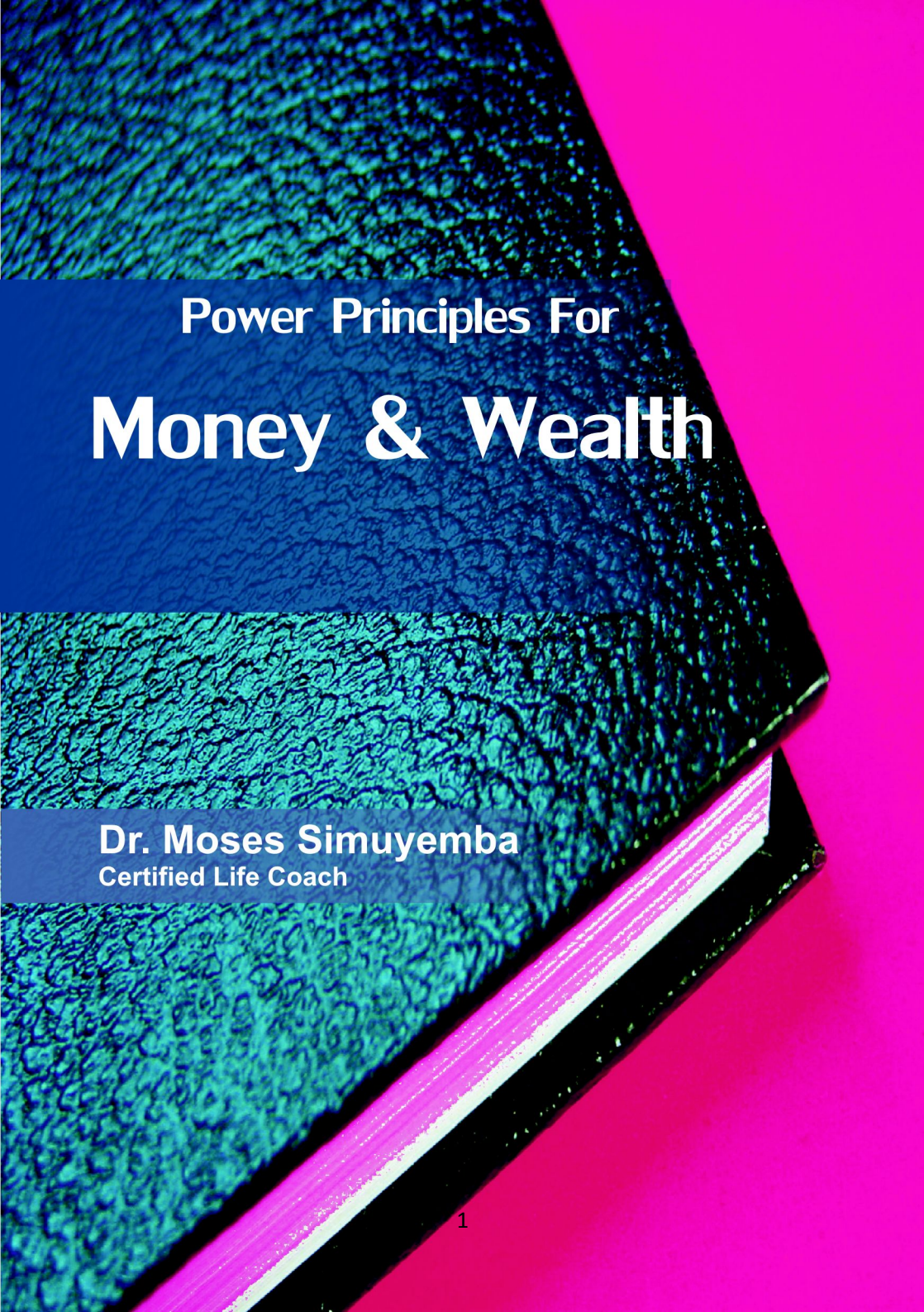
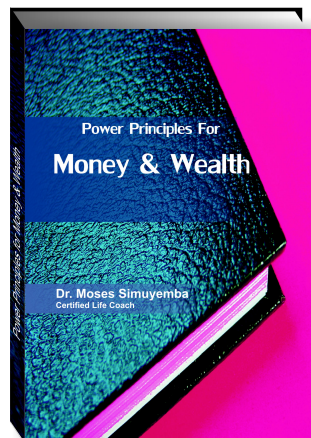
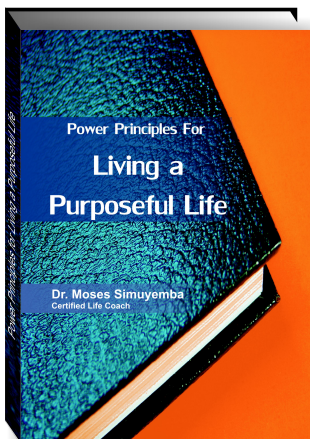
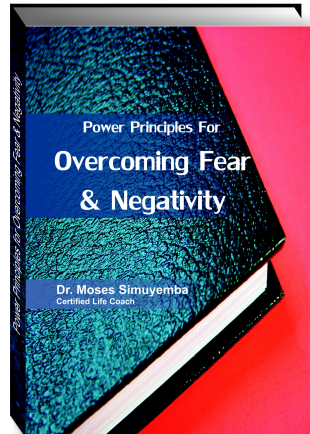
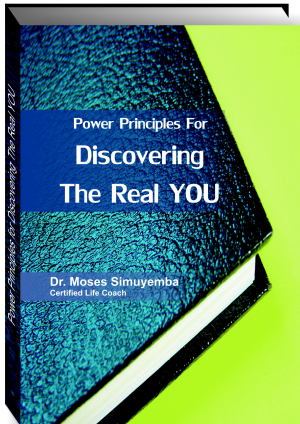




Power Principles For Money & Wealth

Dr. Moses Simuyemba
Certified Life Coach

Get all four of the “Power Principles” series of books. For more information, visit:
<http://www.motivation-for-dreamers.com>



**POWER PRINCIPLES
For
Money and Wealth**

by

Dr. Moses Simuyemba, CPC
Africa's First Certified Power Coach™

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Dedication

For my lovely wife, Ruth, and our two wonderful children Shiza and Bernice - you are living proof of God's grace and love and a testimony that dreams do come true.

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Introduction

Money and wealth are subjects that bring up different pictures and emotions in different people. Deep down we all desire some degree of wealth and money, but outwardly there are a lot of barriers to attaining it.

Religion, cultural attitudes, peer influence and our education have all contributed to a blend of ideas and beliefs that are sometimes hard to reconcile.

This book dispels the myths, the misconceptions and misunderstandings that go with the subjects of wealth and money one and for all. Most of all, it empowers you with the right knowledge and attitude to be able to succeed, with a right understanding of the subject.

You are all you can be. Go on and be it!

A handwritten signature in black ink that reads "Moses". The letter "M" is stylized with a large loop, and the "s" at the end has a small dot below it.

Dr. Moses Simuyemba

P.S - Be sure to visit my websites below and subscribe to my free newsletters in order to receive updates, free success tips and stories, energising and refreshing quotes and a whole lot of other great articles.

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CHAPTER 1

Money and Wealth – the Myths and the Facts

Money is only a tool. Like any tool, it is useless unless the person using it is skilled in how to use it well. Like any tool, in the hands of the wrong person it can be a danger.

Dr. Moses Simuyemba

Do you have the right attitude towards money and wealth? Is money your biggest motivator? Then you could be missing the point.

Money is the answer to most of life's issues and something that everyone wants and needs. But it is also something few people understand. Because of this it is the cause of much happiness as well as much misery. To those that understand it happiness. To those that don't misery.

It's the only thing

Robert G. Allen observed that "Money is one of the most important subjects of your entire life. Some of life's greatest enjoyments and most of life's greatest disappointments stem from your decisions about money. Whether you experience great peace of mind or constant anxiety will depend on getting your finances under control."

Clearly in the present world economic system money is not everything. It is the only thing. It is what determines most of the world's biggest issues. The countries, people and organizations with the money often determine what does and does not happen. The United States would not be the world's superpower if it were not for its immense financial wealth. Africa would not be at the mercy of the developed world if it were not for its financial poverty. Africa is not poor when it comes to material and human resources. It is poor financially.

Wealthy but poor

That observation is very interesting because it illustrates that you can have all the resources you need at your disposal and yet still remain poor. Managing what you have and utilizing it well is necessary to convert your potential to financial success.

However in your pursuit of financial success you need to know that money is not the ultimate thing you should desire. This is because money is not usually a good motivator. It is a concept that the mind cannot easily grasp on its own.

The mind understands money better in terms of what it can do for you. So focusing on making a million dollars will be less effective in motivating you than focusing on the cars, houses, free time, good education for your children and all the other things that the million dollars will bring you.

Money as a motivator

Dennis Waitley observed that “The problem is, money alone does not stimulate intrinsic motivation and therefore is a means, not an end. Money is like fuel for your car. It is not the destination. It is not the journey. It is only part of the transportation system.”

Many people don't realize this and treat money like a god. Money is only a tool. Like any tool, it is useless unless the person using it is skilled in how to use it well.

Like any tool, in the hands of the wrong person it can be a danger.

That is why all too often people who stumble upon a fortune, having never had the discipline and patience to make the money themselves, often lose it all or misuse it to an extent of causing harm to themselves and others.

A survey of lottery players revealed some very interesting and surprising statistics. Almost a third of lottery winners declare bankruptcy. Many of them said that the money brought about more unhappiness than when they did not have it. That should ring alarm bells in those of you that think money will solve your problems. It won't. You alone can do that. Money can only help you along.

You are the source of wealth and money

Henry Ford said: "If money is your hope for independence you will never have it. The only real security that a man will have in this world is a reserve of knowledge, experience, and ability." These are some of the ingredients to making money. You are your greatest asset.

If you have ability, knowledge and experience at doing something and you know how to turn this into money you can be successful in any given circumstance. That explains why some very successful people do not worry about losing their fortunes. Why? Because they know

that it is not the money that is most important, it is their ability to make the money that is important.

Having such an ability to make money is usually thought to be out of reach to many that think education alone is what brings money. Many “uneducated” people are stuck in an inferiority complex. You don’t need a university education or diploma to make money. Drummer of the band Green Day, Tre Cool, bragged that “I never completed high school and I am very rich and very successful.”

Getting a good solid education will greatly increase your chances of being financially successful, but it does not guarantee it. If you don’t have such an education you can still be financially successful. It may be a little harder, but it is possible.

Education does not guarantee having money

Society tends to be too quick to classify people. The minute you fail at school or haven’t gone far in school it classifies you a failure and determines your future is a bleak one. The saddest thing is many people have accepted this assessment without ever questioning it. Yet the world is full of people that have made fortunes with little in the way of formal education. They are the people that rejected society’s assessment of them simply because they were not well educated.

On the reverse side there are those that are sold into the idea and expect that because they are massively

educated they should be very well off financially. Many such people are in for a disappointment. You cannot get educated, get a job, sit back and expect the money to start rolling in. Jim Rohn repeatedly says "Formal education will make you a living; self-education will make you a fortune." You can use your education to make yourself a fortune. Don't sit back and expect your education to do all the work.

Conclusion

Finally, Maya Angelou gives this piece of advice: "You can only become truly accomplished at something you love. Don't make money your goal. Instead, pursue the things you love doing, and then do them so well that people can't take their eyes off you." The money will definitely follow.

You are all you can be. Go on and be it.

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CHAPTER 2

The Necessity of Wealth

“For ye know the grace of our Lord Jesus Christ,
that, though he was rich, yet for your sakes he
became poor, that ye through his poverty might be
rich.”

Corinthians, Holy Bible

Are you afraid to say that you desire to be rich? Does it seem like everyone is going around behaving like they shun wealth and yet they are trying very hard to get wealthy? The lack mentality is something that is often regarded as humility, but it is actually the cause of much misery.

While we all admire people that are wealthy and almost everyone wishes to drive a car like that person or live in a house like so and so, it is a wonder that speaking of this desire explicitly is something that we mostly shy away from. The majority of people, if asked whether they desire to be rich, will say something to the effect that they do not want to be rich, but simply want to be “comfortable.” Only a minority would comfortably say they want to be rich.

The misled Christian view

There are several reasons for this. The strongest is that from a cultural and misled “Christian” perspective, wanting to be rich is seen as being equal to greed and gluttony. There has been a long tradition of teaching that the rich cannot please God and cannot enter into heaven for one reason or another. Poverty has been erroneously substituted for humility and spirituality. The often misquoted phrase “money is the root of all evil” comes to mind, when in fact the correct quote should be that “the love of money is the root of all evil.”

But, as Wallace D. Wattles observed in his book *The Science of Getting Rich*, “You must get rid of the last vestige of the old idea that there is a Deity whose will it is that you should be poor, or whose purposes may be

served by keeping you in poverty...It is the desire of God that you should get rich. He wants you to get rich because he can express himself better through you if you have plenty of things to use in giving him expression. He can live more in you if you have unlimited command of the means of life.”

Love’s full expression

Wattle, in this very enlightening classic, explains that to live fully a man must love and “love is denied expression by poverty.” The reason for this is that love finds its most natural expression in giving and in order to give to those we love we must have all the necessities and luxuries of life at our disposal. Besides, how can you hope to help the poor and needy if you yourself are in their shoes? Get rich; that is the best way you can help the poor.

Fear is a hindrance

Another reason people keep their desire to get rich secret is that they are afraid and in fear. They are afraid that they might fail to attain the wealth they desire and they doubt their ability to acquire that wealth. It seems far safer not to express the desire, lest someone should know about it and their shortcomings become evident if they fail.

Because of this they choose to hide or suppress the desire and behave like they are content to just get by and be comfortable. Yet secretly they are buying lottery tickets and scheming about how to get that lucky break. The thinking seems to be that it is wrong to want to be rich, but if you happen to stumble upon wealth or God

blesses you with it, then that's okay: you're just one lucky guy.

Desire to get rich

This view of wealth and being rich is a huge hindrance to its attainment. It is a view that any dreamer should not hold. You should desire to be rich and have the faith and courage to know that you can be rich. "There is nothing wrong in wanting to get rich. The desire for riches is really the desire for a richer, fuller, and more abundant life; and that desire is praise worthy. The man who does not desire to live more abundantly is abnormal, and so the man who does not desire to have money enough to buy all he wants is abnormal," according to Wattle.

It's all in your head

Your thoughts are the building blocks of your life and therefore they must be in harmony with what you intend to build. If you desire riches, you cannot hold the thought that it's wrong or shameful to be rich. That contradiction between your thoughts and your actions in itself will prevent you from getting rich, no matter how much action and effort you put into trying to get rich. There are laws at work in the universe that you must adhere to.

The spiritual law of cause and effect dictates that what you deeply think about and accept you ultimately get. Your actions are important, but they are secondary. Planting and watering a mango whilst you think about harvesting a pawpaw will never bring the pawpaw about. So working diligently towards riches, when you have

planted the seed of poverty and lack in your mind will always produce poverty and lack.

You can be rich

Have it settled in your mind that you can and will be rich.

There are enough resources and opportunities for you to do so. Know that there will always be enough money waiting for you out there. The world will not run out of

resources on you. Get rid of the idea that in order for you to have more someone must have less. There is more than enough to go around.

Have it settled in your mind that you can and will be rich. There are enough resources and opportunities for you to do so.

Get rid of the idea that there are external factors, such as the government, inflation and taxes that will prevent you from getting rich. How are others making it under the same conditions? The environment has nothing to do with it. Get rid of the idea that God is pleased with poverty and lack. How can he be? He is the creator of everything and the richest being in the whole universe. Get rid of the idea that you are in the wrong profession to get rich. There are poor doctors and rich doctors in the same cities. Profession has nothing to do with it.

It all has to do with your thoughts and the follow-up to those thoughts, which is your actions. Anyone can be rich if they know this truth and desire riches enough to act on it. The rich are so because they do things a certain

way. The poor are so because they do not do the things that the rich do. It is that simple.

Conclusion

No man can fully express himself or find fulfilment in life if he is in lack. As the book of Proverbs says “the destruction of the poor is their poverty,” but “the rich man’s wealth is his strong city.” Money answers all things and is the key to taking hold of opportunity and progressing in life. Do not be ashamed of it.

Consider the words of Paul to the Corinthians: “For ye know the grace of our Lord Jesus Christ, that, though he was rich, yet for your sakes he became poor, that ye through his poverty might be rich.”

You are all you can be. Go on and be it.

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CHAPTER 3

Problem Solving – an Opportunity for Wealth

“The problems of the world cannot possibly be solved by sceptics or cynics whose horizons are limited by the obvious realities. We need men who can dream of things that never were.”

John Fitzgerald Kennedy

When you look around you do you see more problems than opportunities? Do you have a success mentality that can see profit in problems?

When having a conversation about the economy, business and similar things, you can hardly get away from mentioning what is going wrong around you. The truth is that there are many things that are not going right or that are simply not going at all. Seeing the problems is always the easy part. However, for most people, that is where the conversation and thinking end: at the stage of complaining about all the problems around them.

See the opportunity in the problem

But for the entrepreneur and the business-minded person that is where the thinking starts. Such a person recognizes, as Richard Bach did, that “Every problem has a gift for you in its hands.” The most important question any person should ask themselves when faced with a problem should be “what can I do about it?” If you are facing a problem, particularly a business-related problem, it is very likely that other people in similar circumstances to you are facing the same problem. So it is possible that if you came up with a solution to the problem, others would benefit from it too. They could actually be willing to pay for your solution to the problem.

That is where things get exciting for the opportunity-seeking entrepreneur. The question for such a person is

always “how do I solve this problem in a way that is beneficial to others and profitable to me?” That is the whole essence of doing business.

Be of service to society

Being of service to society and your fellow human being is what drives the creation of wealth. Thomas Edison, who was one of the greatest inventors the world has ever had, declared that “I never perfected an invention that I did not think about in terms of the service it might give others... I find out what the world needs, then I proceed to invent.” You too can be of service to society. However, remember that both parts of the equation are important: Firstly, you must realize that it is a real possibility that you can solve the problem. The feeling of powerlessness is all round us. People are faced with many problems and difficulties.

Be part of the solution, not the problem

Although most see themselves as being a part of, or affected by the problem, very few realize that they can be part of the solution. They are not empowered enough in their thinking and see themselves as helpless victims rather than as people that can make a meaningful and valuable contribution to solving the problems around them.

Do not ever dance to the victim tune. The victim mentality is one of seeing yourself as part of the problem and helpless to do anything about it. This is dangerous because often such people cannot “see the

forest for the trees.” You need to get your mind out of this thinking and be able to see the bigger picture.

You can decide not to be a victim and look for opportunities in the problems you face any day you wish. This is because true control and freedom is in the mind. If your mind is free, your outer world will reflect this. Things may not always be perfect around you, but you will be empowered enough to know that you can do something about it if you so wished. What if you don’t wish to do anything about it? Well, then that is your choice too. Either way you are in control.

Profit from problems

Secondly, you must be able to profit from solving the problem. I emphasize this because many times people have solved problems in marvellous ways, but have been unable to reap the benefits of their hard work and ingenuity. There are many examples of scientists and inventors who have done wonderful things for civilization, but died without benefiting from their work, only to have a company or individual with the right marketing skills and entrepreneurial spirit come along and make millions off the same ideas.

Thomas Edison knew that profit is an important aspect of invention and problem-solving and said “Anything that won't sell, I don't want to invent. Its sale is proof of utility, and utility is success.” He went on to say that his purpose in life is to “make enough money to create even more inventions.” So Thomas Edison was not an

inventor. He was, at his core, an entrepreneur. Invention was simply his means to acquiring wealth. Yet no one can dispute that his inventions have changed the course of civilization.

Be a dreamer

John Fitzgerald Kennedy observed that “The problems of the world cannot possibly be solved by sceptics or cynics whose horizons are limited by the obvious realities. We need men who can dream of things that never were.” Being a dreamer is one of the secrets to being a problem solver. Do not limit your thinking and your possibilities. There is a fortune to be made in the problems you and I face every day. It is simply a question of what your personal perspective is and where you fit into the picture.

Conclusion

Remember, as Harlan Cleveland pointed out, that “Leaders are problem solvers by talent and temperament, and by choice.” So, do you see yourself as part of the problem or as part of the solution? The choice is yours.

You are all you can be. Go on and be it.

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CHAPTER 4

The myth of working hard

“The only difference between a rich person and poor person is how they use their time.”

Robert Kiyosaki

Some weeks ago I was having a conversation with my younger brother and we somehow moved on to talking about business ideas.

I explained to him that I used to be very reluctant to tell people what ideas I had for business because I used to think that if I told others the ideas they would steal them and use them themselves. But lately, I had come to learn that there are very few people who actually have the drive and desire to implement something, even when they know that it is a brilliant idea with the potential to greatly benefit them.

It is just too much work to venture out, take a risk, plan, and work extra hours in order to build up a business. I have known of people that have been presented with opportunities that would require very little effort on their part and just a little investment of time, but they have turned them down. It seems as if it's not totally free they won't do it.

He agreed with me and explained that it had more to do with people's mindset. He went on to explain an interesting conversation he had had with the guard at home. When talking to him, the guard had made a remark to the effect that because he was poor he had to work extra hard in order to make a living and survive.

My brother was quite perplexed and puzzled by this remark and asked the guard whether he thought that because our parents were better off they had to work

any less than he did in order to make a living. Did he think that those that are not poor do not work as hard as poor people?

This seemed to be a revelation to the guard, who could only say “ayi,” as a way of express agreement. The guard’s thinking is something which is not at all uncommon to a lot of people. There is a general perception that the poor work very hard and slave away, whilst the wealthy do not work nearly as hard and spend their time having fun and just enjoying life, everything seeming to work out well for them automatically.

But this could not be further from the truth. The truth is that both the poor and the wealthy work very hard. Robert Kiyosaki observed that “the only difference between a rich person and poor person is how they use their time.” The poor spend their time meeting their basic needs. The wealthy spend their time doing things that make them wealthier.

In most theories of motivation it is well documented that until a person meets their basic physiological needs, such as shelter, food and water, they are not able to think about meeting their higher needs such as self-actualisation.

Maslow’s hierarchy of needs is perhaps one of the best known and easily applicable theories. Maslow came up with a ranked structure of behavioural stimuli that try to

explain motivation. In it he described two “higher order needs.” The first is the need for freedom of inquiry and expression: for social conditions permitting free speech and encouraging justice, fairness and honesty. The second is the need for knowledge and understanding: to gain and order knowledge of the environment, to explore, learn and experiment.

He argued that the physiological needs of food and shelter had first to be met and satisfied before the higher order needs could be sought and fulfilled.

This is why the cycle of poverty is so pervasive and hard to get out of. If people are forever going about to meet their physiological needs and spending all their time and energy on meeting such needs there is no way that they will ever find time to look into their higher order needs. Willem de Kooning concluded that “the trouble with being poor is that it takes up all your time.”

That, for me, is one of the reasons why Africa is not at the forefront of scientific, technological or other development in the world. We are too busy surviving. We are too busy meeting our basic needs. Until a time comes when people do not have to worry about what they are going to eat, where they are going to sleep and what they are going to wear, we are doomed to continue in this cycle of poverty and dependency.

Empowering people is the best economic policy any country can ever have because the people will then do

more to help themselves and their fellow man than any government could ever do for them. It's not the government who should make things change. The duty of the government should be to develop the capacity of the citizens to solve their own problems.

Having said that, you should never think that because someone is wealthier than you are they work less than you do. Instead, think how you can also work hard and work smarter so that you can reap more with the same or less effort. That is one of the secrets of the rich. Don't work hard at things that have little reward. Work hard at things that have huge rewards.

That guard could work very hard, spending every night on the job guarding other people's houses and offices and even spend his days working a second job and still only make enough to barely survive. Or he could work smarter; spend the same amount of time guarding at night and some of his other time developing a business. The second option would probably make him wealthier than the first. But the effort would probably be more or less the same.

Therefore, do enough of the right things the right way. If you do enough of the things that wealthy people do then over time you will become wealthy yourself.

You are all you can be. Go on and be it.

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CHAPTER 5

Build your own online business

“If you are an individual looking for a flexible, fun and highly lucrative way to get ahead in life perhaps you should think about investing in an internet business.”

Moses Simuyemba

Building your own internet business can be a great way to achieve your dreams and aspirations in life. It can also be highly liberating and empowering in a way that few other businesses can.

Cornerstone Executive and Life Coaching Limited has brought the leader of ecommerce and online business-building to Zambia this September by offering the “Building a Successful Business Using the Internet Course” to local business and individuals.

In the process of offering this international course in Zambia I have found that there are many hurdles and obstacles to be crossed. The biggest of these is a general misconception about how the internet works and, in some cases, general lack of knowledge about how to best utilize this medium as a small business or an individual looking to earn money online.

The fact is that anyone can build a successful online business regardless of age, race, sex or occupation. The internet has levelled the playing field making it possible for “small-timers” to compete with the biggest companies and brands in the world. A recent study conducted by Software Company Intuit found that the landscape of small business ownership is changing. Aging baby boomers, Generation Y retirees and a growing trend of women are starting small businesses at increasing rates. Add to the fact the growth of online businesses where billions of dollars are spent for goods and services.

Having been offered for a number of years now in Canada and elsewhere, the Building a Successful Business Using the Internet 10 week course has attracted a variety of students from different cultures and backgrounds around the world.

And despite having limited or no computer experience students have begun to build businesses, for some that are already generating income.

In this course Students learn that building a business online is like any other business. It is not a get rich quick endeavour. The get-rich-quick mentality when it comes to online businesses is perhaps one of the biggest myths that need to be crushed about the internet. Yes, some people have made it big with little or no effort, but like all things in life they are the exception and not the rule. The same level of care that goes into building an offline business goes into building an online one.

Most people who try to build a business online fail because of an Offline mentality. In the offline world you put your business where people crowd by... and you're all set. Get your cash register ready! It's all about "location, location, location."

But in the online business world, the fundamental reality of how people use the Web is different. No one "passes by." They search for information, information, and information. If you are not providing the

information that people need and are looking for on your website you can be sure it will be a big disappointment no matter how attractive it looks and no matter how much money you have spent on its development. Even large businesses sometimes get this wrong, only to learn after a lot of costly mistakes that they did it all wrong. Fortunately, this can be avoided with the right knowledge.

Many Zambian websites also suffer from a lack of worldwide vision. They are designed and written primarily for Zambians. But when it comes to doing business on the internet you would do well to think globally. Your website is accessible throughout the world, if people know about it. That means that everyone around the world is a potential customer. Why limit yourself to a few hundred thousand people with internet access locally when you can have millions around the world. That is the power and versatility the internet offers. Why not take advantage of it?

Statistics show that 99% of small business sites fail. The small business Web hosting industry even has a term for this, the "churn rate". This old-fashioned, standard form of hosting dooms small businesses from the start.

The "churn rate" measures failure flux. This is the flow of small business sites from various large Web hosts to others, month to month. It is an excellent indication of the failure rate.

Why do small businesses churn? Desperation. Small businesses are failing online, massively. Failure causes them to look for another small business Web hosting solution.

But here are the few who do their homework and find the right business model that works. Here are a few examples of students who have applied the principles to being online successfully and have recently completed the course, visit their websites when you can to get an idea of how vast the potential for internet business building is:

This student is an EBay seller who is using her website to complement her existing store:

<http://www.love-of-lingerie.com/index.html>

Dr. Anna Carling, a Chinese Medicine expert and living proof that seniors (she is in her 80s) can build websites better than the younger set: <http://www.ahachi.com/>

Another "Super Senior", with her great website about retirement options:

<http://www.retire-your-own-way.com/>

Bottom-line - the Net offers absolutely huge potential no matter what the topic and what your business may be.

The course's process builds upon that Net reality and will show students how to build a successful website and online business, or grow an existing business. It begins in Zambia on 20th September 2008. One of its biggest advantages is that previous experience and technical knowledge are not required. There is no need to have a computer degree in order to have a successful internet business. In fact you are probably better off without it so your mind will not be prejudiced by "knowing too much."

Anyone here who thinks the Internet is a passing fad or just a tool is sadly mistaken. The Internet is growing rapidly every day. It is becoming more and more an integral part of our everyday lives. And for business, it is a necessity.

You better get an understanding of how it works and how you can benefit as soon as possible. Otherwise, you won't stay ahead of your competition!

Furthermore, if you are an individual looking for a flexible, fun and highly lucrative way to get ahead in life perhaps you should think about investing in an internet business. You can visit motivation-for-dreamers.com to find out more about this empowering course in Zambia.

You are all you can be. Go on and be it.

<http://www.motivation-for-dreamers.com>

CHAPTER 6

The language of success

“Our use of language is the one thing we cannot
hide.”

Earl Nightingale

Your language proficiency has a huge bearing on your level of success. You can increase your earning power simply by increasing your vocabulary. There are some things that you just don't want to hear at times, especially when they are so simple and so true. This is one of those things. I say that because simple things make success seem like it's for everyone. They make it seem like the only thing standing in our way is our own inertia. That's why people like to hear complicated theories on how to succeed in life. If it's hard, then you have a good excuse for not attaining it.

But that is the simple fact of the matter – a richer vocabulary means better communication skills and in turn greater potential to rise up life's social and professional ladder. Your ability to use your language will determine your place on the social pyramid and will also control to a great extent the amount of money you will earn during your life.

I am very sure my English literature and language teacher would be very happy to hear that, although it is something I did not appreciate at the time I had to read all those novels and poetry. It is not surprising when you think about it because your thoughts are often words, words lead to action and action leads to results. It is as though without the words you cannot think as clearly. Ludwig Wittgenstein concluded that "The limits of my language mean the limits of my world."

The Johnson O'Connor Research Foundation has carried out extensive research in the area of language and how it affects our level of success. They carried out one research in which tests were given to executive and supervisory personnel in 39 large manufacturing plants. All of the men tested scored high in the basic aptitudes that rated their leadership skills. But the differences that arose in the vocabulary ratings of the men were definite and very dramatic. Out of a possible 272 points, presidents and vice-presidents averaged 236; managers averaged 168; superintendents 140; foremen 114 and floor bosses 86. In every case studied the vocabulary correlated with executive level and income.

Other research has shown that children with the best vocabularies get the best grades in school. I remember very well that I could not read or write until I was in about third grade, though I can't be sure exactly of that. Up to that point I had used Nyanja as my primary means of communication and whatever English I knew was mostly from watching TV. I even recall my father trying to persuade me to speak more of English by saying that he wanted to introduce me to a very nice girl at the sports club, only she spoke English so I would have to prove that I could speak good English before he could introduce me. It didn't work despite his best efforts as I was too shy at the time to even think of talking to a pretty girl.

But one day I got to thinking about the whole mystery of reading and thought of the frustration of pretending to know what was going on in class when I really didn't. So I got a book, I think it was Mulenga and Jelita in those days, and started to try and decipher the code. Because of the prior learning I had in the alphabet, it did not take long for me to catch the pattern. Actually, within a day or so of trying I could read well enough for someone that age. It was right in time to convince my mother that I could read, as she had gotten concerned about my grades and the fact that my teacher had told her I could not read. That evening she got the book and asked me to read. To her surprise I could. Little did she know that it was a very recent development.

That was the day my school life changed. From being a less than average student my grades went up and I was soon at the top of the class. Learning to read was the one skill that made all the difference. As my vocabulary grew it appeared that my intelligence grew with it. I knew even then at that young age that being able to read was the best thing that could ever happen to anyone.

It opened up new possibilities. Earl Nightingale put it very well when he said that each new word we learn becomes a nucleus from which our thoughts grow. Each new word we learn also enables us to learn many more words, so that the effect is multiplicative. This is important because, as Benjamin Lee Whorf observed,

“language shapes the way we think and determines what we can think about.”

Therefore we need to take the time to strengthen our vocabulary and use of language. The best way to do this is simply to read. Reading just 15 minutes a day will work wonders in improving your vocabulary. Imagine that, just 15 minutes a day could improve your earning potential and your standing in society.

Sounds like a no-brainer, doesn't it? But you will be surprised how many people can actually do this simple thing. Yet most of us will gladly spend more than 15 minutes a day in front of the TV, drinking or just plain wasting time. What value are you placing on yourself, your dreams and success? If you are truly committed to them, 15 minutes a day will be a small price to pay. But remember that the price has to be paid. 15 minutes a day translates to 90 hours of reading every year or an average of 10-15 books. That will not only improve your vocabulary, it will also allow you to gain valuable knowledge in your chosen field.

Earl Nightingale summed it up well when he said: “Our use of language is the one thing we cannot hide.” Take the time to improve your language and vocabulary for greater success.

You are all you can be. Go on and be it.

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CHAPTER 7

Use logic and emotion for success

“The head can’t go along with the heart without some reasons.”

Claude Badelle

Are you limiting yourself to utilizing only half of your full potential? Do you base your actions purely on emotion or logic?

The rule of thumb to follow here is that you are most likely to succeed if you base your actions and motivation on both logic and emotion. When it comes to motivation the easiest and commonest thing to do is to act on emotion. Getting hyped up and inspired to do something from an emotional stand point alone is what often leads to frustration and disappointment.

It is not enough to appeal only to emotions and instincts. You need to appeal to your logic as well. When making a decision you need a logical reason to justify it. Claude Badelle said “The head can’t go along with the heart without some reasons.”

Todd Beeler talks about your logic having to be solid, which means it should be “rational, believable, persuasive, convincing, reasonable, credible and trustworthy.”

So you need to bring into focus lots of logical reasons to complement your emotions. That is what will get you to act more than just “feeling” something or being hyped up about something. “Purely emotion based energy fades fast,” adds Beeler.

Most of us know how to do things. We know how to lose weight. We know how to get rich. We know how to

have a happy family life. We know how to be the best employees at our work place. But, very few manage to do these things. The reason is simply that knowing how to do something is not enough. The missing ingredient between knowing how and actually doing something is motivation.

Motivation is not something you can create in a hurry. If you do so, you will also lose it in a hurry. It is something that must be internalized and approached from within. So your motivation and drive must start from within and must have a logical as well as emotional basis.

Beeler advises that you put a price tag on doing nothing and then count the cost in every area of your life. Find a powerful reason to change or to take action. Weigh the benefits of taking action against not taking action. This is a logical process that will appeal to your reason.

You can do this for every area of your life which includes the spiritual, financial, family and intellectual as examples. Whatever area you are dealing with you must be able to count the cost of doing nothing. What would you lose a year, two years, a decade and a lifetime from now if you do nothing? What would you gain in the same amount of time if you decide to take action? The more detailed your analysis of these factors, the more motivated you will be to act.

Be truthful to yourself and not naïve. Face the hard facts and deal with them. A lot of us may not want to face the

truth and deal with it. It may be far easier to ignore the unpleasant things and have them surprise us in future.

This basic understanding of emotion having to be mixed with logic in order for action to follow has been and continues to be exploited by many great sales people.

They have known that people buy things based on their emotions, but they justify their buying decision with logic. Both must be there. For instance, if someone wants to buy a Volvo they will probably want to do so based on an emotional need for recognition and to feel that they are successful. Prestige will be the emotional reason for buying. But often they will justify the buying decision by saying that the car is safe, reliable and of very high quality. This will be the logical reason for buying the car.

This balance between logic and emotion is something that science understands and is uncovering more and more. Scientific research has shown that the left and right side of our brain function very differently. The left brain is logical, analytical and sequential whereas the right brain is innovative, emotional and more intuitive. The left brain is the seat of our intelligence or IQ. The right brain is the seat of our wisdom or EQ.

The trouble arises because most of us are conditioned to using half our brains. We are either left-brain dominant, in which case we act mainly based on logic and use logic to solve our problems, or we are right

brain dominant, in which case we use our emotions to make decisions and solve problems.

But it has been shown that in order to function at your best you must use both your logical left brain and your emotional right brain. Geniuses like Einstein understood this and used it to uncover some of the greatest scientific truths the world has. Einstein was known to have used exercises that utilized both his right brain and left brain in order to solve problems.

Fortunately, this ability to use your left and right brain more effectively can be learnt. There are various methods available to do this, but one of my favourites is the The Brain Walk®. This colourful and fun tool, developed by Betska K. Burr of Coaching and Leadership International, allows you to “access innovation as well as intellect and greatly improve your ability to think faster.” By using this tool “you will become more of a bilateral thinker – switching easily between left and right hemispheres for whole-brain thinking.”

Having utilized it many times when faced with challenging situations and decisions, I was amazed at its effectiveness and its ability to enable someone to find solutions to their personal challenges. You can access it for free online at coachingandleadership.com

You must pay attention to both your emotions and your logic if you are to “sell” yourself into taking whatever action you need to take for a better future.

Get to grips with the reality of your situation and adjust accordingly. Always count the cost of doing nothing. As Beeler asks, "Why should you postpone an impossible to bear reality till later when it is so much easier to deal with it today?"

You are all you can be. Go on and be it.

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CHPATER 8

The value of selfishness

“You will do best that which you want to do in the pursuit of your personal goals. In so doing you will be providing the maximum service to those you need to help you,”

Earl Nightingale.

Go after the things you want with everything you have. Pursue your own dreams and desires with vigour and determination.

It is not often that you hear that selfishness can be a virtue, but undoubtedly it can be. Thinking of yourself and what you want out of life is something that can add immense value to your life and the lives of other people. I have read and listened to many writers on the subject of success who start by asking you to answer the question of what you personally want to get out of life.

Often they advise something to the effect that you make a list of all the things you want and then prioritise this list according to the importance of things to yourself or according to whether you want it in the short, medium or long term. Once this is done the task of working out how you are going to get these things begins. It would be amiss to first think about what business you want to be in without first thinking about why you want to be in business at all: to get the things you want in life.

This self indulgence into our dreams and desires has immense value for many reasons. Of greatest importance is the fact, as eloquently pointed out by Earl Nightingale, that “You will do more good for the rest of the human race, enthusiastically going full bore after the things you want, than in any other way, because the only way you can get the things you want is by providing

service to others, and the more intense and enthusiastic you are about it the better will be your service.”

Entrepreneurship is, for the most part, borne of selfish reasons. Whether as an entrepreneur you are in it to make more money so you can buy the things you want in life, have more free time on your hands so you can relax more and enjoy life more or to be your own boss so you can live life on your own terms, it all boils down to the fact that your own desires are your primary concern in becoming an entrepreneur.

“You will do best that which you want to do in the pursuit of your personal goals. In so doing you will be providing the maximum service to those you need to help you,” adds Nightingale. You must please those people or they won’t give you the money you need to get the things you want. Every good entrepreneur knows that it is their ability to satisfy their clients’ needs that makes them successful. Therefore it only makes sense that in pursuing our own desires we are inevitably satisfying some else’s needs or wants and making life better for someone else.

The activity or business you engage in order to meet those desires comes later in the equation. The interesting thing that happens though is that the business we get involved in order to meet our desires is often one that blends our strengths, experiences and abilities best. That is if we have taken the time to really

analyse our strengths and abilities before launching out into it.

Rarely do people think of doing something that is beyond their ability to attain it. As the saying goes, if you can think it, you can achieve it. Our minds seem to have a self regulating mechanism in this respect – you will never truly desire something that is beyond your subconscious assessment of your own ability to achieve it.

Getting your creative mind at work is another good reason to indulge yourself into thinking about what you want. Think of it as clarifying to yourself what success means to you in personal terms. It is a known that that the more detailed a picture we can draw in our minds of what success would mean to us the more likely we are to achieve it. Vague statements such as “I want to be successful” or “I want to be rich” do not make the grade because they do not provide sufficient detail for our minds to get to work.

A clear picture of your success makes your mind get to work in the background, beyond your conscious attention, to come up with ways for you to achieve what you want. Then one day, unexpectedly it would seem, you come up with a brilliant idea that moves you forward. It may appear that the idea just sprung up out of nowhere, but the truth is that the mind works for you even when you don’t know it is. You just have to feed it

the right things. “Garbage in, garbage out” is the rule by which the mind works.

There are those who would seek to take the value of selfishness to extremes. They are people who think nothing of cheating others, misrepresenting their services and goods, or even selling things such as drugs that destroy other people’s lives rather than adding value to them. It is possible to get wealthy and to get the things you want in that way. But why would you want to do it that way when there are so many other more productive and beneficial ways to get what you want?

The desire for your own things must be balanced by the right consideration for the well being of others. It must be balanced by the right moral and ethical standards. For me, that ultimate standard is God’s word. In being an entrepreneur you must do nothing that contradicts God’s word. That is the only absolute moral standard there is and something that will keep you grounded and on the right path. Of-course, staying within the law is a close second to this, but remember that there are things that the law permits which are not right with God.

Wallace Wattles in *The Science of Getting Rich* urges that you “Give every man more in use value than you take from him in cash value; then you are adding to the life of the world by every business transaction.”
You are all you can be. Go on and be it.

CHAPTER 9

Who's the boss?

"There is only one boss: the customer. And he can fire everybody in the company from the chairman on down, simply by spending his money somewhere else."

Sam Walton

It is amazed how many organisations there are out there that operate without a thorough understanding of what business they are in and without knowing who their real boss is.

If you are in business, understanding who you are ultimately answerable to is important. This is particularly so in the service industry where the product is often intangible and abstract. In such cases it is harder to measure whether a client's needs are being satisfied, unlike in a business where people buy a physical product which immediately fulfils their needs or wants.

Mission and vision statements gain more importance in such instances as a guide to understanding what the overall benefits of your business to your clients are. Furthermore without some kind of guiding principles in such a business it is difficult to know what standard of service you are aiming for. Your service becomes inconsistent and may fall short of the desires of your clients.

Recently, I attended a wedding at which I was put in charge of helping with certain logistical issues for the day. It did not take long for me to start feeling a little disappointed with the owners and management of the lodge as they did not seem at all interested in ensuring that their guests and the bridal party in particular were comfortable and had everything they required.

The staff and management did nothing without first complaining about it. At every request they made it a point to let me know that the people that had hired the venue had not requested for this or for that service from them. The fact that outside caterers and waiters had been called in seemed to be a particularly thorny issue for them.

The lodge owners themselves seemed more interested in watching the wedding procession and taking photographs than in ensuring that their guests were comfortable and well taken care of.

The icing on the cake of this poor service was something very shocking and quite uncalled for on their part. They persisted, immediately after the reception, to insist that the bride and groom pay for a function they were planning to have the following day at the same venue, despite the fact the newly-wed couple were spending the night at the lodge and surely the matter could have waited until morning. Furthermore they accused them of having not paid for this and for that whilst it was very clear that the things had not been included in the fees, a mistake that was made by them.

Despite efforts by myself and other guests to reason with them, they seemed intent on one thing - to get all the money they could get off the couple that very evening, never mind that it was their wedding night. Several people tried to explain to them that what they were doing was not in order and that they could have

chosen a better time to do it. Furthermore, it was against good customer service and etiquette to harass people the way they were doing. But greed, pride and short-sightedness seemed to have the better of them.

In the end the bride was almost in tears and the groom nearly fighting with the owner to apologise for upsetting his dear wife, which he eventually did after much pushing. But it was too late. The damage had been done. All arrangements for the following evening's function were abandoned. I had to leave before things got out of hand because my patience was slowly fading, particularly after the lady owner pointed her finger at me and made some threatening remarks when I pointed out to her that she could have handled things better.

Clearly, here was a business that did not understand its business. They seemed to think they were in the business of making money and that was their whole aim and focus. The fact is, as a lodge and as a business in the hospitality industry they should have realised that their business should have been to serve people. It should have been to make their clients feel at home and cared for.

If people feel that you make them the most important part of your business they will not mind paying you a little extra for the excellent service and will not doubt your sincerity and intentions when you demand a little extra money so you can cater for their every wish. Business philosopher Peter Drucker said "Quality in a

service or product is not what you put into it. It is what the client or customer gets out of it.”

Had the owners and management of that lodge had known that, they would have made it a priority to keep their guests happy instead of harassing them for every last kwacha they could squeeze out of them, whilst offering the very minimal service they offered.

Relationships are the lifeblood of any good business. It is these relationships that keep people coming back to you for a service or product and these relationships that get you referrals for more clients. Walt Disney advised that you “do what you do so well that they will want to see it again and bring their friends.” I doubt that the lodge in question will get any referrals from the people that witnessed their behaviour and I am very certain that none of them will be going back there even if it were the last lodge left in the country.

Whatever business you do you should consider that you are in the people business. This applies equally whether you are in business for yourself or employed. Without the people to buy what you have to offer it won't matter how great a service or product you are offering.

Customers want to know how you can make their lives better or easier or how you can relieve their pain. Customer service can make or break your business because your entire business and profits depend on your customers. You generate profits by selling your

products and services to people who need or want to buy. That is why the customer is king.

Finally, you would do well to remember the wisdom of Sam Walton who said: "There is only one boss. The customer. And he can fire everybody in the company from the chairman on down, simply by spending his money somewhere else."

You are all you can be. Go on and be it.

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CHAPTER 10

Vaccination theory of education

“There is no such thing as an education that will last you a lifetime. You should always be aware of the need to continuously grow.”

Moses Simuyemba

The vaccination theory of education is the perception that education comes to an end. People that believe in this theory think that once they have attained a certain level of education they no longer need to learn anything new. This level of education may be at secondary school level, first degree or even second degree. Whatever level it is, the person feels content with the education level they have attained and thinks that it is adequate to see them through the rest of their life. They think of education like a vaccine – once you get it you are set for life.

Quite often this is true in the initial stages, but can you imagine that the education you have today would be adequate to still enable you to be successful 20 or 30 years from now? Will it enable you to still compete well if you are a business owner? Will it allow you to compete favourably in the employment market if you are an employee?

The answer is “no.” The pace at which things are changing in the world today is unprecedented. Globalisation, the internet and countless other changes make it very important to change and adapt on a personal level as well. This rapid rate of change is so pronounced that renowned management guru Peter Drucker said: “The growth for education and training will be in continuing adult education. Online delivery is the trigger for this growth, but the demand for lifetime education stems from profound changes in society. We live in an economy where knowledge, not buildings and

machinery, is the chief resource and where knowledge-workers make up the biggest part of the work force.”

Being able to adapt to change is the biggest reason you should invest in your continuing education. The ability to adapt and be flexible will be, perhaps, your greatest asset throughout your lifetime as you navigate this complex and ever changing new environment. The current rate of change means that individuals now have to make twice as many lifetime changes than a few decades ago. It also means that more than ever before it is not unusual to find people having to change places of work, specialisation or even careers several times within a lifetime.

Those that can read the signs of the times are at an advantage over those that cling on to old beliefs and views. The individual who will gamble their future on being able to do in 10 or 20 years time the same things they are doing today, and expect to get ahead with the same level of education they have today, has a harsh reality to face when that time comes.

I am often disappointed with the quality of education the world over. The one thing that our current global education system fails to impart in its students is the ability to think for themselves. The learning and regurgitation of facts is predominant, except for a few exceptions here and there. As Charles Sullivan observes, “Our students are not taught the skills of critical

thinking that would serve them well as citizens in a free society for the entirety of their lives.”

At times this disappointment goes as far as being angry when I consider that I have spent a large part of my life at school without having been taught essential life skills, despite having had what would be considered a “good education.” Fortunately for me, I realised this in time to do something about it and to find ways to educate myself in the areas in which my formal education fell short. This education that I have gained on my own personal effort has been of far more value than any formal education I have had. This is because a lot of the facts we are taught at school can now be easily obtained in a dozen other ways. The internet for one has ensured this. You can learn virtually anything you put your mind to on the internet.

Education, in my view, should have one predominant aim: to produce individuals that can succeed in life no matter what environment they are placed in, individuals that can think for themselves and question the status quo, set personal goals, achieve them and be able to adapt to change. Fortunately, this new education paradigm is emerging that values diversity, individuality, questioning as well as answering, and problem-solving skills. The old education paradigm of possession of knowledge from a set curriculum, with the narrow view of intelligence that it entails, is being challenged by many.

Therefore, it is not surprising that the majority of people are good at doing their jobs and what they are trained to do but are absolutely lacking when it comes to making a personal success of themselves outside of their work environment. The education system has taught them so. It is a system that teaches people that success at work is what is important. I am in agreement with Jon Dewey when he says “The aim of education is to enable individuals to continue their education ... (and) the object and reward of learning is continued capacity for growth.” That personal growth is what enables people to be successful in all spheres of life, not just their careers.

The most valuable education you will ever receive is the education you get on your own. The things the formal education system does not teach you are the very things you need to have success in life. Your schooling may be over, but remember that your education still continues. Invest in self development products and programmes that will teach you vital life skills such as goal setting, developing a personal vision for your life, financial literacy and so on.

In conclusion, there is no such thing as an education that will last you a lifetime. You should always be aware of the need to continuously grow. That way no matter what changes occur and how things shift you will be able to adapt and will have the capacity to succeed in whatever environment you find yourself in.

CHAPTER 11

Invest In Yourself

“Self-education is, I firmly believe,
the only kind of education there is.”

Isaac Asimov

Are you busy looking for success everywhere except the one place you can truly find it? Does life seem like a futile chasing after the rainbow?

One possible reason for this could be that you are not looking for success in the right place. It is not in the environment around us or the circumstances we face that we find success, but in ourselves.

The simple fact is that if you are successful within, in your mind, you will be successful on the outside as well. It may seem too simple thing, but it is something we often forget when the pressures of life surround and overwhelm us. When it comes to making everyday choices it usually does not occur to us.

Like I have said before, your mind is your greatest asset. Like any asset, it needs to be built up and improved continually. Abraham Lincoln said he didn't "think much of a man who is not wiser today than he was yesterday." He realised the basic truth that continuous improvement is necessary if one is to be truly successful.

Knowledge is a huge asset

Knowledge is a powerful asset. It makes the difference between living in abundance and living in lack. The only difference between the managing director in a company and the maid in the same company is their knowledge.

The MD knows something the maid doesn't. That is why he earns a hundred times more than she does.

It is what you know that will bring you success. It's what you don't know that will cause you to fail. Why then, do some get it so wrong? For example many people look for promotions without acquiring the necessary skills and knowledge they need to be promoted. Many business people are struggling because they just won't take the time to learn about accounting, marketing and all that goes with doing business. That's like trying to drive a car without first putting in the fuel.

The three percent rule

“Here is a rule that will guarantee your success – and possibly make you rich: Invest 3 percent of your income back into yourself.”

That's great advice from Brian Tracy. Investing in yourself can double or triple your income. It will work for you whether you are employed or in business.

Your mind is your greatest asset. Like any asset, it needs to be built up and improved continually.

James Attucher of the Financial Times agrees with this advice when he says “The only real way I know to triple your money is to invest in yourself.” He goes on to say that you should invest in your own ideas and your own business. But apart from that you should also invest in your mind.

Ways to invest in yourself

There are many ways to invest in yourself. One way is to make it a habit to buy books regularly. Not just any books, of-course, but books that will challenge you and from which you can learn something. Biographies of other successful people, “how-to” books, self-improvement books and professional books such as accounting or public speaking books are examples.

Investing your time and money in learning things such as goal-setting, how to manage your time, how to be more confident and less doubtful, how to be a better speaker, how to adjust your thinking, create new habits and squash bad ones, how to take care of your health, how to focus and so can greatly improve your results in life.

These days books are not the only way to get knowledge, though. We have video, the internet, seminars and workshops on various subjects and even mentoring and coaching programmes. Even watching the right movies can sometimes teach you a thing or two. My favourite business programme, for example, is *The Apprentice*. It teaches a lot about entrepreneurship in an entertaining manner. Who would have thought that reality T.V could be so educational?

The value of self-education

The point is that you determine how and what you learn as well as how fast you learn. Self-education is important beyond the classroom. In the real world self-education matters a whole lot more than formal education. There are plenty of people with a formal education that are still struggling. Isaac Asimov fully supported this in saying

that “Self-education is, I firmly believe, the only kind of education there is.” A formal education is good, but only as a foundation. The sad part is that many are stuck at the foundation level. They don’t realise that in order to complete the building they need to invest in some self-education.

Therefore, do not be like them, who were referred to by James Allen as being “anxious to improve their own lives, but are unwilling to improve themselves. They therefore remain bound.” Dreamers realise that there is no better way to improve your life than to improve your mind. The biggest room in the world is the room for improvement.

Knowledge, then, is a powerful asset, and one which you should always be seeking to improve and build upon in the pursuit of your dreams. The Proverbs declare that “through wisdom is an house builded; and by understanding it is established: And by knowledge shall the chambers be filled with all precious and pleasant riches.”

Conclusion

Become addicted to continuous improvement and increase in your knowledge consistently and constantly. With time, you will inevitably become the person that you desire to be. Then you will no longer have to chase after success. Success will follow you. Your mind will become magnetized to attract success.

You are all you can be. Go on and be it.

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CHAPTER 12

The Winning Mindset

“Win/win is based on the paradigm that there is plenty for everybody, that one person’s success is not achieved at the expense or exclusion of the success of others...It’s not your way or my way; it’s a better way, a higher way.”

Stephen R. Covey

Are you unhappy when others are succeeding? Does your success seem dependent on someone else's failure?

“Keeping up with the Joneses” is an expression that is commonly used to describe the attitude of always wanting to keep up with the neighbours in terms of possessions and wanting to have the things that our neighbours have.

Envy is another word that can be used to describe this frame of mind. This is a very appropriate word because it encompasses greed, jealousy, resentment and a strong desire for something somebody else has, usually at whatever cost.

Attitude Origins

Unfortunately, it is an attitude that is widespread all over the world. Throughout our childhood and most of our adult life, competition is the order of the day. Right from our school days we are taught that our self worth is measured in relation to other people.

At school, our grading system gives you a number at the end of the term. If you “pass number one” that means you are the best in your class. If you “pass number 25” that means there are 24 other kids that are better than you are. So if you want to be number one and “win” you must make sure that all the other kids “lose” and pass number two or more.

Wait a minute though, why can't all the kids in class pass number one? Why must we compare one child to another? A simple pass or fail remark on the report card

might be sufficient without necessarily stating numbers. Unfortunately for children, parents take these numbers very seriously.

This carries on through life. The boss must ensure that he does not allow his juniors to get too much knowledge or qualifications if he is to keep his number one spot as the top dog in the company. In fact, at times he must deliberately frustrate any efforts by his subordinates to progress.

Even amongst friends and relatives this occurs. Sibling rivalry does not always end when children grow up. A lot of times it continues. The success of one child in adulthood is measured against the success of another. It seems whatever we have achieved seems insignificant when compared to what so and so has done or acquired.

Dangers of the loser mentality

There are several reasons why envy is such a problem. Firstly, if you are envious of another person's success that means you will never be satisfied with anything you ever achieve. The fact remains that most times there will always be someone that does better than you in some area.

Secondly, if you are envious of other people's success it means you have no clue what you want for your own life. Just because the Joneses have it or do this and that does not mean you should have it or do it. Will it help you in achieving your own objectives and "minding your own business?" If you have a clear vision for your life, what another person achieves or acquires won't matter:

you will know exactly where you are, why you are there, where you need to go and what you need to do to get there.

Thirdly, carried to some extremes, envious people will even try to cripple the progress of others and stop it if possible. Rather than channel their energy into their own success they channel it into this very unproductive mindset: backstabbing, sabotaging, destroying at every chance they get and spending their prime time on thinking about others instead of thinking of ways to improve their own situation.

The three basic mindsets

According to Stephen Covey, When it comes to succeeding in life there are three basic mindsets that people tend to have. These are the win/lose mentality, the lose/lose mentality and the win/win mentality.

People with a win/lose mentality would be those that compare themselves to other people all the time. They believe that in order for them to succeed others must fail. To them, success is relative.

Those with a lose/lose mentality believe that they can never achieve anything worthwhile so why should they let you do so. They try to keep other people in the sinking boat that they are in. Negativity is the order of the day for them. Don't ever try to tell such people that you have great plans for your life – they will only criticize you and tell you it can't be done. After all, they tried that already and it did not work!

Dreamers, who are achievers, have the win/win mentality. Not only do they know that they are capable of and will succeed, but they realise that their success does not depend on other people's failure. To the contrary, their success depends on other people's success.

Cultivate it

If you are to succeed in life and become the person you are meant to be, then you must know that you will not get there alone. Therefore you must help others to succeed

**Learn to be happy
about others' success
and look forward to
your own success.**

and to become great if you are to be great yourself. It is often said that the greatest people are always those that help others.

Learn to be happy about others' success and look forward to your own success. Do not judge yourself based on what others have achieved, but rather based on what you want to achieve. Depending on what you want in life, their success could be failure to you or vice versa, but it should not matter to you either way.

Life is not a race against other people. It is a one man race. You determine the destination, the route, the time limits and the prize. We are all running a different race. How do you compete with someone that is not on the same track as you are?

Envy and jealousy are habits you must always be weary of and stay clear of. Like other bad habits they will only

rob you of your energy, creativity, drive, clarity of mind and enthusiasm for life.

Conclusion

Stephen R. Covey, in discussing this subject states:

“Win/win is based on the paradigm that there is plenty for everybody, that one person’s success is not achieved at the expense or exclusion of the success of others...It’s not your way or my way; it’s a better way, a higher way.”

You are all you can be. Go on and be it.

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CHAPTER 13

A Warning To Optimists

“Retain faith that you will prevail in the end,
regardless of the difficulties AND at the same
time, confront the most brutal facts of your current
reality, whatever they might be.”

Admiral Stockdale (The Stockdale Paradox)

Are you so blinded by your optimism that it's keeping you from making real progress in your life? Could the very fact that you are so positive in your outlook be a liability rather than an asset? That could all depend on whether or not you are making the best use of your current reality.

Optimism is a tendency to expect the best possible outcome or dwell on the most hopeful aspects of a situation. To use Oscar Wilde's very practical example, "The optimist sees the doughnut; the pessimist the hole!" I have generally considered optimism to be a good thing and an attitude that everyone should try to have or develop. This belief is still valid, but recently I discovered that it could be just as much of a drawback as pessimism if it is not handled properly.

The bubble bursts

It was last Christmas that my father bought me a book by Jim Collins titled "Good to Great." At first I dismissed it as just one of those business books that's full of impractical theories and analysis, but when I finally got round to reading it I was astounded by its simplistic wisdom and practicality.

One chapter in particular, entitled "Confront the brutal facts" is what broke my long held views on optimism. There is a story in this chapter about Admiral Jim Stockdale, who was the highest ranking United States Military officer in the "Hanoi Hilton" prisoner of war camp during the Vietnam War. During his eight year imprisonment from 1965 to 1973, Admiral Stockdale endured severe torture and led his men with courage in

order to ensure that as many of them survived as possible.

Many years after the war he was asked by the author of the book, Jim Collins, which men did not make it out of the war prison. His answer was surprising. He said “Oh, that’s easy, the optimists.” Wait a minute; I thought the optimists are always the ones who make it? Admiral Stockdale went on to say that “You must never confuse faith that you will prevail in the end - which you can never afford to lose – with the discipline to confront the most brutal facts of your current reality, whatever they might be.”

Stockdale explained that the optimists died of a broken heart in the prisoner of war (POW) camps because they believed they would be out by Christmas, but Christmas would come and Christmas would go. Then they would say they would be out by Easter, but Easter would come and Easter would go. Then it was Thanksgiving and so on, until finally they lost all hope and gave up on life.

So it is with most optimists and dreamers in their lives. They believe that this year will be the year their dreams come true, but this year comes and this year goes. Then it is the next year and the cycle repeats itself all over again. As the Bible says in Proverbs “hope deferred maketh the heart sick: but when the desire cometh, it is a tree of life.” So with every passing year that our hopes and dreams don’t come true our hearts get broken, until eventually we give up on our dreams, and life itself.

The Stockdale Paradox

The Admiral's insight has come to be known as the Stockdale Paradox:

“Retain faith that you will prevail in the end, regardless of the difficulties AND at the same time, confront the most brutal facts of your current reality, whatever they might be.”

Most people would relate to and agree with the first part of the paradox, but the second part is often not realised by many. It is an important missing link and one you would do well to always remember and utilize.

You should always know that things will work out in the end, but realise that it is you that is going to make them work out in the end.

Therefore, things will not work out without your intervention. The only way you can intervene and know what to do is by realising what gap exists between where you are now and where you want to be.

You should always know that things will work out in the end, but realise that it is you that is going to make them work out. Therefore, things will not work out without your intervention.

Face the brutal facts

It requires total honesty with yourself to assess your current situation in relation to your dream. Is there anything you are doing today that will help you to get closer to your dream a year from now?

Is your current reality in line with your destination? Consider this example: There could be two people who both run a business and want to make a million dollars over the next twelve months. One may simply go on operating the business as it is operating today and simply hope that in a year's time things will pick up and somehow he will have more business. He would be the classic optimist.

The other will analyse his business, find out its weaknesses and improve on his services and products in order to reach his target. Who is more likely to succeed? The one who faced the unpleasant realities of his business and made the necessary change is more likely to succeed.

That is the approach that is necessary in our own lives. Honestly and brutally assess your current situation. Face the hard facts. Jimmy Dean said: "I can't change the direction of the wind, but I can adjust my sails to always reach my destination." Don't be a blind optimist. Utilize both sides the Stockdale Paradox and do what is necessary to succeed because, as Jim Collins states, "The Stockdale Paradox is a signature of all those who create greatness, be it in their own lives or in leading others."

Conclusion

If you are an optimist you are already half way there. Just do the rest. If you are a pessimist the journey will be slightly harder, but not impossible. Remember that it's better to be an optimist who is sometimes wrong than a

pessimist who is always right. Learn from the wisdom of great men like Norman Vincent Peale, who advises that you “throw back the shoulders, let the heart sing, let the eyes flash, let the mind be lifted up, look upward and say to yourself ... nothing is impossible!

You are all you can be. Go on and be it.

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CHAPTER 14

The Advancing Man

“You can advance only by being larger than your present place; and no man is larger than his present place who leaves undone any of the work pertaining to that place.”

Wallace D. Wattles,

Are things routine and unchallenging for you? It could be that you have gotten so proficient at what you are doing and that may be hindering your progress.

If you are not growing beyond your present circumstances then it is very likely you are not making any progress. “You can advance only by being larger than your present place; and no man is larger than his present place who leaves undone any of the work pertaining to that place,” according to Wallace D. Wattles, author of *The Science of Getting Rich*.

Progress without effort?

There is a culture in our country of wanting to make progress without fully utilizing or fulfilling our current responsibilities and positions. This group of people feel entitled to promotion simply because they have spent a long time in a job. When someone younger, more knowledgeable and skilled comes along and gets the job they have been sitting and waiting to get, they feel cheated. Their “time qualification” is often their strongest and only reason for thinking they deserve the job.

What they often forget is that although they have spent a long time in it, they have not grown larger than their job. In fact they may even be underperforming in their current position. So how do you give a promotion to someone that has been doing the same job for years or decades and yet still cannot do it well? The second group of people, who are merely performing the requirements of their work satisfactorily, also do not deserve to be promoted, although they expect to be.

Wattle goes on to say “The man who is merely a "good" workman, filling his place to the very best of his ability, and satisfied with that, is valuable to his employer; and it is not to the employer's interest to promote him; he is worth more where he is.” It is the exceptional person, who outgrows their current work or challenges and is seen to be capable of taking on much more responsibility than they currently have that deserves to be promoted and to advance.

Become too big for your place

Wattle adds: “The man who is certain to advance is the one who is too big for his place, and who has a clear concept of what he wants to be; who knows that he can become what he wants to be and who is determined to BE what he wants to be.” In the workplace, advancing yourself should not be just for the sake of getting promoted and earning more money.

You should have a desire to advance yourself simply to make yourself a better person and get all the knowledge and skill that you can. Work should be your learning ground for things you can use in your own life and business. Then it will no longer be just work. It will be your preparation for a better future.

This is not only true in the workplace, but in every endeavour in life. You must become bigger than your present place if you are to advance to the next level. Satisfactory performance simply does not cut it. Advancement requires something extra, above and beyond what is asked and required of you.

Restlessness and discontentment

Thomas Edison observed that “Restlessness and discontent are the first necessities of progress.” The people that advance in life are those that are not content with what they have achieved. They know that they can achieve a lot more no matter how great things are. That is not to say that they are unhappy with what they have achieved. It is possible to be happy with your achievements and yet at the same time be discontent because you realise that you have a lot more potential in you that needs to be fulfilled.

You must become bigger than your present place if you are to advance to the next level.

Advancement in life requires that you never get satisfied with where we are. However well you are doing, you can always do better. Increase is the law that you must live by. No matter how much you know, you can always learn more. No matter how much you earn, you can always earn more, no matter how much you give, you can always give more. There are no limits to our abilities apart from those we acknowledge. That is something that the ever advancing person knows and lives by.

Be different

Progress or advancement further requires that you dare to be different. Harry Milner said “All progress occurs because people dare to be different.” What sets you apart from your fellow workers? What makes your business different from others? How are your products and services different to what others are offering? You

cannot advance if you are simply following the trends and the bandwagon.

If you are, you will always lag behind and never be a leader in whatever you are doing. Advancement requires that you have the courage to be different and to stand out from the crowd. Admiral Grace Hopper said “The most damaging phrase in the language is, "It's always been done that way."

Keep an open mind

An open mind is crucial to making progress.

Opportunities are everywhere, but without a mind that is curious and open to new ideas, they will pass you by.

That is why preparation is so crucial. It may seem that you are wasting your time reading this article, reading all those books and studying all those courses right now.

But what things like that do is they prime your mind to be ready to accept new ideas and to see things in a way that others don't see them. Your mind becomes magnetized to attract and recognise the things you meditate on consistently.

Conclusion

Have you ever bought a car and then it suddenly seemed like there were many of the same cars on the road? It's not that everyone else decided to buy the same car at the same time as you. The cars have always been there, but your mind has now been primed to notice them. It's the same way with opportunity and progress. If your mind is primed with the right knowledge you will be able to recognise opportunities and take advantage of them when others can't see them.

In the words of Ralph Waldo Emerson: “Progress is the activity of today and the assurance of tomorrow.” What you do today will prepare you for a better tomorrow.

You are all you can be. Go on and be it.

<http://www.motivation-for-dreamers.com>

Dr. Moses Simuyemba, CPC

BScHB, MBChB, CPC

Medical Doctor

Certified Power Coach®

Author & Trainer



About Your Coach & Trainer

- ◆ Moses is the founder and CEO of [Cornerstone Executive and Life Coaching Ltd](#) which provides business and personal development services. Executive and personal coaching, training and motivational services are the major aspects of the business. The Business's mission statement is *"to empower, liberate and motivate individuals and corporate entities through provision of unique and practical programs and services, which will enable them to perform at their peak and utilize their fullest potential."*
- ◆ His varied business and career experience attracts clients who desire coaching and mentoring in the areas of presentation/speaking skills, sales and marketing excellence, online business setup and marketing, leadership and team excellence, business planning as well as assisting clients in enjoying a fulfilling personal life.
- ◆ Takes a holistic approach to coaching. Moses specializes in Executive and [Whole-Life Coaching](#) and

loves to coach a wide variety of clients to achieve success in all areas of life. His clientele includes CEO's of companies, sales people and entrepreneurs.

- ◆ Author of "Power Principles" series of books containing powerful and life changing articles on how to maximise your potential, break free from limiting beliefs and live a life of achievement and success.
- ◆ Moses enjoys mentoring and coaching the younger generation and formed ["The Mentor Network"](#) in order to achieve this purpose and to allow others with a similar passion to also participate.

ON A PERSONAL NOTE

Moses' greatest joys are his beautiful brilliant wife Ruth and amazing children, Shiza and Bernice. Moses loves to play tennis, be creative and continuously push himself to greater achievement. *He is a student and teacher of self-actualisation through love and faith in self and others and dedication to the truth.* His biggest inspiration and love is God's Word.

You can contact him at:

<http://www.executive-and-life-coaching.com>

Or simply [use this form online](#).

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Herman Mkandawire

"It is absolutely amazing to read your articles and just learn so much from you. You are simply a light."

Josephine Chibangulula



Dr. Moses Simuyemba is a medical doctor and Africa's first Certified Power Coach™. He is also an author, speaker and corporate trainer.

He is a teacher and student of self actualisation, through love and faith in self and others, and dedication to the truth. His personal philosophy is summed up in the phrase *"You are all you can be. Go on and be it."*

In the "Power Principles" series of books, he shares his knowledge, experiences and insight to help you in overcoming your personal challenges and to move you towards the life you desire and deserve.