

Personal Development Seminar #2

Given by Rev. Francis J. Peffley
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This seminar covers:

1. Goal Setting
2. Financial Planning
3. Values
4. Failure / Success
5. The Top 5%

I Goal Setting

From the book Chicken Soup for the Soul is this opening paragraph from the section entitled "Another Check Mark on the List" about a man named John Goddard:

One rainy afternoon an inspired 15-year-old boy named John Goddard sat down at his kitchen table in Los Angeles and wrote three words at the top of a yellow pad, "My Life List". Under that heading he wrote down 127 goals. Since then he has completed 108 of those goals. Look at the list of Goddard's goals which appear below. These are not simple or easy goals. They include climbing the world's major mountains, exploring vast waterways, running a mile in five minutes, reading the complete works of Shakespeare and reading the entire Encyclopedia Britannica.

Keep in mind John Goddard's goals, which include those below, when you are developing your own life's goals.

Explored the Nile, the Congo, the Colorado River
Explored primitive cultures in the Congo, New Guinea, Brazil, Australia
Climbed Mt. Kilimanjaro, the Matterhorn, Mt. Ranier, Mt. Fuji, Mt. Vesuvius
Photographed major falls and parks of the world
Explored underwater the Great Barrier Reef, the Red Sea, Fiji Islands, Bahamas
Visited the North and South Poles, Great Wall of China, Galapagos Islands, The Vatican, the Taj Mahal, Eiffel Tower, the Tower of London
Swam in Lake Victoria, Lake Superior, Lake Titicaca
Accomplished becoming an Eagle Scout, dove in a submarine, landed and took off from an aircraft carrier, flew in a blimp, hot air balloon, glider
Rode an elephant, camel, ostrich, and bronco
Skin dove to 40 feet and held breath for two and a half minutes

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Learned to play a flute and violin, type 50 words a minute, took a parachute jump
Learned water and snow skiing
Gone on a church mission, studied native medicines, photographed elephants, lions, rhinos, cheetahs
Learned to fence, jujitsu, taught a college course
Watched a cremation ceremony in Bali
Built a telescope, wrote a book, published an article in National Geographic Magazine
High jumped five feet, broad jumped 15 feet, ran a mile in five minutes
Weighed 175 pounds, can do 200 sit-ups and 20 pull-ups, learned French, Spanish, and Arabic
Read extensive parts of each volume of Encyclopedia Britannica, read Bible from cover to cover, read the works of Shakespeare, Plato, Aristotle, Dickens
Became familiar with the compositions of Bach, Beethoven, and many more
Flew a plane, rode a motorcycle, composed music, milked a poisonous snake, lit a match with a 22 rifle
Traveled through the Grand Canyon by foot and by boat
Circumnavigated the globe (four times)
To visit the moon ("Someday if God wills")
Marry and have children (has five children)
Live to see the 21st Century (he will be 75)

When you are making a list of your own goals, take a look at John Goddard's to help inspire you to "dream big dreams" and have big goals for yourself.

II Financial Planning

Jim Rohn says to live on 70% of your income, give 10% to charity, and 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 saves 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 secret to financial security is to spend less than you make. The average American lives on 110% of their income, which is a formula for disaster.

Brian Tracy says "How can a person go broke earning \$10,000 a month? That's easy: Spend \$11,000 a month."

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. Money is a good servant, but a bad master.

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Jim Rohn says that if you save \$200 a month from the time you start working, at age 65 you would be a millionaire.

Brian Tracy, in his 24-cassette series Action Strategies for Success and Achievement, says that if you invest \$100 a month at the age of 20, at the age of 65 you would have \$1,056,985. This is based on 10% interest.

If you are 30 years old, and invest \$266 a month, at 65 you'll have more than \$1,000,000. If you are 40 years old and want to become a millionaire by age 65 - you will need to save \$759 a month.

If you are 50 years old, you will need to invest \$2,422 a month to be a millionaire at age 65. The point is - the earlier you start, the easier it will be.

Jim Rohn says: Don't become a millionaire for the money. Become a millionaire because of the character, the discipline you will have to develop to obtain this. The goal is not the money, but the personal development, and the type of person you will become.

Jim Rohn says that financial independence was never taught to him in high school. Mr. Schoef explained to him the concepts of saving, and in 6 years by the age of 31 he became a millionaire.

Wouldn't it be great to leave a million dollars to some charity? You can't take any of it with you: "You've never seen a hearse with a U-Haul"... "There's no pockets in a coffin"... Zig Ziglar says while at a funeral in Texas for a millionaire when someone asked "How much money did he leave behind?" - someone replied "Every penny".

Jesus said - "Don't store up treasures for yourself on earth. Store up treasures for yourself in Heaven."

III Values

Jim Rohn says that to be successful in any area of life, you only have to do about a half a dozen things. The following are seven areas of life that people value and treasure:

- 1) Spiritual Life / relationship with God
- 2) Physical health / fitness / energy / well-being
- 3) Family / friendships
- 4) Intellectual growth / being well-educated
- 5) Finances and financial stability
- 6) Good worker on the job / employee / employer
- 7) Emotional well-being / psychological health

The following thoughts are suggestions for being successful in each area of our lives.

- 1) Relationship with God / Spiritual life:

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- 1 - Daily Prayer
- 2 - Spiritual Reading (especially Sacred Scripture and the Saints)
- 3 - Attending Church regularly
- 4 - Frequenting the Sacraments
- 5 - Doing acts of charity
- 6 - Submitting ourselves to God's will
- 7 - Teaching others about God
- 8 - Giving ourselves totally to God (dedicating each day to His service)
- 9 - Associating with good, Catholic/Christian people
- 10 - Fasting, penance
- 11 - Getting advice from a Spiritual Director or mentor

2) Physical health and fitness:

- 1 - Good nutrition / balanced diet
- 2 - Exercise
- 3 - Proper rest/sleep
- 4 - Positive thoughts
- 5 - Proper / deep breathing
- 6 - Plenty of water
- 7 - Vitamins
- 8 - Little or no alcohol
- 9 - Reduced stress
- 10 - Proper dress for weather
- 11 - Warm/loving relationships (Zig Ziglar said that a study of a West German insurance company found that employees with loving and affectionate spouses lived an average of 5 years longer and earned an average of \$5,000 more per year!)

3) Family / friendships:

- 1 - Good attitude
- 2 - Communication / listening
- 3 - Openness / honesty
- 4 - Trust
- 5 - Spending time w/ each other, doing fun things
- 6 - Compatibility
- 7 - Unconditional love, acceptance, forgiveness
- 8 - Willingness to serve the other
- 9 - Loyalty, fidelity

4) Intellectual growth / developing the mind:

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- 1 - Read at least one hour per day in your chosen field
- 2 - Listen to cassette tapes in your car
- 3 - Attend seminars, workshops, and courses on a regular basis
- 4 - Listen and learn from others
- 5 - Reduce amount of TV watched
- 6 - Teach others
- 7 - Learn from the experts

5) Financial independence:

- 1 - Maintain a budget and live within your means
- 2 - Work hard each day. Do more than you are paid to do.
- 3 - Tithe (give 10% to God / charity / Church)
- 4 - Eliminate credit card debt; pay off credit cards each month
- 5 - Diversify investments
- 6 - Practice self-discipline and delayed gratification
- 7 - Pay yourself first (Invest a certain amount each month)

6) Work / Business:

- 1 - Patience with co-workers
- 2 - Communication skills
- 3 - Good time management
- 4 - Motivated
- 5 - Consistency
- 6 - Doing more than you're paid to do (going the extra mile)
- 7 - Be results oriented; prioritize your work (Rohn: "Don't major in minors")
- 8 - Creativity
- 9 - Humility, docility
- 10 - Cooperation (Belgium Horse story: 1 horse can pull 8,000 lbs; 2 working as team can pull 32,000 pounds)
- 11 - Loyalty, respect (all of the Commandments are about respect, i.e. respect for parents, life, other people's property)
- 12 - Being a good example, role model
- 13 - Punctuality - (Brian Tracy: "If you're not early, you're late")

7) Emotional Health and Well-Being:

- 1 - Love of God and love of others
- 2 - The ability to forgive - very key (the most important word in the Our Father is "as"..."...forgive us our trespasses as we forgive others...")
- 3 - Confidence (Brian Tracy has an excellent cassette program "The Science of Self-Confidence")

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- 4 - Self-discipline in all areas of life. (Jim Rohn says "Affirmation without discipline is the beginning of all delusion.")
- 5 - Trust, and letting go of the past. (Jim Rohn: "Don't go out and water last year's crops; they've already been harvested.")
- 6 - Balance in your life
- 7 - Doing meaningful work (The two things that bring you happiness in life: 1) Your relationships (God and others), 2) meaningful work / service to others).
- 8 - Positive self-affirmation, self-talk; How you feel about yourself is very important. You should ask yourself: On a scale from 1 to 10 - how are you as a parent, a spouse, and employee, Christian, etc...
- 9 - Positive self-image, self-esteem (a good book by Josh McDowell is Building Your Self Image; any books by Conrad Baars - such as The Miracle of Affirmation.)
- 10 - Acts of kindness to others (when you compliment others and do acts of charity for others, your own self-esteem goes up; when you criticize others, your self-esteem goes down.)
- 11 - Having a confidant (one of the AA principles)
- 12 - Accepting responsibility for yourself and your actions (Brian Tracy says that the best thing you can do is to repeat "I am responsible, I am responsible, etc...")
- 13 - Planning and accomplishing tasks (Hyrum Smith: It feels great to check off tasks in your planner.)
- 14 - Excellence gives you happiness and much self-esteem

IV Failure / Success

Napoleon Hill's Five Major Causes of Failure in Life:

- 1) Drifting without aim or purpose
- 2) Lack of self-discipline
- 3) A negative mental attitude
- 4) An acceptance of mediocrity
- 5) Lack of persistence

The Five Major Causes of Success in Life:

- 1) Having a definite major purpose, an aim, a goal
- 2) Consistent Self-discipline
- 3) Positive mental attitude
- 4) A commitment to excellence (Tom Peters "In Search of Excellence"; Brian Tracy: "If you don't have a commitment to excellence, you'll accept mediocrity.")
- 5) Perseverance, never giving up

V How to get in the Top 5% in any Field

(From Earl Nightengale's Lead the Field program.)

1) **Attitude.** Attitude is like a magnet. A negative attitude attracts into your life negative people, places, and things. A positive attitude attracts into your life positive people, places, and things. Your outer world is a reflection of your inner world. You attract into your life people of like mind. Treat each person as the most important person on earth.

2) **Integrity.** Integrity is what brings peace of mind. Integrity is honesty and truthfulness with oneself and others. Shakespeare wrote "To thine own self be true. And then it must follow as the night the day: thou canst not then be false to any man." The boomerang theory states: Whatever you throw out comes back with redoubled force. All things will eventually come back around. Brian Tracy says "The fragrance of the rose lingers on the hand that casts it." Whatever you give out, comes back. It's called the law of sowing and reaping. It is good business. Always consider: Is this true, is it honest? Is it the best I can do? Using your talents and do the best you can do.

3) **Using the mind.** Eliminate worry from your life. Some statistics: 40% of what we worry about are future events that will never happen. 30% of what we worry about are past events that we can't change. 12% of what we worry about are needless worries about our health. 10% are petty miscellaneous worries. And only 8% of what we worry about are real, legitimate worries! Which means that 92% of our worries are unnecessary! Did you know that eight blocks of London fog could be reduced into a half a glass of water. Our worries are like that: If you boil all your worries down, you'd only get 8% that are real legitimate worries.

We are awake 6,000 hours a year. 2,000 hours we spend on our job. This means that we all have 4,000 hours of discretionary time each year not including sleeping 8 hours a day. How do you spend your 4,000 hours of discretionary time each year? Earl Nightengale recommends that you spend some time every day (Monday through Friday) taking out a blank sheet of paper and writing down your particular goal on that sheet, and brainstorm to get 20 ideas of how to accomplish that goal, how to improve your performance, etc... If you write down 20 ideas a day, you will accumulate hundreds of ideas, and only 1 idea can change your life!

Regarding study: 1) Study the English language (vocabulary, grammar, parts of speech); 2) Study in your own area of interest (i.e. sales, management, medicine, Scripture, theology) - at least 15 minutes a day. This would allow you to read about 2 books a month, or 24 books a year. We all could and should read at least 15 minutes a day. You should maintain a good library of all your books and tapes. This is the best investment, of more value than a bank.

4) **Goals.** Dreams, visions. Must be clear, concise, written down. It helps to find a photograph of your goal; make a wish list, number them. Number them, and do one at a time. Look at it every morning and night. Develop this habit.

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Live successfully one day at a time. Do each task well each day. Write the 6 most important things you need to do. Prioritize them. Work on #1, then #2, etc...

5) **Service.** To be successful you must provide service to people. Your rewards in life will always be in proportion to your service. As you sow, so shall you reap. If you are unhappy with your rewards, you must improve on your service.

6) **Leadership.** Be the man or woman "on the white horse". This means becoming outstanding in your field. Once you get into the top 5% in your field, you will never lose your job. You always have job security if you are in the top 5% of your field. What gets thrown overboard during a storm? Only things that are not necessary. When a person gets laid off, it means they were not an indispensable part of the company. Therefore, make yourself more valuable to the company by developing your skills, abilities, attitude, and knowledge. Be faithful to personal development each day and you will never look back.

Summary of Material from Personal Development Seminar #1

Jim Rohn said that only 3% of Americans have a library card...the average American reads less than 1 book a year.

The importance of listening to cassette tapes in your car. The average American drives between 12,000 and 25,000 miles a year; equivalent to 500 to 1,000 hours spent in the car each year; the equivalent to 12 to 24 40 hour weeks, or 1 university semester. (Just sitting in traffic, you get a complete college education!)

Some recommended reading/listening: Think and Grow Rich, by Napoleon Hill; Earl Nightengale's The Strangest Secret; Jim Rohn's tape on Discipline.

Brian Tracy's 12 steps to achieving any goal:

- 1 - Desiring it
- 2 - Believing it can be accomplished
- 3 - Writing it down
- 4 - Writing down 50-100 reasons why you have to achieve that goal
- 5 - Analyze where you are right now in relation to this goal
- 6 - Set a deadline
- 7 - Identify the obstacles you will have to overcome in order to achieve this goal
- 8 - Identify the knowledge you will have to acquire to accomplish this goal
- 9 - Identify the people, groups, and organizations whose assistance you will need to attain this goal
- 10 - Make a plan
- 11 - Have a clear mental picture of this goal already accomplished
- 12 - Back your plan with determination and perseverance.

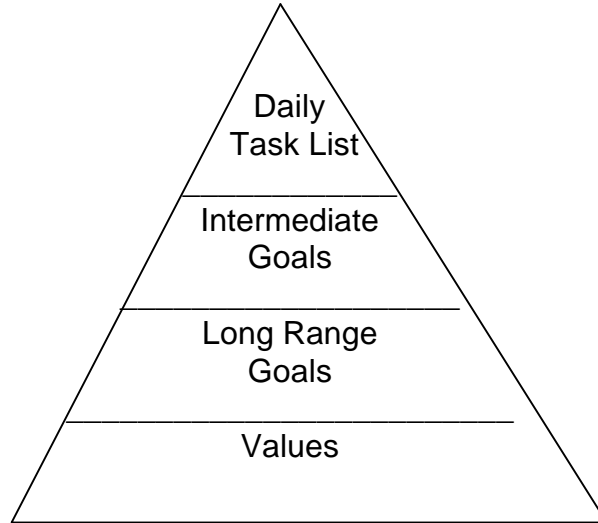
Regarding time management, the most important question Brian Tracy says you could ask yourself is "What's the best use of my time right now?"

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.

You should spend 15 minutes a day in planning. Brian Tracy says: "One minute in planning saves 10 minutes in execution."

The Franklin Planner time management system:

The Productivity Pyramid:



Inner peace and happiness comes when our daily tasks are in conformity with our goals and values. 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, namely, family life.

Another example: If one of your values is your relationship with our Lord, your long range goal could be to read the New Testament. Your short-range goal could be to read the Gospel of Matthew during the next month. Your daily task could be to read a chapter of the Gospel of Matthew. Your daily activities should lead you in the direction of your short and long-range goals, and be in harmony with what you really value in life. So, if you neglected spiritual reading or prayer, you would be going against what you really value and therefore, lose inner peace.

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

Ask yourself this question: **Besides everything else I have to do today, what can I take from my Values and Goals and put in my Daily Tasks? What can I do in my 2-3 hours of discretionary time each day?**

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This is the most important aspect of the Franklin Planner System. It is not only a calendar, or a time management system, it's "life management" and helps you obtain your goals and live in conformity with your values.

Some of the very best cassette programs are:

- 1) Lead the Field, Earl Nightengale
- 2) The Psychology of Success, Brian Tracy
- 3) The Psychology of Achievement, Brian Tracy
- 4) The Art of Exceptional Living, Jim Rohn
- 5) 7 Strategies for Success, Jim Rohn

REFERENCES:

One Minute Manager - Spencer Johnson and Ken Blanchard

Confidence - Alan McGinness

How to Raise Happy, Healthy, Self-Confident Children - Brian Tracy

The One Minute Manager Gets Fit - Ken Blanchard