

**Personal Development Seminar #1**

Given by Rev. Francis J. Peffley  
January 3, 1995

**Introduction**

Fr. Peffley's experience is drawn from his personal library of more than 5,000 books, 4,000 cassette tapes, and 300 videotapes, as well as attending many personal development seminars and workshops.

The topics covered in this seminar include:

1. Personal Development
2. Determining Values
3. Goal Setting
4. Time management
5. Franklin Planner

This seminar is based on material drawn primarily from Jim Rohn, Earl Nightengale, Brian Tracy, and Zig Ziglar. (These are the best in the field of personal development, motivation, goal setting, inspiration, sales, and management.)

(Jim Rohn's Take Charge of Your Life is an excellent program;  
Earl Nightengale's Lead the Field is the #1 top seller of all time;  
Brian Tracy has done dozens of personal development programs, with How to Master your Time on time management being one of best;  
Zig Ziglar has a lot of material on motivation, success, parenting, and marriage.)

You should attend personal development seminars or workshops 3 times each year.

It is very important that everyone build their own book library, cassette tape library, and video library.

The key to remembering material learned in this seminar is to pass on this information to someone else in the next few days, and you will remember 75% of the material you heard. Learn this information as if you are going to be teaching it to someone else.

**Personal Development**

Jim Rohn says: "Work harder on yourself than you do on your job," and "If you work hard on your job you'll make a living; if you work hard on yourself you'll make a fortune."

## Fr. Peffley - Personal Development Seminar

"Fortune" does not just mean finances, but also knowledge, friendships, skills, virtues, - i.e. whatever you're working trying to develop.

Once you start spending 1-2 hours a day on personal development - trying to acquire virtues, skills, knowledge, wisdom, abilities - then you will see amazing things happen in your life.

The key is to make yourself more valuable - a more valuable spouse, parent, employee, church member, citizen, etc.

Follow the advice of Abraham Lincoln who wrote: "I will study and prepare myself, and one day my chance will come."

Brian Tracy said: "Each one of us must see ourselves as a personal service corporation...each one of us is self-employed."

Ask yourself the question: Is my own stock going up? Am I becoming more valuable through my growing in knowledge, in education? Would you invest in yourself, in your future?

### **Books**

Jim Rohn says everyone should own a good book library. Our library should include books on spirituality, health/nutrition, finances, the Bible, time management, goal setting, personal development, etc.

Jim Rohn statistic: Only 3% of Americans have a Library Card.

According to Brian Tracy: Last year 80% of families in America did not buy one book.

The average American reads less than one book a year.

58% of Americans never finish a non-fiction book after leaving school.

80% of the books in America are bought by 20% of the population - the top 20%

Earl Nightingale and Brian Tracy say: Study one hour a day in your chosen field. If you do that, within 3 years you would be an expert, within 5 years you would be a national authority, within 7 years an international authority.

Reading one hour a day translates into one book a week. Even 15 minutes a day (which is one book a month or 12 books a year) would greatly change your life. The average American reads 1 book a year. If you read 12 books a year, you will be 12 times better read than the average person. If you read for one hour a day you would be 50 times better read than the average American. That would put you in the top 5% of your field. Read for one hour each day - which is 50 books a year, 500 books in 10 years! That should be your goal -- to read 500 excellent books in the next 10 years. To get a PhD at Harvard requires reading 30-50 books. You could get the equivalent of a Harvard PhD every year. In 10 years you would have the equivalent of 10 PhDs. This would certainly put you in the top 5% in your field.

## Fr. Peffley - Personal Development Seminar

This concept changed Ben Franklin's life. (His autobiography is a fine book on personal development, time management, and developing virtues.)

Ben Franklin chose 12 guiding values/principles for his life, and every week he focused on developing one of them. In the course of 12 weeks he focused on each virtue. By the time he was 85 he had acquired all of these virtues. Instead of eating lunch with his co-workers, Ben Franklin would read during lunch. He attributed his entire success as a diplomat and statesman to using his lunch time for reading and study, instead of aimless socializing.

### **Cassette Tapes**

Brian Tracy said: "Turn your car into a university on wheels". Don't waste precious time listening to the radio. Instead, use your driving time as learning time. Do what is goal achieving rather than tension relieving.

The average American drives 12,000 - 25,000 miles a year, which is the equivalent of 500 to 1,000 hours spent in the car each year. This is the equivalent of 12 to 24 40 hour weeks, which is the equivalent of 1 university semester every year.

A UCLA study said you can gain the equivalent of 1 year of college by listening to educational tapes in your car in the course of 1 year.

Cassette tapes have transformed thousands of people and made them more successful.

Brian Tracy recommends: 1) getting up 1 hour earlier each morning to read, and 2) spending all of your time in your car listening to cassette tapes. If you're in sales, this will put you in the top 10% of all sales people in America. People have actually doubled their incomes in 30 days by following this guideline. Buying a cassette program (\$50) is well worth the investment, which can be gotten back in a couple of days of successful sales.

Large successful companies (like Hewlett Packard, IBM) who send their employees to personal development courses have found that for every dollar spent on training they get back 30 times in the value they bring to the marketplace.

A 60 minute cassette is equivalent to reading 40 pages in a book. A 90 minute tape is the equivalent of reading 60 pages. Therefore, listening to tapes for one hour a day in your car would be the equivalent of reading a 200-page book!

The top people in their field listen to cassette tapes in their cars.

Zig Ziglar says he would not take \$100,000 for his cassette recorder if he would not be allowed to replace it. That's how much it's worth to him.

Brian Tracy said what he's learned from cassette tapes is worth well over \$100,000.

## **Fr. Peffley - Personal Development Seminar**

You can learn so much from cassette tapes: public speaking, how to deal with difficult people, sales, vocabulary, leadership, time management, how to improve your marriage, the Bible (you can get through the New Testament on tape in about 3 weeks - if you drive 1 hour each day), parenting, communications, how to improve your memory, health, fitness, nutrition, etc...

Brian Tracy says that only 5% of Americans listen to cassette tapes in their cars. Cassette tapes have completely changed people lives.

### **Videotapes**

There are many good videotapes available by Brian Tracy, Jim Rohn, Zig Ziglar, and Earl Nightengale. Most seminars are on videotapes as well as audio tapes.

One particular person in sales watched a Brian Tracy videotape on sales every morning before going to work, and within a few years he was making \$300,000 a year through sales. (And viewing that videotape was his only sales training.)

### **Seminars, Workshops, Courses**

The greatest asset you have is your mind. You should go to a seminar or take a course every 3 months. Only 5% of Americans go to seminars.

Jim Rohn says: "Follow the leaders, don't follow the followers. Poor people should take rich people out to lunch and pay for it. That person can give you ideas within an hour at lunch that can save you years. They can tell you what books they've read, what tapes they've listened to, what they've done to be successful."  
Find out who is the best in your field, and spend time with them.

The best thing you can read if you want to grow in your spiritual life is Scripture and the lives of the saints, because the lives of the saints are the people who have actually lived the Christian life. Reading about people is the closest thing to spending time with them.

Who you spend time with determines who you will become. So choose your friends wisely. "Birds of a feather flock together." "If you scratch with the turkeys, you'll never fly with the eagles."

Find out who are the top people in your field and spend time with them. Call them up. Listen to their tapes, and read their books. Pick your role models and hang around them, either physically, or by reading their books. One of the keys to personal development is to follow the leaders, not the followers.

## **Using the Journal**

Using a journal is an important aspect of your personal development, your spiritual life, and your business. Don't trust your memory. An ancient Chinese proverb says "The weakest ink is more powerful than the strongest mind."

Use a journal to take notes of things you want to recall or remember - i.e. a seminar, a class, a homily, a good poem, or quote. Write it down. Jim Rohn says "Be a buyer of empty books." Your journal will become tremendously valuable to you.

You should index the journal to be able to look up a particular talk, seminar, quote, or idea.

Jim Rohn also says to take a lot of pictures. It only takes a minute to take a picture and capture the moment, and only a minute to miss it.

## **Miscellaneous Personal Development Information**

Andrew Carnegie said: "I will spend the first half of my life accumulating money. And I will spend the last half giving it all away."

He commissioned Napoleon Hill to write the book Think and Grow Rich - (Jim Rohn has read this book several dozen times.)

Earl Nightengale found the secret to success in Think and Grow Rich when he was 26 years old; it was the quotation "We become what we think about." A person becomes what they dwell upon - whether it be virtue or vice.

Thoughts are like seeds in the garden of our mind: they will grow into reality.

Nightengale recorded the cassette tape The Strangest Secret (one of the best tapes; Fr. Peffley has listened to it 25-30 times) on goal setting and the power of thought. (It may be sent free when you request a catalog from Nightengale/Conant.)

Many people (i.e. Jim Rohn, Brian Tracy, Zig Ziglar) have been greatly influenced by this tape.

Other great books:

Anything by Dale Carnegie (i.e. How to Win Friends and Influence People, How to Stop Worrying and Start Living, and his books on public speaking). (Fr. Peffley reads How to Win Friends and Influence People every 6 months.)

## **Determining Your Values**

## Fr. Peffley - Personal Development Seminar

Write down the 10 things you value most in life. What do you live for? What are you willing to die for? (Hyrum Smith - "What would you cross the I-beam for?" If you took a 120 ft. long I-beam, put it between the Twin Towers in New York City, what would you cross it for - i.e. \$10,000? Probably not. What if you had to cross the I-beam to save your child, would you cross? Yes.)

Some governing values: relationship with God, family, health, friends, education, work, loving relationships, financial security, emotional well-being.

Financial Security advice: Jim Rohn says to live on 70% of your income, give 10% to charity, and to invest 20%. The key is to live on as little of your income as you can, and to invest the rest.

Jim Rohn says: "A poor person spends his money and invests the rest. A rich person invests his money and spends what's left."

One of the keys to financial security is to pay yourself first. The key to financial security is to spend less than you make.

Good books on financial independence are Think and Grow Rich, The Richest Man in Babylon, and The Wealthy Barber.

Jim Rohn says that if you invest \$200 a month from the time you start working and get 10% interest, at age 65 you would be a millionaire.

Money is "morally neutral"; like TV it can be used for great good, or great harm. The Bible says "The love of money is the root of all evil." You must be careful of the sin of avarice, and have money as a servant, not a master.

On the subject of TV, Brian Tracy says: The most successful people in America watch less than a half-hour of TV a day. The least successful people in America watch more than 3 hours of TV a day. Be selective with what you watch. Like money, it is a good servant, but a bad ruler.

### **Goal Setting Workshop**

The keys to goal setting:

Set goals that will make you stretch and challenge you to grow.

You must write goals down, review them, and make plans to implement them.

Write down 50 things you want in the next 10 years. (i.e. What do you want to do? Where do you want to go? Who do you want to meet? What do you want to have? What do you want to share? Who do you want to help? What education do you want

**Fr. Peffley - Personal Development Seminar**

for yourself? What kind of home/property, what business goals? Relationships? What skills do you want to learn? What kinds of investments/savings do you want to have, what books do you want to read, etc.?)

Then, next to each item on this list of 50 goals - write down how long it will take to achieve these (i.e. 1 year, 3 years, 5 years, 10 years).

Then mark off the 3 most important 1 year goals, the 3 most important 3 year goals, the 3 most important 5 year goals, and 3 most important 10 year goals.

Then, transfer these to another sheet of paper. And write a paragraph for each of these goals and describe why each is important. Jim Rohn says that the more reasons you have, the more motivation you will have to achieve the goal.

According to Hyrum Smith - it will take you approx. 5-7 hours to identify your values, goals, and write a paragraph describing each of these. This is something you can do on a Retreat.

The 7 Habits of Highly Effective People, by Steven Covey, is an excellent book. (It has been on the Best Seller list for years.)

In his time management system he focus on roles; you should spend time writing down what your roles in life are.

Some roles are: child of God, husband, father, brother, sister, employee, etc...

And then write a Mission Statement (or description) of the type of person you want to be in these areas.

Emmanuel Kant had a universal maxim: "What kind of a world would this world be if everyone in it were just like me." You can plug anything into it - i.e. what kind of a family would my family be if everyone in it were just like me, etc... What kind of a church, ... What kind of a company, ...

Write down these "questions to ponder" (from Brian Tracy's Psychology of Achievement - in the section on goal setting), and think about and write down answers:

- 1) What are the 3 most important things in my life right now, the 3 most important goals in my life right now?
  
- 2) What would I do and how would I spend my time if I learned today that I only had 6 months to live? What would I do over the next 6 months? (This will really tell you what your most important values in life are.)  
Most people with 6 months to live want to travel, to write letters to each member of their family to tell them how much they love them; most people want to improve their relationship with God.)  
What changes would I want to make in my life if I knew I had 6 months to live? What would I do? How would I spend my last 6 months on earth? (Many people want to visit the Holy Land, Rome, France, etc.)
  
- 3) What have I always wanted to do but have been afraid to do?
  
- 4) What would I do today if I found out I had won \$1 million in the lottery tax free? How would I spend my time, and money? What would I buy, or change, or help? Would I quit my job?
  
- 5) In looking back over my life - what type of activities have given me the greatest joy and satisfaction, the greatest feelings of mental well-being, of self-worth, of inner-peace?
  
- 6) Imagine I received one wish to accomplish anything in the world; what one great thing would I dare to dream if I knew I could not fail?
  
- 7) What is my major definite purpose in life?
  
- 8) How would I describe my ideal job? What job would I select if I could be guaranteed 100% success? (85% of people would change their job if given the opportunity.)
  
- 9) What would I love to do and get paid for it?
  
- 10) What things have I been putting off doing (what things am I procrastinating about)? (i.e. putting photos in the photo albums, cleaning the garage, writing a will, writing letters to people, etc...)

(The key to this seminar is to start taking steps to some of these things that you have been putting off doing.)

One of the finest tapes Fr. Peffley has ever heard is Jim Rohn's tape on Discipline - which is probably the best of all the tapes he has ever listened to on this topic.

The 12 steps/methods according to Brian Tracy on how to achieve goals in your life:

- 1) You must desire it
- 2) You must believe that it can be accomplished
- 3) You have to write it down (Earl Nightengale would carry a card in his pocket with his goals, and read it during the day to keep him focused on accomplishing these goals; Harriet Beecher Stowe called the first hour the "rudder of the day"; the first hour in the morning is also called the "golden hour")
- 4) Write down 50 to 100 reasons why you have to achieve this goal
- 5) Analyze where you are right now in relation to this goal (Jim Rohn says that "Affirmation without discipline is the beginning of all delusion.")
- 6) Set a deadline (people work best with deadlines; only 2% of people in America can work without any supervision)
- 7) Identify the obstacles you will have to overcome in order to achieve this goal (i.e. laziness, problems with watching too much TV, fear, etc...)
- 8) Identify the knowledge you have to acquire to accomplish this goal (what will you need to learn, what books will you need to read, who will you need to talk to)
- 9) Identify the people, groups, and organizations whose assistance you will need to attain this goal
- 10) Make a plan (Brian Tracy said you have to "salami it" - chop/break it down into little pieces; divide it up into smaller pieces). The plan should be very detailed, listing all the activities you need to accomplish to attain this goal (for example, the steps to writing a term paper: 1) pick a topic, 2) go to library, 3) check out books, 4) do bibliography, 5) take notes on 3-5 cards, 6) make an outline, 7) write a rough draft, etc...)
- 11) Have a clear mental picture of this goal already accomplished
- 12) Back your plan with determination and perseverance. Never quit!

**Time Management**

Quote from Ben Franklin: "To love life is to love time, for time is the stuff that life is made of."

**Fr. Peffley - Personal Development Seminar**

Jim Rohn says you should make a study of "majors" and "minors". Don't spend major time on minor things.

The 80/20 Rule (a time management principle), called the Pareto Principle: 20% of the people do 80% of the work.

The key to Time Management, according to Brian Tracy: What is the best use of my time right now? What is the most valuable use of my time right now? Always ask yourself this question.

Thomas Carlisle said: "People who would never think of committing suicide think nothing of wasting away their minutes and hours every day."

There is a caution against watching television.

Mother Seton had a dream in the 1820s: She saw every home in America with a black box from which all sorts of filth came pouring into people's houses. (This was long before the TV was invented, but it is likely she was seeing a vision of the future.)

If you live to be 60 years old: You will spend 20 years sleeping, 7 years in the bathroom, 6 years eating, 5 years waiting for things (in line, traffic), 4 years cleaning your house, 3 years in meetings, 1 year looking for lost objects, 8 months reading junk mail (from Brian Tracy's "How to Master Your Time").

Spend 15 minutes in planning each day - either at night or in the morning

Peter Drucker said "Action without thinking is the cause of every failure." "Plan your work and work your plan."

Sit down with your planner and plan your day.

Fr. Peffley prefers to do it the night before, as you get your subconscious working on this preparation while you sleep.

"1 minute in planning saves 10 minutes in execution." (i.e. when traveling, 1 minute looking at a map saves 10 minutes getting lost.)

If you invest 15 minutes every day planning your day, you will save 150 minutes (at least a couple of hours). It is said that by using the Franklin Planner or Day Planner - you can get 2 more hours in your day, just by planning.

Brian Tracy: "Winners think in terms of minutes, losers in terms of afternoons."

"The smaller time factor that you're focused on, the more successful you will be." (i.e. use the small increments, amounts of time)

As far as changing your life, the 2 most important hours in your day are the first hour and the last hour of the day.

Studies have shown that whatever you see or read and take into your mind the last hour before you go to sleep will repeat in your subconscious many times throughout the

## Fr. Peffley - Personal Development Seminar

night. (That's why reading to children before they go to bed, telling them you love them, is so important to their formation.)

The first hour of the day and the last hour are the ones that make the most difference if you want to develop new habits.

Start at least the first 20-30 minutes of the day with reading. Going to Mass, or reading scripture is a wonderful way to start the day off.

Start your day with Scripture or other inspirational reading and end it with planning the next day.

Use the first hour wisely - not listening to the news, or radio; instead, listen to motivational, inspiration tapes, the Bible on tape -- start your day off right.

For someone in sales - never take a coffee break (drink coffee in your car, on the road, or with clients). If you can save 40 minutes a day, times 5 days a week times 50 weeks a year, that would give you 10,000 extra minutes a year (which is over 4 weeks of 40 hour weeks -- a whole additional month). Or, use your lunch hours better - like Ben Franklin (to get an additional 6 weeks of 40 hour weeks).

Jim Rohn says: "Make yourself more valuable to the marketplace."

Other "time management" suggestions to be more productive: Cluster your calls and tasks (i.e. phone calls, shopping trips, etc...).

Brian Tracy on procrastination: "Do it now. Don't put it off." Develop the discipline of doing things right away.

The master key to success is consistent self-discipline, hard work, and effort.

Perseverance is the key: "The North wind made the Vikings."

### **Franklin Planner**

The left side page of the Franklin Planner has the schedule of the day's activities, and a Prioritized Daily Task List (priorities A = Vital, must do today, B = Important, you would like to do today, C = Relatively important, can do after As and Bs).

After prioritizing A, B, C, you prioritize the As (i.e. A1, A2, A3,...B1, B2, etc...)

You start with the most important ones, and do not start another until you complete the most important (do A1, and don't start A2 until you finish A1, etc.), and work your way down the list.

Fr. Peffley - Personal Development Seminar

When you complete a task you put a check mark next to the item, make an X if you delete a task, an arrow if you transfer the task to the next day. If the task is delegated, put a circle with the person's initials you delegated it to, use a dot if task is in process.

At bottom of page is section for Daily Expenses.

On right side page the Franklin Planner has a Record of Events, to be used for journal entries, thoughts and ideas, agenda for meetings, phone conversations, etc...

The Key to the Franklin Planner System is to get your values and goals onto your Daily Task List.

In the Franklin Values and Goals section/pyramid:



For example, if someone values family life, but ignores his family and spends all of his time at the office, he will not have inner peace because his daily tasks violate one of his governing values.

The secret to the Franklin Planner is to spend those 5-7 hours determining your values, writing a paragraph about each of them, writing down your long-range goals, then asking yourself the question: **Besides everything else I have to do today, what can I take from my Values and Goals and put in my Daily Tasks - that I can do in my 2-3 hours of discretionary time today.**

For example: One of your values could be to improve your relationship with Christ, and one of your long-range goals could be to read the New Testament or the 10 best books ever written on the life of Christ (i.e. Bishop Sheen or Frank Sheed books). Your short-term (monthly) goal would be to read one book. Your Daily Task would be to read 10

pages. (This is the genius of the Franklin Planner.) Reading these 10 pages should show up on your Prioritized Daily Task List.

As another example, if your goal is to be a better parent, a good long range goal would be to read the 10 best books on parenting, like Gary Smalley's book The Key to Your Child's Heart, Zig Ziglar's book Raising Positive Kids in a Negative World.

Your short term goal would be to read one of these books in a particular month, and your Daily Task would be to read 10 pages of that particular book.

The key to this system is that it is not a "to-do" list, but a prioritized daily task list that is in harmony with your short-term and long range plans, goals and values.

The key to making the Franklin Planner System work is asking yourself the question: Besides everything else I have to do today, what can I take from my values and goals and get onto my daily task list.

The Franklin Planner System also has sections for Values and Goals, Finances, future calendars, Ready Reference, Telephone/Address lists, etc...

Another key to the Franklin Planner system and time management is to write on only 1 calendar.

Some of the reasons for using the Franklin Planner time management system is to get an extra 2 hours of time each day; it organizes your material and will allow you to clean off your desk. There are additional blank sections in the back to use as you please.

Brian Tracy said on time management: "A Successful time manager is willing to do what an unsuccessful time manager is not willing to do." (You can plug in anything: i.e. A successful parent is willing to do what an unsuccessful parent is not willing to do.; etc...)

A great quote: "Urgent things are not always important, and important things are not always urgent." (For example: Reading a book is never urgent, and that is why people put it off. But reading a book could change your life and is important. A ringing telephone is urgent, but may not be important.)

### **Miscellaneous Personal Development and Time Management Information**

Listening to cassette tapes is an excellent way to gain knowledge during time in the car, on an airplane, jogging, getting dressed in the morning, etc...

Brian Tracy said about reading the newspaper or magazines: Use the "rip and read" method. (Tear out the good articles and carry them in a file for later reading when you have the time.)

Nightengale / Conant cassette tapes and videos: Mostly good material (some is New Age, but most is good): (800)323-5552 - to get on the mailing list.

Brian Tracy cassette series How to Raise Happy, Healthy, Self-Confident Children is a great series on raising kids.

## **Recommended and Referenced Material**

### **Books:**

Think and Grow Rich, Napoleon Hill  
The Autobiography of Ben Franklin  
How to Win Friends and Influence People, Dale Carnegie  
How to Stop Worrying and Start Living, Dale Carnegie  
The Richest Man in Babylon, Clason  
The Wealthy Barber, Chilton  
7 Habits of Highly Effective People, Steven Covey  
The Key to Your Child's Heart, Gary Smalley  
Raising Positive Kids in a Negative World, Zig Ziglar  
Courtship After Marriage, Zig Ziglar

### **Cassette Tapes:**

The Psychology of Selling, Brian Tracy  
Lead the Field, Earl Nightengale  
How to Master your Time, Brian Tracy  
Take Charge of Your Life, Jim Rohn  
The Strangest Secret, Earl Nightengale  
Psychology of Achievement, Brian Tracy  
The Power of Ambition, Jim Rohn  
How to Raise Happy, Healthy, Self-Confident Children, Brian Tracy  
See You at the Top, Zig Ziglar  
The Psychology of Success, Brian Tracy  
Seven Strategies for Wealth and Happiness, Jim Rohn  
Art of Exceptional Living, Jim Rohn  
Goals, Zig Ziglar  
Sell Your Way to the Top, Zig Ziglar  
Top Performance, Zig Ziglar  
The Science of Self-Confidence, Brian Tracy  
The Universal Laws of Success and Achievement, Brian Tracy  
You are a Natural Champion, Zig Ziglar  
The Secrets of Power Persuasion, Roger Dawson

