# Chapter 5 Refining and Strengthening Your Personal Philosophy

Learning from your own personal experience is a key to success. Being able to turn a failure into a positive experience that you learn from can be the difference between success and failure. In short, learning from your own experiences is critical in refining and strengthening your own personal philosophy.

It is also vital that you learn from other people's experiences as well. This point couldn't be more obvious, but people consistently overlook it. You simply can't experience everything. Taking the time to recognize the experiences, the successes and failures of others can help you achieve what you want in life. You can learn a lot from failures and successes of all sorts, both your own and those of others.

When you take the time to learn from the successes and failures of others, you are learning how to avoid the dangers and maximize the opportunities that the world presents. We can use such information for the purpose of self-education, which is what personal development is all about.

Now, in no way am I telling you what to do. While there is a great deal of advice in this book, it is ultimately up to you to define and decide upon your own unique path. I am only outlining what is possible and letting you know that through the process of personal development and self-education, you can make substantial and tangible changes in your own life.

Keep this in mind: you are not a tree. You are not an immobile object, stuck in one place with virtually no mobility. As a thinking, mobile human with intellect and free will, you can interact with your environment on a high-level. You can take your own personal philosophy, born out of self-education and personal development, and make dramatic changes. These changes can impact the world around you and, of course, your own life as well.

At the core of everything is your personal philosophy; how you will approach opportunity and danger and how you will approach right and wrong. How you behave and interact with the world will define your level of success and even the legacy that you leave the world.

A second factor in redefining and strengthening your personal philosophy is your attitude. It is one thing to understand that you are a dynamic being capable of interacting with the world, but your attitude is also a key component in the process of success and happiness.

We are all affected by what we know, and we are all also affected by how we feel. No matter how stoic you may be, your decisions will be impacted in some way by your emotions. How you feel about your past and your future will influence your decisions and the paths that you select for yourself. Realizing this factor will help strengthen your philosophy and your approach.

So much of accomplishing what you want in life necessitates looking back at our experiences so that we know better how to proceed for the future. Projecting yourself out into the future and thinking about where you want to be. This process can begin with some very simple steps such as writing what you want out of your future.

Taking the time to sit down and write out your goals for the present, the near future and the more remote future is a necessary part of transforming your life. My mentor showed me the value of taking these steps and, in fact, I would even go so far as to state that this is one of the single greatest gifts that you can give another person. Teaching others the value of establishing their goals and moving towards them is priceless.

So stop and ask yourself some important questions:

- \* What do you want for yourself?
- \* What do you want for your family?
- \* What do you want for your business?
- \* How much are you willing to give?
- \* How much do you want to share?
- \* What are your goals?

- \* Are these goals inspiring?
- \* How do they make you feel?

Remember that asking questions is how we begin to acquire knowledge both about the world around us and ourselves as well.

Andrew Carnegie said that he was going to spend the first half of his life earning money and the second half of his life giving it all away. Now that is inspiring! Carnegie got so excited about his goal that he was able to earn about \$400 million dollars in the first half of his life, which in those days was an amazing amount of money. Then, true to his word and true to his goal, he spent the second half of his life giving it all away.

The main lesson here is that reasons and goals can be powerful. Having reasons and goals can serve as powerful motivators that will not just change your life, but also the lives of those around you and perhaps even the world. So be bold about setting your goals.

Take the time to look back at your own experiences, as they are a potentially rich source of information and self-education. Then look forward with inspiration in your heart about what it is that you seek to accomplish with your life, for yourself, your family and for the world at large.

You can have all you want out of life if you endeavor to help others. If you want to be a powerful and influential leader, then you simply must recognize this absolute fact.

What has made America the most powerful unique nation in the last six thousand years of recorded history is due to all of the gifts from all over the world that have been flowing in here. For the last four hundred+ years, all sorts of people have been coming to America, but they have not done so empty handed. Instead, these people brought their own unique gifts with them. This is what has made America unlike any other place in history. The gift of language, the gift of freedom, the American work ethic, the gift of knowledge in all of its forms, and the gift of inspiration, vision and enthusiasm, have all blended together to make America unique and great.

All these gifts were brought here. That's what makes us so unique. No country has ever been such a depository of knowledge and gifts quite like America. The contribution of every individual makes America unique, whether it came from one of the millions of forgotten slaves and indentured servants or from the nobleman granted a land charter from a king or queen of Europe. One person doesn't make an enterprise, nation or economy. It takes all of us to make an economy.

Finally, work is essential to all endeavors. Great accomplishments like building a nation from scratch come from activity. Having a strong core philosophy is one part of the equation, another is having the right attitude and the third part is "rolling up your sleeves" and putting in the work that is necessary to get the job done.

# Chapter 6 Your Financial House and Measuring Success

My father taught me the importance of living debt free and being financially independent, and I think that lesson has become more important than ever. With the issue of debt and its impact on people and nations being a front-page issue around the world, taking a moment to consider the importance of avoiding debt is time well spent.

Gaining financial independence has many components and many faces. One of those components is to get excited about your work. This is part of why you need to enjoy what you do. You may have heard that if you enjoy what you are doing, you will work harder and have more enthusiasm for the job at hand. There is great truth in this.

As we discussed in the last chapter, hard work derived from your philosophy is an important part of getting what you want out of life. It is necessary to learn to embrace work, as we can't simply wait for a miracle to arrive and change our fortunes. Instead, we must all take the proactive steps that will lead us to our goals.

Many people, however, will work blindly without taking the time to reflect on their progress. Stopping periodically to access and measure one's progress is a critical aspect to success. Setting a goal, as we have covered, is a central and vital place in the process of achieving your goals and financial independence. However, keeping track of your progress is key.

If you have ever tried to lose weight, then you already understand this idea very well. If you don't stop and weight yourself from time to time to track your progress, then you don't really know how well your weight loss strategy is working. Likewise, without measuring your progress, it will be difficult for you to achieve the financial freedom that you seek.

How many years would you like your child to spend in the fourth grade? More than likely, your answer is one year. We instinctively teach our children to measure time in reasonable increments. After all, the bigger the job, the longer it may take to complete even if you are completely focused. You can't ask someone to perform a complex task then pop back in five minutes later and ask, "How is that coming along?" Keep this in mind with your own efforts.

This issue of time underscores how important personal responsibility is in the process of success and personal development. Society doesn't demand the things from you that will make you financially independent, for example. Society does not demand that you take good care of yourself so that you can be healthy. Nor does society demand that you build a financial wall around your family. There is no law that you do any of these things. This all boils down to personal responsibility, self-education and self-development.

You might suspect that there is a moral judgment in all of this, but that is not necessarily the case. Consider for a moment that a bad person can make great decisions, and a wonderful person can make poor decisions. Your character and moral compass does not necessarily mean that you will make excellent decisions or horrible decisions.

Good people can have temporary lapses in judgment, just like anyone else. Decision-making is more complex than black and white or left and right. However, this factor does highlight the importance of developing your personal philosophy and following it closely. Remember being able to distinguish between danger and opportunity is one of the core elements that we are exploring in this book.

# Chapter 7 Six Steps for Leading an Extraordinary Life

In this final chapter, I want to discuss lifestyle and our personal relationships. Earlier we discussed communication and its tremendous importance in the realm of business success, but it is important to remember that communication plays a role in your personal life as well.

The more powerful a speaker you are, the more careful and measured you need to be with your words. This is part of living a good life. In fact, everything we have covered in this book in one fashion or another points towards being a positive, contributing member of society. Leading a good life and trying to help others, ranging from one's family to one's community to one's country and hopefully, even the world.

If applied to your life, the principles of this book will enable you to live an extraordinary life, a life that you will find enriching and rewarding and one that will help others prosper and grow as well.

But what constitutes a good life? Obviously, you can get a variety of answers to this question. But I think most people will probably agree with the list that I have assembled.

#### 1. Be Productive

First on our list of six steps for leading an extraordinary life is being productive. Here is why: you won't be happy unless you are productive. The core of the word "productivity" is that you produce. Your goal should be to produce something of worth and value for the world. Don't sell yourself short, but instead strive to produce all that you can for your family and your fellow man.

You will feel better about yourself and your life when you are producing and being productive. We all want to feel as though our lives have meaning and significance. One way to find such meaning and purpose is to provide for one's family and for others in the world.

### 2. Value Relationships

The second element necessary for living a good life is to have good friends. Collect and cultivate relationships with people who know you, know what you are about and like you. Many people approach life from the perspective of "me, me and me." However, in the end, these people are usually left sad and alone. When your focus is only on yourself, it is nearly impossible to cultivate real and lasting friendships that will stand up to the test of time. Those who do not contribute to society often find that they pay a price in the form of solitude.

Medical research is strongly indicating that relationships can actually increase your lifespan. With this in mind, why not cultivate quality friendships? Just remember to make certain that the friendships that you do cultivate are positive ones and those friends are a positive force in your life.

### 3. Respect your Origins

The third element on our list is to know your culture, heritage, language and history. Diversity is part of what has made America great. Understanding the contributions of our ancestors to this great multi-cultural and multi-ethnic nature is a must!

## 4. Spiritual Health

Don't forget to take time for your spiritual health. No matter what you believe, it is important to spend time focusing on your spirituality and your beliefs. Don't leave those beliefs unexplored and unstudied. This is part of the process of building a strong country, strong families and strong communities.

It is important to keep in mind that commonalities of beliefs, just like commonalities in culture and language, serve to help societies form strong bonds. Without these bonds, it is difficult for societies to keep a tight and cohesive society over time. It is this commonality of experience and shared identity that helps communities and countries thrive and grow.

#### 5. Build an Inner Circle

Fifth, cultivate your inner circle and take the time to inspire your inner circle of friends and family, as this is important for so many reasons. Chief among these reasons is that your friends and family will, in turn, inspire you as well. Having an inner circle of friends and family also can serve to give you a buffer against the expected bumps, bruises and unforeseen consequences of life.

No matter how careful you are and no matter how much you work towards spotting the difference between danger and opportunity, you may occasionally fail. When these moments or other unexpected events occur, it certainly is nice to know that you have friends and family to depend upon and rely upon. Otherwise, life can be a cold and lonely place. Many people often discover this truth once it's too late.

#### 6. Plant the Seeds

Finally, we come to God. Now I am an amateur on the topic, but there are a couple of ideas I feel compelled to share. Consider this, God says, "If you plant the seed, I will make the tree." What an amazing arrangement. God doesn't expect you to make a tree, he just expects you to plant the seed. This is exactly how the process of personal development and self-education works. If you plant the seed, God will do the rest. There is a whole world out there, thanks to God, to help you along. However, we do have to participate in order to see miracles occur in our own lives.