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7 Life Lessons You Should Know

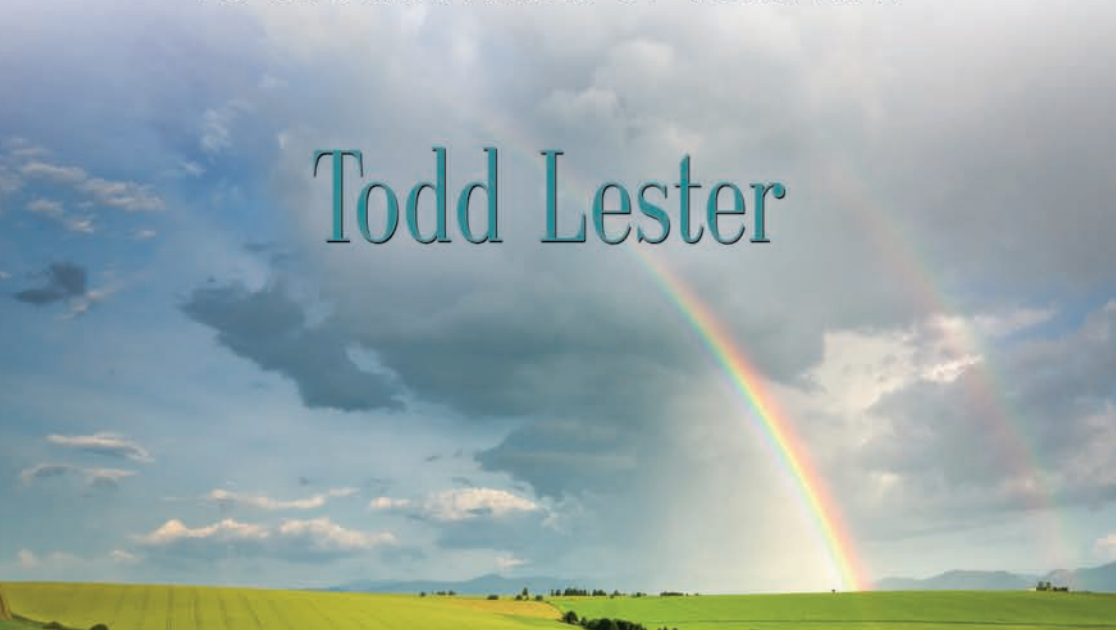
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7 Life Lessons *You Should Know*

APPLY TIMELESS WISDOM
TO CRUCIAL AREAS OF YOUR LIFE

Todd Lester



Published 2010 by Todd Lester

ISBN 978-0-578-04543-6

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Printed in the United States of America.

BookLocker.com, Inc.
2010

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Chapter 1:

Political Heroes

The Business

Mohandas Karamchand (Mahatma) Gandhi was a major political and spiritual leader of India in the early 1900s. Mahatma, which means “great soul,” was a nickname bestowed to him by Rabindranath Tagore, Asia’s first Nobel laureate. Gandhi is officially honored in India as the Father of the Nation, just as George Washington is recognized as the Father of the United States. Gandhi’s birthday, October 2, is still commemorated in India as a national holiday and is even recognized worldwide as the International Day of Non-Violence.

Gandhi once related the story of how his grandfather told him that there were two kinds of people in the world: those who do the work and those who take the credit. His grandfather went on to suggest to young Gandhi that he should be in the first group, those who did the work, because there was a lot less competition. Which of these two groups would you use to classify most of your elected officials?

Politicians today are not in the problem-solving business; they are in the re-election business. Politicians on the national level don’t get re-elected by solving problems. They get to stay in office by claiming that there are many problems, huge problems, and that your current political heroes are the only ones capable of solving these enormous issues. When a new young, energetic, idealistic (meaning reasonable) person tries to replace a congressional icon, the wizened old campaigner simply replies, “Why, I’ve been working on this problem for 25 years.

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You don't want to start over now, do you?" Actually, yes, we do. We elect these good people to a two, four or six year term and the first thing they do is to develop a fourteen year strategy. If you can't deliver a plan to improve my situation during your elected term, you should go back to the bench and try again later.

We all want to think that the people we hired to represent us are doing great things on our behalf, but that is not always the case. Let me toss out a few examples of what I mean. I graduated from high school in 1985. I was concerned about the America I was entering into as an adult because we had some serious issues; unemployment was rising, the trade deficit was around \$125 billion, people were concerned about their retirement accounts, we had a serious illegal immigration problem and the social security system was running out of money.

In 1985, the U.S. trade balance was at negative 121 billion dollars. That meant that we were buying 121 billion dollars worth of goods that were produced by workers from some other country and not our own. In 2006 it was almost seven times that amount and has continued to grow annually. How does that number affect you and I? It translates into the notion that we are using our money to employ millions of people in other countries. Global trade improves the lives of everyone, Americans included, but this is a fiscally destructive trend.

Twenty plus years after my graduation, despite the "best efforts" of five Presidents and twelve Congresses, not one of the issues mentioned earlier has been resolved. Our borders are open, jobs are continually being shipped overseas and the excess tax money brought in through social security withholding is being spent as fast as it comes in. The social security withholding in everyone's paycheck is designated to go towards current retirees and anyone identified as eligible for those funds. All the additional money that is collected and not spent through

payroll taxes is supposed to be set aside so that when I retire, the money that I paid in will be there waiting for me. That is not happening. Congress spends every penny that comes into the Treasury. There is no social security trust fund and there is no “lockbox” where the additional funds are set aside for future payments. After all these years, just since I began paying attention, why have not one of these problems been solved by my political heroes? Because politicians are not in the problem-solving business, they are in the re-election business.

Don't Be Fooled

Abraham Lincoln was once quoted as saying, “You can fool some of the people all of the time, and all of the people some of the time, but you can not fool all of the people all of the time.” That was supposed to be a positive statement, but I take it a different way. There are three different issues included in this famous and brilliant quote, but the first statement is very interesting to me. It states that you can fool some of the people all of the time. Some of the people are always willing to let themselves be fooled and there is nothing that I, or anyone else, can do about that. Some of our American citizens are always willing to be fooled; and they get to vote.

Some of the people will always be fooled all of the time. Don't become one of those sad souls who are fooled all of the time. You have almost instantaneous access to virtually unlimited amounts of information. Just because you care for people and are concerned about the well-being of those less fortunate than yourself that does not mean that you are in any way obligated to behave like a fool. When we reach the point where there are more people riding in the wagon than there are pulling the wagon, the whole thing just stops and sinks down into the mud.

Customer Service

I heard an interesting story about a certain post office that was having difficulty with customer complaints. Apparently, the government workers were not efficient enough to satisfy their customers. People would walk into the waiting area of the post office, take a number and notice a large clock on the wall. As they waited and waited, the paying customers watched the minutes tick by as they stood in line for a length of time that many of them believed to be too long. This particular office had so many complaints by customers that the manager decided something needed to be done. A number of ideas were suggested to help with the issue. Eventually, one suggestion was accepted and tried. Did they add tellers, retrain for speed or offer self-help tables to quickly move customers along? No. The government solution to handling complaining customers was to take the clock off the wall. Since it was then more difficult for customers to observe the minutes ticking by, they were less likely to add up the wait time. They were therefore less likely to complain about the slow service. As it turns out, fewer complaints were submitted by customers at this post office after the clock was removed. Problem solved right? As far as the government was concerned, inefficient service was not the problem. Whining Americans not satisfied with the benevolence of their handlers was the primary issue according to that post office manager. This is not about the post office. This is ultimately about the government being accountable to the people. Remember this story and the attitude presented towards American citizens the next time your taxes are raised so that your government can offer another service. If business is the backbone of America, then I say that government is the tailbone.

I don't want to get bogged down with bashing my government so early in the book, but there is another little trick that you hear often. When my political heroes have depleted all the money that we entrusted to

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them but then still want to keep spending, they will come back with this familiar line, “We will have to cut emergency services if we don’t get a tax increase.” Rather than send less funding to areas that give them lots of campaign contributions, they will threaten to shut down a fire station, putting hundreds or even thousands of taxpayers at risk. You should immediately fire every politician who even suggests such a line of action. That is unacceptable. Stand in front of their offices with picket signs if you have the time. You cannot possibly be too offensive to those “representatives of the people” who attempt such malfeasance as far as I am concerned. Call them names, urinate on their shrubs (just kidding, that's really rough on the foliage), or use whatever legal response you think will make an impact. Make their lives so miserable that they don't bother waiting until the next election to be thrown out of office, they just turn out the lights in shame and go search for another career. Anytime a person who draws a paycheck from your wallet threatens to cut emergency services but then uses public funds to install a flat screen television in their break room, make a note to yourself to vote them out of office. We deserve a government that fights for us, not with us. Your politicians are hired to be representatives of the people, by the people and for the people; not on the people, to the people and at the people. We allow, agree and permit them a certain level of authority, but when they stop representing the public, it is time for them to go. While it is true that politicians have the authority to confiscate our money, respect still has to be earned.

Free Beer

There is a restaurant chain in the Austin, Texas area named Catfish Parlour. If you are ever in Austin and enjoy hush puppies with fried catfish and Cole slaw, I would strongly encourage you to give it a try. Their catfish is excellent. They have a sign that reads “our hushpuppies are like fine cigars...hand rolled and habit forming. I concur. The décor

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does not exactly have an official definition. Shabby chic does not quite put you in the zone. The whole place looks as if a fifty-year-old time capsule exploded in the middle of the restaurant. They have a 1960s style television converted into a fish tank. They call it “telefishin.” The dancing Elvis clock on the wall is my personal favorite. The bottom half of the King swings back and forth like a pendulum, giving the illusion of Elvis shaking his pelvis, for which he was so famous. I think he would have liked it. They have cigar advertisements and even old Burma Shave signs. One of the signs they display on a wall is especially interesting. Someone burned letters into some planks and mounted the boards on the wall. This unique placard reads “free beer tomorrow.” If you show up there the next day, the sign will still read “free beer tomorrow.” Never today, always tomorrow. It is a joke. There is no free beer. Not from the restaurant, nor from my government. To my knowledge, Catfish Parlour has never handed out a single free beer.

You should never look to Washington to make your life better. When seconds count, your government is hours away. The United States has had great presidents and great Congresses. We have also had incompetent presidents and negligent Congresses. The bad politicians negate our country’s successes and the good ones usually set things right. As a general rule, smaller government is better government. When properly contained, constructive governments make things moderately better while destructive governments are kept from doing too much harm.

The next time a political hero says “Vote for me, and I will heal the sick,” think back to this chapter. Or if they promise “These funds will never be used for anything other its original intended purpose.” These comments are ultimately our fault. The reason these people keep lying and saying ridiculous things is because sometimes they actually work.

We must take responsibility for the kind of representation we enjoy (or is that endure?) and hold public officials accountable for their words. As crazy as it may sound, most politicians actually believe what they say, at least on some level. They become enamored of their own importance. Even President Barack Obama once said, “We are the ones we have been waiting for.” A local talk show host in Austin has a great phrase for that level of self-importance; he calls it “breathing your own exhaust fumes.”

Soldier Up

Once again I see on the news that politicians are bashing the sacrifice of the men and women in our armed forces. The U.S. military is merely doing what it has always done . . . whatever the politicians order it to do. We don't have military dictatorships where Generalissimo so and so runs everything, sets all the policies and has all the guns. It does not work that way in America. Your elected officials decide when and at whom your military is to shoot. We watch the U.S. Congress tell the president to ship troops overseas and then act baffled, helpless and indignant about the fact that our troops are engaged in empire building. That is another lie.

After the September 11, 2001 terrorist attacks, the Congress mulled over all of the intelligence data they could find from our government and the spy agencies of our allies. They went to President Bush and I imagine the conversation went something like this: “My God, George, you have to do something.” President Bush says “OK, I will get right on that.” The Congress then came back and said “Hold up; we don't want to rush into anything. We need to discuss this some more.” President Bush once again said, “OK, let me know what you want me to do and I will get right on it.” The Congress argued, debated, cussed and discussed the matter some more, came back to the president and

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said “My God, George, you have to do something.” When we did eventually get around to shooting at people over the massacre of more than 3,000 of our citizens, it was almost 19 months later. You don’t remember it that way you say? You remember senators complaining about us rushing off to war? Releasing battle plans and then complaining that we were losing the war? Even trying to convince the American public that we needed fewer Marines on the battlefields and more Marines on Okinawa? That was the position of Congressman John Murtha. As a quote from the Pittsburgh-Quote Gazette states,

“Let us be clear about the Murtha ‘strategy.’ It is insane. It would be easier to defend Germany from Chicago; Alaska from Miami, or Hawaii from Pittsburgh than to defend Iraq from Okinawa. Another howler is Mr. Murtha's assumption that U.S. troops currently serving in Iraq would be welcome in Okinawa. For decades Okinawans have been seeking a reduction in the U.S. military presence, both because they covet the land on which U.S. military bases sit, and because of a long history of pacifism. The U.S. recently agreed to withdraw 7,000 Marines from Okinawa.”

After the Japanese attacked Pearl Harbor on December 7, 1941, the Doolittle bombing raid was hitting Tokyo within four months. There was a time in our nation’s history when war was a serious decision and was undertaken by serious people.

In retrospect to the war on terror, the Bush White House clearly made mistakes and I am not trying to make excuses for any politician, but remember that those military actions were both authorized and funded by Congress. This little rant reminds me of a bumper sticker that I have seen around town that states “If you can read this, thank a teacher. If

you are reading it in English, thank a soldier.” Perspective is a beautiful thing.

Winners and Losers

You have probably been taught that it is convenient for your government to choose winners and losers. My representatives certainly seem to like it. They like the idea of a docile population who never fights for its own ideas. If you believe that your side will come out on top, then certainly this sounds like the way to go because if your side wins, you won't have to tolerate other people's differing opinions. Your side simply stamps them out since it won the most recent election. Even if you start out in the “winning” column, it is only a matter of time before another group with lots of support wins out and the police power of the government designates your cause as “lost.” The following is a story of your government picking winners and losers:

In 1838, the Cherokee Nation was removed from their lands in the Southeastern United States to the Indian Territory in what is now present day Oklahoma. In the Cherokee language, the event is called Nunna daul Isunyi—“the Trail Where They Cried”.

Tensions between Georgia and the Cherokee Nation were brought to a crisis by the discovery of gold in 1829, resulting in the Georgia Gold Rush, the first gold rush in U.S. history. Hopeful gold speculators began trespassing on Cherokee lands, and pressure began to mount on the Georgia government to do something. But the U.S. Supreme Court ruled that Georgia could not impose laws in Cherokee territory, since only the federal government, not state governments, had authority in Indian affairs.

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President Andrew Jackson used the dispute with Georgia to put pressure on the Cherokees to sign a removal treaty. The treaty, passed by Congress by a single vote, and signed into law by President Andrew Jackson, was imposed by his successor President Martin Van Buren who allowed about 13,000 Cherokees to be rounded up into concentration camps in preparation to being sent west. Most of the Cherokee deaths occurred from disease, starvation and cold in these camps. Their homes were burned and their property destroyed and plundered. Farms belonging to the Cherokees for generations were won by white settlers in a lottery.

Private John G. Burnett later wrote, "Future generations will read and condemn the act and I do hope posterity will remember that private soldiers like myself, and like the four Cherokees who were forced by General Scott to shoot an Indian Chief and his children, had to execute the orders of our superiors. We had no choice in the matter."

"I fought through the War Between the States and have seen many men shot, but the Cherokee Removal was the cruelest work I ever knew."

– Georgia soldier who participated in the removal

In the winter of 1838 the Cherokee began the thousand mile march with very little clothing. Most of them were on foot without shoes or moccasins. The Cherokee were given used blankets from a hospital in Tennessee where an epidemic of small pox had broken out. Because of the diseases, the Indians were not allowed to go into any towns or villages along the way. Survivors initially settled near Tahlequah, Oklahoma. This removal resulted in the deaths of approximately 4,000 Cherokees.

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Government authority should be limited as much as possible in order to reduce its ability to pick winners and losers. The Cherokee removal and the ensuing “Trail of Tears” is a sobering reminder of that theory. Barry Goldwater once made a statement that revealed his attitude towards the problem of an overreaching government:

"I have little interest in streamlining government or in making it more efficient, for I mean to reduce its size. I do not undertake to promote welfare, for I propose to extend freedom. My aim is not to pass laws, but to repeal them. It is not to inaugurate new programs, but to cancel old ones that do violence to the Constitution or that have failed their purpose, or that impose on the people an unwarranted financial burden. I will not attempt to discover whether legislation is "needed" before I have first determined whether it is constitutionally permissible. And if I should later be attacked for neglecting my constituents "interests, " I shall reply that I was informed that their main interest is liberty and that in that cause I am doing the very best I can."

Unfortunately for the Cherokee Nation, Barry wasn't around in 1838. Apparently they were not making valuable enough use of their own land and so my government decided to evict them. May God show mercy on you if my government ever designates your class as a loser, because Congress clearly will have none. I don't mean for this chapter to be one long complaint, merely a descriptive counter-measure to the notion that government intervention will solve individual personality issues.

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Congress Goes Retro

Do you believe that your government does not make mistakes? Well check this out; chances are pretty good that you have never heard this story before.

Congress recognized the state of Ohio on February 19, 1803, but for some reason, no formal date of statehood was ever established, leaving Ohio without an “official” date of statehood. Congress simply recognized the existence of the "state of Ohio" rather than passing a separate resolution declaring it a state, like it had done and would continue to do with all other states. This issue was largely overlooked both in Ohio and in Washington. So what, you say?

Years later, as Ohio prepared to celebrate its sesquicentennial (meaning 150 year anniversary) in the early 1950s, the manner in which Ohio had been admitted as a state became an issue. Apparently Ohio was not properly admitted into the Union and had in reality been a territory of the United States for the previous 150 years. Oops!

The Congress really had to scramble on this issue to deal with its own blunder. On August 7, 1953, Ohio readmitted its application for statehood to the U.S. Congress. Thankfully, it passed. This law set the date of Ohio's statehood as March 1, 1803, the date when Ohio's first legislature convened and a scant 150 years after it actually happened. The vote was cast in 1953, but my political heroes pretended as if it had actually been cast a century and a half earlier. Congress voted to make this legislation retroactive in an effort to cover up the mistake. This once again made Ohio the seventeenth state to join the Union. If Congress had not voted to make their decision retroactive, which the lawmaking branch of my government miraculously decided was allowable to the lawmaking branch,

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Ohio would have become the forty-eighth state! Both Congress, and later, the Ohio Bicentennial Commission, designated March 1, 1803, as the official date of Ohio's statehood.

It's good to be King.

To leave us to our own efforts just doesn't feel right to my political heroes. They would be rearranging the deck chairs on the Titanic with the iceberg two miles aft while we're listing 15 degrees to starboard. Of course every lie that they tell us has a kernel of truth in it. The purpose of including a sample of truth in every one of their lies is to distract you from their real intended purposes. They want us watching the left hand while their right hand picks our pocket. The Cherokee Nation came to understand this principle. I hope these stories help you come to an understanding as well.

Sleight of Hand

My government is constantly using distractions to keep me from focusing on their mistakes and failures. I understand not wanting to advertise mistakes, but since I am on the hook for paying for them all, I deserve to know what is happening with my government. Most people are not passionate about the truth. They are passionate about making true whatever they already believe. I have been guilty of this myself. When I hear of an expert giving testimony or releasing exhaustive study findings that agree with what I have always believed to be true, I instinctively say, "Eureka, someone finally figured out what I have known all along." However, when the same qualified expert and just as extensive a study disagrees with my brilliance, I immediately wonder who paid for that slanted analysis. If it were true, then it should naturally agree with my own personal hypothesis. This human characteristic makes us susceptible to being confused or manipulated

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and is called “selective perception,” meaning that we tend to perceive things according to our own beliefs and then act accordingly.

The standard campaign playbook is to segment Americans into different voting blocks and then pit them against each other. The candidates go to different groups and promise them each more than their fair share if they can only count on the votes from that particular group. Obviously, some of those groups have to be shorted if others are to get extra. We are divided into different races, different genders, different religions and different income levels. Homeowners vs. homeless, rich vs. poor, black vs. white. Here's the kicker: every government action hurts someone. Its purpose is usually to move a certain group of people near the front of the line, ahead of others who are usually working just as hard. My government puts its proverbial thumb on the scale in order to justify discriminatory legislation. They unfairly place one group of people over others and portray it with friendly-sounding names. Don't just ask yourself who is helped by such actions. Dig a little deeper. Who will be displaced closer to the back of that line and who will pay for it? If my government decrees that I “deserve” more than my fair share, someone somewhere is getting shorted.

Emotions derail rational argument. Always channel your outrage and enrage towards politicians, not your fellow citizens (especially me). Elected officials attempt to redirect anger but rarely seem to address what caused the issue in the first place. They won't solve problems because they prefer to use anger as a tool. I never said they were stupid. They divide us into groups so they then can incite us to find fault with each other. We are discouraged from blaming the lawmaker with the big gavel. Teams of experts are employed for the purpose of stirring up emotions and directing them against the current group of their choice.

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My political heroes use distractions, deceptions and straight up lies in an effort to keep me from focusing on the fact that most politicians are in over their heads and have little insight into how to actually solve my nation's problems. The answer is not to pit citizens against each other. My representatives need to put rational, long-term sensibility towards resolving issues, not short-term, irrational desperation. Politicians are not in the problem-solving business.

Around the World

This is not just an American issue. For most governments in the world, lies and deceptions are a way of life. Iran once claimed to have developed a new state-of-the-art fighter plane and even produced a picture of it. Upon examination by the CIA, this airplane turned out to be a plastic toy made by Mattel with Iranian markings drawn on it. No, I did not make this up. It is a true story. Do not allow politicians to segment you into specialized levels of victimization. The path of least resistance is what causes rivers to naturally become crooked. It has also been known to do the same thing to people.

I don't go in much for conspiracy theories, but I remember speaking with my brother on the phone in 1993 while ATF agents were swarming all over some compound no one had ever heard of near Waco called the Branch Davidian. Whatever. Someone once told me that Waco is actually an acronym. It supposedly stands for We Aren't Coming Out. This has yet to be substantiated.

Apparently someone complained that the Davidians had too many guns. It turned out that they did not have nearly enough guns. The standoff resulted in an American tragedy that became known as the Waco Massacre. Seventy-six people died when fire destroyed the

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compound, including 21 children and two pregnant women. The siege began on February 28, 1993. Remember that date.

My brother and I were wondering why there was so much national press coverage when these people apparently weren't posing a threat to anyone else. My brother was saying that he didn't understand why every major national news organization was interested in some cult no one had ever heard of when terrorists had just blown up a truck full of explosives in the parking garage of the World Trade Center. According to the judge who eventually presided over the 1993 World Trade Center bombing trial, Islamic terrorists had attempted to blow out some of the foundations of one of the towers in an effort to make that one topple over and crash into the other tower in a cloud of cyanide gas. If they had been successful in their attempt, tens of thousands of Americans would have been killed. The amount of explosives used was not powerful enough to destroy the tower supports and fortunately the cyanide gas that was in the truck was burned up in the heat of the explosion. Six people were killed. The World Trade Center bombing took place on February 26, 1993 and two days later, every major news outlet in the country was abandoning the east coast and scrambling to get to Waco. No one was talking about New York any more. As I stated earlier in this chapter, politicians are not in the problem-solving business.

Use It Today

There is definitely a time and place for government. Once every week, a truck comes by my house and empties out my trash can. They carry the garbage to the city dump saving me the trip. Boy, do I really appreciate that service. If a pothole develops in my street, government workers will come by and fill that in too. Of course I pay for these services, but they are very helpful. My mayor, county commissioner,

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governor and president all make a number of decisions on my behalf and act on those issues, hopefully for my benefit. I pay them to do this. I expect them to do this. If you pay for a haircut or a car wash or a new set of brakes on your vehicle, you expect to get what you pay for. I am convinced that where my political heroes are concerned, I am not getting what I paid for. If you order a \$7 mocha latte grande and were handed a \$2 coffee, you would throw a tantrum and wouldn't care who saw it. When you hire someone to preserve and defend your Constitution and they drive your treasury into bankruptcy, throw a tantrum. A BIG one. Government is necessary. It is important for business owners, employers, employees, taxpayers and everyone else, both in the U.S. and abroad, to know the rules so that we can make plans ten, twenty, or even fifty years into our future and feel confident that our form of government will still be there to enforce the rules. Let us think about rules for a moment.

Play by the Rules

By the time professional NFL players step out onto the field for their first game they have more than likely already played football in middle school, high school and college. While the rules are different in each regard, the purpose of the game is still the same. These highly paid NFL professionals know what is allowed and they are also fully aware of what is against the rules. And yet, the NFL mandates the use of referees during every game. Just because NFL players know the rules, that doesn't mean that they will always play by them. The same holds true for your local, national and international businesses.

If you have played football or are a fan of the game, you already know about the officials but here is a quick breakdown for everyone else. During professional and college football games seven officials operate on the field. Football officials are commonly referred to as referees, but

each has a title based on their position. They consist of: referee, head linesman, line judge, umpire, back judge, side judge, and field judge. Because the referee in charge is responsible for the general supervision of the game, the position is sometimes referred to as head referee. The head referee can be identified by his white cap, while the other officials wear black ones. A letter indicating the role of each official appears on the back of the shirt at college and NFL levels. Shortly after the September 11, 2001 attacks, an American flag was added to the shirts of NFL officials.

Just as professional sports needs rules and regulators, businesses that operate in the U.S. also mandate the existence of rules and regulators. Effective, limited government is what frees up Americans to utilize both the prosperity and economic mobility that we have enjoyed for more than two hundred years. We need regulation. The free market system works as long as participants are not behaving as if it were a free-for-all market. The phrase “free market” simply means that you are free to spend your money your way and are free to offer any service (within reason and the confines of the law) that you think the free-spending public wants or needs. A more descriptive way to say it might be to call our system a “free spending market.” The actual definition of capitalism is a “form of economic, industrial, and social organization of society involving ownership, control and direction of production by privately owned business organizations.” We deserve smart regulation to ensure that not only are the cheaters punished, but also that the honest and fair players of the game have the opportunity to benefit from their effort.

In 2003, the Federal Communications Commission ordered wireless phone companies in the 100 largest markets to allow customers to keep their phone number when they switch service providers. The FCC ruled that your phone number belongs to you, not the phone company. The

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portability clause eventually applied to the entire country. Before that ruling, phone companies would force customers who switched providers to get a new number. Rather than offer competitive rates or excellent service, the companies simply bullied customers into staying with them or else lose the number that they may have specifically chosen or just have owned for years.

I agree with that ruling. The portability feature has helped the wireless phone customer base to grow tremendously. The communications industry has benefitted exponentially because of this feature. In this case, innovation was stifled not by government but by business. This is a simple example of what I mean by smart regulation. I like the structure of my government but I do not like that there is so much of it.

Never Waste a Crisis

I once heard one of my big government heroes state that he did not want to let a crisis, like financial meltdown, go to waste. Meaning that while people were desperate for solutions, he and others were going to take advantage of the opportunity to gain power and control by promising to deliver security. That is backwards from my way of thinking. I believe that my government should never let a crisis go unresolved. Learn whatever lessons are there and be better prepared to handle the next crisis or even avoid it altogether. The financial crisis of 2008 was not created by too little or too much government spending, it was caused by behavior. And that is what needs to be addressed. If you want to take advantage of a crisis, use it to realize that my government cannot and will not make your life better.

Chapter Summary

Take ownership of your government and its leaders. I call them MY Congress, MY president, MY governor, etc. Even though I voted against some of my current representatives, they still have the ability to spend money of mine that I have not even earned yet and they still work for me. Obtain a copy of your constitution and open it up every once in a while. I think it should really be called “the U.S. citizenship manual.” There is naturally some legal jargon in there, but it also contains some interesting information as well.

For instance, did you know that Martin Van Buren, our eighth president, was actually the first president to have been born as an American citizen? The first seven presidents, Washington, Adams, Jefferson, Madison, Monroe, Adams and Jackson were all born as British subjects. When you read your “manual,” you will discover that under the section that outlines the eligibility requirements to be president, that if you were a citizen of the colonies at the time they declared their independence, you were eligible to run for president. All of those people are dead now, so that no longer applies. I am a history buff and find that interesting.

When I was first taught about my citizenship manual, I was told that my government has three branches. They are separate, but equal in influence over my life. The legislative branch (Congress) writes the laws. The judicial branch then interprets the laws written by Congress. And the executive branch, headed up by the president, is tasked with enforcing the laws that have been written by Congress and upheld by the courts. And that is the basic formation of your government.

I spent about three years as an automotive technician. In that time, I was taught and came to realize that diagnosis is critical in the success

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of a technician's career. If your front-wheel drive car makes a clicking sound as you accelerate and turn to the left, you would want your mechanic to diagnosis why that was happening and address only that issue. You would not want your mechanic to simply replace the tires, then the brakes, then the steering wheel and finally the drive axles only to find that the front left drive shaft had worn out. Should I expect any less from my elected officials? If I desire my mechanic to be a professional when a few hundred dollars is at stake, what level of expertise should be expected from the person who legally possesses the power of attorney to spend trillions of dollars that we do not even have? To hear that my government is trying this or that, is having breakout sessions in the hopes that someone actually has a clue, and ends up guessing wrong, is distressing to someone like myself who is self-employed and understands the level of revenue that must be earned in order to justify my own paycheck. If we take big government spending to its logical conclusion, we will end up with three hundred million needy people and twenty million case workers. This does not make my representatives evil; it just proves that they are human. If you give a human being control over others, it is only a matter of time before that power is abused. That is why government power must always be checked, balanced and limited to protect all citizens.

Life lesson: my government will not make your life better. It will entice you with promises to ease burdens and lessen problems. However, the reality is that those burdens and problems are not eliminated; they are simply shifted to other segments of society while their complaints are shifted onto you. We have all dealt with businesses that were uncaring and unresponsive, so why are those characteristics so bad for government? Because government can't be fired, avoided, or replaced with a competitor. Once my government has access to your money and

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gains influence over your behavior, it literally takes an act of Congress to change it back.

Chapter 3:

The Secret to Success

Knowledge is power. Have you ever heard that phrase? I can't recall the first time that the statement was introduced to me, but it seems to be pretty popular. While I don't disagree with it exactly, I would say that the expression is incomplete. For instance, I know the name of the dog I had while I was growing up and you don't. Where is the power in that? A better way to phrase it might be to say that organized knowledge, consistently directed towards a definite purpose, is unbelievably powerful. We have the ability to control only one thing on this earth, our mind. We control our thoughts. The secret to success is to focus your thoughts on a specific goal with all the passion you can muster. Whatever thoughts you plant in your mind will manifest themselves into your life.

The mind of man has been compared to a rich plot of fertile soil; it will return whatever is planted. You can plant potatoes or poison ivy in the ground and it will return more of the same. Your mind works identically. Decide what you want to see in your life and then plant it into your mind. Most of my limitations are self-imposed, and so are yours. What did you plant into your mind yesterday; healthful thoughts or poisonous ponderings?

The most important thing you have learned in school is how to learn. You learned how to develop a question, find data to support your position, and present your ideas in a logical manner. I believe that schools should spend more time teaching practical knowledge like that and less time on areas that are simply ornamental. Always do your best. The appetite for distinction that pop culture has instilled is nothing more than a distraction from your skills and talents. Young people are

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taught to be impressed by someone who appears on television. The consequence of such shallow foolishness is that politics has become the pursuit of small people, taking away the opportunity to be represented by the best among us.

The entire globe does not need to know when I perform excellently. I need to matter most to the people who matter most to me. Run your own race. Don't be resentful of the success of others and never let the envy of those around you take away your focus. Set a goal and a deadline for its achievement and be passionate about achieving that goal on time. Disappointments may be inevitable, but misery is a choice.

Look Ahead

There is the story of the young, self-centered college student who, while walking along a beach, took it upon himself to explain to a senior citizen resting on a bench why it was impossible for those his age to understand the younger generation. "You grew up in a different world," the student says, "almost a primitive environment. The young people of today grew up with television and space travel. We have nuclear energy, mobile phones and computers that move at amazing speeds. What did you do without all these modern conveniences?" The old man thought about it for a moment and simply replied, "We invented them."

Oops, good point. What landmark improvements to the human race will your generation develop for the graduating class of 2030? Zig Ziglar once said that if he knew how much fun grandchildren were going to be, he would have been nicer to their parents. If you are planning on the up and coming generation taking care of you 30 years from today, now is the time to equip them with the technology, the drive, the freedom

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and the gratitude necessary to make their efforts (and your retirement) successful.

Worry is a form of negative prayer. If you do choose to pray, pray for positive results. It has been said that if the devil can't make you bad, he will make you busy. Stay focused. Statistics tell us that at retirement age, 95 percent of Americans will be at least partially dependent on someone else to help them pay their bills. Only 5 percent will be financially independent. With almost instantaneous access to virtually unlimited amounts of information, in the most prosperous country on earth, 95 percent of us will be forced to hope for social security checks in order to eat well. We learn to read and write by the time we graduate high school. Most of us have learned how to hold down a job and support ourselves by the time we reach age twenty-five. But after forty years of earning a living, only 5 percent of Americans are able to handle their own living expenses.

I am neither an optimist nor a pessimist. I am a realist. I believe that America is about to face some significant, historical, culture-altering issues. But somehow everything is going to work out for the best. I don't know how and I don't know why, I just know that it will. I can also tell you that those with a success plan will work it out faster and better. Discipline is what keeps it all together. If you are working a 40-hour work week and no more, don't expect to get ahead of those around you. As the old joke goes, if you want to get ahead of your business competition, you just have to work half a day. You can either work the first half or you can work the second half.

The Magic Word

Your attitude towards developing your own value will ultimately determine your altitude in the workplace. A business associate once

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explained to me how he came to be living in the area. He told me that he came to Austin, Texas on vacation and loved the area so much he decided to stay. As he put it, "I came to Austin thirty-two years ago on vacation. I have been on vacation ever since." How does that statement square with your own attitude about where you are? The next time your supervisor hands you an especially undesirable task, look them in the eye and state with all the enthusiasm you can muster "Wow, what an amazing coincidence. That just HAPPENS to be my specialty." If you approach every duty with that kind of spirit, you won't be wasting your time on mundane tasks for very long. You will be handed more and more responsibility which brings with it additional compensation. And if you find that your boss does not realize the value of a positive attitude, he or she is a fool. Fire them and go find a smarter boss. Choose to channel your passions towards growth, not decay. The magic word is attitude.

Smooth Landing

The finest airplane landing I have ever experienced was on an Army C-130 cargo transport plane. It is one of those propeller planes you see in old war movies that people are always jumping out of. We were on landing approach and I could see the ground through a window. I felt the plane go nose-up in preparation for touching down and was waiting for the wheels to contact with the runway. The ground was getting closer...closer...suddenly the brakes were on and the plane was slowing down. I never even felt the impact. It was beautiful. Of all the times I have flown, no other landing ever came close to that one.

Interestingly enough, the worst airplane landing I have ever experienced was on an Army C-130 cargo transport plane. That's right, same kind of plane and same kind of runway. To this day I still don't know if the pilot was really that incompetent or just bored and wanted

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the flight to be over with. We dropped the last ten feet or so and collided into the ground. Everyone was looking around at each other for some sign of what was going on. Did we land or were we shot down? I have heard that any landing you can walk away from was a good one, but that experience left the passengers and cargo pretty jarred. The skill and experience of the pilot is what made the difference between those two landings. The skills and experiences that you choose to develop or ignore in running your life will determine the type of landing for not just you, but all the others involved, both friends and family.

Everyone has to make their own personal journey. The U.S. Treasury does not have enough cash on hand to pay me to move from the person I was 20 years ago to the man I am today. It was through my experiences that I came to see, learn, understand, and ultimately embrace the trials that congeal to make me who I am today. Kind and well-meaning citizens typically attempt to shield young people from ever having to face disappointment and failure. I realize that they are only trying to help, but to inoculate me from my pains and to refuse me the lessons associated with them would have turned me into a mindless, faithless, passionless man. Wisdom without baggage is ignorance in a nice suit. Knowledge without experience is a nebulous concept, accepted without proof. Not a matter of faith, merely convenience in an attempt to open up better possibilities.

No, I do not enjoy making mistakes. And I do not enjoy watching my son make mistakes either. Some people can just read books like this one and avoid pitfalls, as I hope you will do. Thickheaded people like me, however, usually have to screw it up with our own hands before it really begins to make sense. If you begin to search for blessings in your life, you will find that you have been surrounded by them all along. People tend to fulfill their own expectations of themselves. You are

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your own fortune teller and will act and perform in accordance with that perception. Tell your own future, write your own story and begin today to make choices that will move you closer to your destiny. And if you do decide to become a pilot, please work on your landings.

Just as a house is built one brick at a time, we construct the edifice of our lives one day, even one event at a time. Build a moral structure that you will be proud to display to the world. There are a couple of ways in which to accomplish this. You can accumulate wealth and then use it wisely to support causes that have meaning to you. You can also build a life of good works. Many people use their natural gifts to build an eternal legacy with selfless habits and activities. Don't waste your life chasing after a few dollars. Develop valuable, transferable skills and the dollars will begin to chase after you. Offer so much value to so many people that your worth becomes obvious and you constantly have to turn down job offers. Everyone determines their own level of education. Some have higher degrees while others are high school dropouts. We all enjoy the same freedoms, but our chosen level of education allows us all to enjoy them on different levels. If you have chosen to drop out of school and limit your own education, please realize that your limited skills and knowledge is not a legislative crisis but simply the consequence of what was likely a poor choice. When you learn new skills and add more value you will invariably increase your earnings. Reward follows effort just as night follows the day.

Not That Bad

Regardless of where you find yourself, just realize that things could always be worse. I remember a time in my life when I felt confused, frustrated and hopeless. I pray that you will never find yourself in such a trapped state of mind. It was nothing more than a culmination of various consequences that inevitably follow poor decisions. And that is

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when it happened. I actually did the unthinkable. I uttered the unspeakable. I said out loud, “At least it can’t get any worse.” Please promise me that you will never engage in such an idiotic act. I woke up the next morning and my car would not start. I literally had to take a cab to work. And since everything else was such a mess, I had to charge the blessed trip on a credit card. Oh well, at least I had the credit and a place to work. As long as your head isn’t being sawed off with a dull knife by someone named Hajji, things can always get worse.

Leave a Legacy

You probably have a Lion’s Club International in your town or city. It is the world’s largest volunteer service organization. It has more than 1.4 million members in 201 countries. When I was a child, I remember boxes of their candy sitting on the counter at the bank. You dropped in a quarter as a donation and could pick out a piece of candy. One of their primary philanthropies is blindness prevention and eyeglasses for those who cannot afford them. The reason they chose this particular cause represents the epitome of courage and faith.

At the 1925 Lion’s Club International convention in Cedar Point, Ohio, the keynote speaker was Helen Keller. If you are not familiar with the unbelievable story of this American hero, you need to ramp up. In a nutshell, Helen Keller was born in Alabama in 1880. When she was less than two years old, she came down with an illness that left her both deaf and blind. She was permanently cast into a world with neither light nor sound. A brilliant teacher, Anne Sullivan, came into her life and showed Helen how to communicate. This blind, deaf woman went on to write 13 books, including one book titled “Optimism.” Imagine that, someone who couldn’t see or hear wrote a book and titled it “Optimism.” What an amazing attitude she must have had towards life.

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Here is an excerpt from the speech that she delivered to the Lions Club in 1925:

“You have heard how through a little word dropped from the fingers of another, a ray of light from another soul touched the darkness of my mind and I found myself, found the world, found God. It is because my teacher learned about me and broke through the dark, silent imprisonment which held me that I am able to work for myself and for others. It is the caring we want more than money. The gift without the sympathy and interest of the giver is empty. If you care, if we can make the people of this great country care, the blind will indeed triumph over blindness.

The opportunity I bring to you, Lions, is this: To foster and sponsor the work of the American Foundation for the Blind. Will you not help me hasten the day when there shall be no preventable blindness; no little deaf, blind child untaught; no blind man or woman unaided? I appeal to you Lions, you who have your sight, your hearing, you who are strong and brave and kind. Will you not constitute yourselves Knights of the Blind in this crusade against darkness? I thank you.”

Helen Keller accomplished this decades before the American with Disabilities Act had even been considered. I know that sometimes we feel as though making a positive difference to those around us is out of our reach. It is not. People with a calling have always found a way through seemingly impossible odds. If you can read this book, that means that you have within you the capability of writing an even better one, a work that can instill and inspire others to act. Helen Keller, with that one speech, set in motion a cause that will continue to have an enormous positive impact on the lives of millions of people who today have not yet even been born. Please do not spend your life simply going through the motions.

Focus on Value

Become a person of value. Not just valuable to yourself, but practically necessary to all those around you. James Patterson started the National Cash Register Company in 1884. Today it is simply referred to by its initials, NCR. He didn't just focus on selling cash registers in the early 1900s. He proliferated the need for his product by focusing on one aspect of his service, namely, sales receipts. His advertising campaigns asked the simple question, "Did you get a receipt?" This was during the industrial revolution when thousands of people were moving into cities. It was a new way of life for so many formerly rural Americans. Having the ability to return an item to a store was useful, and so customers began asking store clerks for receipts by the thousands. The stores were compelled to purchase a cash register because it automatically printed a receipt for every customer. Patterson sold the need, the machines then sold themselves.

Try this on a personal level. Offer so much value to everyone around you that you then become necessary. If you have to talk someone into believing in your capability, it probably is not as true as you think. Remember the wise statement, "what you do speaks so loudly that I can't hear what you are saying." Don't explain your value, show it off. Give it away freely, early and often, and eventually you will be rewarded. Do not start your adult life heading down the path of non-productivity. If you choose to become a deadbeat living on the handouts of others, you will end up cheating yourself more than anyone else. Every form of refuge comes with a price. I would personally rather work than beg.

No Excuses

I once had a college professor who told us on the first day of class that he did not believe in excuses. If we did not show up to class or were not prepared for a test, it was because something more important came up and we, as grown adults, made the decision to spend our time on something other than his lectures and his assignments. I believe everyone in the class felt offended by that statement. I remember that I was. Some of the students even tried to explain that urgent things really do come up. We miss class or are unprepared for reasons beyond our control. He explained that he was a grown man as well and understood all of that. If he failed to show up to class, that just meant that something more important than his job came up and he made the decision to handle it appropriately. He would simply show up at the next lecture and go back to work. He would offer no excuses to us and therefore, would accept none from us.

Passing the buck is a great American pastime. If you have Chick-fil-A fast food restaurants in your area, then you are probably familiar with their billboard advertisements. They have caricatures of cows asking people to eat more chicken. The inference is that if we all fill up on chicken, then we won't need to slaughter as many cows and since Chick-fil-A sells chicken, voila! More sales. Pretty clever slogan. This was possibly copyright infringement, but I recently saw someone with a T-shirt displaying the same idea. The shirt had a caricature of a chicken and in the same kind of block lettering that Chick-fil-A uses, the slogan read "eat more fish." The cows say eat the chickens, the chickens suggest that we should eat more fish. I guess it is only a matter of time before I see a shirt with a fish asking me to go vegan. This is where I try to tie that into a lesson, so here goes. Don't pass the buck. Start taking full responsibility for your life and your actions. I am sure you want to be respected as an adult, so always act like one. No excuses.

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Over the years I have personally grown to appreciate the simplicity of such a concept. Why spend precious time developing excuses that no one really wants to listen to anyway? Everyone else just goes on with their lives, maybe I should too. I heard a funny phrase that sums it up very well: Excuses are like butts. Everybody has one, and they all stink.

Controlled Attention

I attended a leadership development course in the Army many years ago. One of my classmates had an interesting and unique way of staying focused on her short-term goal, which was to get promoted to the next highest rank. She picked this up from another soldier who had told her about it. Back then, soldiers wore their rank not only on the collars of their uniform, but also on the front of their cap. This changed when the uniform headgear became the beret, but the concept can be adopted in any number of ways. She purchased the next highest rank, the level to which she hoped to be promoted, and tucked it into the back of the inside flap of the uniform cap. The rank protruded inward into her cap and poked her in the back of the head whenever she wore it. No one else could tell, but she felt a slight discomfort every time she wore the cap.

We always had to have our headgear anytime we were outside, even if we were just going to lunch or walking from one building to the next. Therefore, she was constantly reminded by the discomfort of having that piece of metal pressing against her scalp of her goal, and with every word and action all throughout the day, she remained true to that goal. Every time I saw her, she was always punctual with a crisp uniform and a winning attitude. Do you know anyone who is that driven? I do. I saw her about a year after we both graduated from the leadership course. She had already been promoted, years ahead of me. The constant reminder of her goal propelled her into a level of

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discipline that most of us will never reach. How clear is your goal? How often do you reset your attitude toward attaining it on time? What level of discomfort are you willing to accept in the attainment and pursuit of your definite purpose? Embrace the excitement of the struggle. As Sherlock Holmes would say, “the game is afoot.” If you are just reading this for the first time, take heart. Success is not really a secret at all. Establish a goal, set a deadline, and use the information in this book and others like it to encourage you to go after your new purpose with infectious enthusiasm. Every decision, great and small, should be made with the vision of steering you closer to your written goal. Each choice should be thought out, implemented and observed in relation to your definite purpose. You have within you the ability to become one of the great leaders of your generation.

I have been jealous of other successful people in the past. Before I understood the “secret” to success I wondered why others kept leaving me behind. That was my fault, not theirs. They had goals and focused attention, I had neither. I feel both sympathy and compassion for people who are bitter over someone else's success. They just do not see the truth that is right in front of them, just as it was there before me and for years I never bothered to look. And no, I am not independently wealthy (yet). I still have to work for a living. I am writing this because I believe it to be true. If I can overcome laziness and indifference, so can you. Don't worry about punishing people who achieve success. If they did it dishonestly or unfairly, they will eventually get theirs. I have seen it time and again. Sooner or later, everybody pays. No one ever really gets away with anything. Remember, living well is the best revenge.

Try not to develop habits or standards of keeping others from being successful. If you want to leave work and walk out the door at 5:00 PM on Friday and not think about your job again until Monday morning, so be it. Most people do it exactly that way, but realize that the people,

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who put in seventy hours a week, and sometimes more, are the reason that your job (and paycheck) is still there on Monday. Envy does not eliminate oppression. On the contrary, it intensifies oppression and eliminates the creative force of humanity. Lazy, indifferent slackers have attempted to turn the concept of free enterprise into an evil, greedy action. On the contrary, if you blog or have a MySpace, face book or twitter account you are engaging in free enterprise and capitalism and are probably even enjoying it.

So what is the real secret to success? Goals. Setting and achieving goals. But more than that, you must write out your specific goal, deadline included, and then control and focus your attention towards achieving your goal on time. Success is about knowing what you want, working out a plan to get there and persisting through all obstacles in your pursuit.

Let's keep this simple. Do you want a million dollars? I can tell you how to achieve that – give one million dollars worth of service. People who want to get rich quickly try to figure out a way to take money from other people. I work hard for my money and don't like having it taken from me, but I willingly hand my money over to people who earn it by delivering products or services. Decide on how much money you want and then develop a plan to deliver that level of value as quickly as possible. If you will do that, you will not have to try to take anything, people will gladly hand it over to you.

If you choose a million dollars as your goal, the faster your plan allows you to deliver a million dollars worth of service to those around you, the sooner the money will find its way to you. So many people have it backwards. Give me money and then I will be a worthwhile person. Yes, I tried it that way too. And no, it didn't work for me either. It reminds me of the example Earl Nightingale describes with his analogy

about a fireplace. It would be like someone standing in front of a fireplace and saying, “give me heat and then I will give you firewood.” Clearly life does not work that way. Take initiative. Load up the fuel (serve others), add a spark (inspiration) and fan the flames (persistence). Life will return to you all the heat that you can handle if you follow these simple rules for success.

Zero Wealth Plan

This manual generally covers basic concepts rather than specific, step-by-step ways to take on the world. There are plenty of excellent books that already go into detail about each of the issues that I discuss. I'm not so much explaining *how* to embrace success but *why* to embrace success. Imagine that, I actually feel the need to justify why you should seek excellence and choose prosperity. Isn't that sad? I will go ahead however and throw in a specific example of how to ensure success. Here is a simple wealth-accumulation plan that I worked up. I call it the Zero Wealth Plan. Sounds simple, right? I find that it is best to keep to goals that are simple and clear. Millionaires don't invest in things that they do not understand and neither should you.

You start out with a simple statement including a goal, plan and deadline. For example: by (month, day, year) I will have \$20 in my possession. In exchange for these funds, I will work as . . . (list job, activity or profession). Be as specific as possible regarding the goal, the deadline and exactly what you will do in exchange for the money. Once you have acquired the money, hopefully right on time, write the date when you succeeded and then save that page. Add a zero to the previous amount, making \$200 your new goal, and rewrite your goal, plan and deadline. Put it in your own words. You can even start with \$10 or with \$50 if you like. This is your plan and your money. Focus on this new goal with the most intense desire you can manage. Talk

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yourself into it. Once you have accomplished your second goal, write the date you succeeded and set that one aside as well. Add another zero and rewrite the script a third time with \$2000 as the new goal. This will invariably take longer than the \$20 goal, but be specific as to what you will do in exchange for the funds and set a definite deadline. Begin immediately to render the service necessary to achieving that goal by the deadline that you established.

Once you have achieved your first three goals, \$20, \$200 and \$2000, take stock of where you are and how far you have come. You have proven to yourself that you are a success. You have written out your goals, spelled out a plan to achieve that goal, and worked the plan to its accomplishment. At this point, you have completed the first three steps in the Zero Wealth Plan. You are now only three more zeros away from having two million dollars! You have already proven to yourself three times that you can do it. Simply add one more zero, rewrite the plan and take it one step at a time.

The final step in working this system, if you want to get this intense, is to find an accountability partner; probably not one of your close friends. Work with someone who will both challenge and encourage you to stay focused and keep a positive attitude. In return, provide the same courtesy to them. This is the step that only the truly successful people take. The billionaires of the world have teams of people who help them succeed, maybe you should too.

If you are already working on a goal, then stick with it. But if you have not tried setting financial goals for yourself, give this one a chance. The simple, straight-forward verbiage makes it easy for most people to stay focused.

Chapter Summary

Greed will always be a factor in the equation of society. Humanity cannot be regulated out of humans. But since we are all self-determining beings with a conscience and the ability to choose our own states of mind, which by the way ultimately determines the quality of our lives, each of us chooses the final product of our own contribution to the world. Regardless of what you know, try to remain teachable.

Goal-setting may not work for you the first time you try it. Do not let small setbacks discourage you. Being dissatisfied with our current place in life is what oftentimes motivates us to move towards our true purpose. Earl Nightingale called this “constructive discontent.” America is the second chance capital of the world. Set another goal, develop a workable plan with a deadline and get back out there. If you still haven't gotten it exactly right, that is not the end either. Remember, America is the third chance capital of the world.

If you select multiple goals that are incompatible, please know that they will invariably cancel each other out and you will be left with nothing to show for your efforts. You will not earn big money until after you have succeeded mentally. I admit that money is not the only path to success, but it brings more happiness than poverty. I once read an old Indian proverb that sums it up nicely:

When you were born, you cried and the world rejoiced;

Live your life in such a way that when you die,

The world cries, and you rejoice.

Organize knowledge and consistently direct it towards a definite purpose. The manner in which you handle this power will determine your level of success. From now on, whenever you have a goal to

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accomplish, break it down into segments and write out a detailed plan with a specific deadline for achieving each segment. To succeed, you can either shrink your life to fit your income or grow your income to fit your life.

By the way, the dog I had when I was growing up was named Snoopy.

Life Lesson: It doesn't matter what you say, only what you do. When your goal is specific and written down, deadline included, then you have a clear plan for achievement, and only then are you truly serious.

Learn the necessary life skills that will not only guide you through the timely issues of today but can reveal pathways that will lead you to the successful calling to which you truly belong.

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