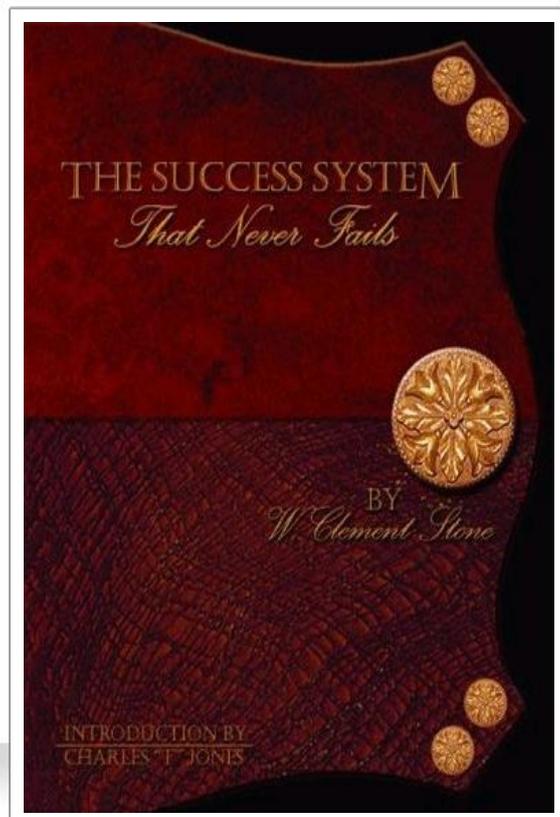


Success Can Be Reduced To A Never Fail Formula.

THE SUCCESS SYSTEM THAT NEVER FAILS



**(W. CLEMENT STONE/Napoleon Hill Foundation/
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THE SUCCESS SYSTEM THAT NEVER FAILS

Success Can Be Reduced To A Never Fail Formula.

Main Theme

The success system that never fails is made up of;

1. Inspiration to action - the motivation to achieve your dreams, goals or ambitions.
2. Know-how - the necessary knowledge required to be a success.
3. Activity knowledge - the inside information that comes only from doing something.

When all three of these elements are present, you can successfully analyse the principles behind successful achievement in any field, and once mastered, you can then repeat the formula over and over. You need to analyse the positive elements of the formula that need to be repeated, and the negative elements of the formula that need to be avoided. You then consistently create a situation to encourage one set and avoid the second set.

In the final analysis, life means more than simply dollars and cents. The true riches of life are found in the heart.

Introduction : Can there really be a system for success?

Main Idea

Everyone wants something: money, prestige, love, success, health, wisdom, etc. In a world of unlimited opportunity, is it pure chance that some people reach their goals while other people fail? Are there formulas, rules or principles that will guarantee success? Is there such a thing as a success system that never fails?

An old Hindu legend states that when the Gods were making the world, they sought a safe place to hide their most valuable treasure, somewhere where lust and greed would not destroy it for future generations. They decided on a hiding place so obvious it wouldn't be seen. There they placed the true riches of life. In this hiding place, the treasures can be found by everyone who follows the success system that never fails.

Part 1. The Search Begins

1. A Young Boy Begins The Search

Main Idea

The keys to the success system that never fails are;

1. Inspiration to action. You need the motivation to keep going in the face of failures and disappointments.
2. Know-how. You next need to learn how to go about achieving your goal.
3. Activity knowledge. This is actual experience gained from applying your know-how in a real-life situation.

Supporting Ideas

You need to realise that decisions are important when they are followed through with action. Each new decision a person makes begins patterns of thought that later create a tremendous impact in his life.

In particular, good decisions that are made need to be followed through on with action. When you go after something, don't come back until you get it.

2. Get Ready For Tomorrow

Main Idea

Try and make a formula of why you consistently succeed. Then look for ways to improve the elements of the formula. Once you have done that, look for ways to apply that formula in shorter time periods. Develop your own success system that never fails.

Supporting Ideas

Everyone eventually is subject to the environment they are in. Therefore, carefully select and choose an environment that will help you move towards your goals, not away from them.

Many people never take the time to stop and evaluate why they make a sale in some situations, and not in others. Success can be reduced to a formula, and failure can be reduced to a formula too. Apply the one and avoid the other. Think for yourself.

Success is achieved by those who try. Where there is nothing to lose by trying and a great deal to gain if successful, by all means try. Do it now. If you feel timid, overcome this feeling by activity. You'll find that taking action in any situation where you feel nervous helps neutralise your fears.

Set a time limit for yourself. In sales for example, if you find you cannot make a sale within that time frame, move on to the next sales opportunity. This is the only way that you can maximise the value of your time. Fatigue is not conducive to doing your best work. Save time, and invest your time wisely.

Selling become a lot of fun when you become an expert in sales techniques. This requires a lot of hard work to get to that stage of efficiency. Search for the specific trigger words, that will set off the right emotional reaction in your prospect and make them want to buy. What phrases cause their eyes to light up and their attention to increase.

Keep your close simple. Try making a positive statement, followed by an affirmative question. The "yes" answer will almost be a reflex action. For example;

1. Positive statement: So, if you don't mind, I would like to write it for you also, if I may.
2. Affirmative question: May I?
3. Answer: Yes.

3. Be a Self-Builder

Main Idea

Success in a sales career is all a matter of attitude – the salesman's attitude.

Supporting Ideas

Sometimes, you need to stop and take inventory of yourself. Ask what are your true assets? And what do you do to make money for your company?

One key to your personal success will be your ability to save money. If you cannot save money, the seed of success is not in you.

Another important principle is to organise your time properly. Generally speaking, if your day is a social success, it will be a business failure. Try recording your business time use, evaluating how much time is spent on social activities and how much time is spent on business activities. Now start to analyse where you can increase the amount of business time you put into every day. This takes will-power, but the results can be spectacular. The history of man has taught that the best thoughts that are very new are the best thoughts that are very old. In other words, something like the Bible can provide endless sources of inspiration and motivation. You reach a person's soul through the thoughts that you put into their minds. Everybody can become self-builders, leading to spectacular success.

Consider China. In the third century B.C., this was the most advanced nation in the world with the art of printing, the use of coal, gunpowder, the compass, bronze casting, etc. The emperor decided China did not need the rest of the world and built the famous Great Wall of China, which was 2,500 miles long. As the centuries past, the rest of the world advanced while China remained unchanged. Today, China is primitive by comparison with the rest of the world.

People can build similar unseen walls that bar their progress without realising it. Avoid making barriers to your own success. Become a self-builder. Build your character from within by having the right attitudes, and by reading from the best books available.

4. Don't Leave Your Future Behind You

Main Idea

Regardless of who you are now and what you have been in the past, you can be exactly what you want to be in the future.

Supporting Ideas

The road to success starts when you are inspired to make the effort. Inspiration starts when you are motivated to dissatisfaction with things as they are. Inspirational dissatisfaction means you are not content to remain a failure, and is the single most important motivational factor that exists.

Is your future ahead of you or behind you? Have you erected unseen walls such as negative habits, thoughts or actions? Are you building positive forward momentum, with uplifting thoughts, deeds and attitudes? The choice is yours.

The thoughts you think now and your present actions will determine your future direction and destination. Regardless of where you've been and what you've done in the past, you still can become anything you want to be. Character is the one single common denominator of all personal qualities that will ensure a truly successful future. The development of good character is a battle everyone fights for themselves.

The true value of reading self-help material is not what the writer puts into the book, but what you as the reader take and apply. Thoughts are the most powerful form of suggestion known to mankind. If you can control the things you think about, you can control your destiny.

The art of motivation rests on the bedrock of repetition. Try a simple experiment. Every morning, evening and as often as possible each day, repeat: Try to do the right thing because it is right. Whenever you are faced with a choice, act immediately to follow this suggestion. In this way, through repetition, you will form a habit that will help make your future as you build character.

To develop good character, work. To have good health, work. To rise from rags to riches, work. To fight your way back, work. To acquire knowledge or know-how, work.

Part 2. I Find The Treasure Map

5. It Takes Less Work To Succeed Than To Fail

Main Idea

It takes less work to succeed than to fail because failure is only a temporary detour. When you have a clear goal and an effective way to reach that goal, nothing can stand in the way of success.

Supporting Ideas

It takes less time to achieve success when you concentrate your thought and effort on learning a lot about a little, thereby becoming an expert, than it does to dissipate your energies by learning a little about a lot. Focus your attention on acquiring the necessary knowledge, know-how and motivation to become an expert and achieve a specific objective. When you do something, do it whole heartedly. Give it everything you've got, and then rest.

Consider the launch of a space vehicle. More energy is used getting a capsule into orbit than is used for the rest of the trip. But more importantly, the energy is used in a massive, concentrated short burst. If the initial energy were to be gradually applied over

the entire trip, the capsule would not be able to achieve orbit.

Organise your life around the goal of maximising the effectiveness of your work time. Then work with all your heart. Similarly, outside your self determined work schedule, relax with all your heart. Live the part of a successful person, and before you realise it you will be successful. It takes less time to succeed than to fail, because failure is only temporary. When you have the proper goals, knowledge, techniques and inspiration to action, you must succeed in the long run. You need to operate on the basis of a success system that never fails. This requires a mindset that demands you achieve in one hour what others take many hours to do. You make every dollar do the work of many.

The only way to gain activity knowledge is by doing. If you constantly make a habit of doing what you are afraid to do, you will be expanding your activity knowledge by leaps and bounds. When you run away from something simply because of fear, you are passing important opportunities to succeed.

The key benefit of experience is that you gain additional knowledge on how to apply your knowledge in specific situations. You also gain additional knowledge of how to meet changing conditions. You gain activity knowledge in only one way – by actual experience, and doing it.

6. Get On The Right Course

Main Idea

Know-how is one of the three essential parts of the success system that never fails. Know-how is the quality gained from actual hands-on experience that enables you to do something at will with skill, effectiveness and a minimum use of time and effort. You don't learn know-how, you accumulate it little by little through doing.

Supporting Ideas

Know-how is activity knowledge, and an essential ingredient in the success system that never fails. When you have knowledge, you know that something can be done. When you have know-how, you have assimilated from experience all the little finer points that improve the quality of the result.

You develop know how in only one way - by doing. The experience must be your own. People go to schools and universities to learn where to find information when they need it. But know-how is accumulated only from actual experience. Know-how is the difference between victory and defeat. Know-how is developed by practice. This is due to the fact that practice develops skill by experience.

To solve a problem or to reach a goal, you don't need to have all the answers in advance. All you need is a clear idea of the problem you want to solve, or the goal you want to reach.

7. Go Power

Main Idea

Go power is the mystical motor of your spirit. It is the inner urge that can drive you to success and worthwhile achievement. It is fueled by emotion, desire and impulse.

Supporting Ideas

There are also those who have knowledge and know-how, but they don't succeed. Although they know what they want to do and how to do it, they don't feel like doing it.

Inspiration to action is the most important ingredient to success in any human activity. And inspiration to action can be developed at will.

What is motivation? It is an inner urge that incites a person to action. Strong emotions (love, faith, anger and hate) generate an intensive driving force that will last a lifetime. The greatest motivator of all is love. One of the best ways to inspire another person to desirable action is to relate a true story that appeals to his emotions.

You can program your subconscious mind by verbal repetition. The subconscious is particularly affected by self-suggestions given with emotion. Napoleon Hill's famous self motivator is What the mind can conceive and believe, the mind can achieve. If you repeat this many times with emotion every day, and set your objectives, you can then get into action towards achieving your goals.

External suggestions start the thought process. This includes the thoughts you think, the words you say and the things you do. Habits are established by repeating suggestions a number of times, and by responding to those suggestions positively. By directing your thoughts, you can build and control the habits you wish to acquire.

Part 3. An Eventful Journey

8. I Selected A Good Crew

Main Idea

When you have a burning desire that drives you to action to reach your goal, you will find the means to gain the knowledge that you need and to get the experience that will give you the know-how. You seek knowledge by talking to people or from books. The know-how comes by doing.

Supporting Ideas

It takes more energy to overcome inertia and get started from a stand still than it does to continue the momentum once something is in motion. Therefore, strong desire starts you towards your goals, and once started, permits nothing to stop you.

A popular self-starter is the self-motivator Do it now! To use it, repeat the phrase 50 times or more to yourself in the morning, evening and every time it occurs to you throughout the day. This imprints the thought indelibly in your self consciousness. Then, make it a habit to act whenever you don't feel like doing something, and that Do it now! suggestion comes to mind.

When building an organisation, hire your customers to work for you. But be careful not to dissipate the effectiveness of your own time by hiring a large staff. When you lack working capital, your own personal sales efforts are essential to survival and success. Hire new staff gradually, as quickly as you can absorb the time and effort required to train your staff carefully and thoroughly.

There's more to life than making money. Don't become blind to other activities that you can become involved in. For example, never stop learning about things that passionately interest you. Knowledge is gained anywhere and everywhere. However, to be useful, it must be organised.

9. We Weathered The Storm

Main Idea

All personal achievement starts in the mind of the individual. The first step is to know what your problem, goal or desire is. Write it down until you can express it clearly and precisely.

Supporting Ideas

On Tuesday 29 October 1929, the US Stock Market crashed. This marked the beginning of the Great Depression. The greatest lesson learned from this era was that every disadvantage has an equivalent advantage associated - if you take the time and trouble to find it. And when you learn how to do that, you can kick the stuffing out of adversity every time.

If you develop the self discipline to always honour any commitments that you make, you will achieve a lot in your life. The best thing about sales is that success is contingent on the attitude of the salesman - not the attitude of the prospect. Any salesman inspired with the proper know-how and knowledge can influence a prospect to buy. It is that straightforward.

10. It's Easy If You Know How

Main Idea

Because man is the product of his environment, he should purposely choose that which develops him best towards his objectives.

Supporting Ideas

Necessity makes or breaks a person. It provides the motivation to action or the inspiration to try and achieve. Necessity can give a person inspiration to action. Experience will give them know-how, and knowledge can be obtained from a wide number of sources. These are the three key ingredients of the success system that never fails.

11. Mysterious Sources Of Power

Main Idea

The mysterious powers of prayer operate under universal law, regardless of whether or not you believe. Universal law always follows a pattern. Everything that moves or grows has a cycle and trend. Everything tends to grow to maturity and then decline, unless new growth is encouraged constantly and consistently.

Supporting Ideas

Prayer is a part of the success system that never fails. The power of prayer is mysterious, but so too are all natural and psychic phenomena. Whether we understand them or not, truth will be truth. For each effect, there is a cause, and when we know the given result of any given action, we can intelligently apply that principle. When you realise there are unknown powers that can affect your life, you broaden your horizons.

It is desirable to see as far into the future as possible, with the help of scientific knowledge. A very important area of understanding relates to trends and cycles. Many events occur in cycles at reasonably regular time intervals. There is a tendency for cyclic patterns, once established, to continue. There are also variations over time. For example, in nature, everything grows at a slower rate as it gets older. This can be applied in the business world. A business will not continue growing indefinitely, unless something new is added.

When analysing business growth, it is important to always look at the rate of growth, rather than the simple numbers themselves. This gives a more accurate feel of the vitality of any business venture. If the rate of growth is declining, the business will not have the momentum to continue.

12. The Way Of All Flesh

Main Idea

Morality plays a part in all successful, sustained achievement. Unless a person learns self control, they can never achieve their full potential. The basic causes of failure include illicit sex, alcohol, deception and stealing.

Supporting Ideas

Everyone capable of rational thought always do what they want to do. When anyone does the wrong thing, knowing it to be wrong, they do so because they haven't developed the habit of effectively controlling or neutralising strong inner urges of temptation, or because the wrong habits have been established.

The only way to break a destructive habit is abruptly, decisively and immediately. There are three ways to program your thinking;

1. Suggestion. This covers everything you see, hear, read or experience with your senses.
2. Self-suggestion. Suggestions purposely given to yourself, in order to encourage positive behaviour. Includes self-motivators such as Have the courage to say no, Have the courage to face the truth, Do the right thing because it is right and Do it now! Self-suggestion is a conscious attempt to affect your subconscious mind.
3. Auto-suggestion. This is a suggestion from your subconscious mind that influences the conscious in the form of an image or thought. In other words, auto-suggestion is the result of effective self-suggestion. When a situation arises requiring a decision, the self motivator thought comes to mind to act as a guide for decisions making.

Therefore the principles that should be used in trying to influence the actions of any person are;

1. Use suggestions to develop within the individual the desire to do the right thing because it is right. This would include the use of self-motivators mentioned, and those you develop yourself.
2. Strengthen the desire to do the right thing through the use of self-suggestion.
3. Change the environment of the individual as often as necessary to make them constantly reach upwards.
4. Continue to build a positive environment by filling the mind with good principles.

13. How To Get From Where You Are To Where You Want To Be

Main Idea

If you lack experience or a particular talent or skill and you don't want to pay the price to acquire it, then hire someone who has it to do the job for you. If you see someone you want to work for you, go after him.

Supporting Ideas

If you want a job, go after it. If you're happy in your work, and doing well with a real future, then share your opportunity with your relatives and friends. Give them the same opportunity you have to earn large incomes, and to acquire wealth some day.

In 1937, W. Clement Stone's life was changed by a gift he received - the book *Think and Grow Rich* by Napoleon Hill. The strongest and most hard hitting principle was the Mastermind Group concept, which was the key to freeing up enough time to concentrate on all those creative activities that can really build a business. The giving of self-help books has now become an ingrained habit, and one that has had an effect on a number of other people's lives. These books are important because they are written by authors with the power to motivate readers to change their lives for the better.

Finally, it all fell into place with the success system that never fails. Instead of three parts, there were actually four;

1. Inspiration to action at will...
2. Know-how to acquire wealth and success...
3. Knowledge of how to build a successful, profitable business..
4. And something more...a living philosophy.

To succeed in life, you first need to find the essence of many things. Search for the essence of perfection, and you become perfect. Search for the essence of success and you become more successful. Search for the essence of achievement and you achieve more.

In searching for the essence of something, you also strive for major objectives, with singleness of purpose. Each successful step takes you closer to the essence you are seeking. When you seek for tangible riches and success as you search for the true riches of life, you will find them if this is your desire. The essence of success in any man's life depends on his living philosophy.

Actions determine the validity of any person's living philosophy. Whether you realise it or not, everyone has a living philosophy. You become what you think. The essence of a living philosophy is that it must be lived. Actions, not mere words, determine the validity of a man's living philosophy.

W. Clement Stone's personal living philosophy is;

1. God is always a good God.
2. Truth will always be truth, regardless of a lack of understanding, disbelief or ignorance.
3. Man is the product of his heredity, environment, physical body, conscious and subconscious mind, experience and particular position and direction in time and space...and something more - powers known and unknown. He has the power to affect, use, control or harmonise with all of them.
4. Man was created in the image of God, and he has the God-given ability to direct his thoughts, control his emotions and ordain his destiny.
5. Christianity is a dynamic, living, growing experience. Its universal principles are simple and enduring. For example, the Golden Rule, do unto others as you would have others do unto you, is simple in its concepts and enduring and universal in its application. It must be applied to come alive.
6. I believe in prayer and the miraculous power of prayer.

Part 4 Wealth..And The True Riches Of Life

14. Wealth and Opportunity

Main Idea

Wealth is created through the positive mental attitude, education, labour, knowledge, know-how and moral character of people, under a government that guarantees freedom of private enterprise and respects and protects the life and property rights of each individual. The important ingredients for its acquisition are thought, labour, raw materials, credit and fair taxes.

Supporting Ideas

A nation prospers as its people create wealth. The role of a government is to encourage integrity, reward initiative and foster prosperity for the nation and its people. You often hear how low the monetary value of the raw materials from which anything is made are. The real costs are paid in wages for the thought and labour that convert the raw materials into usable products. The wealth represented by the finished product may fluctuate, but market value is retained.

Thought, labour and raw materials make jobs and create wealth. You can convert your creative thinking, talents, know-how, personality and physical energy into great wealth if you have the right mental attitude. You also need to make proper use of the business credit system, allowing you to prosper from not only your current income but also your future earnings.

The smart businessman plays according to the rules. He turns disadvantages into advantages, and in so doing acquires additional wealth. When you compare the wealth of one nation to another, you realise natural resources have little to do with anything. These are simply reserves of potential wealth. The real wealth of any nation lies in the inspired thought, knowledge, know-how and labour of its people. Progress is due to the positive mental attitude of the people and the government, the knowledge and know-how in manufacturing, financing, marketing and exporting.

15. How To Spark The Fire Of Ambition

Main Idea

The most important ingredient in the success system that never fails is inspiration to action. There is more to business than simply making money. Everyone has to have a reason for living, a driving passion that motivates them to get up every day of their lives.

Supporting Ideas

Everyone has a hot button. To find it, you need to know what a person wants, what he needs to get it and how you can help him get it. If you can give a person the opportunity to make their dreams come true, you can be an outstanding success in the business world.

If you are trying to spark the flames of ambition in another person, there is only one way to approach your goal: use the success system that never fails. In other words; (1) Inspiration to action, (2) know-how and (3) activity knowledge. And then add romance, where the dreams come alive in some tangible, powerful way.

16. Gifted Men Are Made...Not Born

Main Idea

Everyone is a potentially gifted person. Through the proper application of talents, everyone can become gifted.

Supporting Ideas

So what is intelligence?

“The ability to see into a problem and work out a solution by applying what one has learned in past experience. Intelligence is not a thing of which you have more or less, but it is a way of acting. A person shows intelligence when he handles a situation intelligently.”

---- Robert Wordworth and Mary Sheenan

“Intelligence is capacity. It is not skill, but the ability to acquire skill. It is not information, but the ability to acquire information.”

---- William H. Roberts

“Genius is 1 percent inspiration and 99 percent perspiration.”

---- Thomas Edison

“The chief ingredients for success are imagination plus ambition and the will to work.”

---- Thomas Edison

17. The Power That Changes The Course Of Destiny

Main Idea

Thought is the most tremendous force in the universe. You literally become what you think about.

Supporting Ideas

What is the power that changes the course of destiny? It is a power that every living person possess - thought. Like all power, it can be used for good or bad. It can be latent or apparent, concentrated or diluted, used or unused. It grows with use. Dr Emil Coue developed a world famous self-motivator: Day by day in every way I am getting better and better. This and other self suggestions, when used regularly, develop moral character. The process of thinking solves problems, but this requires reflection, and reflection takes time. You should develop a regular daily time period for reflecting, study, thinking and planning. In this way, you can begin to develop and use the power that can change the course of your destiny.

18. The True Riches Of Life

Main Idea

If someone asked you, "What are the true riches of life?" what would be your answer?

Supporting Ideas

The fact is that there are a number of different qualities that come to mind when answering this question, and everyone may have their own personal list. Interestingly, however, material possessions rarely if ever feature as the things that people count as the true riches of life. More often, they are character traits, qualities or relationships with other people that come to mind.

Key Quotes

“From their religious faith, the Founding Fathers enunciated the most fundamental law of human progress since the Sermon on the Mount, when they stated that man received from the Creator certain inalienable rights and that these rights should be protected from the encroachment of others by law and justice...Freedom is a thing of the spirit. Men must be free to worship, to think, to hold opinions, to speak without fear. They must be

free to challenge wrong and oppression with surety of justice. Freedom conceives that the mind and spirit of man can be free only if he be free to earn, to spend, to save, to acquire property as the security of his old age and his family.

Might I suggest that there are already some old and trusted codes of ethics? There are the Ten Commandments, the Sermon on the Mount and the rules of the game which we learned at our mother's knee. Can a nation live if these are not the guides of public life? Think it over."

---- Herbert Hoover

A Sample Success Indicator

This sample, designed by a salesman, is intended to help him keep track of his time allocation effectively. There are two sides. The social time recorder evaluates whether his day was a social success rather than being a business success.

The Sales time recorder identifies where he spent his sales time. Over a period of months, he can then see patterns emerging for the most effective areas to concentrate his efforts on - so that he can learn how to accomplish more by working less.

Motivational Thought
A daily reminder of some key phrase.

Sales Time Recorder

TOMORROW'S SUCCESS DEPENDS UPON TODAY'S PERFORMANCE

Sales Record	SELLING			CALLS			INTERVIEWS			RESULTS			OTHER TIME			
	CALLS	TR	TRK	WT	2ND	3RD	WT	2ND	3RD	ATT	INT	SER	PRO	QU	TEL	LAND
1																
2																
3																
4																
5																

Effectiveness
How effective were the sales interviews today?

Daily Totals
To see the patterns emerging.

Replacements For Prospect List

NAME	ADDRESS	AGE	INCOME	CHILDREN
1				
2				

New Prospects
Added daily to replace the sales going through.

Totals

EVERING APP.	TRAVEL TIME	SALES HRS - PAID	SALES HRS - OFFICE	APPOINT MADE
OBJECTIVE	OBJECTIVE	OBJECTIVE	OBJECTIVE	OBJECTIVE

Social Time Recorder

KNOWING MAKES ONE CONCIOS OF SELF IMPROVEMENT

Name: _____ Day: _____ Date: _____

Total Hours Wasted: _____ Was the day a social success? Yes No

Time	Useful	Wasted	Improvements		Schedule	
			BUSINESS	WEEKLY OBJECTIVE	TARGET	ACTUAL
1. Office Detail					STARTING TIME	
2. Lunch or Dinner						
3. Meetings					QUITTING TIME	
4. Idle Chatter						
1. Extra Time Interviewing					EVENING	
2. Spots						
3. Family Duties					STUDY & PLANNING	
4. Late Hours						
SAVINGS - YOUR KEY TO INDEPENDENCE						
OBJ: () ACTUAL: ()						

A Key Question
Was the day a social success (and not a business success?)

Time Breakdown
How much time was spent in each area.

Character & Personality Traits

POSITIVES TO ACCENTUATE	NEGATIVES TO ELIMINATE
1	1
2	2
3	3

Comparison
How well did the day compare with the planning.

Savings Record
To show progress towards long-term financial targets.

Goals
Character traits to work on each day.

Part 5. The Search Ends

19. The Success Indicator Brings Success

Main Idea

A written record of your daily habits and progress is critical to your steady pursuit of success. Correctly kept, this record will mirror your efforts and actions. It will bring vitality to your planning, and guidance to your life.

Supporting Ideas

A success indicator will motivate you to high achievement, eliminate bad habits, help you develop good habits, get out of debt, save money, acquire wealth and find many of the true riches of life.

The success indicator is based on the principle of leading indicators. A leading indicator is anything that happens ahead of something else. For example, a dark cloud is a leading indicator of a rainstorm. The indicator happens ahead of the event, so that when you see the indicator you can know with confidence the event is not far away, and will follow.

Man is a creature of habit. To reach the goals, you have to develop your own set of leading indicators from the experiences of other people, as well as your own good experiences. The success indicator is the forerunner of great success when properly applied.

The success indicator is a time recorder, that will help you to make an improvement in your life by helping you to keep track of where you use your time. You can then become more conscious of self-improvement, and the need to accomplish more. The actual Social Time Recorder given here may fit one person like a glove, but may need adapting for someone else. It is especially for salesmen, who have to ensure they are spending their time selling rather than doing any of hundreds of other things that may distract them.

You may be inspired to action, but lacking the necessary knowledge or skills to develop new habit patterns. The success indicator is a way to make sure your time is being applied in the correct areas.

Some relevant self motivators are;

Don't expect what you don't inspect.

To be enthusiastic - act enthusiastic.

It's up to you. Make a promise to yourself that you will;

1. Begin today to design your own, personal success indicator.
2. Spend at least 30 minutes each day for the next 30 days in study, thinking and planning how to get the most out of your own success indicator.
3. Keep at it until you have completed the 30 day period. If you miss a day, start over again.
4. Ask for divine guidance each time you begin your session thinking about self improvement.

Some suggestions;

Start with a self-motivator on the first line. This can be changed at regular intervals.

Make it personal. Take the principles you gather, both here and other places, and make it fit your life and your goals like a glove.

Key Thoughts

“The road to hell is paved with good intentions.”

---- Epictetus

“I made a little book, in which I allotted a page for each of the 13 virtues. I ruled each page with red ink, so as to have seven columns, one for each day of the week, marking each column with a letter for the day. I crossed these columns with thirteen red lines, marking the beginning of each line with the first letter of one of the virtues, on which line, and in its proper column. I might mark, by a little black spot, every fault I found upon examination to have committed respecting that virtue that day.”

---- Benjamin Franklin

20. The Author Reviews His Own Work

Main Idea

The true riches of life are hidden in the hearts and minds of mankind.

Supporting Ideas

The main purpose of the book is to make people stop and think.

There is an old Hindu legend that the Gods hid the most valuable riches in the most obvious place, so that they would never be stolen away or hid to those who need them most. These treasures were given the magic power of self replenishment so that every generation to live has the opportunity to enjoy them.

The true treasures of life are found in the hearts and soul of man.