



**The Success Principles**  
**How to Get From Where You Are to Where You Want to Be**  
**Part Two**

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**Author's Bio:** Jack Canfield is the co-creator of the Chicken Soup for the Soul series. He is an internationally known corporate trainer, keynote speaker, and popular radio and TV talk show guest.

**Author's big thought:** The Success Principles will teach you to increase your confidence, tackle daily challenges, live with passion and purpose and realize all your ambitions. The book spells out the 64 timeless principles use by successful men and women throughout history.

**Recommendation:** I'd like to add a 65<sup>th</sup> principle to this book – always read to the last page! While I do my best to give you the essence of a book, what you miss when you read my summaries, are all the inspiring stories, and Jack Canfield is a master at that. So by all means buy the book! And read it over and over or use these notes to remind you of the content.

### **III. Build Your Success Team**

#### **Principle 39: Stay Focused on Your Core Genius**

- Successful people put their core genius first. They focus on it—and delegate everything else to other people on their team.
- When you delegate the grunt work—the things you hate doing
- Or those tasks that are so painful, you end up putting them off—you get to concentrate on what you love to do.
- Delegate a task once and completely—rather than delegating it each time it needs to be done.
- Lost entrepreneurs spend less than 30% of their time focusing on your core genius and unique abilities. In fact, by the time they've launched a business, it often seems entrepreneurs are doing everything but the one thing they went into business for in the first place.
- *Do What You Love – The Money Will Follow*

#### **Principle 40: Redefine Time**

- Successful people use a unique planning system that structures their time into three very different kinds of days that are prescheduled to assure the highest payoff for their efforts while still allowing abundant amounts of free time to pursue their personal interests.
- Dan Sullivan, President of The Strategic Coach, created a great system called The Entrepreneurial Time System®. It divides all of your time into three kinds of days: Focus Days, Buffer Days, and Free Days.
- A *Focus Day* is a day in which you spend at least 80% of your time operating on your core genius, or primary area of expertise—interacting with people or processes that give you the highest payoffs for the time you invest. To be successful, you must schedule more Focus Days and hold yourself accountable for producing the results.
- A *Buffer Day* is a day when you prepare and plan for a Focus or Free Day— either by learning a new skill, locating a new resource, training your support team, or delegating tasks and projects to others. Buffer Days ensure that your Focus Days are as productive as possible.
- A *Free Day* extends from midnight to midnight and involves no work-related activity of any kind. On a true Free Day, you're not available to your staff, clients, or students for any kind of contact except for true emergencies.
- When you train your employer, staff, and coworkers not to bother you on your Free Days, it forces them to become more self-reliant.
- *Free Means Some Days Without The Kids, Too*
- The value of regular Free days is that you come back to refreshed and ready to tackle it with renewed vigor, enthusiasm, and creativity.
- *Use Your Vacation Time:* More than one fourth of all American employees did not even use their vacation time. Why? They were afraid that their job might not be there when they returned. Compare that with the concept of Free Days, which actually makes you more rested, more productive, and more valuable to your employer.
- *Start Scheduling* The key to getting more Free Days and Focus Days in your life is to sit down and schedule them. You'll find yourself creating greater results at work, enjoying more fulfillment in your personal life, and experiencing more balance between the two.
- As our world gets more complicated and more pressured, you will have to be increasingly more conscious and intentional to structure your time in a way that takes full advantage of your talents and maximizes your results and your income.

#### **Principle 41: Build a Powerful Support Team and Delegate to Them**

- Every high achiever has a powerful team of key staff members, consultants, vendors and helpers who do the bulk of the work while he or she is free to create new sources of income and new opportunities for success.
- *The Total Focus Process*
- Your goal is to find the top one, two, or three activities that best use your core genius, bring you the most money, and produce the greatest level of enjoyment.
- Start by listing all those activities that occupy your time...
- Next, choose from this list those one, two, or three things you are particularly brilliant at, your special and unique talents, those things very few other people can do as well as you, create a plan for delegating everything else to other people.

- *Why You Need Personal Advisors*
- Our world has become a very complex place. That's why every high achiever has a powerful team of personal advisors to turn to for assistance, advice, and support. In fact, this team is so critical; it pays to begin assembling the team early in your success journey.
- Your personal advisors can walk you through challenges and opportunities. Saving you time, effort, and usually money. If you run a business, this principle takes on a whole new meaning.
- Once you determine who members of this support team are, you can begin to build and nurture those relationships. Make sure team members are clear about what you expect from them and that you are clear about what they expect from you.
- Create a schedule of monthly, quarterly, or semiannual meetings with every member of your team.
- *Once You've Chosen Your Team Members, Trust Them* Though we often fear that if someone else performs tasks for us, they won't be done well—the reality is there are people who love to do what you hate to do. And they often do a much better job than you would or could yourself—at a surprisingly low cost.

#### **Principle 42: Just Say No!**

- Our world is a highly competitive and over-stimulating place, and more and more concentration is needed every day just to stay focused on completing our daily tasks and pursuing your longer-term goals. Because of the explosion of communications technology, we are more accessible to more people than ever before
- We suffer under project and productivity overload at work, taking on more than we can comfortably deliver in an unconscious desire to impress others, get ahead, and keep up with others' expectations. Meanwhile, our top priorities go unaddressed.
- To be successful in achieving your goals and creating your desired lifestyle, you will have to get good at saying no to all of the people and distractions that would otherwise devour you. Successful people know how to say no without feeling guilty.
- *Don't Just Delegate, Eliminate!* Eliminate those tasks, requests, and other time-stealers that don't have a high payoff. Structure your work so that you are focusing your time, effort, energies, and resources only on projects, opportunities, and people that give you a huge reward for your efforts'. You are going to have to create strong boundaries about what you will and won't do.
- Most of us are busy but undisciplined. We are active but not focused. We are moving, but not always in the right direction.
- Start by creating a stop-doing list as soon as possible. Then make the things in your list "policies."
- *Consider Giving Up Your Cell Phone And Your Email* Many businesspeople spend 3 to 4 hours a day just answering email. Because they provide instant communication, cell phones and e-mail also create the expectation of an instant response.
- When you distribute your cell phone number and e-mail address, you give others implied permission to make these demands upon you.

- You might consider sending everyone in your address book an email asking them to stop forwarding feel-good e-mails, poems, and other material. (Apologize for the bulk e-mail) |
- *If Saying No Is So Important, Then Why Is It So Hard To Say?* Successful people say no all the time—to projects, to crazy deadlines, to questionable priorities, and to other people’s crises. In fact, they view the decision to say no as equally acceptable as the decision to say yes.
- One response that is helpful in saying no to crisis appeals or time robbing requests from people is “It’s not against you; it’s for me.” Few people can get angry at you for making and standing by a higher commitment. In fact, they’ll respect you for your clarity and your strength.

#### **Principle 43: Say No to the Good So That You Can Say Yes to the Great**

- Concentrating on merely the good often prevents the great from showing up, simply because there’s no time left in our schedules to take advantage of any additional opportunity.
- *The Pareto Principle: When 20% Equals 80%* About 20% of your activity produces about 80% of your success. This phenomenon is the basis for the Pareto Principle.
- *Stop Majoring In The Minors* Stay focused on the 20% of activity that would bring you the most benefit. Use the extra time to focus on your family, your marriage, your business, starting a new income stream, and other forward-motion pursuits.
- *How Can You Determine What’s Truly Great, So You Can Say No To What’s Merely Good?*
- Start by listing your opportunities—one side of the page for good and the other side for great. Seeing options in writing will help crystallize your thinking and determine what questions to ask, what information to gather, what your plan of attack might be,
- Talk to advisors about this potential new pursuit.
- Test the waters. Conduct a small test, spending a limited amount of time and money.
- Finally, look at where you spend your time. Determine if those activities truly serve your goals or if saying no would free up your schedule for more focused pursuits

#### **Principle 44: Find a Wing to Climb Under**

- Take advantage of all the wisdom and experience that already exists by finding a mentor who has already been down the road you are traveling?
- One of the main strategies of the successful is that they constantly seek guidance and advice from experts in their field. Make a list of the people you would like to ask to mentor you. Approach them and ask for their help
- Determine in Advance What You Want *From A Mentor*
- Perhaps you just need someone to open doors for you. Or perhaps you need a referral to a technical expert who can help you build a new service for your company. Maybe you simply need validation that the path you’re pursuing is the right one. A mentor can help you with all of these things, but you need to be prepared to ask for specific advice.
- *Do Your Homework* Look for mentors who have the kind of well-rounded experience you need to tackle your goal.
- To contact possible mentors and ensure a successful conversation once you do, make a list of specific points you’d like to cover in your first conversation, such as –why you’d like them to

mentor you and what kind of help you might be looking for. Be brief, but be confident, too. Successful people like to share what they have learned with others. It is a human trait to want to pass on wisdom. Keep asking until you get a positive response.

- *Take Action On Your Mentors' Advice* Mentors don't like to have their time wasted. When you seek out their advice .follow it. Study their methods, ask your questions, make sure you understand the process—then, as much as is possible, duplicate your mentors' efforts.
- Be prepared to give your mentors something in return; look for ways to give to your mentors. Help others, too.

## Principle 45: Hire a Personal Coach

- Coaching has moved into the business and personal realm to include coaches who have succeeded in your area of interest—and who can help you traverse this same path or even one far greater.
- Of all the things successful people do to accelerate their trip down the path to success, participating in some kind of coaching program is at the top of the list. A coach will help you clarify your vision and goals, support you through your fears, keep you focused, confront your unconscious behaviors and old patterns, expect you to do your best, help you live by your values, show you how to earn more while working less, and keep you focused on your core
- Most coaching clients are smart—yet they still know the value of accessing someone who can be objective, honest, and constructive about the options they are facing.
- *Why Coaching Works*
- Executive coaches are not for the meek. They're for people who value unambiguous feedback. If coaches have one thing in common, it's that they are ruthlessly results-oriented. (Fast Company Magazine)
- A coach can help you
  - Determine your values, vision, mission, purpose, and goals
  - Determine specific action steps to help you achieve those goals
  - Help you sort through opportunities
  - Keep you focused on your top priorities
  - Achieve balance in your life while still accomplishing your business career
- A Personal coach can help you discover what you truly want to do—and can help you determine the steps and take the actions necessary to get there.
- *Different Formats For Coaching*- Coaching can be delivered privately or in groups. Most often, it's done through regularly scheduled telephone contact, although it can also be done in person, as appropriate. Over the course of the sessions, you'll work together with your coach to develop goals, strategies, and a plan of action that is positive, desirable, and realistic. Support is often provided between sessions through e-mail and other media.
- Occasionally depending on the coach, you may be coached via structured large-group teleconferences in which you listen to valuable information, and then implement what you hear on your own.

## Principle 46: Mastermind Your Way to Success

- Imagine having a permanent group of five to six people who meet every week for the purpose of problem solving, brainstorming, networking, and encouraging and motivating each other.
- This process, called masterminding, is one of the most powerful tools for success presented in this book.
- Napoleon Hill first wrote about mastermind groups in 1937 in his classic, *Think and Grow Rich*. It's the one concept achievers reference most when they credit any one thing helping them become a millionaire.

- A mastermind group can focus special energy on your efforts—in the form of knowledge, new ideas, a vast array of resources, and, most importantly, spiritual energy.
- *A Process For Accelerating Your Growth*
- The basic philosophy of a mastermind group is that more can be achieved in less time when people work together. A mastermind group is made up of people who come together on a regular basis—weekly, biweekly, or monthly—to share ideas, thoughts, information, feedback, and resources. By getting the perspective, knowledge, experience, and resources of the others in the group, not only can you move beyond your own limited view of the world but you can also advance your own goals and projects more quickly.
- A mastermind group can be composed of people from your own industry or profession or people from a variety of walks of life. It can focus on business issues, personal issues, or both. But for a mastermind group to be powerfully effective, people must be comfortable enough with each other to tell the truth.
- Confidentiality is what allows this level of trust to build. In a mastermind group, participants can let their hair down, tell the truth about their personal and business life, and feel safe that what is said in the group will stay in the group.
- When you form your mastermind group, consider bringing together people from different professional arenas and people that are “above” you and who can introduce you to a network of people you normally wouldn’t have access to. When you assemble people from different industries and professions, you get lots of different perspectives on the same subject.
- *How To Assemble A Mastermind Group* Regardless of its purpose, the key is to choose people who are already where you’d like to be in your life—or who are at least a level above you.
- Many people at a higher level will want to become involved simply because they’ll get to play at a game they might never take the time to organize for themselves. They’d probably be delighted to mastermind with the other people you’re going to invite—especially if some of the others are already playing at their level.
- The ideal size of a mastermind group is five to six people. If it is any smaller it loses its dynamics. If it is too much bigger, it gets unwieldy—meetings take longer, some people’s needs may go unmet, and personal sharing is minimized.
- *Conducting A Mastermind Meeting*
- Mastermind meetings should be conducted weekly or every other week with all members of the group in attendance. They can be conducted in person or over the phone. About 1 to 2 hours is an ideal length of time.
- For the first few meetings, it’s recommended that each member get the entire hour to familiarize the others with his or her situation, opportunities, needs, and challenges, while the other members brainstorm ways they can support that person. During later meetings, participants each get a small amount of time to update the others, ask for help, and get feedback.
- Each meeting should follow the proven format below to ensure that each participant gets their needs met and therefore stays involved. Your group should also assign someone to be the timekeeper to ensure that all members adhere to their preapproved time to speak and receive attention.
  - Step 1: Ask for Spiritual Guidance by Delivering an Invocation

- Step 2; Share What's New and Good - share a success story.
- Step 3: Negotiate for Time: Although the normal weekly time allotment might be 10 to 15 minutes per person, there may be times when one participant needs extra time during that week's session to discuss a particularly difficult situation. Once the negotiation process is complete and everyone agrees to the schedule, the meeting begins in earnest, with the timekeeper ensuring that everyone stays on time and on focus. If some members don't get their needs met, the group will risk losing them as participants.
- Step 4: Individual Members Speak while the Group Listens and Brainstorms Solutions: After the allotted time of explanation, discussion, and brainstorming, the timekeeper says, "Time's up!" and the group moves to the next member's needs. Discussions can be personal or professional—it doesn't matter. Groups tend to go through phases. They start out fairly businesslike, but as people get to know each other and begin to delve into personal challenges they take on a special personal bond.
- Step 5: Make a Commitment to Stretch Once members have had their time to present, discuss, brainstorm, and gain feedback, the timekeeper asks each member in turn to commit verbally to an action that will move him or her forward toward the achievement of his or her goals—something that the member will agree to accomplish before the next meeting. The commitment needs to be a stretch. This commitment ensures that everyone is continually moving forward toward the completion of their goals, which is the ultimate benefit of a mastermind group.
- Step 6: End with a Moment of Gratitude
- Step 7: Be Accountable When members assemble the very next week, each member shares something related to the goal he set at the previous meeting. Did each member take action? Did they achieve their goal? You'll find one of the real values of a mastermind group is the accountability factor—other members checking up on you to make sure you meet your stated commitments. The reality is that if you know you're going to be asked next week about the commitment you made today, you'll take steps to accomplish it by next week's deadline. It's one way to ensure you'll accomplish a lot more.
- *Accountability Partners* - Instead of a mastermind group, you might choose to work with an accountability partner. The two of you agree to a set of goals that each is working toward and agree to talk regularly by phone to hold each other accountable for meeting deadlines, accomplishing goals, and making progress. Knowing that you'll be reporting to someone provides the extra motivation to get the job done.
- An accountability partner can also provide enthusiasm when yours is waning because of obstacles, distractions, setbacks, or even better opportunities. The key to a successful accountability relationship is choosing someone who is as excited about reaching his or her goal as you are about reaching yours—someone who is committed to your success and theirs.

#### **Principle 47: Inquire Within**

- *Trust Your Intuition* For most of us, our early education and training focused on looking outside of ourselves for the answers to our questions. Few of us have had any training on how to look

inside, and yet most of the super-successful people are people who have developed their intuition and learned to trust their gut feelings and follow their inner guidance. Many practice some form of daily meditation to access this voice within.

- *Everyone Has Intuition—It's Just A Matter Of Developing It* All the ideas needed to complete any task, solve any problem, or achieve any goal are available inside you.
- *Regular Meditation Will Deepen Your Intuition* A regular practice of meditation will help you clear out distractions and teach you to recognize subtle impulses from within. As you meditate and become more spiritually attuned, you can better discern and recognize the sound of your higher self or the voice of God speaking to you through words, images and sensations.
- An indicator that the message is truly from your intuition is that it will often be accompanied by a sense of greater clarity, a feeling of rightness about the answer or the impulse. Another indicator that the message you are receiving is a correct one is an accompanying feeling of passion and excitement. If you are considering a plan of action or a decision, and it leaves you feeling drained, bored or enervated, that's a clear message saying 'Don't go there'. On the other hand, if you feel energized and enthusiastic, your intuition is telling you to go ahead.
- *Make Time To Listen* Your most valuable intuitive wisdom often comes when you are relaxed and open to receiving it.
- *Ask Questions* Your intuition can provide you with the answers to anything you need to know. Ask questions that begin with "Should I..." or "What..."
- *Write Down Your Answers* Make sure to immediately write down any impressions you receive. Intuitive impressions are often subtle and therefore "evaporate" very quickly, so make sure to capture them in writing as soon as possible.
- *Take Immediate Action* When you act on the information you receive, you'll find that you get more and more intuitive impulses. After a while you will be living in the flow. It will all seem easy and effortless as the wisdom comes to you and you simply act on it. As you learn to trust yourself and your intuition more, it will become automatic. Experts agree that your intuition works better when you trust it. The more you demonstrate faith in your intuition, the more you will see the results of it in your life. Remember, it's not what you think of; it's what you write down and take action on that counts

#### **IV. Create Successful Relationships**

##### **Principle 48: Be Hear Now**

- There's a big difference between hearing—that is, simply receiving communication—and truly listening, which is the art of paying thoughtful attention with a mind toward understanding the complete message being delivered.
- Listening requires maintaining eye contact, watching the person's body language, asking for clarification, and listening for the unspoken message.
- *Listening Pays Off*
- Start your meeting with just one sentence: 'The purpose of this meeting is for me to find out from you what you feel is going on in each of your departments, what you feel the breakdowns are and what you need from me.' If they stop talking, just say 'Well, what else?' and let them talk some more."

- *argue less and listen more*
- *Be Interested Rather Than Interesting* Another way people fail to listen carefully is to be too concerned with being interesting themselves, rather than being interested in the person they're listening to. Listen with the intention of learning about them. When the person feels that you are really interested getting to know them and their feelings, they will open up to you and share their true feelings with you much more quickly. Work to develop an attitude of curiosity.
- *A Powerful Question* is one of the most effective ways to establish rapport and create a feeling of connection with another person. Here are a series of four questions:
  1. If we were meeting three years from today, what has to have happened during that three-year period for you to feel happy about your progress?
  2. What are the biggest dangers you'll have to face and deal with in order to achieve that progress?
  3. What are the biggest opportunities that you have that you would need to focus on and capture to achieve those things?
  4. What strengths will you need to reinforce and maximize, and what skills and resources will you need to develop that you don't currently have in order to capture those opportunities:

#### **Principle 49: Have a Heart Talk**

- People can't listen until they have been heard. They first need to get whatever is bothering them off their chest.
- A Heart Talk is a very structured communication process in which eight agreements are strictly adhered to in order to create the safety for a deep level of communication to occur without the fear of condemnation, unsolicited advice, interruption, or being rushed.
- It is a powerful tool used to surface and release any unexpressed emotions that could otherwise get in the way of people being totally present to deal with the business at hand.
- It can be used at home, in business, in the classroom, with sports teams, and in religious settings to develop rapport, understanding, and intimacy.
- When To Use A Heart Talk –
  - Heart talks are useful before or during a staff meeting
  - At the beginning of a business meeting where two new groups of people are coming together for the first time
  - After an emotionally stimulating event like a merger, a massive layoff, a death, a major athletic loss, an unexpected financial setback, or even a tragedy
  - When there is a conflict between two individuals, groups, or departments
  - On a regular basis at home, in the office, or in the classroom to create a deeper level of communication and intimacy
- A heart talk can be conducted with any size group of between 2 and 10 people.
- The first time you conduct a Heart Talk, start by explaining that there is value in occasionally using a structure for communication that guarantees a deeper level of listening. The structure of a Heart Talk creates a safe, nonjudgmental space that supports the constructive—rather than

the destructive—expression of feelings that if left unexpressed can block team work, synergy, creativity, and intuition, which are vital to the productivity and success of any venture.

- *Guidelines For A Heart Talk*
- Start by asking people to sit in a circle or around a table
  - Introduce the basic agreements, which include these:
    - Only the person holding the heart talks.
    - You don't judge or criticize what anyone else has said.
    - You pass the object to the left after your turn.
    - You talk about how you feel.
    - You keep the information confidential.
    - You don't leave the talk until it's declared complete.
- If you have plenty of time, a Heart Talk completes naturally when the heart makes a complete circle without anyone having something to say. Ask the group to agree to the guidelines, which are very important to make sure that the talk does not deteriorate and lose its value.
- Go around the group at least once—with everybody getting one turn—or set a time frame (say 15 min to 30 minutes) and keep going around the group until the time runs out or nobody has anything more to say. What we are hearing is coming from the other person's heart—and that we are trying to get to the heart of the matter at hand.
- You can expect the following results from a Heart Talk:
  - Enhanced listening skills
  - Constructive expression of feelings
  - Improved conflict resolution skills
  - Improved abilities to let go of resentments and old issues
  - Development of mutual respect and understanding
  - Greater sense of connection, unity, and bonding

### **Principle 50: Tell the Truth Faster**

- Most of us avoid telling the truth because it's uncomfortable. We're afraid of the consequences—making others feel uncomfortable, hurting their feelings or risking their anger. And yet, when we don't tell the truth, and others don't tell us the truth, we can't deal with matters from a basis in reality.
- The truth allows us to be free to deal with the way things are, not the way we imagine them to be or hope them to be or might manipulate them to be with our lies.
- The truth also frees up our energy. It takes a lot of energy to hold back our truth, and that energy, when it is released, can be used to focus on creating greater access in all areas of our lives.
- The three things that most need to be shared are resentments that have built up, the unmet needs and demands that underlie those resentments, and appreciations.
- Learning to speak your truth sooner is one of the most important success habits you will ever develop. In fact, as soon as you start asking yourself the question *I wonder when would be the best time to tell the truth*, that's actually the best time to do so.

## Principle 51: Speak with Impeccability

- Successful people are conscious of the thoughts they think and the words they speak—both about themselves and others. They know that to be more successful, they need to speak words that will build self esteem and self-confidence, build relationships, and build dreams—words of affirmation, encouragement, appreciation, love, acceptance, possibility, and vision.
- To speak with impeccability is that you speak with intention and with integrity.
- *Your Word Has Power* - Words are also the basis of all relationships.
- Successful people speak words of inclusion rather than words of separation, words of acceptance rather than words of rejection, and words of tolerance rather than words of prejudice.
- Your words put out a certain energy or message that creates a reaction in others—a reaction that is usually returned to you multiplied.
- Everything you say produces an effect in the world. Everything you say to someone else produces an effect in that person.
- To speak with more impeccability when addressing others:
  - Make a commitment to be impeccable in your speech when talking to others.
  - Make an effort to appreciate something about every person you interact with.
  - Make a commitment to tell the truth, as best you can, in all of your interactions and dealings with others.
  - Make it the intention of every interaction with others that you uplift them in some small way. Notice how you feel when you do that.

## Principle 52: When in Doubt, Check It Out

- Successful people don't waste time assuming or wondering. They simply check it out. They are not afraid of rejection, so they ask.
- People are usually the most afraid of that which they don't know. When you know all the facts about a situation, person, problem, or opportunity, then you can take actions on the basis of what is real rather than what you are making up.
- *We Usually Hesitate The Most When It Might Be Bad News* - It's usually when we assume the worst that we don't want to check it out. We're simply afraid of what the answer might be.
- The moment you begin to check it out, two things happen: First, you find out the real facts. Second, you have the option to do something about it.
- Another way to check out assumptions is to use the "Do You Mean" technique. Sometimes, people don't immediately tell the reasons behind their answers. They just say no, with no explanation for their position. Asking "Do you mean . . . ?" will get you a lot more clarity, so that you aren't left wondering what is really going on.
- Checking out your assumptions improves your communication, your relationships, your quality of life, and most especially your success and productivity in the workplace.
- The first 15% of any project is the most important. This is where you need to get clear, gather data, check things out.

- Most of the conflicts that arise later in relationships are because people made erroneous assumptions without checking them out. They failed to get clear up front.

### **Principle 53: Practice Uncommon Appreciation**

- A recent management study revealed that 46% of employees leaving a company do so because they feel unappreciated; 61% said their bosses don't place much importance on them as people, and 88% said they do not receive acknowledgment for the work they do.
- If you want to be successful with other people you must master the art of appreciation. Appreciation is the number-one motivator.
- *Three Kinds of Appreciation* - Auditory people need to hear it, visual people need to see it, and kinesthetic people need to feel it. Visual people like to receive something they can see. Kinesthetic people need to feel it—a hug, a handshake, a pat on the back. If you want to be a real pro at appreciation, you want to learn which kind of feedback makes the most impact on the person you are delivering it to.
- When in doubt, use all three types of communication—auditory visual, and kinesthetic. You are sure to make your point.
- If you want to be remembered for being important to someone else's life, make them feel appreciated.
- Another important reason for being in a state of appreciation as often as possible is that when you are in such a state, you are in one of the highest vibrational (emotional) states possible. When you are in a state of appreciation and gratitude, you are in a state of abundance. And because the law of attraction states that like attracts like, you will attract more abundance—more to be thankful for
- Take time to appreciate yourself, too
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### **Principle 54: Keep Your Agreements**

- Most people want to avoid the discomfort of questioning the rules. They don't want to risk confrontation of any kind.
- The real problem is not that people give and break their word so easily; it's that they don't realize the psychological cost of doing so. When you don't keep your agreements, you pay both external and internal costs. You lose trust, respect, and credibility with others—and you create messes in your own life and in the lives of those who depend on you for getting things done.
- Every agreement you make is ultimately with yourself Even when you are making an agreement with someone else, when you don't follow through, you learn to distrust yourself The result is a

loss of self-esteem, self-confidence, and self-respect. You lose faith in your ability to produce a result. You weaken your sense of integrity. You undermine your sense of personal power.

- When you realize how important your integrity and self-esteem really are, you will stop making casual agreements just to get someone off your back.
- If you want more self-esteem, self-confidence, self-respect, personal power, mental clarity, and energy, then you'll make keeping your word more important. If you want to have the respect and trust of others, which is critical to accomplishing anything big and important in life (including making a million dollars), then you will take keeping your agreements more seriously.
- Here are some tips for making fewer agreements and for keeping the ones you make:
  - Make only agreements that you intend to keep.
  - Write down all the agreements you make. If you forget to do what you agreed to do, the result is the same as you're choosing not to keep your agreements.
  - Communicate any broken agreement at the first appropriate time.
  - Learn to say no more often.
- If you want to really take it to the max in terms of keeping your commitments to yourself, you can use this technique:
- Set up consequences that are greater than the payoffs you get for not keeping your word. The cost of having to deliver on the consequences is too expensive not to follow through on the commitment.

### **Principle 55: Be a Class Act**

- Strive to become the kind of person who acts with class, who becomes known as a class act, and who attracts other people with class to his or her sphere of influence.
- Allow the following characteristics of a class act to serve as your guide:
  - Live by your own highest standards.
  - Maintain dignity and grace under pressure. There are three aspects of this characteristic. The first is imperturbability in the face chaos. The second is a calmness that gives courage. The third is a quality of certainty
  - Focus and improve the behavior of others.
  - Operate from a larger, inclusive perspective. Class acts feel inextricably linked to others, are compassionate about human failures, and are courteous in the midst of conflict.
  - Increase the quality of every experience.
  - Counteract meanness, pettiness, and vulgarity. The hallmarks of this characteristic are courtesy respect, appreciation, gratitude, and generosity of spirit.
  - Take responsibility for actions and results.
  - Strengthen the integrity of all situations.
  - Expand the meaning of being human.
  - Increase the confidence and capabilities of others.
- One of the major benefits of being a class act is: People want to do business with you or become involved in your sphere of influence. They perceive you as successful and someone who can expand their possibilities. They trust you to act with responsibility, integrity and aplomb.

- One of the first people you should treat with respect and esteem is yourself.
- Certain people command a certain level of respect not only because of how they treat others but, more importantly, because of how they treat themselves. When you establish a higher level of personal standards, not only do you get better treatment from those around you but suddenly you also begin attracting others with the same elevated standards.

## **V. Success and Money**

### **Principle 56: Develop a Positive Money Consciousness**

- Financial success starts in the mind. You have to first decide what you want. Next, you have to believe it's possible and that you deserve it. Then you must focus on it by thinking about it and visualizing it as if it were already yours. And finally, you have to be willing pay the price to get it—with disciplined effort and perseverance over time.
- Most people never get to even the first stages of accumulating wealth. Too often, they are limited by their own beliefs about money and by the question of whether or not they deserve it.
- *Identify your limiting Beliefs About Money.* To become wealthy, you'll need to surface, identify, root out, and replace any negative or limiting beliefs you may have about money.
- Messages from early childhood can actually sabotage and dilute our later financial success, because they subconsciously emit a vibration that's contrary to your conscious intentions.
- There are many limiting decisions you can make about money that can keep you from making or enjoying the amount of money you deserve or want. For example:
  - It's Not Okay to Make More Money Than My Father
  - Becoming Rich Would Violate the Family Code
- *Three Steps To Turn Around Your Limiting Beliefs About Money*
  1. Write down your limiting belief. E.g. Money is the root of all evil.
  2. Challenge, make fun of, and argue with the limiting belief. Brainstorming a list of new beliefs that challenge old ones. The more outrageous and fun you make them, the more powerful the resulting shift in your consciousness will be. E.g. Money is the root of great vacations!
  3. Create a positive turnaround statement. E.g. When it comes to me, money is the root of love, joy, and good works.
- Ideas about financial success never form by themselves! You have to keep thinking the thoughts that build the "thought form" of prosperity.
- If you want to accelerate reaching your financial goals, you need to practice saying positive money affirmations every day.
  - Money comes to me in many unforeseen ways.
  - People love to pay me money for what I most enjoy doing.
- You can plant any idea into the subconscious mind by repetition of thought infused with a positive expectancy and the emotion associated with already having it.
- Constantly fill your mind with images of what you want and picture yourself already having them.

## Principle 57: You Get What You Focus On

- One of the first requirements of becoming wealthy is to make a conscious decision to do so without worrying yet if it's possible or not.
- Next, decide What Wealthy Means to You - Make sure to include written goals.
- *Find Out What it Costs to Finance Your Dream Life...Now and later* - The life you live in the future will be the result of today's thoughts and actions. Decide exactly how much money you'll need to live the lifestyle of your dreams. For the moment just do the research and find out exactly what it will cost to fund your dream life
- Determine, too, how much you'll need to maintain your current lifestyle once you retire and stop working. Charles Schwab suggests that for every \$1,000 in monthly income you'll want during retirement, you'll need to save \$230,000 invested when you stop working.
- If you want to be financially successful, you have to get conscious. Not only do you have to know precisely where you are but you also need to know exactly where you want to go and what's required to get you there.
  - Step 1: Determine Your Net Worth
  - Step 2: Determine What You Need to Retire
  - Step 3: Become Aware of What You're Spending. Start by writing down all your normal fixed monthly expenses such as your mortgage or rent, your car payment, any other installment or loan payments, insurance bills, cable bill, Internet provider, health club, and so on. Then go back over the last 6 to 12 months and calculate average monthly expenditures that fluctuate—utilities, phone bills, food bills, clothing expenditures, auto maintenance, medical expenses, and so on.
  - Finally, keep a record for 1 month of everything you spend money on during that month, no matter how big or small. Check off those items you must pay for and those things you have discretion over. This exercise will get you conscious of what you're currently spending and where you could cut back if you chose to.
  - Step 4: Become Financially Literate: Learn about money and investing by reading at least one good financial book every month for the next year.
- Seek out professionals who can teach you the money skills you'll need to grow a healthy financial future.
- Wealth has Many Aspects:
  - The first are your human assets. These include your family, your health, your character, your unique abilities, your heritage, your relationships, your habits, and your ethics, morals, and values.
  - The second are your intellectual assets, which include your skills and talents, your wisdom and your education, your life experiences (both good and bad), your reputation, the systems you've developed, your ideas, the traditions you've inherited or established, and the alliances you've built over the years.
  - The third are your financial assets, which include cash, stocks and bonds, money in your retirement plan, real estate, any businesses you own, and any other possessions you might have, such as your antiques collection.

- The fourth are civic assets, which may include only the taxes you pay. It can also include the tax money that you “redirect” through contributions to worthy charities.

### **Principle 58: Pay Yourself First**

- Though opportunities that can earn you money faster are always something to watch for, your future must initially be built on the solid bedrock of a long-term investment plan. The earlier you start, the more quickly you can build your safety net of a million dollars.
- Sit down with a financial planner or go to one of the myriad sites on the internet where you can enter the amount of your current net worth and your financial goals for retirement, and then calculate how much you need to save and invest from this point forward to make your goal amount by the time you retire.
- Time is your friend when it comes to compound interest. The sooner you start, the greater the result.
- *Make Saving and Investing a Priority.* The world’s most aggressive savers make investing money as central a part of their money management as they do paying their mortgage.
- *Millionaire Doesn’t Mean “Celebrity”*
- Fortunes are generally made in three ways. From entrepreneurship, which accounts for 75% of all the millionaires in the United States; as an executive at a major corporation, about 10% of millionaires; or as professional practitioner (doctor, lawyer, dentist, certified public accountant, and architect). Additionally, about 5% become millionaires through sales and sales consulting.
- The simplest way to implement the pay yourself first plan is to have a plan that is totally “automatic”—that is, set up so a percentage of your paycheck is automatically deducted and invested as you direct. Financial planners will tell you, that very few—if any—follow through with a plan to pay themselves first, if it is not automatic.
- If you don’t have a company retirement plan, you can open an individual retirement account (IRA) at a bank or a brokerage firm. With an IRA, you make a financial contribution of up to \$3,000 a year (\$3,500 if you’re 50 or older).
- Protect What Is Yours With Insurance
- Protect What’s Yours With a Prenuptial or Cohabitation Agreement

### **Principle 59: Master the Spending Game**

- Spending too much can wreak havoc with your financial goals. It keeps you in debt, prevents you from saving as much as you could, and turns your focus on) consumption, rather than to wealth creation and accumulation.
- One way to curb spending is to start paying cash for everything. It makes you think about what you’re buying.
- Another big part of mastering the spending game is to simply get out of debt.
  - Stop paying high credit card interest rates and assume a less consumptive lifestyle.
  - Stop borrowing money.
  - Don’t get a home equity loan to pay off credit card debt.
  - Pay off your smallest debts first.

- Slowly increase your debt payments. Once you've paid off a smaller debt, simply take the monthly payment you were making that debt and use it to increase your payments on your next debt.
- Pay off your home mortgage and credit cards early.
- As you commit to becoming debt free and saving more, you'll encounter an almost miraculous force working in your life. As you change your focus from spending and consuming to enjoying the things you already have and putting money aside, you'll progress at an almost unexplainable rate.

### **Principle 60: To Spend More, First Make More**

- In the final analysis, there are really only two ways to end up with more money for investing or additional luxuries—either spend less money in the first place or simply make more of it.
- *How To Make More Money* - The first step to making more money is to decide how much more you want to make.
- The second step is to ask yourself *What product, service, or additional value can I deliver to generate that money?*
- Finally, the third step is simply to develop and deliver that product, service, or extra value.
- *More Money Idea #1: Become An Intrapreneur*
- *More Money Idea #2: Find a Need and Fill It* - Most of us have never asked what's needed—or even what's possible. There are always needs you can find to create a business or a service round.
- *More Money Idea #3: Think Outside The Box*
- *More Money Idea #4: Start A Business On The Internet*
- *More Money Idea #5: Join A Network Marketing Company*
- *Money Flows To Value* The key is to become more valuable to your current employer, customers, or clients. You do that by getting better at solving their problems, delivering products, and adding services that they want and need.
- Create multiple sources of income - - The best way to enjoy greater income and develop economic security in your life is to create several sources of income. This protects you from anyone one of those sources—usually your job—from drying up and leaving you without any cash flow.
- *An Important Distinction* - When you are building multiple sources of income, do your best to focus on creating businesses that require very little time and money to start and operate. Your ultimate goal is to set things up so that you're free to work when and where you want—or to take time off to pursue leisure. Too many scattered streams mean that you run the risk of losing your main source of income.
- Make it part of your vision and your goals, visualize and affirm that you are making money from your multiple income sources, and start reading books and articles about it and talking with your friends about it. You will start attracting all kinds of opportunities and ideas. Then just action the ones that feel most right for you.

## Principle 61: Give More to Get More

- Tithing—that is, giving 10% of your earnings to the work of God—is one of the best guarantees of prosperity ever known
- Because the simple act of giving both creates a spiritual alliance with the God of abundance, and fosters the mind-set of love for others.
- *There Are Different Types Of Tithing* - Here are two different kinds of tithing. Financial tithing is best explained as contributing 10% of your gross income to the organization from whence you derive your spiritual guidance or whose philanthropic work you want to support. Time tithing is volunteering your time to serve your church, temple, or synagogue or any charity that could use your help.
- You don't tithe because you want to get something. You tithe out of the gratitude you feel for the unbelievable blessings and lifestyle you have.
- Any contribution, whether it is in time or in money, will make a difference to the recipients and to you, both in the good feelings you'll experience and in expanded flow of abundance streaming into your life.
- *Share The Wealth* -When you engage others in your success—when you share the wealth with them—more work gets done, greater success is achieved, and ultimately everyone benefits more.

## Principle 62: Find a Way to Serve

- The greatest levels of contentment and self-satisfaction are experienced by those who have found a way to serve others. In addition to the true inner joy that is created by serving others, it is a universal principle that you cannot serve others without it coming back multiplied to yourself.
- *Decide What Is Important To You* - What causes and groups of people are important to you?
- *Volunteer Your Skills*
- *You'll Get More Than You Give* - Research on volunteerism shows that people who volunteer live longer, have stronger immune systems, have fewer heart attacks, recover from heart attacks faster, have higher self-esteem, and have a deeper sense of meaning and purpose than those who don't volunteer.
- Volunteering is also a way to develop important success skills. Many companies, actually build volunteerism into their employee development programs and make it part of their annual review process.
- Many prospective employers also report that when they are interviewing candidates for hire, they now look to see if the candidates have engaged in volunteer work. So volunteering your time could well have a positive payoff by helping you land a future job.
- Additionally one of the keys to success is building a huge network of relationships, and volunteering lets you meet all kinds of people you would never meet otherwise. Better yet, they're often the people—or the spouses of the people—who make things happen in your profession and in your community.

- When you spend a lot of time serving with people who serve, you build p a network of generous, caring people who love to give and make a difference. When you know a lot of people who are into service, you can get a lot done in the world.
- *Service Always Comes Back Multiplied* The world responds to givers more positively than to takers. We naturally want to support the givers. Simply stated, givers get.

## **VI. Success Starts Now**

### **Principle 63: Start Now! . . .Just Do It!**

- There is no perfect time to start. The best strategy is just to jump and get started. You do not have to know everything to get going. Just get into the game. You will learn by doing.
- If you need more training, then go and get it.
- You may need a coach or a mentor to get where you want to go. If so, then go get one. If you're afraid, so what? Feel the fear and do it anyway.
- Most of life is on-the-job training. Some of the most important things can only be learned in the process of doing them. You do something and you get feedback—about what works and what doesn't. If you don't do anything for fear of doing it wrong, poorly, or badly, you never get any feedback, and therefore you never get to improve.
- The fundamental principles needed to succeed in any venture have been covered throughout the preceding chapters. Make the commitment to start now and get on with using them to create the life of your dreams.
- The successful people interviewed by the author all started with a dream and a plan, but once they started, things unfolded in unexpected ways. All of these people may have had a set of goals and a detailed plan as best as they could conceive it at the time, but each new success opened up new unforeseen possibilities. If you just aim in the direction you want to go, start and keep moving forward, all kinds of unforeseen opportunities will grow out of that forward motion.
- This is where the information, motivation, and inspiration stop, and the perspiration (provided by you) begins. You and you alone are responsible for taking the actions to create the life of your dreams. Nobody else can do it for you.

### **Principle 64: Empower Yourself by Empowering Others**

- With each rereading, you will not only reinforce what you already know but you will also discover something new, some concept that perhaps didn't register during the first time through. It takes a while to absorb and assimilate all of these new ideas. Give yourself that time.
- The greatest gift you can give anyone is a gift of empowerment and love. What could be more loving than helping people you care about get free from their limiting beliefs and ignorance about success, and empowering them to create the life that they truly want from the depths of their soul?
- Now you have the core of those principles in your hands. First use them to liberate your own life and the lives of those whom you care about most and those whose activities most impact your life.

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**About the reviewer: Frumi Rachel Barr, MBA, PhD**

Many CEO's find themselves asking "What now?" to sensitive situations that only an experienced former CEO can understand. Frumi is brought in to solve problems and often remains to work with you, as your confidante and secret weapon. She has an uncanny knack of getting to the heart of your corporate climate and maximizing your team's performance, profitability and sustainability.

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