



The Best-Kept  
Secret of the  
Super-Rich

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Printed in the United States.

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# INTRODUCTION

**DID YOU EVER NOTICE** how so many great athletes and Olympic champions credit their coaches for the success they have achieved?

In other walks of life, students credit their teachers, children credit their parents, and businesspeople credit their bosses or mentors . . . and these authority figures, if they are talented in their fields, are all coaches, too, in their own way. Like sports coaches, they help their protégés reach the potential of their talents, set important goals, and motivate them toward ultimate success.

There is another kind of coach you have probably heard something about – a kind that combines characteristics of all of these and then some – and that is a personal coach. A personal coach may not be in a recognized leadership position but he or she has the potential for being more inspirational and getting more positive results than any other kind of coach.

Personal coaches are professionals who work one-on-one with their clients in a highly dynamic way that helps the client to balance and work toward priorities and goals in every area of life. The coach then provides the personalized framework of discipline, accountability, commitment, and inspiration to make the necessary positive changes in the client's life. It's very much like having a personal trainer at the gym, who monitors your exercise and diet. A personal coach monitors and helps you adjust your habits as they relate to reaching your goals or making any desired changes in your life.

A personal coach is not a therapist, but an action-oriented mentor figure who can help you get amazing results and make tremendous breakthroughs in a very short period of time. Thousands of high-level professionals and multimillionaires have employed personal coaches to keep them on track and launch them toward major successes and triumphs. As a professional coach myself, I can claim credit for many cases like this, and in this book,

I'd like to help you apply these benefits to your own life.

This book can't replace the electrifying interactive relationship between a coach and his or her client, but what I hope to do is get you thinking about some powerful concepts in the same way you might if I were working with you personally. This alone can inspire amazing transformations in your life, and it can also serve as important preparation work if, later, you want to go out and find a personal coach of your own.

## **COACHING OPPORTUNITIES**

Almost every role and responsibility you have in your daily life is a potential coaching opportunity. That is, with the addition of some keen personal coaching, your performance in any area can skyrocket. The following is a list of possible coaching opportunities:

- 1. Completing a personal project, such as writing a book.**
- 2. Fulfilling a current personal dream, such as owning a certain kind of car or house.**
- 3. Fulfilling a childhood dream.**
- 4. Reaching a short-term career goal, such as selling a specific number of products.**
- 5. Reaching a long-term career goal, such as achieving a desired position in the company.**
- 6. Starting your own company or side-business.**
- 7. Achieving a financial goal, such as making a particular amount of money or sticking to a budget.**

- 8. Reaching an ideal weight or level of health.**
- 9. Improving an existing personal relationship or creating a new one.**
- 10. Creating a healthier family dynamic.**
- 11. Finding more free time and reducing stress.**
- 12. Becoming more assertive, such as learning how to say “no” to requests you prefer to decline or standing up for your rights.**
- 13. Appreciating life more and living it to the fullest.**
- 14. Becoming a happier person.**
- 15. Going through a divorce.**
- 16. Setting priorities and values.**
- 17. After reaching a major milestone, deciding what to do next.**

Of course, the list is endless. Essentially coaching is helpful in times of transition, setting and reaching goals, or creating positive habits and eliminating negative ones. Some “coachable” moments may require that you consult other experts, such as a doctor, psychologist, financial planner, or some other form of counselor, but coaching will help you to apply any of their recommendations to your life.

My advice is that you begin reading and doing the exercises in this book with a particular coaching situation in mind. It will allow you to strongly focus your attention on and develop your potential in that area. You can always read the book again later to concentrate on a different area. Remember, if you are going to be working on more than one area, to reconcile your goals between them until you achieve a good balance that does not overwork you.

Your primary coaching opportunity in life will most certainly involve what I call your Unique Talents. In fact, every other opportunity pales in comparison, and I'll tell you why.

Your Unique Talents are the things that you are not only best at, but that you enjoy doing more than anything else. Usually, your Unique Talents are obvious to you and others, but there are cases where people have either not recognized their Unique Talents as such or have for some reason been in denial about what they might be. I always find it helpful to start out any discussion of Unique Talents by classifying all of your daily or weekly activities into the following areas:

**Incompetence** – These are things that you are simply terrible at doing but often must spend time on anyway. You most likely do not enjoy doing these activities.

**Competence** – These are things that you can do acceptably well but in no way shine at them . . . despite your best efforts, you would only be average at best. You most likely also do not enjoy doing these activities.

**Excellence** – These are things that you do very well, better than most people.

**Unique Talents** – These are the things that you do best of all, enjoy doing the most, and have a tremendous passion for. That passion is what set your Unique Talents apart from your area of Excellence.

This system of classification can be enormously helpful in a couple of ways. The first, of course, is that it will help you identify your strengths, and as you will see, that will be crucial for your life's development in many areas. But it's equally important to know your weaknesses, which is the second benefit. Not because you should work on making them into strengths, but for the complete opposite reason. Many people spend their lives attempting to improve their weaknesses, and all they have to show for it are some strong weak-

nesses. But if you work on your strengths . . . if you can identify, develop, and expand your Unique Talents, then the sky's the limit in what you can accomplish. They can lead you to riches, fame, immense happiness, and even give you your purpose in life, your reason for living. The coaching opportunities involving your Unique Talents are simple:

- **Coaching helps you identify your Unique Talents.**
- **Coaching helps you spend more time reaching your potential in your Unique Talents.**
- **Coaching helps you spend LESS time in your areas of Incompetence and Competence.**
- **Coaching helps you identify opportunities for capitalizing on your Unique Talents.**
- **Coaching helps you to set the goals that bring you success!**

Because your Unique Talents are so important for the overall levels of success and happiness in your life, much of this book will be geared toward that area. However, as I mentioned earlier, this book is structured to coach you to success in any goal if you make the appropriate substitutions. I wish you luck and success!

## **EXERCISE: PERSONAL PROFILE**

Please take the time to fill out the following profile, which will be of great help to you during your coaching experience. Be as honest and as thorough as you can. In fact, please use this exercise as an “information dump,” and write everything that comes to mind on each of the following questions. You may need to use additional paper or a computer file for more space. In fact, I recommend that you start a coaching journal right now, using this exercise as your first section.

## WHY ARE YOU INTERESTED IN COACHING?

1. What motivated you or what is your primary reason for being interested in Success Coaching?
2. Describe one specific thing you most want to learn, change, or reinforce.
3. How would you know if you have achieved your outcomes from Success Coaching?
4. What are some of your goals for the next twelve months?

## WHAT HAS YOUR LIFE BEEN ABOUT SO FAR?

1. What has been your primary focus in life? Where have you put the most time and energy?
2. Please describe five events that have shaped your life and what you learned from them.

## WHAT ARE THE BELIEFS THAT HAVE SHAPED YOUR LIFE?

1. What are some of your most important beliefs about life? (Examples: Life is a journey; life is a struggle; life is difficult; life is what you make it, life is a miracle, etc.)

2. What do you believe about people? (Examples: People are trustworthy; people are not trustworthy; people are basically good; people will take advantage of you if you let them, etc.)

3. What do you believe is within your control? What are you responsible for? What is beyond your control?

4. What do you believe about money? (Examples: Money is good; money creates problems; there is enough money to go around; the universe is filled with abundance, etc.)

5. What do you believe about love? (Examples: Love is all there is; love is difficult to find; experiencing love is necessary to be happy, etc.)

6. What do you believe about success? About work? What does it take for you to be successful? For someone else to be successful?

7. What do you believe about yourself? Who do you believe you are? How would you identify yourself? If you had to describe yourself to someone else, what would you say?

8. What are you certain about?

9. What are you uncertain about?

10. What is most important to you in your life?

## WHAT EMOTIONS DO YOU LIKE TO EXPERIENCE OR AVOID?

1. What do you value most in life? (Please place in sequential order all those that apply, #1 being most important and so on.)

- |  |                                      |                                       |
|--|--------------------------------------|---------------------------------------|
| <input type="checkbox"/> Gratitude     | <input type="checkbox"/> Excitement  | <input type="checkbox"/> Creativity   |
| <input type="checkbox"/> Love          | <input type="checkbox"/> Approval    | <input type="checkbox"/> Adventure    |
| <input type="checkbox"/> Passion       | <input type="checkbox"/> Achievement | <input type="checkbox"/> Making a     |
| <input type="checkbox"/> Contribution  | <input type="checkbox"/> Recognition | <input type="checkbox"/> Difference   |
| <input type="checkbox"/> Confidence    | <input type="checkbox"/> Happiness   | <input type="checkbox"/> Acceptance   |
| <input type="checkbox"/> Security      | <input type="checkbox"/> Growth      | <input type="checkbox"/> Success      |
| <input type="checkbox"/> Peace of Mind | <input type="checkbox"/> Respect     | <input type="checkbox"/> Intelligence |

2. What emotional states would you most like to avoid? (Place in sequential order all those that apply, #1 being most important and so on.)

- |  |  |  |
|--|--|--|
| <input type="checkbox"/> Anger         | <input type="checkbox"/> Unloved       | <input type="checkbox"/> Dishonesty    |
| <input type="checkbox"/> Rejection     | <input type="checkbox"/> Loneliness    | <input type="checkbox"/> Stress        |
| <input type="checkbox"/> Fear          | <input type="checkbox"/> Embarrassment | <input type="checkbox"/> Defensiveness |
| <input type="checkbox"/> Physical Pain | <input type="checkbox"/> Unappreciated | <input type="checkbox"/> Negativity    |
| <input type="checkbox"/> Depression    | <input type="checkbox"/> Impatience    | <input type="checkbox"/> Denial        |
| <input type="checkbox"/> Humiliation   | <input type="checkbox"/> Failure       | <input type="checkbox"/> Laziness      |
| <input type="checkbox"/> Indecision    | <input type="checkbox"/> Jealousy      | <input type="checkbox"/> Inferiority   |

3. What are you most excited about in your life today? What are you proud of?

4. What's missing in your life? What will it take for you to get or experience what you want?

5. What's your greatest fear?

6. Please make a list of all the typical emotional states you experience at least once each week. Include both positive and negative emotions.

7. Taking at least four emotions on each list (positive/resourceful and negative/unresourceful), describe a typical situation where that emotion arises and what triggered the emotion. Then, if you have a particular way that you either make a good emotion better or get rid of a negative emotion, write down how you do that.

Examples:

Positive Emotion #1: Confidence

Situation: When I perform really well at work.

Trigger: I'm recognized by my colleagues for my achievement.

Enhancer/eliminator: I tell my spouse about the experience.

Unresourceful Emotion #2: Overwhelm

Situation: I have too much work to do.

Trigger: Someone asks me for something I haven't completed yet.

Enhancer/eliminator: I go down to the snack machine and get a candy bar to unwind.

### WHAT EMOTIONS/QUESTIONS/SITUATIONS DRIVE YOUR LIFE?

1. In what areas of your life do you experience the most stress?
2. What creates that stress? Please be specific.
3. How do you get out of stress? What "coping mechanisms" do you use to feel better? And how well do each of them work?

4. What emotions and behaviors do you experience on a regular basis that you would like to change or eliminate?

5. What are the ways you use to feel great? What makes you feel really, really good?

6. What drives you? What do you feel motivates you?

7. If there were a question you ask yourself frequently, something that you find yourself asking over and over again, what would it be?

8. If you could have your life exactly the way you want it, how would it be?

#### WHAT ELSE CAN YOU SHARE ABOUT YOURSELF?

1. Who are you really? Beneath the layers of your personality and the masks that are often worn in life, what is the essence of who you are?

2. What are you most grateful for in life? Who do you love and who loves you?

Refer back to this information often as you read this book. In fact, as future exercises provoke your thoughts on these topics, feel free to come back and add to it whatever you feel is necessary. (You may choose to do this in a different section of your journal or in different color ink so you can track the progression of your thinking.)

# ONE

## WHAT DO YOU WANT?

**ONE OF THE MOST EXCITING** things about personal coaching is that it is both a process that can and should be enjoyed for its own sake, as well as a means to a specific end that you, yourself, determine. Now, assuming that the accomplishment of your important personal goals will also be something you enjoy, coaching becomes a no-lose proposition: You better yourself, enjoy yourself, and enrich your life at the same time! But as fun and effective as coaching can be, it is meaningless if there is no end goal in mind. In fact, because coaching is a process, it cannot even exist without something to work toward. Without that desired result, coaching is less effective than cheerleading! To get anything out of coaching, there has to be a gap between where you are and where you'd like to be.

So, if you've decided upon what area in your life you'd like to enhance with coaching, the next step is to work forward and determine the actual, concrete goals that you will work toward. If want to be an author, your concrete goal is to write a book. If you want to reach a high level in your company, your concrete goal may be to make a certain number of sales. If you want to start your own business, your concrete goals might be to complete the many necessary steps of setting up shop and getting your new business off the ground.

The most important, effective, and exciting goals you can set in life will surround what I've called your Unique Talents, and so the first order of business is to determine exactly what your Unique Talents are. Use the following chart as a guideline for listing all of your skills and responsibilities in the corresponding category, as detailed in the Coaching Opportunities section. This will serve as a reference throughout your coaching experience, so please be as thorough and as honest as possible.

Please be aware that it may take some time to list everything and even more time still to determine which quadrant is the most

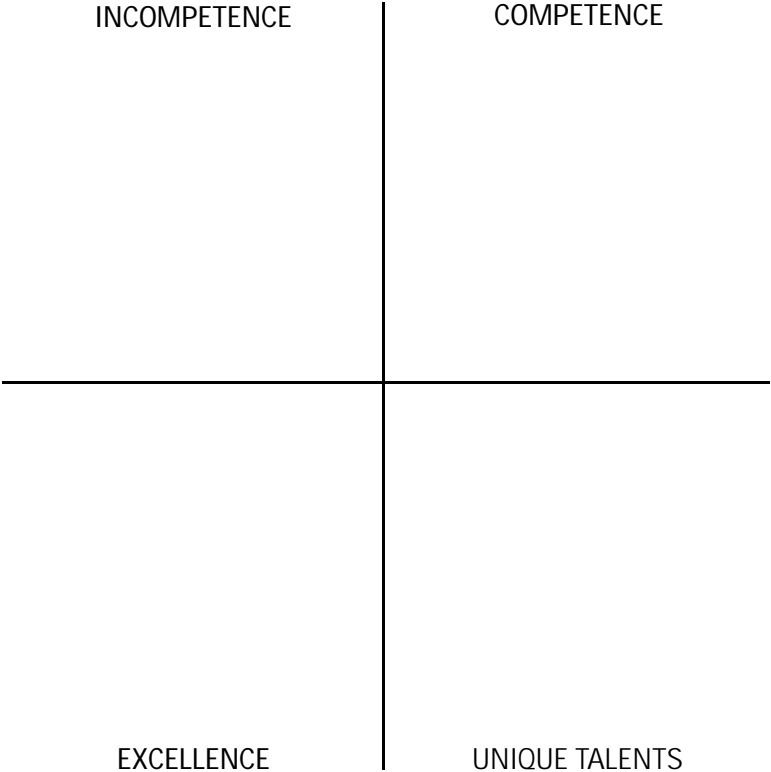
appropriate for each skill or responsibility. Try not to be frustrated if realization of your Unique Talents doesn't dawn immediately, because human beings are masters of self-deception. In this case, spend as much time as necessary and ask the people who know you best to help you with this exercise. And try not to become upset if you realize you've been spending time everywhere but on the Unique Talents that will serve you best. The goal of coaching in this case is to reorient your life toward that rewarding area.

And as a last word of advice, if this exercise gives you a great deal of trouble, it might be a good idea to contact an actual personal coach right away!

**EXERCISE: TALENT ASSESSMENT CHART (SAMPLE)**

INCOMPETENCE	COMPETENCE
Cooking Writing	Organizing/Cleaning Computers Memorizing Driving Answering Phones Typing
Financial Calculations Budgeting Taking Care of the Kids Bargain Hunting Getting Appointments	Closing Sales Inspiring Others
EXCELLENCE	UNIQUE TALENTS

**EXERCISE: TALENT ASSESSMENT CHART**



Did the chart reveal your Unique Talents? Or perhaps you have some other coachable goal in mind for this process? Either way, the next step in coaching is always to move from general ideas to more specific goals.

# TWO

## NARROW DOWN YOUR GOALS

**WRITING IN THE YEAR 1273**, the great medieval philosopher and theologian Saint Thomas Aquinas said, “Three things are necessary for the salvation of a man: to know what he ought to believe; to know what he ought to desire; and to know what he ought to do.”

Aquinas was, of course, referring to living the sort of life that he believed brings rewards in the hereafter, but this particular passage provides a strong foundation for the sort of life that brings rewards in the here-and-now. For the purposes of this coaching experience, I’ve borrowed from Thomas Aquinas’s list and developed four simple steps for progressing toward your ideal life:

- 1. Decide what you desire in life.**
- 2. Decide what beliefs will lead you to fulfill that desire, and adopt them.**
- 3. Decide what you have to do to attain what you want.**
- 4. Do it! No excuses! Make the commitment and take action.**

The Unique Talents exercise in Chapter One gave you a head start for deciding what you desire. Once you recognize your Unique Talents, all you have to do is extrapolate forward, brainstorming the ideal life you would lead if it were structured around those things you do the best and love to do the most.

To begin with, what options for success do your Unique Talents provide? For example, if your Unique Talent is selling, some options for success might be to become a sales executive, to start

your own business selling something you believe in, or to become a partner in a business and taking responsibility for the sales branch. Or you might discover you're more interested in writing a book on sales, leading sales seminars, or coming up with a brilliant idea of your own that allows you to impart your expertise in this area to others.

Take some time now, on the next page or in your coaching journal, to list all of the options for success that come with your own Unique Talents, or whatever area you are choosing to work on in this coaching experience. Be as creative as possible, and leave nothing out, no matter how silly it may sound. Then, when you're done, put your list in a safe place and come back to it after a couple of days. Check it over to see if you've missed something or if anything you've written inspires you to come up with other ideas.

It might help, at this point, to discuss the items on the list with an actual personal coach or career counselor. In place of that, sharing your list with a spouse or someone else you trust and respect is another good idea. Figure out what would fulfill you the most, what would make you the happiest, and what would interact best with your family and/or personal life. In other words, which of these options for success appeals to you most, and which could you build a life around?

If you are using this coaching experience for something other than your Unique Talents, the process is the same. The point is to come up with an actual, concrete template for your ideal situation. And it doesn't matter where you currently are in relation to that situation. If you want it badly enough, if you do the things that lead to attaining it, and most importantly, if you believe it can and will happen, you're already halfway there.

And when you come up with something, don't forget to write it down!

## **EXERCISE: MY GOALS**

(Examples: Write a book; Spend more time with my kids)

# THREE

## WHO DO YOU HAVE TO BE?

**NO MATTER WHAT YOUR GOALS ARE**, it takes a certain kind of person to achieve them. You are going to have to become that person.

You see, the strongest force shaping each of our lives is our own identity. Our strongest need as human beings is to be consistent with how we view ourselves. This isn't even a conscious need; it's actually a force that stems from the subconscious part of our minds and endeavors to keep our actions and mental processes behaving in expected ways. In the simplest of examples, if we truly view ourselves as successful in whatever area, we become successful in that area. We automatically do, say, and think the things that will ensure that success. We notice opportunities for success to which we might otherwise have been blind. We meet the people who can help us, and we project the confidence that leads them to believe in us, too.

And, of course, this works in reverse. If we see ourselves in a negative light, our subconscious will do everything in its power to make that vision a reality, too. This is because the subconscious mind, however mysterious its workings, is completely predictable in one way: It does what it's told.

So what is your identity, this powerful manager of your subconscious mind? Some people will look toward their driver's license or other piece of paper for the answer. Most will tell you what they do for a living. Some associate their identity with how they look or even with whom they have married. But it's really so much more than that.

Your real identity is your inner core: the beliefs, attitudes, and preferences that ultimately contribute to your self-definition. To change your life in any significant way, you must change your identity. This actually happens all the time; we usually just don't notice as this part of ourselves evolves because we tend to focus on the everyday results of this evolution, not its process. The goal of this

and every personal coaching experience is to not only bring the evolution of identity to light, but also to actively control it, and to harness the results to bring you closer to fulfilling your important goals.

To this end, let's examine it further. I believe there are three levels of identity: the first (or surface) level contains your characteristics and experiences; the second level is your thoughts and beliefs; the third level is the level of self-definition.

We all tend to identify the most with the first level of our identities, our characteristics and experiences, because these are very vivid and they engage our five senses. But this doesn't begin to scratch the surface of who we are. Our characteristics and experiences tend to be shaped by the second two levels of identity.

The second level of your identity is your beliefs. From now on, I want you to start thinking about beliefs as ideas that you have arbitrarily given some sort of power to govern your thoughts and actions. But as absolutely arbitrary as they are, our beliefs completely shape our lives on every level. In the previous chapter, we learned the four steps for progressing toward your ideal life. The second step was deciding what beliefs will lead you to fulfill that desire and adopt them. The truth is, beliefs will lead us anywhere we give them the power to go: to the ultimate success or the ultimate ruin or any destination in between. Your beliefs shape your reality!

This is why it's so important to track your beliefs and tie them to your goals. Not that you shouldn't keep your mind open to new ideas and paradigms! But certain results require certain beliefs to create them. Think about what beliefs are required to reach the goals you have set.

The third level of identity is self-definition. This is an extension of your beliefs, but it is also a type of management level for your identity. This is where you direct your beliefs and interpret them into the mission statement you give to your subconscious. If the third level of your identity tells your subconscious that you're a success, your subconscious will take it up from there and make all the arrangements for your success. If it tells your subconscious you're a loser, your subconscious will embrace that, too. It's not going to argue with its manager!

This coaching experience will be of greatest service to you if you take the time to determine your current identity and then map out the evolution that will have to take place in order to assume the identity of the person who can and will attain your goals. Remember, changing your identity is not a scary thing. And it's not like having a face lift or assuming a disguise. Your identity is naturally changing and evolving all the time. It expands to take on new challenges and contracts when you adopt negative self-definitions.

Take the time to fill out the following charts to get a good idea of who you are now and who you have to become to make your dreams come true. The best way to make the transition between the two is to start acting as if it has already occurred. Take every opportunity to reinforce the "new you." Reward yourself when your thoughts and actions are on target; give yourself a stern lecture when they aren't. Eventually, like a computer, your mind will accept its new programming, and your goals will be that much closer to realization.

## **EXERCISE: MY CURRENT IDENTITY**

(Examples: I am a good listener; I am a procrastinator; I am too scattered to make and reach goals)

## **EXERCISE: MY FUTURE, EVOLVED IDENTITY**

(Examples: I am efficient; I am determined; I am a disciplined writer)

## **EXERCISE: MY EMPOWERING SELF-DEFINITION**

(Example: I am someone with the power to accomplish all of my goals and dreams. I can get everything I want by making the decision to have it and taking action.)

# FOUR

## EXPAND YOUR MIND

**FROM THE EARLIEST CIVILIZATIONS** of recorded history, the most powerful group of people has always been the educated class. This is no coincidence. As the English philosopher Francis Bacon said, “Knowledge is power.” Knowledge raises the level of awareness in a person. Gathering it is like moving up a mountain or ascending the levels of a skyscraper: the higher you get, the more you can see. Large objects that might otherwise only present one or two facets can be seen in their entirety. And complex patterns can be discerned in arrangements that may seem quite random from below.

If you want to progress toward your goals in the fastest way possible . . . if you want to truly shine in your Unique Talents . . . you are going to need more knowledge. In this case, I’m speaking of specific knowledge: the knowledge of your trade, of how things work in your industry, of how others have accomplished similar feats, etc. At the same time, you have to keep as current as possible in the events in your field. Investigate every innovation as it’s introduced. The days are long gone when you can coast through a career without constant learning, refresher courses, and the updating of your skills. Things change that quickly, and you can’t afford to fall behind. You literally should not let a day go by without expanding your knowledge in this area, even if it’s just to read one article or “talk shop” with someone in your field.

Knowledge in this way can help you blaze a trail and keep on top of whatever it is your goals are. But there is a more universal benefit to the acquisition of knowledge, and that is the development of your critical thinking skills. You see, true knowledge begins with the gathering of information, and information comes from many sources. These days, it seems as if a barrage of information is assailing us from every direction. But remember, every piece of information is something that somebody else wants you to believe. There’s

no such thing as impartiality. That's why you have to choose your information sources carefully and then challenge the intent of the author or speaker. When a topic is important to you, don't rely on only one source. Find out the whole story and listen to all sides of the issue.

In fact, you should challenge your own preconceptions on a regular basis, because knowledge can't be developed through the filters of prejudice on any topic. Try, as much as possible, to see the world how it actually is, and not how you are told it is by another source or believe it should be. When your knowledge is based on investigation, and when you are experienced enough to know how and why to apply your knowledge to the world around you, then you are well on your way to wisdom. Wisdom is knowledge of, and insight into, what's true and right, combined with the sound judgment of how to best act upon it. And attaining whatever goals you decide upon – and whatever journey you take in the development of your Unique Talents – can only be enhanced and hastened in the presence of a wise mind.

## **EXERCISE: EXTENDING MY KNOWLEDGE**

List areas and ways in which you will regularly extend your knowledge. Tie these to your goals.

(Example: To further my goal of becoming an Information Technology Professional, I will read three online discussion forums every day and a professional journal every month.)

# FIVE

## ASK A BETTER QUESTION

**WHEN YOU WORK WITH** a personal coach – or even have a coaching experience like this one, which attempts to cover some of the basics – it’s inevitable that there will be a lot of questions. The coach will need to know a lot about you and your life to design the most effective way of getting you to where you want to be, and in that process, you will not only be asked a lot of questions by the coach, you will also be directed to ask yourself some very powerful questions (just as you have been so far in this book).

This is because all progress starts with the asking of a better question. The triumphant completion of any goal, the vast expansion of your Unique Talents, or the overcoming of any problem is just a question away. Consider the results of some of history’s great questions. Imagine what has happened because someone once asked, “What’s on the other side of the ocean?” Or, “What if we gave people the right to vote and govern themselves?” Or how about, “Is it possible for people to fly?” Careers, fortunes, and destinies have been made by asking questions such as these.

The type of questions you ask – and how you ask them – says a great deal about the way your mind perceives and interprets itself and the world. Asking why things never go your way, for example, presupposes that you believe things, in fact, never do go your way, which is a very sweeping and negative thought. It also illustrates a mind that thinks the world should provide you with opportunities, when in reality we make our own opportunities. Many people ask such questions so often that they aren’t even aware they’re doing so. Very often, in fact, our questions are unconscious musings, which are not answered in words, but in how we live our lives. Consider the discussion in Chapter Three about the subconscious mind’s need to reinforce our chosen identity, and you’ll see what I mean.

Our entire lives are reflections of the questions we ask. And if

you want to improve your life (or reach a goal or capitalize on your Unique Talents), as I mentioned before, you need to ask better questions. Rephrasing the question “Why is my life so meaningless?” to “How can I experience more meaning in my life right now?” opens up a whole new world of possibilities. For one thing, the question is solution oriented. After grabbing hold of that question, your mind begins to surge with positive solutions, not negative symptoms.

Our entire lives are reflections of the questions we ask. Or, in other words, we live our lives in an attempt to answer the questions we have internalized. I’m sure we all know people who live their lives in response to the disempowering questions “Why don’t people like me?” or worse, “What are people thinking about me?” Their entire personae resonates with the resulting frustration and futile eagerness to please.

Much more effective questions might be, “What can I do to further my potential?” Or, “How can I structure my life around my Unique Talents?” Or, “What can I do right this minute that will bring me closer to realizing my special goals?” Of course, you would tailor your questions to your own specific goals, needs, and desires.

One important area in which questions can be useful is in strategizing how to best accomplish your goals. As you will recall from Chapter Two, the third step in achieving your ideal life, after deciding what you want and deciding what beliefs will get you there, is deciding what you have to do – step by step – to reach your larger goals. This process is rarely entirely self-evident, and although you may have some initial ideas and research many others, it may take a great deal of persistent self-questioning to choose the path on which you can prosper the most.

In a way, asking questions, of yourself and others, is like typing commands into a computer. Typing the proper command – that is, asking the right question – can unlock vast and unimagined resources and put them at your disposal. But the wrong command can often cause a computer to freeze up or even cause a lot of damage! So make sure you program your mind with only great questions, questions aimed at discovering positive solutions and expanding your thinking in productive ways.

## **EXERCISE: YOUR CURRENT LIFE QUESTIONS**

What questions are you currently living the answers to?

(Examples: What do people think of me? Why do things never go my way?)

## **EXERCISE: YOUR IDEAL LIFE QUESTIONS**

Considering your goals and Unique Talents, what questions will you now internalize?

(Examples: What can I do this very moment to further my goals? How can I create more meaning in my life?)

# SIX

## FINANCIAL PLANNING

**WHATEVER LIFE YOU DECIDE TO LIVE** around your Unique Talents – or whatever other goals you set – money will almost certainly become an issue. While it is not necessarily a priority in everyone's life, having a great deal of money in reserve can only enhance any chosen lifestyle. Wealth can not only facilitate goal achievement in countless concrete ways, but the feelings of being debt-free and financially independent are so liberating that you will be even more inspired to achieve in your chosen area.

It never occurs to most people that they can become rich. Again, this may not be a major goal, or it may be a longer-term goal, but certainly one of the most exciting ways of capitalizing on your Unique Talents would be to use them to earn a great deal of money in a relatively short time. Wealth is possible for anyone, no matter what his or her life is currently like. Getting rich is a process anyone can follow.

I like to break the process of becoming rich into the following three major steps: Financial Protection, Financial Independence, and Financial Freedom. These are steps I have followed myself and coached many others into successfully achieving. I will teach you, too, but I must first digress into a short discussion of needs versus wants, which is key to all financial planning.

Needs *versus* wants. You must be able to tell the difference between spending money on things you need to survive and spending money on things that are merely nice to have. Rent, mortgage, the food bill, utility payments, and car payments are needs (assuming that they aren't more extravagant than necessary!). Designer clothes, cable television, and extensive dining out are wants. Regardless of how some people may have convinced themselves otherwise, one could easily live without them. To get rich, most people will have to cut down on want-based expenditures and divert that

money toward saving and investments.

How much money do you spend on needs and wants every month? Most people in this country have no idea. Use the following exercise to determine your current bare minimum income you need to support yourself and your family every month (in other words, with all wants excluded). You will need to know this figure in order to proceed with your wealth calculations.

## **EXERCISE: WANTS VS. NEEDS**

List everything you spend money on each month and the amount you typically spend on it. Label each a want or a need. Then add up the needs to determine your current needs base level.

My monthly needs base level is \_\_\_\_\_

## THE LEVELS OF WEALTH BUILDING

Financial Protection is based on saving as much of the money you earn as possible until you have accumulated enough for you and your family to live on for a year or two, should it become necessary. Consider it an insurance policy in case of an emergency, and be very strict about reserving this money for emergency purposes only. Never touch it for any other reason, even investment. Keep this money in a secure vehicle, such as a bank or money market account, where you can earn interest with minimum risk.

Once you have built your Financial Protection fund, you divert your savings toward Financial Independence investments. Financial Independence is when you have invested enough money that the returns can fulfill your needs for life. And, remember, the key word here is needs. This dramatically reduces the amount of money you might expect to require to reach this level. For example, if your needs for a year boil down to \$50,000 per year, you only need to save \$500,000 at 10 percent interest to be Financially Independent. This is not a small sum, but certainly manageable with the right savings and investment strategies . . . and much more attainable than the image of millions of dollars the phrase “Financial Independence” might conjure.

The last level of wealth building is Financial Freedom, and of course, this means that you have built enough wealth that your wants for life are covered. This may seem like a distant dream, but I truly believe that there are very few people who cannot achieve this goal if they take the right actions. If this is for you, there are many good books on the topic, and I certainly recommend discussing this goal with a personal coach and/or financial planner.

Lastly, please know that, while anyone can become wealthy, the ones who do so the fastest and most happily are somehow adding their Unique Talents to the mix. Within every person's Unique Talents are locked secrets expanding that skill into a life of unlimited wealth and joy. It's up to you to unlock that secret and live it every day, and a personal coach is just the person to help you with that very important goal!

## **EXERCISE: FINANCIAL PLANNING**

### **FINANCIAL PROTECTION:**

Multiply your current monthly needs level by 12 to reach your yearly need level. This is the amount you should always have in your Financial Protection fund.

(Example:  $\$4,166.67 \times 12 = \$50,000$ )

### **FINANCIAL INDEPENDENCE:**

Divide the amount in your Financial Protection fund (above) by the amount of interest you can reasonably expect to earn on your money. This total is the amount of your Financial Independence fund.

(Example:  $\$50,000 \div 10\% = \$500,000$ )

### **FINANCIAL FREEDOM**

Go back and add up the amount of all your monthly needs and wants and multiply that by 12 to reach your yearly need/want level. Then, as with Financial Independence, divide that figure by the amount of interest you can reasonably expect to earn on your money. This total is the amount of your Financial Freedom fund.

(Example:  $\$8,333.34 \times 12 = \$100,000$ ;  $\$100,000 \div 10\% = \$1,000,000$ )

# SEVEN

## EMOTIONAL CONDITIONS

**ANY IMPORTANT GOAL** that is really worth achieving won't come easily. Sometimes, obstacles arise that halt our progress, and we'll discuss how to transcend any obstacle in the next chapter. But sometimes, the only obstacles come from within. Frustration and discouragement are common emotions felt by those who are working on life-changing goals. Weariness, impatience, guilt, and a host of other negative feelings may also come into play. And unfortunately, these emotions tend to be self-perpetuating. Once they get going, they can gum up the works as effectively as any other obstacle you can think of. After all, as that space-age country doctor Leonard McCoy used to say, we're only human, and humans run on emotions, not unfeeling logic. His old sparring partner, Mr. Spock, knew this all too well.

So when things are hard or not going well, or when there are multiple personalities involved in a project, or even when it's raining . . . it's natural to feel something negative, right?

But what if I were to suggest otherwise?

I'll tell you a very powerful secret: feelings are just like switches that we flip, consciously or unconsciously, in our heads. That's right . . . all of our emotions are just switches, like light switches, in our minds. We grow up thinking that we don't have access to these switches, that they can only be activated from the outside if certain conditions are fulfilled. If a million dollars happens to come along with our name on it, we give that money permission to flip the appropriate switches and turn on the corresponding emotions. At the opposite extreme, if we are sitting in our homes and happen to see a wasp flying around the room, that insect also flips the applicable switches. And suddenly, we're feeling whatever it is the sight of a wasp typically makes us feel.

It's ironic, because most of us will give an insect permission to

access our emotional switches and not even give that same permission to ourselves! Instead, we leave ourselves open to any negative emotion that comes down the pike, getting caught up in the corresponding roller coaster, and suffering the self-perpetuating effects in every area of our lives.

But like everything else that we do (and emotions are definitely something that we do as opposed to something that just happens to us), emotions are decisions. You can decide to feel any emotion at any time, and if you get really good at it, you can decide not to feel any emotion at any time. So if you get caught up in the frustration of a slowly manifesting goal, or any other undesirable emotion that negatively affects your life, you can just give yourself permission to detach from it. Relax your body, change your mental perspective, and then just . . . feel something else. Give yourself permission to make a different emotional decision than the ones you have been conditioned to feeling and turn the negative into a positive.

I want you to try it right now. Feel joy. Just do it. Give yourself permission to be joyous. Don't force yourself, just let the emotion flow through your body. Let the liquid sensation travel from your head down to your fingertips and toes. You may feel a tingling sensation or a shuddering in your body, or you may suddenly start to feel giddy. These are indications that you've succeeded in controlling your emotional state! Now all you have to do is practice and you can recondition yourself away from destructive emotions that actually hinder your progress. You're not repressing them . . . you are merely rising to another level and choosing not to feel them. This will not only help you reach your goals, it will actually transform your life, making it a happier, healthier, and far more enjoyable journey than you ever would have thought possible.

## EXERCISE: EMOTIONAL TRANSFORMATION

You should have already completed the emotion-based questions on page 9. For each unproductive emotion you feel on a regular basis, determine how you can change the way you allow the trigger to affect you by deciding upon a new, more positive emotion.

(Example: Instead of becoming overwhelmed from hearing my boss's voice asking for a project, I will become excited at this chance to prove my value to the organization.)

# EIGHT

## TRANSFORM OBSTACLES

**ONE THING THAT USUALLY GIVES ME** great comfort to remember is that each of us is the narrator of our own life story, and we can tell it any way we want. It's interesting to see how different people use this power. Some make it into a sob story, regaling themselves and the people around them with a laundry list of overwhelming woes that have held them back. Some present themselves as heroes in a great adventure, where obstacles are transformed into opportunities to learn, grow, and prosper. It should be no surprise that I would like you to lean toward the latter!

In any great drama – and each of our lives is a great drama! – the greater the adversity that arises, the greater the hero needs to be to overcome it. Obstacles on the road to achieving your goals or expanding your Unique Talents are not intrinsically bad things; rather, they are part of the formula necessary for your growth, your expansion as a person, your becoming more than you are now and possibly even more than you ever thought you could be. Adversity is like a rainstorm . . . possibly upsetting at the time, but acting as the medium through which many beneficial plants can grow and life on earth can be sustained.

Obstacles – whatever form they may take, however terrible they may seem – are like gifts that come with no instructions for assembly. It's up to you to figure out how to best use them to transform your life. The gift can be as simple as a lesson learned to a complete shift in your worldview. You never know until you open that box and whip out the tools you need to piece together the contents.

So what are those tools? What will you need to confront, challenge, and rise above the adversity that may strike as you work toward creating your ideal life?

The first tool is perspective. Maintain a positive perspective, and don't paint your problems as larger than they are.

The second tool is honest assessment. This goes hand-in-hand with perspective. Determine the facts of the case and the extent to which you are affected. It often helps to talk with a trusted friend, therapist, or personal coach to get a more balanced perspective.

The third tool is acceptance. Don't lapse into denial of what's going on or shy away from dealing with it. Look at the problem, recognize it, accept it for what it is, and face it head on.

Accepting the problem for what it is leads to the fourth tool, which is finding the hidden gift inside. Look for the silver lining in the cloud. What opportunity does this situation afford you to overcome, to grow, to become more than you are?

The fifth tool is to determine what actions are required for a favorable outcome.

The sixth tool is to take those actions! Action not only makes you feel better, it's the vehicle for growth.

And finally, the seventh tool is to look back and reflect upon what this obstacle or adversity has taught you about your life, your actions, and the way you behave under pressure. There is a saying that when you squeeze an orange, put it under pressure, orange juice comes out because that's what's in there. That's the essence of the orange. How do you feel about your own essence, which is made visible when you, yourself, are under the pressure of a tense or difficult situation? Are you proud of your behavior and actions? The greatest self-revelation and growth comes when the times are tough. Adversity is the forge on which we are all wrought and the opportunity we all have to create a finer work of art in ourselves.

## **EXERCISE: PAST AND PRESENT OBSTACLES**

Name some obstacles you have faced in your past or are facing now. How have you coped with them? Looking back, did you miss the gift or opportunity each afforded?

## EXERCISE: FUTURE OBSTACLES

What obstacles can you expect to face in the future? Think about the gifts and opportunities each affords for growth and progress, and then list some ways in which you might face each obstacle more productively.

(Example: I might make fewer sales because of a downturn in the economy. The opportunity is to demonstrate to myself and my organization that I am valuable in any economy. I will use the opportunity to refine my sales presentation, cultivate more contacts, and spend more time on trying to sell larger-ticket items.)

# NINE

## THE POWER OF INFLUENCE

**A PHYSICIST FRIEND OF MINE** once told me about a very interesting theory that is commonly accepted in that profession. It's called the Heisenberg Uncertainty Principle, and in short, it describes how the mere act of observing something can have an influence on what is being observed. To put it in another way, to look at something or be in its presence actually changes its nature. This theory has been used to explain how various subatomic particles behave differently than might be expected during experiments, but I find it of such a great interest in the wider world of human interaction that I've come up with my own supplement, called the Stuberg Certainty Principle!

The Stuberg Certainty Principle states that each of us is influenced in many subtle and powerful ways by the people around us, just as we influence them. This influence from outside can be enough to change your very nature, from your attitude to the decisions you make to how hard you work and many other variables. For example, we all know how powerful it is to be working with a group of people who are inspired to complete a particular task, and how oppressive it is to work with people who hate what they are doing and can't wait for the day to be over. This is an obvious example, but the actual influence can be more subtle as we fall prey to petty manipulations, mind games, poor attitude, unpleasant personality, and even subconscious cues, such as body language. Another major influence are the expectations, both stated and unstated, that other people place on us. These can be almost as potent as those expectations we have for ourselves (usually manifested through self-identification).

Can you think of ways that you are influenced by the people in your life, or that you influence others? This two-way traffic of influence is usually a very important component for those who are working toward their goals or expanding their Unique Talents

because it will not only affect your own success, it will affect how successful you are in getting people to help you.

When speaking of other people's influence over us, I tend to classify it in stark terms of positive and negative. Few people are entirely positive or entirely negative, but we can generally classify people by the direction toward which they tend to lean.

People who are positive influences generally display optimism, self-discipline, a good self-image, confidence, hope, support, honesty, cheerfulness, generosity, and love, and they would love to see you succeed.

People who are negative influences are just the opposite. They display pessimism, poor self-image, endless complaining, depression, anger, hopelessness, selfishness and greed, ignoring of responsibility, deception, and chronic cynicism. Worst of all, these are people who do not want to see you succeed. Now, being human, any of us can briefly lapse into one of the former traits now and again, but that last is unforgivable.

Your duty is to take a careful look at the people who surround you in your life and do whatever it takes to either weed out people who are of generally negative influence or take steps to make sure that their influence is negated. Usually, just being aware of someone's potential influence over you is enough warning to allow you to filter out the negative aspects of that influence. You just make a conscious effort to ignore the negative or counter it with positive. The amount of approval you crave from the people around you will also affect how much negative influence can get in. Always remind yourself that you need nobody's approval but your own and happily chart your own course.

You should also make it a point to increase the positive influences in your life, and look for ways to partner with them for mutual success. Making new friends, finding mentors (or mentoring someone yourself), and even working with a personal coach are all ways of expanding the positive influences in your life, which can only help speed you toward the accomplishment of your important goals.

## EXERCISE: INFLUENCE CLASSIFICATION

Classify the people you come into contact with most often as positive or negative influences. Write why you think so, and for negative influences, write how they can be negated.

(Example: Coworker Jane – Negative influence; continually complains about her job and tries to induce dissatisfaction in others; when Jane complains, I will counter her arguments with positive responses)

(WARNING: Don't let this list fall in the wrong hands!)

# TEN

## CREATE CERTAINTY

**THE ROMAN PHILOSOPHER SENECA** said, “Nothing is certain except the past.” And two thousand years later, this statement seems more true than ever in a world often defined by its violence and crime, variable economics, international tension, natural catastrophes, high divorce rate, and numerous other forms of uncertainty. And if the writer George Orwell and many modern media critics are to be believed (and they are), even the past is wide open to manipulation and reinterpretation.

How can we be certain of anything anymore?

A better question might be: Why should we expect it to be? The world has never been a safe or constant place, and projections of certainty or security on the part of various institutions have almost always been illusions. Empires that lasted for centuries have fallen, wars have erupted the world over, small and large civilizations have been eradicated, new technologies have made old ways of life obsolete, stalwart enterprises have gone bankrupt, and much beloved celebrities have revealed darker sides. If it seems like you can't count on anything, you're right.

Or are you?

People have always made the mistake of looking for certainty and security outside of themselves, and they are usually disappointed. In truth, the only sure bet you have is to look inside of yourself. The only things in this world you can truly have control over and be certain of are your own actions and your own intellect and emotions. Working on important goals or on your Unique Talents are ways of building strong castle inside of yourself, one that serves as a beautiful palace in which to dwell and a secure place to create your inner treasures.

This is not an excuse to retreat from the outer world. Far from it. You must bring your inner certainty, your personal confidence, to

everything you do. You must share it with others to inspire their own inner kingdoms of strength and security. Use your own inner resources and certainty to focus on people and projects outside of yourself and your important goals. Use your Unique Talents to bring about a greater good.

Fear retreats inside; the natural state of confidence and certainty is to expand outward, to shape your own life and serve as an inspiration to others.

One of the fathers of the personal-development movement, Earl Nightingale, had a story about icebergs moving against the wind. Witnesses to this phenomenon were astounded. How could these floating objects defy nature and go against the prevailing conditions? Of course, they were not defying nature at all, merely following a deeper law. While the small amount of the ice the observers could see was moving into the face of the wind, the bulk of it was caught in a deeper, more powerful ocean current that was dragging it the other way, toward its destiny.

You have the power to create your own currents and go on your own way, regardless of what's happening in the ever-changing conditions of the surface world. In earlier chapters, I mentioned the powerful four-step system for creating your ideal life. First, decide what you desire in your life. Second, decide what beliefs will lead you to fulfill that desire, and adopt them. Third, Decide what you have to do to attain what you want.

The last step is to do it! Take action now! Certainty comes from your actions. All of the planning and thinking in the world can create a shaky security at best. It's your actions that will shore up the foundations and make your inner kingdom impenetrable to whatever happens to be going on around you. Take the actions that will lead you to your goals and the enhancement of your Unique Talents. Create your ideal life while you can, because nobody else can or will do it for you. You can receive invaluable support from a strong ally, such as a personal coach, but the real work is up to you.

As for me, I wouldn't have it any other way. I wish you good luck in – and a profound enjoyment of – your journey toward realizing your goals!





Robert Stuber is a man with a mission. He is primarily known for his role as Founder and Chairman of Success.com, the premier source for personal and professional development products and services worldwide.

For over 20 years, Robert has researched the philosophy and science of achievement, traveling the world and studying with some of the greatest minds in the personal development field to learn ancient wisdom and cutting-edge technologies. His goal: to help people from all walks of life reach more of their infinite human potential for success.

Robert's experiences include developing some of the most successful programs in the personal development industry with such high-profile authors as Tony Robbins, Stephen Covey, Deepak Chopra, Ken Blanchard, and many others. Before starting his own company, Robert was Executive Vice President of Nightingale-Conant Corporation.

Robert is the author of many bestselling books and audio programs, including *The 12 Life Secrets*, *Creating Your Ultimate Destiny*, *The 12 Wealth Secrets*, *Creating Internet Wealth*, *Sell and Grow Rich*, and *Time Mastery*. Robert is also internationally popular as a speaker and lecturer.