



WIN THE GAME OF MONEY INSTITUTE

DEDICATED TO YOUR PERSONAL SUCCESS AND WEALTH CREATION

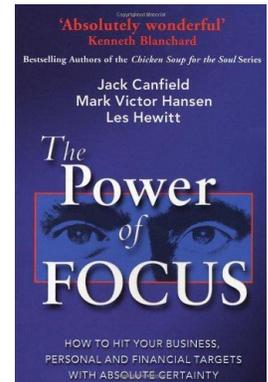
Presented by Bob Ritchey

WINTHEGAMEOFMONEY.COM

THE POWER OF FOCUS

Jack Canfield
Mark Victor Hansen
Les Hewitt

Part 1



“The individual who wants to reach the top in business must appreciate the might of the force of habit-and must understand that practices are what create habits. He must be quick to break those habits that can break him-and hasten to adopt those practices that will become the habits that help his achieve the success he desires.” J. Paul Getty

Research clearly indicates that three of the biggest challenges facing business people today are: time pressures, financial pressures, and the struggle to maintain a healthy balance between work and home.

Learn to maximize your income, and at the same time enjoy a healthier, happier, well-balanced lifestyle.

It takes a real commitment to create positive transformation.

The main reason most people struggle professionally and personally is simply lack of focus. They procrastinate or allow themselves to be easily distracted and interrupted. Now you have the opportunity to be different. **The only purpose of this book is to inspire you to take action.** That's it, pure and simple.

Chapter #1 Your Habits Will Determine Your Future

Life just doesn't happen to you. It's all about choices and how you respond to every situation. If you are in the habit of continually making bad choices, disaster often occurs. Your everyday choices ultimately determine whether you end up living with abundance or living in poverty.

Consistent choices lay the foundation for your habits. You need to identify your bad habits and learn how to change them.

SUCCESSFUL PEOPLE HAVE SUCCESSFUL HABITS – UNSUCCESSFUL PEOPLE DON'T!

What is a habit? Simply stated, a habit is something you do so often it becomes easy. In other words, it's a behavior that you keep repeating. If you persist at developing a new behavior, eventually it becomes automatic. The great news is that you can reprogram yourself any time you choose to do so. If you're struggling financially, this is important to know!

Let's say you want to be financially independent. Doesn't it make sense to check your money-making habits? Most people dabble when it comes to growing their money. They are inconsistent.

You must adopt a no exceptions policy! In other words, you commit to your better financial future every single day. It's what separates the people who have from the people who don't have.

If you want to distance yourself from the masses and enjoy a unique lifestyle, understand this-your habits will determine your future.

Successful people don't drift to the top. It takes focused action, personal discipline and lots of energy every day to make things happen. The habits you develop from this day forward will ultimately determine how your future works out. Rich or poor. Healthy or unhealthy. Fulfilled or unfulfilled. Happy or unhappy, it's your choice, so choose wisely.

Your Habits Will Determine Your Quality of Life

To be truly rich includes not only financial freedom, but developing rich meaningful relationships, enriching your health, and enjoying a rich balance between you career and your personal life.

THE RESULTS OF YOUR BAD HABITS USUALLY DON'T SHOW UP UNTIL MUCH LATER IN LIFE

More people than ever are living for immediate gratification. They buy things they can't really afford and put off payments as far down the road as possible. Cars, furniture, appliances, entertainment systems, or the latest "toy," just to name a few. People in the habit of doing this have a sense of playing catch-up all the time. There's always another payment next month. This often results in working longer hours or taking an additional job just to make ends meet, creating even more stress.

Taken to the extreme, if your expenses constantly exceed your income, you will have an ultimate outcome. It's called bankruptcy! When you develop a chronic bad habit, life will eventually give you consequences. And you may not like the consequences. Here's what you need to really understand: Life will still give you the consequences. Whether you like it or not isn't the issue. The fact is, if you keep on doing things a certain way you will always get a predictable result. Negative habits breed negative consequences. Successful habits create positive rewards. That's just the way life is.

If you want to enjoy longevity, you must have healthy habits. Practicing good nutrition, exercising and studying longevity play a major role here. The reality. Most of the population in the Western world is overfed, overweight, under-exercised and undernourished. How would you explain that?

When it comes to money, your bad habits may lead you to a never-ending cycle of work in your later years, when you'd rather be enjoying more time off for fun.

YOU CAN TURN NEGATIVE CONSEQUENCES INTO POITIVE REWARDS – SIMPLY BE CHANGING YOUR HABITS NOW.

Developing Successful Habits Takes Time

Imagine if you only changed four habits every year. Five years from now you would have twenty positive new habits. Now, here's the thing-would twenty positive new habits make a difference in your results? Of course. Twenty successful habits can bring you all the money you want or need, wonderful loving relationships, a healthier and more energized physical body, plus all sorts of new opportunities. And what if you created more than four new habits every year? Think of the possibilities!

Up to 90 percent of our normal behavior is based on habits.

Many of our daily activities are simply routines. From the time you get up in the morning until you retire at night, there are hundreds of things you do the same way. The sum total of these habits determines how your life operates. However, with too much routine, complacency sets in and life becomes boring. We settle for less than we are capable of. Here's the point: Your everyday normal behavior has a lot to do with the results in your life. If you're not happy with these results, something has to change.

QUALITY IS NOT AN ACT. IT IS A HABIT.

By systematically improving one behavior at a time you can dramatically improve your overall lifestyle.

If you keep on doing what you've always done, you'll keep on getting what you've always got!

Be aware of the habits that are not working for you!

Make a list of all the habits that keep you unproductive. Until you clearly understand what is holding you back, it's difficult to create more productive habits. Another way to identify your unproductive behavior is to ask for feedback.

Your Habits and Belief Systems are a Product of Your Environment

We need to replace disempowering ones with empowering ones.

The only prerequisite is that you must commit to change.

How to Change Bad Habits

Study the Habits of Successful Role Models

What if you were to interview one successful person every month? Take him or her out to breakfast or lunch and ask lots of good questions about their disciplines routines and habits. What do they read? What clubs and associations do they belong to? How do they schedule their time? If you listen well and take good notes, you'll have a wealth of powerful ideas in a very short time. And if your request is sincere truly successful people are happy to share their ideas. They enjoy the opportunity to be a coach to people who are genuinely interested in improving their lives.

The trouble is, most people won't ask. Another way to study successful people is to read their autobiographies and biographies. Another habit is to listen to motivational and educational audiotapes when are driving, walking, or exercising. All this terrific information is out there waiting for you. So feast on it, and watch your awareness soar. Pretty soon, if you apply what you learn, your income will soar

too.

All the books you haven't read and all the tapes you haven't listened to won't help you!

DEVELOP THE HABIT OF CHANGING YOUR HABITS

People who are rich in every sense of the word understand that life is a leaning experience. It never stops. Learn to constantly refine your habits. There's always another level to reach for, no matter how good you are right now. **When you constantly strive to improve, you build character.** You become more as a person, and you have more to offer. It's an exciting journey that ultimately leads to fulfillment and prosperity.

Life will always give you consequences related to your actions.

THE SUCCESSFUL HABITS FORMULA

- 1) CLEARLY IDENTIFY YOUR BAD OR UNPRODUCTIVE HABITS**
- 2) DEFINE YOUR NEW SUCCESSFUL HABIT**
- 3) CREATE A THREE-PART ACTION PLAN.**

When you examine your own bad habits, consider the long-term implications. Be totally honest. Your life may be at stake. To motivate yourself, think about all the benefits and rewards for adopting your new successful habit. This helps you create a clear picture of what this new habit will do for you. The more vividly you describe the benefits, the more likely you are to take action. You must take action. Start with one habit that you really want to change. Focus on your three immediate action steps and put them into practice. Do it now. Remember, nothing will change until you do.

Chapter #2 It's Not Hocus-Pocus, It's All About Focus

"I never could have done without the habits of punctuality, order, and diligence...the determination to concentrate myself on one subject at a time." – Charles Dickens

Are you directly involved with cash-flow generating activities?

In a typical week, what percentage of your time do you spend on asset development? Your financial success is directly linked to the amount of time spent in the area of asset accumulation.

YOUR LEVEL OF BRILLIANCE WILL DETERMINE THE SIZE OF YOUR OPPORTUNITIES IN LIFE.

"When the horse is dead, get off!" – Rosita Perez

ARE YOU A STARTER OR A FINISHER?

LEARN TO LET GO OF THE “STUFF” IN YOUR LIVE.

THE 4-D SOLUTION

1. Dump It – Learn to say, “No, I choose not to do this.” Be firm.
2. Delegate It – These are tasks that need to be done, but you are not the person to do them. Hand them over to someone else, with no guilt or regrets. Simply ask, “Who else could do this?”
3. Defer It – These are issues that you do need to work on, but not right away. They can genuinely be deferred. Schedule a specific time at a later date to handle this type of work.
4. Do It – Do it now. Important projects need your attention right away, so get started today. Move forward. Give yourself a reward for completing these projects. Don’t make excuses. Remember, if you don’t take prompt action you’ll end up with all those nasty consequences.

Ask yourself at regular intervals, “Is what I’m doing right now helping me to achieve my goals?”

There are three areas to examine:

1. Yourself – The biggest battle going on every day is between your own ears. We talk ourselves in and out of situations constantly. Put a stop to this. When that little negative voice in the back of your head demands attentions and tries to get to the forefront of your thinking, take a time-out. Give yourself a quick mental pep talk. Focus on the benefits and rewards of sticking to your priorities, and remind yourself of the negative consequences if you don’t.
2. Other People – A variety of other people may attempt to destroy your focus.
3. The Telephone – Perhaps the most insidious intrusion of all is the telephone. Isn’t it amazing how people allow this little piece of hardware to control their day? If you require two hours of uninterrupted time, unplug the phone. And turn off your cellular or any other device that may distract you.

Be aware of old habits that may be pulling you away from your focus.

Here’s a challenge for you. Take a whole week off from watching TV and see how much you can get done. You’ll be amazed. On average, people watch TV 6.5 hours per day!

“When I went to work for W. Clement Stone in 1969, he sat me down for a one-hour interview. His first question was, “Do you watch television?” He then asked me, “How many hours a day do you think you watch?” After a short calculation I answered, “About three hours a day.”

Mr. Stone looked me directly in the eye and said, “I want you to cut out one hour a day; reduce you TV-watching time to two hours per day. If you do that, you’ll be saving 365 hours per year. If you divide that by forty-hour work week, you’ll see that you’ll have added about nine and half additional weeks of productivity to your life. That’s like getting two additional months every year!”

I agreed that this was a great leveraging concept, and then I asked Mr. Stone what he thought I should do with this extra hour every day. He suggested I read books in my field on motivation, psychology, education, training and self-esteem. He also suggested I listen to educational and motivational cassettes, take classes and study a foreign language.

I took his advice and it has made a profound difference in my life.” Jack Canfield

What are you focusing on that's giving you poor results?

Chapter 3 – DO YOU SEE THE BIG PICTURE?

“The life which is unexamined is not worth living.” – Socrates

Reserve time to think.

Developing Unusual CLARITY – The ability to create exciting pictures of the future.

The Purpose of Goals – a goal is the ongoing pursuit of a worthy objective until accomplished.

The Top – 10 Goals Checklist

1. Your most important goals must be yours.

The media defines success as the clothes we wear, the cars we drive, the homes we live in and the vacations we take. Depending on how you measure up in these categories, you're branded a success or a failure.

2. Your goals must be meaningful.

“What's really important to me? If you just keep on doing the same things that you've always done, what will your lifestyle be like five years from now, ten years from now, twenty years from now?”

Avoid the “if only” syndrome.

There are two major pains in life. One is the pain of discipline, the other is the pain of regret. Discipline weighs ounces, but regret weighs tons when you allow your life to drift along unfulfilled. You don't want to look back years later, saying, “If only I had taken that business opportunity; if only I had saved and invested regularly; if only I had spent more time with my family; if only I had taken care of my health...” Remember, it's your choice. Ultimately you are responsible for every choice you make, so choose wisely. Commit yourself now to creating goals that will guarantee your future freedom and success.

3. Your goals must be specific and measurable.

Remember, a goal without a number is just a slogan.

4. Your goals must be flexible.
5. Your goals must be challenging and exciting.

Don't settle for mediocrity. Think big. Create goals that get you so excited you can hardly sleep at night. Life has a lot to offer-why shouldn't you enjoy your fair share.

6. Your goals must be in alignment with your values.

When there is no internal conflict holding you back-this creates an energy surge that will propel you to much higher levels of success.

7. Your goals must be well balanced.

8. Your goals must be realistic.

There are no such things as unrealistic goals, only unrealistic time frames.

9. Your goals must include contributions.

“Whatever a man sows, that he will also reap.” – Galatians 6:7. This is a fundamental truth. It seems if you hand out good things and you consistently sow well, your rewards are guaranteed. That’s a pretty good deal, isn’t it?

Most people are takers, not givers. And if you always keep taking, you will eventually lose out in the long run.

10. Your goals need to be supported.

YOUR MASTER PLAN

- **What do I want to do?**
- **What do I want to have?**
- **Where do I want to go?**
- **What contribution do I want to make?**
- **What do I want to become?**
- **What do I want to learn?**
- **Who do I want to spend my time with?**
- **How much do I want to earn, save and invest?**
- **How much time do I want off for fun?**
- **What will I do to create optimum health?**

Prioritize Your List

Create a Picture Goals Book

I X V = R Imagination mixed with Vividness becomes Reality

Use an Ideas Book

Visualize, think, reflect and review

Develop mentors and Mastermind Groups.

Focus on the seven goal categories as follows:

- FINANCIAL
- BUSINESS/CAREER
- FUN TIME!
- HEALTH AND FITNESS
- RELATIONSHIPS
- PERSONAL
- CONTRIBUTION

Chapter #4 – Creating Optimum Balance

“When you work, work, and when you play, play. Don’t get the two mixed up.” – Jim Rohn

Do you enjoy a healthy, well-balanced lifestyle, doing work that you love, and that gives you an excellent financial return and allows you to have significant time off to pursue your other interests?” The answer is either “Yes” or “No.”

THE B-ALERT SYSTEM

B IS FOR BLUEPRINT

Every well-built house started with a definite plan in the form of blueprints. – Napoleon Hill

My strategic plan for the day. Priorities, appointments, projects.

There are two options for preparing your blueprint for the day. Either do it the night before, or early in the morning before your day has started. You only need ten to fifteen minutes to do this.

A IS FOR ACTION

“The only thing that separates winner from losers is, winners take action!” – Anthony Robbins

Concentrate on the most important activities that will move you towards accomplishing your sixty-day goals.

L IS FOR LEARNING

There are essentially two things that will make you wiser – the books you read and the people you meet.
– Charles “Tremendous” Jones

In addition, the tapes you listen to and the personal coaching you receive will play a prominent role. If you really want to rise to the top, invest one hour of your day to learn more about yourself and your industry.

E IS FOR EXERCISE

Having all the money in the world isn't much good if you can hardly get out of bed in the morning to enjoy it.

- Exercising improves your sleeping habits.
- Exercising increases your energy levels.
- Exercising relieves stress and anxiety.
- Exercising protects you against injury.
- Exercising promotes a healthy posture.
- Exercising relieves digestive disorders.
- Exercising enhances your self-image.
- Exercising expands your longevity.

R IS FOR RELAXING

To maximize your progress, take regular breaks to re-energize. Eliminate daily stress. Nap, meditate, listen to music, family time.

T IS FOR THINKING

Schedule time for reflective thinking. Review goals, visualize, develop new ideas, use a journal.

Chapter 5 – Building Excellent Relationships

Make a list of your friends. Put the letter N next to each person who nourishes me and encourages you to be great - people who are positive, optimistic, solution-oriented, and had a can-do attitude. Put the letter T beside every person who is toxic - people who are negative, whine, complain, put down other people and their dreams and who are generally pessimistic in their outlook. Stop spending time with the people who have a T next to their names. This is one lesson you must learn - surround yourself with positive people. You become like the people you hang out with. If you want to be successful, you must hang out with successful people.

The Three Big Questions concerning key people: "Do I like them? Do I trust them? Do I respect them?"

Why would you choose the build relationships with people you don't trust, don't respect or don't like?

There are lots of excellent people out there to enjoy your valuable time with. So whether it's marriage, a business partner or hiring a sales team, choosing the right people is critically important to your future health and wealth. Choose carefully.

Learn to nourish your most valuable relationships in a win-win atmosphere.

Treat your most important relationships like a bank account. The more deposits you make in your core relationships' bank account, the stronger these associations become. In the process you becomes more valuable to these people.

Be totally open to feedback.

Find great mentors.

Mastermind Groups

1. Select the right people.
2. Everyone must make a commitment.
3. Decide when, where, how often and for how long you want to meet.
4. What will you talk about?

What's your greatest challenge at this time? Discuss and support each other's individual goals, inspire everyone to achieve what they want. Encourage them to think big and introduce them to people who can accelerate their progress.

MAKING YOURSELF BULLETPROOF

THE FORTRESS – YOUR UNIQUE TOTAL SUPPORT SYSTEM

Use the following categories to guide you in the building of your Fortress. These are not ranked in any specific order of importance.

1. The Family Unit.
2. Specific Mentors and Coaches.
3. Health and Fitness Team.
4. Business Support Team (Interior)
5. Business Support Team (Exterior) (e.g. Banker, Lawyer, Suppliers)
6. Core Clients
7. Personal Mastermind Group
8. Personal Development Library
9. Spiritual Adviser.
10. Other Strategic Alliances (e.g. Networking Groups, Passive Income Pipelines)
11. The Sanctuary. (Your own personal retreat, or getaway location)

PROSPERITY IN LIFE IS DERIVED MORE FROM WHO YOU KNOW, NOT WHAT YOU KNOW.