

CHAPTER 3



GOALS MAGIC

THE ULTIMATE TOOL FOR
FINANCIAL SUCCESS

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GOALS MAGIC: The Ultimate Tool For Financial Success

Helen Keller was once asked, *"Is there anything worse than being blind?"* She replied, *"Yes. The most pathetic person in the world is someone who has sight, but no vision."* Ms. Keller was very perceptive. Many people have aspirations and dreams, but prefer to sit and do nothing instead of planning their fulfillment.

We have the power to control our destiny. The key is having goals and tracking them diligently enough to see them come to fruition. I don't agree with Peter Thomas when he said, *"Success is the attainment of a predetermined goal; failure is nonattainment."**

As long as you are moving in the direction of your goals, you are a success in my view. If you are moving in the right direction then you will do well in life. Ask any psychiatrist if patients on psychiatric wards have clearly defined goals and know exactly what they want out of life. I think you can imagine what the answer would be. Ask the manager of a top-producing sales force the same question. You will discover that the most successful people in business, and in life, practice goal-setting as a regular part of living.

In his book, *Man's Search for Meaning*, Victor Frankl, successor of Sigmund Freud, argues that the *"loss of hope and courage can have a deadly effect on man."* As a result of his experiences in a Nazi concentration camp, Frankl contends that when a man no longer possesses a motive for living and no future to look toward, he curls up in a corner and dies. *"Any attempt to restore a man's inner strength in camp,"* he writes, *"had first to succeed in showing him some future goal."* I have no intention of spending time on a psychiatric ward, but I do want to be counted as a high achiever in life; it makes good sense to set goals as the winners do!

We live in a busy world. Many people confuse activity with accomplishment. Many of us are so busy we find it difficult to stop long enough to ponder such things. We can never achieve success in life without first considering where we want to go. We wouldn't set sail on the ocean hoping to get somewhere.

When you reach for the stars, you may not quite get one, but you won't come up with a handful of mud either.

Leo Burnett

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Why Set Goals?

The FBI went into one town to investigate the work of what appeared to be a sharpshooter. They were amazed to find many bulls-eyes drawn on various targets with bullets that had penetrated the exact center of the targets. When they finally found the man who had been doing the shooting, they asked him what his secret was.



The answer was simple: he shot the bullet first and drew the bull's-eye later. In application: Do we allow our activities to determine our goals, or do we have our goals determine our activities? A bumper sticker reads:

"Don't Follow Me, I'm Lost ,Too."

You can accomplish a lot in life. Get your eyes on what you want. Don't think of the reason you can't have something. Focus in on how. Remember what Warren Buffett said. Speaking to a group of students, the billionaire made this statement about their potential to succeed in life:

*"Everybody here has the ability absolutely to do anything I do and much beyond. Some of you will, and some of you won't. For the ones who won't, it will be because you get in your own way, not because the world doesn't allow you."*²⁴

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STRATEGY 3-1:

Make a list of why you think so few people set goals.

Now that you have considered the benefits of goal-setting, give some thought to why you think people, perhaps even yourself, do not make it a consistent practice in their lives.

I think the reason people do not set goals is...

GOALS

*They keep you focused.
They give you something for which to aim.
They keep solution ideas flowing.
They give you enthusiasm.
They chart your course in life.
They give you purpose.
They help you stay productive.
They give you clarity in decision-making.
They provide a measuring stick for considering ideas.
They help you stay organized.
They help you sell yourself to others.
They help you judge your productivity and effectiveness.
They will make your boss happy.*

When you feel good, who's making you feel good? YOU ARE! But, you simply have a rule that says you have to wait until A, B, and C occur before you allow yourself to feel good. WHY WAIT?

Tony Robbins

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STRATEGY 3-2:

Ask yourself the "What if...?" question.

How would you answer the ultimate "What if..." question:

If I had to live my life over, what would I do differently?

Dr. Anthony Campolo, Professor of Sociology at Eastern College, St. Davids, Pennsylvania, shares the results of a survey where 50 people 95 years and older were asked: "If you could live your life over what would you do differently?" The answers surprised me. These old folks said that if they could live their lives over they would:

1. Reflect more.

These seniors said they would take the time to think about what was going on and live their lives along well-thought-out priorities. They would contemplate the meaning of life, family, work and much more.

2. **Risk more.**

These wonderful people said that they would have taken more chances in life. If they could re-live their lives, they wouldn't be so scared to take risks. They would have developed more courage to venture out of their comfort zones.

"It's better to be a lion for a day than a sheep all your life."

Sister Elizabeth Kenny
Australian Nurse

3. **Do things that would out-last them.**

They wanted to know their lives counted for something, that long after they left this world their impact would somehow live on. We all can learn something from these people about setting goals. Consider what they said as you set the course for your life.

STRATEGY 3-3:

Create your Heart's Desire dream list.

Get away from all the distractions of life and choose a quiet spot where you will not be interrupted. Finish the sentence at the top of the Heart's Desire Worksheet. It says...

If I had UNLIMITED money, time, talent, abilities and support from my family, here's what I would do with my life...

Then, create your Dream List. Have your spouse, partner or children fill them out, too. This will be a very special time for your relationship. Relax and let the ideas pour into your mind. Don't evaluate your potential for achieving each item you write. What you write will excite you and inspire you. It may make you laugh. It will motivate you. Most of all, it will help you consider your Heart's Desire. Ideas may come slowly at first, but, with persistence, hesitation will give way to speed and excitement. Your heart has desires. No matter what anyone says, **YOU CAN HAVE YOUR HEART'S DESIRES**. You are not bad for wanting to achieve your goals. Wealth is a good thing and you are deserving of it. Success is for you. All of us have Heart's Desires. The first step of turning those dreams into reality is to get those dreams out in front of you where you can see and feel them.

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*"Ninety-five people out of a hundred settle for whatever they get, wishing they had more all the way from the cradle to the casket, never understanding that they could actually have all they wanted." **

Bob Proctor

YOUR HEART'S DESIRE WORKSHEET

If I had UNLIMITED money, time, talent, abilities and support from my family, here's what I would do with my life...

My Dream List

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____
11. _____
12. _____
13. _____
14. _____
15. _____
15. _____
16. _____
17. _____
18. _____
19. _____
20. _____
21. _____

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STRATEGY 3-4:

Pick your A1 goal and transfer it to a goal card.

From your Heart's Desire Worksheet, select the #1 most important goal. This is easily determined by asking, "*Which goal excites me the most?*" Don't worry about whether you know exactly how to achieve the goal at this point. Simply decide which one is most important and exciting to you.

Then, write out this goal on a goal card. In *Think and Grow Rich*, Napoleon Hill wrote that this was the secret of all the men he interviewed for the book. He found that, without fail, each wealthy person he researched had his main goal written on a 3x5 card. They carried their main goals around, loose in their pockets and read them often. So should you. Countless thousands of people who use this simple technique will vouch for its effectiveness.

I carry mine with me everywhere. I reserve my front right pocket for my A1 Goal. Nothing else ever goes in that pocket. Every time I put my hand in my pocket, guess what pops up on the screen of my mind? My A1 goal, of course. Is it a bad thing to constantly have a picture of goals in your mind? I think not.

"If working hard for money produced wealth then it would produce wealth in every case."

Phil Laut

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STRATEGY 3-5:

Write out your A1 goal, in full description, every day for 30 days.

A powerful way to train your "crew," is to write out your Heart's Desire Worksheet every day for 30 days. This gives your "crew" a strong and precise order from you, the captain.

The problem with many people is they quit before the 'crew' has actually registered the request. Or worse, the captain changes his mind every six minutes. If you want to really have an impact, then write this sheet out every day for 30 days. I promise, you will be pleasantly surprised.

CATEGORIES OF GOALS

Work Goals

What goals do you want to reach in this area? A raise? A promotion? Would you like to win some award or special recognition? Where do you see your career going? Would you like to change your career?

Monetary

How much money do you desire? What will your bank account or investments be like in the future? Would you like to make a million dollars? Would you like to own more real estate? What will your annual income be in five years? When will you build the new wing down at the cancer hospital?

Social

Which organizations will you join? What will your social life be like in the future? Would you like new relationships? Would you like to make improvements in this area? What kind of friend will you be to others?

Physical

What state will your body be in next year at this time? If you plan to lose weight – how much? When? Would you like to eat better? Would you like to have more energy? Going to start exercising soon? When? Where? With whom?

Mental

How will you develop your mind? What would you like to learn more than anything else? Can you think of some books you would like to read or courses you would like to take? What will they be? Memory training? Public speaking? New language?

Family

What would you like to change at home? Are you spending quality time developing solid relationships? What goals do you have for your family life? What trips, events, plans will make you richer on the family side of life?

Spiritual

What aspect of your spiritual life will you develop? Have you sensed a certain emptiness that spiritual development may solve? What will you do about it? What will your involvement be in spiritual organizations?

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10 Steps To Effective Goal Setting

STRATEGY 3-6:

List what category this particular goal pertains to.

Step 1: List the goal category.

Because you will have several goals in one binder or file, it will be helpful for you to list from which category this particular goal comes. You will be introduced shortly to the Goals Mastery Worksheet that will provide a place where you are able to write all this information. The Worksheets are extremely powerful tools to help you achieve your goals. You will fill out one for each of your goals. You will be asked to select one goal as your A1 goal. This is your priority goal.

STRATEGY 3-7:

Write down your goal.

Step 2: Put your goal in writing and make it specific.

To say you want to be rich or happily married is more of a wish than a goal. For a goal to be effective, you must describe in detail what it will look like.

If I set a goal to be a millionaire, I need to define that goal in measurable terms. What will my bank account look like? What car will I drive? Some experts say you should go as far as to describe the color of the car.

Use what behavioral scientist Dr. Robert Mager calls the "Daddy Test." Write the goal and say, *"Daddy come watch me ... (state the goal)."* If Daddy would know exactly what you are doing, then it passes the Daddy Test.

For example, if you say *"Daddy, come watch me be a millionaire,"* Daddy would not know exactly what that means. If I rewrite the goal and say, *"Daddy, come watch me pay cash for a new, red Rolls Royce,"* then Daddy would know exactly what I would be doing – therefore it is a clearly written goal.

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STRATEGY 3-8:

Determine when you will achieve the goal.

Step 3: Give it a deadline.

Deadlines often scare people away from goal-setting. Will I feel like a failure if I don't reach my goal on time? Don't worry, it can be changed. Perhaps the date is wrong, but setting a deadline does provide a target.

Besides achievement deadlines, consider breaking down the goal into smaller pieces and setting milestones. Milestones are indicators along the way that will help you track your progress.

If you set a goal to lose 25 lbs. in ten months, you could date a goal for each of the ten months. In the first month you should have dropped 2.5 lbs., the same the second, third and so on. Isn't it easier to break it down and set shorter deadlines? Anyone can lose 2.5 lbs. in a month. If you broke it down even further, it would mean you would lose less than half a pound a week.

STRATEGY 3-9:

Think about the danger zones or obstacles.

Step 4: Identify the potential Success Blockers.

You can count on obstacles. You'd better expect them! Anything worthwhile in life will have a price to pay and hurdles to conquer. Successful goal setters identify those potential problems first before they encounter them. This puts them in a much stronger position to overcome them.

Last year I set a goal to lose 25 lbs. I considered the Success Blockers, the obstacles that would attempt to block the achievement of my goal. For me, the obstacles to that goal are that I hate exercise and love food. I travel often and spend time in fine hotels. I'm not the type of person who can travel on a plane all night, get to my hotel room at midnight, and order a salad from room service. This is even more difficult when there is prime rib and cheesecake on the same menu.

That was a potential obstacle for me. Considering this ahead of time allowed me to plan how to handle the obstacle when faced with it. It didn't always work! I'm a sucker for cheesecake.

STRATEGY 3-10:

List what you will need to accomplish the goal.

Step 5: Write out a list of skills you will need to develop to achieve the goal.

If you set a goal to sail around the world then you might have to develop some navigational skills. It probably would help. If you want to write a book then you may need to develop grammatical skills. This step forces you to consider ahead of time the tools you will need to see your dreams come true. Make a list.

STRATEGY 3-11:

Consider who can assist you.

Step 6: Identify the resources you will need.

Chances are, you will require the assistance of certain people to see your dreams fulfilled. Who are they? How should you approach them? What should you ask them? Is there an association or fellowship you could join? Some goals require the assistance of professional helpers. Thousands have stopped excessive drinking with the help of the world-renowned Alcoholics Anonymous Twelve-Step Program.

Step #6 drives us to identify the people, places, organizations and resources necessary to accomplish great things in life. (I found there is a lot of help available for those who stop long enough to consider, shut-up long enough to hear, and humble themselves enough to ask.)

When I first began in this industry, many of the “*big guns*” in the speaking/training business freely gave of their time to help me. They were delighted to help someone who had the courage to seek assistance and to put into practice the advice they gave.

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STRATEGY 3-12:

Determine what is in it for you.

Step 7: List what benefits this goal will bring.

Every goal has a price and requires a certain degree of sacrifice and hard work. When you list the benefits of the goal, you stay motivated to stick with it.

For my first “international” business trip, I went to Bermuda. I actually went four times in 1988 to train sales people for a bank. When I set my 1989 goals, doing more training in Bermuda was high on the list. I cut out pictures of the hotel in which I stayed because it was such a quiet and lovely resort.

We were right on the water in Hamilton by the harbor, and we could watch the cruise ships come in. The warm sunshine, the smell of the sea air, and the colorful trees and flowers in that picture got me excited.

I put a picture right on my computer. Every time I would wonder why I should be working so hard, I would see the hotel, and I was mentally transported back to Bermuda and kept working toward the goal.

This strategy is an important one. Be sure to list the benefits and consider the emotional advantages. What’s in it for me? How will I feel if I accomplish this goal? How will it affect my self-esteem? How will my mind be affected when I reach this goal? Get feelings in the picture. Contemplate the emotional benefits of the goal.

“Wealth to us is not mere material for vain-glory but an opportunity for achievement, and poverty we think it no disgrace to acknowledge but a real degradation to make no effort to overcome.”
Thucydides, 413 B.C.

STRATEGY 3-13:

Write out what has to happen for you to accomplish this goal.

Step 8: Include a workable plan.

Time management expert and author Harold Taylor says,

“Don’t expect to achieve your goals without adequate planning. Planning moves things from where they are now to where we want them to be in the future. It translates intention into action.”

Sit down with your daily planner and schedule when you will work on your goals. Make a plan that is realistic given your situation, but develop an action plan. List the steps involved and when you will work on them.

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A WARNING:

One problem some people run into at this point is that they don't know how to achieve the goal. They honestly have no idea what to do to begin. They have never done the thing they are presently shooting for and, sincerely, are at a loss. Fear not, this is usually a good thing.

If you knew exactly how to achieve the goal on which you are working, you most likely would have already achieved it. If you are having difficulty coming up with a plan of action, simply write as much as you can and more will come later. I call this my “Stars Not R’s” Principle. You must keep your eyes on the stars – that is, the goal you are shooting for – and not on the “R’s,” the present results.

Many people have formed a habit of abandoning good and valid goals because they do not know how to get there. A mentor of mine once told me, *“Forget even trying to figure out what to do next. That’s God’s job, not yours.”* Don’t become frustrated if you do not know what to do next when it comes to achieving your goal. Continue to visualize your goal as if you already have it. The road will be shown to you if you hold the image of what you desire strongly enough. Keep your eyes on the “Stars.”

STRATEGY 3-14:

Get a support system to ensure you achieve the goal.

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Step 9: Build in accountability factors.

Have you tried to achieve a certain goal only to fail time and time again? You feel the goal is worthwhile and you would like to see it through, but you just can't break through. To achieve goals, make yourself accountable to someone you respect.

I have an advisory board that holds me accountable for certain professional goals. I call them my “*ATTILA THE HUN COMMITTEE*.” If I say I will have two chapters of my next book written by the 15th of the month, they ensure I do. I have been massacred at some ATTILA COMMITTEE meetings for not meeting deadlines. They don't let me get away with anything.

This step may seem extreme, and it might well be for some goals, but other goals that are essential can be achieved by using this strategy, particularly if you have had difficulty with certain parts of the goal. If a goal is important to you and you need help, find someone whom you respect, who is not afraid to confront you and who will honestly hold you to your goals. You might get together weekly or monthly to review your progress. Accountability is vital to goal-setting success. It may be one of the toughest strategies to practice, but it does produce results!

STRATEGY 3-15: Move into action.

Step 10: List what specific actions you will take in the next 24 hours, week, and month. We call them Action Commitments.

This is the most crucial aspect of goal-setting. This will either bring you joy or frustration. If you set a goal and take no concrete action to achieve it, you will be raising your dissatisfaction levels. You will frustrate yourself to no end. You have written a goal, considered a deadline, and thought about the obstacles you will have to face in obtaining the goal. You have written down the skills you will need to develop, and named people who will help you achieve the goal. You have thought about all the benefits to achieving the goal, developed a plan and even considered becoming accountable to someone about the goal and YOU DO NOT ACT? Never!

*My problem lies in
reconciling my gross
habits with my net
income.*

Errol Flynn

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No student of *The Millionaire Mindset* will allow himself to be counted

among the heaps of those with dead dreams, dead dreams caused by inactivity.

Step 10 may very well be the most important of all the steps. It moves you beyond goal-setting into goal-achieving. Sounds much better, doesn't it? In the space provided in the Worksheet, list what specific actions you will take in the next 24 hours. You want to record all Action Commitments in your calendar, planner or day-timer. Do the same for the following week and following month.

What you do in the crucial days and weeks following your goal-setting sessions represent the most important block of time you have. Throughout the first few weeks, you have the opportunity to capitalize on your focus and momentum which has been created during the exercise. The successful commencement of these activities by the end of the first week or month provides us with another boost of energy, propelling us toward the attainment of the goal. Beginning these activities motivates us to continue with the process until new and more powerful habits are developed. No matter how grandiose your goal might be, action can and should be taken within the next 24 hours. Deciding to simply spend fifteen minutes in visualization can be an Action Commitment.

STRATEGY 3-16:

Fill out a Goals Mastery Worksheet for each of your top 10 goals.

Using your A1 goal, and those from your Heart's Desire Worksheet, select the top ten goals you would like to achieve within the next three to five years. Fill out a complete Goals Mastery Worksheet for each goal. Collect these in a master file or binder called Goals Mastery. It is helpful to attach color photos or exhibits of the goal. A picture of the exact house or automobile is a valuable tool in goal achievement. Review these Worksheets frequently.

GOALS MASTERY WORKSHEET

Today's Date: _____ Goal #: _____

Step 1: List the Goal Category:

Step 2: Describe the goal. (Be specific.)

The goal I will achieve is ...

Step 3: Give your goal a deadline.

I will achieve my goal by...

Step 4: Identify the potential obstacles.

Here are the danger zones...

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Step 5: List the skills you will need to develop.
To succeed, I will need to work on...

Step 6: Identify helpful resources.
These people, organizations and resources will help me achieve this goal...

Step 7: List the benefits.
Here's what's in it for me...

Step 8: Develop a workable plan.
Here's what has to happen for me to achieve this goal...

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Step 9: Become accountable.

I will ask the following people to hold me to this goal and action plan...

Step 10: List your Action Commitments.

I promise to do the following:

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