,691	29,227	34,835	41,792	50,458	61,285	74,858	91,921	113,429
20	24,000	29,529	36,800	46,435	59,259	76,570	99,915	131,635	174,946	234,349	316,148
25	30,000	38,947	51,504	69,646	95,734	133,789	189,764	272,728	396,522	582,331	862,671
30	36,000	49,355	69,636	100,954	150,030	227,933	352,991	555,706	887,048	1,432,529	2,336,080

NOTES

ATTRIBUTES OF INVESTMENT OPTIONS

This table shows the major attractions and trade-offs generally associated with a wide range of investments. As in golf, you've got to reach for the right club if you hope to get the right results. The table assumes you're going to buy and hold your investments and not seek capital appreciation through trading.

	Major Attributes						Other Attributes	
	Income		Growth Potential		Security of Principal		Liquidity	Tax Advantages
	High Level	Security of Income	Short-term	Long-term	Secure	At Risk		
Investments								
Lending Investments								
U.S. Treasury Securities		X			X		X	X
Federal Agency Securities		X			X		X	Z
Certificates of Deposit		X			X		Z	
Money Market Funds		X			X		X	Z
Corporate Bonds	X	X			Z		X	
High Yield Bonds	X			X		X	X	
Convertible Bonds		X		X	Z		X	
Municipal Bonds	Z	X			Z		X	X
Zero Coupon Bonds				X	X		X	Z
Mortgage-Backed Securities	X	X			X		X	
International Bonds	Z	Z		X		Z		
Owning Investments								
Preferred Stocks	X	X				Z	X	
Common Stock	Z	Z	Z	X		X	X	
Real Estate	Z	Z		X		X		
Gold and Silver				X		X	X	
Collectibles				X		X		
Commodity Futures			X			X		

X = generally acceptable

Z = depends on specific choices in this category

NOTES

BASIC STOCK MARKET OBSERVATIONS

GROWTH OF \$1 (1926-2010)

		Ending Wealth Value (\$)	Compound Annual Return (%)
U.S. small stocks provided the highest return (12.1%) and largest increase in wealth (\$16,055) during the time period 1926-2010. Fixed-income investments provided only a fraction of the growth provided by stocks. See chart. <small>(Source: 2011 Index Chart Speaker Notes, Morningstar)</small>	U.S. Small Stock Return Index	16,055	12.1
	S&P 500® Total Return Index	2,982	9.9
	Balanced Portfolio	1,256	8.8
	World Stock Markets		
	ex-U.S. Total Return Index	809	8.2
	Long-Term Government Bonds	93	5.5
	5-Year Fixed-Term Investments	56	4.8
	30-Day Treasury Bills	21	3.6
	Inflation	12	3.0

A 2010 end of year article reports that the U.S. stocks have been on a tear since the 2008 stock market crash and as of the end of 2010, were only 4.4 percent behind the record 2007 year-end close, and 10.0 percent below the all-time high of the stock market on October 9, 2007.

(Source: 2010 Stock Market Returns – The Numbers, “The Irrational Investor, CBS Money Watch, moneywatch.bnet.com/investing/blog/irrational-investor/2010-stock-market-returns-the-numbers/2478/?tag=col1;blog-river; Accessed September 23, 2011)

Over the long term stocks have been an outstanding investment for two reasons:

1. Stock prices tend, at the very least, to keep pace with inflation. This is because shares of stock represent shares of real things owned and produced by the issuing corporations, and an increase in the price of things is, after all, what is meant by inflation.
2. American corporations have done an excellent job of mobilizing people, technology, and natural resources to create wealth, and stock issued by those corporations appreciates to reflect that wealth creation. One common measure of corporation wealth creation is the statistic known as “return on equity.” “Equity,” in this case, refers to a corporation’s net worth; “return” is profit. The average annual return on equity of American corporations over the last seventy years or so has been about 10 percent. It is no coincidence that on average the stock of those corporations has appreciated at about the same rate.

There are two broad reasons how people can lose money in the stock market: they can lose if they buy the wrong stock, or if they buy or sell the right stock at the wrong time.

The fundamental reason why people lose money in the stock market is that they tend to forget why they’re there. You should enter the stock market for one reason only—to associate your capital with wealth-creating enterprises.

NOTES

THE 10 WAYS PEOPLE KEEP FROM BEING A MILLIONAIRE

1

THEY NEED TO VISIT THEIR CAPITAL

They don't trust that the assets their "wealth" is in will hold its value.

2

THE LACK OF TRUST IN "PAPER" WEALTH

They think that paper "asset" wealth feels false. They don't trust the asset to hold its value so they "sell" when they think the timing is right vs. "buy right" and hold forever.

3

THE LACK OF PROPER BALANCE BETWEEN "PAPER WEALTH AND "CASH FLOW"

They get caught up in building wealth on paper and ignore the need to counterbalance with cash flow.

4

THE URGE TO BE LIQUID

They think "cash" is real and everything else isn't "as real." So, they have a constant need to convert all assets to cash at some point.

5

THE OVERUSE OR IMPROPER USE OF DEBT

The weight of debt causes them to want to pay it off, and without sufficient cash flow they see "selling assets" as the only means to pay off the debt.

6

THE NEED/URGE TO LIVE HIGH ON THE HOG BEFORE THEIR CASH FLOW CAN SUPPORT THEM THAT WAY

The high cost of living causes them to need to liquidate regularly to cash in tomorrow's future earnings potential so they can live high today.

7

THE LACK OF SEEING PEOPLE AS A REAL INVESTMENT

They don't see people as an opportunity to invest in. They don't understand that the greatest return on investment is usually when money and time are invested in people.

8

DON'T HAVE A WRITTEN-DOWN WEALTH BUILDING PLAN THEY TRUST

They "got" rich instead of purposely building wealth, so they actually don't know how to duplicate what caused them to get "rich."

9

THEY SPEND MORE THAN THEY MAKE OR THEY SPEND ALL THEY MAKE

This is a no-win situation. Either way, no money is available to invest since they must spend all of their money trying to play catch-up.

10

THEY DON'T STUDY MONEY OR THE RULES OF INVESTING

They don't realize that, just like anything else, money has its own rules. Understanding the rules isn't complicated, but it does take a committed effort to learn.

NOTES

REAL ESTATE: A MOST "ABLE" INVESTMENT

1

ACCESSIBLE

Anyone can buy it

2

APPRECIABLE

Increases in value over time

3

LEVERAGEABLE

Buy on margin and borrow against equity

4

RENTABLE

Cash flow! Cash flow! Cash flow!

5

IMPROVABLE

Sweat equity

6

DEDUCTIBLE/
DEPRECIABLE/
DEFERRABLE

Great tax benefits

7

STABLE

Slow to rise and slow to fall

8

LIVEABLE

Shelter in more ways than one ...

From The Millionaire Real Estate Investor

NOTES

A FINANCIAL TRACK TO RUN ON

STEP ONE: ESTABLISH A BASE CAMP

1. Create a personal budget.
2. Try to avoid debt. Don't finance personal lifestyle.
3. Save 3–6 months of living expenses as an emergency fund in staggered CDs.
4. Purchase protection:
 - Maximum disability protection
 - Adequate life insurance
 - Best health insurance
5. Purchase home and work to own free and clear.

STEP TWO: FUND THE FUTURE

1. Create an asset allocation philosophy that fits your age and risk aversion.
2. Set up a qualified 401(k) plan, IRA...and invest in mutual funds/ REITS.
3. Invest in mutual funds/REITS.
4. Invest in privately held: (1) businesses, (2) real estate.
5. Invest for children's college fund.

STEP THREE: PROTECT THE FUTURE

1. Do entity planning for creditor protection (if necessary).
 - Form family partnership.
 - Partition income between husband and wife (and possibly, children).
2. Put cash needed to live in checking account.
 - Put remaining cash, real estate, mutual funds, stocks, etc., in family partnership and push down into LLCs, etc.
3. Create appropriate trusts and wills that fit your age, goals, etc.

STEP FOUR: THE FUTURE IS NOW!

1. Continue investing in your portfolio.
2. Purchase your dream home and/or a vacation home.
3. Begin gifting to your children.
4. Begin donating to charities, etc.

NOTES

THIS IS MY LIFE

By Gary Keller

I am—I will forever be.
I am of this world—I am beyond this world.
I listen, but sometimes I can't hear.
I talk, but sometimes no one listens.
I then realize that the secret of life is not in holding on,
but in letting go.
I know to be up—I must be down.
To come out—I must go in.
To know life—I must know death.
To know happiness—I must know sadness.
To know joy—I must know sorrow.
I can walk or I can run.
I can sing or I can shout.
THIS IS MY LIFE.

In the constance I can hear the stillness and I now see life
for the first time.
I see no beginning—I sense no end.
I know to finish—I must start.
To have yes—I must hear no.
To have wind—I must accept rain.
To live in light—I must also live in darkness.
I surrender my life to life.
I see the contradictions and accept them as wisdom.
THIS IS MY LIFE.

I understand with wisdom comes ignorance.
I understand that with left comes right.
I understand that with above comes below.
I understand that with hills comes dust.
I understand that with knowing just comes
more longing.
I see each day as a new beginning while I know it is truly
giving way to another old end.
I finally realize that I do not need to bring GOD into my
life—but to truly acknowledge GOD is already there.
THIS IS MY LIFE.

It feels like a dream—but I know that it is real.
Time moves fast—but it feels so slow.
At times I think I know everything—then I awaken and
realize that I know nothing.
I feel I am—I feel I am becoming.
I don't know what—I don't need to know.
I can laugh—I can cry.
I can whisper—I can say nothing.
I can breathe—I can stop.
I have a choice—I have no choice.
THIS IS MY LIFE.

Life holds such promise—life holds no promise.
Life is and I am alive.
I shall be forever alive. In life I live—in death I live, for at
a higher place they are the same.
I am not my body—my body is not me.
I am a human being—not a human doing.
I need to be still and be—not be so active and do.
My life becomes more precious as I become—it possibly
becomes less meaningful the more I do.
Less is more—more is less.
I have a name—I am a spirit—I have a soul.
THIS IS MY LIFE.

Now my spirit is set free—flying over the life given to me.
All my past is below—all my future is above.
It is nothing—it is everything.
I hear a million voices become one.
I sense a million souls yearning just to become.
Life has lifted me up and GOD has brought me to my knees.
I seek hope—I am hope.
I seek faith—I am faith.
I seek love—I am love.
I seek life—I am life.
I am—I will forever be.
From dust I came—to dust I will go.
THIS IS MY LIFE.

NOTES

THANK YOU FOR ATTENDING THIS COURSE!

DON'T FORGET YOUR EVALUATION!

TO FILL OUT THE EVALUATION:

1. Go to KWUeval.com on any mobile device.
2. Select the course and instructor.
3. Share your feedback.

The screenshot shows a mobile browser interface for a survey. At the top, the status bar shows 'AT&T LTE', '9:35 AM', and '97%' battery. The browser address bar shows 'surveymonkey.com'. The survey title is 'KWU Course Evaluation'. The first question is '* 1. Name of course', with a dropdown menu and a text input field. The second question is '2. Event Type?' with a radio button for 'Market Center'. Below the questions is a list of course titles: 'ALC Clinic for MC Leadership Drive ESO', 'Franchise Systems Orientati...', 'Ignite Session 1', 'Ignite Session 2', and 'Ignite Session 3'. A 'Done' button is visible at the bottom right of the form.

Select drop-down to scroll for title of this course.

Thank You for Sharing Your Feedback!



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