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our ability to develop the habit of self-discipline will contribute more to your success than any other quality of character.

Some years ago, I met Kop Kopmeyer, a noted success authority who had discovered one thousand success principles which he had published in four books containing 250 principles each.

Napoleon Hill, after interviewing 500 of the richest people in America, concluded that "Self-discipline is the master key to riches."

I asked him which of these one thousand principles he considered to be the most important. He said that it was self-discipline, "The ability to make yourself do, what you should do, when you should do it, whether you feel like it or not."

Al Tomsik said, "Success is tons of discipline."

Dr. Edward Banfield from Harvard concluded that "Long time perspective" was the key to upward social and economic mobility in America or anywhere else in the world.

Jim Rollins said, "Discipline weighs ounces, but regret weights tons."

He discovered in fifty years of research, that people who succeeded greatly had the ability to think long term, to delay gratification in the short term so that they could enjoy even greater rewards in the long term. They thought ten and twenty years into the future while making decisions for their current actions.

"Discipline weighs ounces, but regret weighs tons."

The key word is "sacrifice." It is the ability for you to sacrifice immediate pleasure or gratification in the present so that you can enjoy greater rewards down the road.

Albert Einstein once said that: "Compound interest is the most powerful force in the universe."

This is why saving and investing in the present is the first key to becoming financially successful in the future.

Self-discipline means self-control, self-mastery, and the ability to have "dinner before dessert."

This doesn't mean that you don't have pleasurable experiences in life, but it means that you have them after you have done the hard and necessary work, and completed your key tasks.

The payoff for practicing self-discipline is immediate. Whenever you discipline yourself, and force yourself to do the right thing, whether you feel like it or not, you will like and respect yourself more. Your selfesteem increases. Your self-image improves. Your brain releases endorphins which made you happy and proud. You actually get a payoff every time you hold your own feet to the fire.

The most important point is that self-discipline is a habit that you can learn with practice and repetition.

It takes approximately twenty-one days of repetition, without exception, to develop a habit of medium complexity. Sometimes you can develop a habit faster, and sometimes it will take longer. It is up to you, and how determined you are.

ome years ago, a business man, Herbert Grey, began searching for what he called "The common denominator of success."

He researched and interviewed successful people for eleven years and finally concluded that:

Successful people are those who "Make a habit of doing what unsuccessful people don't like to do."

And what are these things? It turns out that successful people don't like to do them either, but they do them anyway, because they realize it is the price of success.

Rich Devos, founder of Amway, once said that:

"There are lots of things in life that you don't like to do, like prospecting, selling and building your business in the evenings and weekends, but you do them anyway so that you can do the things that you really enjoy later on."

There are nine disciplines you can develop that will improve every area of your life. It turns out that every exercise of self-discipline strengthens every other discipline at the same time, just as every weakness in self-discipline weakens you in other disciplines as well.



1. The Discipline of Clear Thinking:

Thomas Edison once said, "Thinking is the hardest discipline of all."

It has been said that there are three types of people. There are those who think (The small minority); there are those that think they think, then there are those who would rather die than think.

- a. Take time to think though the critical issues and problems in your life. Put aside long, unbroken chunks of time, thirty, sixty and then ninety minutes.
 - Peter Drucker said that, "Fast people decisions are usually wrong people decisions." In addition, fast decisions with regard to your family, career, money or any other major issue are usually wrong decisions.
- b. Sit quietly for 30-60 minutes to think. Practice solitude on a regular basis. "Go into the silence."
- c. Whenever you practice solitude for more than thirty minutes, you activate your super conscious mind and trigger your intuition. You get it right from the "still, small, silent voice within."
- d. To think better, take a pad of paper and write down every detail of the problem situation you are facing. Sometimes, the right thing to do immerges as you write down the details.
- e. Aristotle once said that wisdom (The ability to make good decisions) is a combination of experience plus reflection. The more time that you take to think about your experiences, the more vital lessons you will gain from them.
- f. Go for a walk or exercise for 30-60 minutes. Very often when you are exercising, you will get insights or ideas that help you to think better and make better decisions.

- g. Talk your situation over with someone else who you like and trust, and who is not emotionally involved. Very often, a different perspective can totally change your viewpoint.
- h. Always ask, "What are my assumptions?" What is it that you are assuming to be true about the situation?

Fast people decisions are usually wrong people decisions.

i. What if your assumptions were wrong? What if you were preceded on the basis of false information?

Always be open to the possibility that you could be completely wrong in your current course of action. Be open to doing something completely different.



2. The discipline of daily Goal-Setting:

Focus and concentration are the essential qualities for success.

- a. Start by asking, "What do I really want to do with my life?" Ask this question over and over again until you get a clear answer.
- b. Imagine that you had ten million dollars cash, but only ten years to live. What would you immediately do differently in your life?
- c. Imagine that you have no limitations. That you could wave a magic wand and have all the time and money, all the education and experience, all the contacts you needed to achieve any goal. What would you do then?
- d. Buy a spiral notebook and write in it every day. Begin by writing out ten goals in the present, positive and personal tense. Begin each goal with the word "I" followed by an action verb.
 - For example, you could write, "I earn \$xx,xxx by December 31, 2007."
- e. Every day before you start off, rewrite your top ten goals in the present tense, as though you had already achieved them and you were reporting on this success to someone else. Rewrite your goals without looking back to the previous page. Rewrite them from memory. Watch how they grow, develop and change over time as you rewrite them each day. Many people have said that the discipline of daily goal setting has transformed their life and far faster than they had even imagined.



3. The discipline of Daily Time Management:

Rule: "Every minute spent in planning saves ten minutes in execution." The more you plan, the better you use your time, and the more you accomplish.

- a. Begin by making a list of everything that you have to do. The best time to write your daily list is the night before so that your subconscious can work on it while you sleep.
- b. Organize the list by priority before starting work.
- c. Practice the 80/20 rule, which says that 80% of your results come from 20% of your activities. What are they?
- d. Use the ABCDE method to set priorities. This is based on considering the consequences of doing or not doing a particular task.

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    A = Must do - serious consequences for non-completion
    B = Should do - mild consequences for non-completion
    C = Nice to do - no consequences for non-completion
    D = Delegate - everything possible
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- **E = Eliminate** everything you can to free up more time
- e. Organize your list by A-1, A-2, A-3, and so on.
- f. Start on your A-1 task first thing in the morning.
- g. Discipline yourself to concentrate single-mindedly on your A-1 task until it is 100% complete.
- h. The discipline of good time management spreads to all your other disciplines. It has immediate payoff in improved results, and long term payoff in terms of the quality of your life work.



4. The Discipline of Courage:

Courage requires that you make yourself do what you should do, that you deal with your fears rather than avoiding them.

- a. The biggest obstacle to success in life is fear of failure, expressed in the feeling that, "I can't! I can't!"
- b. Courage is a habit, developed by practicing courage whenever it is required.
- c. As Emerson said, "Do the thing you fear and the death of fear is certain."
- d. Make a habit of confronting your fears rather than avoiding them. When you confront the fear and move toward it, especially if it is another person or people or situation, the fear gets smaller and you become braver.
- e. Repeat the words to cancel fear, "I can do it!" over and over, to build up your courage and confidence.
- f. Identify one fear in your life and then discipline yourself to deal with it, to confront it, to do whatever it involves, as quickly as you possibly can. The payoff for identifying a fear and confronting it is tremendous, it gives you the courage and confidence to go through your life and deal with every fear-inducing situation.

"The discipline of good time management spreads to all your other disciplines."



5. The Discipline of Excellent Health Habits:

Your goal should be to live to 100 in superb physical health.

- a. Design and imagine your ideal body. What would your body look like if it was perfect in your own estimation? This is your goal.
- b. The key to health and life can be summarized in five words, "Eat less and exercise more."
- c. Develop the discipline of exercising every day, even if all you do is go for a walk. Exercise is best done in the morning, immediately after you get up, before you have time to think about it. If you do this for 21 days, it will become part of your regular routine for the rest of your life.
- d. Eliminate the three white poisons: flour, sugar and salt.
- e. Eat more salads and lighter foods; eat before 6pm and eat half portions.
- f. Get regular medical and dental check-ups. They can add years to your life.
- g. Use the Michael Jordon method: "Just do it!"

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6. The Discipline of Regular Saving and Investing:

Resolve today to get out of debt, stay out of debt and become financially independent.

Your goal, and everyone's goal is to achieve financial independence as soon as possible in life. This requires continuous financial discipline with every dollar you earn. The key is for you to save 10%, 15% and even 20% of your income throughout your life.

- a. Because you are probably in debt already, begin by saving 1% of your income and discipline yourself to live on the other 99% until this becomes a habit.
- b. Increase the amount of monthly savings to 2%, 3% and eventually 10% and 15%. Discipline yourself to live on the balance.
- c. Rewire your thinking from "I enjoy spending" to "I enjoy saving."
- d. Delay; defer major purchases for 30 days.
- e. Investigate before you invest. Two thirds of investment success comes from avoiding mistakes. Invest as much time in studying the investment as you invested to earn the money in the first place.
- f. Pay cash for as many things as possible. Get rid of your credit cards. When you pay cash, the amount you are spending is far more visible and painful.
- g. "If you cannot save money, the seeds of greatness are not in you."(W. Clement Stone)

"The key is for you to save 10%, 15% and even 20% of your income throughout your life."



7. The Discipline of Hard Work:

Goal: Develop a reputation for being a hard, hard worker.

- a. The average work week in America is 32 hours.
- b. The average person wastes 50% of the workday in idle chit-chatting with co-workers, extended coffee breaks and luncheons, personal business, reading the newspaper and surfing the internet.
- c. Rule: Work all the time you work!
- d. Start one hour earlier, and immediately get to work.
- e. Work harder, through your lunch hour, all day long; don't waste time.
- f. Work one hour later; be the last to leave. Use this time to wrap up all your work and plan your next day. Three extra hours of work will translate into 6-8 hours of productivity.
- g. Ask; what is the most valuable use of my time right now? Whatever your answer, work on that every hour of every day.
- h. If you get distracted, or interrupted, repeat over and over, "Back to work! Back to work!"

"The harder you work, the luckier you get."

-Thomas Jefferson



8. The Discipline of Continuous Learning:

"To earn more you must learn more."

- a. Read in your field 30-60 each day. This will translate into one book per week,50 books per year.
- b. Listen to CD's in your car as you drive from place to place. This will amount to 500-1000 hours per year.
- c. Attend seminars and take courses given by experts in your field. One idea from one course can save you years of hard work.
- d. The average income in America increases at 3% per annum. With compound interest, the average person doubles their income every 22 years.
- e. With the additional knowledge and skill you can apply to get better results, you increase your income at 10%, 15% and even 25% per year.
 - 10% per annum increase means that you double your income in 7.2 years.
 - 25% increase per annum means that you double your income in 2 years and 8 months.
- f. Work on yourself as if your future depends on it, because it does.

Jim Rowan: "Work at least as hard on yourself as you do on your work."



9. The Discipline of Persistence:

The greatest test of self-discipline is when you persist in the face of adversity, and you drive yourself forward to complete your tasks 100%, no matter how you feel.

Courage has two parts: The first part is the courage to begin, to start, to launch forward with no guarantees of success. The second part is the courage to endure, to persist, when you feel discouraged and want to quit.

- a. Your persistence is the measure of your belief in yourself, and in what you are doing.
- b. The more you believe in the goodness and rightness of what you are doing, the more you will persist.
- c. The more you persist, the more you will tend to believe in yourself and what you are doing. The principles are reversible!
- d. Persistence is actually self-discipline in action.
- e. Self-discipline leads to self-esteem, a greater sense of personal power, which leads to greater persistence, which leads to even greater self-discipline in an upward spiral.
- f. "Persistence is to the character of man or woman as carbon is to steel." (Napoleon Hill)
- g. You actually make yourself into a better, stronger person by persisting when you feel like quitting.

You take complete control over the development of your own character. Eventually, you become unstoppable.

"Persistence is actually self-discipline in action."

The benefits of practicing self-discipline in every area of your life are many:

- 1. The habit of self-discipline virtually guarantees your success in life, both with others and with yourself.
- 2. You will get more done, faster and of higher quality with discipline than with any other skill.
- 3. You will be paid more and promoted faster.
- 4. You will experience a greater sense of self-control, self-reliance and personal power.
- 5. Self-discipline is the key to self-esteem, self-respect and personal pride.
- 6. The greater your self discipline, the greater your self-confidence and the lower will be your fear of failure and rejection. Nothing will stop you.
- 7. With self-discipline, you will have the strength of character to persist over all obstacles until you eventually succeed.

Begin today to practice self-discipline in every area of your life. Persist in this practice until self-discipline comes to you as automatically and as easily as breathing in and breathing out. Your future will be guaranteed.