

HOW TO BUILD A SUCCESSFUL LIFE

DESTINY

OF THE 3RD MILLENNIUM

DR PETER J DANIELS



PRIVATE AND CONFIDENTIAL



WORLD CENTRE FOR ENTREPRENEURIAL STUDIES

All rights reserved. No portion of this book may be reproduced in any form, except for brief quotations in reviews, without the written permission from the publisher.

World Centre for Entrepreneurial Studies Foundation International Building, Lini Highway,
Port Vila Vanuatu, South West Pacific

Telephone : (678) 23667

Facsimile: (678) 22884

Email: admin@wces.com.au

Web: www.wces.com.vu

To contact the author (Dr Peter J Daniels)

Telephone: + 61 8 8536 4 100 Facsimile: +61 8 8536 4777

Email: peterdaniels@peterdanielsaustralia.com

PO Box 69, Strathalbyn, South Australia 5255, Australia



WORLD CENTRE FOR ENTREPRENEURIAL STUDIES

Contents

Introduction	4
CHAPTER 1 - Character	7
CHAPTER 2 - Ambition	17
CHAPTER 3 - Relationships	30
CHAPTER 4 - Economics	41



Introduction

The title of this handbook would suggest that it is possible to program a successful life similar to that of a stage script where the background, the players and the plot fall into a rhythm that would flow effortlessly toward an optimum conclusion. Suggesting that it is possible to build or program a successful life, relative to the changing patterns and circumstances of world events, really has some significance in biblical theology declaring that 'you were known before you were formed in your mother's womb', which could indicate that your time in space was predetermined for optimum opportunity.

The variables in building a successful life seem to have more in common with an adjustment toward recognized opportunities rather than a robotic, unswerving march towards a predetermined destiny. The objective of this exclusive handbook is to provide those in different circumstances, with a simple tried and tested road map for success and effective living in a modern world of change. This in no way undermines the broad and multiple kaleidoscopes of choices that detonate within the most inquiring mind when faced with the question of 'How do I start?'

This exclusive handbook may also be of help to those in various age and experience situations, who have tried and are somewhat uncomfortable with their present level of performance and desire a simpler and yet more instructive guide to live a full and purposeful life.

In my many years of experience involving a multiplicity of countries, cultures and opportunities, the human spirit has revealed itself in many forms and I have observed that rarely do human beings, faced with equal and full options, produce the same results. The method of building a life in this exclusive handbook deals in totality with all aspects of human endeavour, by focusing on four specific areas and then expanding within each area into solid principles that are enduring and which can be applied throughout a lifetime with confidence and security. Generally speaking, all experience in life can be divided into four simple areas:



1. Character - which develops a personality and provides trust, security, honour and respect.
2. Ambition that fulfils our dreams and desires and at the same time expands our capacity and exposes our behaviour.
3. Relationships which will reflect our response from others as we give and receive love, courage, enjoyment and encouragement.
4. Economics tends to reveal our motives and express our full personality in respect to greed, benevolence, heritage and the realizing of opportunities.

Some of the aspects of this exclusive handbook may appear to be over-simplistic but avoid the tendency to overlook the obvious and thereby create for yourself a weakness that may return to you at a later date and undo the other good progress you have made. Memorize the four areas so that they become part of your own life and if necessary, write them down for quick reference and place them in your wallet or purse.

Set aside a short time at the end of each day and a longer time at the end of each week to assess your progress against your real-life situations. Also, keep a diary of events that will allow you to reflect and measure clearly what this exclusive book is doing for you and observe with clarity how your life is being built.

I have deliberately spaced each of the four areas of life in sequence. This will enable you to build a learning experience in each area that can be easily tested in real-life situations. There is no set way to use the principles contained in each of the four areas of life, and it may be more fruitful for some participants to select several principles from each area and develop them, while others who are more mechanical in their thinking may prefer to complete one area of life at a time. To get the most out of this study, use it as a workshop manual as you refer to it for different areas of your life and use it as a standard for the foundation of your quest, whatever it may finally become.

If for some reason you get off the track and fall behind, then start again from the beginning and relearn and retrace your steps until you find your point of deviation, knowing that you should never make the same mistake twice. The Bible says quite clearly 'that a dog returns to his vomit', in other words, if you have made a mess then 'be done with it' and do not



follow the pattern of some people who waste a large part of their lives by repetitive bad behaviour and repeat the same mistake again.

Now I want you to brace yourself and, with firm resolve and an eager mind, step into a different journey with information that will work with you as your counsellor, advisor and friend, into the exciting adventure called life.

CHAPTER 1 - Character

The mere mention of the word character conjures up in the mind some kind of unpleasant stuffy list of rules that make for a dull and uninteresting lifestyle. In commencing with the area of life called character, first, we want to provide a strong foundation of security that will provide confidence while you are in the centre of peril. The basis of your character will attract those people in your life that you respect and feel comfortable with and at the same time include the unusual mavericks that stimulate vision. It will also secure mentors that you can aspire to, who will be drawn to your unusual stability.

While many of the character expressions will finally become routine aspects of your behaviour, there are other pillars of the structure that will guide your thinking and decision-making process when at times, you are under stress and also at those times when deep commitments have to be made that may endure for a lifetime and thereby have a considerable impact on events. To more comprehensively unlock the building block called character, it is necessary to divide it into the sections that form the whole and then dissect them into simpler more recognizable patterns.

The four areas of character are as follows:

1. Belief
2. Principles
3. Discipline
4. Lifestyle



Each of these areas will be examined in detail to provide some understanding of the choices that create one of the most important foundation sections in the quest of building a successful life.

Belief In using the word 'belief', we are encompassing the meaning or the frivolity of our life, our acceptance of a creator or chance, the search or rejection of truth, the contemplation of the hereafter and the adherence by our predictable behaviour towards the outliving of our time here on earth in respect to that commitment.

For many people, their belief seems to ebb and flow according to the circumstances of life or the pressure of a peer group and at times fluctuates according to personal mood swings. To be able to settle matters of belief and adhere to it for a lifetime, sooner rather than later, is a dynamic power force and it will do a great deal towards preventing self-deception and insecurity which together tend to undermine, cause vacillation and even destroy a stable life.

Knowing in what you believe will also give you confidence in direction and integrity in decision making. Scientists have tried for centuries to unlock the secrets of the universe and I suspect that if the world continued for another thousand years, the debate would be as volatile then as it is today. Trying to unscramble the mysteries of life, creation and truth cannot be a scientific measurement and could not be a reasoning process that is within the parameters of science. There are of course many other experiences of life that are within a similar non-measurable occurrence, e.g., we can experience fear but cannot produce one ounce of it, and likewise, love, hate, desire and confidence are products of our experience but not products for us to touch but rather something that we must experience by an inward belief. It would seem necessary that to have a clear and strong guide to one's belief would be of paramount importance.

My recommendation to you as a foundation for your life is the Bible, which for millenniums has stood the test of time, declaring the meaning of life, the wonder of creation, and the substance of truth and the assurance of a hereafter. There have been times when the Bible, with its moral laws and promises of salvation, has been questioned, but its unflinching truth and impact on an individual becomes more increasingly desirable as the experience of life



and age increases. The belief in the supernatural God of the Bible stimulates a futuristic look of life and can provoke a big picture view on any undertaking.

Many other attributes come with a biblical belief because many decisions that are made are based on some absolutes, which means unchangeable and irrevocable standards of behaviour, that affirm a moral code of conduct for your life. A belief in the sanctity of life stimulates a compassion for others and a respect towards them in understanding and cooperation, while still maintaining your own belief system to keep true to yourself. During your journey throughout life. The difference between truth and falsehood will occasionally become blurred, because of good intentions or the end results, but truth will always maintain its authority and reveal finally that there is no right way to do the wrong thing. If you have a firm belief system, then it creates a faith that is unswerving and resilient, a belief against all the odds and a continued enthusiasm. Remember that God is committed to your development throughout your life and is vitally interested in your success.

Why not accept absolutes, which means a definite, permanent acceptance, both in philosophy and pragmatism of particular units of life that may be rarely or continually faced for the purpose of choice or rejection, with a total acceptance of the resulting circumstances.

By living within absolutes in life, it suggests that an acceptance has been made towards a belief and a value system that is unchangeable by the changing circumstances of life. To most people, it is more convenient and less threatening to watch and adopt a 'wait and see' attitude to circumstances, and then make adjustments along the way according to events that may seem beneficial to the choices available.

The real value of absolutes is that they are usually considered over a period of time without the pressure urgency and therefore are more idealistic and often a result of what you would want your better self to be. To believe in a character standard for your life that embodies absolutes that are benevolent and disciplined, combining the elements of truth and faith, does much to build a life that is respected by others and beneficial to the participant and the community as a whole. Absolutes tend to give balance and perspective in difficult



situations and because it reflects permanence, it provides a backdrop to future events with balance and stability in daily living.

Those people who build a life around Christian absolutes can adopt a futuristic viewpoint on life because they are confident in the boundaries that they have set for themselves and are secure amidst a vacillating world. The lack of confidence comes when uncertainty prevails and stability is threatened. This can be restored when a basis is firmly established that is sound and the belief is strong. Affirming a commitment to belief, can be the easiest side of the equation, but the living out of that belief, irrespective of circumstances, is quite different because after all is said and done, there is far more said than done.

Here are some thoughts on strengthening and maintaining your belief, increasing your faith and creating absolutes. Only read, watch and listen to material that can pass the 'if and will' test.

IF I read, watch or hear this material, WILL it solidify my belief, strengthen my character and improve my mind?

IF I get involved with this proposition, WILL I compromise my character, is it honest?

IF I accept this job, WILL it teach me anything that I need to know and be a stepping-stone towards my life goals?

IF I spend this money, WILL I need to forfeit something that is more worthwhile?

IF I make this decision, WILL it be in my best interests long-term?

IF I help this person, WILL it be the best that I can do?

IF I make this commitment, WILL I be able to guarantee completion?

IF I make a statement, WILL I be able to substantiate it with truth?

IF I get involved, WILL I violate my beliefs?

IF I reject a proposition, WILL I be able to accept the consequences?

Principles

Principles come from absolutes and are something of the working out of what it means in the day-to-day grind of life, by personalizing the seemingly inflexible finality of an absolute. In essence, it is the parameters that you are prepared to work within, whether it be relationships, employment, contracts or entertainment. The question that needs to be asked



in regard to involvement at any level, is 'Will it now or in the future, lead to a violation of my absolutes?' The next step is to create a set of behaviour moves that will get the job done, but not destroy the spirit of the absolute that we call principles.

Principles are simply a combination of integrity and belief in action with the distinct purpose of avoiding alliances or situations that would violate your value system, with the understanding of how easy it is to be swept along by a unique opportunity, peer pressure or the excitement of the moment. When we look into business and community life, we find that ethics are rarely taught because the only real basis for its recognition and enforcement is in law and although many organizations have a code of conduct, rarely do they have the power or the will to enforce it. The criminal law, of course, has penalties for violating these statutes. but smart lawyers and escalating costs to prosecute or defend in the long run. make the line of encroachment somewhat fuzzy even in extreme circumstances. In commercial or civil law, the boundaries are often movable and at times have more to do with the absorption of cost than the establishment of justice. Do not get confused with a list of impossible, theoretical rules to govern the workability of your principles, but rather, use the absolutes and belief system as a foundation with which to build upon.

A principle should be a clear target that is validated in the original Anglo-Saxon word for 'sin'. When an English word was sought in translation for any act against God's will and His Holiness, a suitable expression was found in the language of archery. In the pursuit of champions. with the skill of the bow and arrow in England, those in the contest aimed their arrows towards a bull's eye target with a deep trench to hide behind to protect those keeping the score. When the arrow missed the target completely, then the scorekeeper in the trench would have a long stick with a flag on top and call out the word 'sin', which means 'you have missed the target'. The mystery of the word called 'sin', which is used throughout the English speaking Christian world, is really saying quite clearly that you have missed God's target. Because we were given free will, the choice that we make finally becomes the sum total of what we have chosen to become. In a very real sense, your principles that are the outline of your belief system that you established by considering absolutes will become your target for character behaviour. That is why it is important to have clear strong principles before embarking on any venture or commitment because eventually, your inner self will ask the question in respect to what you are about to do,



relative to your living principles (i.e. living philosophy). The seriousness by which you accepted the creation of living principles, based on permanence, then the more stable your emotional and social life will become, and as life and experience progresses, your chosen principles can automatically take over other areas of your life, forming what we call character traits. In time others will recognize your principles, and like-minded people will be drawn towards you like a magnet, as well as those who will either want to learn from you or test the validity of what you claim to believe.

The early benefits of having well-defined principles are in establishing relationships and in the choice of your life's partner. (Of course when we get to the economics of this book, the principles that you have adopted and lived out will be of paramount importance to those who want to have commercial, professional or academic contact with you). Always bear in mind that the principles that you have chosen in life can be adaptable, flexible, expandable and personable. but never changeable. During the study of this exclusive handbook, why not consider creating principles from your character absolutes to guide you in the areas of life, to provide a simple, but effective structure in which you can live a peaceful and productive life.

You may like to consider the following living principles for your life as an aid to developing your character and add some more of your own. I will give my word carefully and honour it completely. I will not obtain my advantage from someone else's suffering. I will not complicate my life by compromise. I will not commit to that which I cannot complete. I will maintain my faith even when circumstances and personalities are against me. I will continually seek to develop myself mentally, physically, financially, socially and spiritually. I will manage all my affairs with prudence, kindness and innovation.

Discipline

The road in the journey of life is littered with wasted lives, which have capacity, large dreams and good intentions and (in some circumstances) even genius, which have never produced or impacted those around them, or developed their inner yearnings? Why is it that even outstanding academic and obviously gifted individuals who are opportunity situated rarely fulfil their potential? Obviously it 's not because of the lack of ability or opportunity,



or as some would suggest, that they lacked in some way that, which prohibited the fullness of exposure and the ultimate success of their talents. Yet that does not stand up to scrutiny against those who achieved outstanding success against what would seem to be a lack of education and opportunity and overwhelming or impossible odds. The answer is as simple as it is profound. It is called discipline.

In spite of setbacks, continued relentless, unswerving discipline towards a personal quest, overruling disadvantages and inabilities. Many young and older people knowing of my own disadvantaged background, with limited comprehension and almost no education, continually write to me requesting help to develop their talents and skills to overcome weakness and to become successful in their chosen field. My usual response is to tell them to read at least 500 biographies and then contact me again for the next step. Over fifty long years, I still get asked the same question and I am still waiting for someone to respond. (By the way. I have read and taken notes on well over 6,000 biographies and autobiographies to enhance my life, including military and secular history, theology, psychology, economics, politics and many others).

Instant success, when it rarely comes, usually descends on an unprepared life and lasts for a short time, then disappears, leaving the victim stunned and wondering for the rest of their lives, as they try to repeat the process, only to arrive disillusioned later in life at the realization that it was an unusual and rarely repeated event. Several of my friends who are multi-talented have committed suicide because they were not prepared to discipline their lives and wanted to get along by going along. Always running into mistakes, always having difficulties, always in financial reversals and relationship problems. Having given something of a solemn background in respect to the mystery of discipline, let us now shed some light on this subject for you and remove the mystique. In removing the mystique. let me emphasize that discipline is not supernatural, but rather the natural - more clearly understood. Discipline is an act of the will, which could well be the integrity of the soul, so the first principle of discipline is to create willpower that is based on integrity. In simple language, never tell yourself or others what you intend to do without fulfilling the pledge by completing the task and in doing so, keeping your integrity.



Often, role models are necessary to obtain examples of discipline and to direct your search, let me suggest the following to you. If you are looking for examples of discipline in the area of the physical, you can do no better than to examine sports heroes. When seeking guidance on matters of the spirit, the Bible is my choice every time. For courage, the military has always been inspiring and for finance, economics in the form of academia and biographies of successful achievers in that field could be a source of interest.

There is a warning, however. Be very careful not to cross-pollinate the success principles which may not be fully suited to the situation at hand and as a simple example, avoid using an inspirational sporting illustration towards a challenge in a relationship. It is rarely effective because a sporting event rarely lasts more than an hour, whereas a personal relationship or marriage or relationship in other areas can last a lifetime. Conversely, to use a military strategy as an example in a business may sound good and also has inspiration value, but as an example, it's quite different and unsuited to business. Wars rarely last for more than four years and then your opponent or opposition can be easily identified because they wear uniforms and all personnel have to obey orders from superior officers with no recourse. Philosophical sayings and quotations sometimes seem to give direction but beware because theory may be the language of the scholar, but in contrast, pragmatism is the language of the achiever. In the earlier part of this section on character, the subject of belief, absolutes and principles was emphasized, and these three will always remain the backbone of discipline.

Consider that you cannot do everything that is why choices have to be made in regard to what your considered integrity can commit you to fully perform. Always avoid what we call pseudo rationale in decision-making. Realizing that the very act of discipline is an act of the will based on set values and integrity in action. When I was asked for a simple illustration and definition of 'success in action' on a television program, I replied, 'the willingness to bear pain'. Take note, I did not say be a pain, and bear in mind that Paul the Apostle spoke about it with some emphasis when he said 'I will pummel my body into submission'. The more illustrative response to the catchphrase 'the willingness to bear pain' is the definition of what happens when pain is endured and that is, pain usually results in weakness escaping.



Consider that all plans, good intentions and commitments are fantasy until they are fully carried out because to wish is passive, whereas the will is active and has a finality. Above all things, the mind must subdue and conquer the body, and to do that, keep these five principles in mind for the development of your willpower. You must always be in control and never abdicate it to circumstances or other people. Keep your integrity and always do that which you fully commit yourself to do. Think before you commit and don't be afraid to admit you have made a mistake. Make discipline a habit and develop what we call 'habit force' and benefit from this power. Never cheat on your will.

Lifestyle

Rarely, if ever, do even the most intellectual people consider lifestyle as a choice. or even give it an optional thought. How you live, and the way you behave and relate to other people or respond to opportunities or tragedies, together with your own standard and personal presentation, are all a matter of a lifestyle choice. Lifestyle by a personal choice is really a matter of how you present yourself and your family, your faith and yourself in a working and living environment.

In the early days during my late twenties and early thirties as a salesman, I would take great care in the presentation of my person and my products as I travelled on dusty roads throughout Australia. driving my motor car at a time before air conditioning was available. To keep my clothes and person clean I would cover my body with a clean bed sheet to protect me whilst driving in hot and dusty climates, and have a damp cloth ready to wipe my face and another to shine my shoes and my briefcase before calling on customers along the way. Late in the evening in the hotel room, all alone, I would clean all my samples and iron my trousers ready for the next day, so that when I presented myself at stores to sell, my appearance would be a pleasant contrast to those I followed and to those who would follow after me. Although my motor vehicle was not the latest model, it was always spotlessly clean, inside and out, to the point that it became a matter of conversation to others and I was treated with more serious respect. As I became somewhat more successful in my chosen path, I found that other companies would remark about the presentation of my sales executives that was so obviously different than other employees. I was always seeking to do



things a little more upmarket than others, not by cost but by behaviour and presentation so that our sales income and positioning became just a matter of course.

Lifestyle is much more about reflecting how you see and feel about yourself in the great scheme of things and this awareness tends to commence early, rather than late in life. and has very little to do with income or family positioning. Many times, when I travelled the world I met individuals from all walks of life who exuded style and class which was not related to money or position, but more to do with their state of mind and the destination they had chosen for their lives. When you read about the greats of the past, you will generally find that even in their early adult life, they showed some extraordinary styles of leadership, diplomacy and bearing, to the point that arrested the attention of their peers and challenged the status quo of ordinary perceptions. During an international speaking appointment, a lady approached me from the audience and said 'It's OK for you to talk about style because you're wealthy, but I have to wear secondhand clothes' and I reminded her, so did I once, and she asked what then could she do to express style, and my response was 'wear those secondhand clothes with dignity'. I've always been generous (even when I was poor) and I tipped and paid well and usually got first class service and accommodation wherever I went and I believe it was partly because I would not let people see me scruffy or untidy.

In suggesting style, it is up to you whether you are outrageous, casual or conservative. I have chosen throughout my life to be conservative with elegance. Dignity and good manners is a lifestyle choice and by respecting others and treating them better than you expect to be treated is a very good dictum. It is interesting to observe that those who have chosen a particular lifestyle, either by neglect or by definite choice, are generally treated the way the lifestyle expects and matters of personal hygiene and grooming always play a major role. Don't expect your lifestyle to be special if all you concentrate on is buying expensive clothes and accessories and giving a big tip, because it's much more than that. Remember of course the obvious. If you are a man, stand up when a woman enters a room and remain seated if you are a lady. The breadth and depth of conversation you have developed will enable you to move more comfortably into any social occasion and the character that you have developed in relation to the previous three lessons will provide strong resources to diplomatically make your presence felt without being obtrusive. Talk to



others about their interests and find some middle ground for discussion, and if you disagree, then say so in a non-threatening way with respect for the other person's point of view. If you have commenced dealing with the other areas of character thus far in this book, then your style has already commenced and now what is required is the vision and vocal follow-up to complete the picture.

Do not under any circumstances fall into acting out a philosophy which says I will 'fake it until you make it' because I am not suggesting a performance, but rather a lifestyle behaviour pattern that is permanent and sincere. Any attempt to be something in public and something else in private will finally undo you and reveal, who in essence, you really are because when all you are doing is creating impressions, that is exactly what you create. Your lifestyle never alters to suit the situation that you are in because lifestyles should be gracious, sensitive and uplifting to all you meet and a source of comfort and appreciation for your friends and acquaintances.

To create a pleasant and impressive lifestyle, consider the following, whatever the final position you have chosen.

1. Always present yourself and your accessories in an atmosphere of subdued elegance.
2. Always aim for style, quality and suitability for the longterm.
3. Endeavour to have some space around where you live, or alternatively, visit the art gallery or public parks and gardens frequently.
4. Prepare special events at home for family and friends.
5. Remember special occasions that are important to others.
6. Overlook the omission and mistakes of others.
7. Behave considerately and carefully but rarely react.
8. Speak politely with purpose and studied content.
9. Always look at the big picture and your involvement in it.
10. Be thankful always and demonstrate a gratitude attitude.

CHAPTER 2 - Ambition



This area of your life can sometimes fluctuate between the ideal and reality. What I will attempt to do here is to provide some clarity and give some proven advice, based on experience as well as what I have witnessed by observing others over a lifetime.

The very word ambition seems to conjure up different things to different people, and is cloaked in the smokescreen of 'what I would like to do with my life' or 'someday I will' and even in the exuberance of casual conversation, someone will say 'my dream is' and so the pattern goes on with the ebb and flow of feelings that can fluctuate by the company you keep or by the situation of the status quo.

The word picture that I want to paint for you in this chapter, will, I trust, assist you in your quest to make a decisive claim on what your deepest desire is, that can be measured of course, against the insightful price you are prepared to pay in exchange for your desire.

In a very real way, I am going to clear away the fog and endeavour to focus your thoughts so clearly, that you will be able to return to this chapter for the rest of your life to refocus and reassess your performance in the real world against the possibilities or plans that you envisaged so purposefully at an earlier time.

The bottom line in respect to your life's value as an important member of the human race is in the measured contribution you can make or the cost or disturbance you may cause as a burden to be picked up by someone else.

Some people, unfortunately, go through life with a victim mentality, seeking to blame real or suggestive hurts, problems or omissions, sympathy or to gain an advantage. The great Australian psychiatrist Dr Alfred Adler calls it 'the life lie of the neurotic' and he says 'it is the categorical demand of the patient's lifespan that he or she should fail through the guilt of others and thus be free from any responsibility'. What Dr Alfred Adler is really saying is that to blame other people or circumstances for your present position is to become dishonest and relinquish responsibility.



Having a strong ambition is different because it means you see value in your life and if you try to ignore the urge of its calling, then you are denying the opportunity of growth for your life and the challenge that it tends to promote.

The real danger is the adopt a 'wait and see' attitude which can be helpful in the adjustments for the short term, but unfortunately it usually continues into a psychological pseudo rationale that waits, and then reacts, reluctantly and hesitantly, and performs according to the given circumstances and in the process, you may abandon your sovereign right of individual choice. Remember that patience is often a smokescreen to cover up laziness. There is no reason at all for God to give you a life with a sovereign will and position you in a country full of opportunity and promise, in a timeframe that has more selective and individual safety, standards of living and education, than that of the 20th century, together with desires and ambition unless you were expected to respond in a developmental way.

To further simplify this part of the book 'Building a Successful Life' I am going to break down the word and thought of ambition into four points, namely:

1. 'The Dream' - desire or wish
2. 'The Goal' - the plan. the measurement, the ideal
3. 'The Drive' - the mission or commitment
4. 'The Capacity' - the knowledge. gifts, temperament and perception.

The Dream

To 'dream the impossible dream' so goes the song, with its haunting sound and mystical promise directs what many vaguely anticipate as the realization of their highest fantasy or their fondest hope. Everyone dreams of something great or at least something better than what they currently have or what they predictably expect to be. There is much to commend the thought of a higher possibility or a future full of promise. During difficult times of stress, disappointment and reverses, it is good to have a dream of something that is of greater benefit, that uplifts the spirit and releases energy that provides a 'raison d'être'



which involves the biblical injunction 'that whatever is of good report, think on these things'. Sadly most dreams are reserved for emergency relief or for fanciful moments of exhilaration and emotion that are a release to create a feeling of well being or to provide an escape from reality or just to feed the emotion for psychological satisfaction and appeasement. As one becomes older, the memory is often embellished with grandiose dreams of what could have been, rather than the reality of what was, and of one's behaviour that limited or failed to pursue the dreams or inner urges to full completion. A much clearer picture of what a dream consists of and the substance of its challenge can be found in the biblical record in Ecclesiastes 'for a dream comes through much activity ... and a fool's voice is known by his many words'. In a sense what is said here is, if you believe you have a dream to achieve, then fulfil the ambition of your dream. This requires a great deal of practical involvement and very little discussion.

As a young boy, I was fascinated and inspired by another boy, about five years my senior. who was a brilliant academic, and he confidently and repeatedly shared his dream to anyone who would listen, of how he was going to be the captain of a merchant ship and see the world. The genuine confidence of this young man and the word pictures that he painted and the high standard of his obvious ability together with his charisma and bearing left no doubt in anyone's mind that his dream would be realized. Some twenty years later I was surprised to meet the same young man delivering letters and well entrenched in a lifestyle and occupation that was in stark contradiction to his earlier dreams. This now much older man is probably very content in his present role and is no doubt an important and productive member of the human race. He probably has a family who loves him and who in turn he loves. but what I am trying to do here is to draw a clear line between what is fact, and what is fanciful, and in doing so to help you discover for yourself whether you want to make a realistic decision about your future. If you do, then it requires you to come to grips in some measurable way with the choice, the substance and the reality of your dreams and I will now provide some principles in assessing that choice.

At the risk of being repetitive, allow me to remind you that the object and the extent of your ambition is your choice. Many people around the world spend enormous amounts of time and effort gathering together the opinion of others in respect to their final quest, to the point that the final decision only comes about through the process of elimination and



inducement of someone else's input, which eventually means of course, that the dream is a combination of many other people's likes, dislikes, desires, phobias and perceptions and very little of your own. The final decision on what is your dream must be exclusively and irrevocably yours and with that kind of ownership, then the achievement of it is not only possible, but highly probable.

The capacity of your dream must be your first objective and the usual cliches and anecdotes of, as 'big as possible' and 'whatever it takes' although at times inspirational and seemingly so clever. In all reality lack the basic measurements for seriously minded ambitious people. Of course, the thoughts of doubt change and extravagances of all kind will crowd your mind and temper your thinking along their pathway if you allow them to do so, finally arriving at a destination of confusion and you may find yourself back to the starting point once again. A simple but effective way to obtain some clarity for your ambition is to ask yourself the question 'Do I want to have a direct positive effect on my suburb, on my city, on my state, my country, my hemisphere or the entire world?' and within that choice, you will finally make the desire in descriptive form and when the choice is finally made then put it down and describe in writing how you would accurately state your dream and be sure to measure your achievement feedback to ensure your life is not unworthily spent. Remember the only real measure of value is permanence and to spend your life doing something that is neither a stepping-stone or a provocateur for future generations would be the height of human folly. Now is the time to take full assessment of your dream and the first principle is to remove yourself with all of your faults, limitations and fears by first asking the question, 'what would I like to do' and secondly 'is it available or creatable by someone'.

In other words, is it possible that there is some other human being, somewhere in the world today with the ability and capacity to do what you would want to do? Having come to a decision of what can be done by someone else, then bring yourself back into the arena of the now and dig deep down into your very soul and ask the searching question 'Can I really believe that I can do it?' and if the answer is in the affirmative then the most difficult decision of your life will present itself before you and it is this 'am I prepared to exchange my life for it?' Remembering of course that when your life finally expires, whatever you have done in your lifetime is the evidence of what you have exchanged your life for, and so the cost of a big dream, a small dream or no dream is exactly the same. It is the exchange of the



sum total of your life for a life's experience of what you did with God's gift of life to you. This dream that you have is the gratification of the soul and its fulfilment is only obtainable by you and although someone else may have a similar or even the same dream, the way that it is expressed in vitality and measurement will be quite different, because your thoughts, talents and sum total of your being is unique and different to anyone else in the whole universe. Beware of dream stealers who are ever-present and can be quite subtle in their destruction. Be clear in the understanding that your commitment, vigilance and clear measurable knowledge of what you want to achieve can and will always carry you through, and those who refuse to dream - then the spirit responds by drying up and there is no poverty as desperate as those unfortunate beings who have no spirit and no dream.

Now could be the time to make a decision to extract as much value as you can from your life and consider a dream that will last at least one hundred years after you have expired. Reading and re-reading inspirational biographies of magnificent achievers will feed and stimulate your dream machine. Remember the birth of a dream usually comes from unconscious needs, so don't force it, don't limit it, don't copy it or you will lose your own identity and ownership of the dream. Dreams are not a waste of time because when you dream you are on the periphery of God-likeness because as you create something out of nothing you become, in a sense, a mini-creator. I implore you to live the dream, work the dream, expand the dream and coming to the next part of this chapter, plan the dream by transferring it into a life goal.

The Goal

Goals are dreams that come true the unreachable that becomes a reality and the future that becomes the present and the you that you really ought to be. This part in the quest of this book 'Building a Successful Life', now becomes a pivotal point in the sense that it will create a plan for the fulfilment of your ambition. Goals are for those individuals with big dreams. high ideals and a life ready, willing and able to be spent ... it is for those rare individuals who are prepared to open their lives to excellence by planned achievement through goal setting. Goal setting is a logical fulfilling approach to dynamic living and will provide the



escalating step up from our dream because it is with planned goal setting that a formula is followed that leads onwards and upwards from the earlier fuzzy thinking of establishing a dream. Most people do not set goals until they are forced to by opportunity, desperation, imposition, guilt or necessity to achieve or to avoid a hurt or a loss, or gain protection or a benefit, but I would suggest to you that a life goal must first be decided upon, and then medium and short-range goals created that fit into the life goal and soon it will become readily apparent. Goal setting can be simply divided into a seven-part formula that I have proved to be effective with individuals, organizations and corporations throughout the world, understanding of course that you are now putting your dream into a planning frame that will provide for you a measurable specific, secure timeframe track to run on.

Define your goal

Because you have passed the dream stage, you are now faced with the specific task of putting in clear, concise, measurable terms of what your thoughts and words really mean. During recent years I have read and corrected thousands of goals programs of students young and old, academic, physical, spiritual and economic and almost without exception, the problem is the lack of specifics and measurements, The very fact that a measurable, specific goal with time-frames and substance for evaluation has to be declared in simple but strategic form before any serious action can be undertaken, sends 99% of dreamers back to the evaluation stage. This goal that you have must be big enough to get your full life's attention and you must clear it at three levels.

Clear it at the integrity level

Do you really believe what you want as a life goal, or is it still a vague variable fantasy? If you believe it, then you ought to have very little difficulty in expressing it, Whatever happens at this level, do not under any circumstances play games of pseudo rationale with your subconscious mind or try to justify your doubts or your beliefs. You would never lie to your best friend and you should never lie to yourself.

Clear it at the spiritual level

Some years ago one of my sons suggested to me that we ought to consider a theoretical experiment on the spiritual maturity of Christians by offering a large salary for overseas



missionaries to evaluate how many would write to us and try to convince us that God had called them. After a selection process and a period of a year or two out in the field, on large salaries, then inform the missionaries concerned that the finance has dried up. How many would then say it was God's will that they should give up what they are doing and return ... an interesting thought? Dig deep into your spiritual being and confirm what you are about to undertake because you are about to commence an irreversible journey and you are trading the gift of life that God has given you for it.

Clear it at the intelligence level

It would be obvious to me that if I had a goal to be a world champion basketball player and I had reached my full height of 4' 6", then my goal may not be very intelligent. Being totally colour blind is one of my many infirmities and for me to set a goal to be a famous colour landscape artist would not be intelligent.

The illustrations given are quite extreme but they act as a caution to allow your God-given intelligence to make assessments. Of course, there are many intelligence tests that can restrain a person's progress in life, such as IQ tests that only tell you where you are now but are unable to give an accurate picture of how far your perseverance could take you if you made a firm resolve to apply yourself. So don't abuse your intelligence, use it wisely in the establishment of your goal. The key is that you must want it. you must be desperate to have it. you must inwardly need it and it must be continually expandable because you are going to be an entirely different person in five, ten or twenty years time and finally, it must be measurable so it can convince you in the area of value.

Set out your strategy

After clearly defining your goal with measurements, specifics and timetables. then a strategy must be introduced to reach the ultimate goal. The essence of the strategy is a 'mission statement' which is the ethics and mechanics of the journey. You could talk for years about your life goals and have it documented in meaningful form, but if you do not prepare a strategy to reach it with a simple step by step movement towards your goal, then the process becomes bogged down in the subterfuge of theory. Break down your goal now into simple sections dividing the logistics into groups and creating short-range and



medium-range objectives that will provide all the intellectual, psychological and financial aspects in quantity, quality and create a pattern for points of need. Whilst what I have just covered appears to be an enormous amount of investigative and structural preparatory work, try to liken it to the plans and specifications of a giant building that will be appealing and successful, both in function and form, within the completion time at every level and at the cost originally agreed. Always bear in mind that if you can't measure it, you can neither plan it or manage it, but by contrast, plans in progress mean power and action.

Plan out your problems

Every person and every plan has problems and if not dealt with in the early stages of goal setting they will rear their ugly head at the most inopportune time. Problems must not be ignored in the belief that they will go away. Many problems increase in size and effect when ignored, but if handled and identified correctly and discreetly, they can be turned into strengths and become part of the solution. As a young man, one of my biggest problems was financial instability and I always seemed to be in debt and never had any possibilities of gaining financial growth. It seemed that the harder I worked and the more I earned, the deeper into debt I became.

One day I decided that I would exercise my intelligence and my will and with the help of God, I would overcome my infirmities in this area. Today the area of finance is probably my strongest attribute and I have no debt in business or privately anywhere in the world. My ability to think in those early days and dissect valuable information was hopelessly inadequate but I solved the problem by becoming a pragmatist. Be honest with yourself and do not accept parochial or hereditary problems as your lot in life, but rather declare war on your infirmities with structure, timeframes and specifics and turn your big and small problems into lifetime assets. Recognize the problems, investigate the problems, document the problems and then solve the problems.

Building your reserves

Building reserves in your life is a protectionist role to help you when difficulties arise by creating a financial reserve over and above and in contrast to possible difficulties, will



prevent you from losing ground when problems gang up on you. The great General George Patton would never retreat in battle and he made sure that the ground gained at the supreme cost of man and machine – so expensively claimed – was not going to be paid for twice. An assessment needs to be made occasionally in cold and calculating terms as to what is your weakest point and by what means could it be used against you and thereby cost you valuable time and production. The best way to prevent a loss or a delay is to create reserves by personnel training, also reserves in finance that are sufficient and unencumbered, continue to seek information that is superior and updated, relate to helpful associates and contacts that can be of assistance. and most of all continue to develop your own educational and spiritual growth. Sometimes the unforeseen does happen and things do go badly wrong. What you thought would be right turns out not to be so and people that you thought you could depend on let you down or leave you, and it becomes an uphill battle all the way – at those crucial times you need more power. My great lesson in the area of personal resilience came from fifteen years every Saturday morning, for two and a half hours, under the direction of a godly man who taught me on my knees to pray and understand the biblical faith that endures forever. Build in reserves that will last for a lifetime, that will endure any onslaught and be big and powerful enough to combat any magnitude.

Relate to timeframes

As you reach seniority the dogmatism of age seems to replace the impetuosity of youth and although I fight against it. I sometimes miss the mark and folly becomes my lot. During one of my lectures to a large group on personal time management and specific time partitions, a person during question time told me. in no uncertain terms. that God was not interested in numbers, to which my response was short and to the point. and may have even been a little dogmatic when I said 'If God was not interested in numbers then why did He write a book called Numbers'. Whilst the comment made the point, it seems to me that we all too often use illogical gobbledegook when trying, as Christians, to avoid timetables. such as being late for an appointment that shows a profound disrespect for the other person's time. Time is an opportunity looking for a cause – time is God's rare gift of unusable power – and time is the given distance between failure and success. In the great literary classic by Charles Dickens called 'A Tale Of Two Cities' it starts off 'It was the best of times, it was the worst of times' and the biblical book of Ecclesiastes 3:1 says 'there is a time appointed for every



purpose under Heaven'. The seasons, the migration of birds and animals, the birth and death of creation and the sowing and reaping of plants, together with the tides, stars, moon and sun, all work within time-frames and so I suggest why not you. To be a goal setter, you start not where you are but rather where you would like to be at a given time and work back to where you are today. Estimate by investigation, how long each step will take you, for your ultimate goal and then lock it all in time -frames with measurements for quality and creativity. You can develop more plans. make money and create new products, friendships and ideas but you cannot create one more moment of time. Time is the stuff that life is made of ... use it wisely.

Create a master plan

In all of the principles, I have shared with you thus far on goal setting, the real bottom-line now is to put all the elements on paper and thereby create a master plan for your life. Nearly 50 years ago I developed my life goals into plans and details, then I put it in writing, and although I found this to be a monstrous task in preparation, in the achievement it took a quantum leap because it was an organized pragmatized, measured timeframe with specifics in written form, that gave me a firm track to run on for the rest of my life. Why not build all the sections of your goals into firm building blocks and create a pattern plan that exhibits a connection to each part of the whole that compliments the full structure. I even have a card in my wallet to tell me everything I need to do before my 85th birthday until I move into second gear. Execute thoroughly all plans in writing to create a master plan to get the job done and watch with amazement as your progress takes a quantum jump.

The Drive

As I have observed the parade of people that have either come through or touch my life, I tend to look for one thing above all else and it is their drive. Many people have talents. even beyond the point of genius, but the lack of drive that is the demonstration of the spirit within that needs to be ignited to achieve the gifts that God has entrusted to them. The very



word enthusiasm comes from two Greek words. En Theo meaning the God within, 'that which drives us on', and yet we see the results of some despots and zealots who can develop the sporadic fanaticism with frightening results. But to entrust one's spirit in a moral cause that will endure after the initiator has expired needs an ethos of character that we discussed in the earlier chapter. The character cannot amount to anything without the commitment of the person's vitality of spirit because without the dynamics of a spirit that is alive and sensitive to the timing and opportunity that they live in, nothing of any consequence will reveal itself and you will observe as you travel in the parade of life that there is nothing so pathetic as a dispossessed spirit. The spirit that is within needs to have an 'urgency factor' a 'desperation quotient' to do or perform and this energizes the person it inhabits.

Some suggest that the use of an ego is wrong, whereas I take a different point of view. I believe that an ego that is out of control is weak or out of touch is wrong. But a person with a strong ego who does not think any more of him – or herself than they should is usually confident and reliable. A person with a weak ego needs to be affirmed and propped up continually whereas an ego out of control with reality will always cause damage to all who they contact. The ego does not need to be crushed but it does need to be redeemed. When you exhibit drives you to reach your goals then you may sometimes be told 'you are on an ego trip' or 'you're getting too big for your boots', when in fact you are responding to life in a positive and grateful way.

The great George Muller who built orphanages in the early part of the 20th century to care for children, was asked during the latter years of his life about the secret of his dynamic energy and he replied 'I believe wholeheartedly in the recuperating power of the Word of God'. Energy always attracts attention and people follow energetic leaders.

Five Principles in Developing and Maintaining Energy:

1. Knowing what you are doing and the direction that you are going will avoid vacillation, indecision and slothfulness.



2. Keep physically fit and have a permanent program that suits your metabolism, timeframe and lifestyle.
3. Treat everyone with whom you meet with kindness and respect, and choose on occasions a worthy cause that has no direct benefit to you, and give privately and generously.
4. Develop an inspirational dissatisfaction and always seek to be better informed and adhere to a personal educational enhancement program for life.
5. Never accept that whatever you are doing cannot be done better, cheaper, faster and for greater benefit. The best painting, the best invention, the best organization is yet to be created ... so why not you ... and why not now?

Capacity

All your dreams, goals, plans and drive will amount to nothing unless you develop the capacity to perform what is required. Often failure is a reflection of the way that performance or reaction has been misdirected or under-developed, rather than the initiators' lack of capacity. But whether you are in business or any other endeavour, make sure that you continually enquire and make doubly sure that the person you are dealing with has the power to act as well as the capacity to perform.

The best advice that I could give anyone who wants to achieve in any field is to learn to sell without salary or retainer and subsist only on commission. Rarely do I find those who are prepared to test themselves against such unforgiving standards to realise their real level of competence.

Why not try as a test, to put your life up for 'scrutiny in the arena of your choice, testing, as it were, your capacity against all odds. Whatever you do, you must not contrast or evaluate your performance on the sporting field in substitution for business or use academic, spirituality or military information. as these cannot be cross-pollinated or substituted for field experience and will only create a doubtful result and make the view out of focus.



Consider also your intelligence absorption rate for quickly assessing on the job difficulties and always be alert to the source of trouble.

My friend, Dr John Haggai, from the Haggai Institute for Advanced Leadership Studies in Singapore, has a sign on his desk that says 'Attempt To Do Something So Great That It Is Doomed To Failure If God Is Not In It'.

Seek out opportunities to stretch yourself above all our previous performances to excel in dimensions that you've never known before. Observe our capacity to expand to the point that it will never go back to the previous lower level of achievement. Always have a futuristic look and remember that motivation always comes with a sense of the future.

CHAPTER 3 - Relationships

At the time that the great J D Rockefeller was reputed to have been the richest man in the world. I was told that he said 'I will pay more for the person that has the ability to handle other people than any other purchasable commodity on the earth'. In business, politics, religion, families and in fact all other relationships, the ability to build and enhance the lives of other people you are in contact with, certainly is one of the most sought after of abilities for every generation. A person who can be trusted in public as well as in secret is difficult to find and the individual who has wisdom, empathy, and words to create and maintain long-term happy relationships is part of a select breed.

During a difficult political contest in our country, I was discussing the situation with a wise acquaintance and I made a simple remark 'that as long as someone honest gains the victor's crown, all will be well'. My wise luncheon companion snorted a gruff remark stating that more can be lost and destroyed by honest fools than by competent crooks! The final result became a catastrophe as a very honest naive political leader took the mantle of power and made so many mistakes that the fallout and the cost will have to be endured for at least twenty-five years.

Many marriages that start out with love and devotion, later collapse into hate and distrust, and the stories are legion of broken partnerships in business and friendships that have been



destroyed by an unkind word or a simple unthoughtful act. Whole nations actually war against one another over an insult or a misunderstanding or misinterpretation of a statement. Parents are sometimes alienated toward their children who in turn are often hostile towards their parents and each other, whilst grandparents and other relatives sometimes only have a strained contact at Christmas, Easter and funerals. Rumours, unsubstantiated claims, exaggerations, lack of sensitivity, jealousy, greed and unbridled ambition can force people away from you, who could enrich your life and provide enhancement toward your dreams and cause satisfaction to your soul. Loneliness is not so much about being alone, because you can be lonely in the midst of a crowd, but standing alone on a principle can often alienate others and cause fear, disillusionment and hatred. In business and politics where money, power and prestige so often become the most sought after pinnacles of attainment, the words and actions of trust, loyalty, confidence, generosity and sensitivity are all too often brushed aside.

Having given you a backdrop against the realities of life, the question arises, why even bother trying when so much is against you, when you try to create some kind of sound long-term relationship only to be rebuffed, disappointed or hurt. Let me make some very sound suggestions that will produce enjoyment, encouragement, affection and growth. The make-up of mankind can be at times confusing as we observe the way we tend to avoid stress and pressure in family life and occupation, and then while on holidays and at weekends we tend to put ourselves back into the arena of stress and challenge by sport and many other things that we claim to enjoy. It does seem that in some ways we try to avoid stress under certain conditions and then voluntarily put ourselves back into it, calling it relaxation and pleasure. There are many kinds of involvements and many different kinds of challenges within each one of them, as well as many varying possible benefits to be received, so let me break the subject down into three categories that will enable us to examine the fullness of our lives in a positive way in respect to our relationships.

The three headings are simply this:

1. Family
2. Friends
3. Others



Let's deal with the first one.

Family

Everyone on this earth is born through the substance and union of a mother and a father and while in some cases there is abandonment, abuse, denial and even hatred, in contrast, there are also those that seem to get along by going along, and of course, there are the multitudes of divorces, separations, single parents and many other so-called family connections. In other situations, there are children that are born into loving family relationships with care and consideration, who sometimes go off the rails, and then abuse and violate the benefits they were formerly taught and enjoyed. There is a mistaken belief that if you are brought up in a home where you go to church and have a belief system, then all will be well, only to find out that even pastors' families can fail in producing good and obedient children. The bad behaviour of their children is often excused by the remarks such as 'the standard was set too high' or 'it is the devil's reaction against the parents' and many others, except the words of personal accountability where all who are responsible should become involved and fully play their part. Before we go into the reasons why and offer some advice, let's look back at the benefits of a close responsible committed happy family.

Building a successful life generally means that some time or other two people fall in love and make a promise for a long-term commitment. The commitment is made voluntarily and sincerely, before friends and often in the presence of God, and with the request and acceptance of legal bondage. What better basis could you have for a foundation than what took place under those conditions? Two people who have declared their considered decision to enter into a serious binding union with love, voluntary commitment, with invited human and spiritual witnesses, and a legal contract, with arrangements already made to live together long term in some kind of special habitation. A relationship for life, I can tell you, embodies all the elements it promises with love, security, encouragement, care, fun, loyalty and it does deliver all of these, but the original rules must be remembered and must be kept. The time spent with the opposite sex with a commitment to the principle of longevity in marriage is a solemn bondage whereas infatuation, passion and appearance can take



predominance, very often, over practicality and responsible behaviour. So in your relationship look for personality traits such as truth, consistency of habits, loyalty, discipline, kindness and of course a deep abiding love. In marriage, the weaknesses will always be exposed and the subdued awareness of them will often cause a feeling of betrayal. Do not expect your partner to be perfect, because just as they have flaws, irritations and bad habits, so do you and so does everyone else, and that is why a reasonable time of getting to know each other before marriage declares the union more informed.

Let me give you some simple help for building a lasting loving marriage.

1. There will be some changes do not expect the status quo to remain. The light does not have to grow dim but the two that it shines on may at times flicker and need refocusing. Now, of course, in my senior years, I chuckle at the changes of appearance in some of the handsome men and beautiful women I knew fifty years ago and how they look today.

Physically you will change and you may even develop some difficulties and challenges with your health and emotionally you will change in some way, possibly looking more for stability as time goes on rather than the thrill of the moment, Intellectually you will either stagnate, develop or deteriorate, depending upon your discipline, desire and your lifestyle attitudes, and your requirements will adjust up or down to the economic and other realities of life you are faced with. The other changes may be the outlook that you have and the life that you live out towards a faith in God. which will either deepen or dissipate. Many of these variables can disappear, be improved or become exaggerated depending upon the serious reality of the original commitment.

2. Re-evaluate Your Commitment Level

As a young man entering marriage, my commitment was to love, provide for and respect my bride and I knew one of the first things I would need was a strong healthy body. I had to improve my health and as a bricklayer out in the sunshine, fresh air with ample physical work, my health did improve. Secondly, I wanted to provide financially for my wife and, as soon as possible and practical, she stopped work and we had a family. Thirdly I wanted to honour her with my respect by always bringing her flowers and by making her life more



comfortable where I could and apologize where I was wrong, even if it was only marginal. I am sure that I have missed the mark on many occasions but the commitment level was and still is, on both sides, higher and deeper today than we ever imagined it could be. As two different people from two entirely different backgrounds, we have had our difficulties, and of course, my wife still sees some things different to me and our personalities are quite different, but we have always met and agreed totally on biblical authority and how to relate to our family. Our commitment to each other has never faltered and I consider myself the most fortunate man alive to have her as my partner. We have three married children and eight grandchildren and our relationship is close, confident and carried to the point that we all enjoy each other's company and at times holiday together. The relationship with our two daughters and sons-in-law are excellent and also with their extended families.

3. Kindness is a way of Life

Kindness substantiated with action has more substance than kind thoughts and it requires some intelligent caring. Our children growing up were disciplined and respectful to each other. I am not suggesting for one moment that they did not do anything wrong, but they understood that bad behaviour provided a penalty from the parents. Family life was sacrosanct in our home and the telephone was at times turned off for a short while during our meals. Even when we were quite poor, Saturday night was always party time, although we could only afford a little candy and some soda, we would sing, play and laugh till late into the night and today as adults they still remember, the fun and adventure that created the complete binding and comfort of the family unit.

We tried in many ways to express kindness in what we did materialistically with our children and what we did in time, involvement and the establishment of Christian principles. Our children are not carbon copies of us. but individuals of confidence, kindness and commitment, and we are now passing it on with vigilance to our grandchildren.

Some people I know who have acquired wealth and power use it as a discipline and a loyalty object against their family only to wonder why bitterness and resentment is returned. If God has blessed you with material blessings, then pass the blessing on to your family, as a heritage along with the other principles you have learned along the way.



Family is always first

When I become aware of families that are disjointed and parents who are putting either their hobby, work or church first, I would dare to remind them that commitment to Christ and the biblical principles of life must be our supreme desire as primarily expressed in our family first. The number of Christians who have alienated and even abandoned their family responsibility in a so-called biblical demand upon their lives does much to damage the gospel. To be a witness for Christ that has relevance, it must first be demonstrated in the life-long enduring, unrelenting, successful behaviour of your family.

I do not submit to the notion that when your children reach a certain age or even when they get married and form their own family, that our responsibility as parents is either diminished or final. As the parents and grandparents of the many that have been born and nurtured under our union together, both my wife and I accept the responsibility for their well being until we expire. It is not that they have any need or requirement to accept our authority, it is more because of our commitment to them that they would always listen to our counsel as we would with them. No friend, however close, should be above your family. If you have had a difficult childhood then I can relate in some ways with that, but what I find difficult to accept is the repetitious behaviour of those who claim that they were badly treated. They tend to use that as an excuse for treating their own family badly, but they become a carbon copy of what they claim they are against, rather than using disciplined principles to make a major life change for the better. Parents can only expect from their children the deep values they expressed and demonstrated to them, and in turn, the children have the opportunity to set an example with their own children in the way they claim that families ought to be.

Friends



Some years ago I learned a major lesson in friendship that has helped me and has given me confidence in the way I choose, keep and yes, even reject friendship. I have developed many friendships over a lifetime because I tend to become a helper and provider of benefits to many people. When I became very ill some years ago and spent considerable time in convalescence, during one of my quiet walks alone, I happened to meet the wife of a man who I had been very kind to over some considerable time. The conversation directed itself to my illness and my friend's wife said that they knew how sick I had been and were pleased to see me up and about and she passed on to me the good wishes of her husband. My response when I came back to our penthouse was one of disappointment and anger. Let me explain. During the thirty years of our friendship, I had arranged an overseas tour at no cost and numerous other benefits for my friends and now when I was very sick, both he and his wife knew about it yet they neither phoned or called to greet me or acknowledge or showed any concern. I then reflected on all the so-called friends I had over many years who had never responded to my care, generosity and help nor did I know of anyone else they had helped. and I removed seventy-five people from my life forever. I was reminded that if God's Spirit will not always strive with man then maybe I ought not to continue assisting people who do not pass the blessing on to others.

Whilst the statement that I just made and the strong action that I took may seem extreme, I would like you to consider for yourself the following principles I learned.

1. Measure Your Friendship

Measure your friendship against behavioural criteria to yourself and others and never continually look after and care for people who do not respond by showing that same or similar concern for someone else, otherwise, you are endorsing their bad behaviour.

2. How I choose Friends

To have a formula to choose friends is a very valuable asset because it gives you a fail-safe way to form assessments underprepared criteria. I tend to choose my friends, rather than allowing them to thrust themselves upon me, and once the choice is made, and accepted, there is no way that they are going to be able to out-give my generosity toward them. To



have close friends is a great blessing because you never have to measure your words or be cautious about confidences, or be concerned in respect to them leaning on you. The support, enjoyment, stimulation, security and affection of a friend, of course, is a direct reflection of your behaviour towards them.

When choosing a friend I have four simple principles.

Principle 1: They must be honest.

I do not want to climb through a multitude of words to obtain the essence of truth from a conversation, commitments or standards. Truth will always be truth and I reject situation ethics that tend to provide wide openings for dishonesty and blame. I do not want to put a percentage mark on anything my friends tell me and when we make any commitment to meet or to perform courtesies to one another. I do not expect to have to check up to make sure what was committed was carried out.

Principle 2: They must have a sense of humour.

Laughter releases tension and is a nectar to the spirit. Many times we sit and tell jokes for hours and recall with mirth the experiences that have happened to us over the years. Other times humour comes from our own misadventures and earlier experience while other times we recall recent behaviours where we have exhibited stupidity far beyond our own comprehension. Seek out those who can laugh at themselves and at the same time have a sense of outrage and concern for the serious follies of life that become the lot of many unfortunate victims.

Principle 3: Look for those who are generous.

I never want to work with, be with, or associate with, anyone who is mean, greedy, envious or suspicious. The person who holds power, fame, money and even sex, as their highest priority in life can never be satisfied because there will never be enough to satisfy and the only antidote to quench their need is a little bit more. Generosity comes from the heart, not from the purse and to give and to keep on giving, even when advantage is taken of you,



creates a release of the spirit. Some people look upon generosity as lending their boat, books, lawnmower and it is a form of generosity, but the higher level is to give that which has a permanent cost.

As a young man when I was poor, I would give several days work as a bricklayer to help people because I did not have the finance but I also gave in cash according to my ability. To be generous means giving, not trading and it must include all facets of life including cash because it is your minted personality and it is generally the most difficult to part with.

Principle 4: They must have empires in their brains.

Nothing de-motivates you more than having a friend who is negative about a project that you are considering. Friendships will change over the years because some are not interested in, or are tired of, achievement or want to get out of the race. Others resent your keenness to respond to opportunity whereas they just want to coast along and be happy and can't understand what all the fuss is about. I like to surround myself with friends that have empires in their mind and I am continually striving and relentlessly pursuing the final essence of the best I can do, that I might leave a legacy that is permanent to others. When looking for friends, why not seek out those who have already exhibited the achievement toward the beginnings of bigger and better things, and as you rub off on one another, your friendship will be enhanced by this mutual benefit.

3. Beware of friends of convenience.

One of the principles of a good friend is that they will not impose upon or violate your boundaries. They are not family and you are not compelled to be their mentor or their financier, nor are you obligated to their family or friends ... let me explain further. When I received a phone call from one of my friends asking me to open up my international contacts for his friend, I simply refused although I have confidence in my friend's ability and behaviour, I cannot extend that confidence to include someone that I have not built that kind of relationship with and thereby expose my own reputation. Naturally, my friend apologized when I explained because he understood and realized that our friendship did not extend past our personal relationship.



Continually I receive phone calls, letters and visitors asking me to provide contacts and letters of introduction to politicians, financiers and other people of power or substance, and they become offended when I will not do it. Organizations and individuals may continually prevail upon a friendship that is past the point of good manners and are surprised to understand that there is a wide gulf between friendliness, friendship and obligation. Should your friend need help then do not lend, but rather give, because lending puts you in a servant/master relationship and destroys what you have, whereas giving tends to bind the relationship. Your dreams, thoughts, desires, disappointments and ideas can never be fully understood by others because they do not dwell inside your mind and therefore they are not privy to your mindset and to the aloneness that will creep in because of the different level of commitment to a particular cause, and that is why you need to develop a personal relationship with Jesus Christ in prayer, meditation and Bible readings.

4. Others you come into contact with

To lump all additional contact you make in life in the category of 'others' in no way demeans them, but rather indicates the inability for us to categorize them all, so here goes.

Boyfriends or girlfriends

To have friends of the opposite sex when you are young means that a balance can be created in the different ways we should treat one another. By going back to basics, we understand that the male species was created, he was made from the dirt and his mannerism, language, attitudes and feelings are going to be at times somewhat earthy. The female of the species was not created the same way, but rather built as a helper, and although similar in some respects, there are some very marked differences in her appearance, voice and mental patterns. Maybe that is why it is quite common to refer to a young lady as being beautifully built.

The difference between the male and female is far more than biological, where women tend to gravitate towards security, men tend to gravitate towards risk. Neither one is better than



the other, they have different roles and they are not supposed to be confrontational, but rather, complementary. For a woman to trample over a man's ego will result in the male's distrust. Likewise, for a man to ignore a woman's need for security will generally bring the same response. I am not going to go into the ways in which to court, or behave towards the opposite sex, but rather suggest good manners, respect and kindness, but always understand that there is a major difference between the two.

Service and tradespeople

I am particularly sensitive to those in our community who work hard and provide our services, trades and care. The mechanics who look after our motor vehicles, the carriers who transport our products and the labourers that build our roads, dig our ditches, cart away our rubbish and the farmers who produce our food, and of course, the underrated women in our community such as mothers, teachers, nurses and many others. These all have incredible value and are an important and very valuable part of the human race. Who could cope without our sewerage workers, or those in our factories, who seek to sustain us?

Never ever forget that the workman is worthy of his or her hire and those that support us with their manual labour should be cared for and paid promptly and well. I remember as a bricklayer working out in all temperatures, in dusty, cramped and even isolated conditions and sometimes with blisters and blood on my hands, cramp in my shoulders and an ache in my back as I carted bricks, mixed cement by hand and wheeled thousands of barrowloads of concrete. It may be true that some of those who do that work have not been prepared to stretch to do something different or have the desire or opportunity to obtain the higher echelons of life, but they have families they love and they are loved in return and they deserve our manners, consideration and respect.

Staff

If you are in an office or a factory, sales or dispatch, remember that every part of the whole must work in harmony to create profits and to provide salaries. Should you be dissatisfied with your job then do not complain or sabotage or disturb, just leave and find another job. And if you think that you are worth more than you are being paid then go somewhere else or



start your own business. The word respect bears repeating in every area of life and inter-office or factory gossip or preference undermines stability and decreases production. Be prepared to excel and compete honestly for promotion on merit, not on favouritism and be nice to the people on the way up because you are going to meet exactly the same people on the way down. If you are ambitious and want to get ahead, then always under commit and over-perform and you will shine out like a beacon and be noticed and rewarded. Should you feel uncomfortable with who you work for, then create a definite time frame with a plan to leave and if you have a position of authority when bad behaviour occurs within the workplace, confront it truthfully with hard evidence whilst maintaining a courteous and expectant response and never surrender your self-respect. As a manager or supervisor, I once asked a Chinese business friend of mine how the Asian race seemed to move to the top of many business enterprises and his answer was quite revealing when he said 'we work diligently and waste nothing'. Good advice! Do not expect, unless you inspect. And if you have staff that reacts to your checking on work or performance, then they may have something to hide. If you should reach a point that a worker has to be terminated because of their behaviour or performance level, don't get yourself into a sweat because it 's not your fault. All you have to do is explain the minimum performance and behaviour level that is expected and that they have performed below that standard and may find employment at another level elsewhere that is more suitable. A simple rule is to promote slowly and carefully with the understanding that it is easier to get someone into an elevated position. and much harder to get them out as they become entrenched. If you have to dismiss people for whatever reason, do it quickly, honestly and with immediate fair compensation and always remember that the person being retrenched sees the whole episode in a different and more personal way.

CHAPTER 4 - Economics

1. Getting
2. Giving
3. Multiplying

Money is a necessary tool for living and in this final chapter, I want to remove the myths and unlock the mystique so that you can become its master rather than its slave. The way in



which your money is obtained or rejected and the use that it is put to or the amounts that are hoarded, wasted or given away, will declare more about your value system and character in accurate terms than any other psychological assessment that is currently available.

There is a curious dichotomy in the nature of mankind that in general terms the use of the word money or the inference of it, or the right to earn or trade and have a desire for money, has in some way, an evil or at least a less desirable attribute. Those that can manage with the little they possess and are able to create a tolerable lifestyle for themselves are generally the most critical of those who have more, which in turn means they have very little to give to others who are locked into a country or situation that has considerably less. Unfortunately most Western countries now have a considerable percentage of their population receiving welfare or some kind of subsistence benefits and I am sure that they are grateful for this kind of assistance. The interesting thing is that very few people stop to consider that the government has no money or funds of any kind of its own until they acquire it in the form of taxation from those who have earned it by some measure of effort. Most of us have an opinion about the rich and tend to admire, envy or criticize those in our community who have wealth and conveniently forget that if you are a Christian, then our role is not to philosophize and debate about those who are rich, but rather to reach down and lift up those who are unfortunate enough to be poor.

Money is simply minted personality and what it can do for an individual or group must be understood on the basis that it is a neutral commodity until some individual or organization puts it into service. The battle for financial control of your life and a stable secure foundation of economics will probably cause you more concern, frustration, anguish and work than any other pursuit in your whole life. Many frailties of inconsistent and unmanageable financial behaviour and control has been proven to cause both physical and mental illness, divorce, broken relationships, suicide, legal battles, violence of all kinds and depression. The lack of money can and has even caused malnutrition in Western democracies, as our inability to care for the aged, the sick and the young escalates. While some people dare to say that they have no interest in wealth and that money is an unimportant item in their lives, the fact remains that a little more for some can really make the difference between living and dying. Having opportunity to earn is more of a pursuit



rather than a gift and when the quest for responsible financial security is abandoned. what usually follows is apathy, stagnation of the mind, grubbiness and laziness in personal behaviour and hygiene. The finality of the abandonment of personal responsibility is the abandonment of hope and the placing of blame on someone else, a system. or a series of events. Personal responsibility and the acceptance of one's action or inaction, irrespective of circumstances, is the first step towards a healthy mind and a hopeful heart.

When I became a Christian on may 25'h. 1959. at a Billy Graham Crusade in our hometown of Adelaide, Australia. I was a poor uneducated bricklayer from a broken home with very little possibility of ever becoming rich. I have searched back several hundred years into our history and found that our family had always been poor and the investigation over those many years indicated difficulties, division and repetitive failure, and so my background experience was not one of wealth and privilege. It is not that money is all-important. but rather, a necessary item of exchange that is universally agreed with throughout the entire world, and even those who claim they have no interest in it, whether by choice or survival. then they must have either some for themselves or depend upon someone else who has money to provide the necessities of life for them to survive. My deep concern is with the frivolity in the way that some people relate to money while there are those who will even commit any offence to obtain it, it is survey should provoke us into looking into the life of the most revered and respected person in history and observe the relationship the person of Jesus had with money without going into a deep theological treatise. I asked a question of some respected conservative theological historians and it was this 'what was the value of the gold, frankincense and myrrh that was given to Jesus at his birth in today's currency?'

After many months of investigation and to reduce the long thesis into a short paragraph, the response I received was this. The Magi, according to scripture and history arrived at Jesus' home when he was about 22 months old, and rolled out the carpets containing the gold, frankincense and myrrh in large quantities which represented 'a considerable fortune' (words of the investigative theologian). The theologian went on to say that the amount was in the many millions of dollars rather than the thousands of dollars and told me that to suggest that Jesus was poor appears to be a grave misconception, with ignorance toward the finance given to him for his heritage at birth. Jesus also had supernatural powers that made him above and beyond wealth. For instance, he was able to turn water into wine and



to multiply the loaves and fishes and ride a donkey without having to pay for it and another illustration is that a ship was available when he wanted to sail, and according to biblical accounts, a legion of archangels would rescue him if he stubbed his toe on a stone. Jesus could stop the wind and the waves, and rather than pay the taxes from his heritage, he sent the tax officials fishing. Jesus was indeed wealthy and even above and beyond wealth, in whatever shape or form you like to describe it.

Money does not change a person's character, but it does reveal what was already hidden beneath the surface and so when we see people change in temperament and principle by achieving or losing great wealth, then real character is revealed, rather than being freshly manufactured. Many times I have received comments from people trying to convince me that money is not important to them and then I watch as they turn around and unlock their motor car, which was secured to prevent loss of the monetary exchange that purchased it, and then go home and unlock the door that contains their monetary goods and then see them bank money for protection against possible future needs. Having dealt, in rather a rough way, with an introduction of economics using a direct approach with the word money, let us delve deeper into this subject and divide it into specific areas of getting, giving and retaining.

Getting

The pursuit of obtaining money starts with childhood and rarely if ever dissipates with time. As a person commences their working life and looks forward to a successful career or suitable employment, the need for money becomes a force that compels them to perform. For those who by need or choice seek a welfare lifestyle as a temporary or more long-term arrangement, then the energy and inspirational level of the individual is reduced to meet the needs of everyday life, rather than the challenges of what can be developed. Whether by choice or circumstances, if you have made a decision towards welfare or wealth, then you will soon find that money by its very substance has a seductive quality. Allow me to share with you some wealth laws that I have learned over the last fifty years, that I have found in principles that are as universal as they are unchallenged, and if adhered to will, provide a



strong directional guide for wealth attainment, irrespective of local, national or international economics.

Law Number 1: Wealth is a thought

To suggest that wealth is obtained by extensive education is contrary to those who obtain and possess wealth. Whilst it is necessary to obtain a sound basic education, it only requires a most cursory investigation to observe that even business schools are unable to have a track record in producing entrepreneurs and even the best business trainers in universities or business schools, when faced with redundancy, usually fail to make the grade in the changing world of trade. Financial growth and stability has more to do with a pattern of thinking and disciplined action than extensive education, exceptional circumstances or social positioning. To have the ability to obtain wealth requires a special mindset that releases the imagination and drives the will, and the more you tend to insulate yourself from risk, the more you tend to insulate yourself away from wealth. Wealth seekers are always on the offensive and rarely on the defensive, which requires continued vigilant alertness to opportunity and awareness of impending danger that could cause failure. The four areas where there is obvious wealth are as follows.

1. Power
2. Trading
3. Needs
4. Danger

And I will deal with each one of these separately.

Power

Wherever there is power to control, to withhold, to create or to supply needs that are either perceived or real, to those who want them for whatever reason, then the capacity to supply the requirements will always be showered with wealth.

Trading



The person with the ability to trade and negotiate advantageously will always find a place in any area of business and will reap generous rewards in proportion to the quality and ability of the participant offering such a service.

Needs

There are always needs and shortages around the world and yet the real wealth seekers avoid the well-trodden path of normality and search out and find unfulfilled and unseen needs that have not been identified by others. These needs are very often obvious once they are met and yet remain undiscovered until a wealth seeker comes along.

Danger

I am now talking in the all-encompassing area of economics, which may include physical and even danger, to one's reputation. Many business deals have obvious and well-hidden economic dangers and some involvements could even necessitate going into unsafe areas of the world or venturing intellectually or politically where no-one else has been before. The timid waters of mediocrity are not the paths of the wealth seekers. who at times will find with the risk, the necessary adrenaline shot to make the pursuit desirable. Of course, any danger must have a built-in reward system relative to the risk involved.

Law Number 2: Establish value

It has been my misfortune to meet people who during their lifetime pursued a supposed wealth dream that was really void of any real or measurable value. As real wealth seekers, we must be ever mindful that our time on this earth has a metre that is ticking continually and anything that we spend our energy on, at whatever level, is absorbing the time and the talent resources that were given to us by God, that enable us to respond in a measurable way. In establishing what is value in a wealth seeker's domain, a few simple rules could be helpful and towards this purpose, I have outlined the following:

1. Results



2. Market
3. Timing
4. Cost

Results

Whatever field of wealth you have decided to enter, the criteria of every effort and every investment must have a measurable result that is beneficial to the recipient. The best definition of an investment that I have ever heard is that 'a good investment must pay the highest return when it is needed the most.'

Market

The market for all things is elusive and changing and what was needed or popular today may not have any real value tomorrow. The establishment of any value is found in the marketplace where supply and demand together with availability of funds, settles the value. Whatever you and I think something is worth, cannot be validated until it goes through the free market process and only there is real value is measured. Most things can be manufactured or obtained, but it is what can be sold at a profit that counts.

Timing

In the negotiation of a product, service or agreement much is overlooked if the timing is not understood. What may cause a tremendous value at this moment may be of no value once the opportunity to perform its function has passed. There is usually a limited time-frame for obtaining the best value and once that time-frame has passed, then the value decreases or may even be nonexistent.

Cost



The cost of a product or service must never be so high as to make a financial return negligible. To run a business without allowing for inflation, emergencies and overheads will reveal accurately the real culprit at the end of any failed business. The physical and emotional cost must also be calculated on each venture, as these can be very hurtful and expensive oversights.

Law Number 3: Maintaining Control

Never surrender control of your assets, dreams and future earnings and never allow someone else to control your finances, the best advice is to invest in yourself. Remember that the possibility of earning easy money is always seductive and maintain control in these three areas:

- (a) contracts
- (b) reserves and
- (c) knowledge.

Contracts

Never sign or agree to anything of which you do not have absolute control of expenditure. Beware of leases or loan agreements that can expand without your approval or contracts that are open-ended. Rarely give personal guarantees and never without the limiting factor both in time and in quantity. Reserves Always have cash reserves that are immediately available and separate from all predators. Have all your assets in trust protection and all transactions in your own limited liability companies build financial reserves continually.



Knowledge

Learn the business you are in and measure your knowledge by cash returns. Go out into the arena of life and gain wisdom in the marketplace by putting your own life up for scrutiny. Beware of business and other consultants who want to advise you but are unable to show you their own unencumbered wealth.

Giving

The great John Wesley said 'earn all you can, save all you can and give away all you can'. If you cannot or will not save, then I believe the real seeds of success in life are not within you. Many people confuse giving with trading and they feel that if they give you something then that puts an obligation on you to give back to them. True giving has a deep kindness that comes from the heart and is rarely regulated to the size of one's income. To lend one's golf clubs or motor vehicle, trailer or even your house may be an act of generosity, but the actual giving rather than the lending is of a much higher level. There are those of course who can give some of their clothes, bake a cake, give a helping hand and these are all dimensions of benevolence and to be commended, but I believe the greatest example of giving in everyday life was the biblical character called 'the good Samaritan', who did all of the above and gave his hard-earned cash. The Bible implores us to give to honour God and to create a benefit to our own well-being.

Here are some ways that I have found great blessing by giving in my life.

1. Business
2. Family
3. Faith

Business



Never become involved in business deals where you are the only one who wins. Always endeavour to provide for all participants and be generous to employees and all those with whom you associate and pay your bills promptly.

Family

Your family is your major responsibility and to be generous to them ought to become as natural as night and day. The way you treat your wife/ husband, children and grandchildren will tell the world a great deal about what you are like to deal with. As a wealth seeker, remember, family first and leave a heritage to them when you have expired.

Faith

To say I am a Christian and then to withhold my financial support towards the work of my faith would be an abandonment of all I stand for. Giving for the propagation of the gospel and to other needs is a way of acknowledging God's goodness and writing a minimum of 10% of all your wealth in your 'will' towards the work of your faith declares to the world that you did not deny in death that which you affirmed in life. Then, of course, the giving does not stop there by writing a cheque, giving a gift, or lending your golf clubs. The giving must come also with your life. To do things physically, mentally and spiritually for other people to go out of your way to meet a need, to do a service, to create an act of kindness, by using your time and your personality, is also a great gift and should be as natural a part as eating and sleeping.

Retaining

Before any money can be retained it must first be obtained, and without an accumulation, then the rules to retention and multiplication are not applicable, non-existent or at the very least misunderstood. The first law of retaining in economics is to maintain control, which is



the same law that is used for wealth seekers, with a special emphasis on not losing ground. The reason you have for the retention of your finances now must be clearly defined, i.e. Is it for:

- (a) a continuous upgrading of your lifestyle
- (b) for long-term security against misadventure or recession
- (c) to protect and maintain you and your spouse in old age
- (d) to provide educational and other special benefits to your children
- (e) to help your church and others in need
- (f) or to do some great task that needs to be done.

The reasons for retention can be varied but to multiply funds without a clear purpose would seem to be somewhat miserly and abstract. Having dealt with the reasons for retention of your wealth, the next step would be to estimate the amount with considered thought and accuracy, as to the assessment of the quantity you will require and in what timeframe you expect to reach these amounts.

When you have quantified your wants and needs, with time-frames, then the next step to the retention of your wealth is more action-oriented, than theoretical. The temptation, of course, is always to put these questions aside and deal with them as they become more desperate, but my role as a distant mentor to you is to give you good advice that will prevent casual and circumstantial living and to direct you into a planned, happy, productive lifestyle. Losing money by inaction or bad decision is an example of a life wasted and by paying with time, energy and talent, a double or triple price for the same financial gain or no gain, simply declares that a part of your life was spent without value. Whenever a mistake or a loss is made, then evaluate carefully and admit accurately and personally where you went wrong, with written documentation to reinforce the lesson. As a general rule, it is wise to retain 20% of your net assets in immediately available cash or precious metal reserves for personal, family and emergency purposes and this should be held separately from your trading and other bank accounts, with a recognition that it is not risk money. Be prepared to accept a low-interest rate or percentage growth rather than putting it out to larger gains. which usually carries with it the larger risk.



The second rule of money retention is to consider a commitment against debt and whilst it may be necessary at times to borrow funds for the purchase of a home or to develop a business, the real wealth seekers of the 3rd millennium will look back to the 20th century with its emphasis on borrowed money which carried with it the widespread financial collapse of families, businesses and governments. To be financially free is to be free indeed. and the pressures that come with an overspent budget do not apply and a more relaxed and happy lifestyle will be a higher reward.

The 21st century will only be economically kind to those who adopt a debt-free lifestyle. My strong advice to you is to avoid debt and preferably get out of debt and stay out of debt by avoiding the seduction of peer pressure and immediate gratification. A debt-free lifestyle will release you to build and multiply your wealth and give considered thought to the purchases you make. By asking yourself the question of how long do I need the items I am about to purchase, you may have to consider buying something of a better or lesser quality that fulfils your immediate or long-term needs. Whatever your economic position is, be mindful that stability and liquidity go together and avoid costly legal involvements and conflicts and be smart by working with two banks for trading in case an emergency arises and you need some temporary assistance.

The next step is a choice of lifestyle, rather than a law of economics. and that is, after assessing in considered terms, what you want your money retention in economics to be, then you may have to do some deep soul searching in respect to your willingness, desire or fear level, in how you intend to earn the money that can be multiplied. Avoid the tendency to be penny-pinching in your life and accept that life is to be enjoyed, not endured, with time for fun, family and friends.

Now comes the 'piece de resistance', and that is a decision in respect to the career path that you intend to embark upon. with it will ultimately come a choice between being employed or self-employed, and you will observe more varieties than a rainbow. That is why you should at least come to some type of examination into a broad sense of what they are. Employment Sometimes employment is a means to an end and that could be to gain experience and knowledge as a stepping-stone towards a different or more preferred employment or a move upwards to self-employment. There has been much confusion and



very little clarity about employment (i.e. working for a salary package), but the only real difference is in the scope and positioning, whether it be a factory hand or a computer operator, attorney or a company director, the simple fact is that if you are employed by someone else then the full responsibility of that organisation does not rest wholly on your shoulders and therefore you are not totally and fully in control and you can be fired. changed. promoted or demoted at the will and whim of someone else. The benefits of being employed, if you can negotiate or work your way up to a senior position, can be a very satisfying and rewarding lifestyle. Senior staff appointments carry a certain prestige and fringe benefits but this is only for the few, and when considering a career it would be wise to consult those who are already in the one you seek and ask deep searching questions. Of course, avoid those areas of employment that are over-supplied.

Business

The area of business needs an entirely different mindset and at most times a very long commitment with a financial risk at every corner. Some businesses fail in the first two years and although the proprietors will start a business again at something different, there may be several ups and downs before success is finally achieved. Most businesses start undercapitalized and under-examined, and very little thought is given to the possibility of failure or exit options.

1. Avoid partnerships because there generally comes a time of separation and a conflict of ideas and direction. Some do work but they are in the minority and are fraught with tensions and debate. Be your own person and accept that if it 's going to happen, then it's up to you.
2. Learn to negotiate and the best way I know for you to learn is to become, for a year or two. a full commission salesperson.
3. Understand the corporate and tax laws relative to your business and use and understand them for protection and benefit.
4. Where possible, have all suppliers and customers commit themselves in writing.



5. Make doubly sure that those with whom you do business have a track record of prompt payment.
6. Pay your own bills promptly.
7. A major upturn in profit generally does not last. therefore save rather than spend during boom periods.
8. Minimize overheads and keep a tight lid on it.
9. Look after existing customers for they are cheaper to keep in the long run than seeking new ones, nevertheless, continually seek new ones

Suggested multiplication factor:

1. Save and compound the interest.
2. Buy gold and silver for financial insurance against an economic crisis.
3. Purchase and hold some Swiss francs (they are the only one, at the time of writing this book, that is 100% backed by gold).
4. Investigate legal tax shelter options and gain from tax-free multiplication.
5. Continue to seek higher financial returns relative to experience and hours spent in effort.
6. Have sensible insurance against loss of health, house and other valuables.

Finale



Having said all of the above, I must add to it by mentioning something of my observations in the parade of life. It has been my happy lot to observe that there are human beings who live in a country that enjoys freedom and democracy, where opportunities are available at many levels for financial stability and even great wealth, and yet some will make good decisions, others will make bad decisions and yet another group will make no decision and leave most things to chance. My belief is that the greatest gift that God gave to man at the beginning of creation was the power of choice and by doing so, God gave us the free will to choose the path we wanted to go and with it goes all the responsibility of that choice or the lack of it. The way you live your life is your choice and it is obvious that God has never robotized the mind of man, but rather opened a way to allow you to seek by choice, your own level of fulfilment.

Have a successful life.